Driving CX Innovation: Hearing the signals through the noise

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Customer Experience
• Prime bank for 20% of Dutch population
• ~5 million retail clients
• Nr. 1 in new mortgage production
• Nr. 2 in Dutch savings
• Leading digital offering, 24/7 Advice and Service Centers, and 209 branches
We Have Already Booked Significant Progress on Our NPS Journey

Ongoing leadership commitment

Reliable, widely accepted measurement

Customer-focused employee and team environment

Solid operational and analytical infrastructure

- NPS part of individual’s performance plans (at management levels)
- Closed Loop Feedback rolled out to ~400 Retail teams
- Closed Loop Feedback (*listen, learn, act*)
- "Listen, Learn, and Act" is the credo in Closed Loop Feedback
- Medallia is implemented for CLF, which provides insights in customer feedback and KPIs
- Daily and weekly stand-up meetings
- Full customer journeys are improved based on feedback
- Structural improvements
- Continuous improvement: Employees suggest additional improvements
- eNPS part of employee engagement survey

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And We Are Seeing the First Promising Results

- Moved from 4th to 2nd position in the market
- Overall NPS increased +18 points
- Process NPS increased in key journeys
- Contact NPS increased +20 points
- Employee NPS stable through reorganization
However the Next Challenge Is to Become an NPS Leader

Relative Net Promoter® Score

Leader
Parity
Laggard

“Fix the basics”
“Commit”
“Become a leader”
“Extend advantage”

Source: Bain & Company, CX maturity model, 2015
What Are Your Challenges to Reaching the Next Level?
We Use the Power of Employees with The Medallia Initiative Tracker (MINT) to Hear the Signals Through the Noise

- Ongoing leadership commitment
- Reliable, widely accepted measurement
- Closed Loop Feedback *(listen, learn, act)*
- Daily and weekly stand-up meetings
- Structural improvements
- Customer-focused employee and team environment
- Solid operational and analytical infrastructure

Source: Bain & Company
After Initial Implementation, We Started to Work with Medallia to Build Mint

- Outer Loop workshop during Medallia Experience London
- Medallia & ABN AMRO partnership on Mint
- MVP live
- Roll-out & optimization

Q4-2016 | Q1-2017 | Q3-2017 | 2018
What is the Medallia Initiative Tracker?

A solution for capturing and tracking improvement ideas from employees

**Designed to allow all users to:**

- Connect customer feedback to ideas
- Submit ideas/initiatives and route them to owners seamlessly
- Be informed of progress of initiatives proactively & monitor outcomes

**Designed to allow action owners to:**

- Take or reassign ownership for an idea or initiative
- Communicate status, response and other relevant information centrally
Still Some Challenges Ahead for Us to Reap the Benefits

**Challenges**

- Too many ideas are not acted upon or reach a successful implementation
- Bottlenecks in the workflow
- MVP not completely intuitive
- Better understand the qualitative impact of implemented ideas

**Solutions**

- Not the tool, but the people make it a success. Copied best practices.
- Generated more flow in the problem–solution system with Medallia
- Introduced new user-friendly functionalities (idea subscription)
- Started tracking the business impact of implemented ideas
1,000 ideas

generated since launching Medallia Initiative Tracker
Example of Idea Generation & Implementation

End of economic maturity mortgage

1. Idea generation
2. Send in idea
3. Quality check
4. Solve idea
5. Priority check
6. Approve idea
Key Takeaways

1. Empower your frontline

2. Let it flow! Connect frontline & problem solvers

3. Improve continuously
Are you already hearing the signals through the noise?
Thank You!

#EXP18Medallia