



Building

a call

**centre
around
customers**



Jackie Lindsay
Head of Voice at Prudential

Jackie Lindsay, Head of Voice at Prudential, explains how Prudential re-built their call centre around the customer. Moving away from a typical call centre set up, based on products and processes, Prudential set about designing an environment where customers could contact them easily (and for free), get straight through to a member of staff (instead of press 1 for this, press 2 for that) who was trained to respond to queries (without reading from a script) and was empowered to go the extra mile for customers. ▶



Where did it start? At the top

Buy-in from the top was a massive part of Prudential's success. Prudential's new Chief Executive was passionate about customer service and had a clear vision of how he wanted to transform the business, termed the 1,000 day plan. Everyone in the organisation knew about the vision and the role they had to play in that.

When Prudential made the decision to transform their contact centre system they had 22 call centres with no visibility of each other, with different technology and processes in each. The number of different telephone numbers that were in the public domain for customers to call gives some idea of the scale of the problem: 500! Prudential themselves weren't aware of all the telephone numbers they owned.

From this, Prudential went about setting up one streamlined customer care system, by examining the best and worst of what they already did in the various call centres. Their objective was for their service to reflect their values, to be seen as **trustworthy**, to be **helpful** and to make it **easy** for customers to deal with them.

What changed?

1. Staff training

Rather than being trained in depth in the technical aspects of just one product area, staff were given an overview of all products but enquiry-based training was

the focus with staff being taught how to respond to typical customer queries. Rather than being script-based, this training centred on using the system they had to find the answers to questions that customers frequently asked.

A new IT system was brought in, which was more flexible and easier to use, allowing staff easier access to product information in a step by step way, rather than having to look for different bits of information on 16 or 17 different screens. Where possible, the system was refined as they went along in response to feedback from staff. Regular drop-in sessions were held where staff could talk about any problems they were having with the new system.

Overall, the emphasis had shifted from knowing the products in depth, to being able to use the system to respond to the customer. This shift in training was mirrored and supported by the introduction of new targets and rewards for call centre staff.

Instead of being targeted on the length of the call, i.e. encouraged to deal with the call as quickly as possible, staff were coached to build a rapport with the customer and encouraged to try and find out what was driving the customer's enquiry. For example, why they wanted a particular document sending out, asking the customer if that's what they expected, checking the customer was happy with the response or action and proactively provid-

ing more information if necessary e.g. if the customer didn't seem to understand the product they had.

Where possible staff should go the extra mile in order to satisfy the customer. Instead of being monitored on average handling time, staff were measured on customer satisfaction results and outcome-based measures including first call resolution.

What changed?

2. Staff rewards and recognition

Reinforcing and rewarding these new 'right' behaviours was done through various schemes:

"Call of the month" – Prudential wanted to put more emphasis on the conversational side of the call, rather than the transactional element, by identifying role models who were best displaying the desired behaviours such as building a rapport, wanting to understand the customer and doing the right thing for the customer. The call can be nominated by the agent themselves or one of their managers who had listened to the call. The best ten calls are listened to by senior management who then select a winner on a monthly basis. This also allows managers to keep in touch with customers. The winner receives a trophy as well as a prize such as £100 cash or a meal. The winner's call is also played to all. Certificates and pictures of winners are displayed throughout the call centre.





“**Service star**” encourages teamwork and is awarded to staff who go out of their way for a customer or a colleague, open to all staff not just phone-based ones.

“**Idea idol**” is a staff suggestion that rewards ideas to improve things, whether service to the customer or improving a system within the business. One of the best suggestions to date meant a saving of up to half a million a year for the business.

What changed?

3. Making life easier for the customer

With an average customer age of 64, Prudential knew that their customers greatly valued personal contact, with many of their customers remembering the ‘man from the Pru’ era. In order to make it easier for customers to contact Prudential, there is now just one phone number which is easy to remember and a free-phone number. The IVR system was removed and a service that will ring customers back if they are in a queue was introduced. The queue buster product was something that Jackie struggled to build a business case for, but the strength of positive feedback they received during a free 30 day trial meant that the Chief Executive gave the go ahead for this. In the feedback Prudential obtain from their customer survey this facility and the fact that customers can get straight through to speak to a person are the two most frequently mentioned positive comments.

The results

As you would expect when undertaking such a huge transformation, Prudential experienced challenges during their journey, including resistance towards moving staff away from being product experts and difficulty in convincing some to move away from ingrained call centre targets such as average handling time, which were easy to use yet focused on cost reduction rather than the customers’ needs. Despite these challenges, the results of the changes made to the call centre system have been overwhelmingly positive, for both staff and customers, as well as financially for Prudential, with the benefits of the changes outweighing the costs. Ironically though, what seems evident in Prudential’s case is that they were willing to make that ‘leap of faith’ in putting the customer first, trusting that by providing excellent service to customers they would reap the rewards in loyalty terms.

Results Highlights

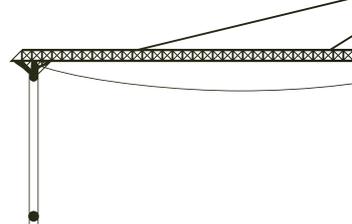
Happy financial advisers

Financial advisers, who form part of Prudential’s customer base, have nominated their call centre for several awards, saying they are one of best organisations to deal with.

Happy staff

The staff survey shows that the call centre staff are now around 20% more satisfied

than other staff, whereas traditionally the reverse had always been the case. Telephone-based staff have a more complex job than previously, as they are now empowered to deal with the customer. Their profile in the organisation has been raised and their importance as the face of the company is now recognised. Improving employee satisfaction to this extent is a fantastic achievement and demonstrates that empowerment works for staff and customers.



happy customers

Cross-training staff on all products meant a 15% reduction in the number of calls, avoiding the need to transfer customers between departments. Having happier customers is nice, but does it pay? Yes – since the change, customer retention measures have improved by a third, as have customers who would recommend Prudential to friends and family. **S**

