







A passion for innovation, delivering a high-quality customer experience and Avaya contact center solutions help set the mortgage specialist company apart from the competition

Located in the Netherlands, Florius, a division of ABN AMRO, is a 70-year old financial services company specializing in mortgages. Currently, about 100 of its 185 employees are dedicated to serving Florius' 380,000 customers through its Avaya contact center.

Throughout its history, Florius has continually looked for ways to make life easier for customers and employees, driving inventive new approaches that are well ahead of many of its competitors.

Florius and Dimension Data, an Avaya systems integrator, collaborated on a digital transformation roadmap to deliver an innovative, omnichannel customer experience. From the outset, the roadmap developed from a business perspective—focusing on what Florius wished to accomplish—and subsequently added the appropriate technology and implementation stages to achieve its goals. The company needed the flexibility to support the range of preferences of its largest customer demographic of home buyers, and the ability to holistically view the customer journey. Ultimately, Florius decided to update its existing contact center operation and add exciting, new easy-to-use capabilities that offered greater personalization, efficiency and control.

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- Seif Alhamrany, head of the Advisory Team, Florius

Challenges

- Create a personalized, online, omnichannel experience as part of digital transformation strategy
- Provide the flexibility to accommodate a wide range of customer preferences
- Allow agents to quickly access a more holistic view of the customer journey

"We've been working with Avaya for a long time," said Seif Alhamrany, head of the Advisory Team at Florius. "A year ago we started the conversation with Dimension Data about developing a roadmap to enable us to work better with customers and do more with the brilliant platform we had."

Florius and Dimension Data took a comprehensive look at all of its customer experience processes and how they could become more effective. Together, they determined that the roadmap needed to meet four basic requirements:

- · Make life better for the customers
- Make life easier for the employees
- Enable immediate innovation
- Lower costs by improving processes

While going digital was top of mind, Florius wasn't just looking to simply implement 'cool' digital technologies. Rather, the customer experience needed to be first and foremost, personalized and omnichannel, that was supported by digital capabilities.

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Roadmap to success

Two of the most significant steps in the process included upgrading the Avaya contact center and integrating it with the company's Microsoft Dynamics CRM system. Doing so opened a new world of insights that previously eluded Alhamrany and the team and helped set the course ahead.

Employees were also consulted for their input during the integration discussion. Alhamrany believes bringing users in early contributes heavily to a project's success.

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Value Created

- Integrated the Avaya contact center with Florius' CRM system
- Real-time video and co-browsing capabilities from Florius' website now provide a personalized experience
- Set the foundation for ongoing innovation in the customer experience—helping Florius to stay ahead of the competition

"Employees are always talking to customers. I can get written data from the system, but seeing their emotional behavior signals what they are feeling. Getting them involved early is 90 percent of the success of the project," said Alhamrany.

Florius agents were also savvy about the digital technologies that will delight customers today and help keep the company ahead of the curve for a satisfying customer experience.

Trips to the Avaya Innovation Center provided Alhamany with inspiration to flesh out the next stages of the roadmap. The trip provided a close up of the flexibility offered by Avaya Breeze™. Avaya Breeze supports Florius' mission to innovate quickly, allowing the company to take advantage of pre-made, ready-to- use Snap-Ins as well as quickly and easily create and integrate its own applications for a differentiated customer experience.

With a little over a year between the roadmap development and completion, Florius' customers can not only apply for a mortgage online, they can also make changes that might be needed at any point in the process. If they need live assistance, agents will know exactly where they are in their customer journey, and can supplement the experience with video and co-browsing.

"We create a very personal customer journey," said Alhamrany. "Not only do we know who the customer is when they reach out, but if he or she called last week and spoke to Peter, they'll be routed to Peter when they call again. The customer doesn't need to explain anything."

Customers are also able to do more things on their own using only two or three clicks to accomplish what previously required a live agent. Now they can do it any time of day or night and appreciate having that control, according to Alhamrany.

"By making the process short, it's easy to make it digital. That's what's presented to the customer," he said.

Results

Is life better for customers? One indicator is that Florius has seen significant improvements in its Net Promoter Score (NPS), increasing to over 20 at the end of 2017 in an industry that typically exists well in the negative range. Alhamrany attributes this to both the new technologies as well as an enthusiastic pool of employees who are comfortable with the technology and "can't wait to use it."

As for lowering costs, a more cost-efficient use of resources is also a much better match to the needs of its customers. The company can also quickly innovate new ideas, programs and capabilities with the Avaya Breeze development environment and Snap-Ins.

Alhamrany is quick to comment that the culture of agility and Lean Six Sigma at Florius also helped provide the trust from the top that the project would produce the outcomes beneficial to the company. He also credits his colleague, Deliane Schimmel, managing director of Advisory & Service, for her passion to make and deliver the service with maximum quality and results as a key driver of Florius' technology innovation.

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Future

With the end of the current roadmap, Alhamrany is already considering next steps, such as the role of Artificial Intelligence (AI) in creating a customer experience that's both innovative and personal. It's likely to include another trip to the Avaya Innovation Center, and continued close relationship with its trusted partners, Dimension Data and Avaya to advise and develop the next roadmap.

"We won't finish after this. We see it as an ongoing project. We're already talking about next steps and what kind of innovation we'll see," he said. "As far as I'm concerned, the sky's the limit."

Solutions

- Avaya Aura® Contact Center
- Avaya Breeze™
- Avaya Breeze[™] Snap Ins: Real-Time Speech; WebRTC; Co-Browsing; Mobile Video
- · Avaya Workforce Engagement

About Florius

At Florius, we find it important that everyone can live without any trouble in his house. We know that life can go differently than what has been planned. That's why we deliver a mortgage that adapts with the life situations of our customers. For now and for later, and for good and bad times.

About Avaya

Businesses are built on the experiences they provide and every day millions of those experiences are built by Avaya (NYSE:AVYA). For over one hundred years, we've enabled organizations around the globe to win—by creating intelligent communications experiences for customers and employees. Avaya builds open, converged and innovative solutions to enhance and simplify communications and collaboration—in the cloud, on premise, or a hybrid of both. To grow your business, we're committed to innovation, partnership, and a relentless focus on what's next. We're the technology company you trust to help you deliver Experiences that Matter. Visit us at www.avaya.com.

