

A banking world first

Putting artificial intelligence at the heart of business

Ulster Bank is leading its market with an artificial intelligence platform to improve customer experiences, drive up performance and help shape the future of its business.

Background

Based both in the Republic of Ireland and Northern Ireland, Ulster Bank forms part of the Royal Bank of Scotland Group (RBS). It's one of the traditional Big Four Irish banks, with around 3,000 staff serving approximately 1.9 million customers.

Ulster Bank's ambition is to become number one for customer service, trust and advocacy by 2020. To achieve this, the Bank continually works to better understand and serve the needs of its customers. As part of its wider digital banking strategy Ulster Bank, in line with its parent company RBS, has embraced the use of artificial intelligence (AI). One such initiative the bank has embarked on is a project using the Salesforce Customer Relationship Management (CRM) system with Atos. The bank has been using CRM since 2008 and therefore it made sense to extend the functionality to deliver a data driven approach to meeting customer needs. The AI component will empower Salesforce users with accurate, timely and relevant customer data to enhance the bank's digital journey.

A new vision: Salesforce Einstein

Atos' bold vision, using a leading-edge solution to reinvigorate Salesforce while incorporating its brand-new AI component, Einstein, to revolutionise customer relations, is aligned to Ulster Bank's strategy. Einstein is the first-ever comprehensive AI for CRM, powered by machine learning, deep learning, predictive analytics, natural language processing and data mining. While AI is not new, the ambition to integrate such an advanced AI platform on this scale was revolutionary and unprecedented across the global European banking industry.

"Salesforce Einstein is a great example of how Ulster Bank is harnessing emerging technology such as AI to enhance how we interact with and meet the needs of our customers, and compliments the wide range of use cases being explored in this area across Ulster Bank and RBS. It's a very exciting time for the financial services industry"

Robin Marshall, Chief Information Officer, Ulster Bank.

Solution

Atos was engaged to work with the Bank's Analytics, Product and Customer Experience teams and Salesforce to:

- Refine the Bank's customer and product data to ensure it was fit for purpose and robust enough to be used by Einstein
- Create one single view of each customer - a key part of Ulster Bank's Customer Service strategy
- Develop an Einstein powered 'next-best product' recommendation engine for Relationship Managers to get closer and satisfy the needs of their customers.

The bank decided on a full renovation of the existing Salesforce system, including new development of in-situ applications and an upgrade to the next generation interactive application development platform-Salesforce Lightning.

As well as shaping the strategy and solution design, Atos assembled and managed the global development team to accelerate delivery from what would traditionally have been years to just five months.

With automation and the latest machine learning, the new platform was developed to use internal and external data to better achieve enhanced understanding of customers' digital DNA, and vastly improve customer experience. Atos' solution re-used the existing Salesforce system while incurring no additional licence fee for the Bank. It also incorporated a unique Einstein branding to build awareness and identity within the organisation.

The phased roll-out was nationwide over 10 weeks to 500 users, with mandatory training to ensure the consistency needed to get maximum benefit from the new platform.

Addressing concerns

In uncharted territory and with an aggressive timeframe, user buy-in and engagement was critical. Success required significant organisational, technical and cultural change - in essence, to deliver the previous 27 releases of the Salesforce system simultaneously, while also changing the look and feel, incorporating analytics and AI. Additionally, it involved introducing a recommendation engine to a Relationship Management population who believed they already knew their customers' needs and wants.

Early on, the team held workshops that proved pivotal in uncovering pre-conceptions, addressing concerns and gathering requirements. With potentially-resistant users, it was important to explain and position the new tools as a unique enabler for new ideas, richer conversations and better business.

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Benefits delivered

Ulster Bank now has a one-stop-shop AI platform for CRM that it can continue to expand and evolve, giving the business significant competitive edge. New opportunities can arise in an instant; with the platform, the Bank can capitalise on them in a controlled and efficient way.

The Bank is more accurately segmenting and leveraging intelligence on its customer base for strategic planning, decision-making, product development and so on.

- Resources across the customer-facing teams are better allocated to serve customers' needs and wants more effectively - releasing cost savings, efficiencies and synergies across the business.

Relationship Managers can more easily record and respond to customer's specific needs, preferences and expectations in relation to interactions and products. The Bank is using AI to increase its customer understanding.

- The platform is in place to improve performance, efficiency and productivity even more by using automation and machine

learning to continually model, analyse and exploit rich customer intelligence.

- The ability to meet customers' needs is enhanced, minimising human effort in administrative mundane tasks and improving communication with customers.

Atos Codex - Smarter selling, transformed customer experiences

Atos has enabled the new platform to offer Relationship Managers significant insight into customer and consumer data. With expertise from Atos Codex, Atos' offering for advanced business-driven analytics, IoT and cognitive solutions, Ulster Bank can:

- **Better influence product development and management**
- **More effectively respond to customers' specific needs, preferences and expectations**

More specifically, the sophisticated technology platform can:

- Score and prioritise customers, leads and opportunities

- Send predictions and alerts on how opportunities are trending and whether next-best deals are likely to close

- Offer single customer views including product profile, value to bank, share of wallet and product holdings at other financial institutions

- Provide automatic diary and meeting scheduling (Microsoft Outlook email and calendar sync functions across multiple devices - including mobile)

- Give recommendations for next-best product, calls to action to start or progress an opportunity or find the right product for a customer (with the machine learning from each recommendation and interaction)

- Enable Relationship Managers to record customer information and preferences conveniently and remotely. After just a few weeks, 25% of usage was already via mobile devices.

New functionality includes free customer news feeds and team chatrooms to support collaboration. Users can choose how they want to share information and free up time to get back to servicing customers and gaining wallet-share. The Bank is now investigating other advances using the Lightning and Einstein experience, including better customer journeys, customer communications and knowledge sharing.

Why was the project so successful?

- Senior buy-in. Executive ownership and support for the project within Ulster Bank ensured that the necessary resources and expertise were available throughout to deliver the level of ambition and innovation
- Blended expertise. The combination of Ulster Bank and Atos specialists, working closely with the Salesforce team and with essential input from the Bank's product, process and customer experts delivered the necessary level of expertise and commitment.
- Rapid agile delivery with virtually 24/7 support. Atos led the team to work across four time zones, maximising round-the-clock development time and using digital collaboration tools to ensure that delivery worked perfectly across all jurisdictions.
- Thorough testing. User acceptance testing was carried out intensively and exhaustively, with the flexibility needed to test every component before launch.
- Combination of human insight and machine learning. The project harnessed powerful machine learning tools with the needs of a constantly changing business; thresholds and business rules were constantly refined to optimise the Einstein recommendation model.

"With the new platform, we have changed the system, the culture and the way our people interact with customers. The pace of change was phenomenal and only a fully joined-up approach could make it happen. We now have a cockpit-like CRM system, generating insights to develop our business and moving us far ahead in the Irish banking market."

Damien Judge, Head of Business Commercial Excellence, Ulster Bank

About Atos

Atos SE (Societas Europaea) is a leader in digital transformation with circa 100,000 employees in 72 countries and pro forma annual revenue of circa € 12 billion. Serving a global client base, the Group is the European leader in Big Data, Cybersecurity, Digital Workplace and provides Cloud services, Infrastructure & Data Management, Business & Platform solutions, as well as transactional services through Worldline, the European leader in the payment industry. With its cutting edge technologies, digital expertise and industry knowledge, the Group supports the digital transformation of its clients across different business sectors: Defense, Financial Services, Health, Manufacturing, Media, Utilities, Public sector, Retail, Telecommunications, and Transportation. The Group is the Worldwide Information Technology Partner for the Olympic & Paralympic Games and is listed on the Euronext Paris market. Atos operates under the brands Atos, Atos Consulting, Atos Worldgrid, Bull, Canopy, Unify and Worldline.

About Atos Codex

Atos Codex is the Atos brand for advanced analytics, Internet of Things and cognitive solutions consisting of methodology, design labs, an open industrial platform factory as well as high-performance data analytics. It provides clients a complete set of solutions and capabilities to design, build and run digital business platforms. Atos Codex is a key pillar of Atos' Digital Transformation Factory covering the complete data value chain and taking a strong business-driven approach rather than focusing just on technology.

Find out more about us

atos.net/codex

Let's start a discussion together

