

Leading Danish Bank Uses Unified Communications to Transform Customer Service

JYSKE BANK

Country

Denmark

Industry

Finance

Challenge

To enhance the customer experience and create efficiencies across 120 branches.

Solution

In a Nortel and Microsoft Innovative Communications Alliance project, the Nortel Communication Server 1000 was integrated with the Microsoft Live Communications Server 2005 (LCS). This enabled the creation of a homogeneous, unified telephony and IT platform across the organisation. The solution is managed using the Nortel Communication Server 1000 Telephony Manager and the bank's 4,000 employees now use Nortel IP Phone 1120s. Microsoft Office Communicator brings this IP telephony functionality to the desktop.

Results

- Transformed customer service through unified communications, enabling café-style 'shops' where customers can chat with staff, view boxed 'products' on shelves or just stop for coffee
- Increased efficiency through presence-enabled unified communications, so that colleagues can be reached first time using the right communication method
- Significantly easier and less costly administration thanks to simplified management of a common platform, with a single soft client and single directory



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“Our focus is on being the most customer friendly bank in the market, which is why we became the first bank in Europe to introduce revolutionary, café-style bank branches. Through their Alliance, Nortel and Microsoft have helped us to make the most of this format by integrating our communication hardware and software into a seamless real-time experience.”

Gustav Jensen, Mobility Manager, Office Automation, Jyske Bank

With 120 branches, eight subsidiaries across Europe and over 4,000 employees, Jyske Bank is Denmark's second largest high-street bank. It is renowned for its focus on the customer and its pioneering approach to the branch environment. Since the late 1990s, through its 'Jyske Differences' programme, the firm has left behind traditional forms of over-the-counter banking in favour of an innovative, welcoming atmosphere, similar to the retail environment.



“We knew that IP telephony was the only option for us. This was the only way we could centralise our equipment and administration and integrate all branches into a seamless unit for a realistic cost. It was also the only way we could integrate communications with the desktop.”

Gustav Jensen, Mobility Manager,
Office Automation, Jyske Bank

THE SCENARIO

Think of a bank branch and what images come to mind? Rows of partitions and carpet tiles... long queues... customers standing in front of thick plastic windows?

Not any more. One pioneering Danish bank is working hard to eliminate this stuffy, traditional banking stereotype, to help it stand out from its competitors and attract new customers. Over the last 15 years, Jyske Bank has transformed the look and feel of its bank branches across Denmark, making them much more welcoming and customer friendly. In 2006, it wanted to take this one step further by creating café-style ‘shops’ where it’s possible to talk to a host at the ‘AskBar’, have a chat with a personal advisor in a ‘games room’, view boxed ‘products’ on shelves or just drop in for a coffee.

But aspiring to change the face of banking is one thing; making it happen is another. Jyske Bank needed to make fundamental changes to its underlying communications infrastructure before these ambitious transformation plans would work.

As Gustav Jensen, Mobility Manager, Office Automation explains: “Our communications design was frozen. With different, isolated telephony platforms in each branch it was impossible to know the precise availability of staff. This lack of presence information, in turn, was preventing our staff from helping our customers in real time when they entered the bank and from achieving the excellent customer service that Jyske Bank is renowned for. It was also making internal communication difficult, as employees couldn’t tell whether a colleague was available or not, and were getting stressed about sending emails and not getting a reply.”

The bank decided to first introduce a uniform, corporate-wide telephony platform and then to integrate this with desktop software for better visibility, collaboration and customer service. However, through traditional telephony, this would mean integrating PBXs across 120 branches plus subsidiaries, which was too costly even to contemplate.

“We knew that IP telephony was the only option for us. This was the only way we could centralise our equipment and integrate all branches into a seamless unit for a realistic cost,” says Gustav. “We also knew that IP telephony would open the door to a truly real-time world in our bank branches. It would enable us to unite telephony with our IT systems, creating a flexible platform for future developments that our current system couldn’t offer.”

The bank began a search for a trustworthy unified communications solution that would bring telephony to the desktop and the organisation into a new era.

THE SOLUTION

The bank looked at several of the leading unified communications vendors before choosing to invest in Nortel and Microsoft’s joint proposition.

According to Gustav, “We were an existing Nortel customer, but this was no guarantee that we would select it again for such an important project. It was important to evaluate all suppliers to be sure we found a partner we could trust completely to provide us with what is, at the moment, relatively untried technology.

“In all, Nortel offered a more complete, feature-rich solution than anyone else. For example, it could provide an elegant solution for voice logging, which was a key requirement for us.”

Nortel provided the Nortel Communication Server 1000 platform together with 5,600 phones – including 4,000 Nortel IP Phone 1120s for cohesive IP telephony across all Jyske Bank’s 120 branches and eight subsidiaries. This was integrated with the Microsoft Live Communications Server 2005 to unify communications for 4,000 employees.

Added to this core solution were a number of complementary applications from

both companies. Nortel complemented its flagship Communication Server 1000 with the Nortel Communication Server 1000 Telephony Manager for ease of administration, Nortel CallPilot for out-of-hours business messages and Nortel Contact Recording – which records customer dealings should they be needed again.

Microsoft provided further functionality to the desktop through Microsoft Exchange Server 2003, Microsoft Office Outlook 2003 and Microsoft Office Communicator 2005.

The solution was implemented by first rolling out IP telephony across the organisation and then integrating it with Microsoft's desktop products and, says Gustav, "it was a very easy installation. Due to its intuitive functionality, employees could start to use it from day one, without the need for training."

THE RESULTS

The bank launched its vibrant new branches in late 2006 to much acclaim. The new layout is extremely popular with customers, and the unified communications infrastructure is proving its worth both externally and internally.

According to Gustav, "We are more than happy with the implementation. We have achieved our aims of saving costs and increasing efficiency and, most importantly, we are seeing a clear improvement in the way we handle customers in the branch and over the phone."

Customers entering a branch are now greeted by a 'host' at an 'AskBar', whose task is to transfer the customer to an appropriate member of staff. Where before, hosts would have had to walk through the branch to find an available personal advisor, they can now simply look at their presence information on a screen. Then, once they have identified a free advisor, they can contact them in real time by clicking their name on a Microsoft Office Communicator interface to either call them using a Nortel IP phone, or send them an instant message. This new way of working eliminates time being spent trying to find people in the bank and, crucially, means the customer doesn't have to wait unattended at the front desk.

Employees, too, are benefiting from the presence information. They can quickly see a colleague's presence status on their PC, work out the best means to contact them and then do so at the touch of a button. For example, if someone is on the phone, they can send them an instant message in real time, rather than sending an email that may not be responded to for some time.

The same technology is being used for customers calling the bank to ensure a more satisfying experience. Callers are given more precise details of an advisor's availability, so that they know exactly how and when to contact them.

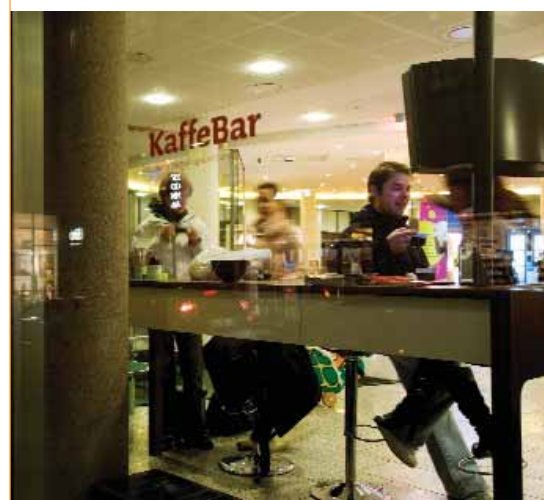
A change in employee behaviour driven by presence information, is creating the desired efficiencies says Gustav: "We've noticed that staff are checking to see if a colleague's busy or not before attempting to call them. This is saving a lot of unnecessary time calling busy numbers or walking through several floors of a branch trying to find someone. We've also noticed that people are using less email – which is not real time – and more instant messaging."

Gustav adds that the bank has also realised its aim of easing administration. "Before, we had three or four service partners managing our dispersed telephone systems. Now, we have only one. That's a fantastic saving for us. We can also produce detailed reports across the entire organisation to help us quickly identify areas for improvement."

Moving forward, Jyske Bank wants to explore the full potential of its unified communications platform. It will be running a campaign to show employees more ways in which it can be used to ease their working life. "We've successfully integrated Nortel's IP telephony and Microsoft's desktop applications to meet our basic communications needs," says Gustav. "Now we will be harvesting more of this platform's value through tools such as multi-party web meetings."

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SOLUTION AT A GLANCE

- Microsoft Exchange Server 2003
- Microsoft Office Outlook 2003
- Microsoft Live Communications Server 2005
- Microsoft Office Communicator 2005
- Nortel Communication Server 1000
- Nortel IP Phone 1120E
- Nortel Communication Server 1000 Telephony Manager
- Nortel CallPilot
- Nortel Contact Recording
- Nortel Integrated Recorded Announcement

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