salesforce

How-to guide

Enhancing the customer experience while lowering the cost to serve

Find out how AMP rapidly digitised service delivery to provide customers with modern convenience to resolve issues fast.

Contents

> " **What we achieved with Salesforce Professional Services we did really quickly, with minimal effort. We've delivered cost benefit and a much better customer experience.**

Steve Vaid, Director, Client Services, AMP Australia

About AMP

AMP was founded 170 years ago on a simple yet bold idea: that financial security enabled people to live with dignity. The company began selling life insurance and has evolved to become a publicly listed, global wealth manager. It helps millions of clients in Australia and New Zealand, and around the world, to create and protect their wealth.

AMP's challenge and focus for the future is to empower clients further by providing them with seamless and consistent experiences, no matter how they choose to interact. Salesforce is central to this transformation and has helped AMP bring together a number of systems across the business to simplify engagement by providing a single, shared view of clients.

With support from Salesforce Professional Services, AMP has also leveraged the platform to digitise and enhance the customer experience. The initial transformation was completed in just 14 weeks with results including new online self-service capabilities that help customers get the support they need faster.

Here's how they did it.

Create alignment on
vision and goals

When companies are internally aligned on their vision and goals, they can make faster, more effective decisions and stay on track to succeed. That's why AMP took the time upfront to clearly outline the goals of its customer experience transformation.

Jon Pascoe, former Head of Client Services - Transformation at AMP, joined the company in 2020 to develop and lead the execution of a new service strategy supporting multiple lines of business, including superannuation, wrap investments, and banking. He shared how the creation of a one-page value chain document established clarity and agreement on goals and how best to achieve them.

"Businesses are usually good at setting a vision and coming up with solutions. What the value chain document added was all the stuff in the middle like the guiding principles of how we execute," said Jon.

Jon developed the framework and initial outline of the document in two weeks. He then spent the next six weeks sharing and refining it with stakeholders until everyone was in alignment.

"There's no use creating a customer experience and digitation vision and strategy that sits behind a protected drive where no one can see it. Put it out there for open debate with anyone who will listen and round it out with their feedback," said Jon. "It's an important part of the process to get everyone onboard and moving in the same direction."

AMP's vision included a number of goals centred around the customer and operational efficiency:

- Improve the customer experience
- Improve employee engagement
- Increase productivity and effectiveness
- Reduce the cost to serve
- Create a 'customer first' culture and one with strong risk management

To achieve these goals, AMP set out to digitise customer engagement through the digitisation of key forms and the introduction of new online channels.
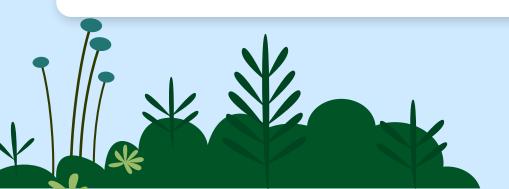
Use guiding principles to drive the right outcomes

AMP wanted to move quickly to deliver a minimum viable product. At the same time, it wanted to establish a foundation for continuous improvement. The guiding principles of the transformation supported both of these aims.

Guiding principles included:

- Deliver a blended online and offline experience and make it easy for customers and service agents when a customer calls the contact centre
- Ensure sustainable maintenance costs
- Improve the quality of incoming data to provide an opportunity for future automation
- Enable continuous improvement, including rapid updates to digital forms at a sustainable cost
- Build with out-of-the-box features, only customising where it adds competitive advantage

Take a human-centred design approach

When it came to designing new experiences, AMP prioritised the needs of both customers and contact centre employees. These employees play an important part in the customers' experience, especially in the superannuation space where customers often only reach out when dealing with major life events and need a human and empathetic response.

"Any good digital strategy needs to be customer-centric. However, we didn't want to just put new digital assets into the hands of our customers and leave our employees behind. We wanted to design an end-to-end journey that worked for everyone," said Jon.

AMP's new online forms represent an experience designed around both customers and employees. The forms are easy for customers to find and complete. At the same time, they can be saved and accessed by employees if customers need help.
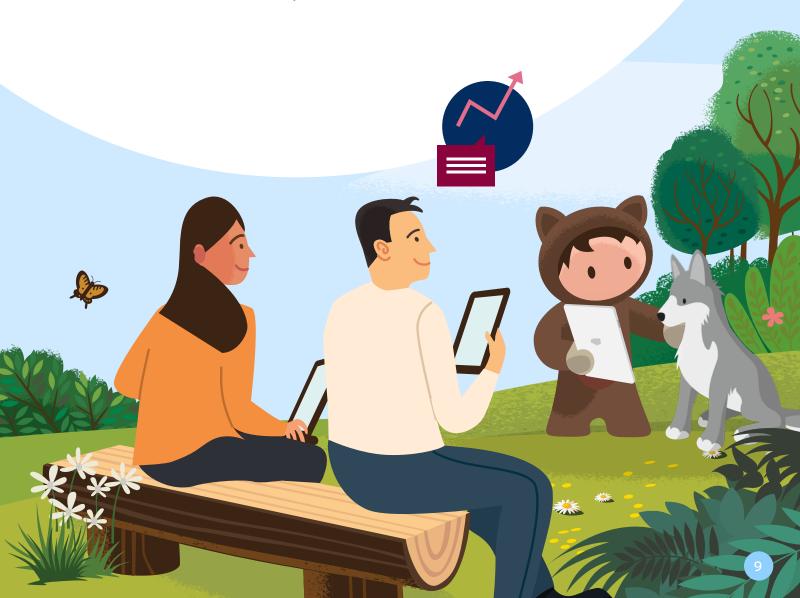
"What we've done is put new capabilities into the hands of our employees, so they are prepared to help customers at the moment they need it," said Jon.

The online forms are also faster and much more convenient to complete than the old paper-based forms, leading to a 52% increase in form submission. This means more customers are taking care of important tasks like nominating beneficiaries for their superannuation.

Start with a minimum viable product

Human-centred design is often focused on finding solutions that are desirable, feasible, and viable. In other words, finding solutions that people actually need, can actually be built, and can be delivered sustainably.

AMP sought solutions that fit all three of these requirements. The company also focused on delivering a minimum viable product that would provide meaningful value right away and could be improved over time.

"We strived for progress over perfection because there's no end to innovation in the service game. It is important to keep enriching what you do and find ways to differentiate yourself. This is especially true in our industry where the only things you have to compete on are service, investment performance, and fees," said Jon.

Bring together
the right expertise

To set itself up for success, AMP quickly assessed the internal skills available to commit to the transformation projects. The company then identified resourcing gaps and where partners could add the most value.

The combination of needing to move quickly and wanting to maximise the value of Salesforce led AMP to partner with Salesforce Professional Services.

"When the pandemic hit we suddenly had a 400-500% increase in call volumes as customers came to us with questions about things like making withdrawals from superannuation. We had to accelerate our digital journey to keep up with demand," said Jon.

"So we partnered with Salesforce Professional Services to augment our own capabilities and bring in fresh thinking. They are the platform experts and were in the best position to help us design and deliver the right experience quickly," he said.

Work smarter as a blended team

AMP's internal transformation team included Jon, technology platform owners, business product owners, and a number of subject matter experts (SMEs) from the Learning & Development team. The SMEs took on the role of business analysts. They also helped to construct user stories, leveraging their own experiences working in the contact centre and knowledge of the team's processes. Their input was vital to the human-centred design of the solution and contributed to a faster outcome.

"It was faster to teach our SMEs to write user stories than bring business analysts up to speed on the complexity of our products, operations and regulation," said Jon.

To avoid any delays, AMP adopted the principle that everyone on the project needed to be 100% dedicated to the project. The company also worked side-by-side with partners to leverage and learn from their expertise.

For example, applying the 'two-in-a-box' approach meant that there was a representative from each business working across every aspect of the transformation.

On top of all this, AMP's IT team provided guidance on governance and agreed on a plan that allowed the transformation team to move quickly while ensuring compliance obligations were met. "We resisted the urge to bring in the experts and tell them how to work, but just asked that they go through our governance and quality stage gates as a minimum".

Build with clicks, not code

Based on the guiding principles established at the start, the transformation team adopted a clicks-not-code approach to building solutions. Using Salesforce Flow, for example, allowed the quick creation of forms that didn't require heavy coding to update. This meant that the company could be responsive to feedback and make simple changes on its own.

The transformation team similarly leveraged Salesforce's out-of-the-box capabilities to quickly enhance its online channels and meet customers' needs during the pandemic.
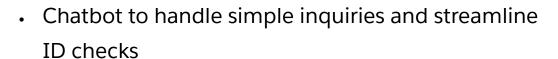
Build with clicks,
not code

In just two months, the team launched a number of new capabilities:

- Chatbot to handle simple inquiries and streamline ID checks
- A self-service community for customers to submit and track cases
- Enhanced live chat with guided workflows and automatic case creation
- Knowledge base with content and FAQs for customers and employees

Together, these improvements made it easier and faster to resolve customer enquiries–with fewer clicks and less room for error.

Tips for maximising the value of Salesforce platform

To stay true to its guiding principles and build with clicks, not code, the transformation team consulted with a design authority comprising architects from Salesforce and AMP. The design authority had been established earlier to support a parallel transformation stream in AMP's advice network and it met regularly to review plans and ensure teams were leveraging Salesforce's out-of-the-box functionality wherever possible.

Coding or customisation was only permitted where it enabled clear differentiation. As a result, 95% of what the customer experience transformation team delivered was based on out-of-the-box functionality.

"Receiving guidance from the design authority and working with those who deeply understood the platform helped us stick to our principle of using clicks-not-code," said Jon.

AMP has extended the value of Salesforce by building up its own expertise on the platform and equipping internal teams to drive continuous innovation. For example, it kicked off a Trailhead program right at the start of its transformation with incentives for employees to upskill and earn badges.

Key results and lessons learned

The initial results from AMP's transformation include benefits for customers, employees, and the company's bottom line.

45s
to submit forms vs seven days in the past

52%
increase in form submission

50%
increase in customer use of live chat, reducing pressure on contact centre

40%
increase in mobile app downloads

50%

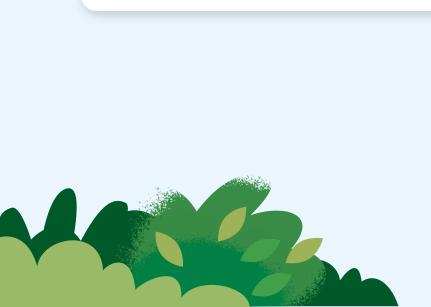reduction in
implementation costs

50%
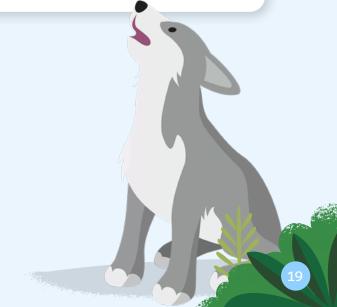
reduction in
OPEX required

75%

reduction in product
owner decision
and triage time

66%

reduction in
handover time

Along with these results, AMP continues to explore the benefit from the new ways of working and the lessons learned from its ambitious transformation. For example, while the transformation team successfully achieved alignment on its vision and goals, it realised it should have spent more time early on identifying detail in business requirements to avoid underestimating the complexity to deliver.

The transformation also reinforced the value of partnering to augment internal expertise and to speed time-to-value.

"The Salesforce Team have been excellent end-to-end. The team have engaged openly and practically, every individual is an expert in their field, they know their role well, and work incredibly effectively together," said Jon.

Discover the ROI, Cost savings and Long-term Business Benefits of Salesforce Professional Services

Forrester Total Economic Impact report

Get in touch with us