Easier, faster, more personalized service matters

The average bank service interaction can feel like a struggle for everyone involved - customers and bank employees. Deliver headache-free resolutions to inquiries and improve your customer satisfaction with 6 steps to simplified service.

Simplified service benefits your customers and employees alike.

- Unpredictable customer preferences and volume shifts necessitate that banks adapt and extend channels quickly and with the contextual experiences customers are used to.
- Barriers in service interactions of yesteryear make it difficult for customers to resolve problems digitally and frustrate employees in the middle and back office who are bogged down with manual and duplicate work. It's easy to continue doing things the way they've been done, but intelligent automation makes it possible for leading banks to give customers a digital-first solution, while helping banks get the real work done seamlessly.
- The biggest benefit? Two words. Customer. Satisfaction.

What does it take to win your customers over for life?

The answer might be simpler than you think. Here's a hint: your outdated engagement methods, service processes and legacy systems aren't helping. Simplify service interactions no matter how your customers interact with you. That means happier customers, more satisfied employees, and money saved.

It can be challenging to identify whether to replace or augment your existing customer service desktop. The good news is that it's possible to optimize the way work gets done without replacing your existing desktop. We've defined 6 simple steps to help you navigate both service and the work that gets it done.

Reduce average handle times and call volume while realizing 289% ROI for every 2,000 agents. When customers interact, guide agents to deliver better service, faster. Avoid internal roadblocks with case management that offers guided processing and surfaces customer context. Empower your contact centers to focus on making recommendations in real-time. Make repetitive tasks and manual data entry things of the past.

"We set out to create an integrated solution that meets the needs of customers and exceeds their expectations."

Jim Bush, Executive Vice President, World Service - **American Express**

6 steps to simplifying service

Let's face it, achieving frictionless service isn't easy. With an ever-increasing number of channels available and rapidly shifting expectations, service is often filled with complexity. A new generation of customer service technology can help your team reduce this complexity for your customers, agents, and administrators across all of your service touchpoints.

If you're looking for ways to simplify service experiences, start with these six steps.
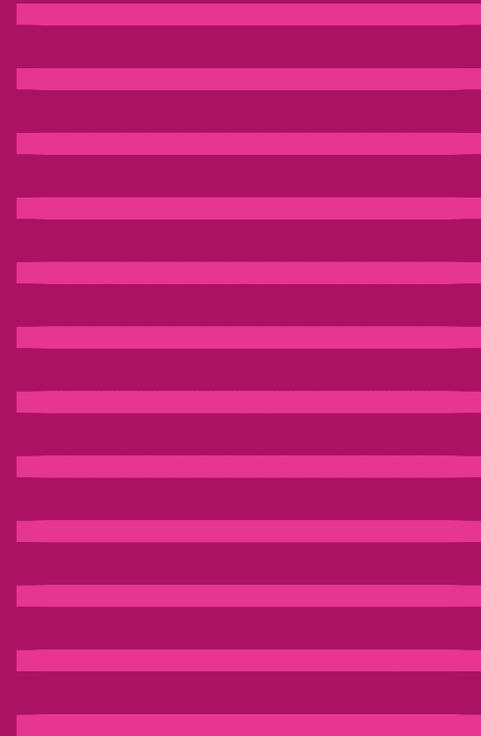
TIP 1

Adopt a channel-less strategy

Simplifying service and achieving your omni-channel vision starts by taking a new approach. Many enterprises often fall into the trap of focusing on each individual channel they support – like deciding to invest in a new standalone mobile application or chatbot. From there, they build all of the logic and decisioning into each app or bot, hard coding it into the channel. Each time a new channel comes along, or you need to make a change, you end up needing to address the code in each separate channel. This ultimately leads to more complexity across your business.

And that's where the channel-less strategy comes in. Unlike channel-first approaches, a channel-less approach allows your business to **build from the center out**, focusing on the customer journey centrally – rather than each individual channel. By centralizing around customer outcomes, you can build logic once and then activate it in each channel you support to create a consistent experience across every interaction. This means that regardless of the channel your customer uses, they receive the same quality service.

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TIP 2

Stop automating the workflow and start automating the work

Repetitive, labor-intensive tasks slowing your team down? Intelligent automation is a great way to remove complexity and introduce greater efficiency into your customer service operations.

Multi-dimensional case management can help you orchestrate the work from the moment an inquiry is initiated through to resolution – defining each step and stage of the relevant customer journey and carrying the full context of the customer's need along the way.

Paired with attended and unattended robotic process automation, you can then deploy bots to do some of the necessary, but tedious work. Your agents can say goodbye to the days of routing work from one department to the next – and your customers can get their issues resolved faster.
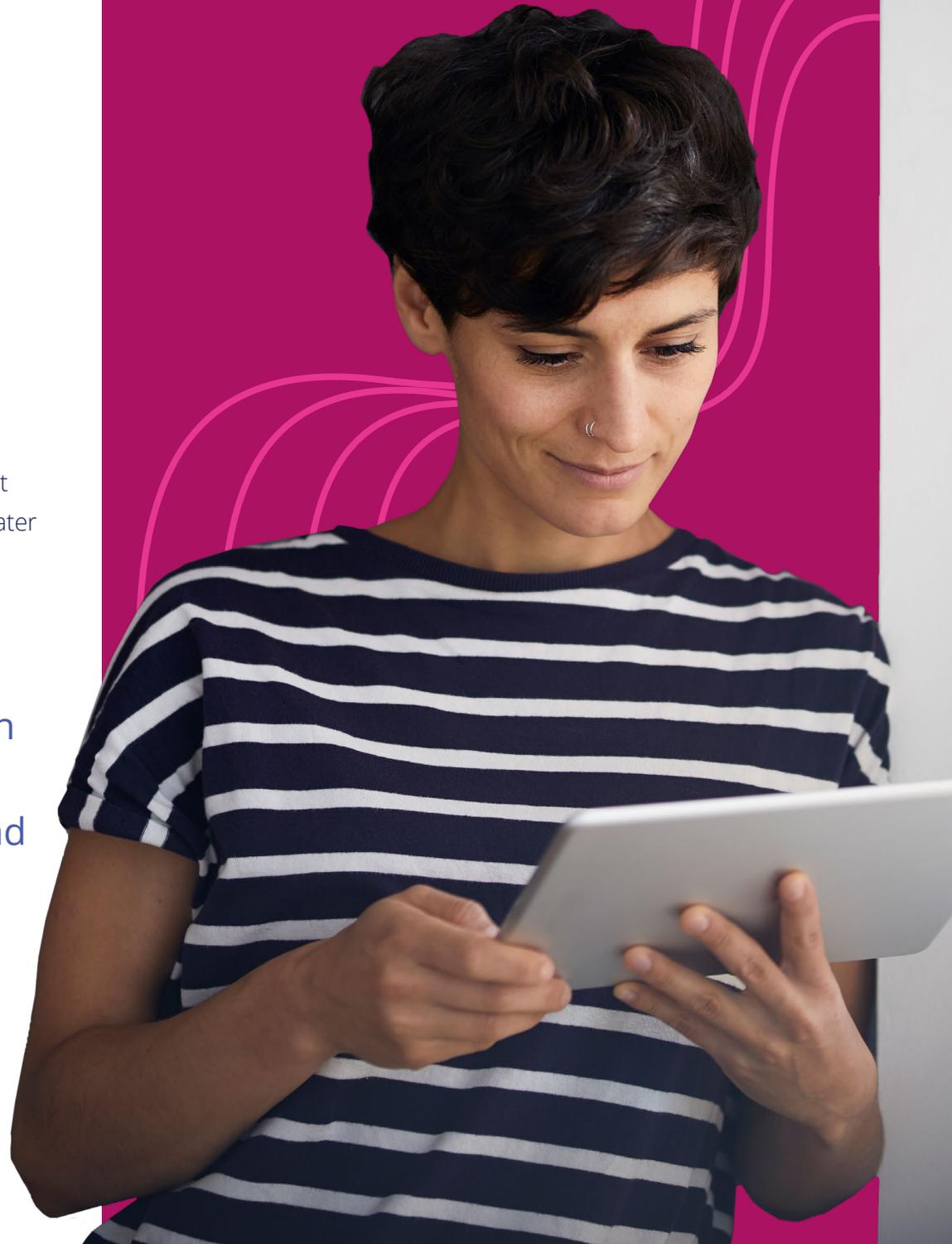
TIP 3

Contextualize self-service for greater containment

Rising demands and surges in contact volumes can put a heavy burden on your customer service team. To contain and deflect more inquiries, resolve issues faster, and reduce overall costs, employ contextual self-service – ensuring simpler service experiences for your customers and agents alike.

Traditional self-service strategies often rely on product-first approaches, which often fail to contain and resolve in the moment of need. Contextual self-service, on the other hand, optimizes all your channels to focus on each unique customer journey. When taking this approach, you're able to meet your customers wherever they are, with the same high-level of service. So, whether reaching out through a mobile app, intelligent virtual assistant, interactive voice response (IVR) system, or a personalized web portal, your customers can initiate, access, and even resolve cases **without a live agent**. And with the help of AI, self-service channels can use historical and real-time data as well as recent events to better understand why a customer may be seeking service in the first place. This reduces your agents' queues and can free them up to direct their time and energy toward the inquiries that inquiries that only an agent can support.

TIP 4

Stop the endless alt-tab cycle

One of the greatest frustrations for service reps is having to toggle between multiple screens and applications to access the right information. By unifying your customer service applications into a single agent desktop, agents can access the information they need to provide top-quality customer service. With a consolidated view that pulls from legacy systems, channels, interaction data, and even service history, your agents can quickly understand each customer's full context, and gain insight into the current interaction.

Better yet, if you're providing service across multiple digital channels, a streamlined desktop can help agents simultaneously manage multiple conversations all from a single pane. Now an agent can be answering an inquiry on Facebook Messenger, and seamlessly switch to replying to a tweet, then quickly resolve a complaint via SMS – without ever needing to switch applications.

By unifying your customer service applications into **a single agent desktop,** agents can access the insight they need to provide top-quality customer service.
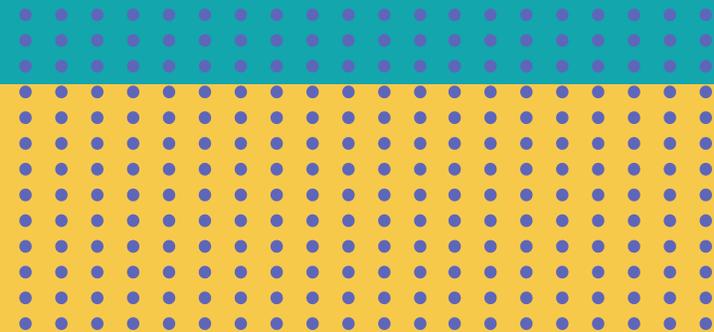
TIP 5

Move from a system of information to a system of insight

You can't solve service complexity with yet another system of information – one where your agents are forced to go searching through a virtual rolodex of data to find the information they need to serve customers. It's too time consuming, and there's the chance of missing critical pieces of insight. A singular system of insight can help simplify experiences and **eliminate potential blind spots**.

AI, decisioning, and case management allows agents to gain access to real-time recommendations and relevant insights in the moments that matter. AI that can automatically understand the intent and connect the dots across interactions can guide service reps to carry out the right conversations and better understand each customer's specific needs.

TIP 6

Resolve before they ring

The future of customer service lies in anticipating your customer's needs, sometimes even before they realize a need exists. Implementing proactive and preemptive service takes the burden of responsibility off your customers' shoulders and reduces the overall propensity to call. Proactive and preemptive service relies on using AI, pattern detection, and event triggers to sense moments of need as they arise or even before they occur.

For example, before a customer realizes that their bank account balance is low, proactive service enables your organization to bring the matter to the customer's attention and even provide an offer, such as overdraft protection. This creates a positive impression for your customers – giving them the sense that you are looking out for them. And with effective containment techniques and automation in place, proactive and preemptive service might even be able to solve the problem without human touch.

Chances are that you've likely been looking for ways to simplify the service you provide for some years now, but the appropriate approach may have felt out of reach. Now, with a new generation of customer service technology powered by AI, automation, and a Center-out™ architecture, you can make service experiences simpler for your customers, agents, and IT teams. These six steps represent some of the key ways that you can tackle complexity, from implementation through to the delivery of exceptional service.

Ready to simplify your service? Pega is here to help. Find out more at pega.com.

About Pegasystems

Pega delivers innovative software that crushes business complexity. From increasing customer lifetime value to streamlining service to boosting efficiency, we help the world's leading brands solve problems fast and transform for tomorrow. Pega clients make better decisions and get work done with real-time AI and intelligent automation. And, since 1983, we've built our scalable architecture and low-code platform to stay ahead of rapid change. Our solutions save people time, so our clients' employees and customers can get back to what matters most.