



Customer Profile:

Financial Services

Website:

www.yapikredi.com.tr

Location:

Kocaeli, Samsun, and Zmir in Turkey

Business Needs:

- In-depth call analysis
- Faster, targeted interaction evaluations
- More effective coaching
- Process optimization
- Improved customer experience

NICE Solutions:

- Interaction Analytics
- Recording
- Quality Management

The Impact:

- 78% faster evaluations
- Over 58% less call silence
- Urgent internal calls reduced by nearly 90%
- Improved customer experience and reduced attrition

On The NICE Solution

"The NICE solutions have quite simply transformed the way we do business. We now have the insight we need for great customer experience and effective guidance for all our teams."

- Gökhan Ayas, Planning and Development
Director of Yapı Kredi

About Yapı Kredi Bank

Yapı Kredi Bank is one of the largest banks in Turkey, with more than 900 branches and over 13 million active customers. The financial institution also operates the sixth largest credit card program in Europe, as well as one of the largest financial call centers in Turkey in terms of agents and contact volume.

The Yapı Kredi customer base generates over 80 million call center interactions annually. These include approximately 986,000 credit card retention calls and 6.2 million product sales. These are handled by about 1,530 agents at three locations, with a technical infrastructure capable of serving 1,500 customers simultaneously.

The Challenge

The Yapı Kredi Bank's award-winning call center handles a wide range of the bank's services, including credit cards, merchants, retail, SME, corporate, commercial and private banking. Approximately 65% of these activities are carried out via an interactive voice recognition system that includes self-service. In addition to being one of the bank's most important service channels, the contact center plays a significant role as a sales hub.

The quality audit process for the contact centers was very manual, with each team leader having to listen to about 140 random calls per agent every month to identify just 14 for evaluation. These 14 calls had to include two calls of each of the following types: sales, retention, long, short, password generation, customer win-back, and credit card closure.

The hit-and-miss evaluation method naturally created a very heavy call listening load for team leaders, each of whom spent an average of 30 hours finding suitable calls every month. As a result, there was a risk of frustration or unconscious bias leading to cherry picking or manipulation in call selection. The operations team was unable to detect this effect, if it existed, and was overburdened just evaluating the calls monitored, the coaching effectiveness, and the overall quality of the contact center.

An additional effect of the manual contact monitoring process was an inability to systematically identify the causes of customer interactions. With limited insight into the entire volume of calls, as well as into the drivers of specific calls, it was difficult to develop effective strategic plans for improving agent performance, customer experience and contact center processes. Even the most common call scenarios often lacked organized best practices guidance.

It became clear to Yapı Kredi Bank's leadership that an enterprise as extensive and growing as theirs required a new approach to interaction management and evaluation. The frontline call center staff's day-to-day activities, therefore, had to be closely and quickly aligned with Yapı Kredi's business goals.



The Solution

Yapı Kredi Bank selected NICE for analytics and quality management due to the comprehensiveness and flexibility of its offerings.

A dedicated team was established, including personnel from Yapı Kredi, NICE and NICE's business partner, 3-D Information Technology, to define and roll out NICE Analytics in phases across the whole contact center organization. This required the analysis of over 500,000 calls for categorization and alignment with strategic business goals. As part of the root cause analysis, drivers behind handle times and repeat calls were also isolated. Increased visibility highlighted opportunities to improve performance and operational efficiency.

The NICE Analytics integration phase followed a structured change management schedule that focused on training, onboarding and open communication. Team leader engagement and performance improved quickly, as a result.

A New Kind of Intelligence

With NICE Analytics-driven business insights, Yapı Kredi introduced a new type of contact center intelligence into its operations.

Contact center supervisors are quickly zeroing in on higher value calls for evaluation with sophisticated speech analytics and recording features. Customer calls, categorized in alignment with Yapı Kredi's self-defined business targets, are automatically pushed to team leaders using NICE Quality Planner.

As a result, team leaders are saving about 24 hours per month on call evaluations. This includes half as much time as previously needed to fill out evaluation forms.

Such focused, daily and automated call monitoring has generated more accurate assessments, driving better decision-making.

Taking Evaluations to the Next Level

Leveraging the functionality of NICE Quality Management, Yapı Kredi has given agents immediate and direct access to their own evaluations, recordings of their calls, and analytics of their performance metrics. This near-real-time awareness increases the effectiveness, quality and efficiency of supervisory assessments and improves employee engagement.

In addition to facilitating self-directed improvement, Yapı Kredi has doubled the coaching sessions per agent per month. The effectiveness of such sessions has increased, due to the precision of the NICE solution's performance analytics. This has

also made it possible to closely monitor the impact of coaching on agents and across contact center operations. Moreover, quality assurance supervisors can now track the performance of team leaders in providing evaluations and handling coaching.

With NICE Quality Management dashboards customized to provide each user the information they need, operational efficiency has been improved across all Yapı Kredi departments.

Benefits for Customers

The impact of improved "time to action", actionable root-cause insights and the identification of best practices on customer experience has been dramatic.

- Internal calls – indicating agents turning to team leaders to resolve customer issues – dropped by nearly 90 percent.
- Calls with lengthy silences went from 12 to 5 percent and the percentage of overly long calls decreased every year since implementation of the NICE solutions.

Customer attrition has been reduced, thanks to accurate identification of at-risk customers and immediate responses to their issues. Such pro-active agent service and more effective self-service led to a 16 percent decrease in repeat calls.

Expanding Savings

Gökhan Ayas, Planning and Development Director of Yapı Kredi, said, "We are now focused more on agent development, with a much clearer picture of our customer interactions, giving us insight for informed decisions in our daily operations."

Yapı Kredi Bank plans to expand its use of NICE analytics and quality management solutions to focus on additional types of calls and interaction metrics. This is expected to result in a major time savings for team leaders, much as Yapı Kredi has seen thus far.

About NICE

NICE (Nasdaq: NICE) is the worldwide leading provider of both cloud and on-premise enterprise software solutions that empower organizations to make smarter decisions based on advanced analytics of structured and unstructured data. NICE helps organizations of all sizes deliver better customer service, ensure compliance, combat fraud and safeguard citizens. Over 22,000 organizations in more than 150 countries, including over 80 of the Fortune 100 companies, are using NICE solutions. www.nice.com