

Red Eagle Call Centre: Maintaining quality in economic boom times

The Red Eagle Group of Insurers is a fast growing regional operation, dealing in a wide variety of insurance products. Its main offices, including its Customer Services department with a sizeable call centre, are based in Singapore, where it can tap into an educated workforce and excellent infrastructure. During the Asian economic crisis, Red Eagle suffered quite badly, and one of its strategies to minimise losses was to provide excellent customer service, epitomised in the slogan “Let’s face life together”. Customer Services were oriented not only to providing up-to-date, accurate information on all the products offered by Red Eagle, but also to catering to the clients’ emotional needs.

The call centre staff was instructed to create warmth and sincerity during their conversations with clients and to strive for a casual rather than a formal tone in order to show the “human dimension” of Red Eagle. This strategy proved very successful, particularly in such trying times, when clients had to max out their loan entitlements on policies or negotiate financial restructuring just to survive. Red Eagle’s reputation as a reliable insurance partner soared, and when the economy improved, it reaped handsome rewards. Its client base increased considerably, forcing Red Eagle to aggressively hire more call centre agents.

But such success has brought with it quality control challenges that Red Eagle now needs to tackle. Although Red Eagle has always emphasised customer service, customer complaints have risen substantially in recent months, so much so that the Board of Directors has expressed its concern over the management of Customer Services.

“Of course”, said Leow Chi Yan, the Call Centre Manager, to Saqlain Khan, the Director of Customer Services, “I put all of this down to those new call centre agents. They just don’t perform as well as we need them to.”

“But look at these complaints,” replied Saqlain. “How can a few new agents have such an effect on our good track record? I think there’s something else going on.”

Chi Yan checked through the wad of printouts that Saqlain handed him and it was depressing reading indeed. Callers were upset about rudeness, insufficient knowledge, lackadaisical service and long waiting times.

Chi Yan and Saqlain decided to take a close look at the entire call centre operation and get to the bottom of these problems. Chi Yan and his assistant, Normala, talked to agents informally and discovered that by and large, they enjoyed their work at the centre. Quite a few found dealing with demanding customers on the phone stressful, but said that the casual atmosphere of the centre and the camaraderie among the agents and their supervisors helped them cope. They also praised the pleasant physical environment in which they worked and liked the ad hoc training methods that the centre had used up to now.

All calls in the centre are recorded, which allows every supervisor to monitor his or her agents’ performance. Senior agents are also shadowed by a new employee for a while and occasionally, the supervisors get together with their teams and let them listen to a selection of recorded calls, which they then discuss and develop appropriate responses for. These meetings are great fun and the agents often have a good time listening to how their colleagues handle customers. Overall, the style of the call centre, from the way the agents

dress to how they handle calls, is very laid-back indeed.

Then Saqlain, Chi Yan and Normala checked a percentage of the calls every agent had made in the last week. Many calls were executed in an exemplary fashion; the agents came across as knowledgeable and courteous. But other calls were rude and carelessly conducted.

This is how one agent responded to repeated questions by a caller who wanted to claim money from her late father's insurance policy.

...but I told you *four* times already that the policy expires at age 60. Your father pass away at age 72, you cannot claim on this policy. Policy covers him up to 60, no more after that. He pass away at 60 or before, you get money, he pass away later, you get no money. Clear or not?

Another agent greeted a caller very casually and didn't seem to know how to handle the caller's request:

Hm, yeah, hi, this is Andy. What do you want?....Ah? You want to take loan?... Don't know, maybe cannot, you already got loan.

Yet another agent seemed to be eating as she conversed with the caller.

A number of calls were warm and friendly, but did not adhere to proper follow-up procedures. For example, if callers asked for complex information, an agent might tell them that she would call back soon, but then did not. Some agents even forgot to verify the caller's contact number.

During their observations, Saqlain had seen a few agents walking to their colleagues' cubicles and chatting with them. He thought that the casual style of the centre seemed to have spilled over into the attitude of some of the agents towards their customers. "Apparently", he remarked, "some of our agents have misinterpreted Red Eagle's desire for a warm and friendly relationship with their customers as a license to be slipshod. We need to bring back some rigor; otherwise real damage will be done here. As you know, the Board are onto this."

Saqlain wanted a radical change. First of all, he wanted the slack attitude of some call centre agents to change. In his opinion, the atmosphere in the call centre had to become a lot more professional.

"Saqlain", replied Chi Yan, "I understand that we need to do something, but let's be aware of the fact that it is very difficult to hire call centre agents in these boom times. We have enough problems getting them to sign on in the first place. Take away the fun element of their job and we are in even worse trouble. Also, not all agents are slack. We've got excellent agents who do a beautiful job. How can we lump them together with those that don't perform? Please, let's be careful here. I just can't afford to lose any agents, particularly not the good ones."

"Well", was Saqlain's answer. "I want to see some results asap. Remember, what's at stake here. And frankly, I wouldn't mind losing a few of the non-performers. Would save us sacking them..."

As a first step, therefore, it was decided to tighten up the rules governing the call centre. To

create an ambience of professionalism, there would be a basic dress code of skirts or long trousers and shirts for everyone. Agents would need to remain at their work stations during working hours, although they would get a 10-minute break every two hours in addition to 45 minutes for lunch. Also, a higher percentage of calls would be monitored and agents found wanting would attend a course on telephone etiquette. If this did not improve their performance their service would be terminated.

“Good”, said Saqlain. “I think there’ll be a positive effect already. But that’s just the initial phase. I also want you to look at the training methods. We definitely need to improve them. Still, coming up with a new training system will take a while and we need immediate action. So I count on you, Chi Yan, to show our Board that we in Customer Services are professionals who can deliver a good job, even before we tackle the training problem.”

Chi Yan knew he had to handle the situation carefully. The new rules were bound to upset agents and he himself did not want to destroy the cordial atmosphere in the call centre, but he realised that the status quo couldn’t be maintained either.

“You heard what Saqlain wants”, he said to Normala. “I’ll be away on that conference in the next few days, but we need to do something immediately. I’ll call a meeting with all the supervisors tomorrow to brief them about what’s going to happen. Then, I’ll send an email to the agents telling them what to expect. If they have any questions they can talk to their supervisors until I’m back. You can start drafting that email. It’s important that we get the tone right. They are not going to like what we have to tell them. Obviously, we don’t want to alienate them, but then again, we’ve got to let them know that things have to shape up. Send me the draft as soon as possible. I want that email out before I leave and the changes in effect by Monday, when I come back.

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As Normala, write this email, but send it to Chi Yan, at chiyan@redeagle.com so that he can vet it before he sends it out to the agents.