

How we did it:
**6 principles
to build CX
success for
finserv clients**



:ubiquity

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Lessons for financial services from the CX front lines



What you can learn from our work with two fintech challengers

Providing phenomenal customer experience (CX) cost-effectively is tough, especially for finserv brands. When it comes to their money, customers have little tolerance for delay or confusion. One bad experience can drive them away.

What are the secrets to CX that keep customers happy and eager to refer their friends? We outline six principles here.

After many years of delivering excellent CX for finserv clients, we've learned to rely on these **key principles:**

- 1** Purpose-build new processes when needed—don't retrofit old methodologies.
- 2** Immerse agents in your world. Build an understanding of the common customer pitfalls.
- 3** Give agents a sense of responsibility and purpose.
- 4** Anticipate customer needs and challenges—great CX starts with expertise and foresight.
- 5** Show empathy with simple gestures. Customers will notice that you care.
- 6** Stay nimble—refine your approach based on where the customer and the data lead.

We'll show you how these principles played out in real life in two stories. They work for finserv brands of all kinds, from banking to payment processing to crypto.

Story 1





90%

How a customer-obsessed business launched a new financial product—**with a 90% resolution rate**

This story is about a telecom company that wanted to go beyond communications.

The company wanted to bring the connectedness and transparency it's known for in telecom to banking—an industry that's often inaccessible and opaque. They asked us to guide their entry into this new sector with a simple goal: Offer a financial services experience that's better than anyone else's.

Here's how we tackled it.





Key principle 1: **Purpose-build new processes when needed.**

The neobank subsidiary of this telecom was in uncharted territory and needed agents with the experience and fintech chops to help them navigate their new surroundings.

Our first task was finding the right people for the job. We developed an agent profile and workforce management program (for scheduling and forecasting call arrival patterns and volume) designed to ensure that agents represented the brand effectively.

Key principle 2: **Immerse agents in your world.**

We ran a three-week training program for new agents, with rigorous modules on banking regulations, complaint procedures, transaction activity, and identification of phishing schemes.

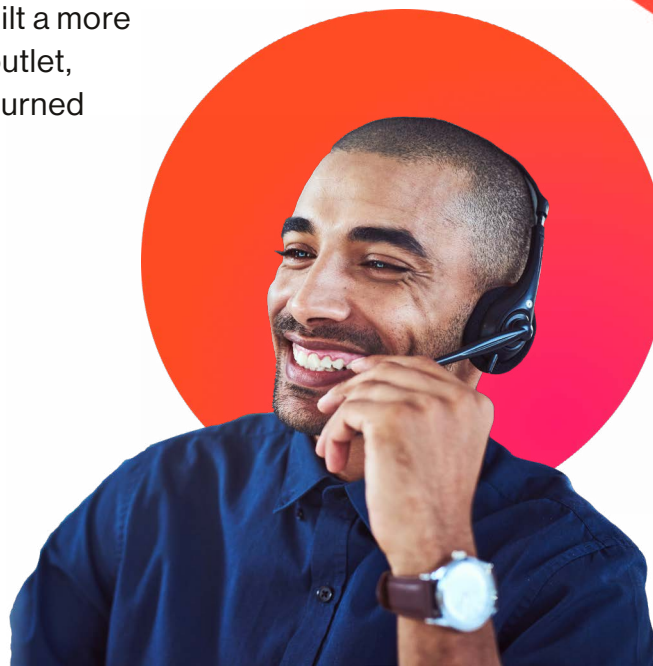
We then developed exhaustive checklists to help agents follow the right steps for a variety of complex but common scenarios. We helped them internalize every scenario through group call-listening sessions, role playing, nesting, and quality audits before they were certified into production.

All of this meant agents took on the mindset of banking employees. Over time, they became adept at sniffing out potential threats, saving the telecom provider possible reputational damage, and protecting customer accounts from malicious actors.

And with every improvement, we built a more resilient, flexible, and practical CX outlet, where learnings were immediately turned into call-handling improvements.

“Immersed and invested service agents are the bridge between great products and great CX.”

Ubiquity Site Director,
Omaha



Key principle 3: **Give agents a sense of responsibility and purpose.**

The level of engagement needed to drive truly great CX isn't just good for customers—it's good for staff.

The agents working on this account were empowered. They became coauthors of the process, rather than simply executors, and this created a sense of purpose that drove the team to constantly reflect on how they could raise the Net Promoter Score (NPS) and increase the quality and consistency of the customer experience.

Knowledge building and sharing was built into onboarding and daily tasks—fueled by customer feedback, team huddles, and individual coaching. That feedback was funneled through a taskforce of top-level agents that delivered process recommendations to the bank biweekly.

This ongoing engagement loop helped ensure that agents consistently performed at the highest level while also providing valuable data on process improvements to optimize the customer journey.

“Ubiquity’s hard work, input, learning, and passion have gotten us to this point. My team and I could not accomplish these results without Ubiquity.”

Director of Customer Service,
Telecom financial services supplier

The Results

After working with Ubiquity, the telecom's
new financial service had:



**A 90% first-call
resolution rate**



**Net Promoter Scores
in the high 60s (double
the industry average)**



**A 90% agent
retention rate**



**Reach out to see how we can help your
finserv business deliver winning CX.**

Story 2





93%

How a neobank brought certainty to customers—and achieved a **93% quality score**

Next, we have a story about a different neobank that was built from the ground up to be the partner of choice for small businesses and players in the gig economy.

Our fintech strategists were tasked with helping them refine their mobile app and build a multi-channel customer support infrastructure.



Key principle 4: **Anticipate customer needs and challenges.**

One of our first tasks was bringing personalization to the forefront of this new customer experience.

Our senior subject matter experts conducted in-person deep dives to interrogate everything from the mobile app experience to shipping costs for replacement cards.

It was evident that the bank needed one-to-one communication to drive early-adopter advocacy. We recommended best practices

for integrating and encouraging live chat interactions that would drive usage and satisfaction across the customer experience.

For example, we helped the neobank treat live chat like a personal text message, with a complete chat history, rather than standalone messages. This gave customers the flexibility to pick up the conversation at any point while providing agents with maximum data to drive speedy resolution.



Key principle 5: **Show empathy with simple gestures.**

We also helped this neobank create as many small wins as possible. This all started with understanding customers at a personal level.

For instance, if they were unfamiliar with the commercial aspect of banking, how could we make them feel more secure? How could we explain the relevant steps clearly and concisely to leave them feeling assured?

“Sometimes, even if someone isn’t requesting to speak to someone else, just hearing a different voice, a different tone, makes someone feel like they’re being heard. So much of a premium customer service happens through these small actions.”

VP of Learning Services,
Ubiquity

Then, as now, the onus was on our teams to elevate the customer experience by understanding what steps to include or remove, based on the individual’s own context.



Key principle 6:
Stay nimble—refine your approach based on where the customer and the data lead.

Successful challenger brands are perpetual-motion machines. Every interaction is an opportunity to turn lessons into improvements, so we collected and analyzed data for the neobank at every customer touchpoint.

Day to day, our agents reported any technical issues customers encountered in real time via Slack for quick resolution. Our dedicated account managers then synced with the client's leadership three times a week to discuss customer FAQs, review tickets, and explore new ideas and processes.

“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.”

Founder and CEO,
Neobank



The Results

This neobank is on the path to success with:



**quality score
across channels**



**faster average handle
time (AHT) than goal**



**first-contact
resolution**

Put our expertise to work for you.

We know from experience that CX outsourcing providers who consistently combine due diligence with a sense of purpose, and those who immerse themselves in their customers' world, can provide scalable success for financial services providers.

If what you've seen resonates—if it's made you feel like there's room for growth-oriented CX in your business—then let's chat.



**Reach out to see how we can help your
finserv business deliver winning CX.**

