Winning in a commoditized market

ATB Financial reimagines banking with powerful insights gained through the eyes of team members and customers

Differentiating with great customer experience

ATB Financial has put people first for more than 80 years, having grown from a small treasury branch to Alberta’s largest regional bank with over 5,500 employees and 770,000 customers. Innovation is important in an industry that’s being commoditized and disrupted. Success comes from making banking simple with effortless service and the best information.

"Mortgages, credit cards and savings accounts alone aren’t going to win the day anymore," said David Bradshaw, Vice President ATB Client Care. "The way banks are going to differentiate is through the customer experience. We wanted to work with Genesys because we wanted to be in the cloud. But more than that, we wanted a partner — not a vendor."

Building user advocacy

ATB used to put significant resources and funding into keeping its on-premises contact center technology running. Siloed communication channels churned out data that didn’t agree. And all of this made it impossible to map customer journeys and provide consistently great experiences. Eliminating downtime and pain for customers was front of mind, so ATB decided to transform with the Genesys Engage™ product.

"Genesys was doing cool things in areas like workforce management. It was obvious from the get-go that they had done their research and were right there with us," said Erin Ramcoomar, Director, Technology Enablement for ATB. "It wasn’t a hard sell to our teams because our clunky legacy systems weren’t helpful and didn’t talk to each other. On the other hand, we were still proposing to completely change the way they did their jobs."
"We wanted to work with Genesys because we wanted to be in the cloud. But more than that, we wanted a partner — not a vendor."

David Bradshaw, Vice President, ATB Client Care ATB Financial

One of the first things ATB did was to recruit team members familiar with handling frontline interactions to help test and refine the new solution. "They found gaps we would never have spotted," added Ramcoomar. "It helped spread excitement and secure buy-in from their peers."

Making data-driven decisions

ATB went live six months after receiving the Genesys proposal. Now, Genesys Engage gathers all tasks and interactions into a single queue, and continually reprioritizes them. It then pushes the most important work to the correct experts automatically.

Team members share information and manage inbound, email and web chat from one easy-to-use omnichannel desktop. There's no need to log onto different systems, which saves time and speeds up service. With a single click, agents can see the customer's full contact history and what was discussed previously.

Another success driver was improved reporting and analytics. "We're able to manage and measure our business on a whole different level," said Dwayne Calder, Managing Director, Insight and Enablement for ATB. "We've got more insight at our fingertips than we could ever thought of having before."

Striving toward hyper-personalization

Customers opting to self-serve are invited to complete a short survey at the end of their interactions, something that wasn't possible before because of a lack of integration with the IVR system. This simple change has resulted in a 300% increase in responses. Moreover, team leaders can intercept negative feedback, call the customer back and put matters right on the spot.

Higher customer satisfaction, reduced transfers and better first-call resolution are just some of the benefits ATB expects to see.

"The experiences our customers have with us are not being compared to traditional financial institutions — they're being compared to leading brands like Starbucks and Amazon," concluded Calder. "Having a way to keep up with their ever-changing world is vital because, in a few years, banking's role is going to look very different."

To learn more about the solutions featured in this case study, go to www.genesys.com.