Rabobank passes one-million chat interactions milestone while using the power of mobile banking

Digitizing and staying true to original roots

Fast-Changing Banking Landscape

Rabobank runs a highly successful retail presence in the Netherlands, with more than 100 local Rabobanks—which operate as part of a cooperative model in their respective towns or villages.

However, the way customers chose to interact was shifting. More than half of customers with active accounts had started using mobile banking. The smartphone had quickly become the preferred tool for online transactions, especially among millennials.

“We were seeing fewer visits to branches and more demand for digital banking services,” said Henry van Veldhuizen, Unified Communications Product Manager. “The challenge was how to maximize these growth opportunities while continuing to reduce costs and improve the customer experience.”

Setting the Right Digital Course

Genesys helped the bank evolve and realign its contact center strategy. Now, all customer touchpoints and communications—voice, web, chat, and mobile—run on one platform, providing omnichannel management efficiency, less complexity, and elimination of silos. Training is easier to deliver, too.

“Being able to combine context with routing is a massive differentiator,” said Marco Mur, Business Change Manager. “We can see what the customer is doing—for example, which web pages they are browsing—and ensure their inquiry is always routed to the best agent, either at the local branch or our central contact center.”
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**Chat drives up satisfaction scores**

Chat has also taken off, especially for simple banking matters. In fact, Rabobank chat interactions have passed the one million mark, because agents are able to multi-task and manage several chat sessions at the same time. The most common chat interactions are for changes to direct debits, replacing or blocking cards, and discussing credit limits.

“When asked how they rate the service and if it provided a more personalized experience, 25,000 customers scored chat at 80% or higher,” said Mur. “I can see today that 90% of customers have given thumbs-up for satisfaction.”

**Seamless mobile banking with the personal touch**

In addition, Rabobank developed its own mobile app. While most app users self-service, should they need support, the Genesys-based solution features a unique contact button. This allows customers to instantly engage with an agent without having to leave the app or open a new window.

“The initial point of contact is still the customer’s local Rabobank,” said van Veldhuizen. “When they use chat, they see the advisor’s picture. If they call, Genesys intelligence means they usually speak to someone in the same village or town who knows their local situation. So it always feels personal.”

In many ways, that was the most important point. Rabobank was able to devise the right digital strategy while staying true to its cooperative roots: local banking.

**RESULTS**

Customers routed to best-matched experts with personal experience

1,000,000

More than 1,000,000 chat interactions

90%

Overall satisfaction regularly exceeds 90%