

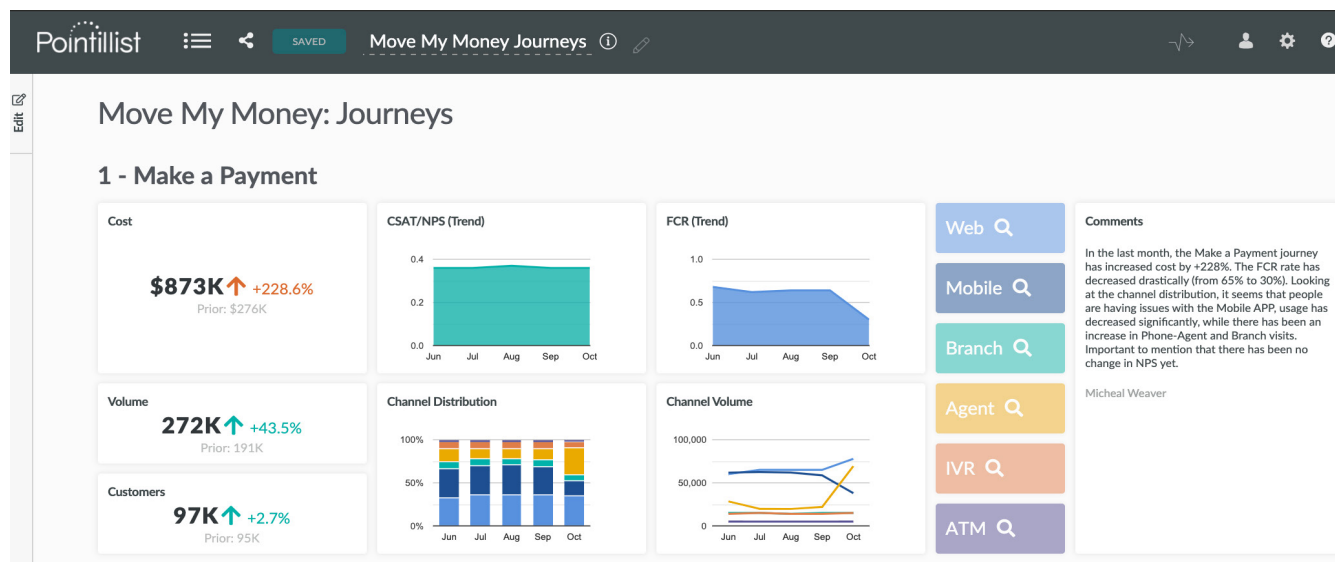
# Improve Self-Service Journeys Using Customer Journey Management

A major retail bank uses Pointillist to optimize mobile one-time payments and decrease contact center costs.

## The Challenge

Executives at a leading retail bank use the Pointillist Customer Journey Management platform to monitor the health of customer journeys across the customer life cycle. One day, executives who oversee money transfers at the bank receive an automated email alert that indicates the self-service rate for customers in the money transfer journey is decreasing dramatically and the total cost of servicing these customers is significantly increasing.

**FCR has dropped by 35% as customers leak into the contact center, increasing costs by almost \$600K.**



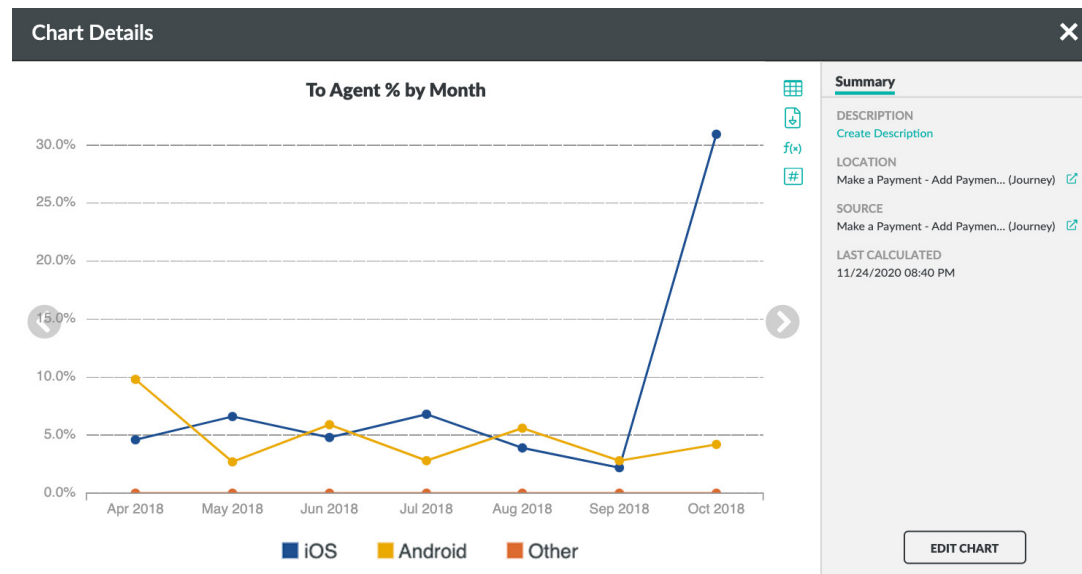
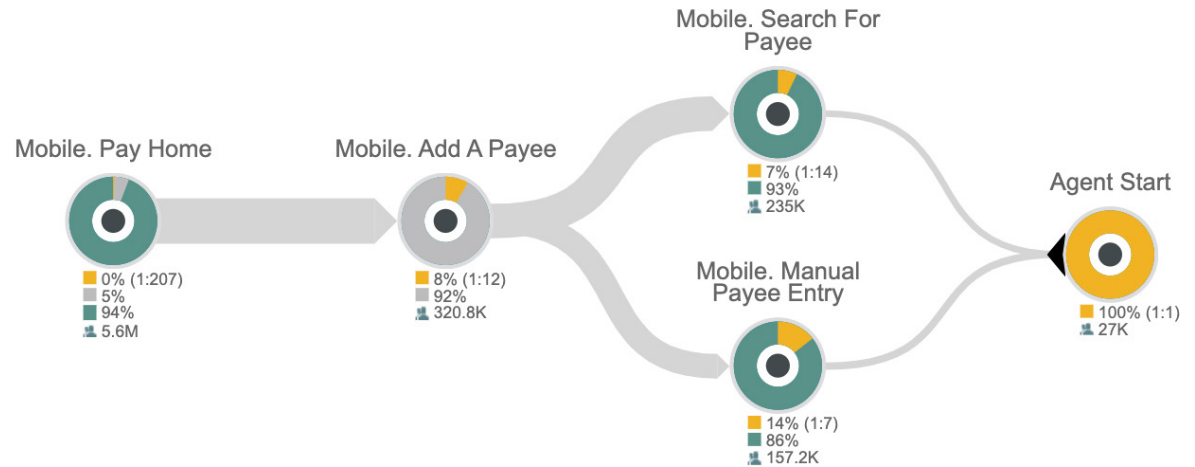
The CX team drills down into the Move My Money journey to investigate the issue further. Within this dashboard, the team sees that FCR has decreased from 65% to 30% in the Make a Payment journey. Customers using the mobile app to move their money are now ending up in the contact center with an agent, which increases costs by over 220%. But what is causing this shift in behavior?

The team analyzes the sub-journeys within the mobile channel and finds that costs have increased significantly for the mobile one-time payment micro-journey. They measure success of this journey by the completion rate, which decreased in October when leakage from the mobile channel to the contact center agent and web channels began to increase.

## The Solution

The CX team uses Pointillist AI to quickly uncover the root cause of the problem.

Using Pointillist, the team finds that 8% of customers (27K in total) who are trying to add a new payee ended up with a contact center agent. About half of these customers are trying to manually enter the new payee, which is much higher than typically observed.



Pointillist AI quickly uncovers that all of the recent increase is coming from customers using the iOS version of the company's mobile app.

Entering a new payee on iOS devices is driving 27K customers to the contact center.

## The Results

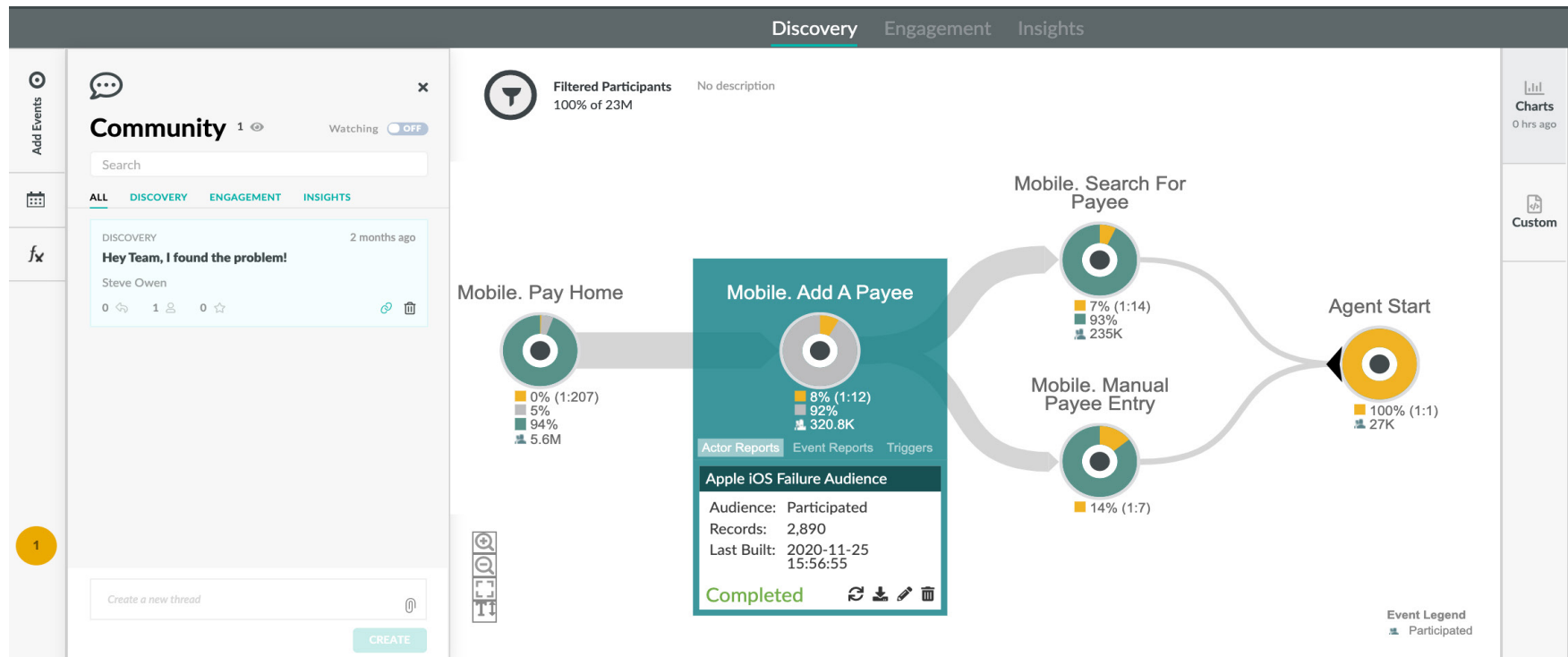
The CX team notifies the mobile app product manager about the issue through Pointillist Community. They confirm that a release for the mobile application, deployed in October, actually broke autofill search on most iOS devices. Customers using iOS devices couldn't add a new payee, were forced to try manual entry, and ended up calling into the contact center.

In the meantime, they use Pointillist's journey orchestration capability to activate an audience, which will update daily until the app is fixed. The audience includes customers who have already encountered the problem, as well as customers already in the Make a Payment journey that are likely to experience this issue in the near future.

Finally, the team works with customer marketing to set up an automated

communication to this audience that acknowledges the issue and contains a work around.

Using Pointillist, the CX team is able to monitor performance and measure success of their improvements. They see a decrease in the number of customers in the Mobile One-time Payment journey, saving almost \$900K in cost to serve.



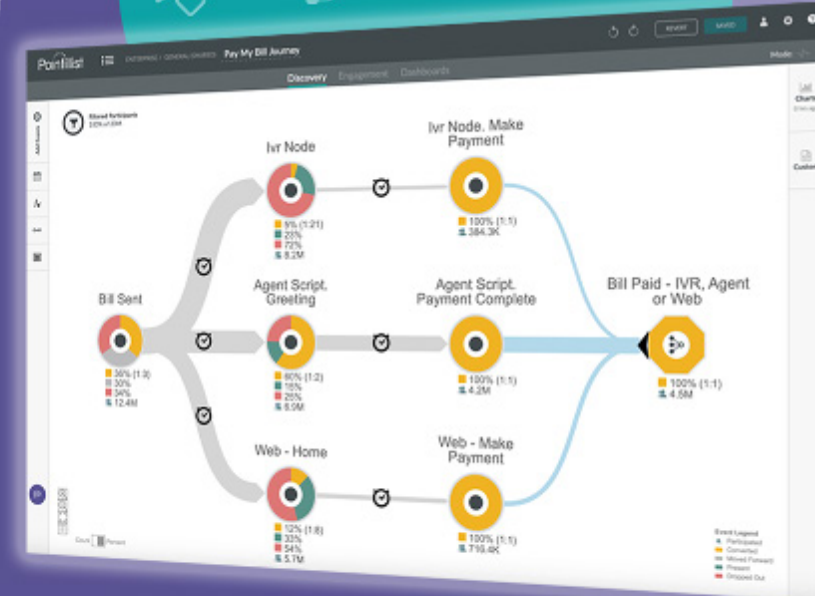


## Improve Customer Experience from Data to Insights to Action

The Pointillist Customer Journey Analytics and Orchestration platform enables CX, analytics and marketing teams to manage customer journey data, measure journey performance and orchestrate personalized omnichannel experiences.

Customer-centric enterprises rely on Pointillist to:

- Aggregate customer data from any source
- Advance from touchpoint analysis to Customer Journey Management
- Analyze journey-based metrics and KPIs
- Identify the root causes of underperforming journeys using AI
- Orchestrate actions that maximize journey success



**REQUEST A DEMO**

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