

Impact 360 Success Story: Abbey

CUSTOMER:

ABBEY

INDUSTRY:

Financial Services

SOLUTIONS AND SERVICES:

- Impact 360® Quality Monitoring*

REGION:

EMEA

LOCATIONS:

9 sites, 7 in the UK and 2 in India

NUMBER OF AGENTS:

2500

RESULTS:

- Increased customer satisfaction by 5%
- Significant increase in first call resolution
- Average call handling times reduced by 10%
- Quality assessment questionnaires now online rather than manual completion
- Improved performance for agents in lower quartile by 50%

ABOUT ABBEY

Abbey is one of the UK's leading financial services providers with more than 18 million customers. It is part of Grupo Santander, the world's ninth largest bank serving 35 million customers in 40 countries. An inherent part of the organisation's strategy for providing the very best quality of customer service across its enterprise has seen the implementation of Verint® Witness Actionable Solutions® Impact 360 solutions in nine contact centres – seven in the UK and two in India.

THE BUSINESS DRIVERS

Abbey's banking and savings division realised that only by recording calls could they set up processes to satisfy their key business drivers, which overall were to improve quality and promote and share best in class customer experience across the whole organisation, to enable more effective training and ongoing coaching of agents, to make agent performance appraisals more meaningful and support compliance needs.

With nine sites, 2500 agents and around 30 million in and outbound calls a year, a system had to be robust and agile enough to retrieve, play, assess and store any call, regardless of the location. And, with Abbey opting to outsource part of its banking operation to India, it was particularly vital that the chosen system was compatible in India and the UK. In fact, one of the conditions behind Abbey appointing its chosen outsourced partner, was that they would share the same quality targets of the Group overall, using the same system as the UK to do it, and with a dedicated quality team in place to manage it.

THE SOLUTION

In conjunction with BT, Abbey selected Impact 360 as Kirsty Lacey, who heads up Abbey's quality team, explains, "Impact 360's ability to provide us with all the information we needed in the way we needed it and when we needed it was matched by its robustness and power to cope with the high volumes of calls managed through our multiple contact centres."

In April 2004, soon after Impact 360 went live, Abbey set up a dedicated quality team to monitor call quality in the UK and India and to assess the consistency of the customer experience across both countries. This team oversaw a series of initiatives, including regular customer surveys, analysing the results month by month and comparing them site by site. This enabled the team to effectively create a call league table, broken down by site that quickly highlighted where customer demands were and whether these were being met.

The overwhelming customer demand was for first time call resolution, seconded by advisors understanding the nature of their call and, if mistakes are made, resolving these satisfactorily.

Kirsty explains further. "This customer feedback gave us the information we needed to start best analysing calls. So, we started to analyse calls for long holds; for instances where outbound calls were being made from inbound operations (so revealing agents unable to handle certain types of calls and referring elsewhere for help), and for transferred calls. Impact 360 sources these. The results gave us the insight we needed to start looking at how to improve first call resolution rates."

She continued, "We then looked at time taken to complete a call, analysing average talk time and length of average call."

Unusually, and perhaps uniquely, Abbey then took this analysis a stage further, comparing the results of this with agent tenure, revealing that advisors reached their optimum performance once they'd been in the job for nine months. This information was presented to the training team who have now revised their new starter training accordingly with greater focus on training to handle more complex enquiries. Abbey's busy training team run around 20 new joiner courses a year and have already used the information presented by Impact 360 to modify their courses.



* At the time of implementation, the solution was called ULTRA™. Since then, the solution has been renamed Impact 360® offered by Verint® Witness Actionable Solutions®.

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– KIRSTY LACEY, QUALITY TEAM MANAGER, ABBEY

BENEFITS

Since Impact 360 has been in force, Abbey Banking and Savings has witnessed a significant five percent increase in customer satisfaction. Kirsty explains, "Given the initial negative perceptions around us outsourcing to India, we're very pleased with this figure and expect this to increase further in the next period."

She continues, "We've also seen a reduction in talk time of 10 percent. Our advisors aren't measured or targeted on talk time, but Impact 360 did reveal a significant number of non value-add calls that took up advisor time. We have looked at these and amended some processes to deal with these better." For instance, if a customer requests an overdraft, advisors used to recite a 90 second script to them. Today, however, customers are given the option not to hear this, but to have it sent to them at home. This alone reduces talk time, as well as avoiding duplication since customers are posted the information anyway.

ADVISOR APPRAISAL

All Abbey advisors have certain expectations put on them and are targeted on the quality scores they achieve. These scores are underpinned by Impact 360 and are an important part of how performance is measured and rewarded. Scores are awarded for behaviour, such as being efficient and friendly; for technical knowledge, such as understanding of the banking code and product knowledge, and for customer service. The measures for the latter are looking for the 'wow' factor based on, for instance, quality of opener to call, call handling, response, customer experience and close of call.

Before Impact 360, a 15 page assessment of calls had to be completed manually by supervisors who listened in to a random selection of advisor calls. Today, all calls are assessed with online quality questionnaires. The extra time that supervisors have as a result is used to carry out more regular assessments of advisors, so being able to more rapidly address any performance issues.

"At the start of 2005, we started to categorise advisors differently using the quality results held on Impact 360," said Kirsty. "Advisors are now categorised in one of four quartiles, with more coaching and mentoring given to those in the lower 25 percent. Already we have seen a fifty percent improvement in the performance of these lower quartile advisors because of this."

The team managers, who number more than 200 across all the sites, have become huge fans of Impact 360. "Their roles have become much more fulfilling and meaningful," explains Kirsty. "No longer having to manually access information, everything they need is now stored digitally. They receive all the information they need from Impact 360 in their desktop inbox and, because the solution allows them to set preferences, they can determine in what format they want to receive the information and how often and when they want it."

A good example of the rest of the organisation benefiting from Impact 360's implementation can be exemplified by the Marketing Department's request to receive any customer feedback relating to their re-branding. In just a month, more than 200 calls contained an element of this, giving Marketing an insight into the rebranding that it would not otherwise have had.

THE FUTURE

Abbey is in the process of building a 'wow' library, so that exceptional, best practice calls can be stored on CD for other parts of the organisation to access. And an online library is also being populated with good, and bad, examples of specific types of calls – invaluable in the training room. Impact 360 is not currently used for helping to resolve any complaints, but Abbey does have plans to do so meaning that, where any issues may lie with the customer rather than the bank, these can be proven.

About Verint Witness Actionable Solutions

Verint® Witness Actionable Solutions® is the leader in analytics-driven workforce optimisation. Its solutions are designed to help organisations capture customer intelligence, uncover business trends, discover the root cause of employee and customer behaviour, and optimise the customer experience across contact centre, branch, and back-office operations.

Verint. Powering Actionable Intelligence.®

Verint Systems Inc. is a leading provider of actionable intelligence™ solutions for an optimised enterprise and a safer world. More than 10,000 organisations in over 150 countries rely on Verint solutions to perform more effectively, build competitive advantage, and enhance the security of people, facilities, and infrastructure.



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