



Editorial Perspective:  
*Ask This One Simple Question  
for World-Class Call Center Service*



## Ask This One Simple Question for World-Class Call Center Service

by Frank A. Kovach

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The best and most accurate question that your credit union can ask to receive honest feedback about the quality of your call center's service is also one of the simplest: *"If you owned a customer service company, would you hire the last agent you spoke with?"* This single question is the only one that a major US airline uses to survey its callers. They've found that it's clear, direct and cuts through the clutter like a hot knife through butter. Implementing such a quick, straightforward after-call survey process is the best way for your credit union to know if your call center agents are delivering the finest possible member service.

### You Can't Manage What You Can't Measure

Sadly though, the survey process at most credit union call centers I review is the opposite of simple and straightforward. The scenarios I see vary all over the map but they share two common themes: They're inefficient for management and frustrating to members. For example, I see branch surveys retrofitted for use in the call center or member satisfaction surveys that get sent out to random members through e-mail or even snail mail. Often I find no survey process at all.

What few credit unions seem to realize is that unless they solicit feedback immediately post call, the feedback they do receive will be minimal, outdated and ultimately useless. **Effective corrective action cannot possibly be taken on months-old data that doesn't accurately narrow down service glitches or identify those agents who are performing poorly.**

### Mission: Impossible to Figure Out

More importantly, imprecise, delayed feedback jeopardizes the most critical call center mission—member service delivery—by leaving agent performance up for interpretation and dispute. Inevitably though, a subjective "feeling" will emerge about whether a call center is or is not doing a good job.

Based on these vague feelings, your management will then be forced to spin its wheels chasing issues that may not exist—or even worse—overlooking gaps in service that truly *are* happening. With an average agent handling 1,400+ calls per month, that uncertainty can translate to a lot of downside for a credit union's brand if agents are handling calls poorly.

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### Ambiguity Is the Enemy of Empowerment

That's why I strongly advocate for 100% objectivity when evaluating agent performance. Armed with the robust system metrics available today, there is no reason why management cannot review agents based solely on objective outcomes. Supplementing that evaluation process with a consistent and collaborative quality assurance program that includes qualitative after-call survey scores and mystery shopping will further drive high performance in your call center.

But remember that qualitative is not the same thing as subjective! In fact, whenever subjective measures are allowed to creep into your agent evaluation process, it won't be long before negative but predictable consequences will follow:

- There's no quicker route to agent disengagement than some agents feeling that they aren't being treated equally. When that perception is left to fester, it quickly affects the whole call center. Unlike the movie *Fight Club*, everyone talks about everything in a call center. A cautionary quote I will always remember came from a senior manager who had taken over such a center – *"I never knew 12 people could create so much chaos."*
- Setting clear, unambiguous expectations for each agent and sticking to them, day in – day out is also vital. When I encounter troubled call centers, many of the issues lead back to mixed messages being sent to agents by disengaged or distracted management and/or a breakdown in communications from senior management down through the command chain. One of the most common complaints from agents centers on the failure to uniformly enforce schedule adherence and usually gets expressed as some form of *"Why does so & so get to take breaks whenever and come in late and I don't?"* Sound familiar?

### Employees Who Know Where They Stand Will Deliver

All employees want to understand what is expected of them. They want to do a good job but they need to know what it will take to succeed. The responsibility to clearly communicate to each employee what is expected of them rests squarely with your credit union's call center manager. Even more important is spelling out the WHY behind those expectations. In the example below, which approach do you think would work better?

1. *"It's your job to be on the phone."*
2. *"It's critical that you follow your schedule because the impact of your not being on the phone could double the amount of time our members wait on hold."*

Providing the "why" helps build a solid team that pulls together when the queues fill up.

### The Simple Answer to World-Class Member Service

Viewing your call center's service through the eyes of your members and objectively measuring that service with an after-call survey program will help your credit union take its service performance to



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the next level. And there's no question that delivering world-class service to your members every time—all the time —will always be the right answer.

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- Contact Center Start Up
- ACD Routing & Scripting
- Key Metric Benchmarking
- Contact Center Optimization
- Staffing Analysis w/ERLANG C
- Organizational Structure
- Mystery Shopping
- Outsourcing Analysis
- Incentive Plans

### **About Advisors Plus**

Advisors **Plus** was established in 2004 to provide consulting and marketing services to credit unions. Our range of services covers the key areas of strategy, credit cards, debit and checking, marketing, contact center, operations, and branch sales.

The experienced consultants at Advisors **Plus** work with a credit union's staff through the entire process from project analysis to implementation and management. Our goal is to ensure that each credit union client achieves sustainable business growth, exceptional member experiences and measurable operational efficiencies.

As of December 31, 2014, Advisors **Plus** has superior NPS Scores of: 74 – Credit; 81 – Debit and Checking; 91 –Contact Center. For more information, please visit [AdvisorsPlus.com](http://AdvisorsPlus.com). Advisors **Plus** is a subsidiary of PSCU.

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