



# How TD Bank Broke a CSAT Record in a Volatile Year

TD Bank ran 2025 against a series of pressures any one of which could have defined a difficult year. A national postal strike disrupted bill delivery and drove significant volume into peak season. The Wealth division faced daily, not seasonal, market volatility. Tighter staffing buffers required greater precision in planning and real-time decisions. The bank had been a NiCE customer since approximately 2007, with NiCE Workforce Management (IEX) already running every scheduling and capacity decision across 15,000 contact center agents. What 2025 demanded was not a new platform. It was a more ambitious use of the one TD already had. Working with the SmartSync API to extract Workforce Management intelligence into custom dashboards for over 900 frontline leaders, and reimagining Employee Engagement Management from a surplus tool into a dynamically managed flexibility tool, TD met its annual service level target by 1-point, broke its all-time CSAT record for the second consecutive year, and lifted self-serve schedule usage 10 percent year over year. The harder year. The leaner buffer. The record result.

**+1 point**

Service level delivered against target



**-3%**

Reduction in Planned hiring



**89%**

EEM mobile app participation rate



**+10%**

Year-over-year increase in EEM self-serve usage



**Record CSAT/LEI**

Breaking previous years record



**~6-8%**

Capacity managed dynamically through Flextime and OT



## Customer profile

### About

TD Bank Group is one of North America's largest banking institutions. Its centralized workforce management function supports approximately 15,000 contact center agents across 95 percent of the bank's contact center footprint, including the Canadian Banking Contact Center, Wealth, Fraud, and other lines of business.

### Industry

Financial Services

### Region

Americas

### Size

Enterprise

### Website

td.com

### Products

- NiCE Workforce Management (IEX)
- Employee Engagement Management
- SmartSync API
- VRS

### Goals

- Maintain service levels through acute operational disruption with minimal staffing buffer

- Protect record CSAT across a 15,000-agent workforce running on aggressive cost targets
- Enable real-time workforce agility using NiCE Workforce Management (IEX), Employee Engagement Management, and SmartSync

### Features

- EEM self-serve scheduling: OT/VTO offers, shift trades, shift recommendations
- SmartSync API surfacing Workforce Management intelligence in custom intraday dashboards for frontline leaders
- Real-time cross-queue capacity shifting, call sharing, and non-phone activity management
- EEM mobile app for agent-led schedule management





**Not only did we meet target, but we were able to meet target with little staffing buffer available to us. That is a unique win year over year.**

**Elias Saykali**

Senior Manager, WFM Performance & Insights, TD Bank

## 01 Before

**No margin. No warning.  
No easy year.**

It was November 2025. Canada's postal strike had just ended. For weeks, the mail had sat still, statements undelivered, correspondence piling up, customers waiting without knowing it. Then the backlog arrived all at once. Bills hit doorsteps across the country on the same days. And 15,000 TD Bank agents picked up the phones.

That was the one everybody saw coming. The other two had been building all year.

In the Wealth division, daily market volatility had been making any given forecast unreliable before the day had begun. Not seasonal swings. Daily ones. Markets moved, customers called, and the patterns that had held for two stable years stopped meaning anything.

And underneath both: TD was running this gauntlet with very little room for error. Cost targets for the year were aggressive. Staffing buffers were tight, and every disruption required more precise adjustment than the year before. As Elias Saykali, Senior Manager of WFM Performance and Insights at TD Bank, put it, the team was "running thin to the line."

A structural divide had existed quietly for years without urgency. Workforce management and the business operated in parallel. WFM was accountable for service level. Business leaders owned customer satisfaction. The two conversations rarely met at the frontline. When 2025 applied pressure to every part of the system at once, that divide was no longer invisible.

Something had to change.

## 02 Desire to change

**The intelligence already existed.  
Almost nobody could see it.**

TD Bank had been a NiCE customer since approximately 2007. Workforce Management was already the operating core of every scheduling and capacity decision across the enterprise. Employee Engagement Management was already in colleagues' hands as their daily self-service interface. The problem was not the platform.

The problem was visibility and speed. After a year of volatility and sudden demand shifts, TD needed to adjust intraday—moving coaching, meetings, training, and capacity in minutes, not days. And the next step wasn't just seeing the risk; it was acting on it through clear, system-driven recommendations—when to cancel a huddle, where to redeploy time, and soon, which shift changes to propose to close gaps before service broke. Workforce Management already produced the signals to do that: interval-level service level projections, real-time staffing versus forecast, and early risk indicators. But that intelligence lived with WFM analysts. It wasn't reaching over 900 general managers, team leaders, and business partners making hour-by-hour decisions that shaped outcomes in the queues. Nobody was making those calls badly—they just lacked granular, real-time data and simple decision tools to understand why a recommendation was being made and to execute it quickly.

They also needed the view to get more granular. Year-end reporting could tell TD what happened; it couldn't tell a team manager what was emerging—down to the queue level—so they could course-correct before trends became outcomes. Intraday dashboards addressed the "now." But for coaching, leaders needed a reliable lens: an activities dashboard that highlighted patterns in time away from work and schedule adherence. Those next-day trends signaled where processes were breaking, where load was uneven, and where targeted coaching would have the biggest impact—turning performance management into a repeatable daily habit instead of a post-mortem.





That transparency mattered because TD wasn't trying to create another "black box" directive from WFM. The goal was to push recommendations out to the frontline—especially schedule actions like shift-change recommendations—while giving leaders the context to validate them, explain them to their teams, and make the tradeoffs with confidence. The same applied to coaching: when the activities dashboard surfaced next-day trends in time away from work or schedule adherence, leaders needed to see the drivers and the queue-level impact, not just the metric. To move fast at scale, leaders needed both the what and the why in the same place—whether the decision was intraday capacity, a schedule action, or next-day coaching.

Workforce Management's SmartSync API could extract that intelligence and put it somewhere entirely new—on the screens of the leaders making consequential decisions every hour. But TD also needed speed and reach beyond leader dashboards. For recommendations that had to land instantly and at scale, especially shift-change recommendations, the team leveraged Employee Engagement Management as the distribution layer—pushing the right action directly to agents while leaders could see the same underlying demand and risk signals driving it. Visibility for decision-makers, and a fast path to execution for the workforce.

So they did.

### 03 NiCE solution

## One platform. Used like never before.

What TD deployed in 2025 was not new technology. It was existing technology used with new ambition. Hebba Balbaa, Senior Manager of WFM Integration and Enablement at TD Bank, led the application and configuration work alongside her team. SmartSync dashboards bridged WFM intelligence to frontline leaders. EEM programs turned an agent self-service tool into a real-time operations management layer. Together, they changed how colleagues working days were managed, and how the organization thought about service.

Using the SmartSync API, TD pulled live volumes, staffing versus forecast, performance versus plan, and emerging risk signals out of Workforce Management and into custom dashboards built for non-WFM audiences. Not analyst views. Leadership views. Built around the questions a team leader actually needed answered in the moment: Is my queue healthy? Where is the risk building? Should I move this coaching session?

Over 900 leaders were exposed to this data for the first time. General managers who had spent their careers operating through a customer satisfaction lens began seeing, in real time, the operational consequences of every scheduling decision they made. The behavioral shift that followed was the most significant outcome of the entire year. Leaders who had previously needed a WFM analyst to tell them to move a meeting began suggesting the move themselves.





Everybody has the same agenda. Everybody's working towards the same KPI, being exposed to the same numbers. That's what I mean by a culture change.

**Elias Saykali**  
Senior Manager, WFM Performance & Insights, TD Bank

Prior years had used Employee Engagement Management primarily for voluntary time-off offers. A flexibility lever during lower demand periods. 2025 was different: TD was operating within tight capacity constraints, managing daily volume volatility with limited staffing buffer. With demand shocks arriving from multiple directions, the team pivoted EEM toward overtime deployment, huddle and meeting cancellation, and intraday non-phone activity management. No new system. No new contract. The same platform, pulled in a new direction.

The most inventive move was a program TD called 'trade with the business.' In a standard EEM shift trade, two agents swap shifts with each other. TD reimaged it: an agent could trade a scheduled day off for a working day on a high-demand date, based on Workforce Management's interval-level service level projections, giving the bank coverage where it needed it and the agent scheduling flexibility in return. Built entirely within existing EEM functionality. Live within days of the idea.

EEM was already where agents and leaders lived. The shift recommendation feature eliminated the manual spreadsheet process for voluntary schedule changes entirely. Offers went directly to agents via EEM, removing the administrative burden from team leaders and returning that time to the work that actually develops people.

#### 04 The Proof Point

### Two teams. Same bank. Completely different outcomes.

TD didn't have to look outside the bank to see what a difference the platform made. Within its own walls, two groups operating in the same division, one fully inside the Workforce Management ecosystem, one using only scheduling, were producing results so different they barely resembled the same operation.

The numbers told the story without ambiguity.

Metric	Full on Workforce Management	Scheduling only
Service Level	<b>At Target</b>	30-points below Target
Abandon rate	<b>Under 10%</b>	70%
Average handle time	<b>To forecast</b>	+/-200% to forecast
Average speed of answer	<b>Under 1 minute</b>	Unmanaged



You would need half the staff to treat the actual volume that was coming in.

**Elias Saykali**  
Senior Manager, WFM Performance & Insights, TD Bank

When that volume eventually transitioned into the fully Workforce Management-supported operating model, the metrics followed. Abandon rate fell from 70 percent to under 10 percent. Average handle time dropped by more than half. Total call volume, inflated for years by repeat contacts from customers who had given up and called back, fell by roughly two-thirds.

The same customers. The same agents. Entirely different outcomes.

That is not a marginal improvement. That is a controlled study, run inside a single organization, with a verdict that does not require interpretation. That is the difference between a contact center that manages its workforce and one that orchestrates its customer experience. In 2025, TD did both.

#### 05 Results

### A record year. In a highly complex environment.



The numbers TD finished fiscal 2025 with should not have been possible. Not in a year with a postalstrike. Not with a Wealth division navigating daily volatility. Not while operating with tighter staffing buffers than in prior years. And yet.

Service level finished 1 point above target. That single percentage point conceals the real achievement: every previous year had been met with more buffer available, more room for error, more capacity to absorb the unexpected. In 2025, those margins were reduced. Meeting target anyway required every lever Workforce Management could offer, used every day, by a team that had learned exactly how far the platform could be pushed.

Customer satisfaction, measured as the Legendary Experience Index (LEI, scored out of 100), reached an all-time record for the second consecutive year. In 2024, TD had broken the previous record. In 2025, despite continued volatility, the team broke that record too. The margin is 0.04 points. The context is everything. “We broke the record,” said Hebba Balbaa. “Even with the complexity of the year, we broke the record.”

EEM adoption continued to climb. Self-serve schedule usage grew 10 percent year over year, driven by the new trade-with-the-business program and the ongoing expansion of shift recommendation and OT/VTO notification features. Mobile app participation reached 88 to 89 percent of the workforce, with 18 to 20 percent logging in daily, figures TD was told represent the higher end of NiCE’s customer benchmarks.

Approximately 6 to 8 percent of total capacity was managed dynamically across the year through Flextime and overtime adjustments. Hundreds of schedules flexed in real time, without adding additional hiring, without breaking service, without the manual coordination that would have required a dedicated administrative layer. The second wave of the postal strike was handled faster than the first because the mitigation playbook was

already written. The organization had learned, and the tools had made learning operational.

The cultural shift may be the most durable result of all. WFM and the business now share one operating picture. Leaders who once pulled people off phones without understanding the consequences now make those calls with full awareness of what they mean. Business units that were previously outside the Workforce Management ecosystem are approaching TD’s centralized WFM function asking how to get in. The platform is not being mandated. It is being sought after.

## 06 Future

### What comes next, when you’ve already proved the model.

TD is tracking upgrades to Workforce Management v8.2 and EEM 9.3. At the top of the team’s interest list: NiCE Copilot for Supervisors, which would bring embedded AI assistance directly into the scheduling decisions the team makes every day. A schedule preference feature is also under consideration, one that would allow agents to set their own scheduling preferences and have the system match them against demand patterns, combining what people want with what operations need.

The broader expansion is already underway. TD’s centralized WFM function supports approximately 95 percent of the bank’s contact center footprint. The conversations to bring the remaining 5 percent fully into the Workforce Management ecosystem are no longer being initiated by WFM. Other business units are asking to join. That is the detail that tells you everything about what 2025 built. A year that tested the operation at every level. Instead, it became the foundation for what TD builds next.



**The efficiency, the transparency, and the ease of approach that NiCE IEX was providing is a critical, critical component to delivering all the successes that we saw.**

**Elias Saykali**

Senior Manager, WFM Performance & Insights, TD Bank

## About NiCE

NiCE is transforming the world with AI that puts people first. Our purpose-built AI-powered platforms automate engagements into proactive, safe, intelligent actions, empowering individuals and organizations to innovate and act, from interaction to resolution. Trusted by organizations throughout 150+ countries worldwide, NiCE’s platforms are widely adopted across industries connecting people, systems, and workflows to work smarter at scale, elevating performance across the organization, delivering proven measurable outcomes.

[www.nice.com](http://www.nice.com)

[Contact us](#)

