



## Nationwide transforms customer service with live video access to professional advice

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### Overview

#### The need

Nationwide wanted to ensure that its customers can do business when it's convenient for them, rather than when the Society can fit them in. Could Nationwide enable its exceptionally busy mortgage advisors to reach more customers – and if so, how?

#### The solution

Nationwide piloted the Cisco Remote Expert solution, branded Nationwide NOW, on a try-and-buy basis, with no commitment. The solution pre-populates customer information, which hugely enhances and personalizes the customer experience. Following rapid customer acceptance, Nationwide engaged IBM for the operational deployment of the full system.

#### The benefit

Nationwide NOW is delivering impressive business outcomes: more than 60 percent improvement in new mortgage business, double-digit improvement in customer satisfaction scores, and a 66 percent reduction in cost of sale.

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Nationwide Building Society wanted to offer its customers easier access to its financial advisors, yet with a limited number of advisors many smaller branches were unable to provide full-time coverage. The Society wondered if customers would be happy to connect via a live video link – and the concept proved hugely popular. Could Nationwide industrialize the rollout and capture the benefits quickly?

Nationwide Building Society is one of the world's largest mutual financial institutions, the UK's second-largest savings provider, and third-largest mortgage provider. The Society serves around 15 million customers with 17,000 employees, and is headquartered in Swindon, UK. Nationwide's ambition is to be just as strong in the banking market, growing the number of primary personal checking accounts.

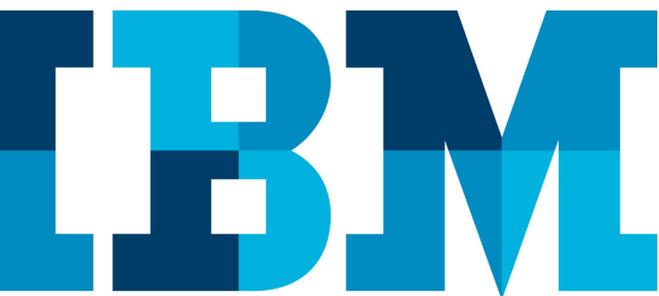
A key challenge for Nationwide is to ensure that its customers can do business when it's convenient for them, rather than when the Society can fit them in. In a hugely competitive market, Nationwide constantly seeks to improve customer satisfaction and enhance access to experts, and – of course – capture increased market share.

Increasing Nationwide's mortgage business is essential to the Society's success, and the organization retains a team of trained advisors to help customers with mortgage applications and related financial matters. These advisors are key drivers of new loan business for Nationwide, and are exceptionally busy, attending customer appointments at more than 600 branches.

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*“Cisco and IBM remained focused on the customer outcome, the strategic objectives and the business results, and the strength and depth of the two companies' partnership was visible at every level. Both Cisco and IBM brought strong capabilities to Nationwide, and the result is a great example of how to deliver innovative technologies to create an outstandingly positive customer experience.” – Darren Shaw, Head of Nationwide NOW*

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## Solution components

### Hardware

- Cisco Remote Expert Solution
- Cisco Unified Contact Center
- Cisco TelePresence Suites©
- Cisco Unified Border Element Enterprise Edition
- Cisco UCS© C-Series Rack Servers

### Services

- Cisco Planning and Design
- Cisco Build and Deployment
- IBM® Global Business Services®
- IBM Global Technology Services®

### IBM Business Partner

- Cisco
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Darren Shaw, Head of Nationwide NOW at Nationwide, comments: “Customers at smaller branches might have to wait more than a week for the next available advisor. From the corporate point of view, the system imposed long transaction times on the mortgage business, during which time customers might look elsewhere.”

Nationwide reviewed the way it managed its advisory teams, looking at the environment, performance, processes and compensation structure, and soon identified that a major source of business leakage arose when advisors were simply too busy to meet in-branch customer needs. Visiting specialized advisory centers did not appeal to customers, and the Society urgently wanted to find a way to increase advisor productivity and boost the number of completed transactions, which would help everyone, with satisfied customers, and a lower cost of doing business.

The Nationwide team posed a question: could face-to-face meetings be replaced by a live video connection from the customer’s local branch to the advisor’s office? By eliminating road-time, the same professional team could meet far more customers, and customers would have access to advice without waiting for the next physical visit. Most importantly, would customers be happy to use such video links, and would the Nationwide advisors and branch teams be comfortable with the change?

## Testing the water with a trusted partner

Nationwide works closely with Cisco on multiple projects, including inter-branch communication and mobile working initiatives. Naturally, the live video advisor question landed with Cisco, which already offered solutions for precisely this kind of collaborative, interactive remote working.

The Nationwide and Cisco team felt that the only way to test genuine customer and staff response to video sessions was to run a trial project at a small subset of branches. By creating a limited scope, the team wanted to gather feedback quickly, and test out user reaction at very low commercial risk.

To reduce the barriers to entry, Cisco offered its Remote Expert solution on a try-and-buy basis, with no commitment. The system includes the video link itself; connected, secure scanners for document transfer; messaging functionalities; and a full recording and audit trail for compliance purposes. Critically, the solution pre-populates customer information, which hugely enhances and personalizes the customer experience.

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*“With a great track record of collaboration and strong links between Cisco and IBM, Nationwide was confident that their complementary skills would deliver the customer-focused result we wanted.”*

— Darren Shaw, Head of Nationwide NOW

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Within two weeks, the first booths were available in six branches in Wales and the south-west of England, linked to advisors located at a single center. Customers could prearrange appointments, or branch staff would simply identify the need for a professional advisor and set up ad-hoc meetings using the high-definition video and sound connections. The project team monitored the outcome by analyzing customer satisfaction surveys and mortgage sales in these six branches.

“Within the first month, all six branches in the trial had exceeded their previous best-ever mortgage results, and customer and staff feedback were uniformly positive,” says Darren Shaw. “Customers no longer experienced week-long waits for mortgage advice, and advisors were usually available at the times and days selected by the customers. Additionally, the mortgage advisors were spared long hours on the road, and the increased customer contact saw mortgage volumes rise and transaction process times tumble.”

### **Proving the concept on a larger scale**

The enormous success of the trial posed something of a problem: could the solution be replicated on the commercial scale? Moving from six to hundreds of branches brought a completely new set of challenges, including business process transformation and cultural change, not to mention technology deployment and scalability.

As a first step, Nationwide created a Phase One Proof of Concept (PoC) program covering 61 branches and one advisor contact center, which would provide the foundation for a full-scale rollout program covering the entire network. The solution was branded “Nationwide NOW”, and immediately started to gain board-level attention.

The PoC also needed to develop a high-speed rollout process for the in-branch infrastructure: even completing one branch each week, Phase One would take more than a year. While Cisco provided the technology and solution leadership, Nationwide also needed an implementation partner that could deliver on the PoC and develop the industrial deployment process.

### **Developing an operationalized approach**

Nationwide turned to IBM to provide the scalable resources needed for both the PoC and the larger rollout. While Cisco delivered the solution itself and technology expertise, IBM worked with Nationwide to develop a program of cultural change, branch deployment and technology configuration, vendor integration, metrics and management that would operationalize the benefits of Nationwide NOW.

At the corporate level, IBM brought assurance that a project that initially started as an inspired idea could be integrated into an established governance framework, without losing sight of the energy and opportunity that it offered. Additionally, Nationwide NOW fitted closely with a commitment to a digital channel strategy that attracted attention from the CEO's office, and it was important to balance the enthusiastic pressure from the early success with the very high public profile that Nationwide NOW was sure to generate.

Darren Shaw comments: "The IBM team was very focused on the business outcomes, and approached the program from the angle of what it means to Nationwide stakeholders at the corporate level, the staff in the branches managing the change, the advisor teams, and Nationwide's customers.

"Most importantly, IBM brought experience of similar deployments, an essential asset that ensures lessons learned do not have to be expensively re-learned. With a great track record of collaboration and strong links between Cisco and IBM, Nationwide was confident that their complementary skills would deliver the customer-focused result we wanted.

"As with any program, we also knew that there could be unexpected twists and turns in the journey. The combined Cisco and IBM team rapidly demonstrated a joint-responsibility approach to setbacks, and committed time and resources to ensure that the Phase One rollout stayed on track."

IBM® Global Business Services® led the business change, appointing specialists to set the tone, level and frequency of communications with the branch teams. The emphasis shifted to an industrial rollout covering 170 branches and three contact centers, followed by a further extension to 400 branches in total. The project scope included completing the branch refurbishments required to create the Nationwide NOW environments, installing high-bandwidth connections, and engaging with the branch teams to explain how they could exploit the service.

As the solution grows in scale and handles greater volumes of mortgage business, ensuring effective management of the infrastructure becomes correspondingly more important. IBM helped with total program management and designed a resilient solution with full DR fail-over that met Nationwide's stringent resiliency requirements – a world first for Remote Expert. The Society has enabled Nationwide NOW for Personal Banking Managers, too, providing easier access for customers and for contact between branches.

## Delivering innovation and transformation

The Cisco and IBM partnership for Nationwide demonstrates how the two companies are able to bring skills, experience and resources into a single operational service that can deliver innovative and transformative technologies. As a result of the Nationwide NOW initiative, Nationwide has won Financial Services Awards for both Innovation through Technology and Overall Financial Services Experience – beating several major competitors.

Nationwide NOW tells the story of how an idea leads to a trial that becomes a proof of concept that delivers outstanding customer service. Along the way, Cisco provided and customized its technologies, demonstrated the benefits and showed how Nationwide could lead the way. Based on the initial trial, IBM created a flexible, high-speed deployment process that meets corporate objectives, built staff and customer engagement, and helped the idea blossom into full-scale success.

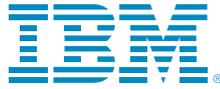
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## For more information

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