



Nigerian Bank Transforms Customer Service with Enhanced Communications

Diamond Bank improves customer service, increases staff productivity, and reduces costs by adopting architectural approach in optimizing the branch environment.

EXECUTIVE SUMMARY

Customer Name

Diamond Bank

Industry

Financial Services

Location

Lagos, Nigeria

Number of Employees

3000

Business Challenge

- Need to support business growth while reducing costs
- Desire to improve customer service and access to information

Business Results

- Reduced capital and operating expenditure
- Enhanced customer service and improved productivity

Network Solution

- Contact center solution based on the existing, flexible Cisco architecture
- Centralized management of incoming and outbound calls

Business Challenge

Diamond Bank is a strong financial services institution with an effective presence in its home market, Nigeria, throughout Africa, and in all the world's major financial centers. Since it was set up in 1991, the bank has gained respect from its customers for its excellent service delivery, innovation, and willingness to use the most advanced technologies available.

Diamond Bank employs 3000 people in Nigeria, who provide a full range of banking and financial services to its 900,000 corporate and retail customers. The organization currently has 120 branches throughout Nigeria, with plans to expand to 250 during 2008, and 20 "mini branches" that typically have about four members of staff.

The bank is growing rapidly—in 2007, for example, the gross earnings and profit before tax of Diamond Bank and its five subsidiaries increased by 73.8 percent and 65.4 percent, respectively. Such accelerated growth brings with it certain challenges, including that of maintaining the organization's high standards of service.

Before 2007, Diamond Bank had no formal processes for managing customers' calls and no contact center. Customers called their local branches, where their first contact was typically with a receptionist who had limited knowledge of the bank's product portfolio. This meant that calls often had to be transferred to branch staff, causing delays and inconvenience both to customers on the telephone and in the branches, and reducing staff productivity.

“We wanted to improve service levels and reduce costs by providing a central repository for information about the bank that customers could access easily,” says Steve Obiago, head of technology support at Diamond Bank. “We decided that the Cisco® Unified IP Contact Center solution would provide us with a professional platform for interactions with both existing and new customers.”

“When the bank launched a lease product for HP laptops, the contact center was able to process between 500 and 1000 calls per day about the product. This meant that branch staff could attend to customers without interruption, maintaining high standards of service.”

Steve Obiago, Head of Technology Support, Diamond Bank

Business Results

In April 2007, Diamond Bank created a centralized customer contact center based on Cisco Unified IP Contact Center. There is currently one contact center location with 10 agents and two supervisors, who process 80-100 calls per day on average, rising to 500-1000 during advertising campaigns and other types of promotional activity driven by the bank's marketing group.

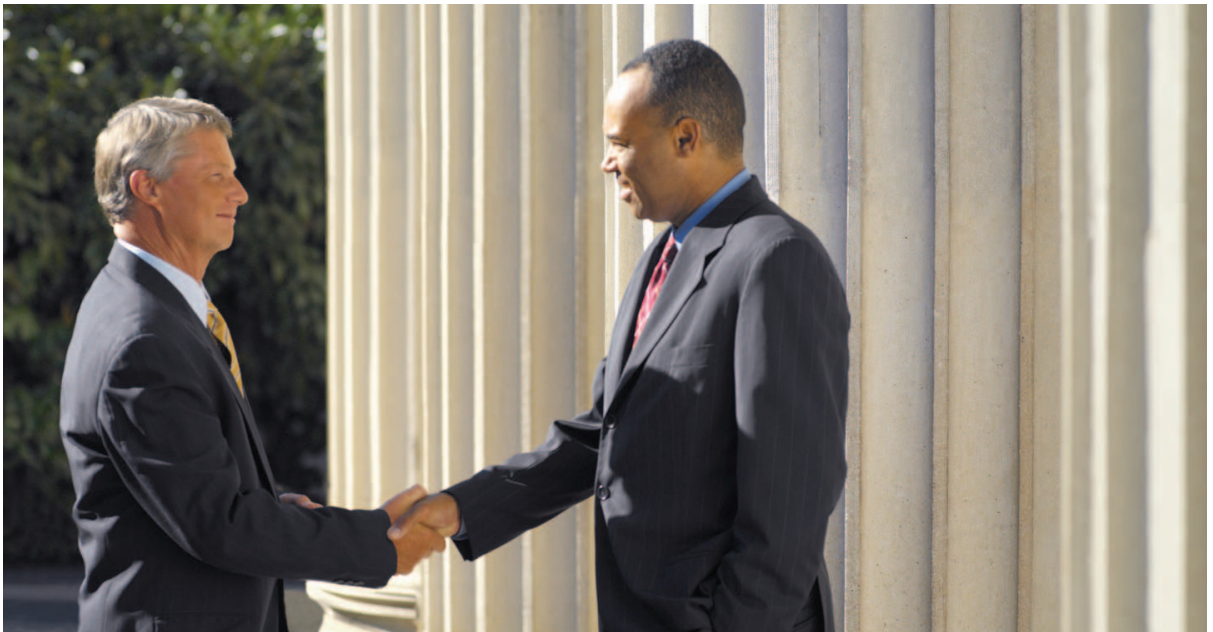
Customers now have one single number to call if they wish to contact the bank, making it much easier for them to obtain the information that they need. Customers experience fewer delays when they first call Diamond Bank, their questions are answered more efficiently, and the quality of their interactions with the bank has been greatly enhanced, resulting in increased customer satisfaction levels.

This approach has helped to optimize the branch environment, resulting in improved branch productivity because staff can concentrate on their own work, and on serving customers, instead of answering the telephone. This is particularly important during promotional campaigns, which generate an additional 525 to 900 percent of incoming calls.

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The investment in Cisco Unified IP Contact Center made good sense financially and from a technology perspective because Diamond Bank already uses an end-to-end Cisco network. This provided an architectural platform on which the organization could build an integrated solution to address its business challenges. By deploying a Cisco contact center on the existing infrastructure, the bank was able to leverage its previous investments and reduce its total cost of ownership. Training costs were low, because employees were already familiar with Cisco technology, and there were no compatibility problems between the contact center and the network infrastructure.

“We have significantly reduced our costs by leveraging an existing Cisco infrastructure, because we only have one platform to manage and support,” says Obiago. “Our capital expenditure was minimal, and the contact center integrated smoothly with our network; it has proved to be a very cost-effective and efficient solution.”



Network Solution

Diamond Bank was able to overlay Cisco Unified IP Contact Center onto its existing network quickly and smoothly because the bank had already deployed a network based on the Cisco Service-Oriented Network Architecture framework. This provided a platform on which the bank could not only integrate and virtualize network services such as security, mobility, and identity but also deliver business applications to its employees securely and efficiently.

Cisco Unified IP Contact Center was an ideal choice for Diamond Bank because its automatic call distributor (ACD) functions enable the bank to reduce wait times and improve customer service. It also incorporates skills-based contact routing, voice self-service, computer telephony integration, and multichannel contact management.

The contact center solution will scale up to thousands of users and is accessible both to dedicated agents and other employees of the bank, meaning that specialists in areas such as mortgage provision will be able to take calls from customers that an agent may not be qualified to handle.

Cisco Unified IP Contact Center enables Diamond Bank to distribute its agents in different locations, creating a virtual contact center that does not require employees to move house or travel long distances to work. It also means that all employees' skills are potentially available to customers, no matter where those employees are based.

The solution was easy to deploy and to use—features that were important for the bank because they reduced capital expenditure as well as training and management costs. In addition to enabling Diamond Bank to leverage its existing Cisco network, the solution also provided features that were not available at the time from other vendors, such as Survivable Remote Site Telephony, which strengthens resilience by enabling the bank to make calls over the public telephone system if a problem occurs on the bank's own wide area network.

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Next Steps

Diamond Bank plans to deploy Cisco Unified Communications solutions and Cisco Unified IP Contact Center in West Africa, a region where the bank is currently expanding its business. The bank is also working on integrating Cisco Unified IP Contact Center with a new Customer Relationship Management application that will be implemented soon, helping to increase customer intimacy and provide opportunities for cross selling. Customers will be offered a greater choice of contact channels, including Web and SMS, and video conferencing will be deployed as soon as the evaluation process is completed.

Product List

Routing and Switching

- Cisco Catalyst 6513 Switches (network core)
- Cisco Catalyst 4500 Series Switches
- Cisco Catalyst 2950 Switches
- Cisco 7600 Series Routers
- Cisco 2811 Integrated Services Routers

Security and VPN

- Cisco PIX 525 Security Appliance
- Cisco Intrusion Prevention System

Voice and IP Communications

- Cisco Unified IP Contact Center
- Cisco Unified IP Phones 7940G and 7971G

For More Information

For more information on Cisco Unified IP Contact Center, go to:
<http://www.cisco.com/en/US/products/sw/custcosw/ps1844/index.html>

To find out more about Cisco's architectural approach, go to:
http://www.cisco.com/en/US/netsol/ns629/networking_solutions_market_segment_solutions_home.html



Americas Headquarters
 Cisco Systems, Inc.
 170 West Tasman Drive
 San Jose, CA 95134-1706
 USA
www.cisco.com
 Tel: 408 526-4000
 800 553-NETS (6387)
 Fax: 408 527-0883

Asia Pacific Headquarters
 Cisco Systems (USA) Pte. Ltd.
 168 Robinson Road
 #28-01 Capital Tower
 Singapore 068912
www.cisco.com
 Tel: +65 6317 7777
 Fax: +65 6317 7799

Europe Headquarters
 Cisco Systems International BV
 Haarlerbergpark
 Haarlerbergweg 13-19
 1101 CH Amsterdam
 The Netherlands
www-europe.cisco.com
 Tel: +31 0 800 020 0791
 Fax: +31 0 20 357 1100

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