

WHITE PAPER

HOW TO SET UP A CONTACT CENTRE FOR SUCCESS

The front line of any brand is the contact centre

SUPERANNUATION | INSURANCE | BANKING | WEALTH MANAGEMENT

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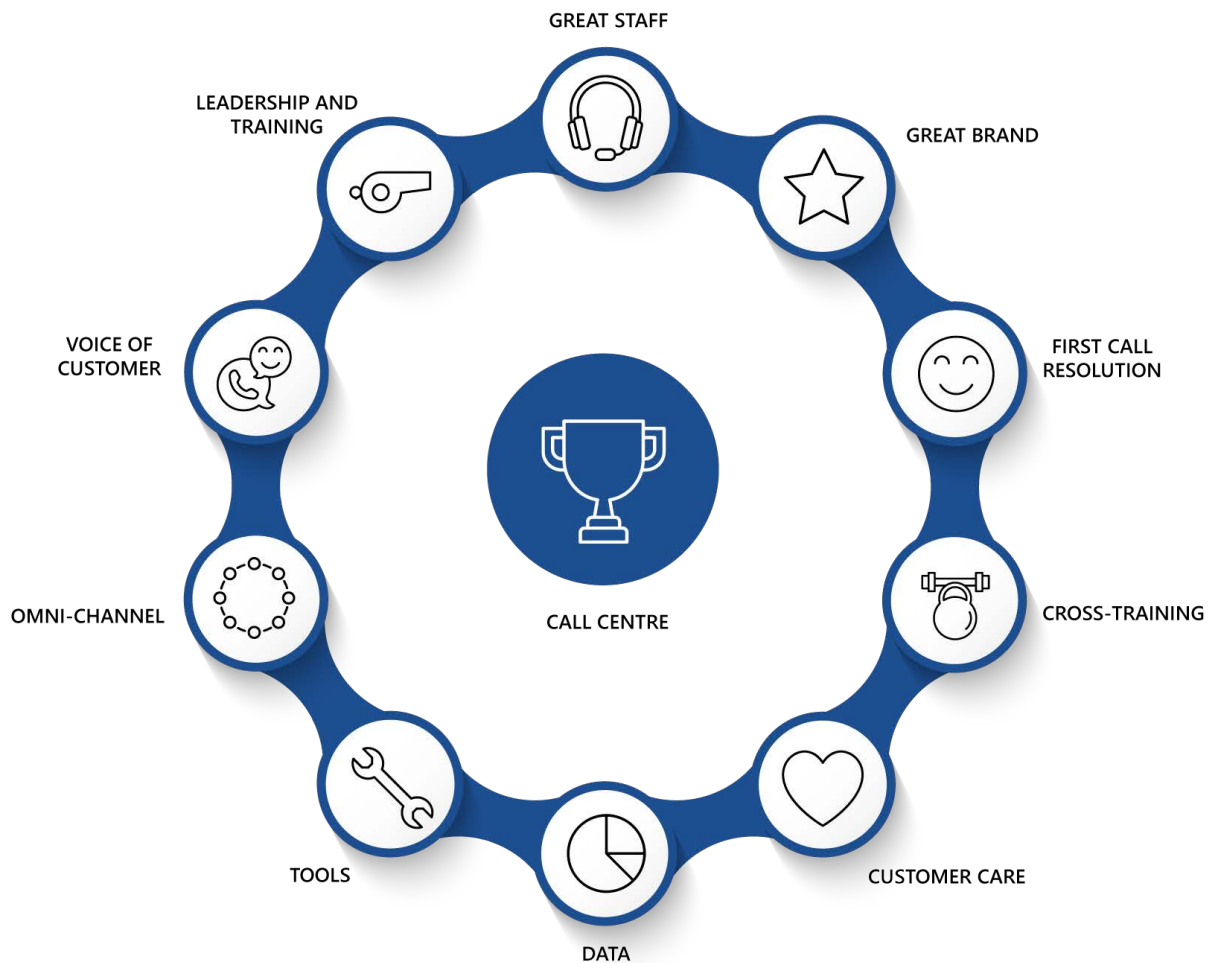
FORWARD

The front line of any brand is the contact centre. Financial services organisations require particularly advanced contact centre management and agents because of the complexity of enquiry. Ultimately a successfully run contact centre relies heavily on excellence across people, process and technology.

The overall message is simple and it starts here – **“Look after your front line staff!”**

Provide them the tools they need to deliver outstanding customer service, make them feel important and listen to their questions and feedback. The technology, the processes, structure and brand can all be added and changed but you need to start by doing the little things right first – people. The contact centre environment is a fast paced, dynamic and often stressful place to work, so its personnel requires careful nurturing. Do this along with the points covered in this article and your contact centre will thrive.

STRUCTURE OF A SUCCESSFUL CONTACT CENTRE





GREAT STAFF

Contact-centre staff must be highly motivated and trained. They must possess the following traits / skills:

- Strong communication skills
- Strong listener
- Empathetic and balanced but not a push over
- Friendly pleasant manner
- Enjoys talking to people
- Team player

When employees feel they are providing value via their everyday tasks and are trusted for their knowledge, expertise and integrity, their workday is transformed from a set of mundane tasks into an opportunity for purposeful connections.

Contact centres that provide agents with a sense of purpose, a degree of autonomy within the constraints of their work and the tools necessary to develop mastery in their field, will lower their agent attrition rate, and enhance overall performance.



GREAT BRAND

Establishing a brand of customer service is a culture and training effort. Much like a football club's 'brand of play', there are certain ways and styles that shine through on and off the field. A great example in insurance is AAMI circa 1990's who based their customer service brand on offering customers a 'real person' not a recorded voice menu to speak with as soon as they call up. This set the tone of customer care and convenience which not only inferred to the customer what to expect but set the customer centricity and standard of delivery to contact centre personnel.

Building and promoting a customer service brand as an integral part of the whole company is important for buy-in and sustainability. People must live and breathe the customer service way of life.

- Give agents as much autonomy as possible in their interactions with customers.
- Empower agents to gain mastery in their positions.
- Ask your agents for feedback and make it count.
- Place quality metrics on par with productivity metrics.
- Ensure contact centre agents are recognised for good work.



FIRST CONTACT RESOLUTION

- **Quick response time**
Be timely when following up an enquiry so it doesn't lead to a repeat contact from the member.
- **Empower employees**
Allow employees to make decisions, initiate action, recommend processes and take ownership.
- **Focus on customer satisfaction (FCR)**
This focus will lessen the stresses of contact centre metrics and provide a more rewarding working experience.
- **Keep tabs on FCR success**
Celebrate and recognise successes.
- **Engage in conversation with the customer**
Talking to the customer is much less annoying for them than sounding robotic or reading from a script.
- **Offer multi-channel fluidity**
Introduce multi-channel options to conversations to encourage uptake for future contact.
- **Consider live chat**
If you don't have it, get it. If you have it, promote it!
- **Offer seamless bot to human support**
If a member asks questions to a bot on your website, ensure these questions are available for the agent to read if the chat is forwarded to a human. This is efficient and prevents the member having to repeat their enquiry again.



CROSS-TRAINING

There are advantages and disadvantages to having a cross trained contact centre.

Depending on how your contact centre is structured, the number of contact centre operators, your specific business needs, the complexity of your industry, products and services and your performance metrics, can all have an impact on whether having cross training staff is right for your business.

Cross-trained contact centre staff can greatly improve the flexibility of your workforce, however it can be at the expense of offering subject matter expertise. This can also impact your first contact resolution requirements and other business metrics.



CUSTOMER CARE

Having a functional customer care framework in place for your contact centre can add efficiency and consistency to your contact centre, boost confidence in your contact centre operators and ensure the service delivery of your centre is greatly improved.

Escalated calls are managed professionally, efficiently and to resolution and if structured correctly should also provide reporting functionality of the escalated matters to assist with trend analysis and business improvement opportunities.

Operators feel there is a support structure in place to help with escalated matters which can be tricky to manage and resolve. Escalated calls can impact the resourcing of a contact centre if not managed properly. The good news is customer care frameworks can lead to decreased complaint numbers and can boost retention rates of members/customers.



DATA

Contact centre data should be utilised in the following ways:

- **Client/management reporting**
Reporting on the contact centre data for client needs is as expected. Same with the reporting for the requirements of management to ensure that business unit is meeting its obligations.
- **Contact centre performance**
Understanding how your contact centre is performing towards service level agreements (SLA's) and client agreements. Your data should clearly capture the trends and key performance indicators for your centre. Data should be multilayered too, to enable the business to drill down into certain data where necessary to better understand the drivers and root cause of calls and results.
- **Consultant education, training and coaching**
Call centre data should be used in the continuous development of contact centre staff. The insights of data for contact centre operators can be empowering and insightful to better understand their callers. If operators better understand their callers, their needs and outcomes then they can be coached to deliver outstanding outcomes and high percentage of first contact resolution.
- **Business enhancements**
Call centre data can be used to develop process improvements, better utilisation of contact centre operators, technology enhancements and implementation of omni channel communication methods to broaden the member experience. Also, business enhancements might include finding ways to prevent calls to the contact centre in the first place.



TOOLS

- **Call recording and quality assurance (QA) framework**

Call recording is an integral part of any contact centre but to ensure the QA framework is strong can help to promote ongoing development in contact centre staff.
- **Customer relationship management (CRM)**
 - **Call wrap codes**

Have functional, descriptive and easy to use call wrap codes to help make your call wrap data more accurate and less subjective. Remember to spend time with your contact centre staff to talk about call wrap codes (their meaning and importance), provide training where necessary.
 - **CRM notes**

This is an important element of customer/member interactions. Clear concise notes that are factual should be left including what has been advised to do next where necessary. No opinions, no assumptions.

This not only helps with reviewing customer interactions but also helps in the event another contact centre operator receives another related call from that customer. It gives a clear snapshot on what was discussed and what to do next. This also assists with QA and customer care interactions.
- **Interactive voice response (IVR)**

Have simple yet diverse IVR system that will ensure the right team takes the right call. Including priority messaging about unexpected call answer delays due to high volumes and/or alternative sources of information.

Virtual hold functionality is also a good option where the member keeps their place in the queue but does not need to remain on the phone (will receive a call back once they hit the front of the queue).
- **Website/portal with editing and alert capabilities**

Having an interactive website/portal which allows adhoc messaging from the contact centre to advise of unexpected outages or delays. Great way to keep members advised and communication channels open.
- **Cloud based telephony system**

Introducing a cloud-based phone system to your business creates flexibility and cost efficiencies. Eliminates the need to purchase and maintain PBX hardware, plus creates a more streamlined solution if you have multiple offices/business sites. The added bonus is to potentially provide your contact centre agents the option to work remotely. Something that wasn't an option historically.



OMNI-CHANNEL

Tying together all communication channels into one source of truth creates a seamless experience for contact centre agents to work in. Expansion outside the standard contact centre phone environment can significantly improve the experience of members who don't like to use phone.

- **Social media**
Actively run/manage pages/groups and respond professionally to enquiries.
- **SMS (outbound channel only)**
Quick efficient way to keep members up to date with transaction progress.
- **Email**
Two-way channel to engage with members who prefer to enquire in writing.
- **Chat**
Live chat to engage with members with this preference.
- **Mobile app**
Invest in an app to create a micro-site for your business that delivers function on the most common topic enquiries from members.
- **Website**
Have an interactive website that offers bot help, transactional function, education, messages, records transactions, reporting, links to various resources and omni channel methods. The website should be an easy to use, one-stop-shop for your members/customers.



VOICE OF CUSTOMER (VOC)

Keep it simple

It is easy to get bogged down in wanting all the feedback in the world from your members/customers, but most of your members won't want to spend much time providing feedback. Keep your VOC questions and methods quick and easy to respond to and you will capture a lot more feedback in the long run. Visual feedback options are simplest. It could be as simple as selecting a face (choice of five) that reflect the customer's experience.



Maybe offer pre-selected options to choose from, such as:

Is your feedback related to;

- Contact centre service
- Transaction
- Process
- Legislation
- Overall experience

Give an optional space for free text feedback or an option to leave a voice message as feedback.

Consistency

When you gather feedback from your customers, be consistent with your actions.

- Dissect the feedback into relevant segments (isolate the feedback that is non-tangible) and focus on the tangible feedback.
- Ensure you consistently contact the customer to obtain additional information/clarify feedback where necessary.
- Be consistent with your VOC reporting to identify trends and track contact centre improvement
- Be sure to provide the relevant feedback/results to your contact centre agents and discuss.

Understand what the feedback says

Not all feedback is straight forward and useable. So, it's important to understand what it is the customer trying to say. If you are unsure about the feedback provided, then be sure to contact the customer to find out. They are bound to be impressed you took the time to listen to their feedback.

Use the data

The insights VOC can bring a contact centre is invaluable. They provide direct and indirect feedback that can be used as part of continuous improvement and quality assurance programs.

VOC insights can be used for:

- Improving member experience (turn poor results in good and good into excellent)
- Coaching and development opportunities for contact centre agents.
- Member education opportunities
- Process reviews and improvements
- Brand marketing
- Management reporting



LEADERSHIP/COACHING/TRAINING

- **Leadership**

In a contact centre environment, teams are only as strong as their leadership team. Supervisors set the tone for their teams. The most effective supervisors create a welcoming work environment by establishing a rapport with their agents that encourages teamwork, creativity and excellence. When agents feel that they are valued, respected and treated fairly by their management, they will be highly motivated to perform well and deliver outstanding service to their customers. They are more likely to go the extra mile to ensure that the enquiry is fully resolved, and relevant options covered. Contact centre operators' jobs are often stressful and demanding, so supervisors can relieve the tension by creating a positive, supportive and collaborative environment.

- **Coaching**

Coaching teams needs to be fun, engaging, challenging, motivating and most importantly requires follow up and accountability from the supervisor too. If the supervisor can demonstrate their eagerness to put time into their team members then the team members are more likely to be engaged in learning and developing their skills as required. Coaching should always include identifying things the agent does well and identifying areas for improvement.

- **Training**

Upfront and ongoing training plays a major role in building a positive work environment and is essential for the success of all contact centres. Contact centre operators want to do a good job and appreciate it when a company invests in their success.

Training is necessary to develop the initial knowledge and capabilities of the role but also prepare agents to give them the information and skills they need to accurately address customer enquiries or questions, and efficiently navigate systems to access information and correctly process transactions.

It is not uncommon for agents to forget up to 75% of what is initially taught in training. So, it is imperative that the business has a solid ongoing training structure in place to ensure the agents are set up to succeed.

It is also essential to teach agents to interact with customers professionally, to inspire confidence, and to deliver an outstanding customer experience. Teaching agents what an end to end process looks like for various enquiry types helps in understanding a customer's journey when they enquire.

Where to now?

QMV offers advisory and consulting services that can raise the standards and efficiencies in your contact centre. QMV has you covered for everything from process requirements/documentation, change management projects through to contact centre reviews, tender preparation and data quality.

About QMV

QMV was founded in 2008 and is an independent financial services consulting firm that provides trusted advisory, consulting and technology to Australia's leading superannuation, insurance, banking and wealth management organisations. Our services focus on successfully managing change across technology, regulatory change, data quality, data remediation, migrations and mergers. Our products include Investigate, an automated data quality management solution that systematically checks and reconciles data across any type and number of data platforms. Investigate is used to validate data for millions of accounts.

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