



### Business challenge

With the popularity of its digital services booming, Dollar Bank wanted to drive customer retention and acquisition by ensuring seamless customer journeys online.

### Transformation

The bank uses IBM® Customer Experience Analytics solutions to identify and implement experience improvements online—boosting first-call resolution by 30 percent and lifting customer satisfaction.

#### Business benefits:

**25 second**  
reduction in average  
call center times,  
boosting efficiency

**30% fewer**  
call escalations, increased  
customer satisfaction

**Rapid**  
resolution of sticking points,  
protecting revenues

## Dollar Bank

# Delivering seamless digital banking journeys to strengthen customer retention and acquisition

Founded in Pittsburgh, Pennsylvania in 1855 and employing 1,300 people, Dollar Bank is the largest mutual savings bank in the United States. Today, the bank delivers a comprehensive range of retail and commercial banking services to customers across Pennsylvania and Ohio.

*“IBM Tealeaf is a unique technology that helps us provide a high level of service to our customers.”*

Pamela A. Dancisin  
VP of Marketing  
Dollar Bank

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## Ensure top-quality experience on every channel

With internet connectivity growing, Dollar Bank saw an increasing number of customers switching from traditional, in-branch banking to online services.

As the uptake of online banking grew, the bank wanted to ensure it could continue to drive customer retention and acquisition by delivering seamless digital experiences. Dollar Bank's contact center was on the front line of this effort and faced some tough challenges.

## Limited insight increases time-per-call

In the past, when a customer called the contact center about a problem they were having with online banking, it was almost impossible for contact center personnel to see what the customer was seeing.

To learn exactly what customers were going through, agents had to spend a significant portion of each call asking customers to retrace their steps and describe what they saw, as well as asking for information such as the type of web browser and operating system they were using.

This trouble-shooting process increased the time customers and contact-center operatives had to spend on each call and reduced the bank's ability to resolve queries on the first call—leading to customer frustration and increasing the risk of churn.

Furthermore, identifying, reporting and eliminating sticking points on the digital journey was a slow process, with a series of manual stages between the contact center and the IT team. Because the IT team was not easily able to replicate the challenges customers were experiencing, repairs took significant time, which led to high volumes of calls about a relatively small number of technical issues.

## Seeing through the eyes of the customer

To keep itself at the forefront of a digital banking revolution, Dollar Bank selected IBM Tealeaf® CX software—enabling it to gain a deep understanding of online customer journeys and helping it enhance and streamline the customer experience.

Today, IBM Tealeaf solutions are fully integrated into the bank's contact center processes and enable Dollar Bank contact center representatives to replay a customer's last online banking journey immediately before engaging with the customer via web chat, phone call or email. If the representative discovers a technical error is causing the customer issue, they can report it to the bank's digital development team.

## Driving satisfaction with IBM Customer Experience Analytics

Thanks to IBM Customer Experience Analytics solutions, Dollar Bank is achieving its goal of driving high-quality experiences across channels.

Agents from Dollar Bank's contact center team can now quickly find the web pages where a customer encountered difficulties and coach them to successfully complete the request, without the need for a time-consuming trouble-shooting process.

## Reducing average call time by 25 seconds

For example, if a customer asks for help because the online banking portal is not recognizing their password, the agent can quickly identify simple causes such as typing different passwords in two fields or typing a password with an incorrect number of characters. In fact, accelerating quick-fix calls like these has helped the bank reduce average time-per-call by 25 seconds and increase first-call resolution by 30 percent — increasing operational efficiency and boosting customer satisfaction.

## Solving technical challenges rapidly

IBM solutions help Dollar Bank get to the root of more complex customer experience issues rapidly. For example, after the IBM solutions went live, the bank quickly noticed customers using a specific version of a certain web browser were having difficulty navigating the online banking site. Using front-line reports from its contact center, the bank realized the problem was a rendering issue, delivered the necessary reports to its web developers and quickly rolled out a solution.

## Responding fast to protect revenues

With IBM Tealeaf driving its customer experience management process, Dollar Bank can now work proactively to ensure seamless customer journeys — enhancing its reputation and protecting key revenues. For example, if a premium-service customer experiences a pop-up error at any stage of their digital journey, the bank creates an alert for an agent to contact the customer.

By continuing its close collaboration with IBM, Dollar Bank plans to drive further improvements to the quality, responsiveness and usability of its digital banking services — supporting its aim to win new business and delight its existing customers.

*With IBM Tealeaf driving its customer experience management process, Dollar Bank can now work proactively to ensure seamless customer journeys—enhancing its reputation and protecting key revenues.*

## Solution components

- IBM® Tealeaf® CX
- IBM Tealeaf cxImpact
- IBM Tealeaf cxView
- IBM Tealeaf cxReveal
- IBM Tealeaf cxConnect for Data Analysis

### Take the next step

To learn more, contact your IBM representative or IBM Business Partner, or visit:  
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