









Business Messages helps National Australia Bank serve more customers digitally



National Australia Bank (NAB) is one of Australia's four largest financial institutions. With more than 30,000 employees, NAB serves 9 million customers at over 900 locations throughout Australia and New Zealand, as well as globally.

Summary

After the COVID-19 pandemic caused call centre volumes to surge, NAB implemented Google's Business Messages over a two-week period in November 2020 to provide customers a convenient, efficient option for messaging the bank from Google Search and Google Maps. With Business Messages, NAB can serve 3x more customers than with traditional channels (e.g., phone). NAB can also support its customers 24/7, resolving 80% of 10,000+ conversations using the channel. All of this without increasing the size of its team.



Google's Business Messages has given us a great opportunity to serve our customers digitally and connect in channels where they're already active. It also sets us up to take advantage of future Google products."

> Reveka Katakis, Head of Digital Engagement and Social Media, National Australia Bank

10k

customers served

80%

of customer questions resolved in Google's **Business Messages**

3x

increase in efficiency





National Australia Bank (NAB)

Melbourne, Victoria, Australia

www.nab.com.au

The challenge

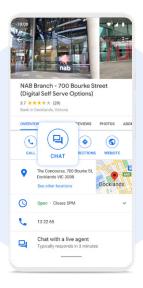
When the COVID-19 pandemic hit in March 2020, NAB was inundated with calls from customers, with many of them experiencing long wait times before getting even simple questions answered. "We received a year's worth of call centre volume in one week," says Reveka Katakis, NAB's Head of Digital Engagement and Social Media. "That was a real catalyst for change for us."

NAB needed to offer another fast and efficient way to service customers. Google's Business Messages turned out to be the ideal solution because it offered convenient entry points from Google Search and Google Maps, which NAB customers were already using in droves to engage with the bank: more than 25,000 people click to call the bank each month from NAB's profile on Google. "Google's Business Messages allows us to seamlessly connect with customers that are already actively looking for us," Katakis says.

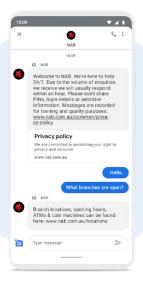
The approach

In mid-November 2020, NAB collaborated with their long-time partner, digital-first customer engagement platform Khoros, to implement Business Messages, beginning with Google Search and 12 locations in the Northern Territory and Tasmania. From a technical standpoint, the channel was so easy to deploy that NAB was able to roll it out to its Victoria locations within a week, and to the rest of Australia – Queensland, New South Wales, and Western Australia – the first week of December 2020.

"Rolling out Business Messages was probably the least scary experiment we could have run in terms of the impact it had on our employees," says Katakis. "We only need a few bankers to manage the channel, and because we had already been active on social media and in other messaging channels, we had the governance in place and knew what types of queries we could answer ahead of launch."



Customers chat with NAB through Google Search



 Learn more about Business Messages at businessmessages.google About Business Messages

Business Messages is a mobile conversational channel that combines entry points on Google Maps, Search, and brand-owned channels to create rich, asynchronous messaging experiences.

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The results

Since the launch in November 2020, NAB has handled more than 10,000 customer conversations – resolving 80 percent of them – in the Business Message channel, helping the bank support its strategic plan of serving customers simply and digitally. According to Katakis, the main benefits of Business Messages include supporting customers 24/7 in a channel where they're already active and transitioning some of the call volume to a simpler digital conversation. "NAB customers can contact the bank through Business Messages 24/7 whenever it's convenient to them, and the NAB team can manage multiple conversations simultaneously," Katakis explains. "By routing inquiries to a banker quickly through a digital channel, we reduce our cost to serve customers because of the asynchronous nature of the conversation."

Most messages come from location-based queries on Google Search, indicating that customers discover and use Business Messages while searching for a way to contact the bank from their mobile phones. "Our bankers like the channel and say that their experience with it is similar to other messaging channels, which is ideal because we want to keep it simple and consistent for employees, too," says Katakis.

Google's Business Messages also allows NAB to easily provide additional information to customers. For example, if someone asks about bank hours because they need to deposit a check, NAB can provide not only bank hours but also information about mobile check deposits. "The pandemic accelerated the digital experience for customers and colleagues alike," Katakis says. "Google's Business Messages lets us meet customers' expectations for how we engage and serve them. It also helps us meet employees' expectations for how we support and enable them."

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