



Getting Service Right in Omni-channel Delivery

An interview with David Engebos

ARGO's *Connects* extends customer acquisition, experience, fulfillment, service, and relationship expansion capability to consumers, prospects, and customers across customer journey stages in an Omni-channel delivery ecosystem.

Q: What are the challenges financial institutions face regarding service?

David Engebos: "Financial institutions face increased pressure to deliver great customer experience in an Omni-delivery world. Success requires increasing drivers of satisfaction and eliminating dissatisfaction factors. Fulfillment friction, cumbersome processes, lack of access to human assistance, and failure to meet service expectations degrade customer confidence and satisfaction. The result: Increased attrition and reputational risk. Inefficient paper-based service increases response times and degrades customer experience.

With increasing digital usage and self-service preference, service provides a key touchpoint for driving satisfaction. According to a recent study by Gladly ("What Customers Expect from a Modern Online Shopping Experience"), 63 percent of customers "fall in love with brands because of great service." And 62 percent "will recommend a brand to a friend because of great service."

Executed well, service events provide loyalty and growth-building opportunities. Done poorly, service events increase attrition risk. Omni-delivery requires customer service to meet Service Level Agreements (SLAs) through fully integrated digital and staff-assisted channels."

Q: How can the institution get service right?

David Engebos: "The institution meets customer needs for great service by:

- Making the right set of functions available to consumers in self-service mode with bank controls over sensitive functionality.
- Empowering customers by giving them control.
- Making human support available as needed through self-service and staff-assisted options.
- Completing service requests in a timely fashion.
- Delivering effective user experience.
- Following up with customers to validate error resolution and high satisfaction."

Q: How does Connects empower bankers to meet service needs?

David Engebos: "To provide seamless customer service, bankers need full visibility into customer and account level information. *Connects* provides bankers a 360-degree view of customer information, related accounts, contact history, and in-process and recent activities. A banker can view pending service items, complete real-time requests, and submit complex requests through workflow to perform customer and account-level maintenance."

David Engebos,
ARGO President & COO



Q: Describe Connects online real-time service capability.

David Engebos: “With *Connects*, bankers and their customers can perform real-time customer and account maintenance online. Based on the need, the transaction may include customer self-service, banker-assisted, or full service through digital and human channels. Real-time processes manage simple requests such as updating contact preferences, changing demographic information, and initiating account modification requests.”

Q: How can a solution empower customers and still manage risk?

David Engebos: “Striking a balance between customer autonomy and risk management requires analytics, risk-based decisioning, and service request workflow. As necessary, requests are routed to the appropriate staff for resolution using SLAs to ensure timely completion. SLA tracking ensures that requests are completed within acceptable time limits. Follow-up gives the customer a voice and allows the institution to assess and mitigate dissatisfaction and attrition risk.”

Q: How can an institution ensure service success?

David Engebos: “Swift and accurate responses to customer needs influence satisfaction. SLA adherence ensures that needs are met accurately, completely, and promptly. Complexity drives whether needs can be met online in real time or are routed through work queues for staff to manage. Performance metrics and early alerts to upcoming SLA slippage help the institution increase performance and reduce friction.

Successful service request workflow hinges on optimal staff utilization. Automated routing and prioritization through work queues ensure the right staff with the right skills addresses the service request at the right time.”

Q: Describe the process for managing service requests in an Omni-channel world.

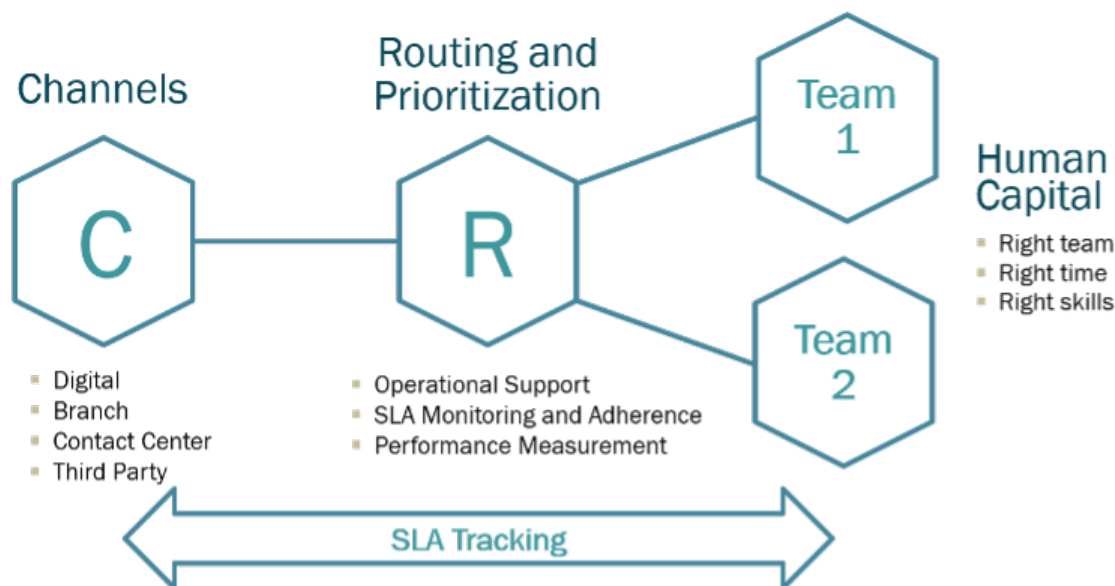
David Engebos: “Traditional paper-based processes increase failure rates due to mishandling, inaccuracies, and reliance on staff knowledge. An Omni-channel environment can aggravate these constraints.

Service requests may originate through digital or staff channels depending on user preference and need complexity [Figure 1]. The solution includes:

- Work queue management
- Notifications
- Alerts
- SLA tracking
- Work assignment
- Performance metrics
- Regulatory compliance
- Auditability
- Proof of process
- Exception handling
- Digital to staff and front-to back-office integration points with high team collaboration

Work queues increase staff efficiency by directing tasks to appropriate resources based on defined business rules and decision-based routing. Teams work tasks and perform maintenance within SLA parameters to ensure customer satisfaction.”

Figure 1: Service Request Management



Q: How can the institution manage customer expectations in an Omni world?

David Engebos: “Meeting customer experience and satisfaction expectations requires tracking and managing service request workflow. The rapid evolution of other industries to meet self-service demands drives high customer expectations. Customers also expect access to staff as needed. Success requires fully integrated digital and staff workflow.

Service request management involves setting proper SLAs and sending alerts for at-risk requests. Queue health monitoring tracks events and trends related to speed, accuracy, and efficiency. Missed SLAs trigger attrition risk events which may cause customer engagement to deploy a campaign if the customer’s predictive attrition risk exceeds thresholds.”

Q: Describe management insight and reporting capability.

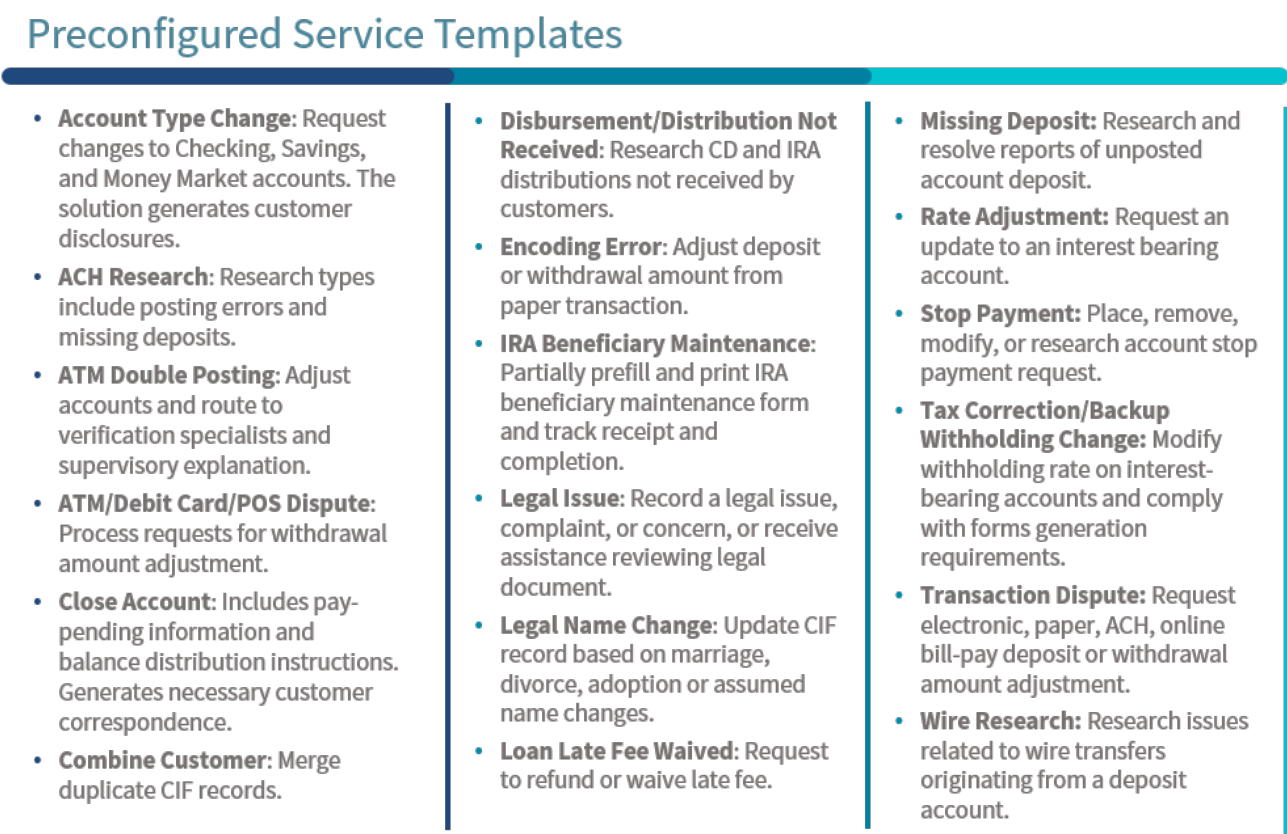
David Engebos: “Connects enables the institution to monitor workflow to optimize performance and manage risk over time through real-time reporting:

- **Service Requests Received:** Displays the total number of service requests received and provides a breakdown by queue and task for the selected process, task, or queue over the specified date range. This allows management to identify trends, staff needs, gaps, and overlaps.
- **Service Request SLA:** Displays the total number of units processed over time by success or failure to meet SLAs. This empowers management to quantify department adherence to task service levels for ongoing process improvement.
- **Service Requests Completed by Operator:** Displays the total number of service request tasks completed for an individual operator over the specified date range. This enables management to identify staff skills gaps, train, and re-balance workload.”

Q: How does ARGO support the services implementation process?

David Engebos: “Connects includes functional services that customers want, including those listed here [Figure 2]. By anticipating high-value customer needs, ARGO streamlines and simplifies implementation.”

Figure 2: Connects Provides Services the Customer Wants



Q: Describe use cases for successful service workflow management.

David Engobos: “Common use cases for workflow management include:

- **Transaction Dispute** – The Transaction Dispute workflow ensures timely and accurate processing of disputes to protect the bank from loss and enforcement. Loss is often due to missed regulatory compliance deadlines or unfair treatment due to inconsistent processes. Once the banker captures the information and triggers the workflow, *Connects* routes it through the right teams based on the transaction type. Staff teams include Deposit Operations, EFT Services, Online Banking Services, and others. Throughout this process, the *Connects* monitors SLAs for each task with escalation points available to ensure all processing is completed on time.
- **Legal Name Change** – When a customer needs to update their legal name, *Connects* uses this workflow to guarantee that the documentation is correct and sufficient, legal reviews and approvals are obtained, and systems are updated on time. This process includes decisioning to route the request through tasks and teams based on the outcome of the initial documentation review.
- **Encoding Error** – Even in today’s highly accurate transaction processing world, mistakes happen. When they happen to your customers, this workflow provides bankers an easy way to capture the error and have it routed to the right team to resolve the issue and restore the account balance quickly.”

Q: How can an institution validate success?

David Engobos: “Customer survey feedback loops allow customers to share their experiences and raise concerns or complaints to the institution. Feedback service interactions can be used to enhance and streamline processes and make the customer feel ‘heard.’ Decisioning routes the response through digital or staff channels with campaigns based on the nature of the feedback, opportunity value, and campaign success probability. Negative feedback may trigger a call from a banker or other follow-up action.

Connects tracks satisfaction signals and generates attrition risk scores. Score trends can be monitored through the customer profile and are used to trigger engagement plans to mitigate dissatisfaction and attrition risk.”

Q: Articulate the benefits of *Connects* service solution to the institution.

David Engobos: “*Connects* empowers financial institutions to meet and exceed customer service expectations. The solution:

- Enhances branch and contact center engagement with a 360-degree view at the customer and account levels.
- Reduces customer friction by providing online real-time service for most requests through self-service, staff-assisted, and full-service channels.
- Guarantees a multi-channel service resolution system across the enterprise.
- Ensures consistency across channels.
- Reduces operational costs by automating and streamlining workflow.
- Enhances the communication and resolution process between the front office and the back office by:
- Mitigating errors in the service resolution process.
- Decreasing processing time of service issues.
- Maximizing the level of control over the service resolution process.
- Reducing costs.
- Captures client feedback regarding the institution and staff for continual improvement.
- Reduces customer attrition risk.”

ARGO

1500 N. Greenville Ave., Suite 500
Richardson, Texas 75081
972.866.3300



For more information, visit

ARGOdata.com

or call **972.866.3300**

© 2025 ARGO Data Resource Corporation. All rights reserved.

The information contained in this document is proprietary to ARGO Data Resource Corporation (“ARGO”). By accepting this document, the recipient (“Recipient”) agrees not to disclose, copy, distribute, or use such information unless within the Recipient’s own company, and strictly in furtherance of the Recipient’s business relationship with ARGO. Any exception to these restrictions shall require ARGO’s express written permission.