



Aktia – a Pioneer of Multichannel Customer Service

The Aktia Bank Group offers a broad range of solutions in banking, asset management, insurance, and real estate. The group has over 45 branch offices in Finland and is the oldest surviving deposit bank in the country.

Aktia aims at being the best financial advisor in Finland. Its key success factor today is its multichannel customer service which has been developed for years in order to meet the customers' needs. The aim is to always provide the customers with more than they expect. The centralized Contact Center focuses on sales-oriented customer service and provides multichannel advice services, customer services, and sales services to its clients. In 2016, Aktia's customer service was nominated the best in Finland in a competition for Contact Centers.

Great Results with Sales-Oriented Customer Service

Aktia

www.aktia.fi

“Daily banking is changing, and we are changing along with it. The customers must always feel that they are gaining additional value when contacting us. We want to solve the matters during the interaction, regardless of the channel of communication.”

Päivi Sihvo / Bank Manager, Aktia

Objectives

- To be the best financial advisor
- To offer multichannel sales-oriented customer service: calls, messages, chat, Facebook and contact requests
- To guide all contacts towards the same communication solution
- To always produce additional value for the customers and solve the matters during the interaction

Solution

- A centralized multichannel customer service under the Merlin Contact Center solution
- Recognizing the customer as a part of the communications solution
- Chat and Facebook messages as well as contacts through online banking connected to the Merlin solution

Why Merlin?

- The multichannel communications solution by Merlin fulfils all of Aktia’s customer service needs – and more. It is based on the reliable SAP Contact Center software. Merlin develops its services consistently and helps the client to get the best out of the solution. The Merlin system’s interfaces with other tools were evaluated during the project and considered as an important part of using the tool.

60%

would recommend Aktia’s services to a friend.

85%

of contacts are handled in the Merlin Contact Center solution.

95%

of contacts are solved during the interaction.

A Change in Banking Challenged Aktia to Develop Its Services

Many industries are facing changes in transactions, which is why Aktia aims to serve its customers through all channels and provide a solution already during the first interaction. Contacts from different channels have gradually been transferred to the Merlin Contact Center, and in the future, the aim is to handle all contacts through Merlin. On an annual basis, this means 450,000 contacts e.g. by phone, by email or via website, chat or Facebook. When all contacts are handled in the same interface, they can be measured from the same starting points.

Centralizing Contacts

Aktia started centralizing its contacts around four years ago, when the number of contacts grew significantly. "During the last few years the number of contacts has been steady but the customers have moved from one channel to another," Bank Manager Päivi Sihvo explains. She says that certain types of phone calls have moved to the chat service. Centralizing contacts has enabled the development and measuring of banking from the same starting points.

Sales-Oriented Customer Service

Aktia's sales-oriented customer service has been centralized to one Contact Center where there are six teams. The teams answer for advice and customer service but also sales for various customer groups. The aim is to chart the customer's needs during the interaction and offer useful services or

products. This is important according to Sihvo, because in the banking world there are new products and services being developed all the time, and it is natural to inform the customer about these during the interaction.

Alternatives for Banking

At Aktia, the customer is served through all channels with high quality and the aim is to solve the customer's needs completely during the interaction, regardless of the channel. "If needed, we can move from chat messaging to a phone call, where we can identify the customer," Sales Manager Benny Broman explains. The website's chat feature has yielded only positive feedback. The chat serves the site's visitors and aims to provide them with fast service. According to Sales Manager Broman, the channels are different: "People use the chat feature for questions that they want quick answers to, regarding cards or loans, for instance." The chat and Facebook contacts were attached to the Merlin communications solution in late 2016.

High-Quality Customer Interaction

Aktia strives to offer services where the customers are looking for them. Customer interaction should not be measured by its duration but quality and whether the matter has been completely solved. Service quality is measured e.g. with mobile feedback solutions, random survey and NPS studies. The personnel's competence is developed continuously through peer and self evaluations – a skilled customer service team is the key to Aktia's success.

Aiming at Being the Best Financial Advisor

“We aim at being the best financial advisor in Finland and providing the customers during every interaction with more than they expect. We chart the customers’ needs and only offer them services and products that meet their needs as a part of effortless banking. The Merlin solution helps us meet our goal and is a great partner in the continuous development of customer service.”

- Bank Manager Päivi Sihvo



“The Aktia Contact Center serves the customer who wants to do banking differently than before. Almost all banking interaction can be done through the centralized Contact Center, even via online meetings. With the Merlin Contact Center solution, all interactions are consistently recorded and monitored statistically.”

Benny Broman / Sales Manager, Aktia