



Customer Profile:
Financial Services

Website:
TDBank.com

Location:
Canada and USA

Business Needs:

- Employee engagement
- Schedule adherence
- Operational efficiency
- Cost-effectiveness

NICE Solutions:

- Employee Engagement Manager
- Workforce Management

The Impact:

- 70% reduction in manual scheduling
- CDN\$0.5MM saved in WFM
- CDN\$1MM saved in scheduling and staffing
- CDN\$0.5MM saved in increased productivity
- Service level consistency
- Increased employee satisfaction
- 100% recommend self-scheduling app
- 80% report better work/life balance
- Improved employee retention
- Scaled rapidly to meet dynamic demands

“Of all the apps available to TD Bank contact center employees, the EEM app is the number one download. Our agents love it!”

– VP Contact Centers

Leading Bank Engages Employees with Intraday Self-Scheduling, Saving Time and Money

About TD Bank

The TD Bank Group (Toronto-Dominion Bank and its subsidiaries; “TD Bank”) is the sixth largest bank in North America, serving 25 million customers in 64 lines of business with locations around the globe. The bank is also among the world’s leading online financial services firms, with approximately 11 million active online and mobile customers. TD Bank Group reported CDN\$1.2 trillion in assets in October 2016.

TD Bank employs 12,000 customer service agents at 16 locations in Canada and the United States. They are a key part of the company’s 89,000-person workforce. The contact centers provide 24/7 service, with a total annual contact volume of 60 million.

The Challenge

TD Bank adopted NICE Workforce Management (WFM) several years ago as a robust enough solution to accommodate its need for clarity among full- and part-time employees, for streamlined scheduling, as well as for segmented scheduling rules. At the time of implementation, schedule generation time was reduced from 3 hours to just 45 minutes. WFM processed approximately 37,000 transactions per month, with an SLA of up to 48 hours.

For general schedule setting and adjustments, this has been sufficient. However, the need for intraday scheduling changes required more real-time responsiveness.

Intraday schedule changes and shift requests were being handled through emails going back and forth between agents and managers. They included urgent and last-minute requests from across various lines of business, as well as duplicate requests and follow-ups. This demanded a lot of time and patience from a dedicated intraday manager, who had to manually assess requests, update shifts, and adjust entire schedules.

For the employees, the lack of information, communication and relatively slow response times regarding intraday requests led to growing frustration. In some cases, the situation led to ad-hoc solutions or attempts to speed up the process with excessive or disruptive persistence.

The time-consuming manual processes and periodic request bottlenecks led to situations in which a response to real-time changes in call volume was either impossible or ineffective. TD Bank leadership concluded that this situation was untenable and costly. The workforce management team was assigned to find and implement relevant best practices and industry-leading technology that would improve the contact center’s intraday effectiveness, which would also contribute to a much better employee experience.



The Solution

For TD Bank contact centers, NICE Workforce Management (WFM) provides the autonomy, clarity and flexibility of rules-based automation. Therefore, when the need arose for a similarly robust intraday schedule management tool that put control in the hands of the employee, NICE Employee Engagement Manager (EEM) was the obvious choice. In addition, EEM functions as a fully integrated element of NICE WFM, which would make the deployment process seamless.

The adoption of EEM was at the heart of an initiative TD Bank calls iTime, which is designed to introduce the following capabilities:

- Employees can view and interact with their schedules through a mobile app.
- Automated response to requests for vacation time, schedule changes, overtime, shift trades, sick days, and more, based on defined business rules to ensure optimal occupancy.
- Automatic scheduling system updates and full audit trails.
- Employee preferences for interface settings and contact methods (SMS, email, alert).
- Alerting employees about overtime and time-off opportunities through multiple channels.
- Automatically alerting frontline Team Managers of activities impacting the efficiency of the business, such as hold, wrap, or non-adherence irregularities.
- Supervisor dashboards providing key WFM insights at a glance, including adherence information, employee schedules and their status, number of calls, AHT, employee preferences, messages, and a running list of all schedule adjustments the system is processing.

A key goal of the iTime initiative is to empower contact center employees to independently manage their schedules, which also has the effect of improving schedule effectiveness, highlighting optimization opportunities, increasing employee retention, and expanding WFM capabilities.

90% Adoption in a Few Months

TD Bank's Workforce Management team developed a very detailed change management plan for the roll-out of iTime and the NICE EEM solution. The timeline was 12 months for the onboarding of 7,000 employees, starting with 500 and ramping up by 1,000 users every few months.

An end-to-end change management approach was taken, incorporating various methods of engagement and encouraging adoption. The plan started with a welcome video providing an overview of iTime, followed by classroom training and train-the-trainer instruction. The TD Bank WFM team provided onsite support before, during and after deployment, as well, which drove adoption even further.

The outcome of the change management process was successful, achieving 90% adoption rates in a few months. The iTime app became the most popular download from the TD app store and 7,000 users average 17,000 self-directed transactions per month.

Speed, Savings, and Satisfaction

The iTime initiative undertaken by TD Bank empowered its employees to better manage their work/life balance, in line with their own preferences. With shift change requests automatically approved or declined according to predetermined business rules and dynamic intraday updates, managers and WFM teams are able to spend more time on higher value services. Similarly, real-time performance and staffing alerts focus managers immediately on what is of paramount importance and saves them time spent previously on monitoring adherence and agent activity.

With the automation of EEM and other NICE WFM tools, TD Bank saw efficiency results that exceeded company expectations on several fronts:

- 70% reduction in manual scheduling activities.
- CDN\$500,000 saved due to reduced administrative and intraday management activities.
- CDN\$1 million saved due to scheduling efficiencies and improved staffing coverage.
- CDN\$500,000 saved due to automated alerts notifying managers of agent service level issues, resulting in increased productive time.

Moreover, the EEM-powered iTime contributes directly to schedule adherence, eliminating inefficient rescheduling processes and ensuring service level consistency. In other words, employee resource allocation was optimized to meet dynamic customer demand.

For employees, greater autonomy in booking time off, trading shifts, and changing schedules has increased engagement and job satisfaction, as reflected in direct feedback from the contact center:

- Employees report high satisfaction with the flexibility and quick approval.
- 100% of employees recommend iTime to their colleagues.
- 80% of employees state iTime improved their work/life balance.

Positive employee experience at TD Bank improves retention rates, which in turn has a positive impact on first call resolution, with the presence of experienced and committed employees. In addition, training costs and time-consuming learning curves of new hires are reduced.

About NICE

NICE (Nasdaq: NICE) is the world's leading provider of both cloud and on-premises enterprise software solutions that empower organizations to make smarter decisions based on advanced analytics of structured and unstructured data. NICE helps organizations of all sizes deliver better customer service, ensure compliance, combat fraud and safeguard citizens. Over 25,000 organizations in more than 150 countries, including over 85 of the Fortune 100 companies, are using NICE solutions.

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