

Challenges

Automate a fast-moving call centre environment to eliminate repetitive and manual tasks and improve banking services.

Value Created

- Delivered a 33% reduction in unnecessarily transferred customer calls
- Improved customer and staff satisfaction by reducing the average wait time for customer calls by 40 seconds per call
- Enhanced marketing by enabling contact centre agents to generate personalised emails quickly

St.George Reduces Average Wait Time for Customer Calls by 40 Seconds



St.George is using Avaya technology to virtualise its contact centre, improve agent productivity and enhance its customer services.

Company Profile

Established in 1937 in Sydney's south, St.George was Australia's leading building society before achieving full banking status in July 1992.

St.George merged with Westpac Banking Corporation in December 2008, and its retail and business banking operations are now known as St.George Banking Group. The bank does business with 2.6 million consumers, business and corporate customers in Australia under the

St.George, BankSA and Bank of Melbourne brands. St.George Banking Group has 440 branches, third-party distributors and contact centres, as well as more than 1,100 ATMs, a network of EFTPOS terminals, and internet banking services.

St.George has won numerous accolades at the World Contact Centre awards in Las Vegas, including 'World's Best Contact Centre' in 2011. ContactCenterWorld, a global association for contact centre best practices, ranked St.George's contact

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*— Greg Willis
Senior Operations
Infrastructure Manager,
Global Infrastructure,
Westpac Group*

centres as first in the world for customer service in 2008 and 2010, and as overall best contact centre in 2011. In 2013, the Westpac Group as a whole won the world’s best mega in-house contact centre award.¹

Challenge

Customers are at the heart of everything St.George does. The bank is known for providing exceptional service, innovative, award-winning products, and specialist financial advice to retail and business customers.

St.George’s vision is to be Australia’s most respected and recommended bank. To achieve this, the bank is committed to understanding its individual customer’s needs and to offering a full suite of innovative retail and business banking services.

As part of its vision, St.George wanted to automate its fast-moving call centre environment to eliminate highly repetitive and manual tasks carried out by staff.

The bank needed to virtualise its contact centres across eight sites in New South Wales and Victoria. This would help improve banking services by creating a large pool of agents across these contact centres, reducing the call load on individual centres and freeing up staff resources.

“We wanted to be able to create many virtual call queues, which would be answered by agents at multiple sites,” said Greg Willis, Senior Operations Infrastructure Manager, Global Infrastructure, Westpac Group. “This would allow our contact centre staff to handle customer calls much more efficiently.

“St.George has one of the lowest contact centre staff attrition rates in the industry – around 14% per annum compared to an average of 37% across the industry in 2011² – and we wanted to maintain that rate,” he said.

Avaya had been providing voice and data infrastructure to St.George for several years and the bank again turned to the company to provide new solutions to improve efficiency at its contact centres.

Solution

St.George used the Avaya Aura® Communications Manager call processing system to create a solution that would virtualise its contact centres. The application runs on four Avaya S8800, S8700 and S8300 Series servers. The bank also deployed Avaya G650, G450 and G700 Media Gateways.

At the same time, St.George introduced skills-based routing technology. Based on the customer’s selection, this technology directs customer calls to the right contact centre agent using the bank’s interactive voice response (IVR) system.

The bank also deployed Avaya Aura Experience Portal, one of Avaya’s self-service applications, which enables the bank to centrally manage and introduce new IVR applications, including speech recognition and voice biometrics services. Biometrics technology improves security by identifying a person’s unique voice print. The solution also enables customers to contact the bank by email if they want more information about a particular product or service.

In addition, St.George is using Avaya Aura Application Enablement Services – a set of application programming interfaces – to integrate the Avaya Aura Experience Portal, self-service and speech recognition applications with the bank’s customer databases.

¹ ContactCenterWorld ranked St.George Bank number one for ‘Best In Customer Service (Inhouse)’ in 2008 and 2010, and ‘Best Contact Centre - more than 250 seats’ in 2011. It ranked the Westpac Group as number one in the world for ‘Best Contact Center Mega (Inhouse)’ in 2013.

² Research conducted by Fifth Quadrant.

During the past few years, these Avaya solutions have been rolled out to support around 1,600 agents at St.George's contact centres across New South Wales and Victoria.

Results

Virtualisation improves customer services.

The virtual call centre infrastructure – which makes multiple St.George contact centres appear like one centre to customers – has enabled the bank to serve customers faster and more efficiently. This is achieved by providing pools of agents to handle customer calls across each contact centre. St.George can extend this capability to other locations, as business needs dictate.

St.George's speech recognition application now runs on Avaya Aura Experience Portal. This has helped deliver a 33% reduction in unnecessarily transferred customer calls, ensuring that more calls reach the right agent, the first time. According to Willis, St.George moved its speech recognition application onto Avaya's contact centre platform because Avaya technology is based on open standards, which ultimately makes it easier to manage.

"We no longer have to deal with significant numbers of misdirected calls after the customer's first interaction with our IVR system," said Willis.

"For instance, if a call is about a credit card query, we don't want that going to an agent who handles credit insurance enquiries.

"The system's skills-based routing function ensures the most skilled agent receives the appropriate call. For example, a call from a St.George Gold credit card holder, who expects preferential treatment, would automatically be routed to a contact centre agent with a high skill level," he said.

The system has also enabled St.George to reduce the average wait time for customer calls by 40 seconds per call.

Email communication enhances service.

The Avaya technology also enables the bank to interact with its customers through email, which is most useful when a customer wants more product information.

"For example, the system automatically identifies which customers have called about a credit card and generates a standard response," said Willis.

"Agents can then edit this response, add their personal details and quickly send the email to the customer. This saves them a great deal of time because they don't have to write an email response to each query," he said.

Voice biometrics improves agent productivity.

St.George is using a voice biometrics application that runs on the Avaya Aura Experience Portal. It identifies each customer's individual voice pattern when they interact with the bank's IVR system.

"This technology has eliminated the need for selected customers to enter their account and personal identification numbers when they interact with our IVR system," said Willis. "Instead, the system detects customers' voices to instantly identify who they are before their details are made available to the contact centre agent taking the call."

According to Willis, this technology saves the agent a great deal of time and takes away the mundane task of repeatedly asking customers for basic identification details.

"This is a type of automation that can help us retain our agents, as we are meeting their needs and improving their productivity," said Willis. "Customers are also happy because they feel their transactions are more secure and they are far less at risk of identity theft."

St.George's contact centre operation is a world leader in its ability to retain agents. Staff turnover rates meet best practice standards at only 14% annually.

Flexible work options for agents.

St.George is using Avaya One-X Agent software to support its remote contact centre agents. The solution enables home-based agents to use headsets, PCs or laptops to handle customer calls.

“It can be difficult to find good agents who have experience in dealing with a range of customer issues,” said Willis.

“St.George prides itself on being a flexible employer that attracts quality staff with the right skills.

“The Avaya contact centre platform enables us to tap into that pool of resources, including agents with high-level skills who don’t want to work at a contact centre and want flexible working arrangements.

“For example, these remote capabilities are particularly attractive to parents who are trained contact centre agents, but prefer to stay at home. As a result, we are able to retain most of these staff,” he said.

Learn More

For more information on how Avaya can take your enterprise from where it is to where it needs to be, contact your Avaya Account Manager or a member of the Avaya Connect channel partner program, or access other collateral by clicking on Resource Library at www.avaya.com.

Applications, Systems & Services

Applications	Systems	Services
Avaya Aura® Communication Manager	Avaya S8800, S8700 and S8300 Series Servers	Implementation services provided by Avaya Professional Services and Call Design
Avaya Aura® Experience Portal	Avaya G650, G450 and G700 Media Gateways	
Avaya Aura® Application Enablement Services		
Avaya One-X Agent		
Avaya Interaction Centre		

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