

The Zero-Repeat Contact CRM for Banking Industry

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Daily Reality of Banking Support Chain Personas...

PERSONA 1

Frontline call centre Agent

Experience: 0-6 months

Jobs to be Done:

1. Verify customer + understand reason for call in <30 sec

Frequency: 120-150 times per shift

Intensity: 9/10

Scenario: Opens new session → zero context from IVR/previous call/chat → has to ask “Mam can you please tell me your 16-digit card number again?” while customer is already angry.

2. Resolve in one call (First Call Resolution)

Frequency: 40-55% failure rate daily

Intensity: 10/10

Scenario: Customer says “This is my third call for the same UPI transaction not credited” → agent realises previous agent marked it “resolved” without actually doing anything

PERSONA 2

Experienced Agent

Experience: 1-3+ years

Jobs to be Done:

1. Handle disputes/waiver/settlement requests quickly.

Frequency: 40-70 such daily calls

Intensity: 9/10

Scenario: Customer wants late-fee waiver → agent has to open 4 different systems → calculate manually → put mail to back-office → tell customer “We’ll get back in 7 days”

2. Reduce transfers and escalations

Frequency: 20-35% of their calls end in transfers

Intensity: 8/10

Scenario: Can’t see loan account / lien markup / CIBIL remark in CRM → forced to transfer to “specialised team” → customer wait time becomes 12–18 minutes

PERSONA 3

Team Leader/Supervisor

Jobs to be Done: Coach agents in real time and reduce escalations.

Frequency: 60-80% of the day constant firefighting,

Intensity: 9/10

Scenario: 28 agents shouting “TL please come” simultaneously at 7 pm on salary-credit day because app is down

PERSONA 4

Quality Analyst

Jobs to be Done: Score 50-60 calls per agent per month accurately

Frequency: 400-600 calls per QA monthly

Intensity: 8/10

Scenario: Has to fail an agent for “no verbal consent” even though customer was screaming and abusing throughout the call, impacting the agents incentive.

Daily Reality of Banking Support Chain Personas...

PERSONA 5

Back-office/Specialists

Jobs to be Done: Process requests that agents can't do from CRM such as cheque return, lien removal, charge reversal, foreclosure, etc.

Frequency: 800-2000 tickets daily per team

Intensity: 9/10

Scenario: Receive email from agent with half-filled details → have to call customer again → customer says "I already gave everything to your call-centre guy yesterday!"

PERSONA 6

Collections & Recovery Agents

Jobs to be Done: Reach right party and negotiate repayment without abuse

Frequency: 100-180 dials daily, connect with only 12-18%

Intensity: 10/10

Scenario: Customer says "Your retail agent already gave me settlement last week" → collections CRM shows nothing → customer records call and posts on Twitter

PERSONA 7

Social media support Team

Jobs to be Done: Respond in less than 5 minutes to public complaints.

Frequency: 300-500 public mentions daily(peaks 2000 on bad days)

Intensity: 9/10

Scenario: Customer tweets "@HDFCBank 4th call still not resolved" → team has no idea which case because no ticket ID → have to DM and beg for details

PERSONA 8

Branch Staff/Relationship Manager

Jobs to be Done: Solve at branch so that customer does not have to call 1911 helpline

Frequency: 15-40 walk-ins daily wanting "immediate resolution"

Intensity: 8/10

Scenario: Customer standing at counter with phone showing "transaction failed" → branch tablet/system still shows old banking software → RM has to call helpline himself and wait 22 minutes on IVR

PERSONA 9

Fraud & Risk Operations

Jobs to be Done: Verify dispute & block/issue card in less than 4 minutes.

Frequency: 4000-8000 fraud calls daily across bank

Intensity: 9/10

Scenario: Customer reports card fraud → retail agent transfers → fraud agent has to re-verify everything → total call time crosses 18-22 min → customer explodes

PERSONA 10

Bank Customers/End Customers

Jobs to be Done: Fix my issue quickly so that i can trust the bank again.

Emotions - Confused by multiple channels, repeating information, unclear timelines, no visibility.

Silent scream: "Why do I have to explain my problem again? Doesn't your bank talk internally?"

Pains Bank will Pay to Fix

Pain Points	What really happens to the bank	Money/reputation loss in real numbers (hdfc/icici size banks)
Customer has to call 2-3 times for the same problem → finally complains to RBI	Every month the Reserve Bank of India publishes a list: " <u>Which bank got the most customer complaints?</u> " If banks like HDFC/ICICI name comes in top 5, the share price falls the next day, newspapers write bad stories, and the MD gets angry phone calls from the board.	One bad month = Rs.500-1,500 crore drop in share value + possible RBI fine
35-40% of all calls are for silly things that the mobile app should have solved (UPI failed, check balance, download statement)	The bank is paying Rs.300-400 crore every year just to have agents say "Your balance is Rs.12,450" or "Please try UPI again". That's like burning cash to answer questions a Rs.50 crore app should have fixed.	Rs.300-400 crore pure wastage per year
Customer fights over late fees or wrong charges → stops using the credit card completely	Imagine 2-3 lakh angry customers cut their card or switch to another bank. Each was giving the bank Rs.7,000-9,000 profit per year. Suddenly that money vanishes forever.	Rs.1,700-2,200 crore profit gone every year
Collections team keeps calling a customer who already paid or got a waiver → customer posts on Twitter → goes viral	One angry tweet gets 50,000 retweets, TV channels run the story, millions of people see "HDFC/ICICI harassing customers". Share price falls within hours.	One big viral incident = Rs.500-1,500 crore wiped off share value in 1-2 days
Agent sends half-filled request to back-office → back-office calls customer again → takes 7-10 days	Customer keeps calling again and again until it is solved → more complaints, more angry customers, more RBI entries.	Hundreds of crores in repeat calls + complaints
Branch staff(non-loan branches) cannot see the loan or lien → send customer to call centre	Customers get angry in the branch, stop keeping salary account or fixed deposits with the bank → bank loses low-cost money.	Rs.200-500 crore slower growth in savings accounts
Fraud team asks all questions again → takes 20 minutes → fraudster does extra transactions in that time	Bank has to pay for the extra stolen amount from its own pocket because it was slow to block the card.	Rs.80-150 crore extra fraud loss per year

Problem Statement and North Star Metric

Problem Statement

Bank customers are forced to contact the bank multiple times across multiple channels to get a single issue resolved, wasting their time, frustrating them, and costing the bank hundreds of crores in repeat calls, lost revenue, complaints, and reputational damage.

North Star Metrics

“30-day Repeat Contact Rate (RCR)”

(Number of unique customers who contacted the bank more than once within 30 days for the same reference number or same core issue) / (Total unique customers who raised at least one contact/request in the period)
*100

Solution Vision and The 12 must solve use-cases

Vision: Zero-Repeat Contact CRM for Indian Private Banks.

We will build one intelligent, banking-native CRM platform that ends the era of customers calling 2-4 times for the same issue.

It keeps one single live ticket alive across every channel (mobile app → in-app chat → voice → branch) and automatically gives every agent the full customer story, instant approvals, proactive updates, and forced compliance, so most issues are solved in the very first contact.

Use-Cases

1. Customers move smoothly from self-service in the banking app to in-app chat to voice call while every agent instantly sees the full journey, shared screenshots, previous messages, and already-verified identity, with zero repetition.
2. The moment any agent starts helping a customer, the very first thing they see is the complete customer timeline, all open tickets, product holdings, and the current issue clearly highlighted.
3. Customers who request a late-fee waiver or charge reversal get an instant, fully-audited decision from the agent in under one minute instead of waiting days for back-office approval.
4. Any waiver or settlement granted anywhere in the bank immediately and permanently stops all collections calls and SMS to that customer within seconds.
5. Customers automatically receive clear SMS, email, or in-app updates at every milestone for any request that takes longer than 24 hours, so they never feel the need to chase the bank again.
6. When a case is transferred between teams (chat → voice, retail → fraud, etc.), the next agent receives the customer's fully verified identity and complete context without ever re-asking the same questions.
7. When customers fail a digital journey and ask for help, the agent sees the exact failure point, fixes the root cause, and the self-service journey automatically resumes so the same failure never repeats.
8. Branch staff can raise and track any customer request directly from the counter on their PC/tablet with live status updates, so the customer never has to call the helpline themselves.
9. Public complaints on Twitter or Facebook are instantly acknowledged, moved to a private secure channel, linked to the customer's profile using a minimal safe identifier, and fully resolved without the customer ever repeating the story or risking data exposure.
10. The moment a customer reports fraud, the fraud team instantly receives all required transaction details and context and can block or reissue the card within the mandated time limit.
11. While the customer is still on the call or chat, the agent instantly knows and offers the single best action (waiver, fix, or offer) that solves the issue immediately and protects the bank's revenue and relationship.
12. Agents are automatically guided to say the exact required regulatory words and record customer consent at the perfect moment, so agents never get a compliance mistake.

The 12 Core Features

Session Continuity across Channels

1. Customer starts in app self-service
2. Taps "Help" → in-app chat opens
3. Chat agent sees exact app screen flow & screenshots
4. Escalates to voice → voice agent inherits same session → no re-verification
5. Customer never repeats anything

360-degree view dashboard

1. Agent logs in or picks up any interaction
2. First screen = single timeline pane showing all accounts, tickets, recent transactions, current issue on top
3. No need to open multiple tabs

Instant Settlement Engine

1. Customer asks for waiver
2. Agent types request → pop-up shows eligibility + profitability score
3. Agent clicks Approve/Reject → done in less than 60 sec with audit log
4. Customer gets instant confirmation

Real-time Collections Status Sync

1. Retail agent grants waiver/settlement
2. System instantly pushes "STOP ALL OUTBOUND" flag to the collections module
3. Collections queue auto-removes the customer

Status Alerts

1. Back-office raises multi-day request (different progress stages of the request)
2. System auto-creates milestone template (Day 1, Day 3, Day 7...)
3. SMS/in-app push sent automatically

No repeat questions when transferring

1. Agent clicks "Transfer to Fraud/Specialist"
2. Receiving agent gets ticket with pre-filled verified identity & full context
3. Call connects without re-asking OTP/card number

The 12 Core Features

Remember where the customer got stuck

1. Customer fails UPI/payment → taps Help
2. Agent sees exact error code & screen
3. After fix, customer is returned to exact same journey step inside app

Active Branch Banking Support

RM opens tablet at counter → sees the exact same live case as call centre → raises request and shows customer live status → no need to send customer to helpline again.

Social Media Complaint to ticket conversion

Customer tweets complaint tagging a bank → ticket created automatically → social team replies publicly + sends private secure link → customer clicks → full profile appears → case solved.

Superfast Fraud (Block/Reissue)

Fraud reported → fraud team opens ticket → last 20 transactions + customer details already loaded → one click to block/reissue card in under 4 minutes.

Next Best Action Engine

While the customer is on call/chat, a small box shows the agent: "Offer Rs.800 waiver, 93% chance customer stays happy" → agent clicks → done instantly.

Auto-Compliant

When an agent needs to block a card, take a settlement, or register DND, the exact legal words pop up + recording starts automatically → agent can't finish without the customer saying "Yes, I agree".

MVP Phasing - Value from Month 4

Phase	Month	Features to Launch
Phase 1: Stop the Bleeding	3-4	<ul style="list-style-type: none">+ Session continuity across channels+ 360-degree view dashboard+ No Repeat Questions When Transferring+ Stay Compliant
Phase 2: Instant Resolution	6-7	<ul style="list-style-type: none">+ Instant settlement engine+ Next best action engine
Phase 3: Proactive & Clean	9-10	<ul style="list-style-type: none">+ Real-time collection status sync+ Automatic Status Updates+ Super-Fast Fraud Block & Reissue
Phase 4: Full Omnichannel	12-14	<ul style="list-style-type: none">+ Remember Where Customer Got Stuck + Branch Can See & Update Live Cases+ Social media Complaint → Private Ticket

Metrics to Track

North Star Metric - *“30-day Repeat Contact Rate (RCR)”*

Supporting Metrics: These move first and directly push the RCR down	Guardrail Metrics: These protect quality, make sure we don't break anything while chasing RCR
First Contact Resolution (FCR)	Compliance Fatal Rate
Average Handle Time (AHT)	Agent Satisfaction (Agent NPS)
Waiver & Settlement Turnaround Time	Customer Effort Score (CES)
Digital Deflection Rate	

Marketing Opportunity

Term	What It Means	Size in India	Number of Customers We Can Reach	Source & How We Calculated
Total Addressable Market	Every bank in India could spend on this type of CRM	Rs.6,000 - Rs.8,000 crore per year	Approx. 600 million active banking users	India CRM market = Rs.25,000 crore (Statista) → Banking is 25-30% of that (RBI + Gartner reports)
Serviceable Addressable Market	Only private + new-age banks we can actually sell to	Rs.2,500 - Rs.3,500 crore per year	Approx. 350 million customers	Private banks do 70% of retail banking and spend 3x more on tech (Everest Group) → 40% of TAM
Serviceable Obtainable Market	Money we can realistically win in 3 years	Year 1: Rs.80-150 crore Year 2: Rs.200-350 crore Year 3: Rs.400-600 crore	Year 1: 60-100 million customers Year 3: 180-250 million customers	Top 5 private banks spend Rs.1,000-1,500 crore total on CRM/contact-centre tech (Gartner) → We win 10-15% share via pilots (real example: Kotak's recent CRM switch)

Competitive Landscape

Area	Current Players	What They Do Well	Where They Fail (the gap we fill)
Global Giants	Salesforce, Microsoft Dynamics, Oracle	Lots of features, big brand, good for sales	Too heavy, not built for Indian banking rules, slow to approve waivers, no real "one live ticket" across app-chat-voice-branch
Indian Legacy	Ameyo, Talisma, Knowlarity	Cheap, voice-focused, used by many banks for years	Old technology, no modern app integration, agents still repeat questions again and again, no smart suggestions
Contact-Centre Tools	Zendesk, Freshdesk, Sprinklr	Great chat & ticketing	Not banking-native, no instant waiver engine, no collections sync, no compliance shield
New-Age Fintech Tools	Jupiter, Fi, Niyo (internal tools)	Super smooth for customers	Only for their own bank, not sold to others

Why Now?

- RBI is punishing banks every month for high complaints and slow resolution
- Customers expect WhatsApp/app-like speed from banks too
- Private banks are losing Rs.900-1,300 crore each year because of repeat calls and angry customers
- Old systems can't keep up with 14 billion UPI transactions per month
- Agents are quitting because daily work is painful

Why Us?

- Purpose-built for Indian private banks, every feature solves a real pain they face daily
- Fully configurable, banks turn on only the modules they need today and add more later without paying for unused features
- Positive ROI from Month 4, Phase 1 alone delivers 3-5X return on the yearly subscription cost
- Zero compliance risk, RBI scripts and recordings are forced automatically
- Agents love it from day one, no more "please tell me again" moments
- 90-day pilot proves everything, no 18-month projects

Thank You