



UK Banking Disrupted: Metro Bank Reinvents Customer Service with Microsoft



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— Craig Donaldson, CEO, Metro Bank

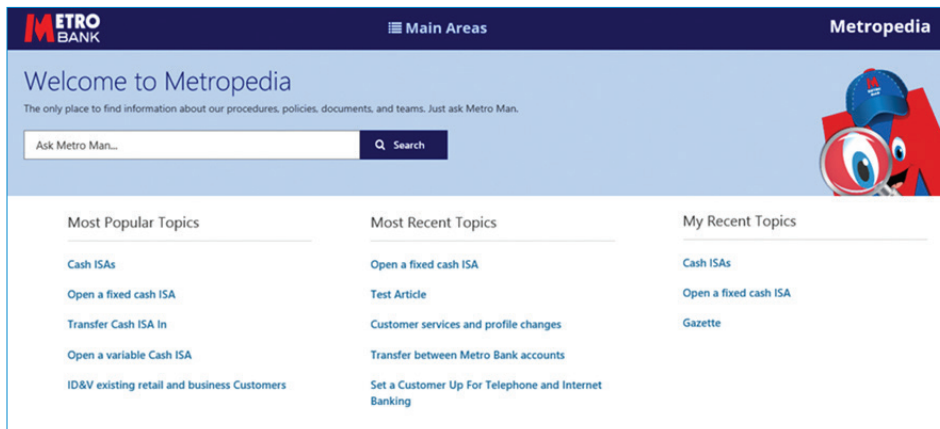
Metro Bank is reinventing the customer experience by eliminating the all-too-familiar pain-points experienced at a bank – the long waits, complex rules, confusing processes, and barrage of marketing offers. Metro Bank is leveraging technology to give people what they want, and they’re doing it faster, making it easier, and delivering it via the communication channel that’s most convenient to the customer. With nearly 100% year-on-year growth, Metro Bank is succeeding – but not by serving customers, by creating “fans.”

Metro Bank is transforming banking. Turning the industry on its head and putting the customer first, the company isn’t simply focused on the number of new accounts, or the number of pounds

in deposits or lending. Daily performance metrics actually include factors of customer happiness. With a data and process-driven Microsoft Dynamics platform, today Metro Bank is providing employees immediate access to information at their fingertips, fast-access to fast solution pathways, and the empowerment to solve the customers’ needs. Craig Donaldson, Metro Bank CEO says, “Technology should be used to engage people and that’s what we do at Metro Bank. It’s all about our colleagues and our customers. It’s all about creating fans. It’s really that simple.”

Increasing the Speed of Business: Technology Reduces Customer Wait Time

“When a customer walks in, we can open their accounts for them there and then. Cheques and debit cards are printed in minutes and given to the customer on site – done,” says Donaldson. If a customer requires more complex banking needs, the right colleague can be messaged to come assist to solve the customer’s needs immediately. Communication is instant between employees with Yammer,



says Donaldson, “We use modern communication tools to connect people with customer service instantly – no appointment required.”

Whether it’s monitoring branch traffic patterns or a customer’s account activity, Metro Bank employees use Dynamics CRM Online and Power BI to identify and address problems before they begin to affect the customer relationship. And when in doubt, employees have access to a vast knowledge base of answers. “Our colleagues have instant access to Metropedia where they find the answers stored in Microsoft Employee Self-Service. It’s massively faster and far more user friendly compared to what we had in the past. We’ve seen the usage of it shoot through the roof,” says Donaldson.

Consistency with Every Interaction: Giving Customers Clarity Not Confusion

Whether it’s over the phone, face-to-face, via the mobile app, social media, or the internet – every customer channel will deliver the same superior customer service offering fast and easy solutions. Microsoft Dynamics Marketing allows Metro Bank to avoid the mass marketing communications that are a common frustration among banking customers. Metro Bank’s goal is to provide exactly the right information customers need at exactly the right time, via the channel that’s most convenient to the customer. Says Donaldson, “When we launched our mobile app, we got live

updates on mobile banking data and as customers requested the activation code, if we saw customers go past five activation attempts we called them to help them through it, which earned us great feedback.”

Streamlining Systems: Less Bureaucracy Creates More Time for Customers

“By getting people to sign on Surface tablets, we took two minutes off the time it takes to open an account with the customer, and 10 minutes off the back office work. Also, instantly we saved maybe three-quarters of a million pounds in paper, and we now have 15% more time to spend with the customer,” says Donaldson. “We can have people across the organization, all looking at the same credit paper, discussing it together over Skype for Business. We think that’s taken about two days out of reviewing a large credit underwriting. Which for our business, is massive. There’s no other organization that can turn a credit request like we can,” says Donaldson.

The company streamlined their systems with dashboards and reports generated in Power BI – everything from types of accounts opened to income data and P&L and balance sheets. The CEO relies on a dashboard with 14 different data points to monitor the health of the business, including one metric – “New Fans Today” which is also displayed on big screens around the office.

Staying Connected to the Customer: Building Fans

Metro Bank monitors social media to understand what people are saying about their stores. Microsoft Social Engagement makes it simple to recognize relevant issues and direct them to the right person who can make the change. Taking direct action to improve the customer experience, they forward comments to the specific colleague who will address the issue. And to ensure that no matter who the customer talks to, they’ll never have to explain their needs twice because the details of each customer interaction with the bank are stored and accessible across the organization within Dynamics CRM Online.

By putting the customer first, and driving toward solving the customer needs using cutting-edge technology, Metro Bank is setting the bar for all banks and making banking easier for all of us.

The Results

- Increased employee productivity and engagement through the addition of Metropedia, a 24/7 employee self-service support portal. Metropedia is used by all employees to access current and consistent information.
- Employees can better serve customers. Metropedia is available on desktops and tablets so any employee can address a customer request, in the moment, with the customer, expediting service times.
- Employee Self-Service out-of-the-box flexibility and ease of use led to quick adoption, 30K+ article views in 3 weeks.
- While many companies are playing catch up when it comes to trends in service and support, Metro Bank is taking the lead in delivering amazing customer service.