“Our Voice of the Customer program ignited a new way of working. It’s so much more than a new tool. Now our customer is at the heart of what we do and we truly listen, learn and act.”

Customer Experience Strategy, ABN Amro

OUTCOMES

✓ 60% increase in overall NPS in the first two years after implementing Medallia

✓ 94% frontline issue resolution rate

✓ 10–15 point increase frontline experience scores in first 7 weeks

✓ 2000 customer-sourced improvement ideas in the first 15 months

ABN AMRO AT A GLANCE

• ~5 million retail clients with investable assets up to €1M

• €8.2 Billion in Sustainable Client Assets

• 221 branches
We are now able to improve continuously.
Every day, ideas go from the frontline to the product department. Every day, 365 days a year, we are solving customer problems.

Customer Experience Strategy, ABN Amro

THE CHALLENGE

Since the 2008 financial crisis, Net Promoter Scores (NPS) for central European banks were low, well below 0. ABN Amro’s (AAB) scores were no better. In 2014 AAB set out to break from the pack, create a customer-centric culture, and improve these scores. However, as this customer satisfaction initiative gained momentum, the bank recognized that focusing on scores was not resulting in impactful action.

To better listen to its customers and turn their feedback into action, AAB partnered with Medallia in 2015. Powered by Medallia, the bank developed a program that focused on connecting with customers and employees in a human way and taking action on these insights, rather than score-watching. In fact, they created dashboards without NPS scores at all, and focused instead on KPIs related to closing the loop with a phone call within 48 hours, integrating a customer-centric mindset from the front-line to the executive suite, and an innovative system for capturing customer ideas for improvement from employees themselves: the voice of the customer through the employee.

THE ACTIONS

- Optimize Customer Journeys Across Touchpoints with Unstructured Feedback
  AAB applies Text Analytics to feedback to determine the most pressing customer themes that are not addressed in rated questions, and may span multiple touchpoints and channels. The CX department uses these insights to determine which customer journeys to improve.

- Empower Front Line to Focus on Closing the Loop and Taking Impactful Action
  AAB appointed a central CX enablement group that trained over 400 teams in branches and contact centers over 7 weeks. NPS ambassadors were appointed throughout the bank to keep energy high and lead weekly NPS huddles.

- Embed Customer-Centric Culture at the Executive Level
  AAB gave the Medallia Voices App to its executives, allowing them to connect on an individual level with the experiences of everyday customers by browsing a daily selection of ‘cards’ with samples of representative customer comments. Additionally, executive meetings at the Retail Bank open with relevant and timely comments direct from customers, captured and selected by the Medallia system.
**MEDALLIA EMPLOYEE IDEAS: CAPTURING OPERATIONAL IMPROVEMENT IDEAS ON THE FRONTLINES**

With Medallia Employee Ideas, ABN Amro is able to capture and act on the voice of the customer through its employees. The internally-branded “Medallia Initiative Tracker” (MINT) enables ABN Amro employees to capture improvement ideas from customers. Building the workflow was a collaborative effort in the bank, involving the front-line, central teams, and product organizations. The bank piloted MINT at a limited number of locations in the summer of 2017, and launched in 2018.

MINT enables AAB employees to capture customer improvement ideas in the Medallia system, easily and in real time through an input form available in a special system role. The functionality exists to capture improvement ideas that frontline employees and managers cannot address. They do this by filling in the form with the problem, the proposed solution, the customer impact, and the category (e.g. Mortgage, Insurance, etc.). This ability alone has contributed to great customer experiences as employees are able to tell customers in the moment that their voice will be heard by the organization.

The ideas are immediately routed to designated agile teams based on the category the employee selected when entering the idea. So, before the interaction with the customer is even complete, their feedback is with the bank’s central product team with an individual owner accountable to prioritize it. The bank has found that this individual accountability—a name attached to each idea—drives great ownership.

Action on that feedback is visible to the original frontline employee who captured it, enabling that person to call back and update the customer who provided the idea in the first place. Employees may “subscribe” to innovation ideas from MINT and track their progress as well.

“It’s not about numbers. It’s about solving customer problems. So now we are focusing on the success ratio. So, that is I.D.s [submitted ideas] that completely go through the flow and get successfully implemented. And that’s a KPI for our Product Department, our solving parties.”

Customer Experience Strategy, ABN Amro

“One improvement driven by MINT is the creation of a whole new guidance system for customers to make complex insurance decisions based on their specific demographics (e.g. occupation disability insurance guidance is targeted based on customers’ employment status).

Ultimately, for ABN Amro, the journey has been about empowering the frontline, generating a flow of ideas from the frontline to problem solvers in the central product organization, and turning those ideas into continuous improvement. With their MINT system, the journey has just begun!
About Medallia

Medallia, the leader in Experience Management cloud technology, ranked #15 in the most recent Forbes Cloud 100 list. Medallia’s vision is simple: to create a world where companies are loved by customers and employees alike. Hundreds of the world’s largest companies and organizations trust Medallia’s cloud platform to help them capture customer and employee feedback everywhere they are, understand it in real-time, and deliver insights and action everywhere—from the C-suite to the frontline—to improve business performance. Medallia has offices worldwide, including Silicon Valley, New York, Washington DC, Austin, London, Buenos Aires, Paris, Sydney, and Tel Aviv. Learn more at www.medallia.com.

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