

Kaleyra helps City Union Bank offer a smooth banking experience to its customers



Vertical
BFSI



Location
India



Client for
1 month



Product
Voice

Disruptive competition and digital innovation are transforming the banking sector. Banks have to find new ways to innovate, collaborate, and deliver differentiated services that tap unmet needs to flourish in this environment. However, in this transformation process, banks must be careful not to lose sight of the fundamental and critical need for timely and meaningful communication with customers.

Around 63% of customers say they would consider switching banking providers if communications don't meet their expectations.

Banks should strategically assess and improve the process of creating, managing, and enhancing communication touchpoints with customers. Considering how digital banking methods are now equivalent to the standard way of managing day-to-day personal finances for most consumers, it's clear that there are significant opportunities for banks to make digital communications a powerful differentiator and an agent of growth, as part of a seamless customer experience strategy.



About City Union Bank

City Union Bank Ltd is one of the leading scheduled commercial banks in the private sector with a major presence in urban, semi-urban, and rural centers in India. The bank has a pan-India presence with 700+ branches and 1800 ATMs. It offers a wide range of banking services like savings & current accounts, deposits, loans, Forex services, online and mobile banking to Individuals, MSME, Corporate, and Institutions.

Being one of India's leading banks, City Union Bank, always embraced various technologies to provide a high-quality user experience to its customers. The bank has been at the forefront of adopting new technologies. One such initiative has been Video KYC, where customers can talk to relationship managers on a video call and open their banking accounts remotely. The bank believes in the philosophy that technology should make transactional needs easier and accessible anytime, anywhere, while there is a human connection for an active discussion like product sales or a customer service need.

City Union Bank's Goal

City Union Bank wanted to provide its end-users a premium digital experience with human connect by promptly addressing all of their queries and guiding them through key servicing moments, as well as carrying out sales follow-ups.

Key Challenges

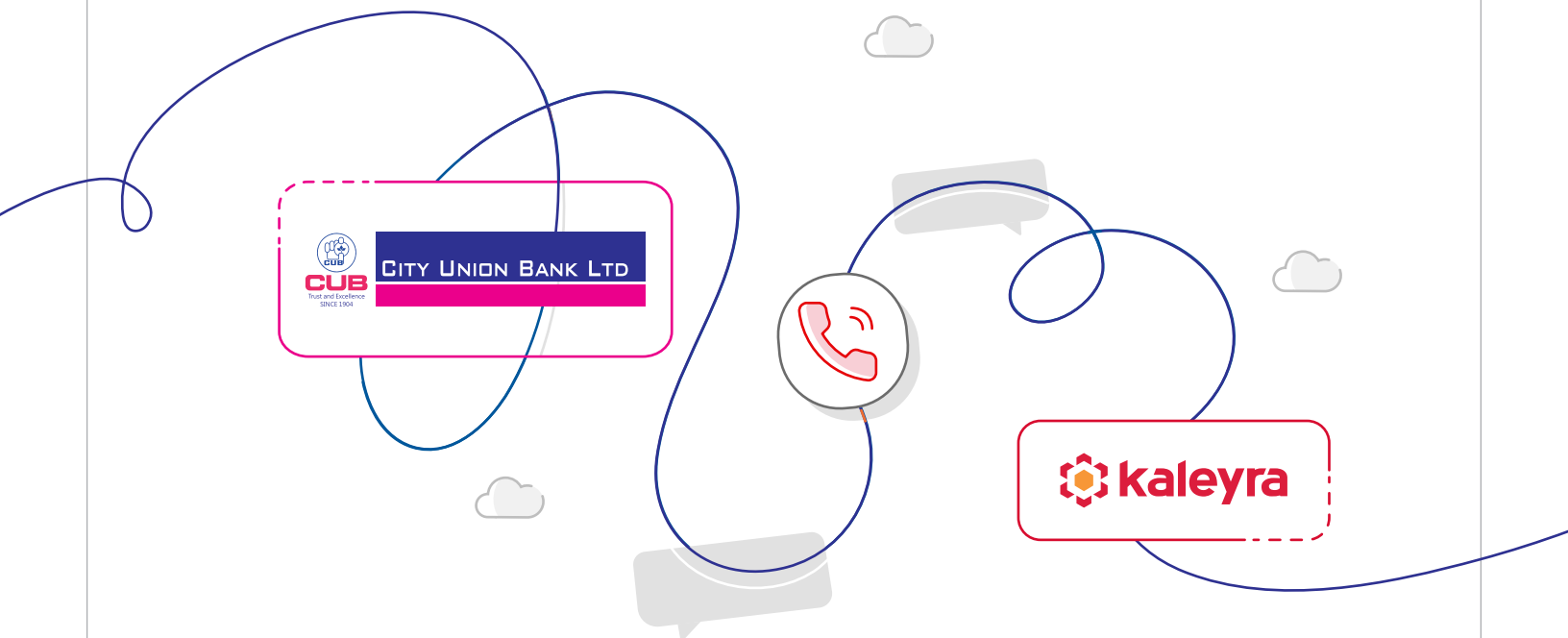
Previously, the bank's relationship managers used personal mobile phones to connect with customers, because of which it was extremely challenging for them to trace previous customer conversations and address their queries instantly. The bank also found it hard to assess their relationship managers' performance, improve service quality, or measure customer satisfaction level as the calls couldn't be recorded or monitored for training purposes.

City Union Bank aimed to offer its customers a premium banking experience, which is on par with the services provided by some of the most popular e-commerce brands. Our client wanted to assist their customers by resolving their queries and concerns at any given time, without ever sacrificing security, privacy, or service quality.



City Union Bank was also in need of a robust system to address some of its micro objectives, such as recording customer conversations to monitor their representatives' performance, enhancing service quality, gaining call insights to improve operational efficiency, and generating more leads.

How Kaleyra addressed City Union Bank's concern

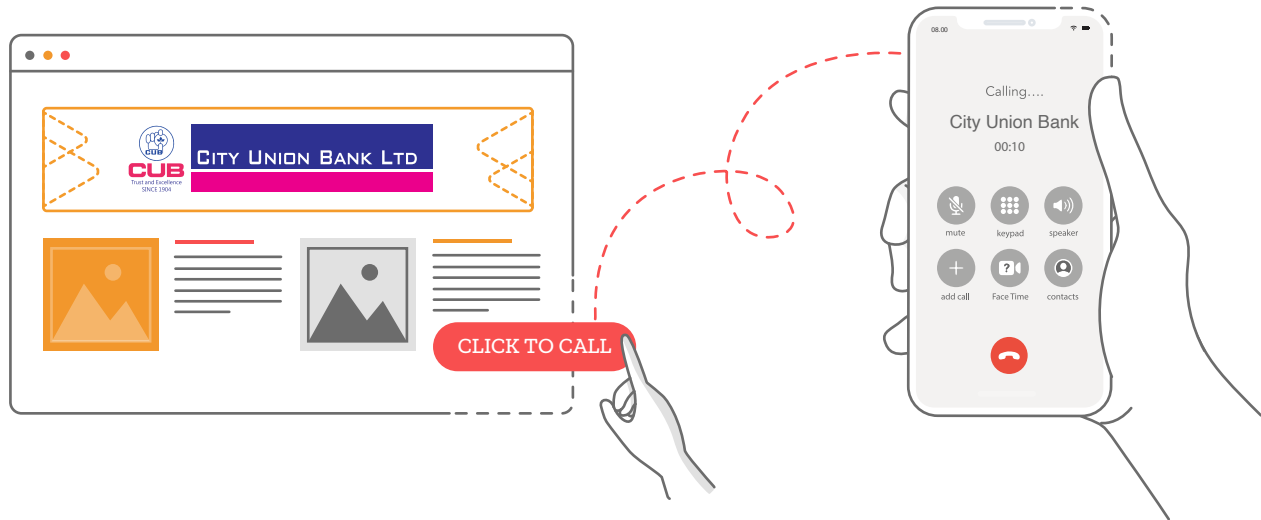


Integrating Kaleyra's Click-to-Call solution with City Union Bank's existing systems helped their relationship managers easily handle customer calls, resolve queries, provide them with personal assistance, and maximize customer satisfaction.

Kaleyra provided City Union Bank with a secure voice solution that optimized their interaction with customers. Kaleyra offered a Click-to-Call solution to ensure that the relationship managers effectively handled customer service queries/concerns and guided them on product sales.



Connecting customer relationship managers with customers through Click-to-Call



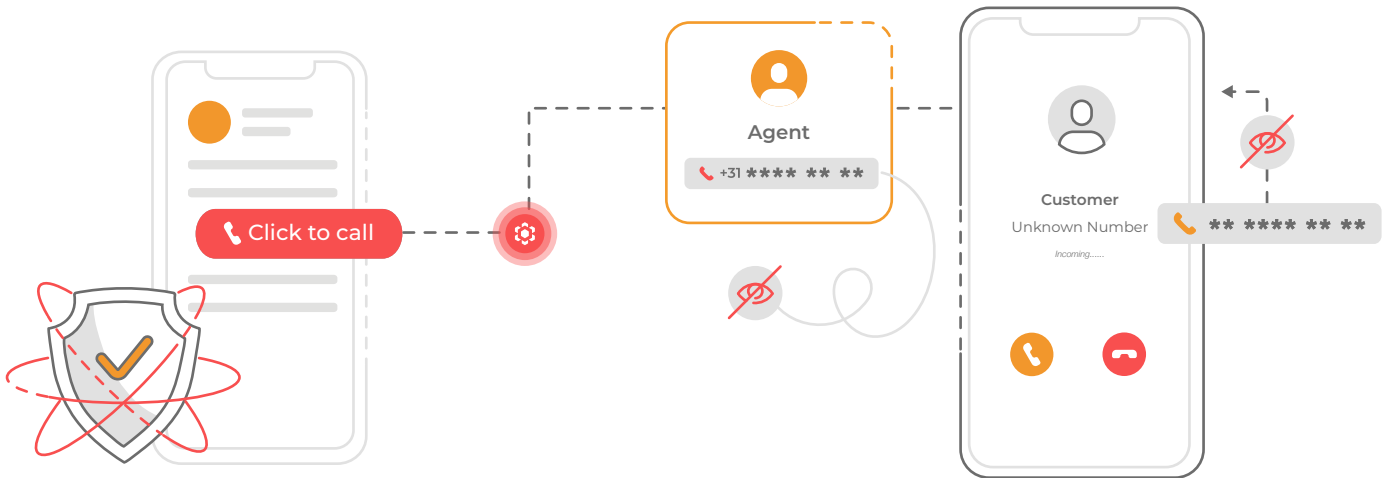
As soon as customers dropped their number, the relationship managers could get in touch with them and resolve issues instantly. Click-to-call ensures zero waiting time for customers and gives relationship managers the flexibility to handle calls based on priority.

Kaleyra helped City Union Bank handle thousands of calls seamlessly. With Click-to-Call, relationship managers do not have to follow age-old norms of noting down customers' numbers and calling them manually. The API fetches, processes the details of customers, and connects the call to the assigned relationship manager. This adds to their productivity since relationship managers can cater to more customers. The bank found it easier to track the number of people dropping their numbers on the website and calls initiated by relationship managers.

City Union Bank can now monitor all the call recordings, check real-time data on their customer representatives' call logs by quickly logging into the dashboard. These insights help the bank to track their support team's performance easily, understand gaps, and provide required training using call recordings as feedback to address issues.



Enabling user-privacy with Click-to-Call



Kaleyra's Click-to-Call capabilities integrated with City Union Bank's CRM tool enables secure voice calls between relationship managers and customers. The phone numbers of the agents and customers are masked for maximum privacy protection.

Consumers prefer companies with good customer service over those with the hottest, most innovative product offerings.

The impact of the Kaleyra-City Union Bank collaboration

Through Kaleyra's cloud solutions, City Union Bank can now handle large call volumes with higher efficiency. Kaleyra has changed the bank's communication process by creating a personalized and unique experience for all its customers. City Union Bank can ensure long-term relations with their customers and are likely to benefit from connections and positive word of mouth from existing customers. The CPaaS model brings down the complexity of contextual communication and ensures that customer service is no longer a fragmented affair.



Some achievements since City Union Bank switched to Kaleyra's Click-to-Call services:

1) Increased customer calls

The number of calls per day increased by **30%** in the first month of implementation.

2) Increased conversion

Kaleyra's Click-to-Call served as one of the simplest ways to generate and nurture leads. The detailed real-time reports allowed the client to quickly check customer details and categorize them based on queries, thereby enabling relationship managers to reach out to more leads and generate more revenue. City Union Bank witnessed a 17% increase in lead conversions after the implementation of our click-to-call solution.

3) Increased transparency within the operations of the bank

Implementing the Click-to-Call solution in City Union Bank's communication process increased transparency within the organization as the management had access to all the call recording and details of the customer conversations initiated by the relationship managers. Our client used these customer call recordings to monitor the quality of service provided, identify gaps, and bridge them by providing the right training to team members. All these efforts help in delivering better customer service.

4) Streamlined communication process

The transition from a legacy phone system to a cloud-based communication model has not only helped City Union Bank cut down on its infrastructure management costs but has also streamlined its communication with its customers.

Reach out to Kaleyra to know how our Cloud-based communication platform can customize solutions to address your problems and improve your business communication. To know more about our products and services, contact us at sales@kaleyra.com. Our team will be glad to assist you.