Effective Customer Engagement
in the NEW DIGITAL WORLD

Customer Engagement
in the NEW DIGITAL WORLD

By **Jeff Hwong** Regional Director at Cyngus Technologies

Solid Consumer Banking Foundation

Sales Force Effectiveness

Multi-channel Integration & Digital Distribution

Optimized Branch Network

Banking Customers View

10% Feel valued by their banks

16% Believe banks understand them & what they want

8 - 17% Strongly agree that banks deliver good customer service

16% Find mobile banking services satisfactory

74% Want to receive information from bank whenever they demand it!

The Changing Landscape in the Digital Age

Increasing Competition

Rapid Technological Adoption

Changing Customer Behavior

The Market Trends

Transparency

Customer Driven

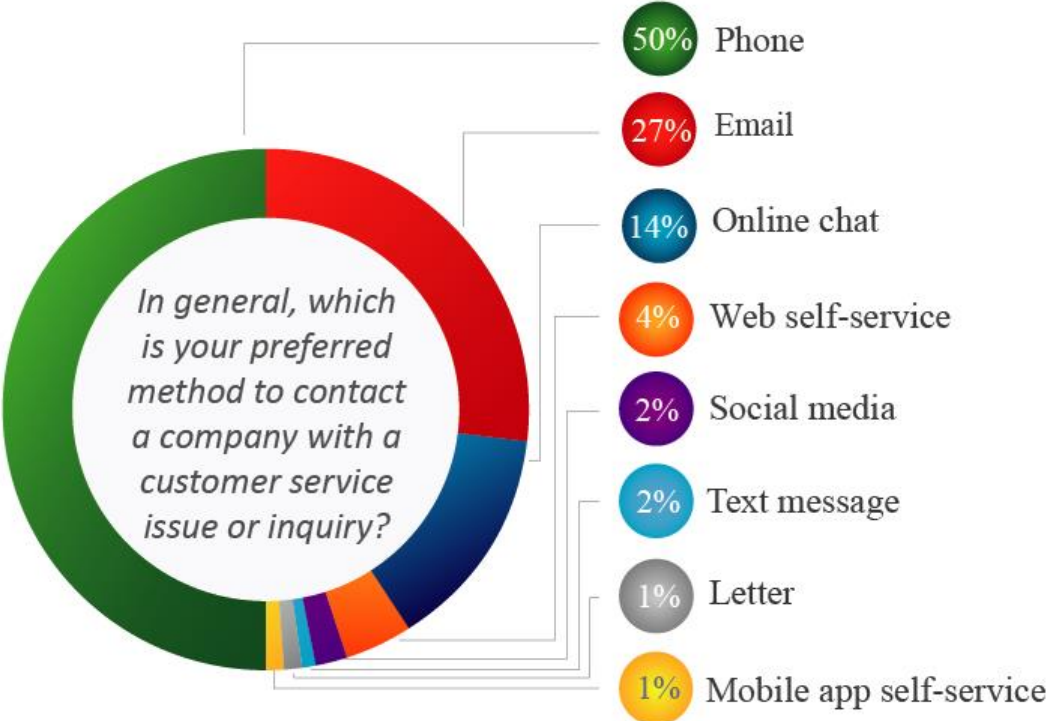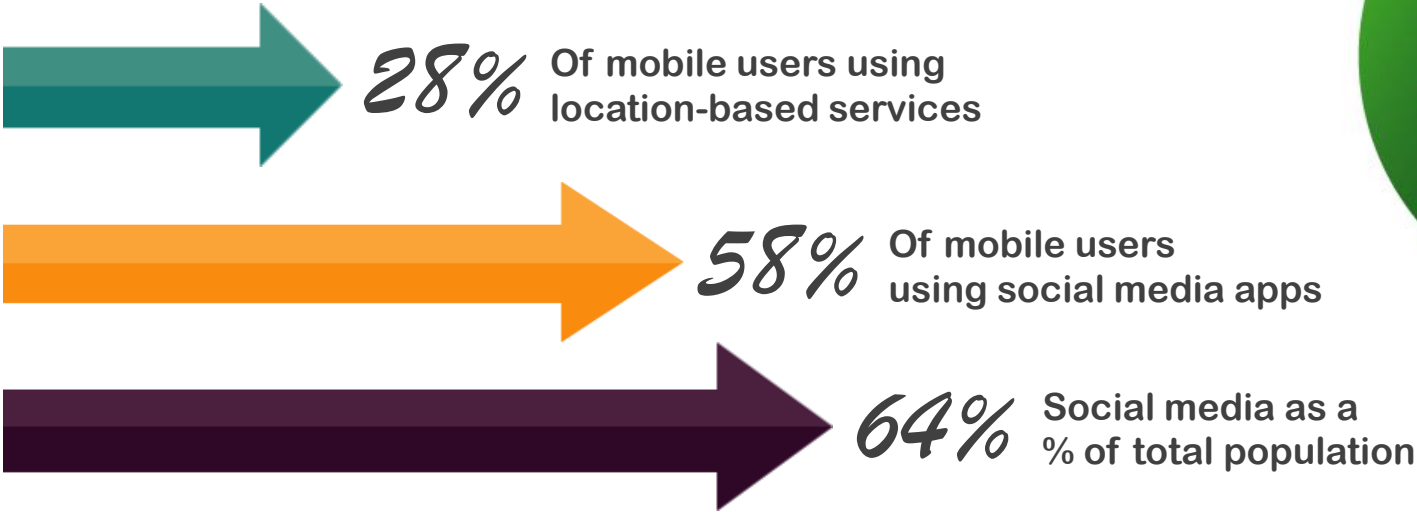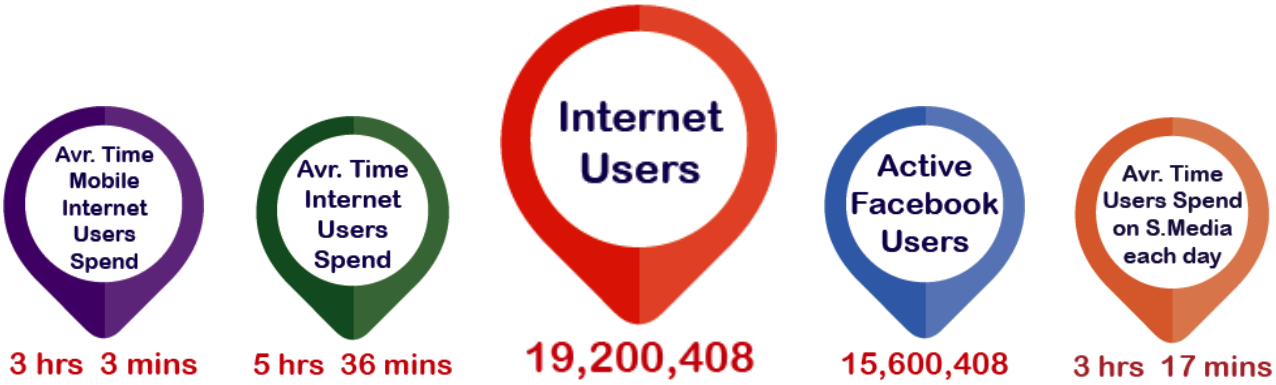**Customer Experience**

Personalisation
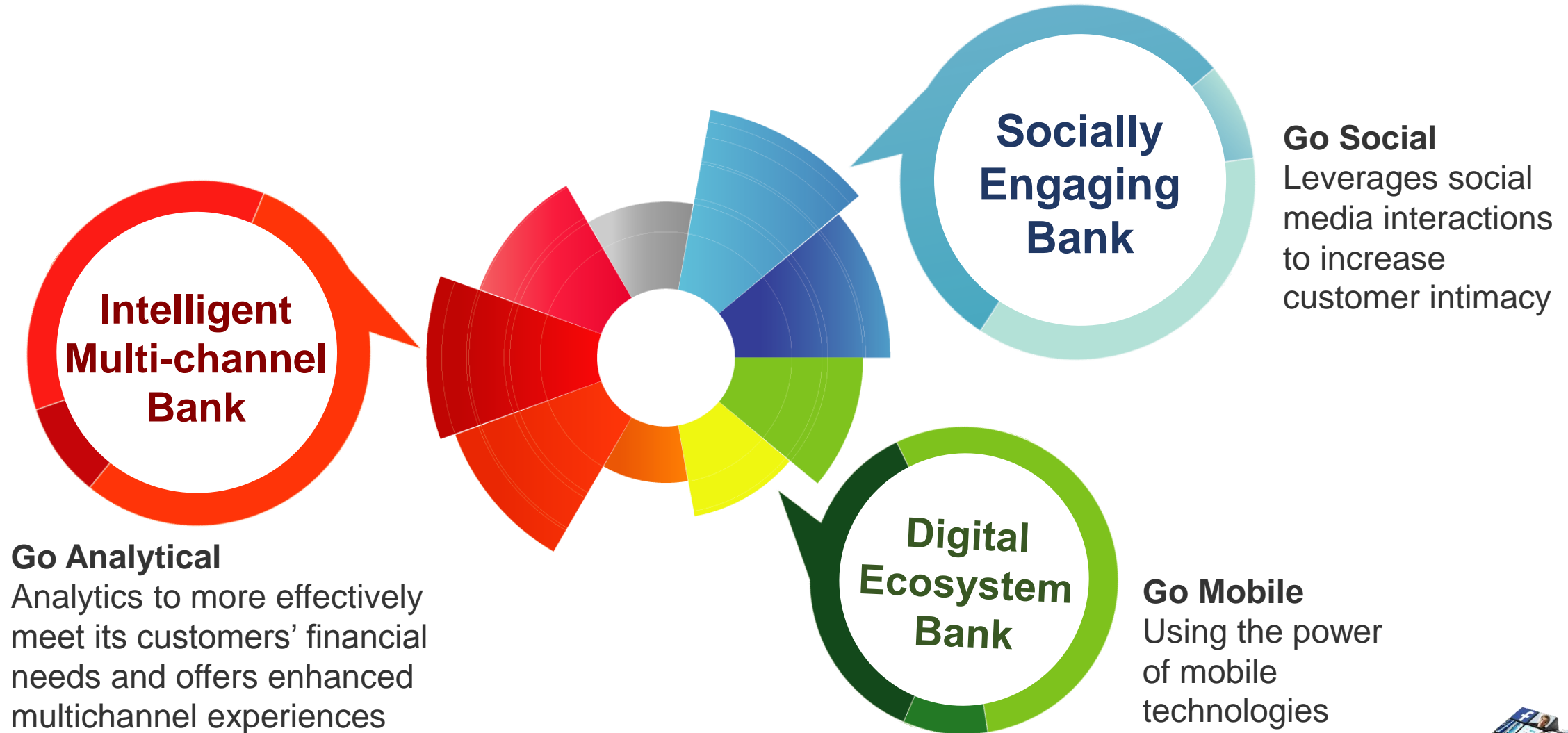
Intimacy

Agility

Communication Trends

CYNGUS TECHNOLOGIES

Avr. Time Mobile Internet Users Spend
3 hrs 3 mins

Avr. Time Internet Users Spend
5 hrs 36 mins

Internet Users
19,200,408

Active Facebook Users
15,600,408

Avr. Time Users Spend on S.Media each day
3 hrs 17 mins

28% Of mobile users using location-based services

58% Of mobile users using social media apps

64% Social media as a % of total population

In general, which is your preferred method to contact a company with a customer service issue or inquiry?

- 50% Phone
- 27% Email
- 14% Online chat
- 4% Web self-service
- 2% Social media
- 2% Text message
- 1% Letter
- 1% Mobile app self-service

Source: The Northridge Group State of Customer Service Experience 2015

Effective Customer Engagement

Social Media & Online Connection

Customer Insight & Brand Identity
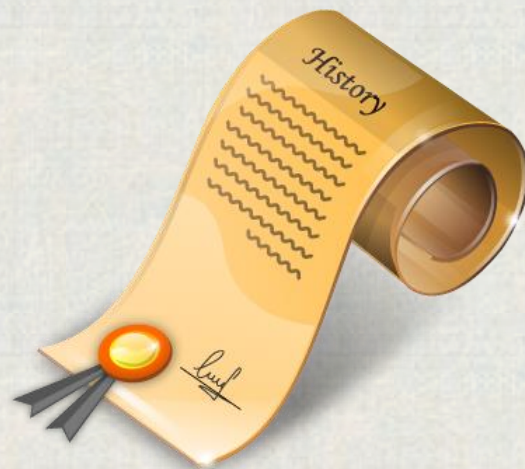
Personalized Connection

Quick Response

Pain points of managing
Omni-channel Customer Engagement

By **Nurul Azlina Ishak** at Bank Rakyat

Bank Rakyat Contact Centre was launched in January 12, 2006 for the purpose of improving the quality of service to customers. At the beginning of the operation, a total of 24 employees have been assigned to Contact Center. All our employees are executive level. They are responsible for receiving calls and answering any inquiries or complaints pertaining to all Bank's products and services. All calls will be recorded and monitored for quality monitoring purposes. To date, our Contact Center has grown to 135 employees.

CONTACT CENTRE OBJECTIVES

- Offer excellent service to customers by increasing efficiency and effectiveness of information delivery. The Contact Centre provides the Bank with the means to raise the quality of its services and be more competitive in the banking industry.

- Increase branch productivity by way of reducing customer inbound calls on enquiries for general information. Branch staff will be more focused on their core functions such as marketing and recovery.

- Increase the Bank's revenue via telemarketing activities on its products and services.

- Maintain customer loyalty and ensure they continue using Bank Rakyat services.

CONTACT CENTRE

- Telephone :

    - 1-300-80-5454 (main line) / 03-55269000
    - 1-300-800-800 (project line 1) / 03-55269200
    - 1-800-880-800 (project line 2) / 03-55269400
    - 03-55269800 (Telemarketing)

- Fax   :   03-5526 9001

- E-mail   :   **telerakyat@bankrakyat.com.my**

- Facebook   :   *Bank Rakyat, Bank Pilihan Anda*

- Twitter   :   **@myBankRakyat**

- Website   :Corporate Website : www.bankrakyat.com.my
                     iRakyat : www.irakyat.com.my

CONTACT CENTRE OVERVIEW

Phone

Email

Website

SMS

Social Media

tele-Rakyat

PRODUCTIVITY
- ✓ Script
- ✓ FAQ
- ✓ Diary
- ✓ Fulfillment
- ✓ Email Management
- ✓ Virtual File

SERVICE COMMITMENT
- ✓ Track
- ✓ Follow-up

CUSTOMER EXPERIENCE
- ✓ Survey

CONSOLIDATION
- ✓ Single Issue across the bank
- ✓ Integrated SLA

EFFICIENCY
- ✓ Integration to Banking System

ANALYSIS
- Connection KPI's Reporting – Dashboard
- Scheduled Report Runs

- Faceboook
  - 2010
  - Bank Rakyat, Bank Pilihan Anda
  - 98,212 fans as at 22 Jan 2016

- Twitter
  - 2012
  - @myBankRakyat
  - 3130 follower

- Instagram
  - 2015
  - @myBankRakyat
  - 1087 follower

Facebook Like Fragmentation

Based on Age: >50% aged 25-34 years old

	OCT"15	NOV"15	DEC"15
Age 13 - 17	1,336	1,320	1,299
Age 18 - 24	15,285	15,156	15,109
Age 25 - 34	48,304	48,823	49,240
Age 35 - 44	20,909	21,241	21,550
Age 45 - 54	6,691	6,779	6,862
Age 55-64	2,138	2,165	2,193
Age 65 +	1,135	1,149	1,163
Unclassified	322	353	322
TOTAL	96,120	96,986	97,738

FACEBOOK TYPE OF COMMENT

TYPES OF COMMENT	OCT"15	NOV"15	DEC"15
Ar-Rahnu	0	0	0
Campaign	2	5	5
Career	9	6	1
Complaints	0	12	9
Compliments	11	0	2
Credit Cards	2	2	3
e-Current Account	0	0	0
Financing Application status	0	0	0
Financing Products	4	11	18
General enquiry	16	23	30
Insurance	0	0	0
Internet Banking	6	5	6
Internship	0	0	5
Investment	1	1	0
Maintenance	0	0	0
Phishing Email	0	0	0
Proposition	0	0	0
Recognition	0	0	0
Request	0	0	0
Savings Account	3	3	11
Services	0	0	2
Share Membership	2	2	8
Web Autopay	0	0	0
Yayasan PPBU	2	3	1
Total	58	73	101

FACEBOOK TYPE OF PRIVATE MESSAGE

TYPES OF COMMENT	OCT"15	NOV"15	DEC"15
Ar-Rahnu	-	-	1
Campaign	2	10	3
Career	45	37	5
Complaints	8	21	27
Compliments	-	3	1
Credit Cards	3	6	12
Debit Card	-	1	0
e-Current Account	-	-	0
Financing Application status	-	-	8
Financing Products	81	103	71
General enquiry	87	128	118
Insurance	2	-	14
Internet Banking	2	7	11
Internship	-	-	28
Investment	3	4	4
Maintenance	-	-	1
Phishing Email	-	1	0
Proposition	-	-	1
Recognition	-	-	0
Request	-	-	0
Savings Account	9	9	21
Services	1	-	13
Share Membership	7	14	1
Web Autopay	-	-	0
Yayasan PPBU	3	5	0
Total	253	349	340

CHALLENGES IN MANAGING SOCIAL MEDIA

- ➢ Managing multiple social media channel from different platform

- ➢ Act as moderator

- ➢ Service Level Agreement

- ➢ Tracking & monitoring

- ➢ Passive respond

- ➢ Holistic real-time analytics across various communication channels.

- ➢ SLA alert functions to ensure timely response.

- ➢ Tracking & monitoring on AHT, FCR, context of the communication, etc.

- ➢ Empower agents with information in hand.

- ➢ Seamless communication across various communication channels.

Coffee Break & Networking
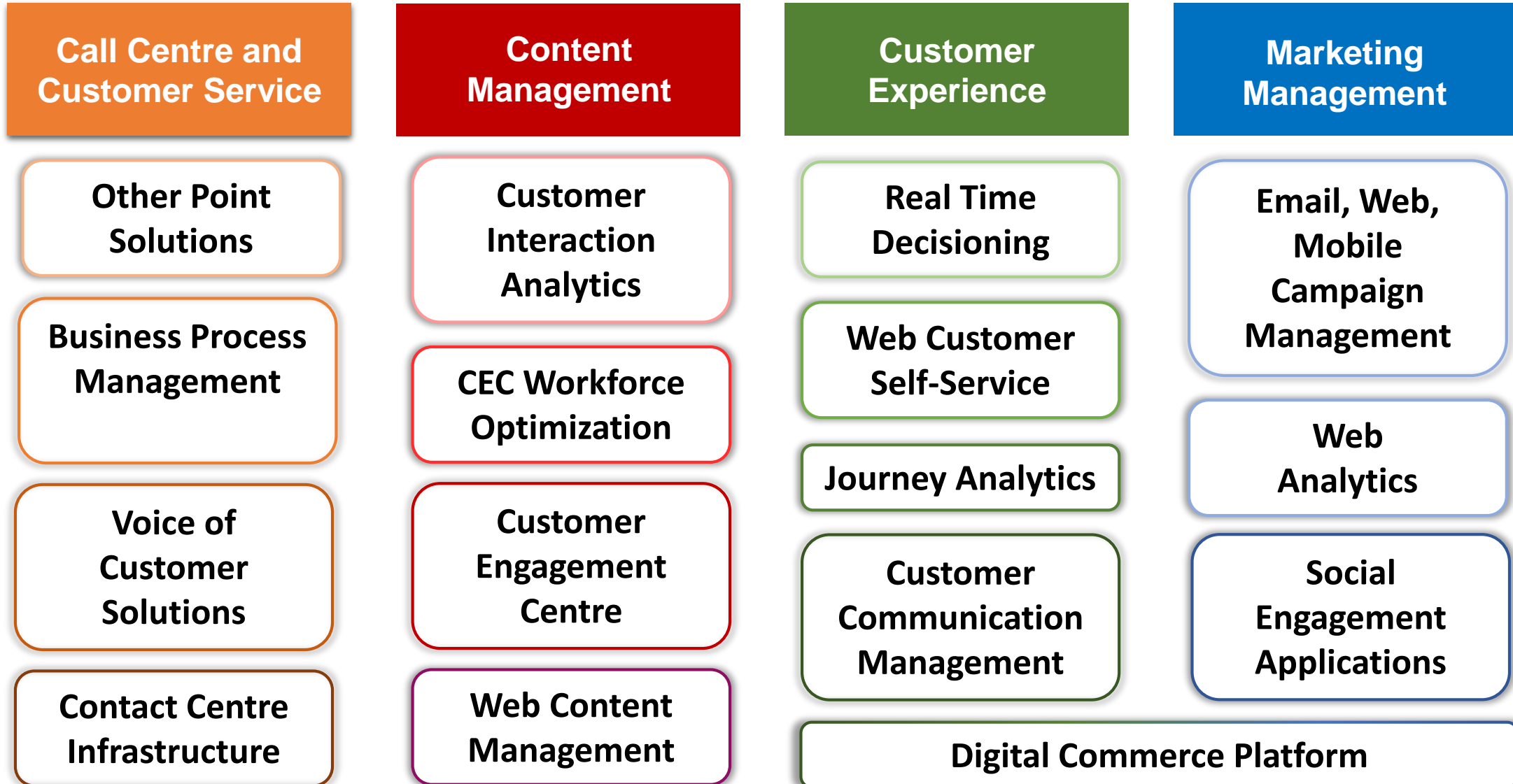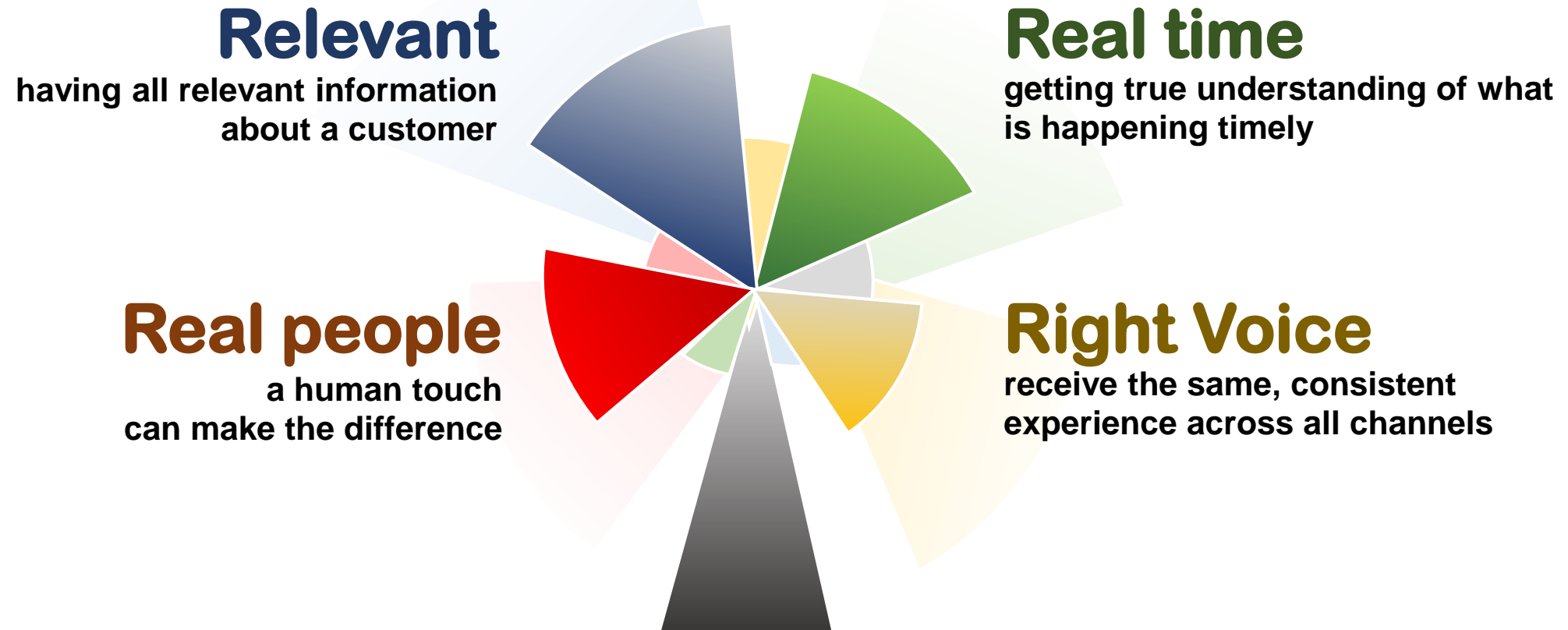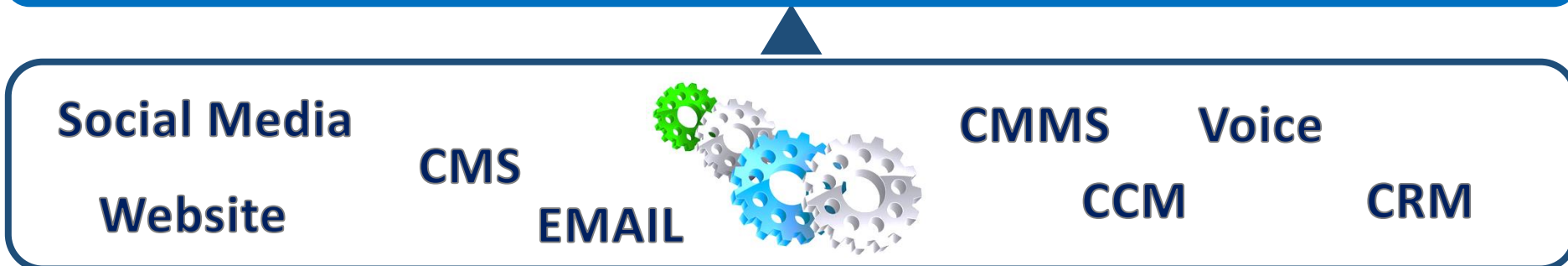
ViSight Solutions

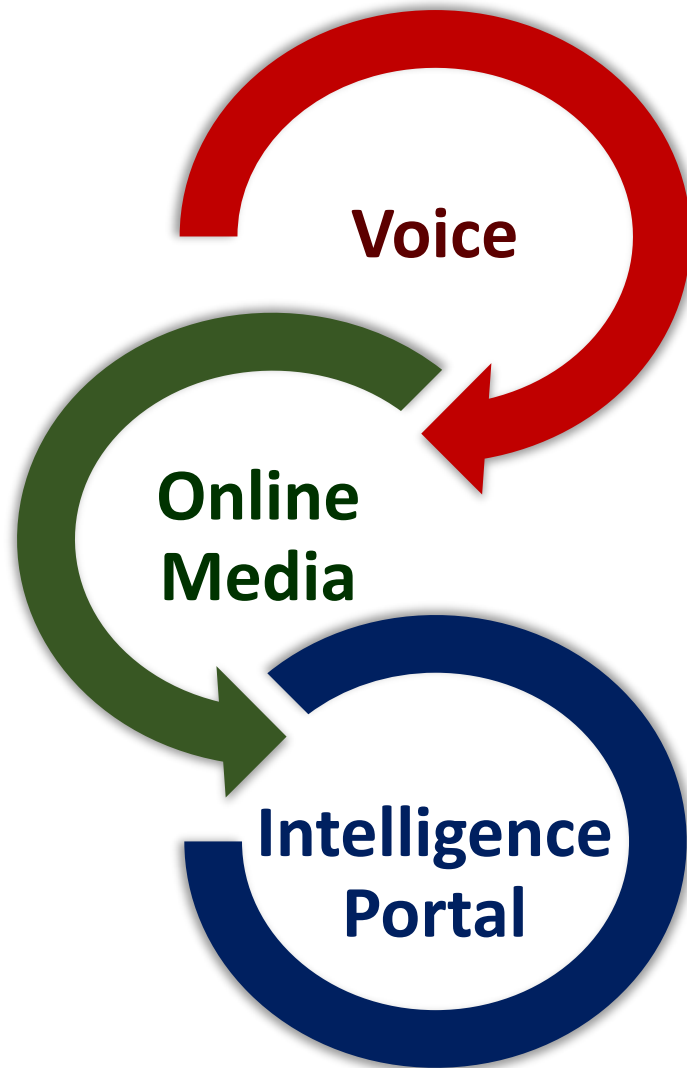**Manage** **Analyse** **Understand**

All Communication Data

It is simplified. No additional resources are needed to analyze massive and complex raw data.

Increase profitability and customer satisfaction by providing seamless customer experience across channels

Case Study – Global Retail Company

One of the largest retailers with more than 3,500 stores in over 50 countries Needs a unified platform for various communication channels across countries to improve customer experience.

KEY CHALLENGES

- To deliver excellent customer support in different languages.
- To efficiently support their customers 24/7 regardless of time zone differences.
- Unable to measure the effectiveness of customer supports to improve the service quality.

KEY BENEFITS

- Handle customer interactions efficiently across channels.
- Supporting customers from different countries with more than 45 languages.
- Ensuring consistency of messages sent to customers regardless of channels.
- Improve efficiency of up to 50% with the One Platform, One Interface and One Click functionalities.

USER EXPERIENCE

- By deploying this system, our efficiency has increased with over 50%.
- We have scaled up the use of this system in all markets and are pleased with the cooperation.

Case Study – Government Agency

A revenue collecting agencies,
an early adopter of social media and handling millions of interactions.

KEY CHALLENGES

- To deliver excellent customer service as per their published Client Charter
- Unable to manage social media interactions and to analyze the data generated from these interactions
- Unable to measure the KPIs on their communication (including their cyber troopers) with the public through social media.

KEY BENEFITS

- Meeting the required SLAs.
- Improve efficiency of up to 50% with the One Platform, One Interface and One Click functionalities.
- Mobile Interface allows for greater mobility for their CSOs.
- Accurate reports within the agency and to various government agencies and ministries are delivered on time – every time.

USER EXPERIENCE

- Compiling reports is so stress-free.
- With a single view, my bosses and I can monitor the SLA of the department and the CSOs.
- I can stay on the single interface without having to jump from one apps to another

Thank You

Feedback form