

## Case Study: Oxygen

# Breathing Life into Financial Services



Oxygen set out to build a bank for the gig economy. Finserv strategists at Ubiquity helped the challenger bank refine their mobile app and build a multichannel customer support infrastructure to bolster their mission.

Competition for digital banking customers is fierce, with countless new challengers entering the market. To captivate and keep customers, a well-designed customer journey is a must. But you also have to build a robust support framework that anticipates and responds quickly to customer needs.

## Strategy and Solution

Prior to launch, Oxygen entrusted Ubiquity with a mission-critical task: Map the customer journey and develop and implement processes, policies and training to engender brand-building loyalty. Ubiquity's senior subject-matter experts conducted in-person deep dives with the neobank, digging into everything from the flow of the mobile app to shipping costs for replacement cards if customers are traveling. Ubiquity assessed dozens of scenarios and also recommended best practices for integrating live chat to drive usage and satisfaction. Although more labor-intensive on the backend initially, Ubiquity's proven approach treats live chat much like a personal text message, where there's a complete chat history, rather than discrete, standalone messages. That setup gives customers flexibility to pick up the conversation at any point while providing agents with maximum data to drive speedy resolution.

Ubiquity did much more than provide detailed assessments and recommendations; however. The team took on the responsibility of implementation—setting timelines and milestones for departments across both organizations to ensure a successful launch. The work didn't stop there. As Oxygen's live voice and chat provider, Ubiquity continues to collect and analyze data from every customer interaction. That front-line data fuels ongoing process enhancements. For example, Ubiquity found that address changes were driving up inquiries, so Oxygen added a security layer within the app to enable customers to change their own addresses, which virtually eliminated this type of inquiry. Ubiquity agents also report in real-time via Slack any technical issues customers are encountering, and the account manager syncs with Oxygen leadership multiple times a week on customer FAQs.

Great CX is a key component of Oxygen's significant growth. It started with the expertise and foresight to anticipate customer needs and challenges, but it requires adaptability to go where the customer (and the data) lead.



Everything we do is for our customers. Ubiquity's expertise helped ensure that we launched with full confidence, not only in our mission-driven products and services but in the overall support infrastructure we built. Together, we're delivering the next generation of banking.

Hussein Ahmed  
Founder and CEO, Oxygen

## Results

33%

Faster AHT than Goal

93%

Quality Scores across Channels

94%

First Call Resolution

## At a Glance

Oxygen is a San Francisco-based banking challenger catering to freelancers and entrepreneurs. The fintech startup, which grew revenue by more than 1,000% in 2020, also helps customers incorporate their small businesses.

**Services**  
Live voice and chat

**Location**  
Bacolod, Philippines