



sandsiv+



FINANCIAL SERVICES

SUCCESS STORY

CX as a critical business success factor

INDUSTRY

Financial Services

REGION

Switzerland

COMPANY SIZE

Medium

BUSINESS TYPE

B2C

ABOUT

CEMBRA MONEY BANK



Swiss

1K

employees

1M

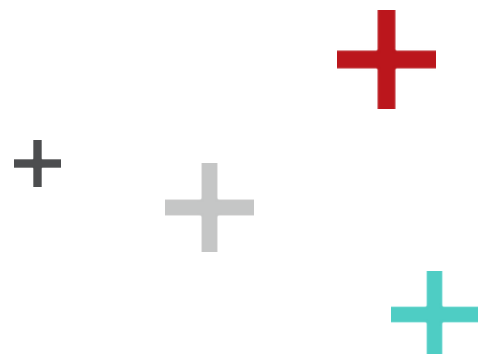
customers

Cembra Money Bank AG is a leading Swiss provider of consumer finance products and services. 700 Cembra employees from 36 countries offer personal loans, auto loans and leases, and insurance services along with credit cards and deposit and savings products to the firm's 1 million customers.

From its headquarters in Zurich-Altstetten, Cembra operates throughout Switzerland through a network of branches, and maintains a robust online presence. Its partners include credit card companies, car dealerships, and independent intermediaries.

To sustain its impressive recent growth, Cembra identified the customer experience as an area in which it could improve its current operations while further differentiating itself.

After a rigorous selection process, Cembra chose SANDSIV to implement a robust VOC platform as the backbone of its new approach to the customer experience.



GOALS & CHALLENGES

GOALS

Achieve a new degree of customer understanding, one that directly informs crucial business decisions by informing strategies and tactics throughout the organisation with a deep and nuanced understanding of customer preferences and relevant consumer trends.

CHALLENGES

Implement a robust VOC platform with the flexibility to capture and measure customer feedback from a variety of touchpoints, the power to create complex, dynamic surveys, and the contextual sensitivity to deliver actionable insights throughout a complex organisation whose business requirements are constantly changing.

"SANDSIV+ PLATFORM ALLOWS US TO REALLY TURNING CUSTOMER FEED BACK INTO REAL INSIGHTS FOR THE COMPANY AND REAL BENEFITS FOR THE CUSTOMER."

“

Cembra Marketing Manager





OUR APPROACH TO CEMBRA'S NEEDS

Our solution preserved the continuity of Cembra's business operations while delivering its new VoC platform within two weeks of sign-off.

Challenges specific to Cembra's implementation included:

- Replacement of Cembra's existing survey platform, SurveyMonkey, with the sandsiv+ VoC solution
- Identification of each key touchpoint along the Customer Journey
- Implementation of the full sandsiv+ platform and calibration of its data-gathering tools to the previously identified touchpoints
- Design and configuration of web-based and SMS customer surveys, including invitations, each reflecting Cembra's corporate identity through custom messaging and branding
- Development of role-based dashboards calibrated to provide relevant and actionable insights to Cembra's Board of Directors, division heads, and team leads
- Consultation with Cembra's legal, IT, and process teams to ensure that its procedural frameworks reflected all standards and regulations regarding data protection and security relative to the sandsiv+ implementation





IMPLEMENTATION

POP-UP SURVEY

Cembra chose SANDSIV in part to replace its turnkey-but-limited survey system. The bank sought a survey platform that was dynamic and responsive on both ends: able to offer a pop-up surveys based on customers' use of Cembra's website while asking questions and gathering responses that directly informed business decisions across the organisation.

Because sandsiv+ is so highly configurable, we were able to implement the pop-up survey in exact accordance with Cembra's wishes. The survey's appearance, location, and timing were all carefully considered, along with policies governing its dismissal or partial completion. So, too, were internal policies governing the collection, storage, and use of survey results within sandsiv+.

TEMPLATE DESIGN

We delivered survey templates that met Cembra's current needs and anticipated future ones, while incorporating marketing assets that allowed our solution to blend seamlessly with Cembra's customer experience.

QUESTIONNAIRE DESIGN

Working closely with Cembra, SANDSIV developed a concise series of questions that spoke directly to the bank's broadest customer-related questions, while complementing the overall customer experience rather than distracting from it.

TESTING AND RELEASE

A full roundof testing, representing every common usage scenario, was successfully completed before the pop-up was added to Cembra's website.



IMPLEMENTATION

DASHBOARDS

To make effective, profitable use of the data collected by sandsiv+, we offer a suite of detailed, responsive dashboards customised for each decision-maker throughout the organisation.

Cembra's organisation-wide commitment to the customer experience required an approach to dashboarding that comprehended both the new stores of customer information available through sandsiv+ and the various roles and responsibilities held by employees throughout the firm.

USER MATRIX & SECURITY MAPPING

Before we implemented a single dashboard, we worked with Cembra executives, managers, and IT personnel to develop a comprehensive matrix of all Cembra employees and their needs for customer data. This matrix was overlaid by a map of security permissions granted to each employee role. This crucial preliminary work allowed us to identify the exact array of dashboards needed to fulfil Cembra's goals.



CONCEPT MAP

For each dashboard, we created a concept map defining the data to be presented, the method(s) of presentation, and the gadgets to be implemented. Each of these considerations was weighed against the specific business decisions incumbent upon each employee. We shared the results of this concept map with employees in a series of dashboarding workshops.

IMPLEMENTATION

DASHBOARDS

DASHBOARD IMPLEMENTATION

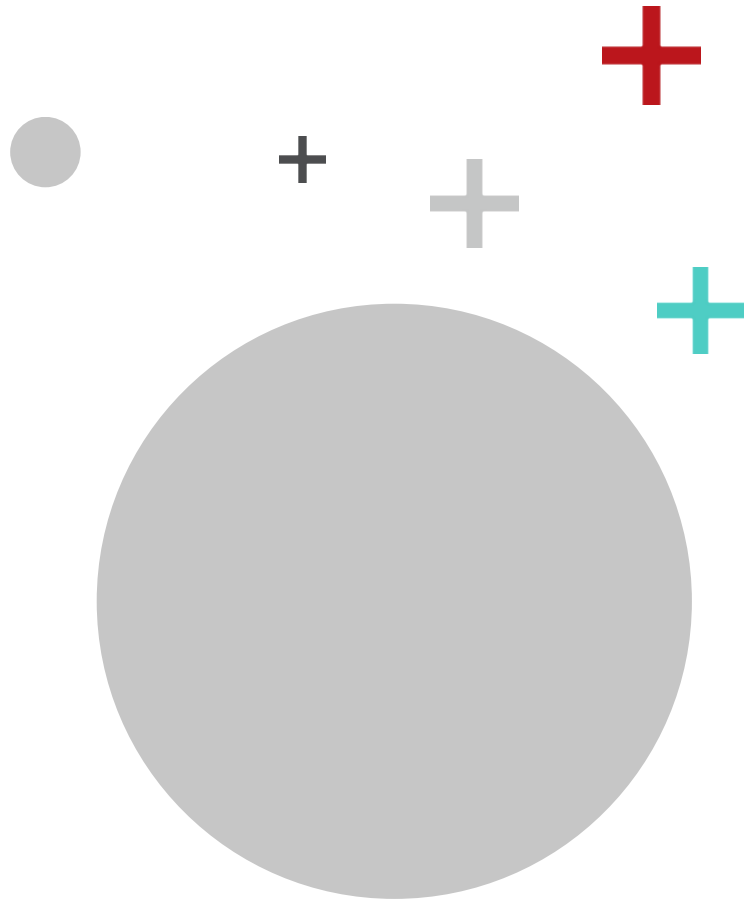
Using the groundwork discussed above, along with the results of our dashboarding workshops, we completed each dashboard's design and implement edit within sandsiv+.

GADGETS

Our modular dashboard system is built around gadgets that allow users to dynamically access information relevant to pressing business needs, and to flexibly interact with that data. Once each dashboard was defined and implemented, we assigned gadgets to each, following the concept map guiding this phase of the Cembra project.

SECURITY

Building on the security map we established early in this phase, we implemented a security concept that allowed Cembra users the freedom to generate crucial insights on their dashboards without fear of raising security concerns.



IMPLEMENTATION

SMS SURVEYS

In addition to the insights sandsiv+ generates through indirect and inferred consumer data, Cembra wished to strengthen its ability to gather the direct voice of its customers who had contacted its call centres.

These surveys were to be sent 24 hours after each call, and were to be delivered in the customer's choice of Italian, German, or French.

TEMPLATE DESIGN

For Cembra's SMS surveys, we developed a series of templates designed to reflect the full range of customer-interaction outcomes while addressing a common set of business questions. As with the pop-up surveys we developed previously, all templates reflected Cembra's marketing vision.

QUESTIONNAIRE DESIGN

To capture the true voice of Cembra's customers, and to convey the full value of its follow-up SMS surveys, we designed questionnaires that balanced Cembra's need for customer insights with the freedom customers needed and deserved to answer candidly and to have their views expressed as fully as possible.

IMPLEMENTATION

Before we tested the SMS survey in its final form, we implemented it internally. This step allowed us to confirm in a controlled setting the survey's usability and its delivery of key customer feedback to the central sandsiv+ platform, where it formed an important repository of knowledge regarding the success with which Cembra currently served its customers and the areas in which it stood to improve.

TESTING AND RELEASE

Before the SMS survey was released for general use, we tested every scenario it might encounter, from high case loads to error handling when surveys were undeliverable, unanswered, or partially completed.

IMPLEMENTATION INTEGRATION AND TRAINING

sandsiv+ delivers deeply informed, highly responsive insights that help call centres and other customer-facing operations anticipate and meet the needs of Cembra's customers. The wealth of newly available information required some integration with Cembra's existing systems and special training of its staff, both customer-facing and internal.

INTEGRATION

Cembra's existing call centre system was designed to make highly focused use of a relatively small amount of data. To take full advantage of sandsiv+'s capabilities, we developed APIs that allowed full communication between the sandsiv+ platform and Cembra's legacy systems.

TRAINING

From the managers responsible for Cembra's customer care operations to the employees who interacted daily with customers, SANDSIV delivered comprehensive training on both the new platform and its consequences for legacy systems and workflows.

Training was not limited to employees directly responsible for working with Cembra's customers. The bank's legal and IT teams received full training on sandsiv+'s data-privacy and security features, and the ways in which they supported full compliance with all appropriate regulations.



RESULTS

In just two weeks after our agreement, SANDSIV delivered a VoC platform that gives Cembra Money Bank AG a comprehensive suite of performance insights on all key customer interactions.

The entire Cembra leadership team can now access relevant customer insights at any time through a series of custom-built dashboards, and the entire system is fully compliant with every financial-services regulation to which Cembra is subject.

Cembra and its CX team continue to adapt and refine its best practices using sandsiv+, and to strengthen customer retention and earn the reputation that gains the bank new market share.

1
VOC
project

0
Issues

2
Weeks to
go live

9
Persons
involved

1M
Happy
customers





ABOUT SANDSIV

SANDSIV is a Swiss software provider located in Technopark Zurich, Switzerland's main technology hub. Listed as a leading VOC vendor in Gartner's recent VOC Market report, SANDSIV has built its reputation in delivering its state-of-the-art Voice of the Customer enterprise solutions "sandsiv+" to advanced CX teams at leading organizations throughout EMEA, including leading companies in the telco, financial services, utilities, retail and transportation sectors.

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