

# management information QPC MIG and Barista reporting

With better management information one of Europe's largest banks was able to identify the scale of their call transfer problem, locate what was causing this and discover how some of their agents were avoiding calls



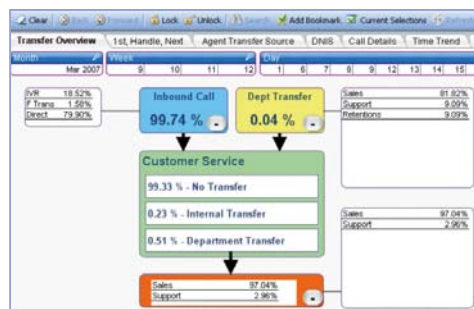
With one in three UK bank customers using this organization to provide business or personal financial services the subject of this case study is one of Europe's leading banks. The specific focus of this study is the Customer Services line within the Bank's Asset Finance division, which provides personal loans for small private purchases such as cars and motorbikes, as well as finance through stores via cards and on the spot loan agreements.

The telephony infrastructure for the Asset Finance division was provided by a major Telco as a managed / hosted service and spanned 3 contact center locations, as well as hundreds of high street retailers. IVR routing, and some automated service, was handled at the network level, whilst call handling was completed by Nortel Symposium ACDs at the 3 sites. The whole infrastructure, excluding the high street retail outlets, was linked together by a Genesys contact routing framework. On average the Customer Services line of the Asset Finance business unit took around 1.47 million calls per annum, handling these with 105 agents spread across 2 contact centers.

### Transfer problems

Anecdotal evidence suggested that large numbers of calls were being passed by Customer Services to other parts of the business unit, including Collections and New Business Acquisition. Consequently the bank was concerned that many transfers would not only be costing their business money, in terms of generating unnecessary work for agents, but also could lead to customers becoming frustrated as their calls were not being met by an agent who could handle their call directly.

Unfortunately the mixture of a hosted platform, various sites and network level



Overlaying a QPC Barista reporting application onto the MIG's event level data enabled the bank to understand which business units made and received most transfers, irrespective of their geographical location or the ACD associated with it

routing meant that it was difficult for the bank's contact center MI team to understand if transfers really were a problem and what was causing them. The project set by the business was to help them to understand in detail what the scale of the transfer problem was, and, to locate the cause.

### Fast and easy setup

After a half day setup the QPC MIG was collecting information from the bank's Genesys 'T' and 'I' servers, both in the network and at their contact center locations. By overlaying a QPC Barista reporting application onto the data provided by the MIG, every customer's journey - from the selection made within the network IVR routing, to who answered the call and most importantly where they were transferred to - could be easily understood.

### Understanding the customer's journey

Analysis of the data from the Bank's contact routing platform showed that of the 368,000 call offered to the Customer Services line per quarter, 124,000 (35%) were transferred to another destination. What's more over 47,000 (13%) of calls were being transferred 'in' as

### QPC MIG solution benefits:

- Identified ops cost savings of 10 FTE (10%) by redesign of IVR routing to stop unnecessary calls to the service center
- Identified opportunity to reduce customer frustration caused by transfers
- Confirmed that 35% of all calls were being transferred 'out' and 12% 'in'
- Identified that transfers 'out' were caused by poor IVR routing design
- Discovered agent call avoidance behaviors by analyzing event level data



*'using the MIG's event level data agent's call avoidance behaviors were easy to detect'*

well. To find out why so many transfers were occurring a sample of calls was analyzed to discover customers' reasons for calling. This investigation showed that there were 13 main reasons for contact. However, when these were compared to the options within the IVR routing application, many of them were simply not catered for as menu selections. As a result many calling customers would not make a selection, or would opt to speak to an agent, and be put through to Customer Services that was the default destination for these 'unclassified' calls. Agents within Customer Services would then find out what the reason for calling was and transfer customers appropriately.

In addition to providing invaluable insight into the transfer problem the QPC MIG was also able to show that a group of agents was avoiding calls. Whilst analyzing event data from the QPC MIG it was noted that a group of agents, seated together, had a high number of 'Not Ready' events. By briefly hitting 'Not Ready' when their phone began to ring an agent discovered that they could easily get rid of a call and gain some free time until the next call arrived. This behavior was then spread to other agents within the vicinity by word and mouth. As the focus of the bank was on 'quality' and not 'quantity', a 'calls handled' performance metric was not used and agents only handling few calls would go undetected.

The 'Not Ready' events were also so brief that they could not be seen by team leaders on their real-time agent monitor screens. What's more even the cumulative 'Not Ready' time for agents in a historical report was not long enough to arouse suspicion. Fortunately, because the QPC MIG collects event data, the behavior was easy to detect and appropriate steps could be put in place to discourage this call avoidance behavior.

#### Real benefits for the business

For this bank the business benefits that the QPC MIG and Barista reporting application could provide were twofold. Firstly, the large number of transferred calls could be eradicated by simply redesigning the IVR application to cover more of the reasons for calling. Work by agents on these transferred calls required the equivalent of 10 full time staff and produced staff costs equivalent to \$299,000 USD per year. Secondly, with fewer transfers, the bank would be able to improve customer service, cutting the number of handovers customers faced before their enquiry could be resolved. An improvement that was vital for both successfully acquiring and retaining customers.

For more information about how the QPC MIG and its reporting applications will improve your contact center, contact us at one of our regional offices.

#### Client profile

- Sector: Financial Services
- Contact types: Voice
- Locations: 3 contact centers
- Agents: 105
- Contacts: 1.47 million a year

## QPC - customer service transformation

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