Skipton Building Society builds the future brick by brick along a measured transformation path...

The Challenge

In the 2022 KPMG Customer Experience Excellence report, Skipton Building Society's ranking fell from 36th in 2021 to 74th. This decline triggered the launch of a large-scale digital transformation programme aimed at transitioning Skipton to a 'digital-first' organisation.

Prioritising the customer experience is at the heart of the ongoing transformation, not only ensuring queries are quickly resolved but also being able to identify and highlight vulnerable customers who may need extra support.

Overview

With a history spanning over 170 years and as the UK's fourth largest building society, Skipton Building Society (SBS) serves over 1.2 million customers from its head office and 88 branches. In 2023, Skipton launched a large-scale transformation programme to address declining customer effort scores. The programme focuses on three principles: digital-first, enabling human interaction when needed, and absolute customer focus. The first critical project for the programme was to rapidly migrate their on-premises telephony system to Genesys Cloud™, setting the foundation for future customer service innovation.

In addition to the customer experience transformation driver there was a pressing requirement for Skipton to replace on-prem contact centre technology, which was approaching end of support. With the regulatory need to protect against technology failure front-of-mind, Skipton was required to roll out a new contact centre platform quickly, while still ensuring quality and minimising risk associated with the deployment.

" **As a building society we're very much customer led as opposed to a bank who may want to deploy a specific channel to make efficiencies or cost savings. Growing digital presence and customer choice meant taking our contact centre to the cloud. Critical services like telephony and web chat are heavily regulated. So, we needed a partner that could provide absolute certainty and careful risk management."**

Stephen McNamara
Head of Digital Commercialisation,
Skipton Building Society

The Solution

Following a rigorous tender process, Skipton whittled twelve vendors down to a shortlist of three before reaching a decision. Genesys Cloud was selected due to its established position in the market as the Gartner® Magic Quadrant™ Contact Centre as a Service (CCaaS) leader and its status as a proven and tested platform, with a clear development roadmap. Kerv was selected as a delivery and innovation partner due to the energy, pragmatism and deep product knowledge shown during the tender process.

Rolled out to 1,700 users, the overall solution was comprised of Genesys Cloud together with a range of Kerv developed products to accelerate the deployment; including CX Dynamics - a pre-packaged Microsoft Dynamics connector, CX Vizz - a data connector for Genesys Cloud, and data migration services to migrate bespoke integration components into several of Skipton's back-office systems.

The Design Solution

Cloud Migration Assurance

Skipton required a swift migration from its on-prem Genesys Connect platform, aiming to minimise end of life risk and enhance quality. Kerv Experience leveraged their cloud migration assurance strategy, comprising Cyara automation tooling, quality assurance processes, and extensive experience with Genesys Cloud.

Discovery & Design

Automated Configuration and Interactive Voice Response (IVR) Discovery: Kerv utilised Cyara Velocity CX to automatically crawl Skipton's IVRs, providing up-to-date documentation of all flows. Armed with the relevant fact-based documentation, Skipton and Kerv operated as a single team during design sessions to ensure accurate reflection of the new solution.

"The can-do attitude from Kerv Experience was exceptional and really helped us through some tricky brick wall moments," said Ben Shirt, Project Manager at Skipton Building Society. "We had a large work backlog... (Kerv) came up with smarter ways of getting from A to B more quickly and safely. That was probably the first time we'd used automated document discovery."

Configuration & Integration

Kerv applied best practices learned from over 100+ successful Genesys Cloud implementations to configure the platform and integrate it with the wider application landscape, such as legacy fax applications and data warehouse platforms.

"Understanding the impact and associated risks for a project of this size and developing solutions at real pace was a relatively new discipline. In some instances, we identified a problem at the start of the day, captured requirements in the morning and had a solution built to release by the afternoon. For me that is what agile development is really about. Enhancing our speed to market," said Stephen.

Training & Preparation

Kerv collaborated with Skipton's business readiness council and training teams to provide bespoke training materials, enabling Skipton to tailor the training to their colleagues, ensuring readiness for platform adoption.

"Kerv Experience introduced us to change management experts at its sister practice Kerv Consult," Ben recalled. "A highlight was their ability to understand different user personas and complex requirements very quickly, turning around training material within three weeks for 1,700 colleagues. Agents, supervisors, and admin people felt the system behaved precisely as during training."

Testing & Quality Assurance

Kerv offered hybrid manual and automated testing. Kerv's International Software Testing Qualifications Board (ISTQB) certified test manager planned and coordinated all the QA efforts and test plan. This enhanced overall test coverage and reduced User Acceptance Testing (UAT) time. with Kerv's QA test tooling consisting of Azure DevOps (ADO) and Cyara CX Assurance tooling.

"Previous telephony deployments required up to three months of dedicated UAT, but by using Cyara automated testing tooling it took less than half the time."
Ella Allen, Senior Technical Project Manager

Go-Live Preparation

Skipton and Kerv worked together closely in preparing for the go-live event, co-ordinating Business Readiness workstreams and covering:

‣ **Dress Rehearsal:** Kerv and Skipton simulated the go-live event, which helped to minimise risk and satisfied business readiness workstreams and internal audit teams.

‣ **Performance Testing:** As a highly regulated business, Skipton was required to performance check the solution end-to-end. Kerv also used Cyara Cruncher to ensure it could handle the maximum peak load.

Go-Live Assurance & Hypercare

Kerv collaborated with Skipton and other third parties to ensure a successful go-live. Kerv provided r**egression testing of 2000 numbers** during the cutover, which took **only 8 minutes**, enabling quick identification and rectification of number translation errors on the fly. Skipton co-ordinated effective reporting lines on the go-live date, with Kerv onsite to assist with any user errors. Kerv also used Cyara Pulse for continuous regression testing and monitoring during hypercare to ensure all lines performed as expected.

Moving the contact centre to the cloud was one of the first deliverables from a large-scale transformation programme. "It was high profile, so we couldn't afford to leave anything to chance," Ben added. "We needed to ensure internal stakeholders and key decision makers felt comfortable, particularly among our Business Readiness Council and internal audit team".

The Results

The new Genesys Cloud platform enables over 1,700 users to manage phone, email, and chat conversations from a standard desktop, in the process rationalising 1,768 configured DDIs with 418 queues and 382 inbound call flows. Along with in-house customisations, Skipton successfully integrated an existing workforce management solution and data warehouse infrastructure. A task made easier by Genesys open APIs and native cloud fabric, together with Kerv's pre-built integration frameworks.

Although too early to quantify results, Skipton believes average handling time and first contact resolution have both already improved, while customers and brokers have more opportunities to self-serve. Now, with asynchronous Genesys Web Messaging available on its website, advisors can have three or four interactions on the go at the same time.

Previously, software updates would be planned 12-18 months in advance and used to be a big concern from a service impact point of view. Now, with clear line of sight provided by Genesys Cloud as to where the innovation roadmap is heading, Skipton tech teams receive and deploy updates once a week, with far less stress and effort.

Potential new projects include building out Consumer Duty capabilities through generative AI, exploring self-serve options for card payments and the potential use of biometric voice technology to automate the identification and verification process. Skipton also intends to connect Genesys Cloud with its Microsoft Dynamics CRM system as it looks to capture customer data earlier. For example, when they move through the IVR process and queue for an advisor.

Skipton aims to quickly pilot new AI functionality such as predictive engagement to nudge customers on their website. The Genesys Cloud fabric, together with flexible free trials, allows Skipton to iteratively implement new functionality and easily measure success before proceeding to a full-scale rollout.

> **Our aim in the future is – way before they reach an advisor – to answer questions like, 'What's the customer's intent? Do they seem angry or upset? What do we already know about them?'. That's the assured way of showing real empathy."**

Stephen McNamara
Head of Digital Commercialisation,
Skipton Building Society

Cloud migration
derisked and accelerated with automation tools

1,700 users
fully trained and ready to go in three weeks

Improved CX
with higher first contact resolution and lower average handling time

Clear innovation roadmap
with weekly new releases

Final Word

> **Kerv Experience brought innovative ideas that really challenged our thinking. For a regulated organisation operating in pretty tight risk and compliance frameworks that was refreshing.**
>
> **With Kerv we went from a blank sheet of paper, no requirements, no contract or legals, to go live within nine months. That really was extraordinary.**

Stephen McNamara
Head of Digital Commercialisation,
Skipton Building Society

Get in touch with us

For general enquiries please contact
sales.experience@kerv.com

Kerv Group, Unit 1B, 1 Finsbury Avenue, London EC2M 2PF