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RBS uses SAS® to help it become the No. 1 bank for customer service, trust and advocacy by 2020

SAS® Analytics helps the bank improve its customer experience by making data-driven decisions

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The Royal Bank of Scotland Group plc (RBS) is using the power of data to achieve its goal of being the UK's No. 1 bank for customer service, trust and advocacy by 2020. Driven by the desire to do the right thing for customers, RBS is using data to transform its organizational processes and improve employee engagement so it can focus on customers' needs and deliver excellent service. By tackling the bank's biggest challenges with analytics from SAS, the leader in analytics software and services, RBS is able to make decisions designed to drive improvements in its multichannel banking experience based on accurate and timely insights.

RBS provides financial products and services to personal and business customers throughout the UK. As a data-driven organization, the bank recognizes that its data holds the potential to provide invaluable insights that can revolutionize the way in which it connects with its customers.

With a focus on using data to underpin its core purpose of serving customers well, RBS has selected SAS as its strategic analytics provider. SAS® software is deployed across the bank to improve operational efficiency and employee engagement to help RBS build stronger and more personal relationships.

The bank uses SAS to mine data, enabling it to understand context and the correlation between different data sets. The platform includes SAS Visual Analytics, which enables analysis of very large

data sets through an intuitive interface, and is currently being rolled out to over 10,000 users. RBS' data-driven approach delivers benefits including:

- **Personalized experiences.** RBS has created better personalized connections with its customers based on conversations across its customer channels and touch points. By analyzing and understanding its data better, its employees and customers are having more personalized and valuable conversations, be it online, face-to-face or over the phone, resulting in improved customer experience.

- **Employee transformation.** Armed with visibility into common themes behind agent errors, RBS identified that a significant portion of complaints came from agents that had been in post for less than a certain time frame. To improve the customer experience and reduce complaints, RBS is now offering personalized coaching to individual team members and frontline colleagues in identified areas.

- **Connected complaints.** By analyzing big data, including unstructured and textual data, RBS has a much clearer picture of complaints to deliver a faster resolution for customers. For example, a customer who isn't able to cancel a direct debit within 24 hours may be satisfied with the service that an agent delivered but unhappy with the process. By having the relevant data available in a single dashboard, RBS is able to identify the issue and respond with improvements to the process, branch or team.

"We chose SAS because we wanted a single organization to deliver our advanced analytics leads across the whole of the bank's data estate," said Christian Nelissen, the Data Guy at RBS. "We have worked closely with SAS over a number of years, and they stand out as being industry leaders. Our clear strategy is to be the No. 1 bank for customer service, trust and advocacy by 2020. A key part of delivering that strategy is based on improving our customer experience by knowing more about our customers, our business, our employees and how we are delivering services. In turn, this data is enabling us to drive transformational change across the RBS Group that allows us to achieve our ambition of earning customers' trust by serving their needs better than any other bank."

"Data analytics can help RBS drive change across its organization," said Mark Wilkinson, SAS Regional Vice President for Northern Europe. "Making smarter, faster decisions based on accurate data means change can happen quickly and the likelihood of mistakes being repeated is significantly reduced. RBS is really harnessing the power of its data to transform its business, and we are delighted to be part of this journey."

ABOUT RBS

RBS is a UK-based banking and financial services company, headquartered in Edinburgh.RBS provides a wide range of products and services to personal, commercial and large corporate and institutional customers through its two main subsidiaries, The Royal Bank of Scotland and NatWest, as well as through a number of other well-known brands including Ulster Bank and Coutts.

About SAS

SAS is the leader in analytics. Through innovative analytics, business intelligence and data management software and services, SAS helps customers at more than 80,000 sites make better decisions faster. Since 1976, SAS has been giving customers around the world THE POWER TO KNOW®.

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