



Case Study

"We regard the customers' view of their experience as the most important parameter regarding the quality of service we are providing. Now we have constant access to how our customers feel about their experience".

Shmuel Krahn, VP Service and Operations



Leumi Card improved customer experience by more than 20% using Event Driven Feedback



Industry: Financial services, credit cards.

Needs: Developing a reduced cost of operation keeping effective control of the customer experience and implementation of the service philosophy 'it's all about people'. This required a comprehensive customer feedback management solution tool capable of creating and managing an ongoing stream of enterprise-wide integral feedback.

Solutions: Attentive™ ACE has transformed customer feedback into a dynamic ongoing stream of information regarding the customer experience and every other facet of customer interactions with the company. Attentive™ ACE provides an advanced feedback system, ensuring that junior, middle and senior management always have access to all the customer feedback information they require.

Success: Ongoing improvement in customer satisfaction, higher customer retention, stronger customer-centric culture, streamlined business processes, increased employee motivation and improved training.

Leumi Card constantly boosts its competitive edge by having an innovative Voice of the Customer program which ensures constant improvement of customer experience.

Leumi Card, a credit card company that issues Visa and MasterCard cards currently has 1.5 million customers, providing clearing services for over 42,000 businesses and employing over 1,200 people of which the majorities are Customer Service Representatives (CSR). "Retail finance is a highly competitive industry characterized by overall similarity of products", asserts Head of Service Quality, Shir Hazaz. Therefore it is fundamental to ensure superior service quality in order to maintain a healthy yet superior competitive edge.

Traditional methods of retrieving customer satisfaction levels were used by Leumi Card, however, when Event Driven Feedback was introduced to Leumi Card, there was no going back to conventional styles of gathering customer experience data. Event Driven Feedback is distinct in that feedback is provided by the customer very close after interaction between the customer and organization has taken place. The customer can be queried via all existing information accumulation channels such as email, telephone, IVR, SMS.

It's all about customer experience

At Leumi Card "we see the customer experience as the prime issue of service quality... that is our overriding philosophy and operating principle", said Hazaz. "The initial operational goal was developing a platform that would enable us to continually measure and improve the company's service quality as perceived by customers." Today, a few years after initial implementation of Attentive™ ACE, Leumi Card have made considerable changes and constantly work towards improving customer experience.



“Event Driven Feedback is specific to an interaction and therefore provides a unique educational mirror for the agents and brings them closer to the customer experience.”

Shir Hazaz
Head of Service Quality

The Solution

Leumi Card integrated Attentive™ ACE and transformed it into an integral part of the call center’s daily work and as a result, it became an in-house unit of the quality department. According to Hazaz “It was clear to us that the technology solution is key to the success and scalability... as it is a daily never ending operation, requiring full automation, optimization and analysis”.

Attentive™ ACE unique ability to transform customer feedback into a dynamic ongoing stream of information regarding the customer experience and integrate it into corporate business practices was the main driving factors in Leumi Card acquiring the solution.

Ongoing Event Driven Feedback provides management with accumulated data about the satisfaction rate as well as direct topics that need to be improved or preserved. Furthermore, ‘Hot Alerts’ are sent to team leaders and allow them to perform a full and immediate recovery processes in order to understand the root cause of dissatisfaction and to prevent customer defection and negative word of mouth.

In Leumi Card, Supervisors get daily reports of customer feedback as pertaining to representatives' evaluation within 24 hours of interaction. Customers are sampled to provide exactly 2 feedbacks per representative as defined according to the Attentive™ ACE software. This is the optimal volume for ensuring prompt reviews and implementation of whatever remedial actions are deemed appropriate. Team leaders use the stream of customer feedback to coach CSRs and implement immediate solutions to solve issues that generated poor customer experience.

Furthermore, Middle managers receive performance and process reports enabling rapid identification of problems and recommendations to supervisors as well as senior management. Additionally, senior executives receive process reports relevant to periodical assessments of corporate policies as pertaining to business processes. According to Hazaz “Event Driven Feedback constitute a main platform to locate business polices and processes which are not customer experience adjusted” and additionally she asserts “those business polices and processes are at the top priority of the organizations’ development and improvement plan.”

The Success

By using the Attentive™ ACE, Leumi Card measures both its employees’ service skills and its service processes which are the twin foundations of customer experience. Hazaz further maintains that “this ensures that our customer service representatives have the skills, knowledge and attitude required to provide a positive customer experience, and that our processes are tuned and encourage the development of customer centric service culture”.

“Since purchasing Attentive™ ACE in 2005 it has given us organizational Attentivity, enabling us to create a customer-centric corporate culture, focused on getting into the customer’s shoes, seeing, hearing and feeling things from their perspective. Two of the most significant outcomes since implementing the system are increased rates of customer satisfaction and first call resolution (providing improved operational efficiency) in more than 20% each, reaching 90% (2008) on both cases”, Hazaz says.