National Australia Bank

TRANSFORMING THE CUSTOMER EXPERIENCE WITH DATA & MACHINE LEARNING

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GM TECHNOLOGY, DIGITAL AND ASSISTED CHANNELS

NCR
ATTENTION:
NAB DEPLOYS GAS DETECTION AND SUPPRESSION SYSTEMS ACROSS ITS NETWORK
Insert Card
We accept
Deposit
Cash
Before you deposit

160 YEARS OLD

9M CUSTOMERS

33,000+ EMPLOYEES

900+ LOCATIONS

Australia's largest business bank

TO BE AUSTRALIA’S LEADING BANK TRUSTED BY CUSTOMERS FOR EXCEPTIONAL SERVICE

nab
Samantha

CONTACT CENTRE INDUSTRIALIZATION

The future of customer experience

CONNECT

>20 MILLION CALLS PER YEAR

SERVICING 300+ PRODUCTS

>20 DIFFERENT SYSTEMS

Keeping up with the PACE OF CHANGE

- Improve personalisation of service
- Reduce flow of failure-based call demand and resolution time
- Boost number of digitally active customers

MOVING TO A CLOUD CONTACT CENTRE

WHAT’S HAPPENING?

WHAT IS IT?

nab aws

WITH WHO?

WHY?

HOW DOES THIS HELP?

#1

SOMETHING TO BE PROUD OF

A NUMBER OF BASELINE FEATURES REPLACE THE EXISTING PLATFORM

SOFTPHONE

ADMIN PORTAL

SEARCH AND REPLAY
CALL RECORDING

POST CALL SURVEY

REPORTING

SMART IVR
TELEPHONE
BANKING

CUSTOM POLLY
ONE VOICE

WORKFORCE
MANAGEMENT

OUTBOUND
DIALLER

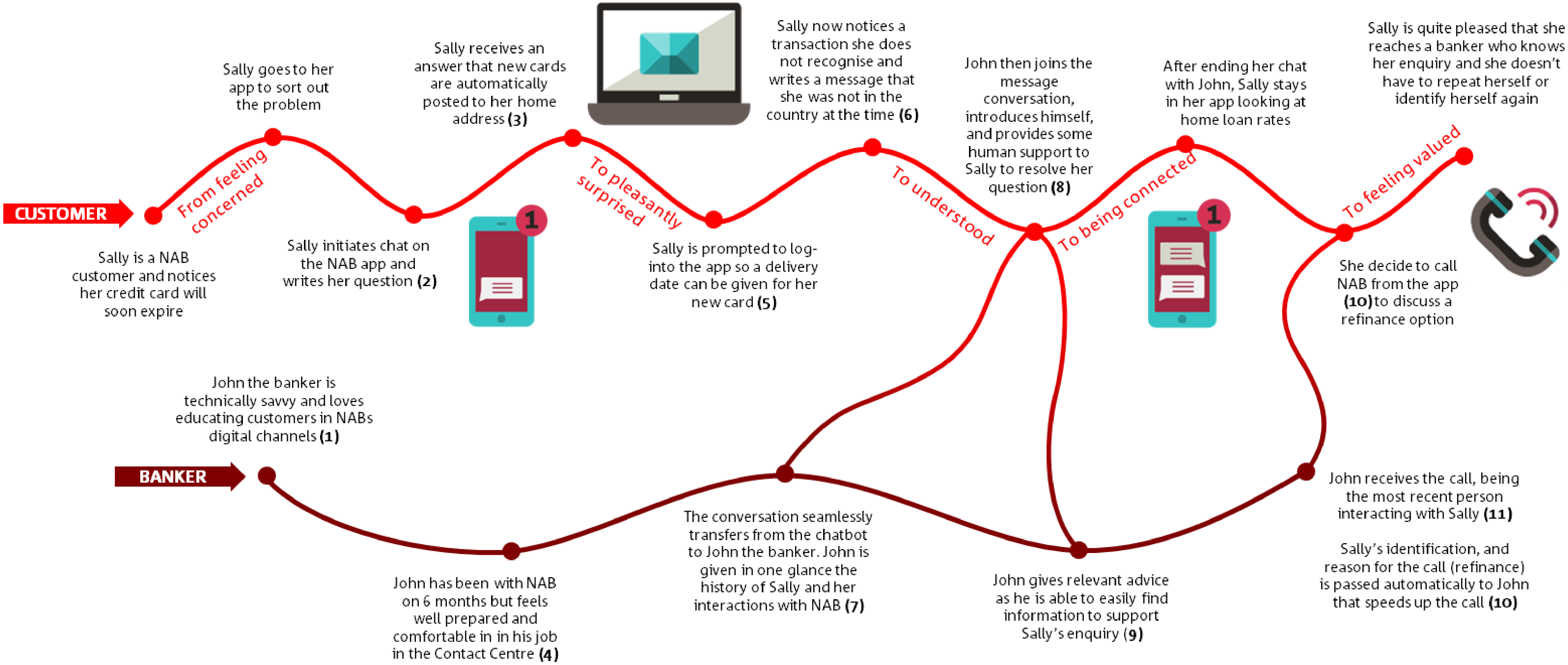
CHAT

CREATING A STEP CHANGE YEAR ON YEAR
FOR THE BANKER & CUSTOMER

	2018	2019	2020	2021
	OPERATIONAL BENCH STRENGTH GRADE OF SERVICE CONSTRAINED	LEANER AND SMARTER CLEANER/AUTOMATED PROCESSES	DIGITAL INTEGRATION BEING WHERE THE CUSTOMER IS	CUSTOMER ADVOCACY VALUED INTERACTIONS
CUSTOMER	*It's difficult for me to get the tailored service that I need as a customer of NAB*	*I trust that I'm talking to the right person when something goes wrong*	*I'm kept in the loop with impacts to me, and NAB knows how to help when I call*	*NAB knows about things that are going to impact me before I do, and proactively helps me*
BANKER	*I spend a lot of my time filling in forms or trying to find answers to customer questions*	*I can find information quickly, and customer information is presented to me as the call arrives*	*I spend most of my time with customers and I'm given tailored coaching and training*	*The information I have on hand about my customers allows me to add value on every call*
	20% of calls with personalised treatment given	40% of calls with personalised treatment given	60% of calls with personalised treatment given	80% of calls with personalised treatment given

A CUSTOMER STORY

BRINGING THE DIGITAL AND HUMAN EXPERIENCE TOGETHER, WHEN THE CUSTOMER NEEDS US



CUSTOMER

Sally is a NAB customer and notices her credit card will soon expire

From feeling concerned

Sally goes to her app to sort out the problem

Sally initiates chat on the NAB app and writes her question **(2)**

Sally receives an answer that new cards are automatically posted to her home address **(3)**

To pleasantly surprised

Sally is prompted to log-into the app so a delivery date can be given for her new card **(5)**

Sally now notices a transaction she does not recognise and writes a message that she was not in the country at the time **(6)**

To understood

John then joins the message conversation, introduces himself, and provides some human support to Sally to resolve her question **(8)**

To being connected

After ending her chat with John, Sally stays in her app looking at home loan rates

She decide to call NAB from the app **(10)** to discuss a refinance option

To feeling valued

Sally is quite pleased that she reaches a banker who knows her enquiry and she doesn't have to repeat herself or identify herself again

BANKER

John the banker is technically savvy and loves educating customers in NABs digital channels **(1)**

John has been with NAB on 6 months but feels well prepared and comfortable in in his job in the Contact Centre **(4)**

The conversation seamlessly transfers from the chatbot to John the banker. John is given in one glance the history of Sally and her interactions with NAB **(7)**

John gives relevant advice as he is able to easily find information to support Sally's enquiry **(9)**

John receives the call, being the most recent person interacting with Sally **(11)**

Sally's identification, and reason for the call (refinance) is passed automatically to John that speeds up the call **(10)**

TRANSFORMATION IS MULTIFACETED

To transform requires shifts in contact centre operations towards multi-channel interactions, analytics, and value

VOICE Primarily call-based channel	HUMAN-ASSISTED Call, chat, asynchronous messaging
DATA Data reporting environment driving operational changes	ANALYTICS Insights driving action and adding value to conversations
FAILURE DEMAND Call volume as a result of process failure or inadequate self-service	VALUE AND SOLUTIONS Conversations rich in guidance, solutions, and value-add
SILO CHANNEL Primary focus to manage and minimise calls	CHANNEL AGNOSTICS Primary focus to be where the customer is across channels
COST CENTRE A cost centre with an ongoing demand for efficiency	VALUE-DRIVEN Where interactions add quantifiable value to customer and NAB
TIME ON PROCESS Most time spent on navigation system, process, and knowledge	TIME ON CUSTOMER Most time spent understanding and supporting customers, resolving needs

AMAZON CONNECT PUTS US IN A BETTER POSITION FOR THE FUTURE

“The training was fantastic”

“Good system so far”

“Easy to use”

FOR OUR CUSTOMERS

- Faster
- Simpler
- Flexible
- Customised

FOR OUR BANKERS

- Better enabled
- Customer-focused
- Delivering added value

FOR NAB

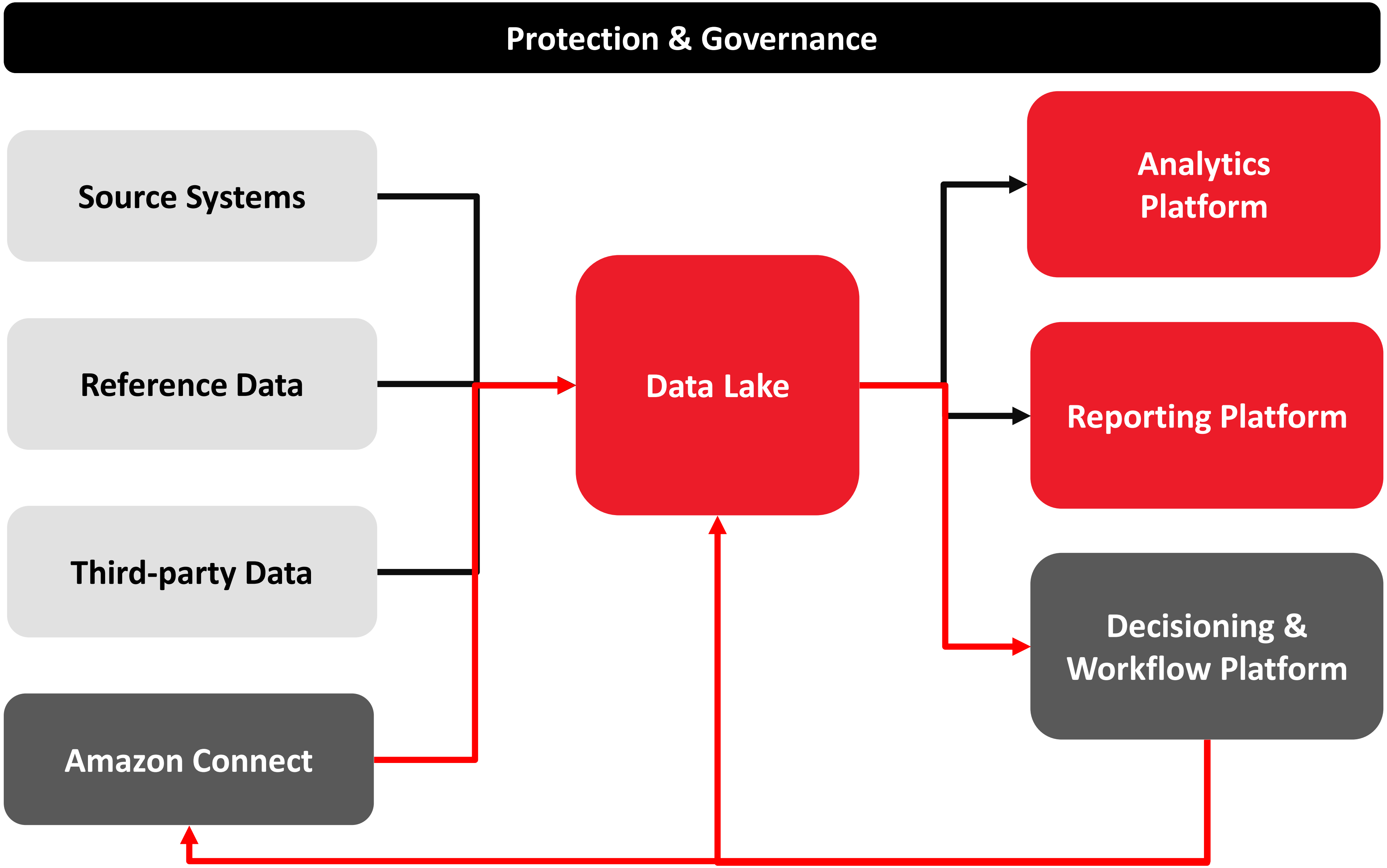
- Capability
- Flexibility
- Resilience
- Efficiency

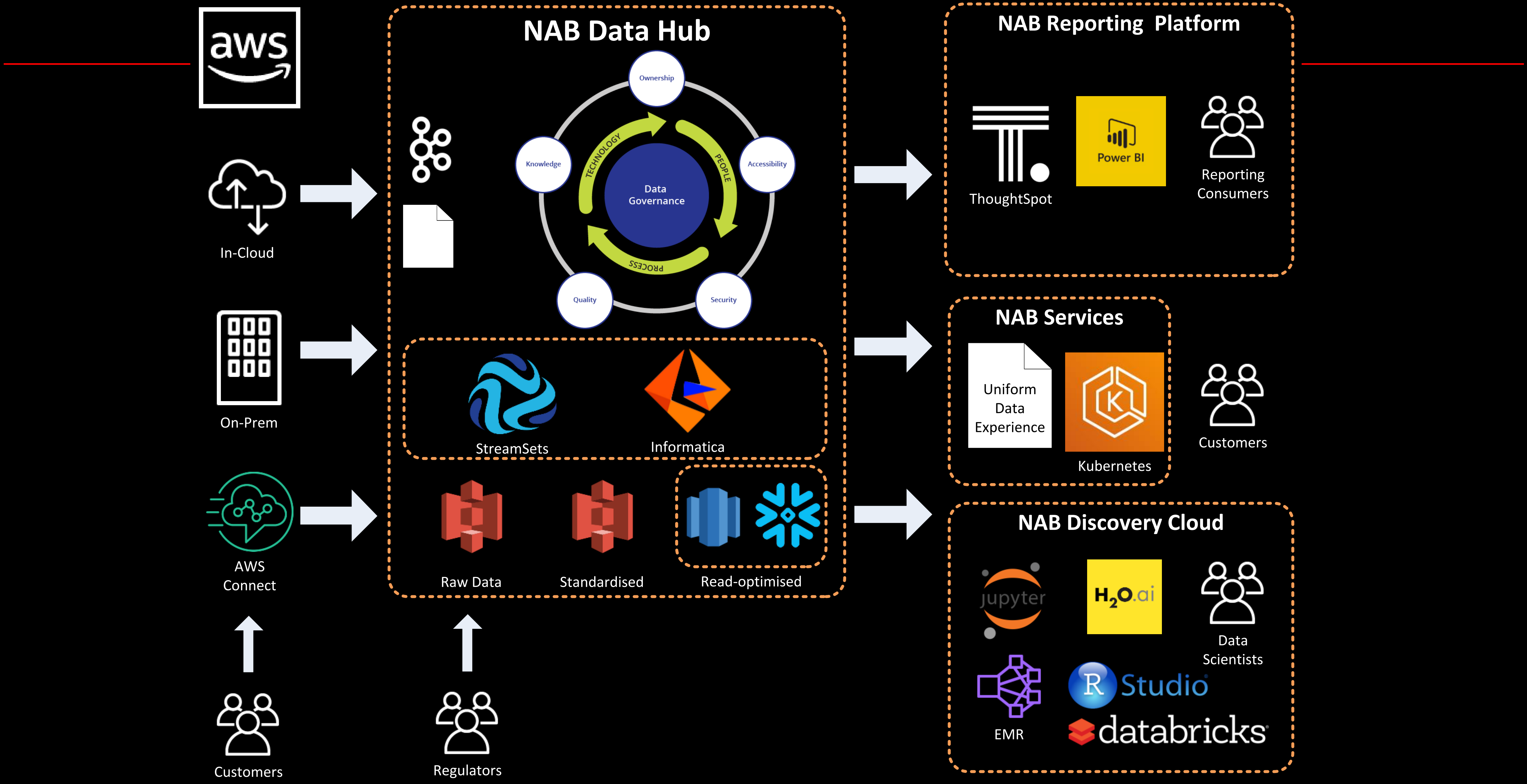
FOR THE FUTURE

- Continuous improvement roadmap
- Ongoing customer experience enhancements
- Valuable data and reporting insights

DATA
MAKES A
DIFFERENCE

SIMPLE DATA ECOSYSTEM


Protection & Governance
Source Systems
Reference Data
Third-party Data
Amazon Connect
Data Lake
Analytics Platform
Reporting Platform
Decisioning & Workflow Platform



aws

In-Cloud

On-Prem

AWS
Connect

Customers

Regulators

NAB Data Hub

Ownership

Knowledge

Accessibility

Quality

Security

TECHNOLOGY

PEOPLE

PROCESS

Data
Governance

StreamSets

Informatica

Raw Data

Standardised

Read-optimised

NAB Reporting Platform

ThoughtSpot

Power BI

Reporting
Consumers

NAB Services

Uniform
Data
Experience

Kubernetes

Customers

NAB Discovery Cloud

jupyter

H2O.ai

Data
Scientists

EMR

RStudio

databricks

DATA ECOSYSTEM BENEFITS

BUILT TO ADJUST & FLEX

TOOLS

DATA AT SPEED & SCALE

INNOVATION

EXPERIMENTATION AT SCALE

ECONOMICS

DATA FUNDAMENTALS SOLID FOUNDATIONS

METADATA & LINEAGE

10 0%

DATA QUALITY

SECURITY

PRIVACY & ETHICS

TALENT

ENHANCING CONTACT CENTRE OUTCOMES WITH DATA, REPORTING, & ANALYTICS

REPORTING

Driving understanding, maximising outcomes

- Enhanced capabilities to **manage staff levels and activities** across the Contact Centre
- Ability to self **track performance** in line with KRI's **to ensure a high quality grade of service**

- AVAILABILITY OF STAFF TO TAKE
- CALLS
- TIME SPENT ON CALLS
- # CUSTOMERS WAITING IN THE
- QUEUE
- WAITING TIMES

COMING NEXT...

Machine learning

CALL TOPIC THEME ANALYTICS

SENTIMENT ANALYTICS

OPERATIONAL RESOURCING ANALYTICS

COMPLIANCE MONITORING

OUTCOMES & LEARNINGS

THE SOLUTION WILL DELIVER SIGNIFICANT IMPROVEMENTS TO THE WAY WE OPERATE

Text to speech

Automated QA and compliance

Tune the IVR in real time

Speech analytics

Automation of self service

Productivity gains

Voice bots

Call volume reduction

TRANSFORMING THE CONTACT CENTRE LEARNINGS

Customer experience
1st

Realistic time estimates

Don't boil the ocean
MVP

Sort out your environments

Solution needs
build

Talent
&
skills

Leverage infrastructure; consider uplift

Collaborate With
third parties

Regulators, security, controls, compliance

Have fun
&
CELEBRATE

THANK YOU