



Contact Center Conversations:
What's Your (Real) Problem?



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by Frank A. Kovach

This article originally appeared in *Contact Center Conversations* an e-mail newsletter published by Advisors Plus Contact Center & Operations Consulting in June 2013. It is reprinted in its entirety here.

It's your daily reality: Your credit union's contact center is experiencing a member service, backroom efficiency or process issue and it's your job as its manager to solve the problem and get things back on track as quickly as possible.

Faced with a crisis, it's easy to get caught up "time is money" thinking and we've all done it. But although most managers readily accept the concept that "perfect is the enemy of good," when the clock is ticking it's much harder to step back and consider the possibility that solving the problem fast can actually be the enemy of solving it right.

Like Squeezing a Water Balloon

More times than I can count during my long career as an operations and contact center consultant, I have seen well-meaning managers jump in to solve a problem before fully defining what it is. Why? I think one reason is that in the heat of the moment they accept the orthodoxy that certain problem solutions are implicitly off limits.

Perhaps senior management is afraid of offending someone, or puts blinders on about new methods or simply chooses not to confront a situation head on. Think squeezing a water balloon. As you put pressure on one area, another grows larger. By not fully solving the problem, managers run the risk of creating deeper difficulties with their staff and operations.

Searching Out the Sacred Cows

Whatever the sacred cows within your credit union, they can end up not only being roadblocks to solving your immediate problem but creating additional friction in the long term. If your senior team works in silos, protecting turf and disregarding valid suggestions, lower level managers and employees will hunker down and superficially address problems as they arise.

On the other hand, if senior managers engage employees and empower the hard decisions line managers have to make daily, the response will be very different--a concerted effort by all to key in on the actual problems and work together cooperatively to solve them.

In working with dozens of credit unions, here are several of the most common obstacles to identifying and dealing with the real problem. When time is of the essence, it pays to have thought about them in advance:

Don't Blame the Forest for One Tree

So often, the responsibility for a problem is given to the entire group when a single individual is the root cause. Think management's response to a subpar metric such as high speed to answer in the contact center. A response I often see is to announce new, stricter department rules on schedule adherence. "We're a team. Everyone needs to get in line!" Problem solved.

Well actually, no because all along, the problem wasn't being caused by the whole group but rather one or two agents not adhering to the schedule. Instead of looking at the underlying data and bringing those not complying into line, the manager faults everybody for the problem even though every other agent knows exactly who is really to blame. End result: The manager has not only failed to address the original problem but has now created a bigger one as the agents lose trust in management's ability to handle issues directly and honestly.

Ready, Fire, Aim: The Overreaction

This situation arises when there's a breakdown in a procedure or process and management means well but overreacts. With the need to "do something!" in the wake of the problem, new procedures are implemented, regardless of their impact on current procedures and staffing. A deep analysis of what actually caused the lapse may or may not occur. And more critically, the hastily executed changes are never re-visited, resulting in additional operational expenses being layered into the organization.

I encountered an example of this at a large organization that ran into issues surrounding fraudulent government check deposits. While the root problem was with one employee who was working with non-employees to perpetuate the fraud, the company implemented burdensome procedures on all employees requiring every government check to be approved by management, even after it was known to be a narrow, isolated situation.

Long term, without reviewing the situation clearly, the organization may very well have created a processes that not only added undue operational expense, but negatively impacted customers who didn't understand why multiple approval steps were required to simply deposit a check.

The Human Brick Wall

Almost every organization has one—department managers who insist that every other department bend to their rules or wait 24 hours before receiving the answer to a question or information request. As with any roadblock, the alternative is to find a workaround or become resigned to wasting time by following the baseless rules.

Both alternatives; evade or sit, cost your credit union. Time spent following illogical procedures obviously adds to expenses, while delaying customer problem resolution erodes your credit union's image. Your agents know when a process is impractical and quickly become frustrated if not all parts of your organization are member focused. Nothing diminishes management's authority more in the eyes of employees than when they see managers who are unwilling to confront illogicality head on and allow some areas to slack on expectations while they hold their own people to a higher standard.

Fix the Obstacle; Fix the Problem

These three examples of misdirected problem solving highlight how searching for a quick fix while leaving sacred cows in place can often end up creating even bigger problems in the long run. In today's hyper competitive business environment, the winning managers will be the ones who key in on the real problems before keying in on how to solve them.

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About Advisors Plus Consulting Services Contact Center Consulting

Advisors **Plus** Consulting Services Contact Center Consulting uses best practices methodology and a proprietary database of benchmarks to help your credit union's contact center operate more efficiently and profitably.

Our team helps credit unions with:

- 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

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

About Advisors Plus

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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