



Citizens Financial Group

One of the nation's oldest and largest financial institutions turns to Aspect® Workforce Management™ to meet customer service goals



The Organization

Citizens Financial Group Inc. is one of the oldest and largest financial institutions in the United States with over \$130 billion in assets. Headquartered in Providence, Rhode Island, the company offers a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. Today, Citizens Financial Group, Inc. has 1,350 branches, 3,500 ATMs and 18,400 employees in 12-states covering New England, the Mid-Atlantic and the Midwest.

Motivation for Change

To exceed customer expectations on every interaction, the bank needs the right number of agents in the right departments with the right skill sets at the right times in order to respond to customer service queries without making customers wait. A critical component of their success in accomplishing this is Citizens Financial Group's adoption of workforce optimization technology.

A long-time Aspect Workforce Management (WFM) customer, Citizens Financial Group had already been using a legacy Aspect WFM solution to manage agent workflow and maintain service level goals. The system was off-support and lacked the capabilities available in more recent versions that could help the bank further improve operational performance and service levels.

Desired Solution

Citizen's Financial Group sought to upgrade their workforce management technology in an effort to increase agent productivity, save on labor and overtime costs, and utilize a solution with multi-skill functionality for more accurate staffing predictions. And as part of the company's overall efforts to reduce costs and demand on their IT department, Citizens Financial Group also decided that a hosted workforce management solution would satisfy their budgetary and staff resource restrictions.



“We want to exceed customer expectations. One way to accomplish this in the contact center is to answer calls within our service levels. We don’t want customers waiting. The only way we can meet that requirement is to ensure that we have the appropriate number of agents in the contact center at all times.”

– Isabel De Almeida, VP, Workforce Operations at Citizens Financial Group

Why Aspect

Not only did Citizens Financial Group have experience with their current Aspect workforce solution and an existing relationship with Aspect but their new VP of Workforce Operations, Isabel De Almeida, had used Aspect at her previous position and was very happy with the performance and results achieved with Aspect® Workforce Management™. Citizens’ contact center and IT department both felt comfortable that Aspect could provide the training and support they needed for successful deployment and operation.

Since Aspect offers a variety of deployment options including cloud, hosted, on-premise or hybrid, Citizens Financial Group felt even more confident that Aspect could look after their infrastructure needs and requirements now and well into the future.



The Results

With commitment from Citizens Financial Group’s senior leadership team, the latest version of Aspect Workforce Management was deployed in a hosted environment. The upgrade was seamless and brought immediate benefits to the business.

“I’ve used Aspect Workforce Management for years and when it came time to upgrade our old system, I knew that Aspect would help us meet the requirements of our contact center, reduce our costs and deliver advanced reporting.”

– De Almeida

Overtime costs were reduced by 20 percent with the ability to use multi-skill configurations and better optimization of schedules. With single-skill configuration, the old system was forecasting higher labor requirements than they needed, assuming that one agent could only handle one task at a time, creating skill management inefficiencies. With the solution upgrade and the addition of multi-skill configuration, every agent is listed in the system along with each of his or her skills. Now multi-skill configuration is able to identify staffing requirements and optimal skill combinations based on contact routing needs, eliminating the overstaffing that was previously a problem. This resulted in cost savings as well as higher agent morale as they can better predict their working hours.



20% reduction in overtime labor costs

In addition to the cost savings experienced from more accurate staffing, Citizens Financial Group expects to free up IT resources by transitioning from a premise-based solution to a hosted solution. With Aspect's Hosted WFM solution, Citizens Financial Group will expect a 52 percent cost savings compared to bringing in an on-premise solution. With no down time, improved staffing and scheduling, Citizens Financial Group is confident they can better serve their clients – and their agents going forward.



52% cost savings from Hosted Solution compared to on premise Solution

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About Aspect

Aspect helps enterprises break down the walls between people, processes, systems and data sources, empowering organizations to unite around the customer journey. Our customer engagement center offers native **interaction management, workforce optimization** and **self-service** capabilities that drive dynamic, conversational interactions and create a truly frictionless omni-channel customer experience. Leveraging all the benefits of the cloud and over 40 years of industry ingenuity, Aspect conveniently and easily connects questions to answers while helping enterprises keep service levels high and operational costs contained. For more information, visit www.aspect.com.

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