

# Enhancing Customer Experience & Operational Efficiency at Westpac Group Contact Centres (RRB Division)

## Introduction

Westpac Group, comprising of prominent brands including Westpac, St George, Bank of Melbourne, and BankSA, remains committed to delivering exceptional customer service and achieving industry-leading Net Promoter Scores (NPS). Westpac Group aims to lead the Australian banking sector in customer satisfaction by targeting the highest NPS score among competitors by 2029 (Westpac, 2025). However, currently, the Group trails behind certain competitors such as UBank, who provide streamlined digital offerings.

The average NPS for Australian banks in recent years hovered around +25 to +35, with digital leaders such as ING Direct and UBank significantly outperforming traditional banks including Westpac (Roy Morgan, 2023). Thus, addressing operational inefficiencies and digital shortcomings in customer interactions is crucial to Westpac's NPS goal.

As a contact centre representative within Westpac's Regional Retail Banking (RRB) division, I have identified several frequent, avoidable call drivers impacting efficiency, customer experience, and ultimately, Westpac's NPS. Resolving these issues would reduce unnecessary calls, resulting in substantial cost savings and better customer satisfaction.

*Note: All cost figures in this report (e.g. cost per call) are based on Deloitte's estimates in USD.*

## Identified Problems & Recommendations

### 1. Digital Channel Limitations (Joint & Offset Account Openings)

#### Problem:

Customers cannot open joint accounts or offset accounts online, a service readily offered by competitors such as UBank. Customers must contact the call centre, often resulting in multiple interactions due to both account holders needing simultaneous identification.

#### Impact (Cost Calculation):

- Volume:  $2 \text{ calls per agent/day} \times 10 \text{ agents} \times 5 \text{ days/week} \times 4 \text{ weeks/month} = \mathbf{400 \text{ calls/month}}$ . This is assuming each agent in my team of 10 agents, is receiving 2 calls per day regarding this query.
- Deloitte estimates average contact centre call cost in Australia between \$5 to \$7 (USD) per call (Deloitte, 2021). Deloitte arrives at this figure by factoring in staff wages, technology and infrastructure, and overheads such as training, management, and facilities.
- Estimated monthly cost:  $400 \text{ calls} \times \$6 \text{ average call cost} = \mathbf{\$2,400/month (\$28,800 \text{ annually})}$ .

#### Recommendation:

Implement a fully digital account-opening process for joint and offset accounts, leveraging

online ID verification (as successfully utilised by UBank). This digital migration would reduce call volume substantially.

## **2. Misinterpreted Communications (Periodic Customer ID Verification)**

### **Problem:**

Customers frequently ignore emails sent by the bank to verify their ID and update their contact details, as they perceive these emails to be scam emails, leading to restricted accounts and unnecessary calls.

### **Impact (Cost Calculation):**

- Volume:  $2 \text{ calls per agent/day} \times 10 \text{ agents} \times 5 \text{ days/week} \times 4 \text{ weeks/month} = \mathbf{400 \text{ calls/month}}$ . This is assuming each agent in my team of 10 agents, is receiving 2 calls per day regarding this query.
- Estimated monthly cost:  $400 \times \$6 = \mathbf{\$2,400/month (\$28,800 \text{ annually})}$ .

### **Recommendation:**

Introduce clear, secure, in-app notifications or an alternative delivery method, explicitly detailing why ID verification is required, thereby reducing customer confusion and improving response rates. Banks with robust in-app messaging (Commonwealth Bank), report reduced call enquiries, leading to a reduction of 40% in call centre wait times (CBA Annual Report, 2022). This approach could be highly beneficial for Westpac's RRB division, helping to reduce call centre wait times while also building customer trust—by enabling customers to resolve issues securely within the app instead of relying on email communication

## **3. App Interface Clarity (Pre-Maturity Instructions for Term Deposits)**

### **Problem:**

Customers call for clarification on ambiguous notifications about pre-maturity instructions for term deposits. Even after setting instructions, customers repeatedly call because the app prompts them again, despite them putting in instructions multiple times.

### **Impact (Cost Calculation):**

- Volume:  $1 \text{ call/agent/day} \times 10 \text{ agents} \times 5 \text{ days/week} \times 4 \text{ weeks/month} = \mathbf{200 \text{ calls/month}}$ . This is assuming each agent in my team of 10 agents, is receiving 1 call a day regarding this query.
- Estimated monthly cost:  $200 \times \$6 = \mathbf{\$1,200/month (\$14,400 \text{ annually})}$ .

### **Recommendation:**

Redesign the in-app notification clearly confirming successful instruction settings. Provide explicit explanatory text or video guidance, reducing confusion and repeat contacts.

## **4. Poor App Navigation & Feature Discoverability**

### **Problem:**

Customers struggle to locate important features (e.g., Interim Statements as "Transaction Listing," Financial Year Interest summary), resulting in frequent call enquiries.

### **Impact (Cost Calculation):**

- Volume:  $2 \text{ calls/agent/day} \times 10 \text{ agents} \times 5 \text{ days/week} \times 4 \text{ weeks/month} = \mathbf{400 \text{ calls/month}}$ . This is assuming each agent in my team of 10 agents, is receiving 2 calls per day regarding this query.
- Estimated monthly cost:  $400 \times \$6 = \mathbf{\$2,400/month (\$28,800 \text{ annually})}$ .

#### **Recommendation:**

Incorporate an intelligent AI-powered search functionality or virtual assistant, similar to UBank's Mia chatbot, which intuitively guides customers directly to features (UBank Customer Experience Report, 2023). Clear video tutorials embedded within the app could also be a potential option.

### **5. Miscommunication on Replacement Cards**

#### **Problem:**

Customers mistakenly believe reporting a damaged card grants immediate access to a digital replacement, as this is mentioned on the website, however it is not always the case. This often leads to dissatisfaction and follow-up calls when a digital card does not show up or doesn't work, because the physical card hasn't arrived to activate the digital card.

#### **Impact (Cost Calculation):**

- Estimated volume:  $1 \text{ call/agent/day} \times 10 \text{ agents} \times 5 \text{ days/week} \times 4 \text{ weeks/month} = \mathbf{200 \text{ calls/month}}$ . This is assuming each agent in my team of 10 agents, is receiving 1 calls a day regarding this query.
- Monthly cost:  $200 \times \$6 = \mathbf{\$1,200/month (\$14,400 \text{ annually})}$ .

#### **Recommendation:**

Clarify card replacement processes explicitly on all customer contact points, ensuring consistent messaging across the website, app, and customer support channels.

### **Total Estimated Monthly Operational Savings**

- Joint & Offset Accounts: **\$2,400**
- ID Verification Communications: **\$2,400**
- Term Deposit Notifications: **\$1,200**
- App Feature Discoverability: **\$2,400**
- Replacement Cards: **\$1,200**

### **Total Potential Monthly Savings: \$9,600 (~\$115,200 annually)**

These savings represent conservative estimates and do not factor indirect cost savings such as improved customer retention and increased employee productivity due to reduced call volumes. Furthermore, these savings derive from just a few of the various problems within the virtual service contact centre currently.

### **Total Potential Avoidable Monthly Calls and Hours Savings:**

1600 calls per month and 213.3 hours per month or 2560 hours annually.

<b>Issue</b>	<b>Avoidable Calls / Month</b>	<b>Cost Saving / Month (USD)</b>	<b>Time Saving / Month (at 8 mins/call)</b>
<b>Joint &amp; Offset Accounts</b>	400	\$2,400	53.3 hours
<b>ID Verification Communications</b>	400	\$2,400	53.3 hours
<b>Term Deposit Notifications</b>	200	\$1,200	26.7 hours
<b>App Feature Discoverability</b>	400	\$2,400	53.3 hours
<b>Replacement Cards</b>	200	\$1,200	26.7 hours
<b>Total</b>	1,600 calls/month	\$9,600	213.3 hours/month

Table 1: Summary of potential savings

## Conclusion

Resolving these identified issues aligns with Westpac Group's strategic goals of improved customer satisfaction and operational efficiency. By modernising digital processes, improving communication clarity, and introducing intelligent in-app support, the Westpac Group can significantly reduce unnecessary call volumes, enhance customer experience, and significantly contribute to Westpac's NPS targets.

## Bibliography

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