



## Customer Profile:

Retail Credit & Financial Services

## Website:

[www.knowmoresellmore.com](http://www.knowmoresellmore.com)

## Location:

Akron, Columbus, Westerville, and Milford, OH;  
Lenexa, KS; Rio Rancho, NM; Westminster, CO;  
Coeur d'Alene, ID; San Antonio, TX

## Business Need:

- Omnichannel Support
- Customer Satisfaction
- Fast issue resolution
- Employee engagement

## NICE Solutions:

- Interaction Analytics
- Recording
- Back Office
- Quality Management
- Workforce Management
- Voice of the Customer

## The Impact:

- Containment improved by 340 points
- Digital first call resolution improved by 30 points
- Customer satisfaction improved by 170 points
- Employee engagement in the customer experience
- Improved staffing forecasts

## On The NICE Solution

“We have been able to quickly translate insights into action, which improves the quality of customer interactions and the value we deliver.”

- Dan Zabloudil, Director of Enterprise Tools & Reporting, Alliance Data

## About Alliance Data

Based in Columbus, Ohio, Alliance Data's card services business develops market-leading private label, co-brand, and business credit card programs for many of the world's most recognizable brands. Through our branded credit programs, we help build more profitable relationships between our partners and their cardmembers, and drive lasting loyalty.

The company operates nine Customer Care Centers in six U.S. states, providing multiple functions: incoming customer care calls; outgoing collection calls; and transactional data capture and analysis. The Care Centers employ 6,400 frontline associates (including hundreds working from home) and 2,400 other employees. Associates handle approximately 21.7 million contacts annually, while the IVR annual inbound contact volume reaches 73.3 million.

## The Challenge

Alliance Data takes pride in its combination of unique customer insight and loyalty marketing expertise, which it translates into highly effective, multichannel marketing for its clients. This includes measurable results such as increased sales, greater brand affinity, and stronger customer relationships.

In order to maintain that level of service, Alliance Data adopted multiple NICE technologies to help the company gain a better understanding of its customers and their preferred interaction channels. The NICE Voice of the Customer solution, powering a program branded internally as VOICE (Valuing Our Important Customer Experiences), was rolled out to provide data and analysis that would inform business decisions.

Alliance Data sought to leverage the voice of the customer to ensure convenient service across the complete omnichannel customer journey. This meant being able to gather and analyze applicable information from within and across all channels customers used to interact with the company: the web servicing portal, mobile app, IVR, and speaking with an associate.

To accomplish that goal, Alliance Data needed to extend its capabilities to capture the voice of the customer to its web presence (known as "Account Center"). This would provide a better understanding of the customer experience using the company's web portal and complete the picture regarding all major customer touchpoints. A coherent omnichannel view across the customer journey reveals deeper, actionable insights into the overall experience.



## The Solution

As Alliance Data decided to address the omnichannel customer journey challenge, the company looked at what they had accomplished already in their call centers by adopting NICE Interaction Analytics and Engage Recording. The company was getting an actionable understanding of customer experience through call categorization and analysis. The NICE Voice of the Customer solution added data and insight drawn directly from customers through post-call contact, surveys and the like.

With that experience using targeted NICE tools and analytics, Alliance Data made the decision to expand its current solutions to encompass its online interactions as well. It was inherent to the company's strategic choice to roll out successful solutions with the newest technologies.

With the rapid growth that Alliance Data was experiencing, and the projected future growth to double agent capacity in the near term, NICE Engage offered full scalability across multi-site environments. Engage also allowed Alliance Data to explore reducing server count and total TCO in 2018, and added the option for Alliance Data to employ AIR and NICE Compliance Center for at least 7,000 agents.

The NICE solutions were adapted to incorporate online interactions for capture and integrated analysis. This gave Alliance Data the information needed to identify best practices and weaknesses across an entire customer lifecycle, from digital-only touchpoints to IVRs to human interactions.

### A Year of Insight

As a result of the decision to apply existing NICE solutions across the board, Alliance Data obtained several important insights during 2017:

- **Containment:** Innovative speech and feedback analytics, driven by machine learning, revealed multiple opportunities for improvement identified (either directly or indirectly) by the customers. One of these was the need for quick and easy processing in a single channel wherever possible. The more channels customers are forced to use - be it IVR, website or phone - the lower their overall satisfaction. This was especially evident when customers found they were able to address their issues independently via the web, rather than call into a Care Center.
- **Digital first call resolution:** It was found that customers calling a Care Center regarding their activity on the Alliance Data web portal often have one of several common problems. This cumulative data, as well as customer journey analytics, has been used to inform enhancements to the web portal, ultimately improving customer experience and meeting their preference for single channel servicing.

- **Employee engagement:** The increased visibility inherent to the NICE suite of solutions increased accountability for the customer experience throughout the entire organization. Alliance Data used this model to shape incentives among associates and supervisors, and to focus weekly leadership team meetings on ways to improve policies, processes and behaviors in the eyes of the customers. This has helped identify the root causes of customer satisfaction, as well as the actions and follow-up performance tracking needed to improve that metric.

### Translating Insight into Results

Dan Zabloudil, Director of Enterprise Tools & Reporting for Alliance Data, remarked, "We have been able to quickly translate the insights provided by NICE solutions into actions that improve the quality of our customer interactions and the value we deliver."

Direct results have included:

- A 340-point improvement in IVR containment, which began with a cardholder's suggestion to add the option to make a payment via IVR.
- A 30-point improvement in first call resolution for customers who began their interaction online, thanks to in-depth analysis. This has also resulted in a noticeable improvement in floor volume and meeting staffing needs.
- Customer experience saw a 170-point improvement in a single year. (This is due to analyzing the root cause behind the drop when additional channels in the journey are utilized by cardholders prior to resolution).

### The Future: Keeping the Momentum Going

Expanding the application of NICE Voice of the Customer and Analytics solutions has provided Alliance Data with a comprehensive solution for constantly improving customer experience. The value of this approach has been extensively realized, but the technology continues to evolve. Similarly, customer expectations are also changing rapidly in response.

Alliance Data is making sure they do not take their eyes off the ball going forward. The company is continuing to invest resources and effort in improving customer interactions, both by reinforcing a customer-centric corporate culture and by integrating the latest in NICE's AI-driven analytics technology.

## About NICE

NICE (NASDAQ: NICE) is the worldwide leading provider of enterprise software solutions that empower organizations to make smarter decisions based on advanced analytics of structured and unstructured data. NICE solutions help the world's largest organizations deliver better customer service, ensure compliance, combat fraud and safeguard citizens. Over 25,000 organizations in more than 150 countries, including over 80 of the Fortune 100 companies, are using NICE solutions. [www.nice.com](http://www.nice.com)