

Leadership Series
Financial Services

Demonstrating the value of the contact centre

Spring 2023

Featuring

Sonny Chall, Director of Operations and Head of Legal Services, STA International

Paul Ford, Head of Customer Service, Starling Bank

Leigh Hopwood, CEO, CCMA

Pam Kallay, Vice President – Global Contact Centre Management, Mastercard

Rupert Lowery, Chief Operating Officer, Takepayments

Sara Morrison, Head of Telephony SME Sales, Barclaycard Payments

Lisa Range, Head of Telephony Sales, Tyl by NatWest

Jason Stanton, Director of Sales Operations, WEX Europe Services

Helen Wilson, Chief Operating Officer, Atom Bank

Charity Wood, Head of Customer Experience, Starling Bank

About the Leadership Series

The Leadership Series is the documented output from CCMA's Leadership Forum meetings. These meetings take place at the House of Lords and provide an exclusive opportunity for senior contact centre leaders to explore the key factors driving change in the industry and to consider how to continue to innovate for the benefit of the customer, colleagues and the business.

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So much has changed over the last three years, from the pandemic and the war in Ukraine through to financial market disruption, supply chain issues, and the current cost-of-living crisis. During the pandemic particularly, contact centres had a vital role to play – leading to much greater visibility across the business. It was great to see CEOs visiting the contact centre and listening to customer calls. But have we been able to maintain our influence and credibility as other key functions and operations returned to normal?

Ensuring greater recognition for contact centres

During this Financial Services Leadership Forum we examined how the contact

centre is now perceived across the business, and what should contact centre leaders be doing to ensure greater recognition for their operations?

For Mastercard's Pam Kallay the pandemic was a catalyst for change. **"We quickly realised at the start of lockdown that we would need to completely evolve our global customer care operations. As many of our outsource providers began shutting down, we had to move quickly to get our own contact centre operations up to speed. This meant moving the needle completely, but we were able to set up our own facility in just three weeks to replicate the work done by our BPO partners.**

"Achieving this goal was seen as business critical, so we effectively had to do whatever it took. This was a shift-change

in terms of how the business saw contact centre operations, but it took the pandemic to make this happen," added Pam.

Jason Stanton found that his contact centre was increasingly seen as an easy target when the business was looking for efficiencies. **"When it was suggested that we trim our contact centre operational cost by 25%, we resisted vigorously – knowing the actual value we were delivering for the business. We were able to demonstrate exactly how much revenue we were generating through referrals, and also through other skills such as identifying and helping to resolve fraud issues. Sometimes it's too easy for other parts of the business to overlook just how much business expertise there is in the contact centre – however,**

you always have to be ready to fight your corner!”

“At Starling Bank we’re looking to disrupt the banking industry, so we’re focused on giving our customers the best possible experience,” said Paul Ford. “This means that if something’s not working for our customer service team then they can change and improve it. We’re fortunate in that we always have a team of technical engineers on hand to respond to suggestions from colleagues that will help to improve our customer experience.”

“We’re fortunate that at Atom Bank the contact centre has been at the heart of everything right from the start. I think that the fact that our CEO came from First Direct meant that there’s always been huge support for customer service,” explained Helen Wilson. “And while the automation piece is really important for us, it’s equally critical that whenever customers need us we’re there. Our contact centre is vital to our success.”

Contact centres back in focus

“Before the pandemic only around 40% of our contact was phone, but that has completely flipped around with SME customers increasingly turning back to voice for Barclaycard,” said Sara Morrison. “We have now migrated colleagues from face to face sales to

telephony. With this increased focus on voice, it’s important to remember that the contact centre can be a great incubator of talent, with many colleagues going on to carry out important sales, marketing and data analysis roles across other parts of the business.”

Lisa Range says there has been a similar shift at Tyl by NatWest, with the number of sales people on the phones tripling in the last 12 months. “With so much customer contact it’s not surprising that contact centre colleagues have a great insight into what customers care about and their frustrations. I’d love for more people from across the business, such as commercial and marketing teams to come into the contact centre and hear first-hand what customers are saying. Lots of business areas across organisations are missing out on a great resource!”

“it used to be that loyalty developed as customers stayed with a brand, but these days you have to earn it,” added Rupert Lowery from Takepayments. “And that’s why the contact centre is now pivotal to engagement and loyalty – it can no longer just be that building at the end of the car park! Bringing all the contact centre, brand and marketing teams together is essential if we’re to keep customers at the heart of everything we do.”

Pam Kallay thought that it

was important that contact centre leaders didn’t forget the fundamentals. “We pay our frontline people to care about customer service, and our team leaders and supervisors to make sure colleagues are delivering high quality service. This is what effective CX is all about, but sometimes we seem to forget about what the basic skills should be.”

Lisa Range agreed, suggesting: “contact centre sales teams care about customers and almost always try and do their best, we need to ensure we equip them with the skills they need to ask the right questions or convert opportunities.”

Paul Ford echoed this, saying “it’s great that colleagues are helpful and caring, but we also have to give them the tools they need to help customers in the moment – being nice on its own isn’t enough. However, there’s no reason, with the right training, that colleagues shouldn’t improve quickly and outlearn their leaders. We should always be looking for the next team leaders, ideally those people who have their finger on the pulse all the time and understand what’s needed to resolve issues for customers.”

Establishing contact centres as a career

After discussing the importance of focused training, Leigh Hopwood – the CCMA’s CEO – then asked forum attendees

about what initiatives they had in place to help people develop their careers in the contact centre.

Paul Ford explained how Starling Bank had recently started having people from its fraud team working in customer service. **“We’ve found that our contact centre specialists have been able to quickly learn the high volume/ low complexity components of fraud-related interactions, and have developed strong skills in this area. It’s a great example of how contact centre colleagues can take on extra skills and be rewarded for them.”**

Charity Wood added that: **“it’s important to focus on people’s strengths. What are they really good at? If they’re in a role that’s not working them, then it needs to be re-adjusted.”**

Pam Kallay thinks it's important for colleagues to maintain

their interest: **“we know most of the routine transactional interactions can be either automated or transitioned to outsourcers, so it makes sense to focus your contact centre’s focus to the more complex conversations where colleagues can concentrate on adding value.”**

“It would be good for us all to do more story-telling about the many colleagues who are progressing their careers within the contact centre and broader customer engagement spaces. At a time when the cost-of-living is challenging for many, it’s good for people to see routes forward,” said Jason Stanton.

Identifying more strategic metrics

While there's less emphasis these days on more tactical operational metrics such as

average handling times, Leigh Hopwood suggested that it probably was still the case that contact centre people and performance was measured more than was necessary. But were there any more appropriate, strategic metrics that could be adopted when discussing customer service with other business leaders?

At Tyl by NatWest, Lisa Range said when she joined she noticed that the business had **“combined a raft of different metrics into their advisor scorecard, I have since streamlined these so the KPI’s are more practical and useful. Core measures such as AHT and aftercall work times are still tracked, but they’re only really referenced if there’s a problem that needs talking through. Other metrics that are tracked include Trustpilot reviews.”**

“We want to know how our customers feel about us, so we



track our Net Promoter Score to gauge customer loyalty, satisfaction, and enthusiasm,” added Rupert Lowery. **“And if we get a negative score, we make a point of getting in touch, working to resolve the issue, and then asking if they would be happy to provide a Trustpilot review.**

“But it’s important to remember that service and sales are very different,” added Rupert. **“Sales metrics can be low because of the opportunistic nature of these calls, and our sales team are paid commission when they’re successful. At the same time, we make sure we recognise our service colleagues when they perform well – rewarding them for great reviews and outcomes.”**

Aligning brand and customer values

Commenting on the transformative power of the pandemic and the longer-term implications of major shifts such as the establishment of hybrid working, Rupert Lowery said that – regardless of where they actually work – **“people need purpose, and the organisation they work for also has to have purpose and a discernible conscience.”**

This view was echoed by recent research that reported that 40% of the Gen Z demographic have stopped buying from or boycotted a

brand or company because their brand values weren’t aligned with their own. And with Gen Z consumers expecting brands to leverage their own platforms for a broader, perceived good, it’s now essential for brand teams to communicate this sense of purpose across relevant social media channels.

“There’s lots of examples of this in action, for example the challenger banks have been able to successfully present a different ethos, while other brands have been able to re-invent themselves through new business initiatives,” suggested Rupert Lowery. Sonny Chall felt that even the high street banks are evolving – **“it’s a much more open atmosphere now, less screens and more sofas.”** And Lisa Range noted how challenger banks were able to successfully communicate their values through strong social media messaging, saying: **“it’s essential now to have a great social media team in place who can respond quickly.”**

Are discussions around values impacting the contact centre?

Leigh Hopwood then asked whether the pressure to perform against customers’ value expectations was having an impact on contact centre performance – and was the potential downside of disappointed customers leaving likely to change how service was delivered?

Jason Stanton believed it

was important at this stage to acknowledge the need for CX differentiation between business and consumer engagement. **“For our business customers we’re of course aware that our offering has to be both price and service focused – values are only one part of any discussion. At WEX Europe Services we’re obviously engaged in a number of values-led initiatives – such as donating a part of our profits to reforestation – but it’s only part of our story.”**

“Heading up Telephony SME Sales at Barclaycard Payments also means that we’re dealing with customers with very specific requirements,” added Sara Morrison. **“As individual consumers I’m sure our SME customers make values-based brand decisions all the time, but for their business interactions it’s about keeping things simple, being competitive on costs, and unlocking value from their interactions.”**

“We find at Atom Bank that what customers want most is simplicity,” said Helen Wilson. **“They want opening an account to be easy, to be a process that they’re confident in and where the contact centre team is fantastic. So, factors such as First Contact Resolution are really important for us.”**

For Rupert Lowery, it’s important to remember that no two customers are the same.



“Whether it’s the sector they’re in, their demands, or their emotions, your contact centre team has to engage, listen, understand and communicate back in the language that customers want to hear. Values discussions are important, but we can’t always assume that our customers want the same thing.”

Championing contact centre talents

“A challenge for the contact centre industry is that

conversations are often about bad service incidents rather than the predominantly good experience delivered by most colleagues. We have to get better at story-telling – both internally across the business, and externally,” said Jason Stanton.

According to Sara Morrison, an important part of this was promoting how the customer service sector is such a deep talent pool for the rest of the business. **“An increasing number of senior people start in customer service/sales, and the skills they develop prove enormously valuable as they develop their careers. I’m proud to have started in the post room at Barclays Bank, while I know the Head of Barclaycard Payments started on a service counter. We need to be telling these stories.”**

Helen Wilson agrees: **“we’ve got talent right across the business that began their Atom Bank careers in the contact centre”**, while Charity Wood at Starling Bank feels the nine years she spent on the contact centre floor gave her a great platform for her career.

Pam Kallay closed by saying: **“Heading up Mastercard’s global contact centres has allowed me to see just how much talent there is in our contact centres and, while it’s frustrating that we continually lose customer service expertise to other parts of the business, it also confirms that our contact centres are a great training ground for our people.”**

About the CCMA

For nearly 30 years, the CCMA (Call Centre Management Association), as the longest established contact centre industry body, has been dedicated to supporting contact centre professionals across the UK. Founded on the principles of sharing best practice and networking to improve skills and knowledge, the CCMA is a thriving community that represents leaders from a huge cross-section of the industry.

Membership of the largest community in the industry offers unique opportunities, such as free annual benchmarking of 25+ KPIs, free entry into the UK National Contact Centre Awards and free tickets to the UK National Contact Centre Conference, invites to Executive Networking Dinners and exclusive events for members-only. Members also benefit from discounted training through the UK National Contact Centre Academy, the industry's training partner.

To support the industry further, the CCMA conducts regular original research for download, including the annual Salary and Skills Guide and the Voice of the Contact Centre Consumer research, the Evolution of the Contact Centre tracking the industry's progress and Good Practice Guides on a variety of topics.

www.ccma.org.uk

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Sabio Group is a global digital customer experience (CX) transformation specialist with major operations in the UK (England and Scotland), Spain, France, Netherlands, Malaysia, Singapore, South Africa and India. The Group delivers solutions and services that seamlessly combine digital and human interactions to support outstanding customer experiences.

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