Barclays achieves superior service and a Net Promoter Score of 70

IBM business process management solution helps bank speed process rollout time by 88 percent

Barclays operates in more than 50 countries, serving nearly 60 million customers worldwide with banking and financial services. “Our relationships with customers aren’t just one-dimensional. When we have a retail relationship with a customer, that customer may have a wealth investment and mortgage relationship with us as well…We also have myriad different ways customers do business with us, such as mobile, online or at branch locations…So improving the customer experience at every touchpoint is a huge challenge,” says Mike Gamble, director of operations at Barclays. “With 400 identified customer journeys, we needed to find a way to align them across the enterprise and move at a pace that impacts the customers in a positive way really quickly.”

Addressing complex customer experiences

For Gamble, improving customer journeys at Barclays meant transforming customer processes. He needed to improve the understanding of how various functions are involved in delivering customer experiences and then accelerate the rollout time of these new processes to achieve the end goal for the customer.

Today, Barclays is more responsive to customer needs. “Managing everything within the BPM [business process management] solution allows us to do the right thing by our customers and be in control of how we’re delivering services to them. We’re doing things that we couldn’t do before on a very high volume and a high scale,” says Mike Gamble, director of operations of Barclays.
“With the IBM BPM solution, we can sample check 100 percent of everything we do, making us much more aware of what we’re doing and much more in control.”

— Mike Gamble, director of operations, Barclays

**Gaining agility and new efficiencies**

Working with IBM, Gamble and his team developed a business process management (BPM) solution that includes IBM Business Process Manager and IBM® Blueworks Live™ software to improve the visibility and control of customer processes. With the Business Process Manager software, Barclays has been able to incorporate discipline in how the bank thinks about customer journeys — to understand how it documents them, how well in control the bank is of those journeys and how the customers feel about them. Barclays uses the cloud-based Blueworks Live software as the central repository to document customer journeys. Staff can access the repository worldwide.

With the BPM platform’s built-in process monitoring and analytics and easier access to process metrics, Gamble and his team can improve customer processes through simulations and comparisons. “So, rather than spending six months hypothesizing and trying to get business cases together, we’re just going in there and seeing how we can impact our customer journeys. We’re also able to build these solutions once using the IBM BPM solution and then deploy them many times over, allowing us to address different customer bases but deliver the same consistent customer journey and multichannel experience. It gives us scale,” explains Gamble.

The solution enabled Gamble and his team to assess and build an automated process for reporting lost or stolen debit cards and deployed the same process across the different lines of business globally. He and his team also analyze 2.2 billion transactions annually for fraud. And because they can run numerous iterations on new processes, they were able to identify the need to cancel payments on the first fraud hit, and use Short Message Service (SMS) to contact the customer. This puts customers in control, letting them reply in real time.
Better processes, improved customer metrics
Barclays can now make many iterations and roll out new customer processes 88 percent faster, in 13 weeks versus two years. With new capabilities to improve customer journeys, the bank truly offers customer-centric experiences. Bank customers can now report lost or stolen debit cards using their preferred channels and receive replacement cards 67 percent faster than before, from six to two working days. And as Barclays uses the BPM platform to improve its customer journeys, it increased its customer satisfaction around automated, multichannel services from a negative Net Promoter Score (NPS) to an NPS of 70.

For more information
To learn more about IBM Business Process Manager and IBM Blueworks Live software, please contact your IBM marketing representative or IBM Business Partner, or visit the following website:
ibm.com/bpm