

Bank Mega



The Organization

PT Bank Mega Tbk is an Indonesia-based bank founded in 1969 as PT Karman Bank. Bank Mega's products and services include savings accounts, current accounts and fixed deposits. It also offers customers various loan options including home, car and working capital loans. With the motto "Mega Tujuan Anda" (Mega your Destination) Bank Mega is growing by leaps and bounds and is also capable of leading financial institutions aligned with the leading banks in the Asia Pacific region. The Bank has received numerous awards at national, regional and international levels.

Motivation for Change

Bank Mega's collections department payment reminders and outreach activities previously used a manual dialing system for customer (outbound) outreach. This process was cumbersome and strained agent bandwidth because they had to rely on manually calling customers. This manual process involved the following:

- Collectors had to copy and paste the customer's number from a separate collection system to a dialing system
- When dialing, there was a noticeable delay before the call was connected
- This process took a minimum of 30 seconds per call with a contact rate of (about) 80-90/day

Collection agents were not productive and the manual processes and workflow wasted time.



Desired Solution

The bank was looking for a solution that could improve their collection agents' productivity, efficiently notify customers about their payment due date and payment schedules, which could improve collector customer interactions and help customers manage their accounts and finances.

Bank Mega deployed Aspect® Unified IP® for their 100 collection agents to be able to reach their more than one million customers throughout Indonesia.

Aspect Unified IP has proven predictive dialing and consumer engagement technologies that have positively impacted organizations in the collections industry. The same solution is also being used by other banks in Indonesia. The solution notifies customers about their payment due date and payment schedules which has drastically improved collector customer interactions and helped customers manage their accounts and finances.

The Results

Almost two years after deploying Unified IP, Bank Mega's collectors' productivity has improved by more than 300%. "Aspect's comprehensive portfolio uses the latest next-generation components that supports our business and meets our customers' demands. By implementing Aspect, the Bank has successfully reduced the credit card cost of credit by improving our collection result along with business growth. This directly contributed to the overall profitability of the bank.

With further plans to add additional features including best time to call, which will increase the contact rate and impact the number of collections and revenue, the Bank is looking forward to a long-term relationship including great support from Aspect and their local support partner eGlobal." Says Dedi Azwar, Head of Collections strategy and Support Bank Mega.

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About Aspect

Aspect is on a mission to simplify and improve customer engagement. Our enterprise software is used by millions of agents every year and supports billions of consumer interactions around the world. Our best-of-breed contact center and workforce optimization applications help companies keep agents engaged while providing exceptional customer service experiences. Our flexible, highly scalable solutions for self-service and live interaction management and workforce optimization are available on-premises or in any hosted, private or public cloud environment. For more information, visit www.aspect.com. Follow Aspect on Twitter at [@AspectSoftware](https://twitter.com/AspectSoftware). Read our blogs at <http://blogs.aspect.com>.

