



Challenge

Strategically, Absa is driven toward becoming "ONE Absa" where silos are removed, and it operates as one business in the interest of its customers. However a history of multiple locations and a proliferation of front-end systems and applications, as well as inefficient processes, made it impossible to empower the agents to solve customer inquiries in a timely and effective manner. Absa needed a customer-focused front-end desktop to guide agents to deliver winning conversations.

Goals

The Absa web site publically states its goal to "Deliver a service that feels effortless, is consistent, seamless and error free." The customer is squarely at the center of all that they do. Their strategic customer experience goals are balanced by the need to reduce costs through operational excellence while increasing revenue by growing loyalty and new business through referrals.

Solution

Absa turned to Cincom Synchrony™ after a few false starts with competitive technologies and internal efforts. Only Synchrony supported their strategic goals and offered the best value for the money.

Key Benefits

- Increased efficiency by 30% by improving its overall loan application processes
- Loan applications are processed in real-time or within hours versus days
- Reduced agent training time by 50% (from eight weeks to four weeks)
- Do more with less: reallocated 30 employees
- Workflow and processes are standardized and replicable and enable a paperless environment
- New products are rolled out in a fraction of the time
- Agents are guided through Absa's complex systems and decision trees to provide optimized experiences

Profile in Success: **Absa**

Guiding Winning Conversations at Absa Bank



The Absa Group Limited (Absa) is one of South Africa's largest financial services groups offering a complete range of banking, assurance and wealth management products and services. As a subsidiary of Barclays Bank PLC, Absa has a global footprint in the financial industry.

Member of the  **BARCLAYS** Group



Connectzone, Absa's highly rated and award winning contact center, is the largest contact center in South Africa. Overall, there are about 4,900 seats across 25 sites countrywide. Connectzone is responsible for servicing 26 business units and over 40 product lines. Approximately 3.5 million customer interactions are handled on a monthly basis.

Driving Toward a Consolidated Contact Center Platform

With nearly 30 physical sites scattered across South Africa, Absa needed to consolidate sites into a more efficient and streamlined operation. Absa—which stands for Amalgamated Banks of South Africa—had a proliferated number of contact center front-end systems to accommodate the large number of sites, business units and product lines.

By implementing Synchrony as a standardized customer-focused contact center front-end, agents in the Connectzone now see each customer portfolio through the eyes of one lens as opposed to multiple applications. In addition, Synchrony provides guidance for the agent, taking the guesswork and confusion out of many activities, and ensuring a better outcome. Today, regardless of why the customer is contacting the bank, the agent has the tools to deliver fast and effective service.

Customer Experience at Core of Initiative

Customer Experience Management (CEM) is a top strategic initiative in Absa's contact center. For example, Absa is striving to answer as many of the customer's requests and needs at the first point of contact, which they consider an important indicator of the customer's experience. If they can resolve the customer's issue on the first contact, it stands to reason that the customer will be more loyal and more willing to refer others to the bank.

Measuring CEM at a Macro Level

Absa uses a variety of indexes within the financial services industry and within South Africa to measure the experience that they're providing to customers. They use the Net Promoter Score Index and the Orange Index, which is South Africa's leading benchmark, based on international standards, for measuring customer service. According to the 2009 Orange Index results, the Absa Contact Center was "The Best of the Best" contact centers within the South African banking sector. They also have tools in place to measure actual customer experiences.

As the rollout progresses, Synchrony will become a repository for all Customer Experience Management (CEM) data and will ultimately enable the agents to see the disposition and value of each customer.

Shaving Days off Training Saves Time and Money

Absa's history of supporting multiple front-end systems and the lack of standardized processes and workflow equated to long and expensive training times. Prior to



Stelios Vakis,
Head of Change and Systems,
Connectzone, Absa

"We are actively working to drive the customer experience to a positive outcome for both our customer and the organization. It is one of the few differentiators we have. We can replicate technology. It is our people and the customer experience is what will make the difference going forward. Synchrony is key in driving that experience through a governed, standardized process that drives our agents to deliver the experience that we want. If we can make that happen in the first contact, everyone is happy. Synchrony is playing a key role in achieving this objective."

Synchrony, training took about eight full weeks. Now, agents can go live in half the time, shaving off about four weeks. Stelios commented, "Because we had multiple front ends, we needed to train our agents on multiple systems. This took time, and in our recruitment cycle that meant it took longer to get people on the floor taking live calls and working. This drove up our costs because we were paying people to be in training. Synchrony helps us get our people on the floor quicker."

A Guided Customer Experience Translates to Revenue Growth

Absa seeks to deliver customer experiences that not only make customers happy, but make them want to buy more and tell others about their experiences. They have seen significant benefit on the sales side by exposing applications in a single CEM desktop and by automating workflow and processes. Agents are able to respond to customers quicker because they now have better information on each client and can see a full portfolio of products. The ability to intelligently offer new products and services based on the customer's profile and history and by guiding the agent through the process has impacted revenue. (Operationally, Absa can bring new product and the supporting agent guidance and processes online much faster.)



Stelios Vakis works with a Connectzone agent

The Agent Perspective

One of the project goals was to reverse a trend that impacts almost every contact center: turnover. According to management, one of the primary reasons for agent turnover is frustration—frustration that he or she can't resolve customer issues in an effective manner. "Now with Synchrony," explained Stelios, "the agents are ecstatic. Finally, they have the tools, the automated processes and the insights to truly engage with customers. This is having a huge impact on our business."

Optimizing Agents

Prior to Synchrony, it was difficult to effectively train agents on multiple skills due to the sheer number of systems in play in the contact center. As a result, optimizing people and workload was difficult. In some cases, they needed multiple PCs on a desk because there wasn't a single consolidated front-end. Now, agents can be cross-trained and learn to develop new skills to further their success and careers at Absa.



Dian Putter,
Lead Business
Analyst, Absa

From Ineffective Processes to Streamlined Efficiency

Business process inefficiencies were a critical shortcoming in the Absa contact center prior to implementing Synchrony. Dian Putter, Lead Business Analyst of the Contact Center Front End program initiative, explains, "We did not have standardized processes and workflow in place; each business line and product had unique processes

and they weren't implemented uniformly across our sites. Rolling out new processes was slow and cumbersome and it was difficult to leverage existing development, creating a burden on IT. As a result, we weren't able to service our customers quickly, our operational costs were too high and management couldn't get consolidated insights and business intelligence.

The Absa Contact Center

At-a-Glance

From minimalist help desks to complex inbound and outbound call centers, Absa offers a multi-channel approach to customer service comprising telephone, internet and e-mail.

Handles Approximately 3.5 Million Customer Interactions on a Monthly Basis

A significant portion of Absa's customer service interactions takes place via its call centers; the Absa contact center is generally the first point of contact between Absa and a new customer.

Customer-Centric Approach

It can be argued that the premise of any High Performing Organization (HPO) rests with an intricate understanding of who its present customers are, what they truly require, the delivery mode of fulfilling their desires, as well as what constitutes value enhancement for their present circumstances versus the not-so-distant future.

At Absa, they are not just focused on the here and now, but very much look to the future. They seek to understand the drivers of change within the economic, social, environmental, technological and political landscape and how the contact center can best adapt to this.

The Absa Contact Center prides itself on the delivery of winning conversations as the hub that elicits a positive sentiment that talks to the quality of person-to-person interactions.

The realization that to truly offer unrivalled customer service – the secret lies only with the quality, unquenchable drive, passion and commitment of the key most strategic asset of any business – its people!

Cincom Synchrony is the strategic technology that enables these winning conversations by empowering and guiding agents through every interaction.

"After a few false starts with other technologies, we've finally hit the mark with Synchrony. We are totally committed to the product because we know what it will do for our business."

– Stelios Vakis, Head of Change and Systems,
Connectzone, Absa

"Now, by using Synchrony as a single front-end system and its powerful workflow and intelligent decision trees, we have implemented standard, generic processes for opening a product or completing an application as examples. We can easily replicate and re-use business processes for consistency in service and faster rollout due to the decrease in development and deployment requirements."

Management Insights

Prior to Synchrony, Absa's ability to collect management information and to create business intelligence was very limited due to the multitude of systems and manual processes across many locations. With Synchrony implemented in a clustered environment, everything is exposed in one platform with triggers built into the processes to capture the management information needed to create meaningful reporting. For the first time, the executive suite has access to the critical data to drive decision making.

Absa and Cincom

"We initially chose Cincom because of the capabilities of the Synchrony technology and its value to Absa in terms of enabling our CEM strategy," explained Stelios. "But in the end, it is Cincom's outstanding support—even with our companies headquartered on two different continents—that our organization has been so impressed with. Cincom has been a partner in the truest sense." Dian concurred, "Cincom has willingly shared their knowledge and expertise; they are fully vested in helping us succeed."

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FORM SYUS1002011 1/11
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A Strategic Vision Unfolding

The Absa contact center is a strategic unit within the bank; it is not viewed as a cost center but as a hub for building better customer relationships that will build and grow the business. Implementing Synchrony into 2,500 seats in a phased roll-out is critical to realizing CEM objectives. "We have a strong vision; we intend to be best-of-breed in terms of contact center sales and service," explained Stelios. "After a few false starts with other technologies, we've finally hit the mark with Synchrony. We are totally committed to the product because we know what it will do for our business."

Absa's Solution At-a-Glance Technology

Components:

- Synchrony Customer Experience Management System with:
 - Unified desktop
 - Agent guidance
 - Workflow and process integration
 - Knowledge management
 - Case history and management
 - Supervisor tools, reporting and analysis
- IBM WebSphere Application Server
- IBM Filenet

Services:

- Cincom Professional Services
- IBM Global Services – Global Business Services (GBS): GBS CRM: Contact Center Optimization, GBS Strategy and Change: Organization Change Strategy

