

White Paper

How-to-Guide: Empowering Agents to Excellence in Every Day Moments

*A Continuous Improvement Process for Sustainable Customer
Satisfaction*

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EXCELLENCE IN CUSTOMER EXPERIENCE EVERY DAY

Once each year, financial services institutions prepare for announcement of J.D. Power certification. Becoming certified by J.D. Power is recognized as a prestigious honor that validates the company's ability to provide excellence in customer service. It's also viewed as a way to establish competitive advantage in the marketplace by providing better service that attracts more business. In financial services, one credit card is pretty much like another. What distinguishes one company from another is the experience provided when a customer needs services, such as those required to modify an account, acquire additional financial products, or resolve an issue.



To become certified, not only must companies pass muster on more than 100 processes, but customers who have had recent experiences with call center agents are asked to articulate their satisfaction related to a variety of calls—including general servicing, fraud, disputes and retention—as part of the certification process.

Passing muster means that financial services organizations must perform in the top 20 percent of customer service scores based on benchmarks established in J.D. Power cross-industry customer satisfaction research.

The evaluation criteria include the customer service agent's:

- Courtesy, knowledge and concern for the customer
- Promptness in speaking to a person
- Timely resolution of the problem or request

Additionally, the experience with the automated phone system is evaluated based on the clarity of the information provided, the ease of navigating the phone menu prompts and the ease of understanding the phone menu instructions.

With a focus on discovering what leads to a Top Box experience and identifying satisfiers rather than dissatisfiers, J.D. Power's auditors use their stringent evaluation model to probe for key processes that sustain a competitive service advantage. The elements targeted include customer satisfaction, customer-driven leadership, customer priorities and expectations, loyalty builders and employee potential realization.

Now, imagine the level of consistency in processes and service delivery that must be achieved if scope expands from gaining certification for one call center site to nine sites spanning five countries on two continents that are operated by three outsourcing partners.

Undertaking preparations to meet this scale of site certifications challenged us to think differently about daily operational processes. Ratcheting service levels up every year requires an immense effort once we realized that we hadn't continuously adopted and completely integrated all the processes enacted for the previous certification audit.

The big objective that was set:

Operate with what's required to meet J.D. Power certification EVERY DAY!

A HOLISTIC PROCESS FOR TOP-LEVEL PERFORMANCE

Rather than doing extra work to meet the annual requirements for the certification process, we wanted to make it easier to meet the requirements each year as clients expect us to earn the certification on a recurring basis. To accomplish this objective, we created a comprehensive methodology and defined framework by which all touch points within an agent lifecycle (from recruiting to exit interview) are managed to support the creation of great customer experiences. Because the certification is based on service delivery, building the framework based on agent performance allowed the focus to be placed squarely on supporting Every Day Moments; the interaction between the agent and the customer. In the end, isn't the certification really a means to achieve excellence anyway?!

The components of the continuous process for sustainable customer satisfaction (CSAT) include:

- The roles each operational group plays in supporting the customer experience
- The baseline for behavioral reinforcement of what a great customer experience sounds like
- A focus on Top Box for achieving customer loyalty
- A "living" documentation process for operational improvement based on continuous feedback and follow-up

SETTING THE VISION

Creating a holistic process that drives top-level performance requires structure. The structure is based on the roles each operational group plays in supporting the customer experience. To be most effective, the roles must be integrated; one role informs another. Operationalizing this overall process relies on cross-functional communications. But for behavioral adoption to happen, the structure needs to be based on simplicity.



Developing an effective process to manage call performance as related to the agent's overall job performance requires a bit of coordination between operational groups. To manage the agent lifecycle from end to end, starts with recruiting.

What we found was that recruiting operated from a standard profile definition for an agent. What they really needed was the knowledge to modify that profile for each client based on primary goals and cultural differences. Creating a utopian customer experience is a fine goal, but it's imperative that the framework is designed specifically for behaviors that reinforce what the client is willing to support. An example could be a client with the goal to

improve CSAT at the expense of longer average handle time (AHT). Or it could be to improve agent efficiency without compromising CSAT.

In order to transform the requirements that recruiting worked from, they were asked to listen in on calls with top performing agents to observe how they sound and which behaviors the agents are displaying that result in the achievement of the client's primary goals. With top-performer modeling, recruiting is armed with a list of behaviors to guide their hiring practices for a specific client. Recruiting should also be included in monthly operational meetings to ensure an ongoing understanding of the behaviors most effective to excellence in the provision of customer service.

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New hire training includes an assessment of product knowledge to be passed. But, what was also learned was that the progression from new-hire training to on-the-job (OTJ) training to production needed to be orchestrated for better agent assimilation into the contact center environment. To do so effectively, training was also asked to listen to calls to assess agent performance in order to identify needs for recurrent training. Although product knowledge was high, more attention needed to be paid to the types of situations that agents encounter in reality. Role playing as a part of boot camp needed to match situations, as well as cultural context.

Agents needed to be prepared to:

- Understand the mission or vision of the client
- Know their priorities and the metrics they will be evaluated against
- Acknowledge that all recognition earned in the account is KPI driven
- Relate their activities to internal branding campaigns
- "See" how their work contributes to site and account goals

Quality Assurance (QA) is the group responsible for ongoing monitoring of the contribution of recruiting and training to goal achievement in operations. A robust calibration process includes QA analysts and all levels of management, with monitoring criteria that evolve continuously. QA behaviors are aligned with caller feedback. There are well-defined call models, cross-functional cooperation with training and recruitment/hiring and incorporation of direct voice of the customer (VOC) with internally-evaluated call performance. Asking for change doesn't mean it will happen. QA process validates the feedback cycle.

THE CHALLENGES TO WALKING THE TALK

Creating the Every Day Moments program required asking groups to adjust the roles each of them played in supporting the customer experience. This in turn required new process development and challenging the operational processes the groups had worked with for years. In essence, this change meant removing some of the autonomy the groups were used to and making them more accountable for the overall goal of each contact center site: continuous improvement to customer service that is represented by a demonstrable increase to customer satisfaction.

Management began by asking some key questions about each group's current practices. For example, we asked what kinds of reports they were generating, how the reports are being produced and whether or not other operational groups were using them. What we were working to understand was if the processes in place now were considered valuable to other groups based on the client's primary goals. If not, how could we improve them? By asking teams to evaluate and quantify the processes they relied on today, we were able to get them to proactively get involved in the change initiative necessary to embrace Every Day Moments.

Once the necessary changes were identified, checklists were developed to help each group institutionalize the new processes and perform periodic audits that ensure compliance, as well as the continued contribution of each process toward sustainable success. Process governance was formalized by creating a binder program based on the concept of "living" documentation. This included a timeline for updating and refreshing the documentation based on how the processes were organically evolving as markets, customer and client needs shifted over time.

To ensure that all of the new processes contributed to the client's overall goals, cross-functional communication channels were established and monthly "check-in" meetings are held across sites to create consistency for the experience customers receive regardless of site location.

Because the continuous process for improvement to sustainable CSAT is centered on the agent lifecycle, it was also an imperative to establish a continuous feedback loop that allows the agents to see their contribution to the site and account success. If agents continuously provide feedback based on customer input but nothing ever happens—for example, receiving continuous complaints about the IVR—then agents become demotivated to actively participate in improving the program.

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By establishing a control plan with checks and balances, each site is better able to manage to the expectations and commitments set with the client. The best way to do so is to inspect what you expect. Extending the control plan involves sharing best practices across sites to bring operational consistency to the account. Action plans delivered to all levels of the account—and to the client—ensure that

everyone is on the same page and that the client understands that what is important to them is important to us.

ASSIMILATING CULTURAL DIFFERENCES

Paying strict attention to cultural differences between the U.S. and the site location and agent background is an imperative for providing satisfying experiences. We've all heard the derisive comments made about off-shore customer service. Training agents in soft skills such as empathy and an understanding of the level of importance assigned to holidays and issues is needed to provide a level of understanding that customers' value.

The level of training needed in this area is directly related to the proximity of the agent's culture to the U.S. culture. It may be necessary in some locations to provide a cultural immersion to help agents understand how the customers they'll be working with think. One example is that the concept of a credit history is different in the U.S. than it is in the Philippines. Another is that Thanksgiving and Black Friday don't exist in the Philippines. Imagine being a customer who has camped outside a store for 12 hours to get a coveted item at a discount only to have problems when it comes time to process their credit card to pay for it. A customer service agent who treats such an issue with a cavalier attitude will not have a very happy customer during the interaction.

Cultural immersion programs can include playing American TV programming in the break room to help agents become familiar with expressions and behavior. Another is including heavy vocabulary training—even establishing a customized dictionary of common words used in U.S. banking conversations that agents can use as a ready resource.

"During Voice of the Customer Week, we saw an incredible 78% CSAT score and overall we hit 76% for the month of November! Not only 2 months ago, our network CSAT was 72%, that much of an increase in such a short time tells us that you brought your A-Game to JD Power Week."

Director, Top 5 Credit Card Issuer

CREATING CONTINUOUS AND SUSTAINABLE OPERATIONAL EXCELLENCE

By implementing the Every Day Moments program, it's possible to re-organize the contact center to continuously operate at higher, more sustainable levels of performance. Rather than expending effort to achieve or renew the J.D. Power certification each year, by focusing on the requirements as the operational norm, none of the effort expended to gain the certification is wasted. Every Day Moments is based on deep operational processes that focus beyond calls, to the behaviors, conversational competency and orchestrated management that culminate in a satisfying customer experience.

To Create Ongoing Success:

- Inspect what you expect – measure for improvement
- Hold consistent meetings to ensure program compliance
- Understand the business value of supplier expertise

- Create standard templates and site visit guides
- Document processes and implement a governance plan for iteration
- Establish cultural immersion programs to improve soft skills
- Ensure that agent feedback is listened to, applied and that recognition is visible

Once the Every Day Moments program is in place and has addressed improving the agent lifecycle to address client goals for improving CSAT, your contact center will be ready [to create a framework for tangible CSAT](#). This framework is designed to help you identify root cause for operational issues and determine the true pay-off for eliminating dis-satisfiers that detract from the customer experience. With these program components in place, higher performance and customer satisfaction becomes your reality—every day.



Alvaro Martinez, Major Markets Account Management, Senior Manager, Sykes, has been a leader in the Contact Center business since 2005. He is a bilingual professional passionate about building interpersonal relationships and maintaining strong organizational skills. His focus on goals and customer service orientation makes him a popular communicator and presenter with clients in Latin America. Recently, Alvaro has immersed himself in the JD Power certification process. When he is not working, Alvaro enjoys outdoor activities.