



Leading the charge:

Atom bank paves the way for a digital future in banking



The Challenge

Front-of-house is the bank's contact centre in Durham where five teams of dedicated customer service advisors provide expert guidance and support seven days a week. With its Genesys Engage cloud platform approaching end-of-life, Atom decided to reassess the market and compare current offerings. Key requirements went way beyond just supporting omnichannel CX.

Overview

As the first UK digital-only banking provider, Atom bank redefines how banks should behave. Atom excels in savings, business loans and mortgages that make finance easier, more transparent, and better value for customers. At the heart of the service is their mobile app and linked contact centre which continually provide exceptional customer experience (CX), as reflected by consistently high Trustpilot scores.

Upgrading to Genesys Cloud[™] provided the ideal fit with data-led digital experience.

With an innovative four-day week and the ability to perform effectively from anywhere, attraction and retention is boosted for customer service agents, while supervisors have real time information at their fingertips. With the ability to pull in advanced AI and digital capabilities at will, the bank now has the innovation roadmap needed to drive service quality, employee experience, and support for vulnerable customers.



“ Technology moves on a lot in five years. We were looking for a cloud-native solution that allowed us to be more self-sufficient and configure the system as we wanted. For example, to achieve tighter integration with our mobile app and back-office systems. We’re also big on self-service, so finding a partner with strong AI and bot capabilities was important too.”

Ben Evans

Customer Support Manager,
Atom bank



The Solution

Having evaluated offers from Zendesk, Salesforce and other contact centre providers, for Atom bank one proposal stood out. “Kerv Experience laid out all the facts and were very honest with us from day one,” Ben recalled. “We’re both growing businesses with similar values when it comes to collaborating and putting customers first. Also, we were delighted to continue with Genesys, an interface our advisors already knew and found easy to use.”

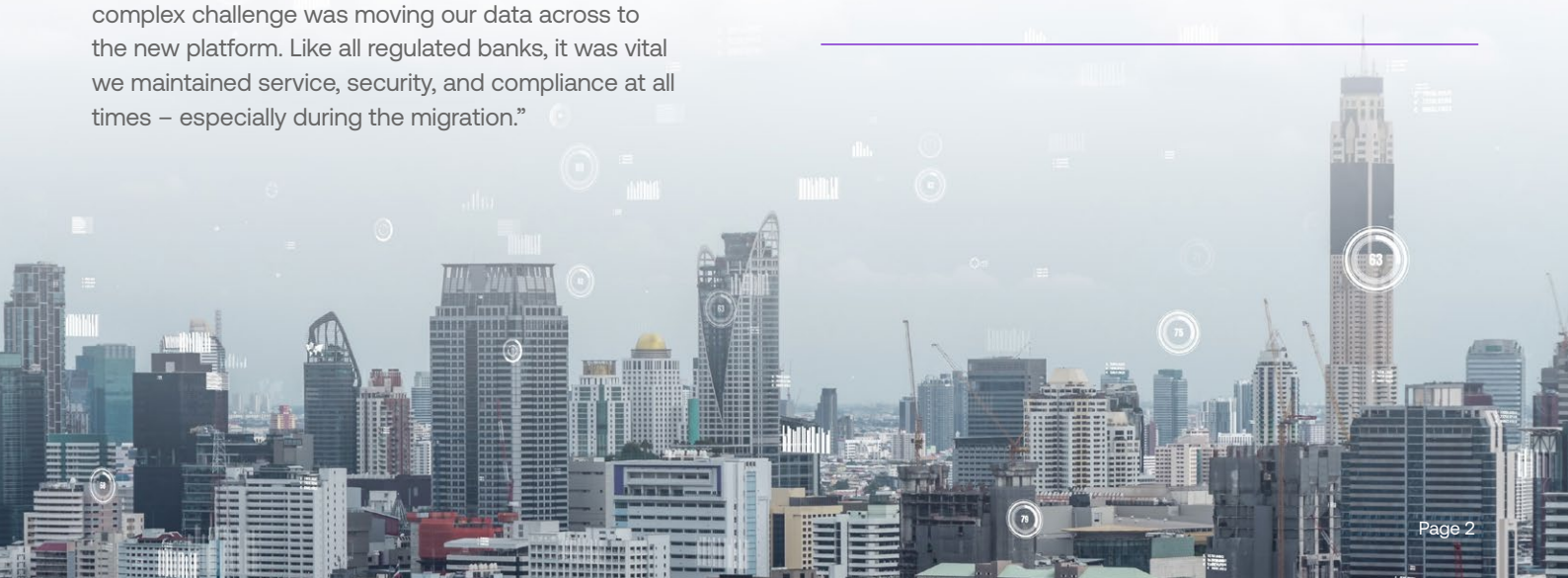
As with most large transformational IT projects there were a mix of known and unexpected challenges along the way. “We had really good meetings to set up the project and engage the right stakeholders from both sides,” added Ben. “The biggest, most complex challenge was moving our data across to the new platform. Like all regulated banks, it was vital we maintained service, security, and compliance at all times – especially during the migration.”

Kerv Experience specialists supported throughout with project management and technical customisations. The bank also took advantage of the Genesys AppFoundry marketplace, introducing CX Index, a social listening and survey tool for customers communicating via Facebook.

“ Kerv understood the setup we wanted and gave us confidence around the product. Once we’d worked that through, the actual switchover to Genesys Cloud went without a hitch. User training only took an hour or so.”

Ben Evans

Customer Support Manager,
Atom bank





The Results

Atom began to notice differences shortly after going live. A 30+ strong team of advisors effortlessly manage voice, chat, email and Facebook conversations from a single desktop – equally productively in the contact centre or from home. In turn, improving employee work-life balance and providing the bank with a larger recruitment catchment area.

“It’s a big sell for us. The company operates a four-day week and Kerv and Genesys are a perfect fit. We know people have more stuff going on in their lives so the freedom for hybrid working is a huge pull for job candidates. Also, our new contact centre solution gives us so much data now it’s easy to spot potential drop-offs.”

Ben Evans
Customer Support Manager,
Atom bank

Atom have utilised other Genesys features by automating their forecasting and scheduling with workforce engagement management and, having moved to Genesys Cloud, they are now able to put more comprehensive innovation plans in place.

“The move to Genesys Cloud has put the power in our own hands, being able to configure the system with minimal support enables us to create an enhanced experience for agents and customers.”

Ben Evans
Customer Support Manager,
Atom bank



Service, security and compliance maintained – before, during and after migration



Staff attraction and retention boosted with effective hybrid working



Phone, chat, email and Facebook conversations managed from a single desktop



Solid innovation roadmap with Genesys weekly feature releases



Future Plans

All projects for the contact centre are focussed on improving either customer or customer service agent experience. Caring for vulnerable customers in tough financial situations has long been one of the bank's top priorities, and leveraging Genesys speech and text analytics are set to play a big role in that over the next six to twelve months.

“ We plan to deploy speech analytics for topic spotting and keyword searches. It will also be a game-changer in terms of how we collect data and keep ahead of competitors, off the back of that customer feedback and sentiment.”

Ben Evans
Customer Support Manager, Atom bank

Digital development is an ongoing journey for Atom, with projects that will support customers and avoid any unnecessary frustration and distress a top priority. For example, by removing additional ID&V steps that customers go through with agents and authenticate based on initial app login alone. Thereby ensuring customers receive a seamless experience while simultaneously delivering Atom a big improvement from a quality, risk, and average handling time perspective.

Other new capabilities imminently to be put in place are canned chat responses and WEM gamification tools, along with AI-powered knowledge and auto-summarisations through Genesys Agent Assist. In recognition of its progressive strategy Atom bank won silver in 2023 for Best Supporting Team at European Contact Centre and Customer Service Awards.



Final Word

“ Banks are moving towards digital-first mindsets but tend to get held back by issues involved in migrating legacy systems. Whereas Atom was born digital. So we're more agile and can execute at speed. And it's nice to know we've always got Kerv Experience in our corner if we were to get stuck.”

Ben Evans
Customer Support Manager,
Atom bank



Get in touch with us

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