reChanneld executes
S-Bank's Channel
Strategy 24/7

RECHANNELD

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In spring 2024, S-Bank implemented Front AI's reChanneld, a service channel strategy tool,

to enhance its customer service and improve customer experience. The solution intelligently directs customers to optimal service channels and complements the bank's already successful Aulis chatbot.

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## Background and Strategic Context

S-Bank is one of Finland's largest banks, serving over 3.3 million customers. S-Bank's customer service interacts with its customers approximately one million times annually through various channels: phone, online messages, self-service channels, and face-to-face meetings. This places special demands on customer service efficiency and scalability. The customer service is managed by a team of about 200 people.

The customer is at the center of S-Bank's values and all daily operations. Customer service development is driven by the "Always at the bank" philosophy: an increasing number of customers want their modern banking services available 24/7. One of the self-service channels is S-mobile, which ranks among Finland's most popular mobile applications. In S-mobile, customers can comprehensively handle daily banking services, order new products, and modify existing ones.

The combination of a chatbot and channel strategy has, at times, a very significant impact on the phonecalls and secure messages, i.e. the two highest volume channels"

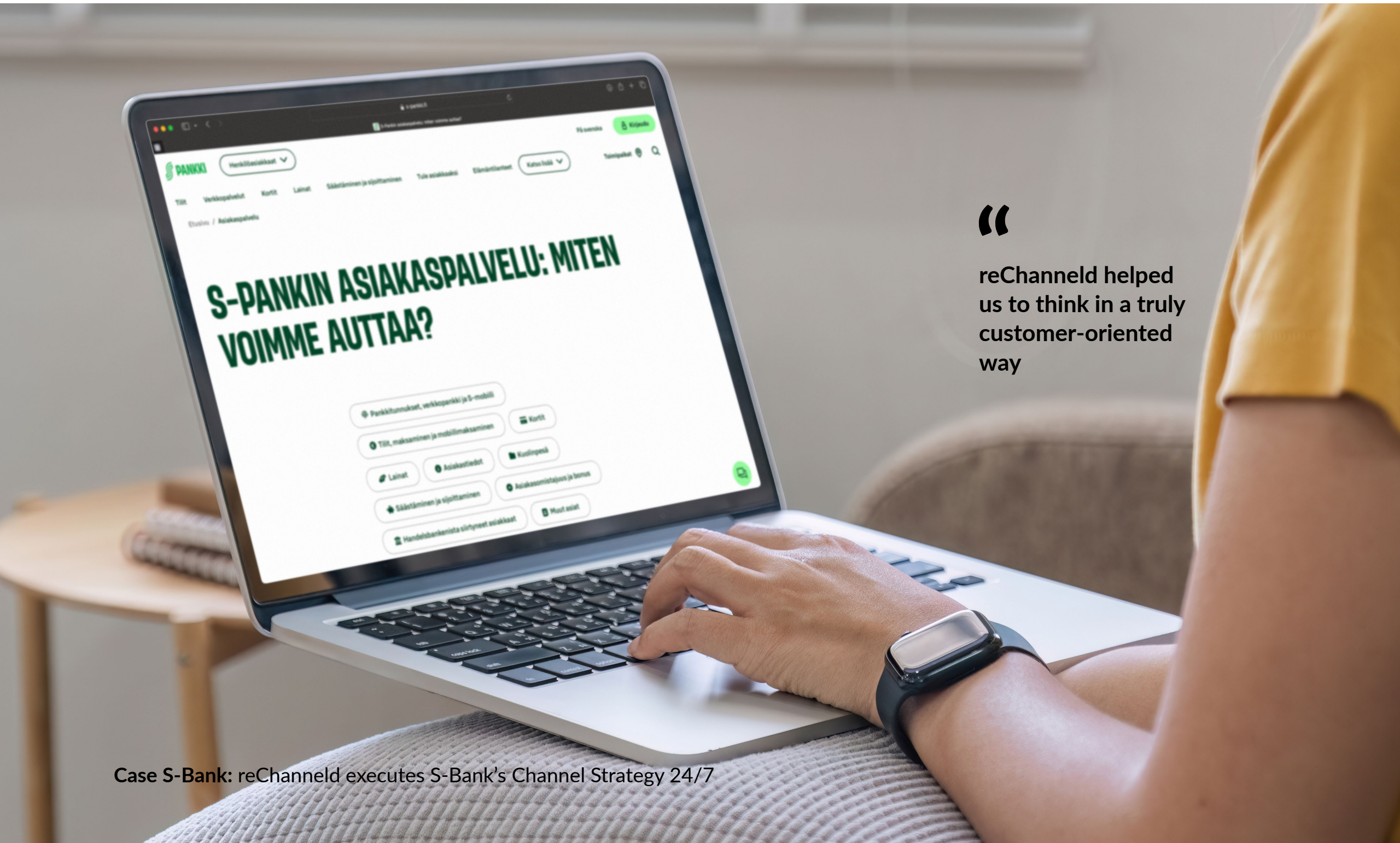front.ai

Aulis Chatbot as Part of the Solution

S-Bank's chatbot Aulis has been successfully in use for several years. Based on Boost.ai's conversational AI technology, Aulis handles over 60,000 conversations monthly, with over 90% resulting in a successful resolution. One key to Aulis's success is its ability to provide a personalized experience on the public website. Read more about Aulis here. S-Bank's development team follows Lean thinking and continuous customer service improvement. Although the results with Aulis had been excellent, in spring 2024, the team paused to consider what to do next. Analysis revealed that information findability and usability in the website's Customer Service section were poor.
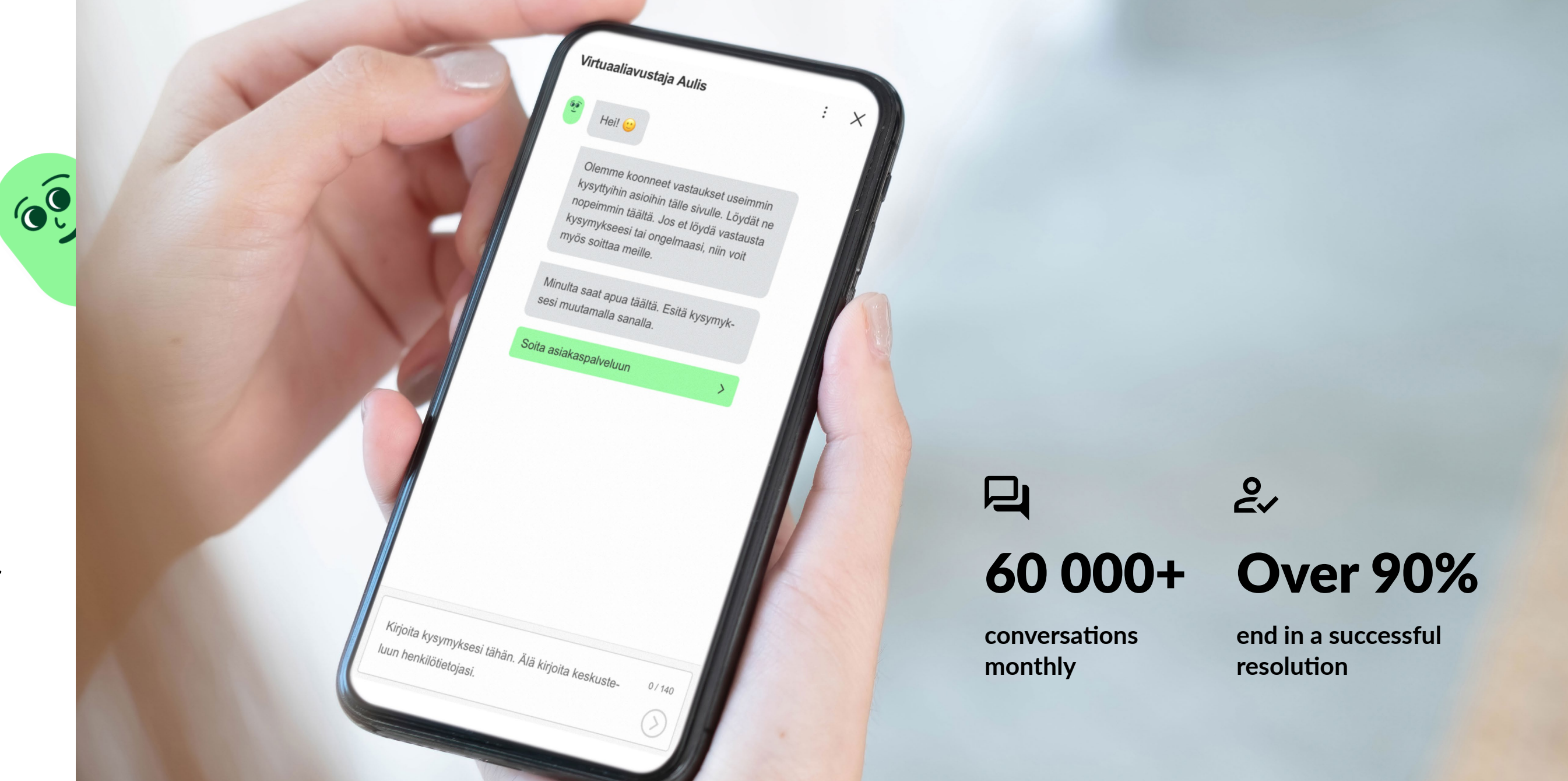
60 000+
conversations
monthly

Over 90%
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The Need for Channel Guidance

S-Bank's Customer Service webpage was typical for a large company: a comprehensive information hub where the presentation of information wasn't optimized from a user perspective. The abundance of information hindered findability and usability, leading to unnecessary phone service contacts. Customers could often have found answers through self-service channels but ended up calling customer service, burdening both staff and customers.

Front AI's reChanneld tool allowed customers to be guided more effectively to the right channels. The behavioral psychology-based "nudge" positively influences customers before they make their channel choice, which is critical since few customers switch channels during their service experience.

"

reChanneld helped us to think in a truly customer-oriented way

Case S-Bank: reChanneld executes S-Bank's Channel Strategy 24/7

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Why reChanneld?

While traditional website development was one option for implementing channel strategy, reChanneld stood out with its ease of use, real-time control panel, and behavioral psychology-based guidance. The solution was implemented in two months to include:
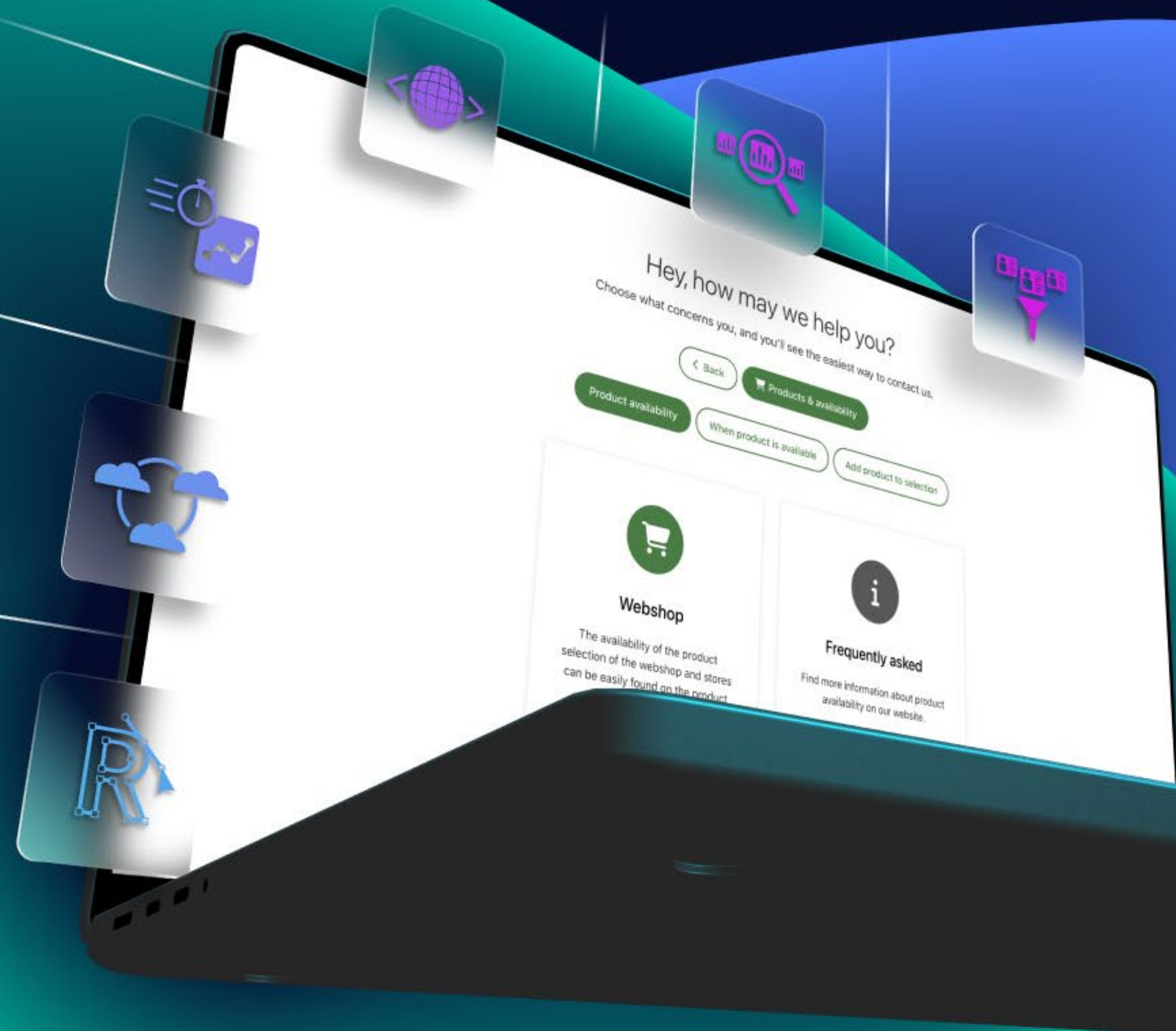
Intuitive service customization

Dynamic way to react to changes

Ability to adapt visual appearance to match S-Bank's brand

Comprehensive analytics for decision-making

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Experiences and Achievements

The implementation of reChanneld has produced clear results:

Impact on chatbot Aulis usage:
Aulis's conversation volumes grew by over 30% within weeks of implementation, significantly increasing the self-service rate.

Customer experience: :
The solution helped customers reach needed services faster and more intuitively.

Business benefits:
On the phonecalls and secure messages channel load decreased significantly, improving resource efficiency. Channel guidance directed 14% of customers directly to self-service.

Personalized guidance:
Channel guidance and Aulis complemented each other: Aulis could start conversations in the right context, improving customer satisfaction and solution quality.

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Challenges and Learnings

Radically changing a large bank's contact page wasn't entirely smooth. For example, removing the phone number from immediate view raised many questions and doubts within the organization. Success was ensured through open and continuous communication, which justified changes based on customer needs rather than technology. This approach helped engage internal stakeholders in the benefits of the new operating model.

reChanneld implementation project was not just the introduction of a new application, but it inspired the entire organization to think about service paths and customer encounters from a new, customer-oriented perspective.

Future Outlook

S-Bank continues developing reChanneld and plans to utilize it in mobile channels as well. Analytics usage will be deepened, and a better understanding of customer needs will be central to future development projects. The implementation of reChanneld became part of S-Bank's strategy: the goal was to respond to customer needs on time and provide positive service experiences in a scalable way.

Summary

The implementation of reChanneld has proven to be a strategically significant step in S-Bank's customer service development. While the "hiding" of phone numbers initially raised concerns, the results validated the decision – customers now find solutions to their needs more easily, often through faster channels. ReChanneld and chatbot Aulis form a foundation upon which S-Bank is building increasingly intelligent, data-driven customer service.

"reChanneld provided by far the easiest way to implement and maintain channel strategy. It is a dynamic product that can immediately react to changes."

Take a Step Towards Smarter Customer Service

S-Bank's success story with reChannel demonstrates how the right channel routing can enhance customer experience, reduce manual work, and significantly streamline service processes. When customers are intuitively directed to the right channels, service speeds up, and resources are allocated more efficiently.

Would you like to elevate your self-service level and optimize your customer service? reChannel offers the smartest and most flexible channel routing solution on the market.

Get in touch and let's discuss how reChannel can support your organization!

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