

**White Paper**

# AnyHour SOLUTIONS

**Outsourcing Contact Center  
Call Monitoring/Coaching**  
*Benefits to your credit union*

**Develop life-long members  
with AnyHour Solutions**



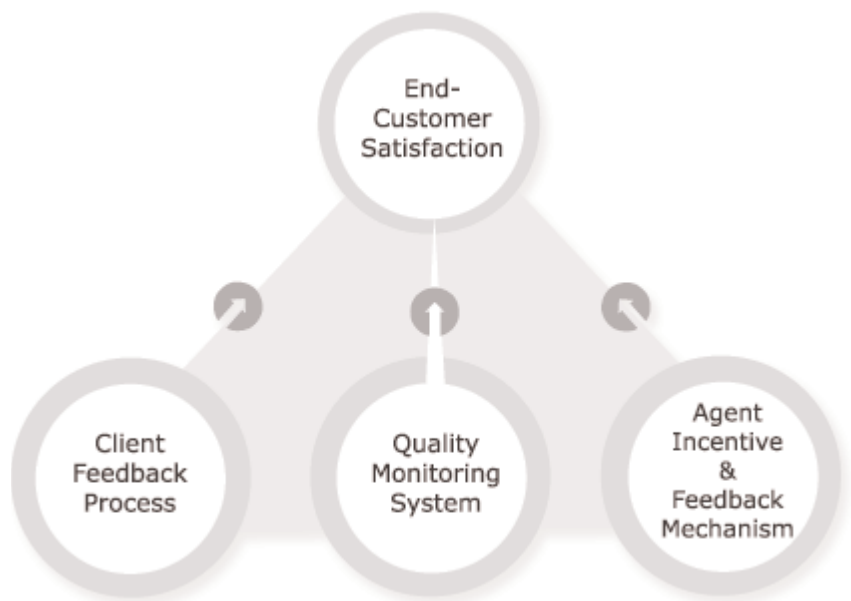
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## Importance of Call Quality Monitoring

If you ask any contact center expert if call quality monitoring is important, they will most likely answer that not only is it vitally important, it is mandatory. The fact is if your credit union has more than a couple employees taking member phone calls then you can likely justify an ongoing call quality monitoring program. This can be a key initiative that a contact center can incorporate into its strategy to rise above the competition. It can ensure a consistent, positive member experience that lends itself to ultimately building member loyalty.

When quality monitoring programs are well designed and institutionalized, they yield great benefits for members, member service representatives (MSRs) and the entire credit union. Call quality monitoring delivers invaluable insight into how you are performing and what members are really experiencing. Put simply, the more





invested in monitoring and subsequent coaching - and the contact center professionals that perform these critical activities - the better the service provided to members.

Depending on which type of monitoring system you use, you can listen to:

- \* taped calls
- \* access prerecorded logged calls
- \* monitor live calls remotely

Various studies, including a prominent one from Harvard University, have scientifically proven that employees perform better simply because they were aware that someone was listening and evaluating their performance.

## **Goals of Call Quality Monitoring**

The goals of any quality monitoring program should be to:

- \* improve MSR performance
- \* increase member satisfaction
- \* aid in cross- and up-sell efforts
- \* better manage overall costs (via improved first call resolution and reduced talk times as well overall call handling times)



## **Aspects of Call Quality Monitoring & Coaching**

Every credit union has different priorities, but it is safe to assume that in general MSR performance can be measured using weighted criteria such as politeness, professionalism, and successful resolution of members' problems. Contact centers can employ this data to evaluate MSR performance against those goals, provide coaching, and recommend additional training as appropriate. Yet quality monitoring can also affect wider areas of the credit union's operations, from the setting and evaluation of standards, to MSR coaching, and to the training and development of staff.

Even with the best monitoring systems in the world in place, without an effective follow-on coaching program it will all be for naught. Industry analysts say that training is the most significant differentiator among call centers. However, it is critical that feedback from the monitoring process be objective, using a method of scoring and evaluating that is fair and agreed by all in advance. Agent feedback should be consistent, clearly-defined, and accurate. If it isn't, the supervisors and agents will discount the findings. The equation is simple: the more time and effort you invest in monitoring and coaching, the more rewards you will reap in terms of member satisfaction and retention levels.

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A wide range of MSR performance can be evaluated (whether the service is inbound or outbound) such as procedural accuracy, technical accuracy, phone manner/etiquette, and overall impression - please refer to box on Page 5. One tried and true technique is to identify and save examples of your best practice or 'golden' calls so that they can be used as a training aid to help continually improve the overall call handling process. It is critical that measurement criteria are clearly defined and agreed upon via periodic calibration sessions that are led by supervisors and coaches. It can't be emphasized enough that MSR 'buy-in' is essential - a top down approach simply will not work in the long run.

### Why Outsource Call Quality Monitoring & Coaching

One major problem with objective call monitoring is that it can be difficult to achieve and maintain when all monitoring activity is carried out internally using your own people. In some, especially smaller, call centers the office dynamics diminish the chances for objective call session evaluations. Plus, supervisors are there to manage the floor and plan campaigns, not necessarily to monitor quality. By giving that role to a dedicated individual or team, you leave your operational staff free to manage.

Better yet, there are companies who offer independent, professional call monitoring and coaching services. They can provide significant benefits to your contact center - please see the bulleted box.

**Benefits of Independent Call Monitoring and Coaching:**

- ❖ a truly non-partisan, third party expert, objective perspective to review and score agent call sessions, providing new insight into service quality
- ❖ evaluation of call compliance with the prevailing industry guidelines and regulations
- ❖ evaluation customized to your specific credit union's requirements
- ❖ targeted follow-up coaching sessions with agents and supervisors as needed to provide quality feedback and recommendations for change
- ❖ flexible, hosted solution for all call database management and reporting requirements
- ❖ reduce your contact center costs by saving time and resources allowing the contact center supervisors to focus on more critical center operations and service improvement activities

Contact centers find that agents and their supervisors most generally will fully wel-

come and support third party call quality monitoring and coaching. They prefer to take any real or perceived potential subjectivity out of the call analysis process. Contact center professionals truly want to do the best job possible for their members and the organization.

### Additional Third Party Services

In lieu of, or in addition to, call recording, another third party service available is a telephone mystery shopping program. When conducted by experienced professionals, these programs can yield invaluable data about how your MSRs are performing. Posing as potential members, they can ask specific product and service questions, allowing you to hone each call to your specific needs. Programs can be developed to track ease of use on your website, moving into setting up an account, and including calls to your repre-



sentatives with questions that arise during the entire process of setting up accounts, signing into online banking, obtaining loans, etc. This provides your management team a look at the entire member service experience, showing not just how individual MSRs are functioning, but how your core processing and ancillary systems and training programs are working in concert to accomplish your goals.

Any quality assurance program must include a robust reporting and analysis system. Call analysis summary reporting consists of a series of organized reports, ranging from line by line ratings, to section ratings and prose analysis. To be useful, reports must analyze each aspect of the call assessment in both individual detail and summary form.

Flexibility in analysis is also critical. Third party monitoring vendors should be able to deliver call report summaries organized to display:

- \* current call center performance metrics
- \* improvements achieved since the last call summary report
- \* comparisons by question, call center representative, department, and by location
- \* year to year comparative call reports showing progress towards credit union goals, or comparing separate call center locations

After researching quality monitoring and coaching implementations across various industries, the conclusion is clear: non-partisan, expert, objective perspectives can provide new insight into service quality and will have a quantifiable positive impact on your member experience.

## **Call Assessment Categories**

### **Computer Skills**

- ~ Adequate typing speed/accuracy
- ~ Adequate windows navigation ability

### **Call Process**

- ~ Opening: offered a friendly and polite greeting, including name
- ~ Closed the call in a friendly and polite manner, including name
- ~ Used proper hold/transfer courtesies and minimized dead air
- ~ Proper recording verification

### **MSR Session**

- ~ Proper member verification
- ~ Able to adequately navigate the Knowledge Base
- ~ Proper handling of items to be passed on to the credit union, if applicable
- ~ Accuracy and thoroughness of responses to specific product and service questions
- ~ Ability to clarify exactly what the customer is asking for
- ~ Final verification that all member questions are fully answered
- ~ Speed of call resolution

### **Communication Skills**

- ~ Positive tone, pleasant, courteous and agreeable throughout the call
- ~ Conveyance of caring and commitment to the member
- ~ Listened attentively, seemed involved and focused
- ~ Spoke with confidence; information provided seemed valid
- ~ Directs and maintains control of the conversation
- ~ Information provided in a clear, distinct, concise manner
- ~ Uses member's name when appropriate
- ~ Effectively made the call center "transparent" to the member, as much as possible

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**For More Information**

For information on third party call monitoring/coaching sources please contact Steven Holmes at AnyHour Solutions, (630) 208-0292, [sholmes@anyhoursolutions.com](mailto:sholmes@anyhoursolutions.com). To learn more about AnyHour Solutions and why their many credit union clients have chosen them as their preferred collaborative contact center partner, please go to: [www.anyhoursolutions.com](http://www.anyhoursolutions.com)

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