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Seizing the Day in a Down Economy

*A panel discussion on
how others are surviving –
and thriving – in 2009*





Seizing the Day

in a Down Economy

BY
DINA
VANCE



A panel discussion on how others are surviving – and thriving – in 2009

The impact of today's economy has taken a toll on contact centers. "Doing more with less" has become a mantra, while agents are dealing with increasingly demanding customers on a day-to-day basis. To learn more about how North American contact centers are managing – and what to expect in 2009 and beyond – Ulysses Learning assembled a panel of contact center experts from a variety of industries. They've provided invaluable insight into the strategies they're using to strengthen their contact centers and overall organizations in trying economic times.

Question: How are current economic conditions impacting the way you measure the success of your contact center?

TERRY KOUBELE, senior VP, operations and service support for call centers, Key Bank

Heightened awareness around the sensitivity of clients' financial concerns is definitely a bigger part of our conversations now. Reassuring clients that our company is stable; obviously, there's much more of that going on than there was a year ago. We have to be even more sensitive to our

clients' questions and the financial circumstances that they may find themselves in.

ART HALL, manager, Alvarez & Marsal, and president of CRMA Association

Depending on what title a person is in the contact center, you might get the usual answers, such as 'I'm measuring the number of calls taken, the service level, utilization, etc.' In a down economy, companies are going to try to optimize their contact center, including consolidating locations and outsourcing. While I agree with the traditional measurements, new measurements will need to be introduced so management can see if any performance improvement needs to take place.

JACKIE IRVINE, senior vice-president, direct banking, BMO Bank of Montreal

We measure and coach on the quality of conversations, customer care, sales and productivity. Our brand promise is 'making money make sense.' Today, more than ever, we need to ensure we are working closely with our customers to provide advice and help them save or spend money wisely.

MARY WELSH OWEN, vice president, organizational effectiveness, Brookdale Senior Living

While we've definitely been impacted by the depressed economy, the economy isn't really one of our drivers for reinforcing customer service. What drives us is our ability to support our mission, which is 'If you're not serving a customer, then serve someone who is.'

Seizing the Day in a Down Economy

DINA VANCE, moderator, senior vice president, Ulysses Learning

Today, it's all about putting customers first. Whoever is able to create a better dialog, have better conversations, the better relationships – that's the way to gain strength in the marketplace. Often, we struggle with the fact that the customer-facing agents are the ones charged with having positive interactions, especially during these lean times when we're faced with doing more with less.

Mary summarized it well– if you're not serving your own customer, then help someone who is, because we each have to take ownership of the customer relationship. And as Terry said, it's crucial to reassure customers so you don't lose further market share, business or product sales. Encouraging customers to feel positive about your organization underscores the overall customer experience.

Question: We're seeing that contact centers are becoming more quantitatively driven again, but the quality component of customer service is often missing. How does the need to focus on bottom-line dollars affect your contact center's ability to provide high-quality customer service?

JACKIE IRVINE

Job 'number one' for our contact centers is to deliver a great customer experience and we believe that it will drive our bottom line. We respond promptly when customers contact us, take the time to understand their needs, and help choose the options that make the most sense for them. This leads to longer-lasting relationships with our customers and helps us win more business, while reducing the need for callbacks and promoting the benefits of online banking.

MARY WELSH OWEN

The feedback that we've received from associates is that they sometimes feel the pressure to respond to 'x' number of calls, whatever that number is. However, we know that following a consistent, customer-focused call process works by giving them the tools to better navigate a conversation. When people don't follow the process, we don't see the desired out-



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comes and our productivity goes down.

TERRY KOUBELE

Quality isn't going away. Far from it – in fact, it's becoming a more critical component of what we expect from our agents. We have to do a good job of having a balanced performance, so we're looking at metrics from the perspective of how our agents are delivering a service. At the same time, we're trying to address areas that are problematic to both our customers and our agents. For example, we're changing the way we handle calls. We're educating and training agents to take a call from end to end when, for example, there's a situation that may have been referred to a branch for resolution. This helps us gain time efficiency.

ART HALL

The problem has been that, historically, CEOs and CFOs have been short-termed, quantitatively focused. But we can't ignore how important quality is to the overall effectiveness of the contact center, traditionally the hub of all customer communications. There should be a mix of quantitative measurements that assess the effectiveness of the contact center on a short-term basis along with qualitative measurements that gauge the success of the contact center from a customer-effectiveness basis.

DINA VANCE, moderator

Listening to everyone's comments, it's clear that the true focus should remain on quality with a balance toward

quantity. Short-term focused leaders are always driven by quantity with a glance toward quality. But long-term focused leaders, bent on growing their businesses, are looking at both – by focusing heavily on the quality piece with an eye toward quantity.

Question: Given the economy, how are you addressing your contact center's response to current conditions?

TERRY KOUBELE

In today's economy, customers are more nervous and some are looking to potentially move their money. So we've established a customer escalation area that will educate them on Key's stability as well as the coverage they have from FDIC insurance. The associate's job today is to

defuse their emotions and restore their confidence in our organization.

DINA VANCE, moderator

Terry's right. Given the economy, we're seeing more escalated calls with a lot more emotion in them, regardless of industry. In response, we need to up-skill agents to prepare them to handle these calls and defuse the situation to retain customers.

ART HALL

Organizations cannot lose sight of quality. In a down economy, many organizations tend to cut budgets, people or training, which will ultimately impede the customer experience. Instead, now is an opportunity to beef up the processes so customers see a better experience that will translate to repeat buys and increased loyalty. On the agent side, it's time to empower them with the processes, tools and culture to enable them to serve customers to the best of their ability. That's my number-one recommendation. This way, when the economy bounces back, the organization already has everything in place to quickly move ahead.

JACKIE IRVINE

BMO Bank of Montreal is focused on tailoring products and services to meet the changing needs of our customers. In addition, we continue to look for ways to enhance productivity to help keep expenses in check. This includes investing and promoting online banking for banking inquiries, bill payments, other transactions, as well as opening accounts or conducting research. We also continuously review customer calls to identify process, technology or coaching opportunities that can improve our customers' experience and reduce costs.

DINA VANCE, moderator

Art sums it up well for us. In today's economy, now is the time to beef up the contact center, to see a better customer experience that'll translate into repeat buys and increased loyalty. Organizations should be fixing processes, improving products and reconsidering their positioning, strategy and mission. When the economy bounces back – and I say 'when' because we know this is just a current phase, we need to be prepared so our organizations can come out ahead.



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Question: As you face today's challenges, what are your top three or four priorities for investment?

MARY WELSH OWEN

First, we want to save time for the communities we serve. Second, we want to build the culture that we talk about in our mission – the culture of service. And third, we want to help our associates not only be more efficient, but be more effective in their jobs. Our bottom line is to enable our associates to provide better care for our residents and their families through quicker turnaround and response. We've eliminated voicemail, Web, repeat calls and the need to escalate issues by putting our callers first.

TERRY KOUBELE

One priority is investing in automation to be sure we're making it easy for clients to do business through their channel of choice. Another is investing in our people through training and retention. Also, we want to analyze our call recordings more effectively. This includes doing some data analytics to better understand our clients to see how we can better meet their needs.

ART HALL

In short, my top four are training, process improvement, the thoughtful use of technology, and looking at areas to reduce and optimize to help improve the bottom line. From a technology perspective, I recommend investing in new technology judiciously. I don't recommend a

full-blown CRM package, necessarily. Instead, contact centers should look at technology improvements that will improve both customer and agent experience. Re-skilling the workforce is another area I'd put focus on. Contact center employees are being asked to do more with less. Re-skilling ensures that every agent who's handling a phone call, chat, e-mail or any multimedia communication has the knowledge, skill and will to do so.

JACKIE IRVINE

Our priority is to provide a great customer experience by 'making money make sense.' We are focused on performance management, retention and coaching. Also, we're looking to provide greater convenience and simplicity by enabling customers to do more through online banking.

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DINA VANCE, moderator

As we look across industries, we see the same priorities, which is making the customer experience simple, convenient and focused on them, so they get what they need the first time around. And this can be accomplished with performance management, re-skilling associates and carefully implementing technologies that lead to a better customer experience.

Question: How does developing your employees fit into your future investment?

JACKIE IRVINE

We know that the quality of conversations our customers have with BMO is one of the key drivers to providing a great customer experience. That's why we are investing in better performance management, employee retention and coaching. We're engaging our employees from the time they begin their career with BMO to learn about our brand, vision and values, as well as about career opportunities.

MARY WELSH OWEN

It's a smart investment decision for us. We've invested heavily in training the people who are touching our customers many times a day, to ensure we give the best-possible customer experience.

TERRY KOUBELE

We're using automation to right-route our customers to the help they need. As we update our automated systems and make it easier for our customers to use the right options, we can get them to the agents who are better trained in a specific area, such as loans and lines or deposits.

Question: How will the role of managers and supervisors change – and what must they do – to help keep your agents motivated and performing well during this challenging time with challenging customers?

ART HALL

There's going to be more emphasis placed on having managers and supervisors coach. The reality is that many people don't know how to coach. We need to get managers away from their desks watching the numbers so they can have dynamic conversations with agents to help make them



“To take coaching to the next level, we have sales and service effectiveness coaches who help our managers learn to coach effectively and make better use of the time they spend coaching.”

better. Coaching shouldn't be about ripping agents apart, but instead, identifying behaviors that positively or negatively impact the customer experience. Then, it should reinforce and reward positive behavior. And it should identify the behaviors that could damage customer relationships and coach agents on how they can do better next time.

JACKIE IRVINE

For BMO, coaching has been a critical component of performance management. We've also learned that more side-by-side coaching speeds up the pace of development. For individuals, we've clarified the number of times they receive coaching and set expectations based on whether they are learning, performing or leading in their role. The coaching framework also incorporates career development conversations.

MARY WELSH OWEN

At Brookdale, we've had some adjustments in staffing. And people are doing at least the same amount with less. What's happening from a manager's perspective is to make sure that our associates are equipped to do their jobs well. It's great to say 'pick up the phone and solve their problem,' but that won't work if they don't have a strategy. We're also mentoring coaches to show them how to coach associates to help them be successful.

TERRY KOUBELE

We're moving toward very specific expectations around coaching. This includes how much time you spend on recorded calls as well as side-by-sides with agents listening to calls. It also includes the time spent looking at an agent's career development and personal growth. While some team leaders do it naturally, others need guidance. So, to take coaching to the next level, we have sales and service effectiveness coaches who help our managers learn to coach effectively and make better use of the time they spend coaching.

DINA VANCE, moderator

In all industries, leaders are in agreement that coaching is still a number-one priority to improve performance. So if we recognize the importance of coaching, we need to remove roadblocks such as not having enough time, making

coaching positive and not punitive, and getting our coaches comfortable with the process.

Question: What percentage of time are your managers and supervisors spending on coaching?

ART HALL

Managers should be spending 70 to 80 percent of their time coaching. I've thrown out numbers like that and had managers and supervisors just choke. Their day is laden with irate customers, supervisor calls, employee issues and running numbers, so they probably spend only 5 to 10 percent of their day coaching. To reach 70 to 80 percent, a manager's day-to-day activities need to be turned on their head.

TERRY KOUBELE

Right now, they're spending about 40 to 50 percent of their time coaching and we're moving into the 70 percent range. With the steps we are taking, I truly believe that in 2009, we're going to be seeing powerful results.

MARY WELSH OWEN

They'd tell me that they're not doing enough coaching. But I believe that you coach best by modeling good behavior, which is more unconscious. So the reality is that we're probably coaching 40 hours a week. The trick is to be unconsciously competent.

JACKIE IRVINE

Everyone in our organization receives dedicated coaching every two weeks. In 2009, we're also moving to dedicated, weekly side-by-side coaching for newer agents. We expect at least 70 percent of manager/supervisor time to be spent on coaching, agent development and simply being available on the floor.

DINA VANCE, moderator

Coaching is interesting because it should consume a large part of our day. But like Mary said, coaching should be happening automatically in everything we do. Organizations that are doing it well understand that coaching happens throughout the day in drive-bys, side-by-sides and water-cooler chats. It's immediate and it's focused. When you approach it with that mentality, you can easily get to 70 percent. But organizations that think it has to be scheduled and completed in a certain way are going to struggle with it.



“Organizations that are doing it well understand that **coaching** happens throughout the day in drive-bys, side-by-sides and water-cooler chats.”

Question: Given the economic conditions we talked about, how do you see your contact center's 'star' in the overall organization? Is it rising, falling or staying the same - and why?

JACKIE IRVINE

We plan to make it rise, although it will no doubt be tough and require exceptional execution. I believe that with a smart and well-balanced approach, we'll continue to improve the quality of conversations with customers, increase sales and manage our expenses effectively.

MARY WELSH OWEN

Overall, I think we're perceived very positively. Being a new center, we have a learning curve. But our service is improving and there's a buzz around it. Last year, we began a focused initiative with a partner on coaching and service. Then, in March and November, 2008, we surveyed our internal customers asking them about our service in two areas. In response to the question 'How often do you get the help you need?' we saw our score rise from 37 percent to 85 percent. When asked 'How often is your call answered in a timely and courteous manner?' our scores rose from 53 percent to 81 percent. We still have room for improvement, but are delighted with the progress.

ART HALL

I see it staying the same, unfortunately, because most organizations still see the contact center as a cost center instead of a center where customer interactions are made or broken. People are pressured to do more with less, they don't have all the right tools or agents and they're still getting beaten up because the numbers aren't right.

DINA VANCE, moderator

The contact center space has the opportunity to shine in today's down economy. We still touch the customer more frequently than any other part of the organization. Therefore, contact centers are the best place in the organization to maintain and satisfy customers. So our opportunity now is to leverage this channel, establish ourselves as a trusted advisor, strengthen customer and employee relationships and create a stronger bond between the customer and organization. In short, look at the current state of business as an excellent time to make your contact center's star shine! Last, I'd like to thank our panelists for their participation and expert viewpoints. CP

About the author: Dina Vance (dvance@ulysseslearning.com; 704.943.5800), Senior Vice President of Ulysses Learning, is a widely respected thought leader on developing and leading contact center staff and a pioneer in improving performance of contact centers. Ms. Vance was responsible for the ground-level start up of two contact centers before managing the call center division for an international consulting and training organization. She has worked with Fortune 100 companies to optimize their call center performance through focus on results, people and process. She has served on the executive and advisory board of the Call Center Industry Advisory Council (CIAC), American Bankers Association (ABA), and *Contact Professional* magazine.

The Ulysses Learning Story...

A Greek shipping magnate who was passionate about training, education and technology wanted to invest in and advance the future of corporate learning. So in 1995 he formed a new company – Ulysses Learning – and, in the spirit of the epic Greek poem, our own “odyssey” began.

The first step on the journey was to select the best, most experienced senior executives to navigate our course and charge them with a unique mission to search industry wide to:

1. identify the areas of business that could benefit most from developing human performance through technology-enabled training and related services;
2. uncover the toughest barriers to improvement; and
3. assemble a world-class team of experts to develop the best combination of training solutions to achieve and sustain demonstrable performance results.

Thanks to Ulysses’ blue-chip team - top business professionals, thought leaders, and consultants; performance improvement and training experts; cognitive scientists; and industrial/organizational psychologists – we have accomplished this mission.

Our research identified contact centers as an opportune place to begin developing frontline judgment and customer interaction skills. These two critical elements, when developed effectively, improve service, sales and coaching performance and achieve higher levels of revenue and customer loyalty results.

To that end, we developed the **CallMentor®** Learning and Performance Improvement System - simulation-based e-Learning intelligently blended with facilitation, coaching and performance improvement consulting.

Today, **CallMentor** is the contact center industry’s most recognized training solution, winning 11 consecutive Product of the Year Awards, among other industry distinctions and honors.

Ulysses has grown to be an international learning and performance improvement company serving industry leaders committed to improving their sales, service and customer loyalty at all points of customer contact. And, as our “Ulysses” name implies, we continue our journey with our clients to seek and develop the best possible combination of performance improvement methods and processes that produce measurable results and sustain the test of time.



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