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Banking CX leaders 2023

APAC edition

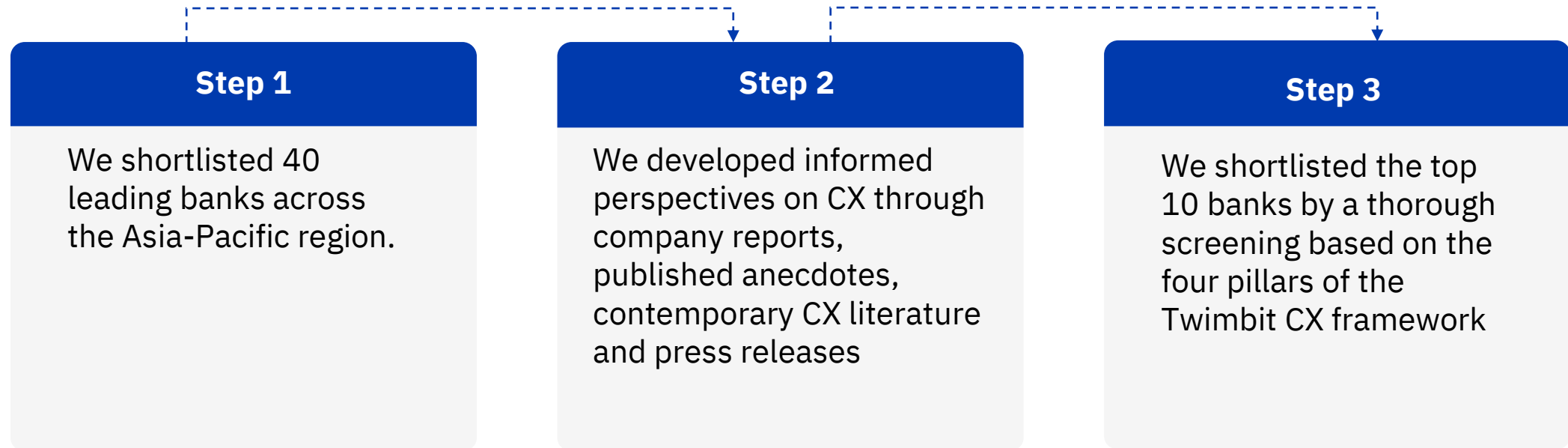# Table of content

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Introduction

In today's fast-paced BFSI industry, customer experience (CX) stands as the cornerstone of success. CX in banking encompasses every customer interaction with a financial institution, from opening an account to resolving issues and conducting transactions. It's not merely a service; it's an ongoing relationship built on trust, convenience, and personalization.

This report is a comprehensive scorecard on 40 leading banks across the Asia Pacific (APAC) and their holistic CX strategies. The outcome is a top 10 list of the best service providers across APAC to ace CX.

We hope that these leading banks and their innovative approaches will offer new benchmarks for CX in the Asia Pacific.

Methodology

Step 1

We shortlisted 40 leading banks across the Asia-Pacific region.

Step 2

We developed informed perspectives on CX through company reports, published anecdotes, contemporary CX literature and press releases

Step 3

We shortlisted the top 10 banks by a thorough screening based on the four pillars of the Twimbit CX framework

Twimbit CX framework

Digital experience

- Personalization & innovation
- Mobile app experience engagement
- Self-service capabilities
- Security & privacy

Service experience

- Omnichannel & self-service options
- Support availability & ease of access
- Contact center innovation
- Resolution
- Satisfaction

Brand experience

- Cx part of brand promise
- Seamless digital + support strategy
- Consistent messaging and experience
- Innovation strategy/process
- Social media engagement

Employee experience

- L&D / training programs on CX
- Tools & processes that empower employees to drive better CX
- Innovation & culture

CX mastery scale

CX Mastery Level	Description
Emerging ★	The company is just starting to recognize the importance of customer experience. Efforts to improve customer experiences are **inconsistent or ad hoc**. There are **no formalized processes** or strategies in place, and customer **feedback is not systematically collected** or used.
Approaching ★★	The company has **some established practices** for enhancing customer experience, but these are **not consistently applied** across all departments. Customer feedback is occasionally collected, but it's **not always used effectively** to drive improvements.
Proficient ★★★	The company has a **clear strategy for customer experience,** and it is implemented across many areas of the organization. Customer feedback is regularly collected and often used to make improvements. The company is **making use of technologies and has defined practices** to address customer needs with a focus on resolution & satisfaction, but there **may still be areas for improvement**.
Advanced ★★★★	The company has a **well-defined, holistic customer experience strategy** that is embedded across the organization. **Innovative technologies and predictive analytics** are used to understand, anticipate, and cater to customer needs in innovative ways. The company has a strong focus on customer satisfaction and resolution and provides a **great customer experience**. However, it's **not yet at the forefront of innovation** in customer experience.
Exceptional (Mastery) ★★★★★	The company is a leader in customer experience, **driving innovation in CX**, **setting industry standards** and consistently exceeding customer expectations. There is a strong **culture of customer-centricity** across the entire organization. **Continuous improvement** is ingrained in the company's DNA, and they are always seeking ways to push the boundaries of what is possible in customer experience. The company is **delighting customers** and **building advocacy** along with its focus on resolution and satisfaction.

Top 10 APAC banks to acing CX in 2023

Top 10 CX banking leaders

#1 DBS — **4.22** Singapore

#2 HDFC BANK — **4.19** India

#3 krungsri Bank — **4.18** Thailand

#4 Commonwealth Bank — **4.16** Australia

#5 ICICI Bank — **4.09** India

#6 AXIS BANK — **4.07** India

#7 Hong Leong Bank — **4.07** Malaysia

#8 BRI — **4.05** Indonesia

#9 SCB ไทยพาณิชย์ — **4.04** Thailand

#10 UOB — **4.02** Singapore

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Banks elevating the customer experience to new heights

Top initiatives

Revolutionizing banking with AI and ML

DBS

Digital experience score   **4.40**

- **DBS NAV Planner** is an AI-powered digital financial planning tool that aims to improve customers' financial health.

- Over 1/3 of 3 million NAV Planner users continues to remain active monthly.

- The bank leverages AI/ ML to help customers make better financial decisions.

- DBS' AI/ML models help generate hyper-personalized nudges to help customers make smarter investment decisions

UOB

Digital experience score   **4.32**

- **UOB TMRW** is an all-in-one app designed around customer needs, allowing seamless bank, pay, and play capabilities.

- Utilizes various innovative solutions from FinTech providers and proprietary in-house artificial intelligence (AI) and machine learning (ML) models.

- The bank cleanses data, analyzes customer behaviours, and delivers personalized and actionable insights to digital customers across ASEAN.

Service that goes the extra mile

AXIS BANK

Service experience score   **4.20**

- **Siddhi** is a coaching platform enabling Axis colleagues to engage effortlessly with customers within an office environment without boundaries.

- The innovative solution provides Axis colleagues with a streamlined and intelligent tool by offering proactive, personalized, and comprehensive support, allowing them to have 'Axis in the palm of their hand'.

HDFC BANK

Service experience score   **4.19**

- **HDFC Bank One** is HDFC's CX Hub, where an AI/ML-driven conversational bot transformed their on-premises contact centre into a singular centralised platform.

- The CX Hub has been rolled out pan-India, covering contact centres including Inbound Phone Banking, IVR self-service, virtual relationship management teams, and telesales.

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Banking that's more than just money

Hong Leong Bank

Brand experience score **4.33**

- **'HLB Jumpstart – Micro Business'** is a new social finance program aimed at funding individuals who may not have the opportunities and means to secure full-time employment or aspiring entrepreneurs who lack credit history and the opportunity to start their small businesses.

HDFC BANK

Brand experience score **4.20**

- **Infinite Smiles** is a customer-centric program that aims to provide customers with a seamless and delightful banking experience.

- The program is based on three pillars: listen, learn, and act.

- HDFC Bank collects customer feedback through a variety of channels, such as surveys, social media, and focus groups.

- HDFC Bank uses this feedback to identify areas where it can improve its services and processes.

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Empowering employees to make a difference

DBS

Employee experience score **4.21**

- Cultivating a future-ready workforce: **DBS Tech Academy** builds technical expertise through in-house curriculums developed by subject matter experts.

- Since 2021, over 9,000 employees have taken upskilling courses in data and AI, while 7,000 have attended site reliability engineering training.

SCB ไทยพาณิชย์

Employee experience score **4.00**

- Road to Data Champion: SCB designed the **'Development Roadmap'** suitable for each business unit.

- The roadmap was implemented by adopting the Frame-Prepare-Analyze-Interpret Communicate process, which applies project-based learning and blended-learning, which covers self-paced learning, workshop, implementation, and presentation.

Cracking the code

A deep dive into the banking strategies for customer delight

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#1   **⬥DBS**

Reimagining banking with its exceptional customer experience

> " I like to say that we can make the bank invisible: we hide the banking services inside whatever it is that the customer really wants to do with his or her life, so that we can serve the customer at their convenience, in their domain, and on their time.

Piyush Gupta
Chief Executive Officer
DBS Group Holdings

Performance of twimbit CX framework

Pioneering excellence in digital banking for exceptional customer experience

Overall CX score	4.22
Digital experience	4.40
Service experience	4.13
Brand experience	4.12
Employee experience	4.21
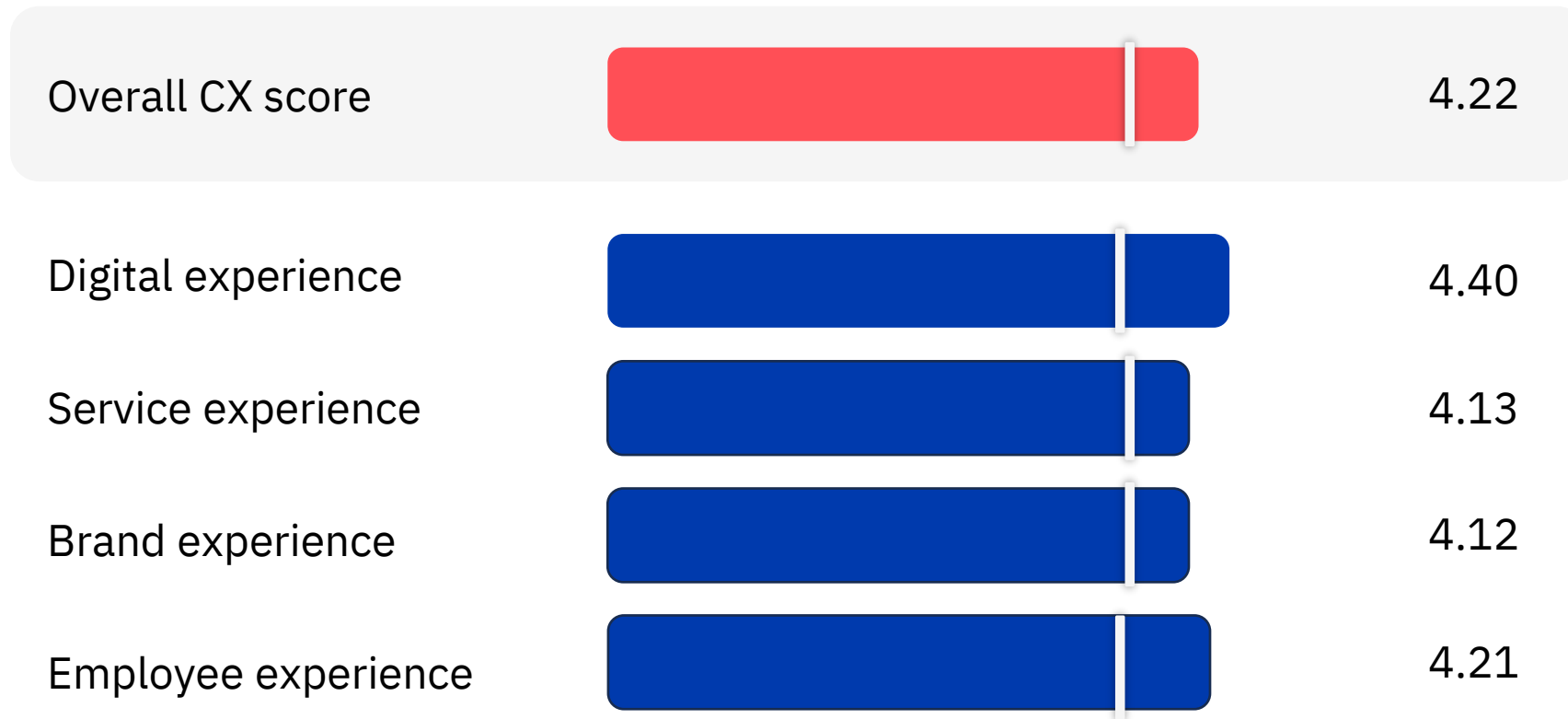
Note: | APAC Banking average score

A comprehensive digital proposition in Singapore
Fully embedded in the customer journey

Account services

Payments

Card services

Home planning

Financial planning

Remittances

Digital investment

Companion app for consumer banking (Digibank and PayLah!)
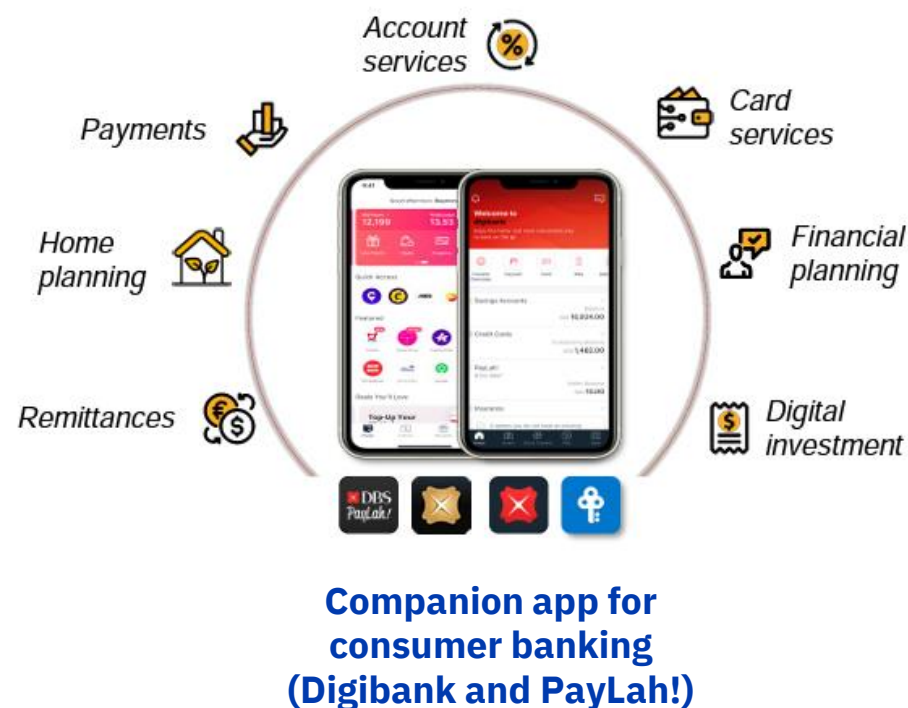
Digital onboarding

Increased digital channel share with shift from desktop to mobile

Digital onboarding (%)

Digital

93

83

17

Branch

7

2017   2022
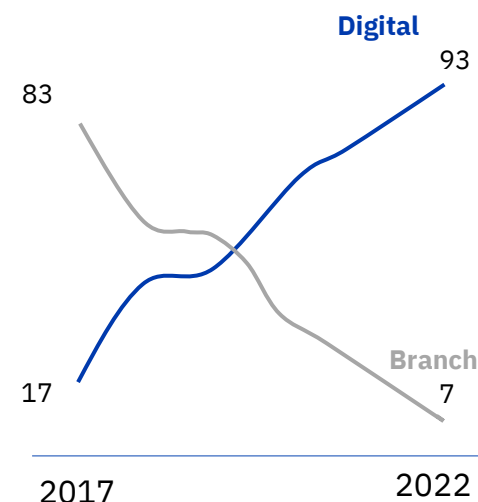
Digital transaction

Increased active DBS digibank rate and digital transaction volume

78.3%

Active rate

66.8%

+154%

2017   2022
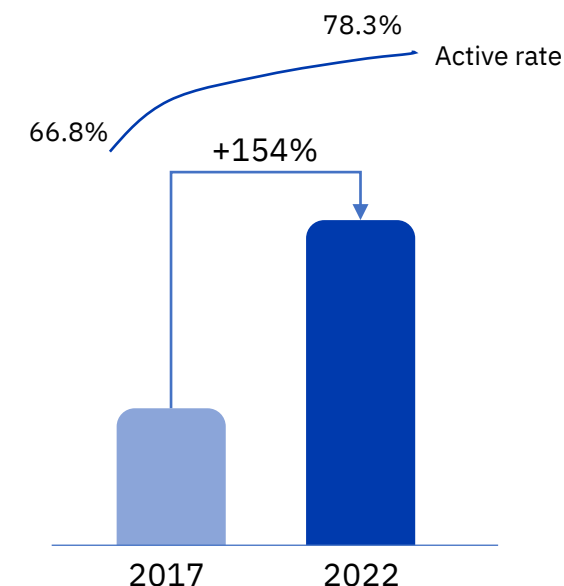
Customer engagement is driven by data and AI/ML

Curating deep data insights to develop custom-made recommendations

16,000+ curated data points

- Individual client profile
- Portfolio/product holding
- Investment activity/transaction history
- Responses to previous nudges
- Browsing history
- RM call notes
- Account planning

+

Predicting needs and interests

- 30+ AI/ML models generating personalised nudges

Supplementing with additional info

- Real-time inputs (e.g. market data feed)
- Batch inputs (e.g. CIO/Group research content)

=

AI-assisted hyper personalized nudges sent directly to customers at the right time to allow "Self-directed execution"

- Artificial Intelligence (AI)/ Machine Learning (ML) business use cases increased by seven times to 260, enabling DBS to achieve about SGD 150 million in revenues in 2022.

- AI deployments enables DBS to deliver tailored customer experiences.

- About 3 million customers from NAV Planner, an intuitive digital advisory tool, benefited from hyper-personalised nudges.

Bolstering agility to better serve customers

Phygital banking

Manned touchpoints optimized through reduction in branch arrivals

- 16% → 40% Self Service
- 14% Financial planning
- 84% → 46% Full service

2017   2022
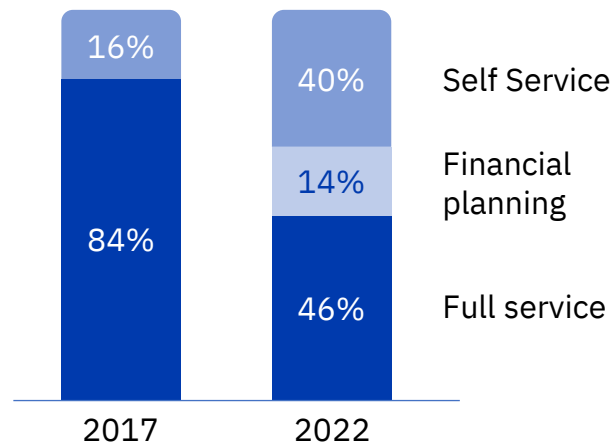
67% reduction in branch arrivals

Call center servicing

Manned calls reduced through digital-first servicing

Demand volume (m)

- 5.18 (2017)
- 4.11 (2022)
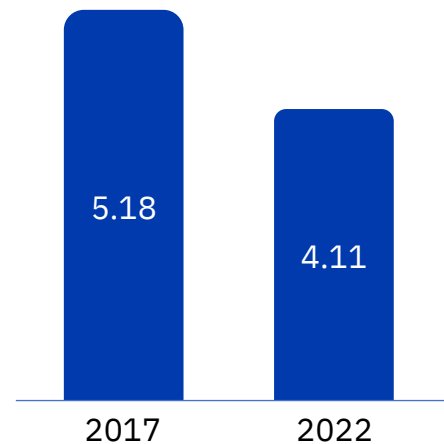
Proactive & predictive interception
Data-driven help & support
personalised chat bot

Financial outcomes

Lower branch and call center cost ($)

-26%

2017   2022

Source: DBS annual report, Investor presentations
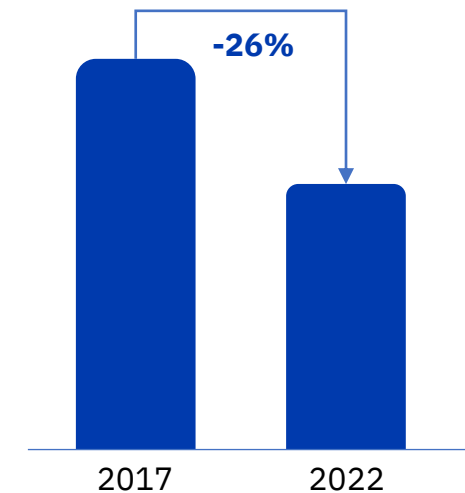
Elevating brand experience to inspire connection and trust

Serving customers through multiple channels, including digital banking, call centres and branches.

Regular engagements via relationship managers and subject matter specialists, where appropriate.

Regular customer interactions via satisfaction surveys and immersions to continuously iterate journey roadmaps.

Active interaction and prompt follow-up to queries/ feedback received via social media platforms such as Facebook, LinkedIn, and Twitter, as well as online communities on corporate websites

Encouraging a spirit of innovation, equipping employees with important digital skills

Managing through Journeys (MTJs)

MTJs enable the bank to operate as a horizontal organization, fostering collaboration among cross-functional teams to deliver enhanced value and customer experiences.

Cultivating a future ready workforce

DBS Tech Academy cultivates technical expertise through internal curriculums developed by subject matter experts. Since 2021, over 9,000 employees have participated in upskilling courses focused on data and AI, with 7,000 attending site reliability engineering training.

Diversifying tech workforce

Establishing an innovation triangle spanning Singapore, India, and China of hubs to nurture talent and foster continuous innovation. These hubs promote diversity and skill development, allowing employees to learn from one another.

Launched iGROW

Introduced AI/ML-powered personal career companion to help employees identify future career aspirations and the necessary skills to achieve these goals.

Source: DBS annual report, Investor presentations

#2

HDFC BANK

Transforming the bank by offering best-in-class products and services through digital factories.

Sashidhar Jagdishan
Managing Director & Chief Executive Officer
HDFC Bank Limited

"

For me, the focus on technology upgrade and digital transformation are central to achieving growth as well as excellence in customer service.

Performance of twimbit CX framework

Elevating employee experience for superior customer service

Overall CX score		4.19
Digital experience		4.09
Service experience		4.19
Brand experience		4.20
Employee experience		4.30
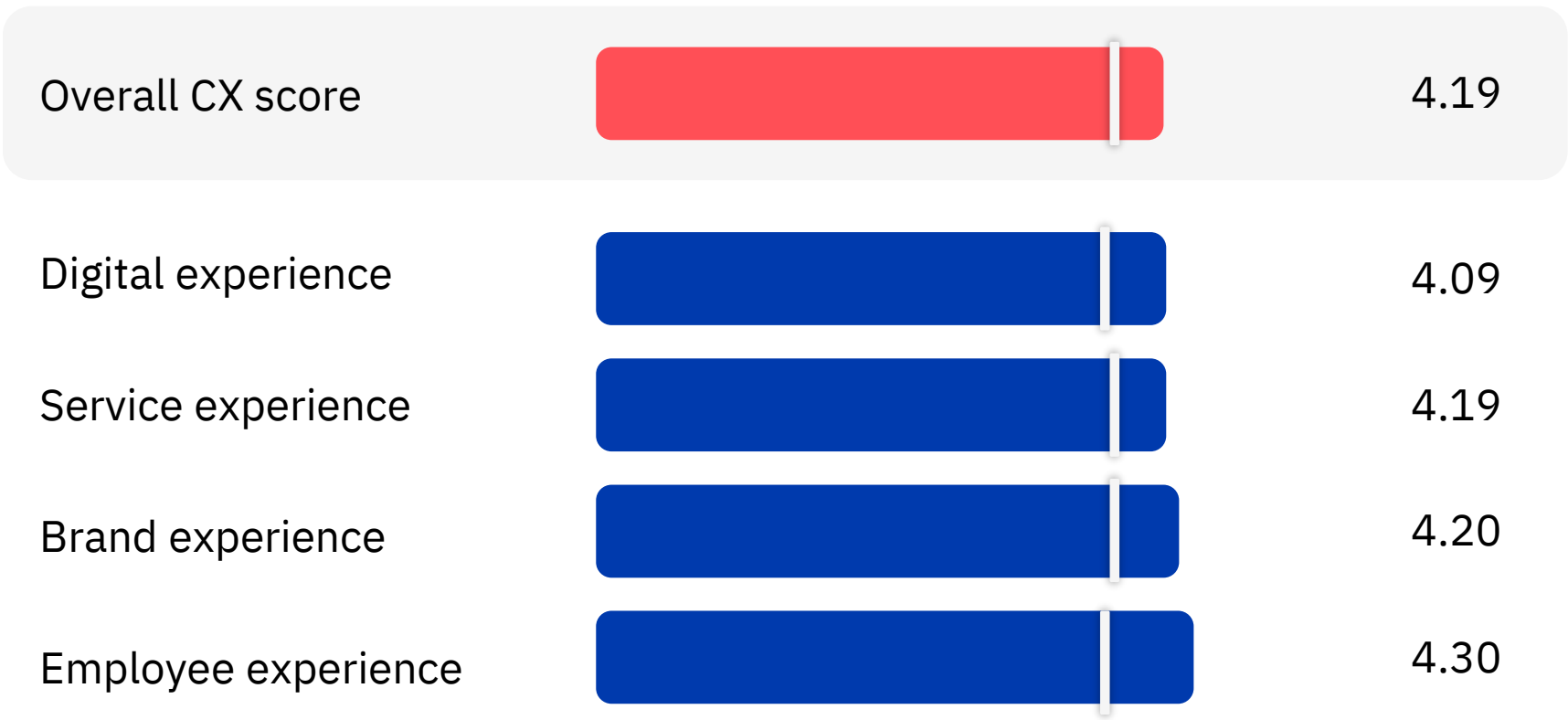
Note: | APAC Banking average score

Delivering enhanced customer experience

Differentiated customer experience

- Design frictionless journeys for straight-through processing

- Digitization of branches with paperless journeys

- Create digital-only customer experiences

Rapid innovation at scale strategic

- New products & journeys designed at pace and scale

- Plug-&-play integration with new-age FinTech partners

- Best-in-class products & services powered by innovation, agility-at-scale

Data & platform orchestration

- Embedded AI / ML capabilities spanning products & processes

- Deeper analytical capabilities & synergized operational efficiencies

- API of data enables more sophisticated customer journeys

Modernizing legacy to transform the bank

Offers convenience, security, and a wide array of payment options with instant accessibility.

This will drive acquisition of New To Bank customers.

1.1 Million
customers in 45 days

1st App
to use RuPay credit card for UPI payment

1.5X increase
in average customer spend

65 Lakh+
in total transactions

Become the preferred banking platform for merchants worldwide.

Over 1.5 million using the app, handling over 18 lakh transactions daily.

15 Lakh
happy merchants

12,000+ Crore
monthly volume

64%
monthly active users

60 thousand
average merchants onboarded per month

Source: HDFC annual report, Investor presentations

Revolutionizing traditional banking with tech-driven solutions

Integration of digital channels

Initiatives like Zscaler have seamlessly integrated digital channels, self-service kiosks, and advanced automation technologies, resulting in streamlined operations and enhanced customer interactions.

Smart branch implementation

Through Smartbranches, key processes such as account opening, loan applications, and transactions have been digitized, offering customers a more efficient and convenient banking experience.

Self-service options

Digital branch platforms provide customers with various self-service options to perform transactions, access account information, and seek assistance independently, further enhancing convenience and empowerment.

HDFC Bank One
Customer Experience Hub

- HDFC Bank One (Customer Experience Hub) is AI/ML driven conversational bot that has transformed on-premises contact centre into a singular centralized platform.

- The CX Hub has been rolled out pan-India, covering contact centres including Inbound Phone Banking, IVR self-service, virtual relationship management teams, and telesales.

- The platform offers an omni-channel experience across WhatsApp chat banking, SMS Banking, IVR, and agent-assisted services

12.5 Mn+ Customers served

- -

22 Mn+ Interactions handled

- -

Multilingual Voice bots covering **39%** of interactions

- -

29 Journeys available on voice bots

- -

90+ Transactions on chat banking

- -

AI-assisted digital service to **10M+** customers in a quarter

Source: HDFC annual report, Investor presentations

Enhancing brand loyalty and streamlining customer journeys

Infinite Smiles

- Customer-centric program that aims to provide customers a seamless and delightful banking experience.

- Program is based on 3 pillars: Listen, Learn, Act

- Collects customer feedback through various channels and identify potential improvement areas.

WOW Customer service journeys

- A set of digital journeys allows customers to complete common banking tasks.

  - Opening a new account
  - Applying for loans in a quick and easy way.

- WOW Customer Service Journeys are available on the bank's website and mobile app.

Community outreach

- HDFC Bank supports many initiatives in education, healthcare, and rural development.

- For example, the bank's Parivartan program provides financial education to underprivileged communities.

- The bank's Aarogyam program provides healthcare services to rural communities.

A bank-wide employee enhancement program

SkillUp
A customized program was introduced to speed up skill development towards job readiness for kin hires.

Crucible
A program for midlevel managers to build leadership skills to translate strategy into action effectively.

Aspiring leaders program
Designed for senior individual contributors to transition into people manager roles successfully.

Ignite
Designed for middle management levels by emphasizing collaborative and strategic skills, helping foster courageous leadership in the participants

Trailblaze
A program for frontline leaders focuses on key competencies and management essentials, empowering them to enhance their effectiveness.

Technological enhancement
Equipping teams with AI and analytics-driven pinpointed regular customer-level analysis to enable enhanced engagement.

#3

krungsri Bank

Developing convenient and fast digital channels to deliver improved customer experience

"

Seiichiro Akita
President and Chief Executive Officer, Krungsri Bank

Leveraging digital and innovation capabilities, Krungsri Bank improved our mobile and digital platforms for an improved customer experience as well as enhancing our core banking and payment platforms to support both business digitalization strategies and cross-border business development.

Performance of twimbit CX framework

Fostering Employee Satisfaction for Exceptional Customer Delight

Overall CX score	4.18
Digital experience	3.87
Service experience	4.30
Brand experience	4.10
Employee experience	4.47
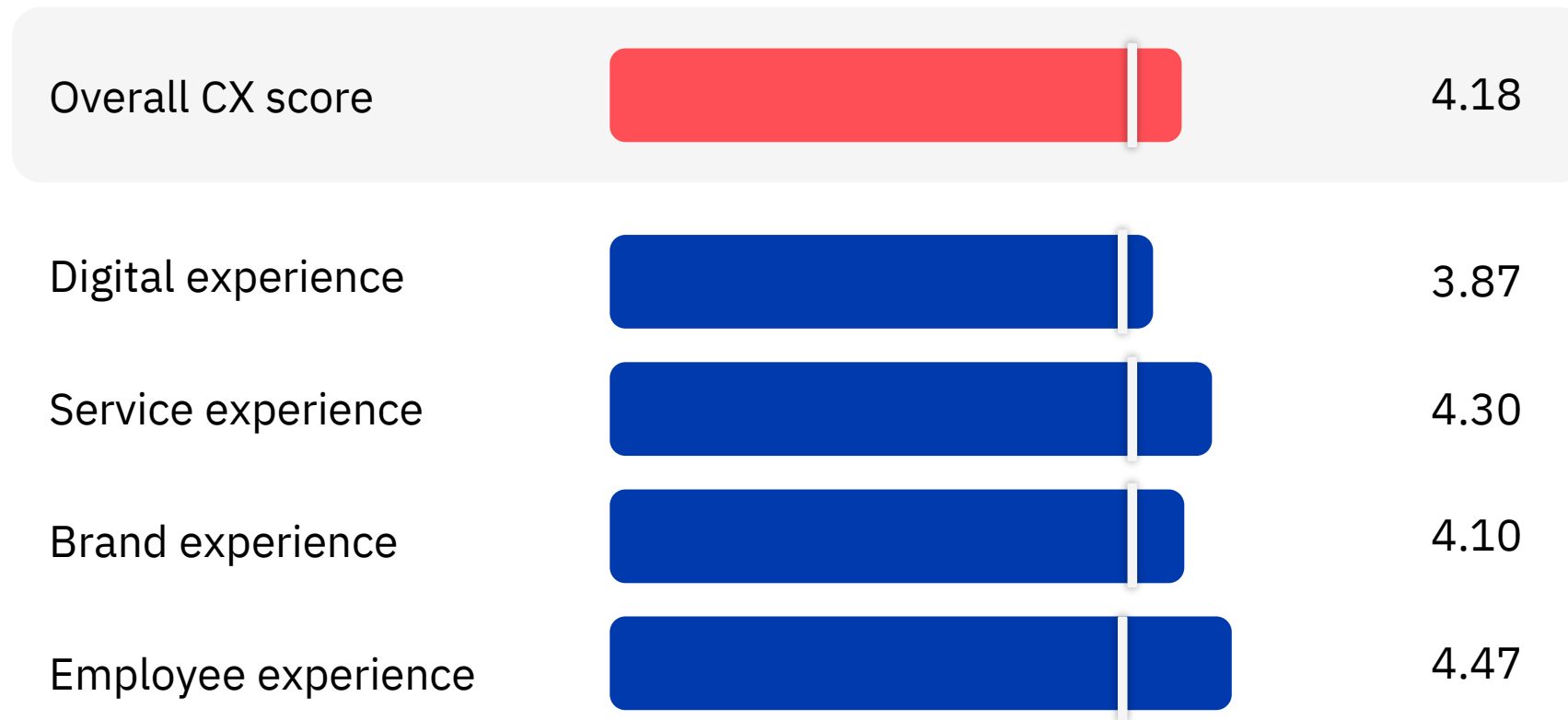
Note: | APAC Banking average score

Adopting innovation and technology for improved CX

- **Tech-driven accessibility:** adopts digital innovation and technology to improve customer access through mobile apps, online platforms, and QR payments.

- **Enhanced app experience:** revamp its mobile app for scalability, user-friendliness, and continuous customer engagement.

- **Cutting-edge data analytics:** utilizes cloud, ai and ml for faster, more accurate data processing, enhancing customer service with real-time geo-location analytics.

- **Innovative banking products:** offers innovative financial products emphasizing sustainability, savings, investments, and accessibility.

- **Top-notch security:** boasts robust security, including 2fa and biometric verification in the app.

The digital banker awards

- Outstanding chatbot customer experience award for AI Manow chatbot on facebook messenger

- Best mobile banking initiative for UCHOOSE (2nd consecutive year)

- Credit card of the year for central the 1 credit card

Transforming connections into delightful experiences

- **Retail support:** Krungsri prioritizes customer care by aiding borrowers during economic challenges. The bank conducts random customer satisfaction surveys through the 'Procedure for Sales Quality Checking (Call Back)' to ensure compliance with market policies.

- **Smart advisor:** Accessible via the Krungsri Mobile App, Smart Advisor offers automated portfolio management and investment guidance, assisting customers in understanding mutual fund investments.

- **Engaging social media:** Krungsri actively engages customers on Facebook and other social media channels, supported by the 'Digi-care Contact Center' team.

- **Call Center Team:** Improves customer satisfaction scores by setting regular schedules to review the IVR menu and regularly monitoring usage trends, in parallel with promoting other digital channels, such as Bella Chatbot and social media.
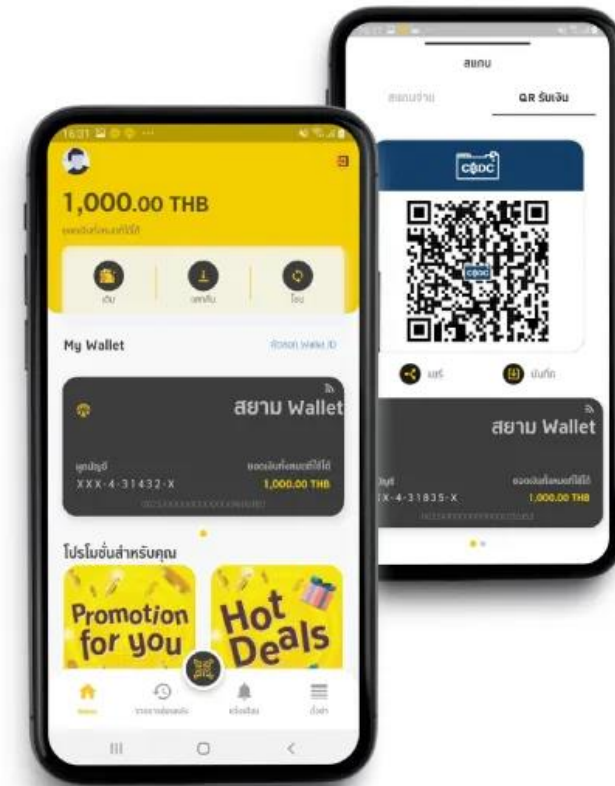
Enriching brand experience beyond banking boundaries

Customer-centric focus: Krungsri Group prioritizes 'Customer Centricity' as a core value, ensuring a customer-focused approach.

Strategic customer experience: In 2022, the Customer Experience Division aligned 3 key strategies with the Medium-Term Business Plan to enhance the overall customer experience.

Digital innovation: Krungsri leveraged digital capabilities to improve mobile and digital platforms, supporting both business digitalization and cross-border expansion.

Responsive social media: Active engagement on Facebook and measuring platforms with the highest engagement ensure transparent communication and responsive customer interactions.

Upskill and reskill to work more efficiently

Innovative idea lab: krungsri's 'idea lab' fosters collaboration and innovation, involving various departments and external consultants.

Employee training: the bank invests in employee development, averaging 58.44 training hours per employee annually.

Human resources focus: krungsri emphasizes human resource development through online training and knowledge sharing.

Service quality control: the 'branch service quality section' ensures excellent customer service and responsiveness.

High program success: A remarkable 99.95% of employees complete refresher programs.

Customer-centric training: various training programs promote customer-centric values, skills, and positive attitudes among employees.

Digital tools: employees are equipped with digital tools for efficient and customer-friendly service, supporting environmental conservation.

Customer feedback: krungsri actively encourages and acts on customer feedback, improving service quality.

#4

Commonwealth Bank

Leadership position in digital banking through considered investment in digital infrastructure

> " The Bank's Customer Engagement Engine, powered by artificial intelligence (AI), is one of the key tools we are using to deliver more personalised and relevant experiences to our customers digitally, and empower our customer-facing teams to do the same.

Matt Comyn
Chief Executive Officer
Commonwealth Bank

Commonwealth Bank

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Bank's customer engagement engine powered by AI

CommBank app 5.0
Key features
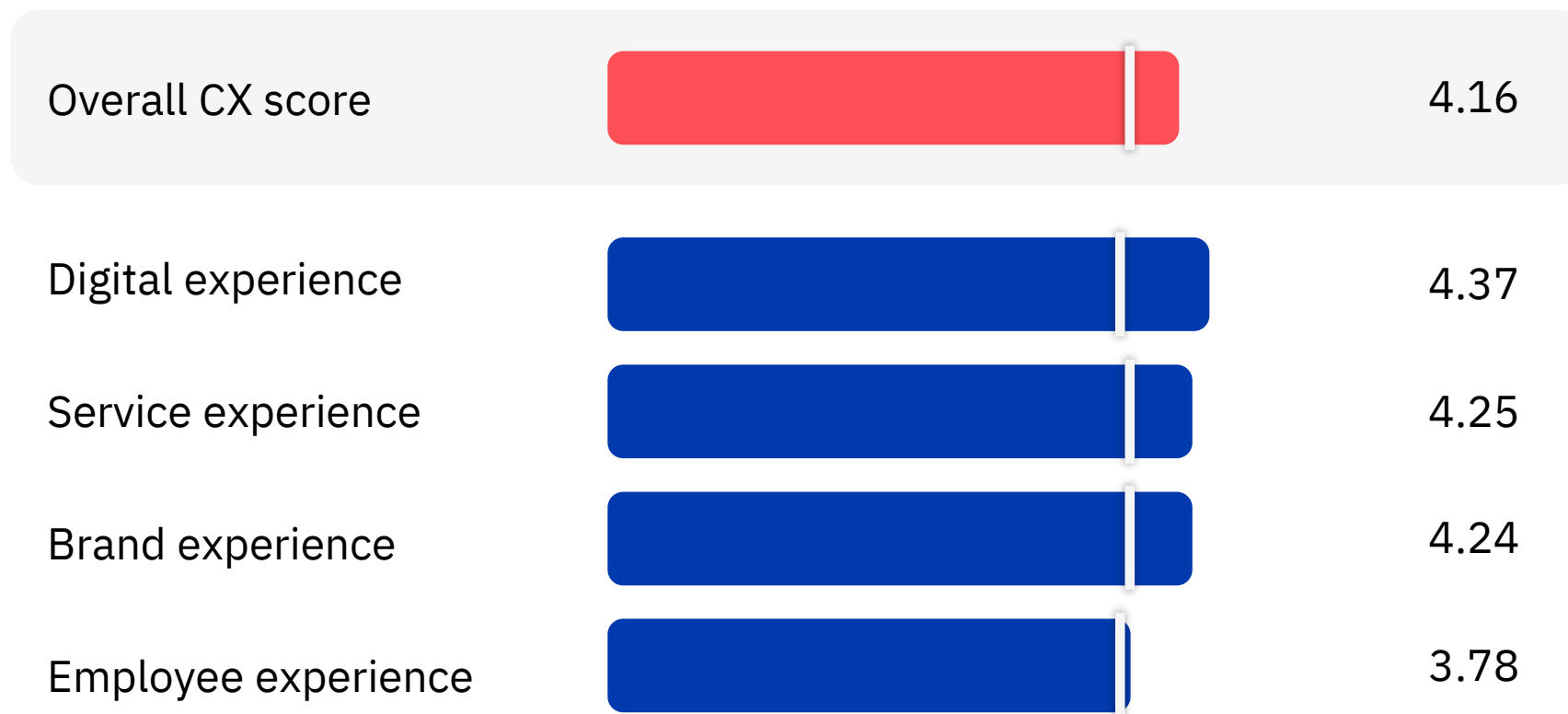
Reimagining banking

Launch of x15ventures
Building a pipeline of new digital businesses

Market first offerings
First major bank to offer:
- Open Banking data sharing
- Carbon tracking
- Pay To

Partnering with industry leaders
Providing more value in banking and beyond

CommBank app 5.0
Making Australia's #1 banking app even better

Automatic login
Faster experience by securely logging in as soon as the app opens.

Quick links
Personalised navigation tiles based on customers' in-app behaviour (frequently visited).

App library and enhanced search
Simplified catalogue of app features, products and services, as well as improved app-wide search functionality.

Business profile switching
Switch option allows business customers to easily toggle between business and personal accounts.

New investing functionality
Enables users to browse and invest in Australian shares and Exchange Traded Funds (ETFs).

App library and enhanced search
Ability to see current balance of up to three accounts on homepage

Source: Commonwealth bank annual report, Investor presentations

Creating better end-to-end customer experiences

- **Live agent via non-voice channels:** Offers live agent support via various non-voice channels, including online chat, email, and social media. Usually available during business hours.

- **Self-service:** Offers various self-service options, such as online banking, mobile banking, and the CommBank app. These options are available 24/7.

  - **Chatbots:** Uses chatbots to provide self-service support to customers. Chatbots can answer customer questions and help them with simple tasks like checking their account balance or transferring money.

  - **Virtual assistants:** Presents a more natural way of conversation than chatbots due to their ability to understand and respond to natural language, making it easier for customers to get the help they need.

- **Machine learning (ML):** Uses ML to improve the accuracy and efficiency of its contact centre operations. ML can also analyze customer data and identify patterns to improve customer service.

- **Robotic process automation (RPA):** Leverages RPA to automate tasks in its contact center, freeing up customer service representatives to focus on more complex issues.

- **Natural Language Processing (NLP):** Uses NLP to analyze customer feedback, which helps the bank to identify areas where it can improve its service.

- **Customer segmentation:** Uses analytics to segment its customers into different groups based on their demographics, spending habits, and other factors. This helps the bank understand its customers better and provide them with more personalized recommendations.

Source: Commonwealth bank annual report, Investor presentations

A commitment to excellence and ethical leadership

Customer-centric excellence
Commbank cares deeply about its customers and fosters a culture of humility and transparency. The bank communicates clearly and takes the time to understand customer needs, providing exceptional service.

Courageous leadership
Commbank demonstrates courage by taking a stand on important issues, which extends further by encouraging employees to speak up and share innovative ideas.

Continuous improvement
Commbank's commitment to continuous improvement is reflected in its constant search for ways to enhance products and services. The bank also fosters an environment where employees are encouraged to learn and grow.

Unwavering ethical standards
Commbank upholds unwavering commitment and high ethical standards, even in challenging circumstances.

Collaborative relationships
Commbank values building lasting relationships with customers, employees, and partners.

Creating a positive and productive work environment

Prioritising mental health and wellness

- CBA provide employees with tools and resources to support physical and mental well-being.

- Includes health, nutrition, and fitness sessions, money management tools, mental health guides, and access to professional support.

- Annual Wellness Awareness Week is organized to encourage positive habits.

- Commonwealth Bank also conducted their first Leading Mentally Healthy Workplaces Survey, led by the Corporate Mental Health Alliance Australia. The insights from this survey will be used to inform employee programs and offerings.

Employee engagement remains strong at **79%**

Building a skilled workforce

- CBA focuses on technical, behavioral and leadership skills to upskill and reskill employees which are required to deliver more concise strategies and ensure employees are ready for the future of work.

- Bank continues to evolve how their employees grow and develop new skills through a variety of digital, face-to-face, on-the-job, and peer-to-peer learning modalities.

- The program is designed to build technical capabilities and core career skills for the future, emphasizing 3 key technology pathways: cyber security, data science, and engineering

60 people become data analysts through reskilling, with almost 30% from bank's branch network

#5

ICICI Bank

Empowering success by embracing a 360º customer-centric approach

> "
>
> We have empowered our employees with enablers for seamless engagement and better delivery of services to customers. The Bank will continue to invest in process decongestion, digital capabilities, technology platforms, distribution and security features to respond to the evolving opportunities and risks.

Sandeep Bakhshi
Managing Director & CEO
ICICI Bank

Performance of twimbit CX framework

Bank's human resources and cultural anchors in driving business success

Metric	Score
Overall CX score	4.09
Digital experience	4.10
Service experience	4.03
Brand experience	4.00
Employee experience	4.24
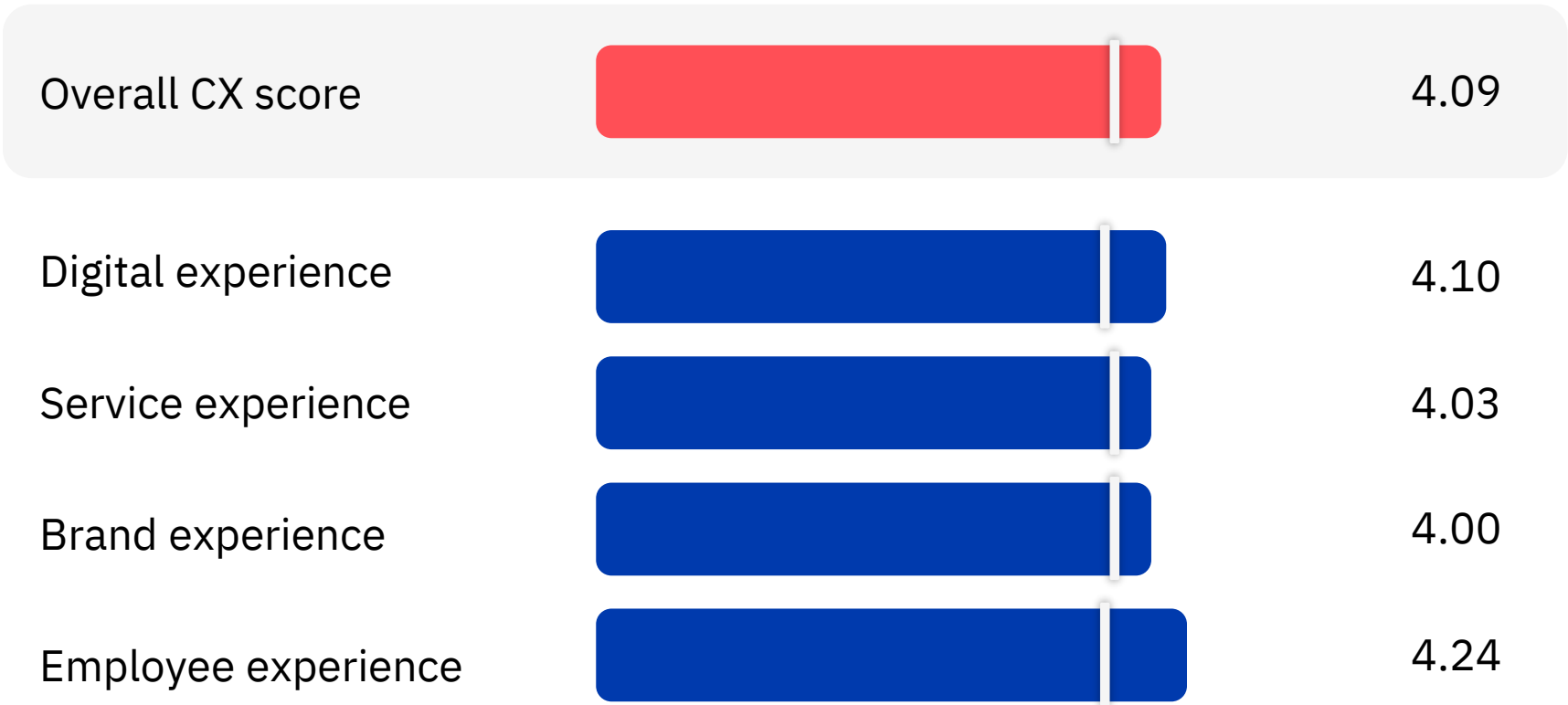
Note: APAC Banking average score

Robust digital platform

Reliable, seamless and scalable platforms help delivers the best-in-class customer experience

iMobile Pay	Retail internet banking

400+   Services in iMobile Pay

400+   Services in RIB

350+   iPlay videos

100+   DIY journey

20   Products integrated in VKYC

Digital onboarding ▸ Intuitive journey ▸ Secure and personalised ▸ Ecosystem banking ▸ Improved engagement

Source: ICICI bank annual report, Investor presentations

iMobile Pay – Built for all, Built for scale

Savings account

Demat

Personal Loan

Credit card

Home loan

Auto loan

Two-wheeler loan

ICICI Bank
iMobile Pay

10 mn

Activations from
Non-ICICI Bank
account holders[1]

Pay to contact

Scan to pay

Bill payment

Recharge

FASTag

Booking

Attractive shopping offers

Total transactions **1.3x**

Scan to pay **4.1x**

Mobile banking transaction average ticket size **3.3x** of industry

Source: ICICI bank annual report, Investor presentations

Revolutionizing CX in banking services

Effortless onboarding: swift current account onboarding for individuals and proprietors via video KYC. A similar process for authorized signatories and beneficial owners.

Personalized relationship management: vrm platform empowers relationship managers with analytics-driven insights, enhancing engagement and offering end-to-end support.

Enhanced service accessibility: digi serve initiative places dedicated staff at high-traffic centers, streamlining transactions for prompt service.

Efficient trade finance: tradeintelli is an AI-ML-OCR system that optimizes trade operations, reduces processing time and enhances accuracy.

Swift outward remittance: neo remittance system ensures instant swift generation and real-time updates, expediting seamless fund transfers.

Unified customer management: implementing icrm enhances lead management, onboarding, and servicing processes at an enterprise level.

Note: AI: Artificial Intelligence, ML: Machine Learning, OCR: Optical Character Recognition

Banks approach to curating exclusive brand experiences

Internal

Strong internal culture
One Bank, One Team

Continuous tech investment
Data analytics & AI

Seamless processes
Faster execution

Institutionalised knowledge
Digitally available for RMs

Focus on profit pools
Efficient time allocation

External

Brand reputation
Trusted partner

Seamless delivery
Aided by digital infrastructure

Taking entire bank to customer
Ecosystem hubs, branches

Deepen relationships
Beyond banking solutions

Client centricity
Leveraging coverage network

Building a digitally capable workforce

- ICICI Bank extensively trains its employees to enhance their ability in serving customers.

- Teams become more agile in responding to customer requirements and work collaboratively to create innovative and personalised products & solutions for customers.

- ICICI Bank can build architecture spanning across functional training, leadership development and digital and industry-academia programs to equip employees with the required skills.

As a part of 'Bank to Bank Tech' journey, employees across groups undergo skilling in following domains:

Cloud computing

API & Microservices

Data Engineering

DevOps

Project Management

Skill Domain

Automation

Cybersecurity

Data Analytics

Data Visualisation

#6
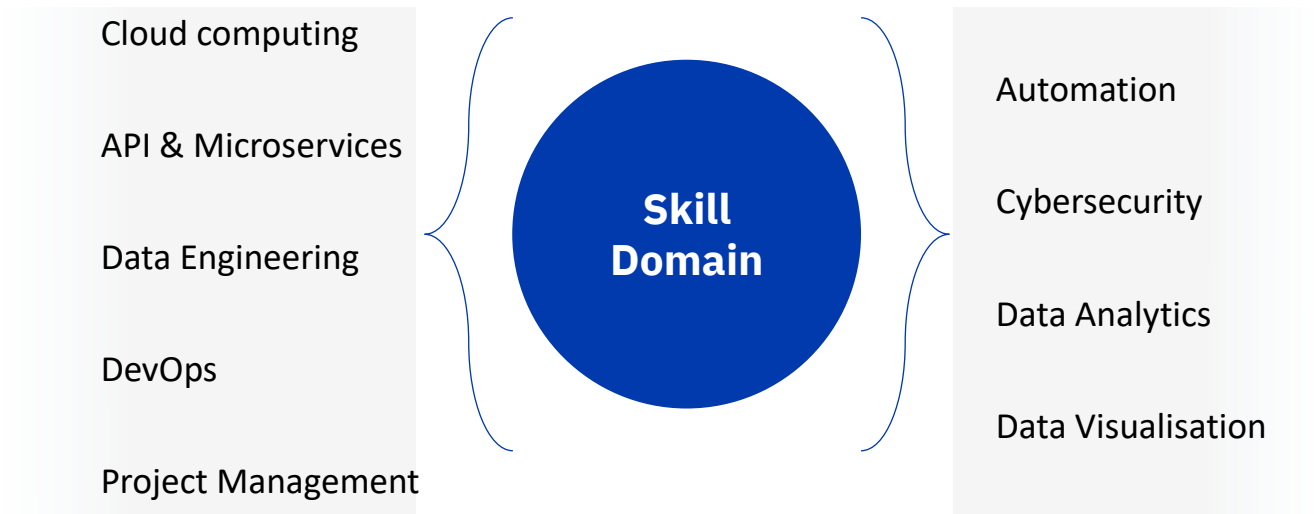
AXIS BANK

Empowering people with technology to create memorable experiences

> "
> With our 'dil se open' approach to serving the needs and aspirations of our customers, we at Axis Bank believe that we will win when our customers and stakeholders win. We have now created a strong platform with multiplicative forces through our One Axis approach along with the unification of digital platforms, partnerships and transformational projects to win across businesses.

Amitabh Chaudhry
Managing Director & CEO
Axis Bank

Performance of twimbit CX framework

Delivering customer delight through human-touch and technology

Metric	Score
Overall CX score	4.07
Digital experience	4.16
Service experience	4.20
Brand experience	4.13
Employee experience	3.80
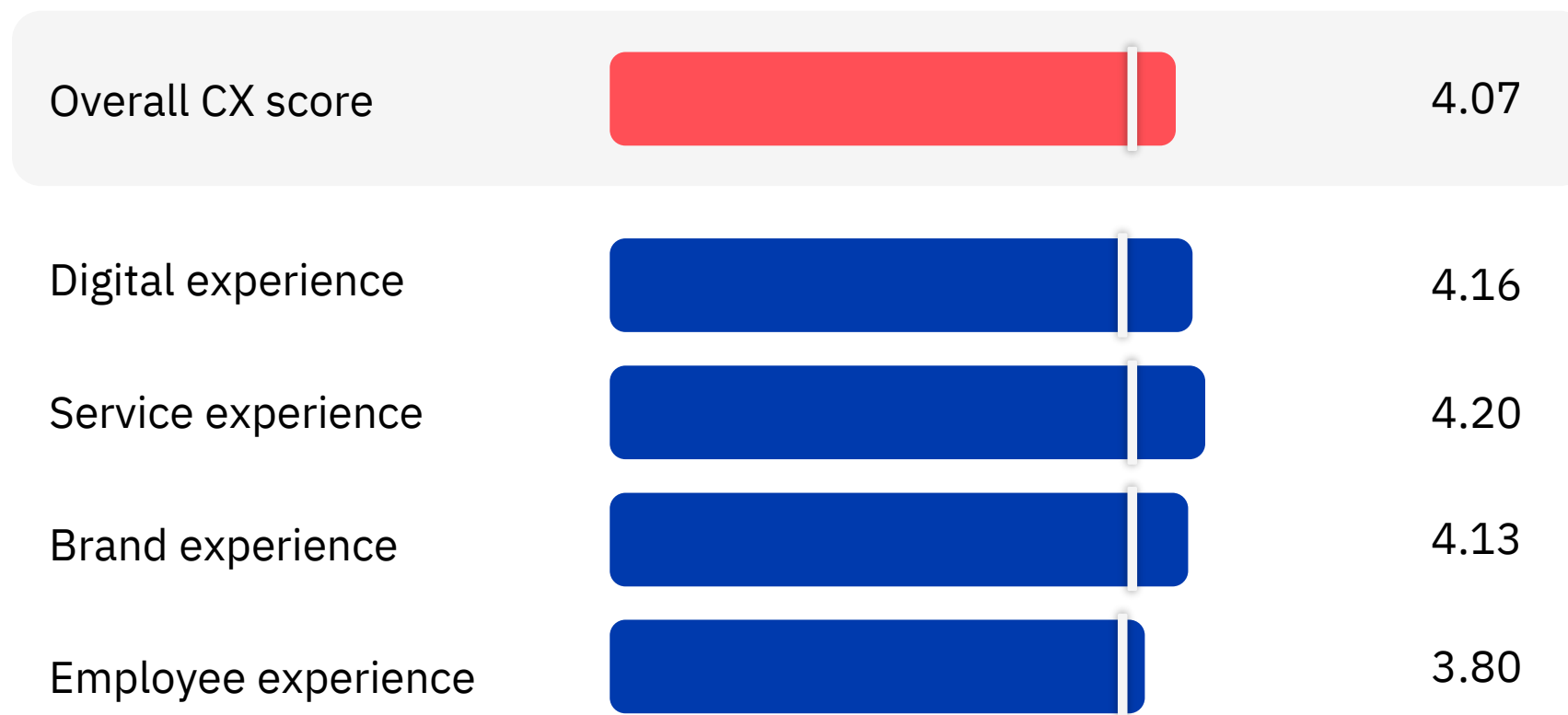
Note: APAC Banking average score

Next-gen capabilities for a dynamic and digital future

- Axis 2.0 is a transformative technology and business model that enables bank to acquire customers at scale and achieve their goal of becoming digital-lending powerhouses.

- Axis 2.0 transforms the customer journey from physical to digital across savings, loans, payments, forex, and investments.

- Axis 2.0 further enhances the customer experience through hyper-personalized nudges for regulatory and servicing, cross-selling, upselling, and payments and investments.

The Axis 2.0 umbrella

ASAP digital savings account with shopping benefits and the facility of setting financial goals targets younger, more urban and salaried customers with a high focus on quality.

~25,600
Balance per account

VISION is a video KYC platform used as a micro-service across the Bank and available to partner applications.

2x
Conversion rate vs physical

MAXIMUS is a digital lending stack for all customer segments that provides 100% digital loans with a focus on risk pricing aggregator-based underwriting.

5.5 lakhs
VKYC done every month

OLIVE is a digital credit card platform that covers the entire customer lifecycle. It is equipped with digital sourcing, servicing capabilities, cross-sell and upsell functionalities.

69%
Cross-sell/upsell digital

Insta Invest offers a wide range of investment options, from mutual funds to digital gold to PPF, and maintains strong engagement with customers.

Rs 38 crores
Fee income

MAVERICK is a digital forex solution that caters to both existing and new customers

68%
Share in forex card issuance

Source: Axis bank annual report, Investor presentations

Engage seamlessly with customers in an office environment with no boundaries

- **Siddhi** is a coach that empowers Axis colleagues to engage seamlessly with customers in an office environment with no boundaries.

- Axis colleagues get 'Axis in the palm of their hand' through an intelligent, proactive, personalised and comprehensive solution.

- Axis customers benefit from even more meaningful interactions, with instant gratification, anytime, anywhere.
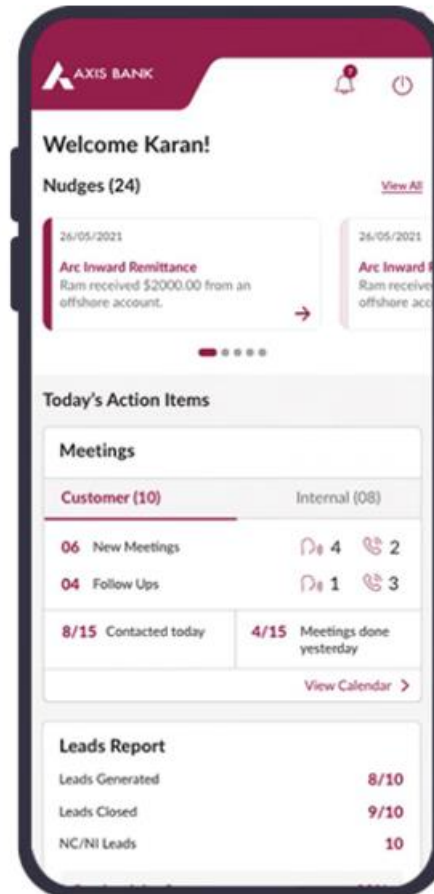
Customers: View Customer 360, provide talking points, traverse end to end journeys for onboarding and servicing

Business: Review portfolio indicators and provide insights to optimize portfolio performance, analytics-generated leads

Performance: View performance for each KPI, comparison vs peers, AI-driven ideas for performance improvement, and incentive predictor

Team: Evaluate team performance, system enabled supervisory reviews, nudges on coaching interventions to enhance skills

Office: Pre-booked and self-created appointments for the day, access office tools, collaborate with colleagues

4 building blocks to deliver smart and intuitive banking experiences

Embedding delight across businesses
began with Burgundy, Branch, CBG

1

Measure and act on Customer Feedback
Launch of NPS, Axis Promise, Select Business & Operating Metrics

3

Delighting customers and fulfil their dreams through smart banking everyday

Create 85k+ delight advocates
Embed 4 STAR behaviours; change management at scale

2

Build institutional capabilities
Omnichannel, Complaints & Voice of Customer, Transparency

4

Nurturing talent: Building a vibrant workplace culture

Channeling High Performance through Learning and Development

- Made significant investments in a 3-year Learning and Development strategy that led to the launch of diverse learning programs.

- Average training hours consisted of 54.61 person-hours of training per employee in the last financial year.

- 62% of training was conducted online, while the remainder were classroom-based.

- Axis Bank offers 127 courses through the Axis Learning Academy.

Axis Leadership and Coaching Academy

- Incisive training programs develop and enhance leadership capabilities at every organisation level.

- Leadership signature utilizes world class university courses, mentoring, board level exposure and coaching to drive agile methods of working.

- Leadership collective for mid-level leaders to manage change and drive business imperatives.

- Leadership basecamp for supervisory development for frontline leaders

Source: Axis bank annual report, Investor presentations

#7

Hong Leong Bank

Refining the suite of digital capabilities to provide customers with advanced banking experiences

> " Our "Built Around You" brand promise signifies our single-mindedness in delivering financial products and services that meet the evolving needs of our customers and communities. We aim to simplify banking through digital innovation, complement lifestyles, enhance financial accessibility and inclusivity, and drive positive outcomes for all

Kevin Lam
Managing Director & CEO
HLB
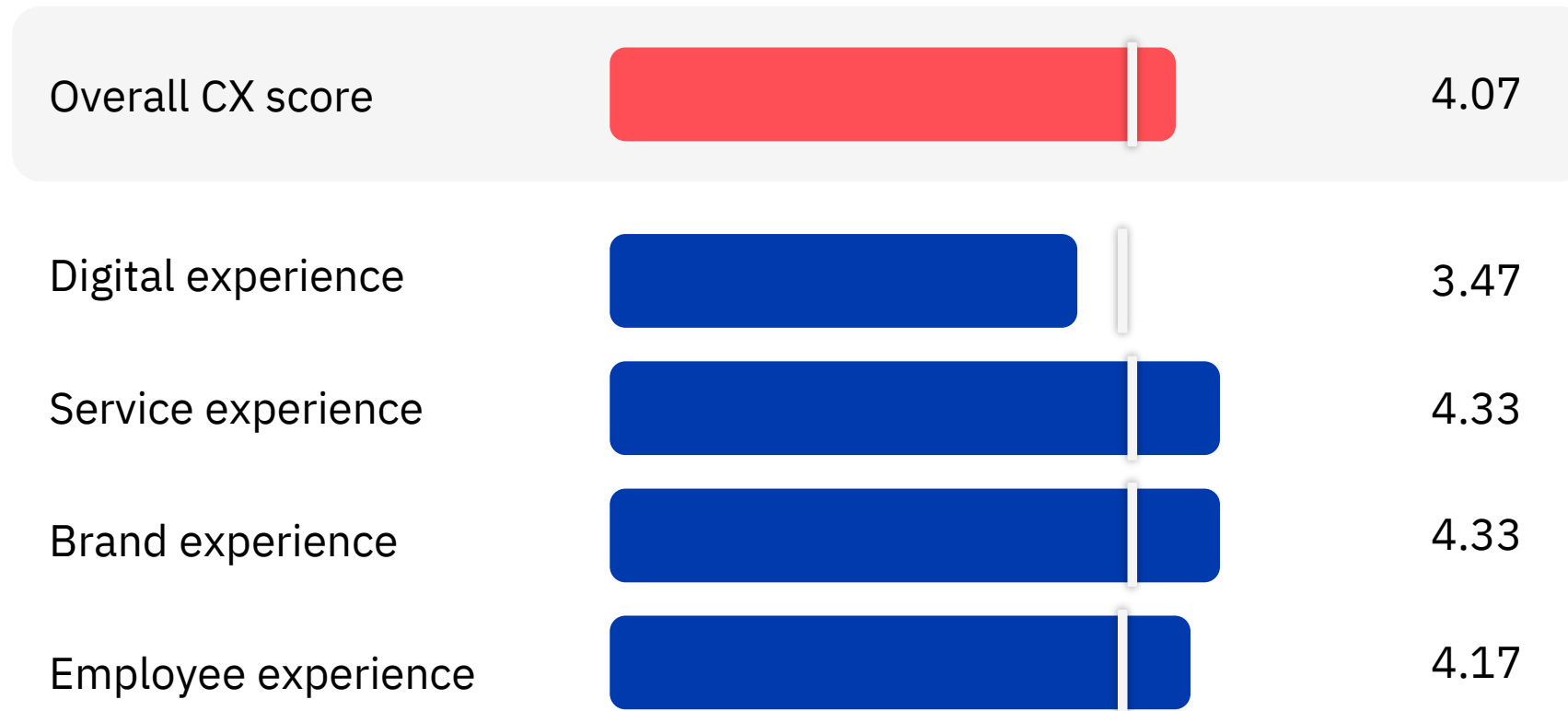
Digital at the core

HLB Wallet
Instant account opening leveraging eKYC& access to HLB Connect

Sole Prop Pay & Save
Launched Pay & Save account for Sole Proprietors available via tablet

Mobile Banking Singapore
Simple, modern experience allowing customers to bank on the move

HLB Wealth
Access to buy and sell unit trusts directly through internet banking for consumers

BCB Web Recommender
Helping businesses find the right products. Single application vs. multiple applications

Bakong Cambodian
Real Time P2P payments & interoperable QR connectivity

Key digital highlights

- An increase in retail internet and mobile banking customer base grew by 12% and 19%, respectively.

- The retail digital platform has processed close to 200 million transactions (+12% y-o-y).

- 92% of all new business customers were onboarded digitally.

- Online banking transactions for businesses have increased by 40% y-o-y, while mobile banking transactions have risen by 105% y-o-y.

- 93% of retail banking transactions are conducted via their internet and mobile banking platforms.

Source: HLB annual report, Investor presentations

Lighting the way to innovative digital solutions

The bank's 'Digital At The Core' theme serves as a guiding principle, leading to the creation of innovative digital solutions that enhance customer banking experiences.

Through flexible and secure digital banking services, including the Internet and mobile banking platforms, the bank enhances customers' experiences, prioritizing convenience and security.

The bank's customer-centric ethos is evident in their branches, where digital solutions like in-Branch tablet services cater to a wide array of customer needs, ensuring a seamless and personalized experience.

Tailored solutions in sustaining a digital momentum

For retail customer	Apply@HLB & HLB wallet	HLB@Kampung
	HLB connect App	HLB Connect Retail
For retail youth	HLB Pocket connect	HLB@School
For SME, commercial and corporate customers	Cashless Lagi Senang	HLB ConnectFirst

Providing seamless banking experiences for customers

'**HLB Jumpstart – Micro Business**' is a new social finance program to fund individuals who may not have the opportunities and means to secure full-time employment or aspiring entrepreneurs who lack credit history and the opportunity to start their own small businesses.

HLB@School supports the digital transformation of schools in Malaysia by providing cashless payments, digital banking tools, and financial infrastructure. In December 2022, HLB@School transformed 16 schools in Kota Kinabalu, setting a digital benchmark in the region.

Launched **Visit Sekinchan 2023** under HLB@Kampung after the small town started using the digital payment tools rolled out the Bank.
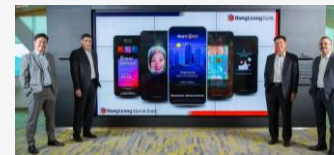
Added speech-equipped **Self-Service Terminals ("SSTs")** to assist the visually-impaired banking customers, making it 17 units nationwide.

Hong Leong Bank

twimbit

Future proofing workforce by upskilling employees

- The HLB@Workday platform has facilitated employees' convenience of accessing the company's resources wherever they work, even remotely.

- This mobile-first strategy enables adaptability to how the company engages and provides employee training.

- The new e-learning platform, Go1, will be launched in FY2024, giving all employees access to over 80,000 modules curated from over 200 content providers.

- Similarly, the platform is available through HLB@Workday at any one time from any location.

Learning & Development on HLB@Workday

Encouraging an 'anytime, anywhere' learning mindset

Training in HLB@Workday contributed to a 5% increase in training hours

3323 employees voluntarily completed e-learning courses on the platform, increased 14% from FY2022

Total number zof employees in FY 2023

Total training hours FY 2023

Average training hours per employee

8207

650409

79
(2% increase from FY 2023)

Source: HLB annual report, Investor presentations

#8

BRI

Digitally transforming services to provide seamless public access to banking

> "

BRI also optimized its network and improved the customer experience through business process reengineering including in digital services such as BRIMO, BRISPOT and BRILink. This helps to increase the role of AgenBRILink as a hybrid human machine platform, further expanding the reach to customers, structuring networks, increasing operational system reliability and others.

Kartika Wirjoatmodjo
President Commissioner
BRI

Performance of twimbit CX framework

Winning with a hybrid banking model

Overall CX score	4.05
Digital experience	4.25
Service experience	4.00
Brand experience	3.96
Employee experience	4.00
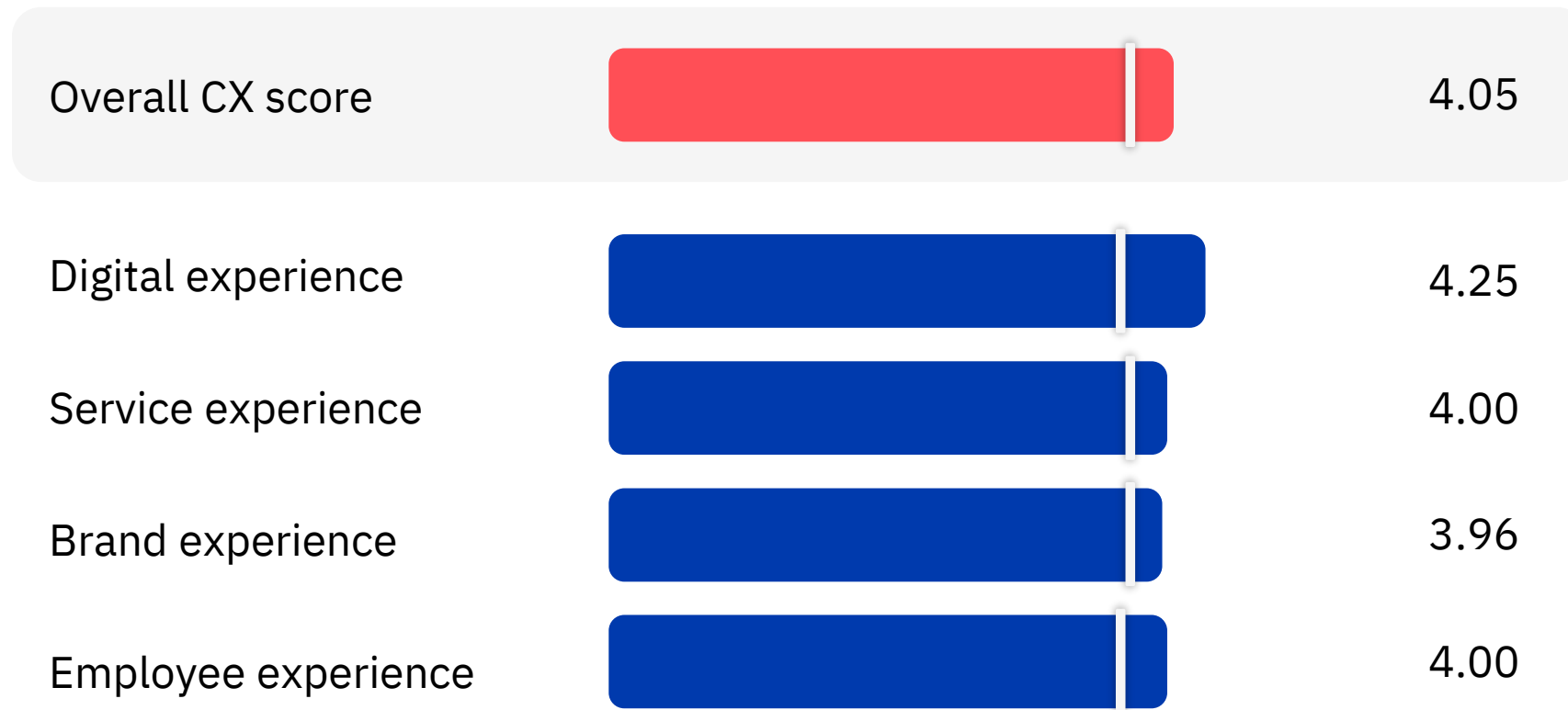
Note: ⏐ APAC Banking average score

BRI digitally transforming its ecosystem

AI and machine learning (ML) utilization:
BRI utilizes AI/ML through BRIBRAIN in 19 BRI products to enhance customer experiences, bolster cybersecurity, and optimize cross-selling through advanced customer profiling.

Super app enhancements:
BRI enhanced BRIMO superapp now offers a variety of financial services, including fast menu, personal financial manager (PFM), complaints in apps, and seamless digital collaborations within the BRI group.

Digital saving:
BRI offers digital saving, a fully digital account opening service that integrates with various applications and partners, expanding the channels for bri account openings.

Data-driven approach:
BRI is working on becoming an excel data-driven organization by strengthening its big data and ai capabilities. Initiatives include master data management and intelligent data analysis for business development.

BRI enhancing features to meet every customer's financial needs

- **Fast menu** that facilitated transactions without logging in.
- **Personal Financial Manager (PFM)** is an automatic expenditure and income control feature easily through BRIMO to check financial health.
- **Complaint in apps** is a feature to make it easier for customers to make complaints directly through BRIMO.
- Digital collaboration within the BRI group (Ceria, Briguna Digital, and others), an end-to-end **consumer loan** application feature up to loan installment payments through **BRImo**.
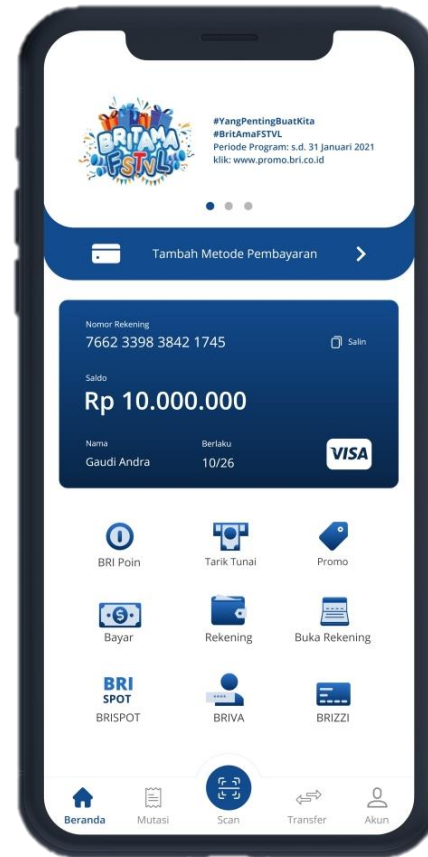
- **International transfers** presents a convenience feature of international transactions anywhere and anytime.
- **Forex conversion** is a currency conversion feature to help customers make various international transactions in 1 application.
- **Investment feature** for easy access to investment in Financial Institution Pension Funds, Deposits, Customer Fund Accounts (RDN), e-SBN through BRIMO.
- **BRI Group product integration** through BRIMO such as opening an RDN account and Brights account from BRI Danareksa Sekuritas, applying for Pinang and opening a Bank Raya account, as well as pawning vehicles from BRI Finance.

Cultivating vision-driven culture at BRI

Culture is one of the important components to achieve the company's vision. Therefore, BRI is guided by three values, namely the Core Values of AKHLAK, BRILiaN Belief, and BRILiaN Ways, three of which are integrated into BRI One Culture.

- **AKHLAK:** Grounded in Amanah (Trusted), Kompeten (Competent), Harmonis (Harmonious), Loyal (Loyal), Adaptif (Adaptive), and Kolaboratif (Collaborative), shaping internal and external interactions, ensuring alignment with industry standards

- **BRILiaN Belief:** Upholding integrity, professionalism, mutual respect, and trust, fostering innovation and a customer-centric spirit.

- **BRILiaN Ways:** Emphasizing performance-driven behavior, enabling bank to achieve peak performance in line with industry demands and strategic objectives.

Adherence to these values fuels bank's commitment to excellence, innovation, and enduring success.

AKHLAK → Core values

BRI One Culture

BRILiaN → Belief

BRILiaN Ways → Performance driven behaviors
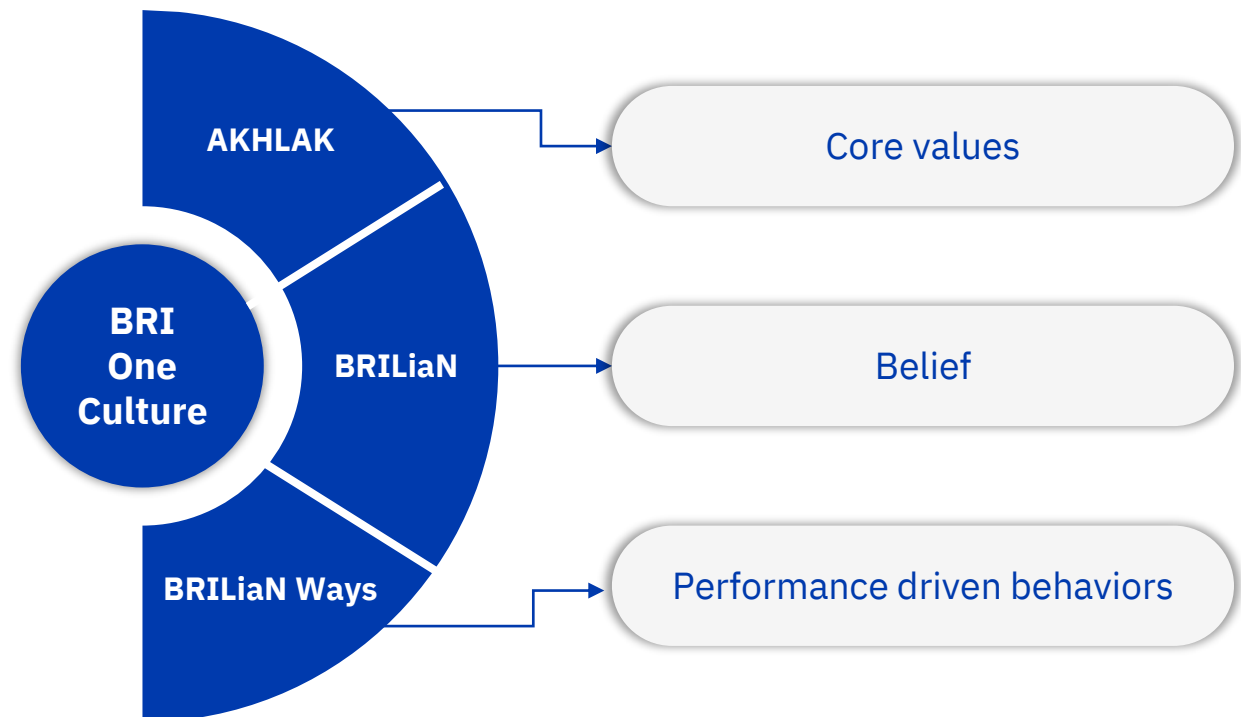
Transforming human capital into a strategic business partners

Planning	Resourcing & acquiring	Developing	Career & succession management	Performance management	Remuneration	Employee & industrial relation
Designing robust workforce planning	Attracting best-fit talent & implementing new resourcing strategy	Nurturing great leader by robust integrated development program	Promoting great talent to support employee productivity through employee aspiration	Revamping performance management for boosting organizational agility	Leveraging competitive & equitable compensation and benefit	Fostering healthy employment governance & employee relation

#9

SCB
ไทยพาณิชย์

Leverage data and technology to respond more effectively to consumer demand

"

Mr. Kris Chantanotoke
Director and CEO,
SCB

SCB will continue to conduct business according to its strategies with an aim of achieving wealth management and digital banking excellence based on a customer-centric business model, delivering satisfactory customer experiences, optimizing its systems to enhance its digital service channels and expand its omnichannel platform, while prioritizing quality asset management and effective cost management.

Uniting advanced data, seamless experiences, and innovation

SCB Bank focuses on 4 key strategies:

Driving customer engagement
Creating superior experience through spending insights, savings notifications, and personalized experiences through data-powered platforms.

Innovating new products
Launching new financial solutions and non-financial services that extend beyond traditional banking. Bank products also provide a seamless experience across digital and omnichannel platforms.

Enhanced stability and efficiencies
Enhancing it across digital channels to accommodate the various needs of customers and larger transactions.

Personalized assistant services
Providing analytics-driven advice to customers at the right moment based on insights into their behavior and lifestyle through chatbots that help empower customers

Elevating experiences through feedback and adaptability

- Driven by the inspiration to become a Customer Centric Organization, the Bank continues to innovate and offer financial solutions that seek to address customers' needs, while also conducting daily customer satisfaction survey.

- Customer feedback and recommendations enable the Bank to improve speed and efficiency of its internal processes and services.

- This also allows SCB Bank to uplift its personnel to better serve customers and innovate new products to accommodate customers' needs and lifestyles, for the purpose of continuously enhancing customers' experience.

Closed-loop Feedback

Channel
- Branch
- Mobile Banking
- Customer Center

Require only 2 minutes to answer survey

Customer Completes Satisfaction Survey

Case automated with type "Service Recommendation"

Smart Sales System

Real Time Dashboard

Automated E-mail

SLA within 3 working days

The system will send an E-mail when a case is initiated

Contacting customers to address their recommendation, and providing them additional support

Closing Smart Sales cases in the same manner as closing cases for complaints

Source: SCB annual report, Investor presentations

Using social media accounts to provide favorable customer experiences

Under the new structure, SCB Bank remains the core engine for SCBX. It is positioned to deliver satisfying returns while establishing a robust, secured and sustainable profit base.

Continually striving to "Be a Better Bank", SCB Bank aspires toward becoming "the no.1 Digital Bank in wealth management, ready to deliver a seamless service experience across channels."

Siam Commercial Bank's (SCB) social media presence has demonstrated yet another outstanding performance, winning a Best Brand Performance on Social Media award in the Banking Category for a seventh year from the Thailand Zocial Awards 2022

Equipping employees with the right skills and capabilities for future banking

Uplifting employees' readiness at all levels to develop knowledge and skills in working and making data-driven decisions. Consequently, SCB Bank improves their efficiency in becoming a digital organization, while adding value to customer-centric business opportunities. The Bank designed and developed 'development roadmap', that is suitable for each business unit.

Skill Development Framework to Data Champion

Data analytics for upskilling

Collaborated with asian institute of technology (ait) in organizing online training
- Basic data analytics and data science
- Critical thinking for data analytics
- Power bi
- Data visualization
- Data story telling

Data group coaching

Consult with businesses and data analytics coach to use their own data for learning, planning and decision-making

Data analytics for tools

Introduce data analytics tools including excel, power bi, sql and python

Data showcase

Present results that show
- Business benefits
- Applicability and depth of data
- Data presentation
- Data storytelling
- Creativity

70% of employees have data and digital skills

Source: SCB annual report, Investor presentations

#10

HH UOB

Connecting with customers through an omni-channel approach

> " Our approach to digitalisation has always been anchored by our omni-channel strategy. Customers can access banking anytime, anywhere and through any channel – be it via our physical branches, digital platforms or a combination of both.,

Wee Ee Cheong
Deputy Chairman and CEO,
UOB

Performance of twimbit CX framework

Leveraging analytics and technology to offer hyper-personalised financial services

Overall CX score	4.02
Digital experience	4.32
Service experience	3.88
Brand experience	4.06
Employee experience	3.84
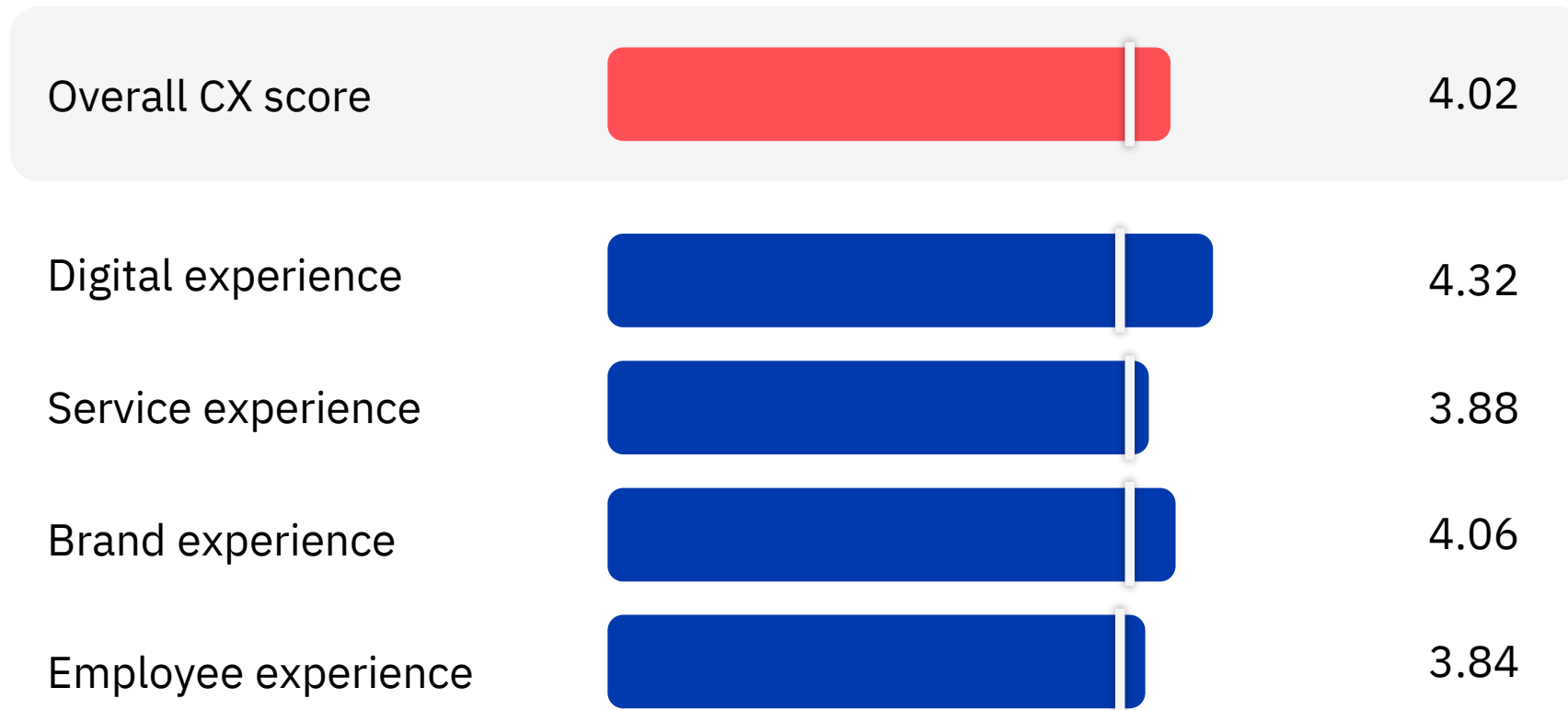
Note: | APAC Banking average score

Deliver personalization at scale through TMRW

- UOB TMRW is the Bank's all-in-one app built around customer needs to enable them to bank, to pay and to play with ease.

- Bank is constantly enhancing the app's capabilities with the latest technologies, including various innovative solutions from FinTech providers and proprietary in-house artificial intelligence (AI)/machine learning (ML) models.

- This model helps to cleanse data, analyse customer behaviours and transactions, as well as deliver personalised and actionable insights to digital customers across ASEAN.

8%
of customers moved from transaction through traditional channel to digital channel

577 million
transaction analysed to generate relevant customer insights (+7% Y-o-Y)

22
awards won in 2022

Digitally –enabled customers **+18%** Y-o-Y; and
75% of customers base in ASEAN

New-to-bank customers acquired digitally through UOB TMRW **+62%** Y-o-Y; and
>50% of total acquired customers base in ASEAN

Source: UOB annual report, Investor presentations

Innovating for TMRW
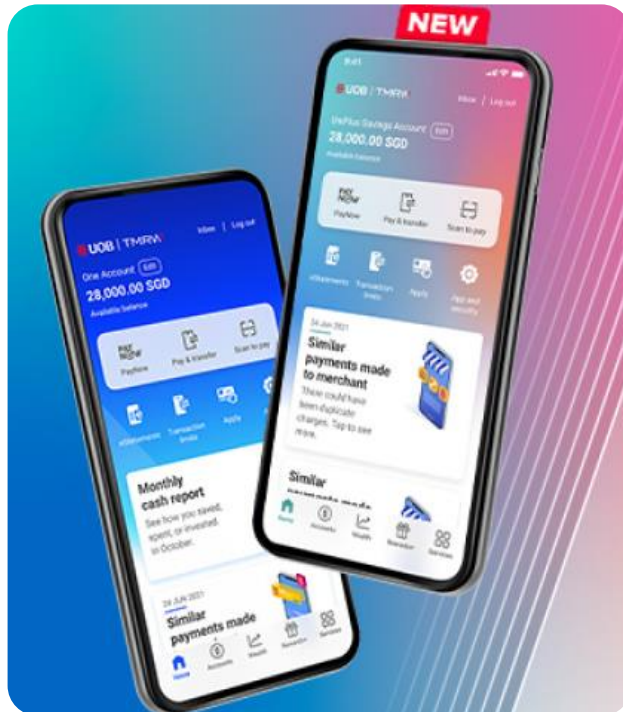
Launch of UOB TMRW in Thailand
- Offers a wider suite of products and solutions
- Will be rolled out across ASEAN in the next 2 years.

Launch of Auto-Save, an AI-driven automated savings feature on TMRW in Indonesia
- First-of-its-kind in ASEAN, this feature analyse and predict each customer's past, current and future spending patterns, income and everyday transactions to find surplus cash
- Automatically sweeps surplus cash into the savings account to earn higher interest, while ensuring sufficient balances in current accounts for any required transactions.

Launch of multi-theme capability on UOB TMRW in Singapore
- Introduce refreshing and personalised new themes and looks on the app interface
- Provides customers with easier navigation and a dynamic login screen.

Source: UOB annual report, Investor presentations

Seamless omni-channel engagement and personalized solutions

Implementing an omni-channel approach that seamlessly integrates physical branches with digital channels, allowing customers to engage with the bank at their convenience, both online and offline.

Utilizes customer engagement data, analytics, and technology to gain valuable insights. These insights are leveraged to create tailored solutions that anticipate customers' needs and are delivered through their preferred service channels, aiding them in achieving their financial goals.

Powered by — Data analytics + Technology → Personalised engagement → across channels → Omni-channel strategy: UOB TMRW, Relationship Managers, Branches, Call Centre
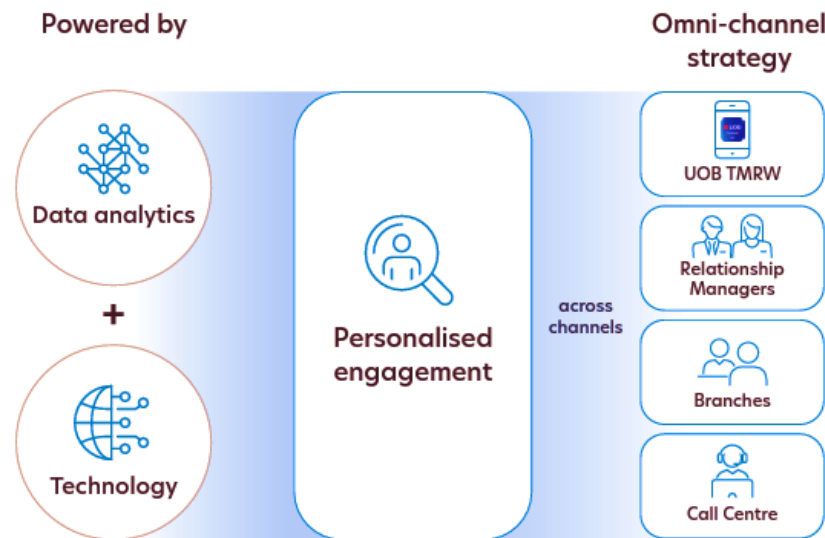
Physical network
- Around 400 branches
- More than 1.1 million ATMs

Digital channels
- Online banking
- UOB TMRW app.

Omni-channel customers

1 in 5
UOB customers are omni-channel customers.

The most engaged hold more products and transact up to **20X** more

Held **1.78** products; and performed **566** transactions a year (+31% year-on-year).

Drive **51%** of total revenue (Up from 47% in 2021)

Source: UOB annual report, Investor presentations

Fostering ASEAN's Future: UOB's Purpose-Driven Approach

Building the Future of ASEAN:
As part of its brand refresh, UOB's Purpose statement reinforces its commitment to stakeholders, including customers, colleagues, and the community. The bank is focusing on three strategic pillars to fulfill this Purpose:

Connectivity:
UOB harnesses its extensive regional footprint and adopts a unified approach, empowering businesses to connect within ASEAN. This strategy unlocks new growth opportunities across the region, enabling seamless connections and fostering collaborations.

Personalisation:
Emphasizing customer-centricity, UOB delves into understanding the unique needs of each individual customer. Leveraging data and relationship-led insights, the bank crafts tailored solutions aligned with their requirements. This approach engages customers effectively and anticipates their life goals.

Sustainability:
Adopting a long-term perspective, UOB emphasizes impactful and sustainable development in the region. The bank's commitment extends to supporting businesses in advancing responsibly, making a positive environmental impact, and promoting social inclusiveness alongside economic progress.

UOB

twimbit

Prioritizing employee well-being for greater employee experiences

Employee wellness

Physical Wellness	Invest in the physical wellness of colleagues by providing avenues to maintain a healthy lifestyle. The bank provides support including, comprehensive medical and lifestyle benefits to employees and their dependents, as well as partnerships with leading healthcare and lifestyle providers.
Mental wellness	Believe in creating a workplace environment where open dialogue and support helps foster a positive state of mental health. Banks' frequent and regular Mental Wellness Days provide employees with various tools and skills to manage their own mental health.
Financial wellness	Seek to equip employees with financial management fundamentals and strategies through financial literacy talks and workshops.
Intellectual wellness	Provide avenues for employees to explore potential hobbies to stimulate their mind and self-enhancement activities to improve their personal life

Customer experience mastery unleashed

Ft. SINGAPORE AIRLINES

![Singapore Airlines logo]

The gold standard in customer experience

Performance of twimbit CX framework

Overall CX score	4.50
Digital experience	4.44
Service experience	4.54
Brand experience	4.63
Employee experience	4.41
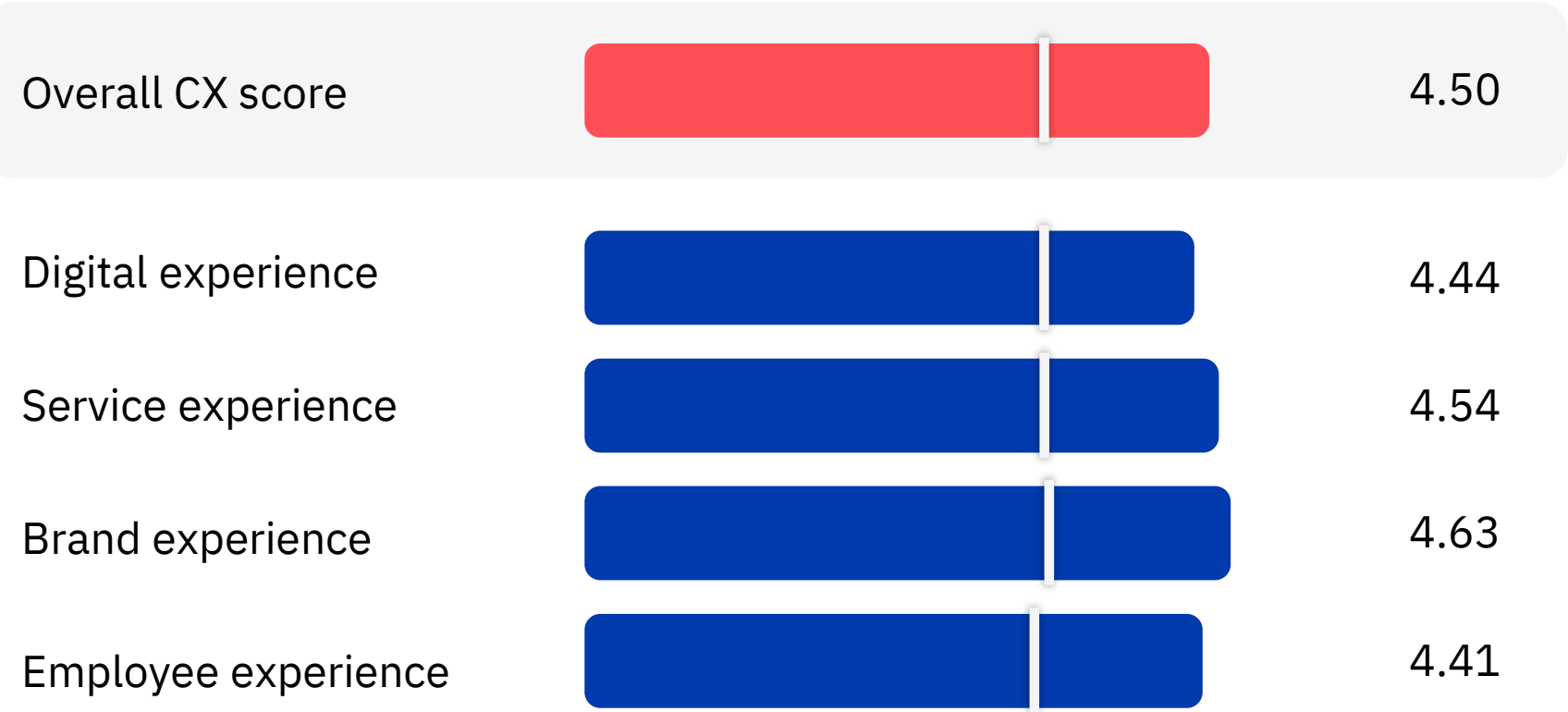
Note: | APAC average score across industry

Understanding customers and going the extra mile for them

1 **Customer engagement & communication**
SIA proactively reaches out to the customers to understand their needs and individually manages customers' trip

4 **Customer data governance**
SIA takes measures to maintain the safety and security of customers' data and privacy

Pre-flight   In-flight   Post-flight

2 **Customer experience management system**
SIA understand customer preferences and takes steps to provide a memorable experiences

3 **Customer insights portal + business analytics**
SIA actively listens to customer comments and takes in feedback to improve their journey and ensure the end-to-end experience is safe and seamless

Ensuring customer satisfaction through service excellence

Providing seamless and personalised customer experience

- **Award-winning cabin crew** provides warm and caring service.

- **Voice of Customer** data and analytics to identify and address customer pain points.

- The **Customer Experience Management** system has over 75 million customer records which facilitate targeted engagements.

Leveraging technology to enhance service standards

- The **Customer Insights Portal** uses **AI modeling** search feature with future application of Generative AI.

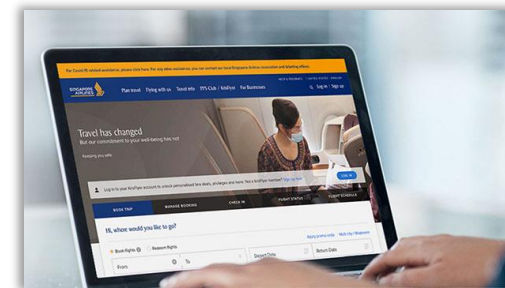- The **Crew Journey App** lets cabin crew shares their experiences and give suggestions to improve customer's experience.

- **Auto check-in, e-boarding pass** on mobile phones, and **self check-in counters** at airports.

Better Service Through Process Automation

- **Schedule Change Bot** automates manual processes for following up with customers on schedule changes, saving about 1,400 manhours annually.

- **De-dupe Bot,** automates the removal of duplicate passenger cases and reduces manual processing, saving about 1,179 man-hours annually.

Elevating customer engagement: A digital approach by SIA

Enhancing customers' feedback management and engagement:

- Usage of digital solutions by the Customer Affairs department to automate and streamline SIA's feedback handling process.

- Utilization of NLP features in SIA's Customer Feedback Analytics (CFA) tool for automated extraction of customer information, feedback classification, case routing, and prioritization of time-sensitive cases.

Engaging customers through social media platforms:

- Maintaining a presence on various social media platforms including Facebook, Twitter, Instagram, LinkedIn, YouTube, TikTok, Weibo, and WeChat.

- Establishing a dedicated Social Media Engagement Unit to assist customers and build a community passionate about travel and aviation.

SIA ramps up on the upcycling project:

- Features retail products made from retired aircraft parts and in-flight service items created in collaboration with local brands.

- SIA also launched limited edition SIA-designed aviation tags made from the metal fuselage harvested from retired SIA aircraft.

- The Carrier Collection, a range of bags designed by SIA, is made from retired life vests"

SIA leverages technology to better connect with its employees

1SQ and SQhub: Employee Mobile App and Portal:
- Provides on-the-go access to company news and self-service functions.
- Allows functions like leave submissions and travel requests.
- Over 95% of staff in Singapore actively used the app as of March 31, 2023.
- Continuously enhanced based on user feedback.

SKIES e-Learning Platform :
- Platform offers over 55,000 bite-sized learning modules.
- Accessible to SIA employees on their mobile devices.
- Allows employees to learn anytime, anywhere.
- Empowers staff to take control of their learning and development, even while on the move.

Joey (HR Chatbot):
- Developed in-house using Smart Search technology.
- Assists staff with HR-related queries and provide interactive support.
- Single point of contact for all HR-related matters.
- Integrated with Google Dialogflow for enhanced interactivity.
- Managed through a case management tool for efficient query handling.

Ozy (Chatbot on Scoot's Employee Messaging App):
- Allows employees to submit Workday and Employee Service Centre requests on the go.
- Handles requests such as sick leave submissions and viewing time off balances.
- Enables managers to approve time off requests and receive reminders for work anniversaries.
- Nearly 9,000 transactions initiated on Ozy in the first half of 2023 and 75% of these transactions were successfully completed.

A roadmap for banks to achieve exceptional customer experience

1

Comprehensive customer understanding:

- Conduct detailed market research and surveys to gain profound insights into customer needs, preferences, and expectations.
- Utilize advanced data analytics techniques to comprehend customer behavior and tailor services accordingly.

2

Customer persona development:

- Create meticulous customer personas based on demographic, psychographic, and behavioral factors.
- Use these personas to customize services, communication strategies, and marketing efforts for distinct customer segments.

3

Employee empowerment:

- Provide extensive training to employees, emphasizing product knowledge, soft skills, and problem-solving abilities.
- Foster a customer-centric mindset among employees and offer continuous training programs to adapt to evolving customer demands.

5

Personalization excellence:

- Leverage customer data to deliver personalized interactions, offering tailored recommendations, exclusive offers, and bespoke services.
- Craft personalized communication strategies based on individual customer profiles and behaviors.
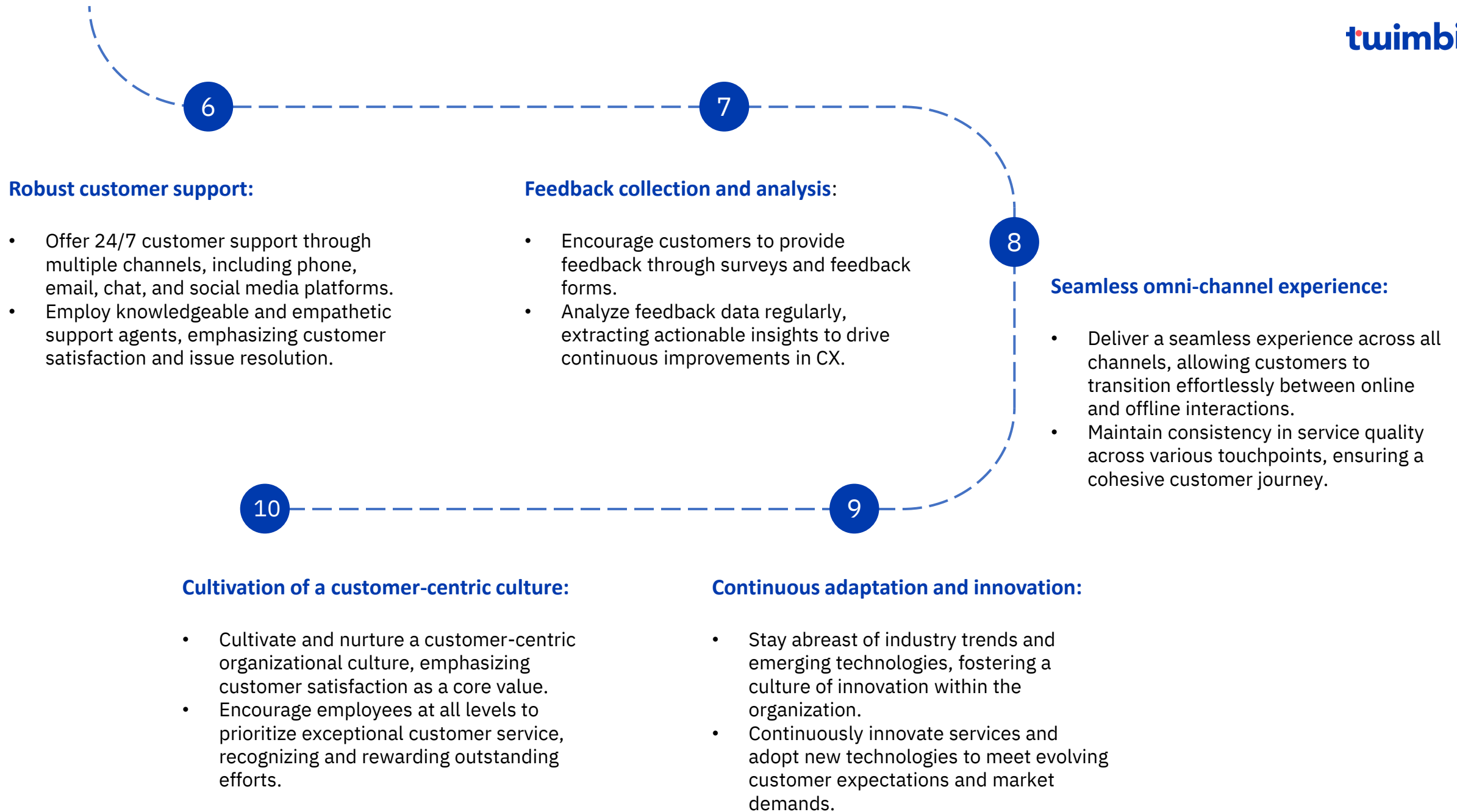
4

Strategic digital transformation:

- Invest in cutting-edge, user-friendly, and secure digital platforms, including mobile apps, online banking portals, and AI-powered chatbots.
- Ensure seamless integration across all digital channels, fostering consistent customer experience.

6

7

8

9

10

Robust customer support:

- Offer 24/7 customer support through multiple channels, including phone, email, chat, and social media platforms.
- Employ knowledgeable and empathetic support agents, emphasizing customer satisfaction and issue resolution.

Feedback collection and analysis:

- Encourage customers to provide feedback through surveys and feedback forms.
- Analyze feedback data regularly, extracting actionable insights to drive continuous improvements in CX.

Seamless omni-channel experience:

- Deliver a seamless experience across all channels, allowing customers to transition effortlessly between online and offline interactions.
- Maintain consistency in service quality across various touchpoints, ensuring a cohesive customer journey.

Cultivation of a customer-centric culture:

- Cultivate and nurture a customer-centric organizational culture, emphasizing customer satisfaction as a core value.
- Encourage employees at all levels to prioritize exceptional customer service, recognizing and rewarding outstanding efforts.

Continuous adaptation and innovation:

- Stay abreast of industry trends and emerging technologies, fostering a culture of innovation within the organization.
- Continuously innovate services and adopt new technologies to meet evolving customer expectations and market demands.

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We help build and grow
purpose-driven businesses