Bankia was founded in 2010 following the merger of six regional banks. In 2013, Bankia decided to meet one of the major needs of its banking customers: accessibility, giving both, customers and non-customers, the option of going to the bank outside regular opening times and providing them with great service.

The situation and challenges

Bankia is creating a new type of bank that is open from 8:15 a.m. until 6 p.m. These branches allow customers and non-customers to pay bills and make transfers during hours that are different from other banks'.

As their name indicates, these branches need to be Ágiles [agile], and the challenge was to provide fast and satisfactory service.

The solution

Qmatic performed an audit in order to identify the project’s true scope and needs, and determine Bankia's expectations.

Using the results of the audit, we suggested that our client implement, in addition to the Qmatic Solo platform and the self-service kiosks, a business intelligence unit to compile and analyze customer information in order to improve service and the customer experience in the foreseeable future.

The results

“The essence of this project was to create and offer the right customer experience. Qmatic tools have enabled us to monitor these aspects,” asserts Sergio de Miguel, director of Bankia’s Oficinas Ágiles network.

From the customer's point of view: the system keeps them informed of the waiting time, so that they can spend this time relaxing in a rest area.

From the bank’s point of view: the Qmatic system allows it to actively manage workflow and waiting times, which results in better service and shorter waiting times.

The average waiting time in the sector is eight minutes, but in the Ágiles offices, the average is only three minutes, which means we can confidently say the service we provide is both fast and efficient.

SOLUTION OVERVIEW

BANKIA

INDUSTRY Banking

REGION Spain

NETWORK 130 branches in Spain

THE CHALLENGES

- To create agile branches that offer the same service as traditional banks, but with different operating hours
- To understand the actual needs and behavior of future consumers
- To manage waiting times, improve them and provide better customer service
- More efficient staff

THE SOLUTION

- Qmatic Solo platform
- Self-service kiosks
- Business intelligence unit to compile and optimize customer information.

In the near future, staff will use this data to manage customers.

THE BENEFITS

- Improved customer experience.
- Reduced waiting times.
- Improved employee time management

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