



STRATEGY
& Transformation Consulting
Mastering the Digital Age!



Customer Profile:

Retail Credit & Financial Services

Website:

<http://www.knowmoresellmore.com>

Location:

Rio Rancho, NM; Coeur D'Alene, ID; Lenexa, KS;
Westminster, CO; Milford, OH; Columbus, OH;
Westerville, OH

Business Need:

- Expand the capturing of customer insight beyond call recording
- Develop an understanding of the customer experience
- Act on customer insights to improve relationships and drive revenue
- Collaborate with brand partners to enhance customer experience and outcomes

NICE Solutions:

- NICE Voice of the Customer
- NICE Interaction Management
- NICE Interaction Analytics
- NICE Workforce Management

The Impact:

- Clearly understanding customer journeys through analytical insights
- Direct insights from customer surveys driving customer experience improvements
- Alliance Data and brand partners work in concert to improve loyalty
- Increased revenue per caller
- Increased first call resolution
- Increased customer satisfaction

On The NICE Solution

"Ensuring that the voice of the customer has been heard is a top priority for Alliance Data. The more we know about what is working, why it's working, and what we can do to enhance our programs, the more value we can provide to our brand partners and card members."

- Dan Zabloudil, Director, Operations Insights & Analytics at Alliance Data's Card Services Business

About Alliance Data

Alliance Data's card services business is a leading provider of tailored marketing and loyalty solutions, delivered through branded credit programs that drive more profitable relationships between our brand partners and their cardmembers. We offer private label, co-brand, and commercial products to many of the world's most recognizable brands across a multitude of channels.

We uphold our Know more. Sell more.® promise by leveraging unmatched customer insights, advanced analytics, and broad-reaching innovative capabilities. It's how we deliver increased sales to our partners, build enduring loyalty to their brands, and provide more value to our cardmembers. Alliance Data's card services business is a proud part of the Alliance Data enterprise. To learn more, visit www.knowmoresellmore.com or follow us on Twitter @Know_SellMore.

The Challenge

Swipe a card at a retailer, and there's a good chance Alliance Data is a major player in the purchase process. Alliance Data is a leading provider of tailored marketing and loyalty solutions, delivered through branded credit programs. The company leverages unmatched customer insights, advanced analytics and innovative capabilities to deliver increased sales and enduring loyalty to their brand partners.

Being heavily involved in the business of retail payments and credit processing gives Alliance Data deep and rich consumer insights. The company makes a bold brand promise to enterprise customers: "Know More, Sell More." It's no exaggeration to say that data and insights are key to Alliance Data's business model.

In support of the branded credit business, Alliance Data fields 49 million inbound customer care calls each year, 22 million of which are handled by 3,700 live agents. Alliance Data recognized the opportunity to do more for consumers and enterprise customers alike by better understanding consumer pain points. In order to help brand partners drive sales, engage cardmembers, and foster long-term brand loyalty, the company has made a powerful effort to gain more insights from contact center interactions.

Taking a deeper dive into actionable customer insights has long been a priority, but for years the problem seemed insurmountable without expensive, time-consuming, manual labor. Alliance Data wanted to adopt cost-effective, automated solutions that would organize and analyze contact center data and direct customer insights.

The first step was to expand the internal understanding of the types of insights which could be unlocked in the contact center by investing in more than voice recording. "Early on, it was a matter of highlighting what was possible with newer technology," says Dan Zabloudil, Director, Operations Insights & Analytics at Alliance Data's Card Services Business. "When we just had call recording, it was not possible to gain quick insights from the voice of the customer."



The Solution

Implementing NICE Interaction Analytics gave Alliance Data an understanding of the unique customer experience for each caller. Alliance Data and its brand partners were able to chart the customer journey through call categorization and analysis. At first they used this knowledge, and new discoveries about customer outcomes and goals, to improve the customer experience.

Alliance Data wanted even more, including insights provided at the individual caller level which could guide leadership to further enhance loyalty, spending, and satisfaction. "What really took our understanding to the next level was the rollout of NICE Voice of the Customer," Zabloudil says. "Having data and insight from a post-call email survey, directly from the minds of our customers, lets us take a more targeted approach and provide more actionable insights to our brand partners."

Post-call email surveys issued through NICE Voice of the Customer provided the crucial missing piece to the consumer data puzzle. Surveys provide instant state-of-mind insight and feedback, and Alliance Data wanted to be sure to capitalize on such a powerful asset in prompt fashion. That's why the company uses dedicated teams of evaluators whose sole mission is to bring the voice of the customer to light within the organization. The significance of the customer's unique goals and journey is even captured in Alliance Data's internal branding of NICE Voice of the Customer: "VOICE," for "Valuing Our Important Customer Experiences."

With the introduction of each new NICE solution, Alliance Data has been able to do more with customer insights. Today, the insights from NICE Interaction Analytics and NICE Voice of the Customer are combined with transactional insights on spending habits and store visits, helping build a more complete picture of each consumer. From the insights provided by 30,000 completed surveys every month, Alliance Data and its brand partners have collaborated to change policies and processes which better align business practices with the characteristics customers are saying will make them more loyal in the future.

Analysts work to identify outlier outcomes and customer categories, flagging them for future opportunities. And the insights from NICE Voice of the Customer are used to

identify calls that represent positive and negative outcomes. These illustrative calls are in turn given to a listening team which recommends a plan of action to either correct the negative experience for future callers or enhance the effects of a positive outcome. To ensure that the voice of the customer translates into action, Alliance Data requires that every call analysis session produce a recommended course of action.

Working with NICE solutions, consultants, trainers, and business partners has helped Alliance Data strengthen connections with more satisfied customers even as it improves on contact center KPIs. First contact resolution is up over both phone and web channels, and revenue per caller has climbed as well. Most importantly, Zabloudil says that the investments have put the customer at the core of every interaction and choice Alliance Data makes.

"NICE solutions help us keep customer feedback at the forefront of our minds, and to ensure that decisions are not finalized until the voice of the customer has been considered."

- Dan Zabloudil, Director, Director, Operations Insights & Analytics at Alliance Data's Card Services Business

About NICE

NICE (NASDAQ: NICE) is the worldwide leading provider of enterprise software solutions that empower organizations to make smarter decisions based on advanced analytics of structured and unstructured data. NICE solutions help the world's largest organizations deliver better customer service, ensure compliance, combat fraud and safeguard citizens. Over 25,000 organizations in more than 150 countries, including over 80 of the Fortune 100 companies, are using NICE solutions.