

## Case Study: Customer Experience (CX)

# Customer-obsessed digital bank aims for zero complaints



Digital challenger bank discovers the loyalty-building value of hyper-responsiveness across all digital channels.

### Challenge

Bmtx Inc. is a division of BM Technologies providing checking, saving, credit, and loan services for white-label partners such as Customers Bank (under the BankMobile brand). Bmtx makes it exceedingly easy for customers to reach out for support and offer feedback through their favorite digital channels. Bmtx agents are always on the same social media sites as their customers and ready to engage whether it's through social channels, text-based messaging, email, or on the phone. The challenge was supporting the high volume of front-end online and social media engagement with customer experience research and responsiveness on the back end.

Bmtx had specific goals of improving first call resolutions, reducing email response times from one hour to 15 minutes, and keeping secure messaging response times under one minute, all while managing seasonal staffing demands that can double to 250 agents during peak months. Bmtx also wanted to reach out to all customers who rated their service—not just the ones with negative feedback. The company believed agents could dramatically reduce risks and losses by leveraging the knowledge gained from listening to customers who reported positive experiences and rated them highly online.

### Strategy and Solution

Ubiquity responded quickly to fulfill Bmtx's RFP and became the company's only Business Process Outsourcing partner, providing adaptable service level agreements to respond to the rapidly evolving customer service initiatives at Bmtx. Ubiquity supplied an all-inclusive customer experience (CX) program and technology platform to support all of Bmtx's customer service policies and goals.

Ubiquity and Bmtx devised plans in concert to improve responsiveness across the board and reduce complaints dramatically by following up with all customer requests and reviewing IVR transcripts thoroughly. Ubiquity provided back-end support for all online interactions as well as efficient research and reporting to fill the gaps in customer experiences and deliver measurable improvements in customer service.

From the start, Ubiquity and Bmtx maintained an open, two-way partnership that shared knowledge and updates. These daily briefings facilitated on-the-fly shifts in priorities, such as when Bmtx wants to push new action plans or change incentive plans.

### Results

4.5

TrustPilot online rating score (out of 5)

75%

Reduction in email response time

56%

Reduction in complaints year-over-year

### At a Glance

Bmtx Inc. provides one of the largest digital banking platforms in the U.S. Consumers connect with Bmtx banking services through BankMobile accounts or through white-label partners such as Google and T-Mobile MONEY.

**Services**  
Live voice, IVR, consumer complaint resolution

**Locations**  
San Salvador, El Salvador  
Bacolod, Philippines

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## Strategy and Solution (cont.)

Ubiquity also owned the back-end research for Bmtx's onshore Social Media Team, ensuring that the goals of less than one-minute chat response time and a maximum 15-minute email response time were met seven days a week.

The most recent year has been record-breaking for Bmtx as its Net Promoter Score (NPS) in the last four quarters has hovered around 65 or above, far superior to the national NPS average of 36 in the banking industry. Meanwhile, the majority of the five-star feedback captured on the TrustPilot website touches on the efficiency of online communications and how fast customers got substantial and straight-to-the-point answers. Bmtx's 4.5 TrustPilot score also far outstrips the industry average.

Internally, Bmtx's base QA score goals kept changing over the past year. The first goal was to get over 85, then they quickly moved the goal to 90. Now it's at 92, and Ubiquity is consistently hitting the 93-95 QA range. And finally... Is it crazy to have a goal of zero complaints? Bmtx doesn't think so. Though that goal might seem impossible to most, Ubiquity's staff helped cut customer complaints by more than half year-over-year during the same six-month period—and they expect that trend to continue.

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I must say that providing this level of service is not easily done. It truly takes a team effort to get these high scores—and that especially includes Ubiquity as they are the ones actually talking with the vast majority of customers. So, to all our back-office support areas and team leaders: A HUGE thank you for making this level of service a reality!

**Warren Taylor**  
Cofounder and Chief Customer Officer  
BMTX Inc.

