



Do You Love Me?



J.D. Power's 2012 Top Drivers of Customer Satisfaction in the Call Center

March 27, 2012

Mark Miller, Sr. Director
J.D. Power and Associates



Agenda

- Thank you and welcome
- The J.D. Power and Associates Contact Center Perspective
- The top drivers of customer satisfaction with the IVR and with the CSR
- Why *who* you know is more important than *what* you know when it comes to providing an outstanding customer experience
- The three dynamics that are changing the role of the call center forever and what to do to capitalize on this understanding
- Wrap Up
- Questions

• *Customer Satisfaction Research* • *IVR Improvement* • *Contact Center Assessments* • *Benchmarking Services*

Our Perspective

• *Certified Call Center Program* • *Outsourcer Certification* • *Performance Improvement* • *CSAT Tracking*

JDPA Contact Center Perspective

Our wealth of cross-industry data is the source of survey benchmarks – Updated Annually



Our wealth of data from Operational Audits is source of insights, differentiation and leading practices – Updated Annually



We Compare You to the Cross Industry Best

- Via JDPA multi-industry syndicated study results
- 35 annual cross-industry studies
- 1053 brands studied
- Gather customer sentiment, diagnostic understanding and loyalty and advocacy

Operational Insight and Differentiation

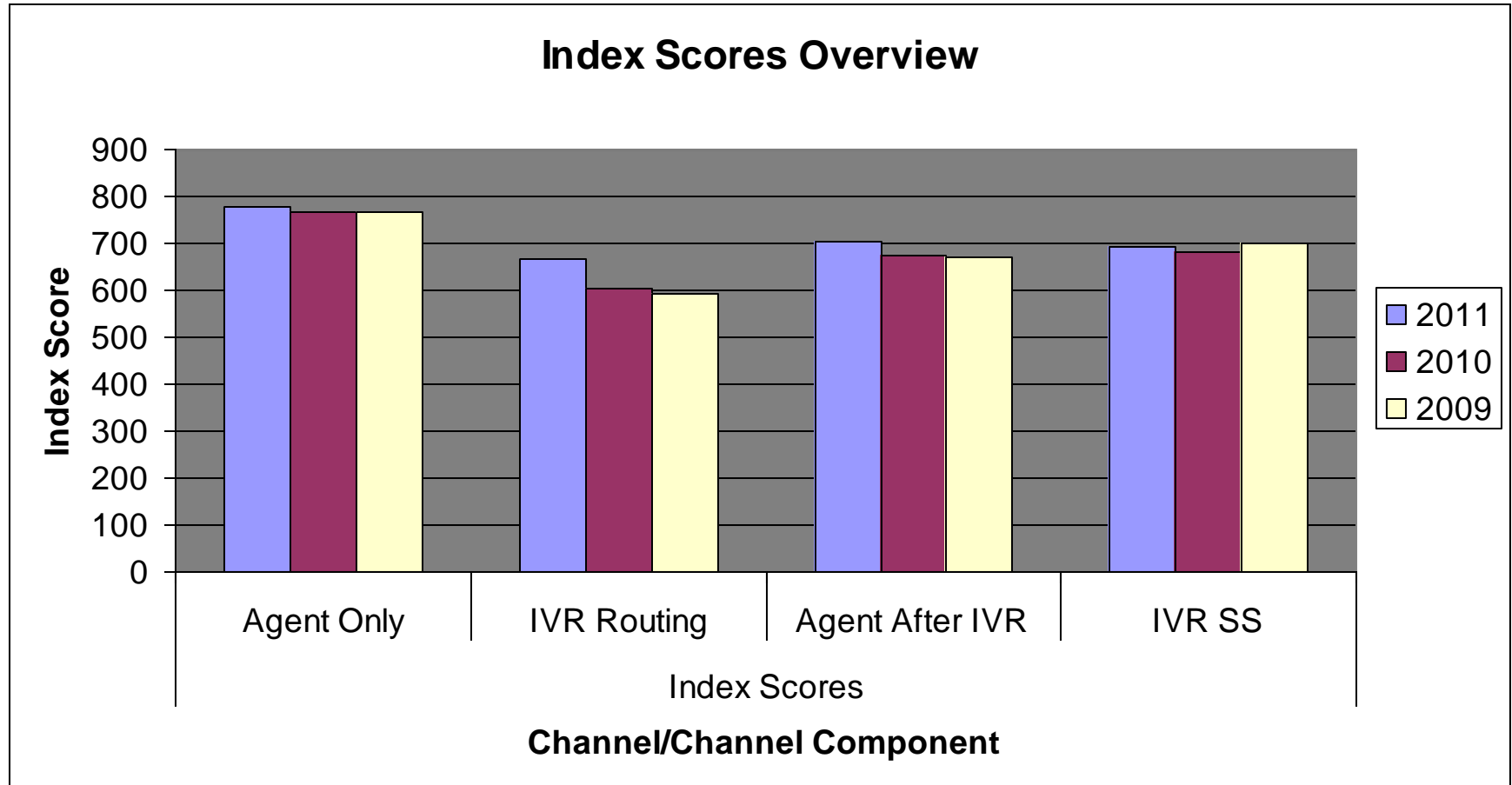
- Over 300 top-performing call centers evaluated
- Linkage between strategy, people, process and technology to high Customer Satisfaction
- Actionable tools and insight to help you be more profitable
- Improved performance based on VOC and on-site operational audit findings

• *Customer Satisfaction Research* • *IVR Improvement* • *Contact Center Assessments* • *Benchmarking Services*

Top Drivers of Call Center Satisfaction: Silicon (IVR) & Carbon (CSR)

• *Certified Call Center Program* • *Outsourcer Certification* • *Performance Improvement* • *CSAT Tracking*

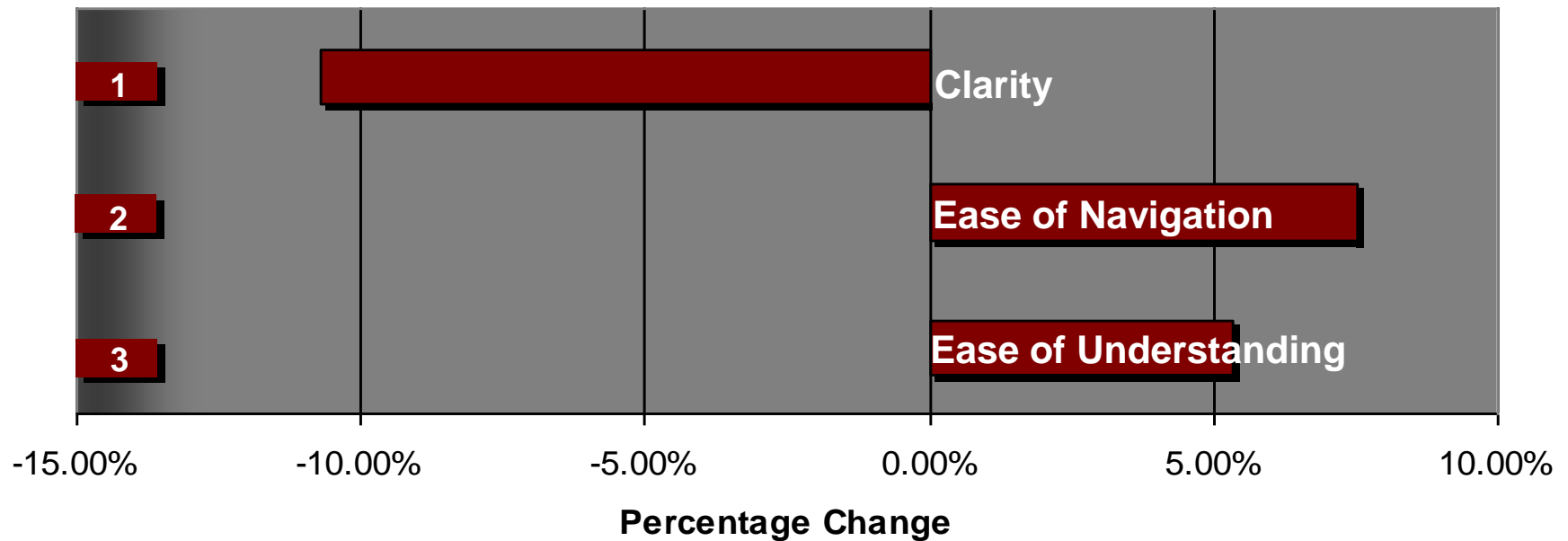
Index Scores by Channels



IVR Interaction- The Top 3

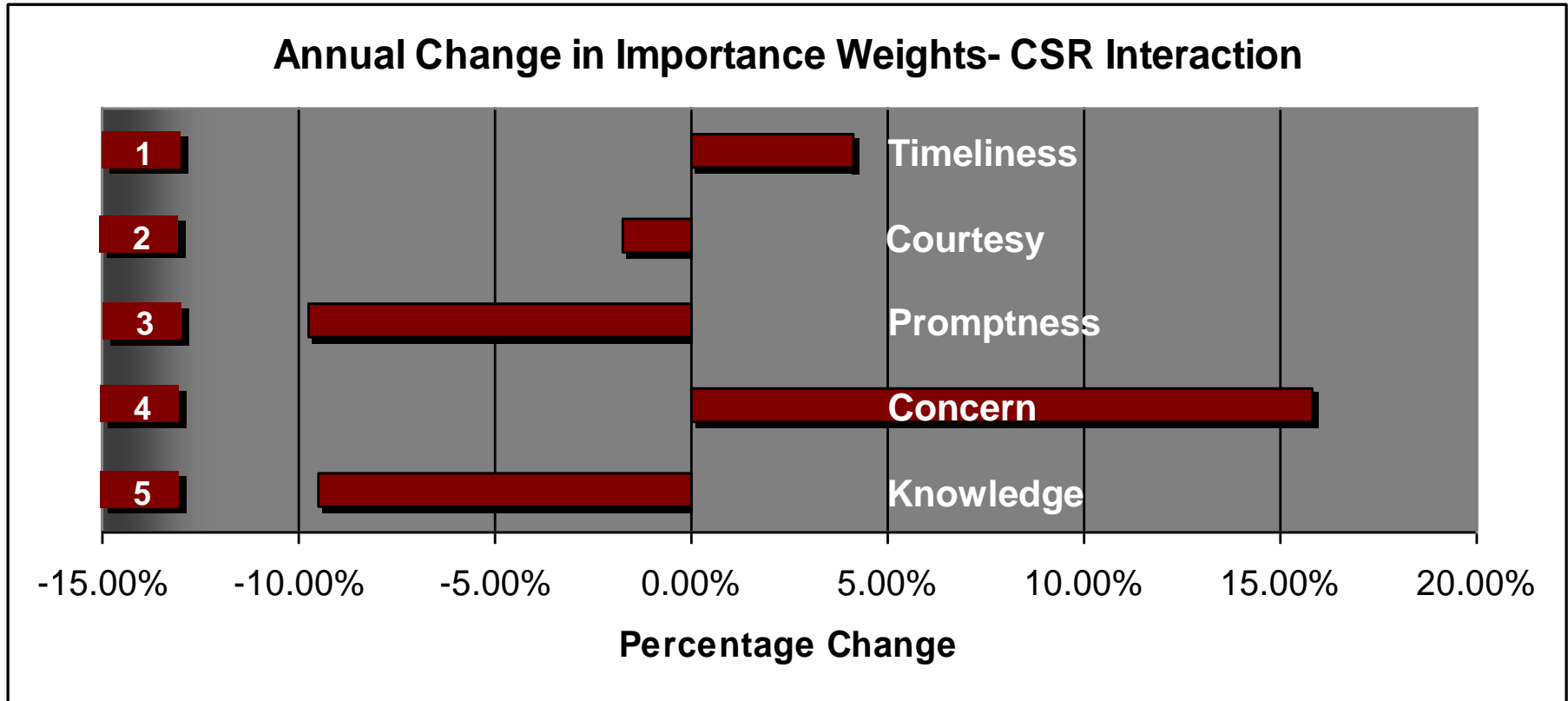
30 70

Annual Change in Importance Weights - IVR Interaction



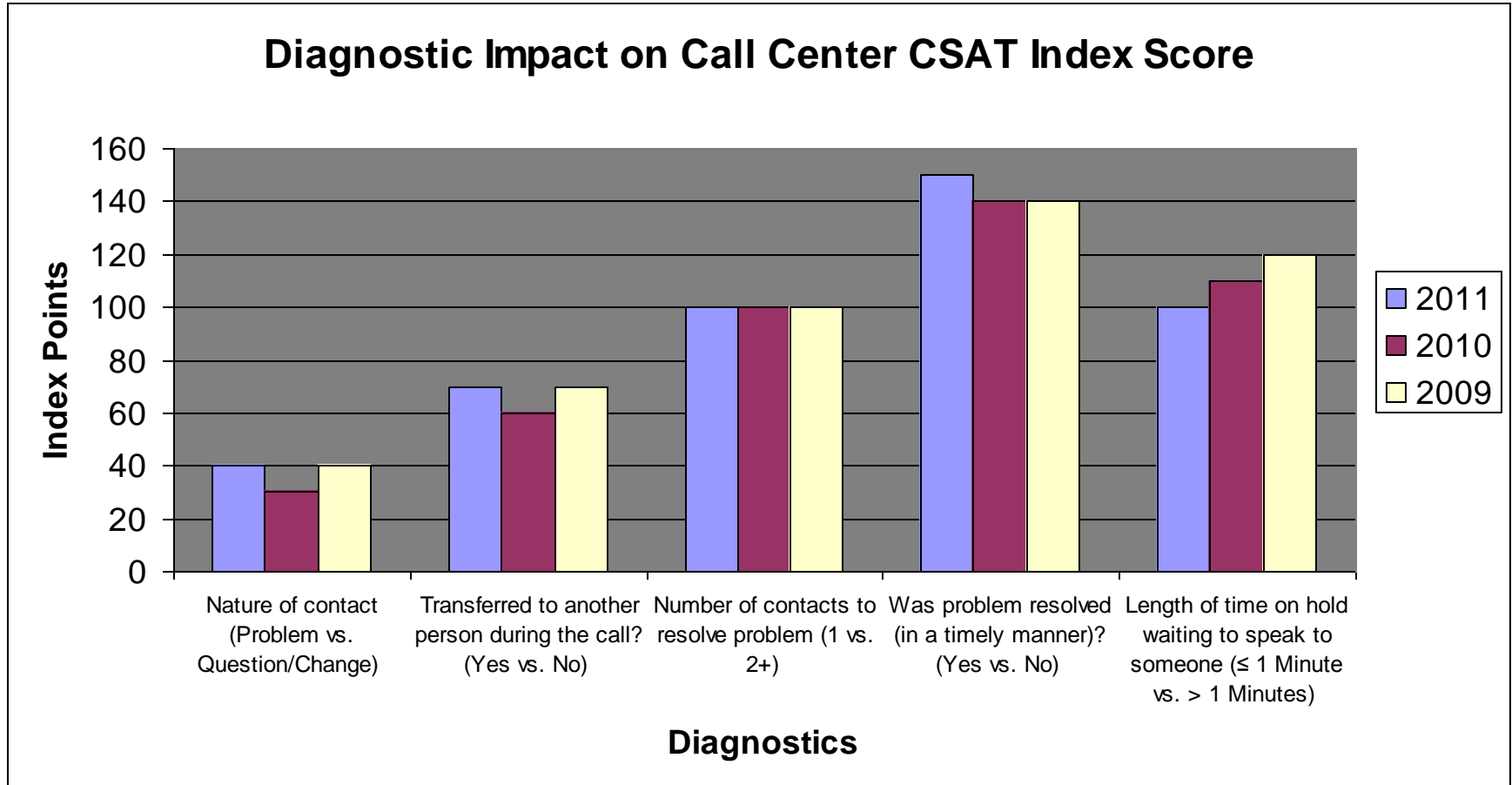
CSR Interaction- The Top 5

30 70



CSR Interaction- The Top 5

30 70



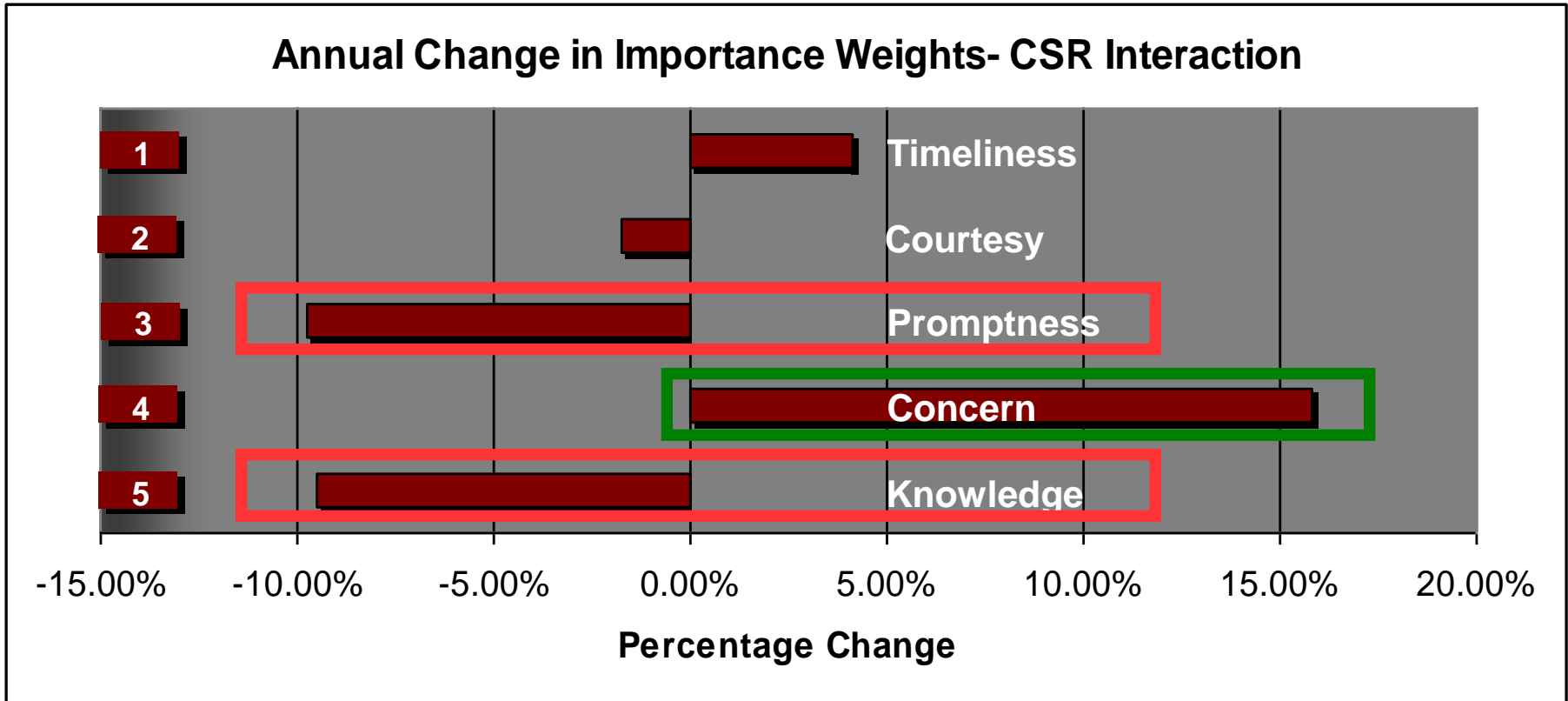
• *Customer Satisfaction Research* • *IVR Improvement* • *Contact Center Assessments* • *Benchmarking Services*

***Who you know* is more important than *what* you know when it comes to providing an outstanding customer experience**

• *Certified Call Center Program* • *Outsourcer Certification* • *Performance Improvement* • *CSAT Tracking*

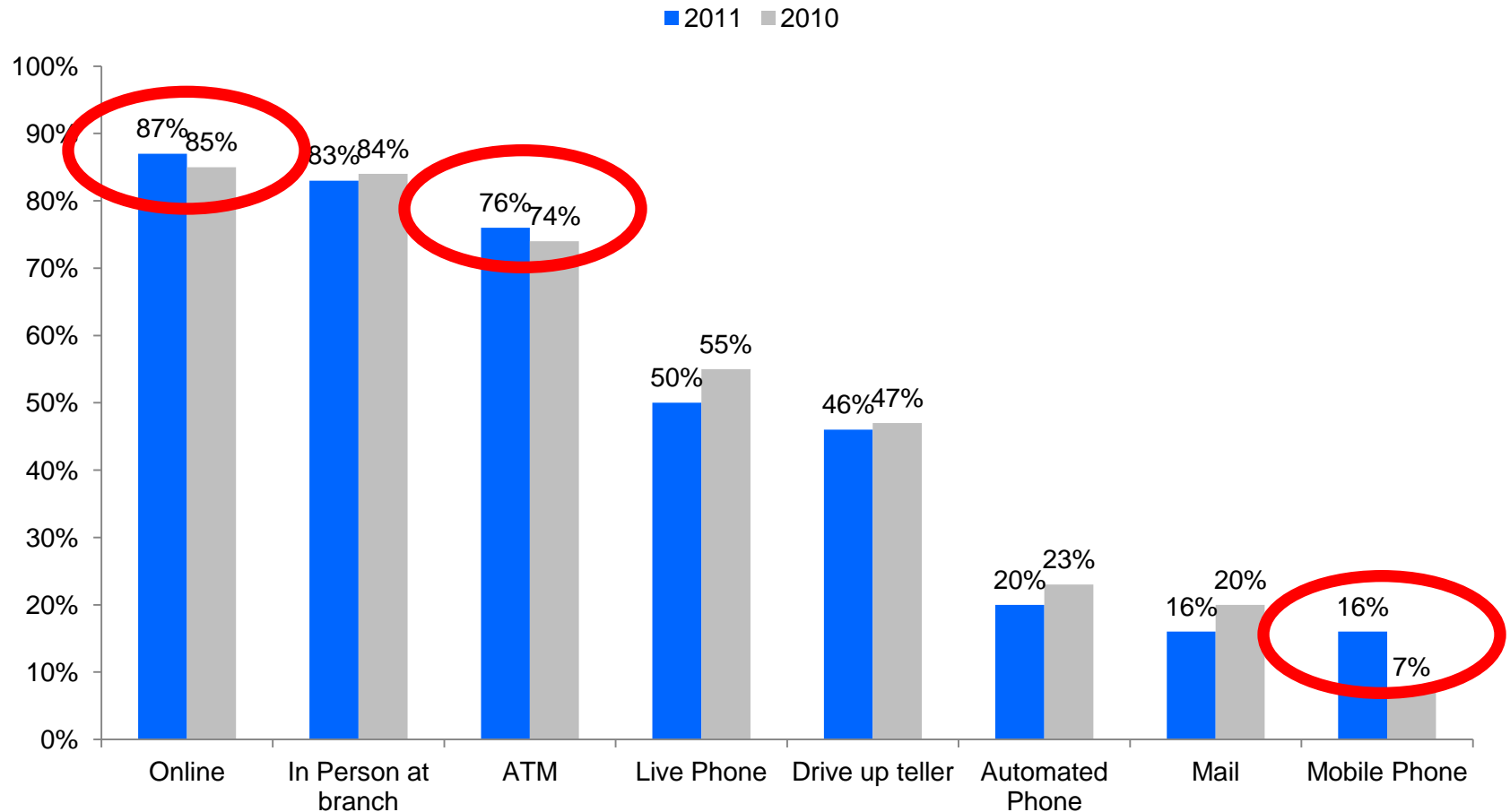
CSR Interaction- The Top 5

30 70



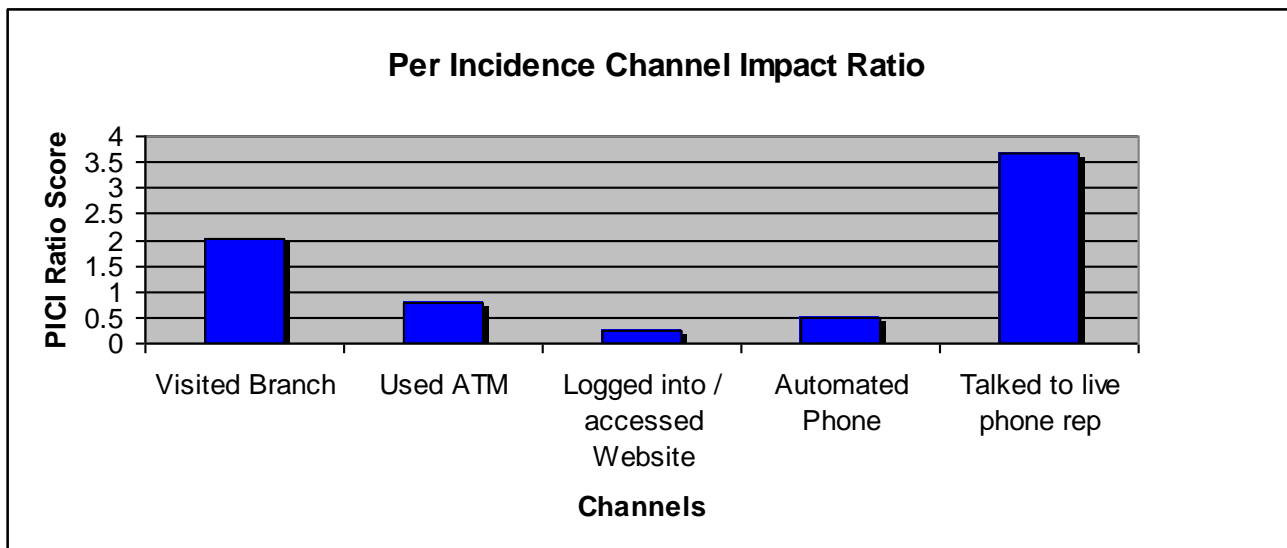
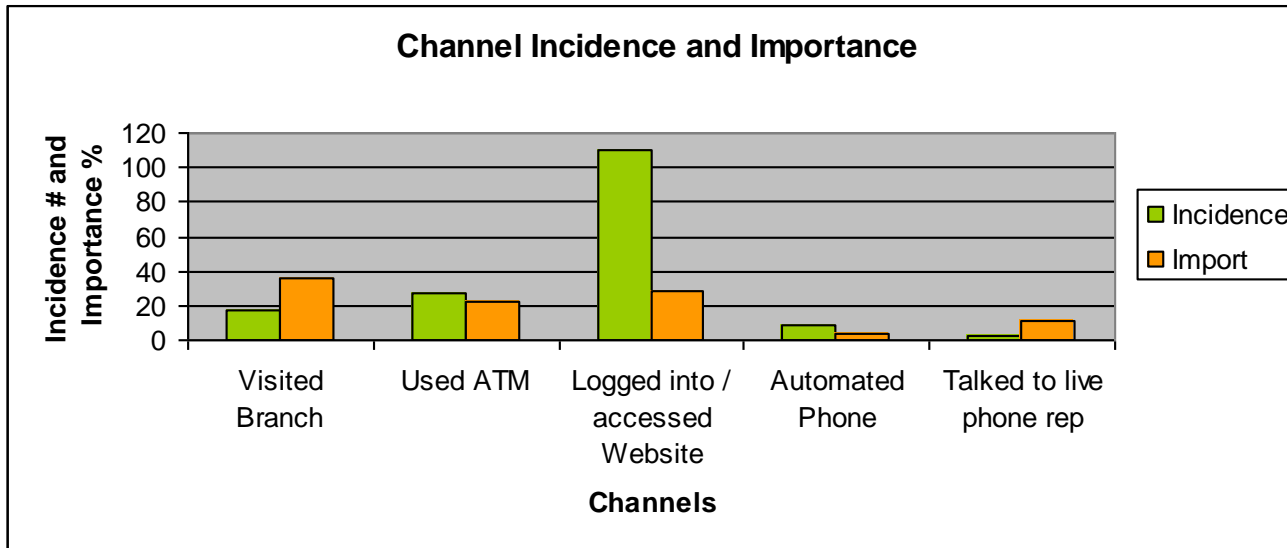
RBS Channel Usage

Retail Banking Year-over-Year Channel Usage



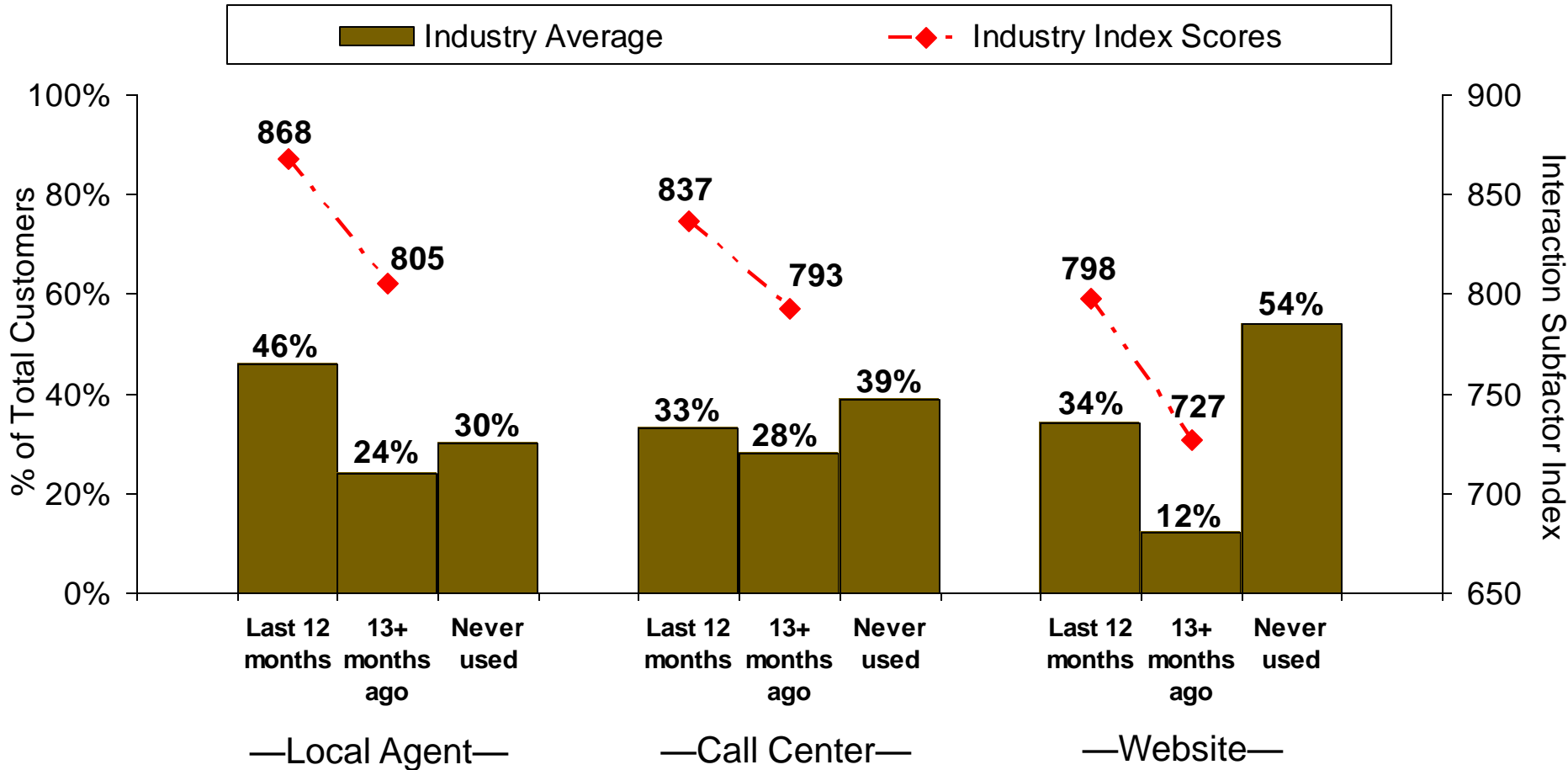
Disproportionate Impact With Carbon

Retail Banking Channel Impact Ratio



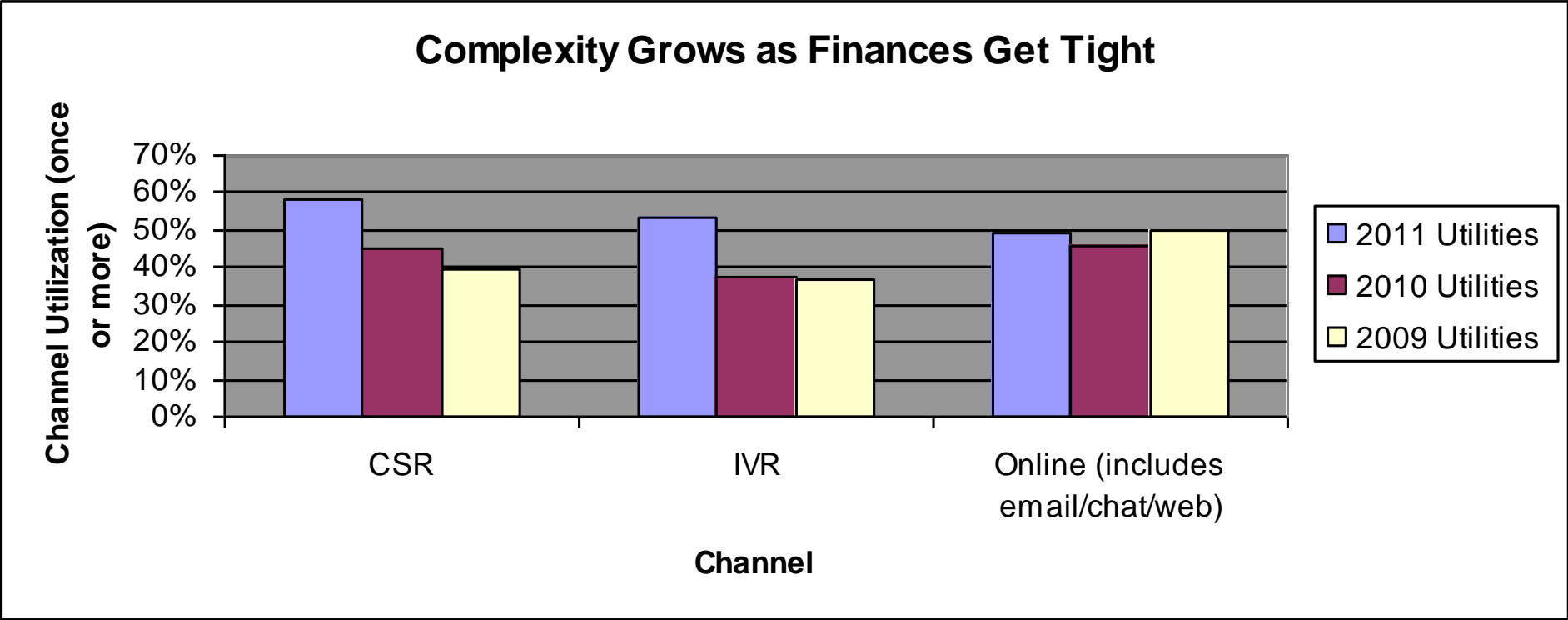
Why People Channels are Preferred in Insurance

Highly-emotional/critical/complex calls are frequent in Insurance which bucks the trend of higher “silicon” channel usage seen across many channels

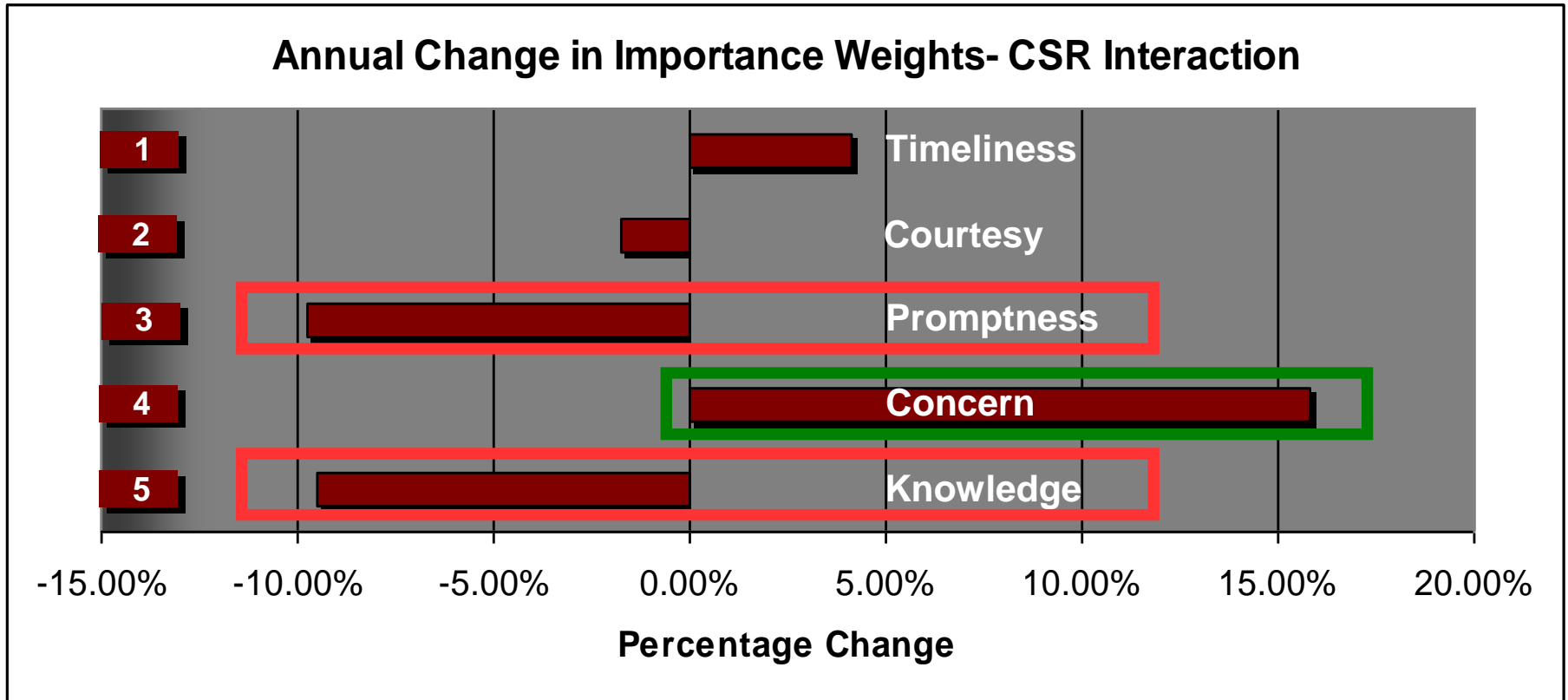


People Call People Under Pressure

Highly-emotional calls have become more frequent for utility industry customers as the temperatures run high and funds run low



Summary on Why “Who” is More Impactful than “What”



Who VS What in the Voice Channel

People Understanding

In tough economic times, many calls we are getting require heightened understanding and empathy (look at Utilities), and unless “Concern/Courtesy” is demonstrated, “Knowledge” is irrelevant.

For many complex calls, “knowledge” is useless without applying it correctly to each client’s situation. We must first understand the person and their situation before the knowledge we can offer has significant meaning.



We have invested in tools to allow better, more efficient transfer of product/service knowledge to customers, and as a result, there is less need for the CSR to have transactional knowledge, which tends to reduce its impact on the overall call experience.

Product and service “Knowledge” is increasingly available and accessed due to the Internet, smart phones and shifts in demographics, so product and service “Knowledge” is less critical.

Informational Understanding

• *Customer Satisfaction Research* • *IVR Improvement* • *Contact Center Assessments* • *Benchmarking Services*

The three dynamics that are changing the role of the call center forever and what to do to capitalize on this understanding

• *Certified Call Center Program* • *Outsourcer Certification* • *Performance Improvement* • *CSAT Tracking*

Three Dynamics on Which to Capitalize to Make Your Customers Love You



Call Complexity Will Continue to Increase

EMBRACE

- Call complexity is often necessary for WOW experiences
- Create undying loyalty and advocacy
- Information and empowerment
- Trusted advisors will win



Issues Will Move, and Be Resolved, Across Channels

MOVE NOW

- Ready or not this is our reality
- Use the cloud to integrate now
- Facilitates unique value-add opportunities that amaze
- Integrated environment allows trusted advisors to shine



Good People Will be an Absolute Necessity to Compete

TALENT GRAB

- Adopt work-at-home strategies for maximum talent and flexibility
- Train across call types and channels for a universal-agent workforce
- More easily find trusted advisors

• *Customer Satisfaction Research* • *IVR Improvement* • *Contact Center Assessments* • *Benchmarking Services*

Wrap Up

• *Certified Call Center Program* • *Outsourcer Certification* • *Performance Improvement* • *CSAT Tracking*

Wrap Up

- **IVR routing is an often overlooked area of easy performance improvement**
- **Significant changes happening with the agent interaction that require our response**
- **Trusted advisors will have understanding of the person, not just knowledge of the account**
- **Embrace complexity; move now to begin channel integration; grab the talent by moving to a remote agent model**
- **Now more than ever, the voice of your customer needs to be heard and integrated into your business**

Thank You and Questions

.....



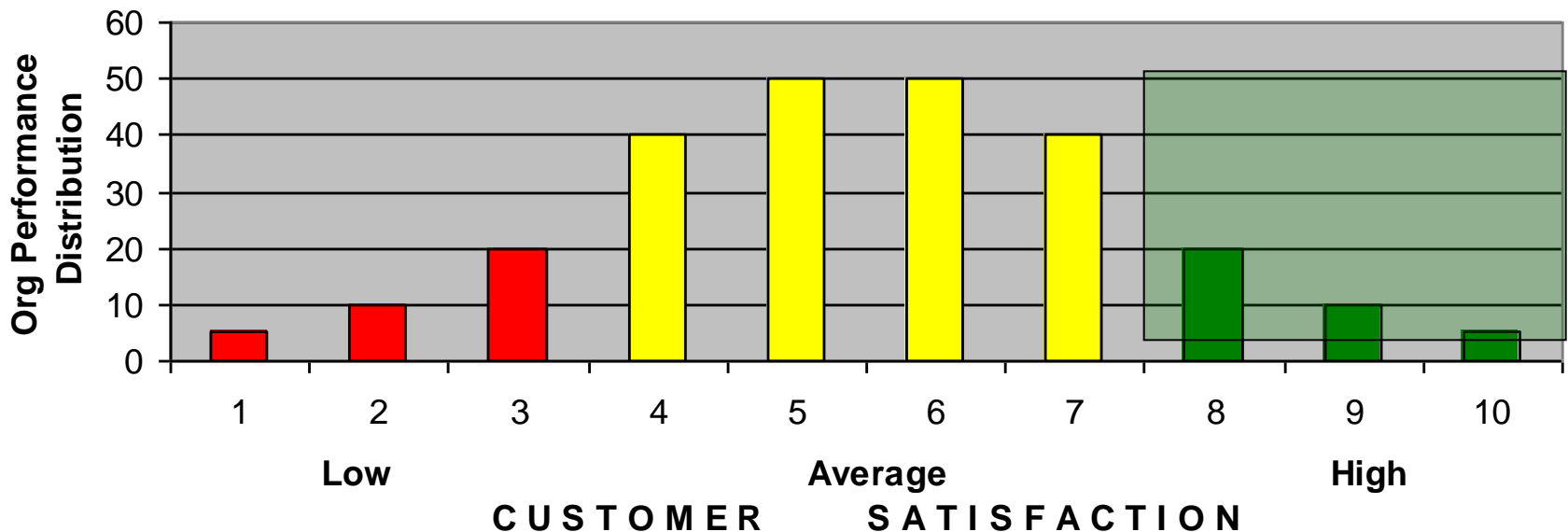
Contact Info:

Mark Miller, Sr. Director
J.D. Power and Associates
mark.miller@jdpa.com

Benchmarks and Insights From Top Performers

- Data comes from Certified clients who all score in the top 20% for CSAT
- Other benchmarks compare you to “averages,” but our benchmarks, insights and services revolve around knowing what top performers who achieve high levels of customer satisfaction actually do
- Our benchmarks help high performers know where they really stand and helps those aspiring to be top performers know where they need to go

Where does our data and insights come from?



Benchmarking Toolkit

Audit Materials



OEIT- Operational Excellence Inventory Tool and 1-Yr. License

Sample Scorecard	
✓Align –	
✓Implement –	
✓Manage –	
✓Audit passed	

Customer Satisfaction Survey Benchmarks and 1-Yr. License



KPI's- Op Benchmarking Questionnaire



- **Audit Materials- List of what documents you need to collect and organize**
 - **Covers processes and is designed to provide the Auditors with a way to Audit the Client against the OEIT**
- **OEIT- The 136 best practices updated for 2012 in a “scoreable” Excel format under Align, Implement and Manage**
- **Benchmarks for Customer Satisfaction Performance, the weighted importance drivers of CSAT, license to use the survey internally for 1-year- Importance weights by question, diagnostics and loyalty of top performers**
- **KPI's and KOM's report from previous year and a dynamic report comparing the current-year KPI's with the top performers at the end of the year- FCR, ASA, AHT, Attrition, Cost per Call, Supervisor to Rep Ratio, etc.**
- **One free event pass for a Senior Executive to attend the Roundtable of Champions event (March 13-15, Orlando)- Year end event where we share best practices from top performers, offer recognition and data sharing**

Operational Benchmarking Questionnaire (OBQ)

- Part of the Benchmarking Toolkit
- Questionnaire and report on key operating metrics (KOM) and key performance indicators (KPI) compared to top performing organizations.
- Previous year's "generic" report aggregating the certified organization's KPI's and KOM's are available once the OBQ is filled out
- The KPI's and KOM's include the following:
 - FCR
 - ASA, AHT, ATT, Aux, ACW
 - FCR
 - Hold time
 - Cost per call
 - Supervisor to rep ratios
 - Adherence
 - Occupancy
 - Plus many more...

OBQ Sample Insight Operational Benchmarks Compared to Top Performers- All KPIs are Available, Just not Listed

Occupancy	_____	Trending down very slightly
Adherence	<u>82%</u>	Trending down significantly
Calls Handled/Hr	<u>5.64</u>	Trending down significantly
Service Levels	_____	Trending for significant improvement
ASA	_____	Trending down moderately
ATT	_____	Trending up moderately
After Call Work	_____	Trending up significantly
Utilization	_____	Trending up significantly
Agent Attrition	<u>25.3%</u>	Trending down significantly
Agent:Supervisor	<u>14:1</u>	Trending down moderately
AUX Work	_____	Trending down moderately
Attendance	_____	Unchanged

CSAT Report Example: While ABC Trails the Certified Average in All Attributes, the Greatest Gaps are Directly Regarding Members' Time Spent in Contact With the Call Center

Sample Data:
For illustration
Purposes only

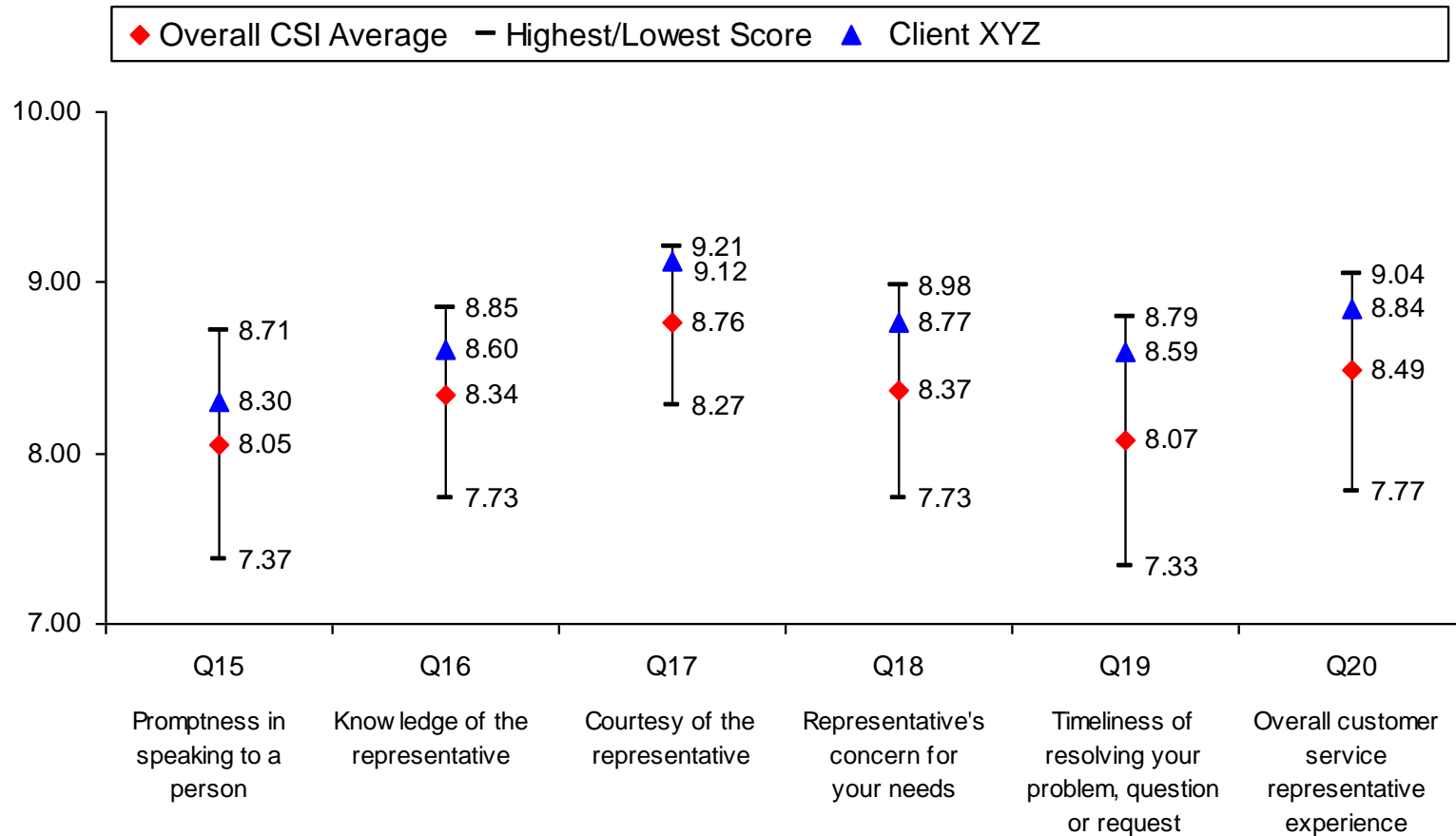
Customer Service Representative AttributesMeans							
10 point scale where 1 is unacceptable, 10 is outstanding and 5 is average							
Call Center	Sample Size n=	Courtesy of the representative (Q17) (21.58%)	Timeliness of resolving your problem, question or request (Q19) (21.08%)	Promptness in speaking to a person (Q15) (21.63%)	Knowledge of the representative (Q16) (19.37%)	Representative's concern for your needs (Q18) (16.34%)	Overall customer service representative experience (Q20) -
Location #1	89*	7.67*	6.46*	6.55*	7.10*	6.96*	7.21*
Location #2	126	8.60	7.39	7.10	8.01	7.79	8.05
Location #3	295	8.37	7.39	7.15	7.88	7.91	7.90
Location #4	270	8.31	7.50	7.00	7.68	7.76	7.88
Location #5	220	8.20	7.24	7.01	7.66	7.62	7.80
Client ABC Overall 2011	1,000	8.28	7.30	7.02	7.72	7.71	7.83
Client ABC Overall Prior Certification	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Average Certified Overall 2011		8.70	8.08	8.00	8.31	8.31	8.46
Gap w/ Certified Avg.		(.42)	(.78)	(.98)	(.59)	(.60)	(.63)

*Caution: Small Sample Size

CSAT Report Example - Range of Performance – CSR Factor

Sample Data:
For illustration
Purposes only

CSR Attributes - Comparison Overall



OBQ Sample Insight

Performance Benchmark - FCR

- Healthcare, Insurance, Banking, SB Credit Card, Brokerage
- 2010 VS 2011
- 2010- 84.78
- 2011- 86.66

