



Editorial Perspective:
Working the Paradigm Shift



Working the Paradigm Shift

by Frank A. Kovach

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As credit unions increasingly embrace mobile technology as a means of attracting new members and keeping existing ones happy, the paradigm shift toward automation is having some unintended consequences on the human side of the contact center. Online and mobile technologies are literally changing the conversation that occurs between members and contact center agents, requiring new agent training tools and a shift in the focus of what constitutes superior service.

Same Callers, Different Questions

Now that broad acceptance of online and mobile banking has capitalized on the potential to deliver do-it-yourself, anytime service, the downside of the technology boom has also become apparent. Suddenly, service conversations that once sounded something like "What's my balance?" have morphed into "Help! Explain why I am getting this error message and fix it because I need to pay my bills!"

The old paradigm in which members called a contact center for information has been replaced by the new reality of the contact center as a problem solver on the one hand and a hand holder on the other. Online and mobile technologies have done a remarkable job of siphoning off typical or more quickly resolved questions, leaving the long tail categories of reassurance and IT problem solving to the contact center.

The High Cost of the Long Tail

Both simple empathy and sophisticated tech support come at the price of increased volume and talk times. According to contact center survey data compiled by Advisors **Plus** in 2011 and 2012, the contact centers visited had experienced a 6-10% increase in talk times year-over-year. For a 15,000 calls per month center, this equates to needing an additional .5 to .75 full-time employees just to stay even. Add even a small call volume increase to this mix and service levels can quickly turn south.

It doesn't take much to increase call volumes. In fact, just about any change to a credit union tech channel, no matter how thoroughly explained in advance, creates a wave of inquiries from members. Part of this is because members are so inundated with daily reminders about internet fraud, identity theft,

and phishing that they may call to verify any change, from new website colors to revised password or user ID procedures.

Meanwhile, at the other end of the tech spectrum, talk times are increasing because tech-savvy members are saving their phone calls for issues they can't figure out on their own. And all the top-notch people skills in the world won't help an agent who lacks the necessary tech training and systems support experience to answer the tough questions.

Finding the Super Agents of Tomorrow

Dealing with the long-tail questions that credit union contact centers will increasingly face requires agents who combine uncommon people skills with advanced technical know-how. Recruiting this new breed of agent means that a contact center manager needs to re-write the play book to stay focused on the core service mission while supporting soft skills with specialized training and tech support. Agents who thrive within this new paradigm will have a combination of exceptional people skills and strong tech training. A credit union's hiring wish list should include agents who:

- Want to help members with their problems, enjoy these interactions, and strive to do their best
- Can quickly comprehend technical issues and clearly communicate solutions
- Have specific skills as identified by positional aptitude and targeted pre-employment testing

Training and Supporting Your New Paradigm Agents

Remember that super agents can only work miracles with the proper training and systems support. This should include giving agents:

- **The ability to mirror screens that their members are looking at:** It's not enough to try and follow along. For quick and final resolutions, agents need as much information and access to viewing issues in real time as possible.
- **Access to new systems far in advance of implementation dates to test out the channel and understand how members will use it:** Product documentation is helpful but there's nothing like hands-on experience.
- **Input from other credit unions who have already converted to the product:** This helps determine possible catch-points so solutions can be formulated before the calls roll in.

With this combination of old-school service and cutting-edge tech training and support, your contact center agents will be ready to make the paradigm shift to online and mobile effectively and confidently.

For More Information

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About Advisors Plus Consulting Services Contact Center Consulting

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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
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Our average Net Promoter Score in 2012 was 91 as measured by client surveys.



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Advisors **Plus** was established in 2005 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 operational efficiencies.

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