



# Better Service Levels Increase Loyalty

Pega technology provides digital enterprise service backbone

- RBC sought a solution that would allow them to optimize customer engagement and experience to drive revenue, as well as streamline operations and reduce costs.
- Across 30,000+ users in 8 regions and 14 centers globally, RBC was able to reduce the request resolution time from as much 5 days to 30 minutes and decrease back office headcount by 20%.

## The business issue

Earning the Right to be the First Choice

Royal Bank of Canada (RBC) sought to drive their “customer first” mission while meeting the ever-changing needs of their customers. Several internal studies supported the working theory that loyalty was a key driver of growth. As a result, RBC focused on making it easier for their customer request management process to deliver rapid and predictable responses to clients.

Requests arrived through multiple channels (e.g., phone, branch, email, fax) in eight different geographic regions. These requests were then sent to 14 different service fulfillment groups, each with different systems and processes. RBC’s disjointed, complex business systems made routing specific inquiries correctly, setting response time expectations, and providing updates on existing requests challenging.

## The solution

Intent-Led Processing at the Point of Service

Using the Pega Build for Change® platform, RBC rebuilt an end-to-end resolution process called CART (Client Action and Request Tool) spanning all channels and lines of business. CART guides users through the complexities of documenting problems with simple navigation screens, coaching tips, and step-by-step prompts. It even immediately resolves cases at the point of service.

The process automation capabilities of the CART solution help drive higher efficiency rates by automatically retrieving customer data required for resolution. The solution also routes cases to the correct support group and generates supporting forms and correspondences.

Formal rollout of CART required no formal training to service fulfillment groups.

## The results

Higher Service Commitments

RBC’s proprietary studies quantified the hard dollar benefit of an improved customer experience. This allowed them to align the project with their “client first” vision instead of just focusing on productivity gains.

CART presents enforceable service-level agreements (SLAs) adjusted for each request type, customer segment, and fulfillment group. Staff now manage expectations and provide expedited service to high value clients, leading to a better customer experience and improved loyalty.

The automated processes of CART included 900+ case types which drastically reduced errors and duplicates, allowing the staff to focus only on the steps requiring their skill and judgment.

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*We were able to improve the ability for front-line staff to handle more inquiries during their first interaction with our customers and set credible client service commitments, driving higher overall customer satisfaction and per-client profitability.*

**Program Director**

Royal Bank of Canada (RBC)