

call centre profile

FOR a county best known for its smiling cats and crumbly cheese, Cheshire is now also at the forefront of contact centre performance, thanks to the Cheshire Building Society's successful training collaboration with TACK International.

Originally founded in 1870 in the bustling market town of Macclesfield, where its head office remains, the Cheshire now provides a range of financial services, including savings and investments, mortgages, and even its own estate agents services. It has 450,000 accounts, and is the country's eleventh largest building society, with a profit margin of £11.4 million.

The Cheshire wanted to change its approach to its customer service enquiries. It duly expanded this function from a team of eight representatives to a much larger-scale,

strategic operation. In September 2000 it opened a new, purpose-built contact centre located a few minutes walk from its head office.

Currently, it has 32 agents, spread across four teams who work shifts during the opening hours of 8am to 8pm on weekdays and 9am to 4pm on Saturdays. Customers also have the option of leaving a message after hours or emailing the building society through its website — though most enquiries tend to come over the phone. At its busiest, such as when the recent deadline for this year's ISA entitlement loomed, calls reached over 1,700 a day, but the usual level is around 800.

"The key change of migrating Cheshire's customer service to a telephone advice centre was to retain a very personal service with its customers," explains Rob Barham, CEO

of Buckingham-based training provider TACK International, which has 50 years of experience in areas such as sales and telephone skills. TACK, whose client list includes Citroën UK, Yorkshire Water and Norwich Union, began work with the Cheshire a matter of months after the contact centre first opened.

Team manager Jenny Wilson explains TACK's approach: "There was a lot of preparation involved before the training courses began. They [TACK] came and talked to us and tailored their training accordingly. Our contact centre is unique in that it's a blend of customer service and sales, which is quite a delicate balancing act. They were very conversant with the type of work we do and really understood the challenges we faced." At the same time, involvement from senior and



TRAINING DAY

When Cheshire Building Society called in the experts to help train staff to handle queries, it discovered some unexpected benefits. **Helen Parton** visited the Macclesfield call centre to find out more

departmental managers helped everyone understand the need for change.

Audrey Bryce, training consultant for TACK adds, "The programme that we designed for the Cheshire Building Society's advice centre was designed to support the specific part of their mission to efficiently deliver a personalised world-class service."

When they join the company, agents are first of all given an introduction to the Cheshire ethic and detailed product training. They then go on to listen to other agents' calls before getting on the phone themselves, under the watchful eye of a specially assigned 'buddy'.

After six to 12 weeks, they undertake TACK's training. Wilson says: "We feel then is the ideal time, as they have taken some calls, have examples of situations and questions to ask." TACK's classroom training enables agents to focus on a number of areas, such as planning, preparation, questioning techniques, identifying new buying opportunities and handling concerns, as well as call and action plans.

Lucy Woolrich, 25, an agent who has been with the society for just over a year says: "It was a really useful training scheme. We did lots of role-play that built up our practical skills and increased our confidence in general. It taught us not to panic when somebody



Below: Cheshire Building Society employs state-of-the-art design in its branches. Left: Cheshire's agents don't have scripts, but specially designed 'call guides' to help them cope with difficult conversations. Opposite page: Customer service agents Wilkie and Woolrich put the TACK training theory into practice.

practising things that sound encouraging, as opposed to apologetic. Instead of saying the first thing that comes to mind — sit back for a second, think about how it's going to sound and assess the best way of dealing with a particular situation."

What Wilkie describes is part and parcel of TACK's emphasis on using what Audrey Bryce says is "body language through the phone. This paints a picture for the customer, aiding their perception of the agent and subsequently the culture of the Cheshire." Building relationships without face-to-face customer contact was one of the biggest challenges



provided with a call structure for angry or difficult customers in order to handle the call assertively and in a way that ensures the customer feels they have been listened to.

The success of the training is borne out by the staff turnover rates, which currently stand at 14 per cent — below average for the sector — and the fact that, of the 50 agents that have attended the courses, some have received promotions, enabling them to move to other parts of the business.

TACK will continue to follow up its work with the Cheshire to reinforce the change and make any ongoing improvements. Barham adds: "The Cheshire is reaping the tangible rewards of a well-implemented programme both in terms of team performance and satisfaction of individuals. I believe the additional value we have helped deliver is the development of transferable skills such as listening, assertiveness and problem solving." ■

Agents at the centre don't use **scripts**. Instead, **trainers** have helped develop call guides to encourage **spontaneity**

makes a complaint and to get as much information as possible so people don't have to repeat themselves if the call gets passed on."

Indeed, Wilson is keen to point out that one of the major differences of those that have undergone the training is the significantly reduced number of escalated calls to supervisors. The reduction currently stands at an impressive 80 per cent since the TACK training was introduced.

Blair Wilkie, 21, completed two days of TACK training last August along with around 15 other agents. He says, "Quite a lot of it was based on the tone of your voice, how you phrase what you say,

involved in managing the change in customer services.

This challenge has been met in spades, as John Barbour, Cheshire's corporate communications manager explains, "The society's core values are professionalism, integrity, openness and honesty. It believes it is significantly friendlier than the vast majority of banks and building societies out there. It's important for us to be seen as approachable in a competitive world and the centre helps us reflect that."

Agents at the contact centre don't have scripts. Instead, TACK's trainers have helped develop call guides to encourage spontaneity. Agents are

Does your call centre take a unique approach to training, technology, location or outsourcing? Whatever it is that makes you think you deserve to be profiled here, e-mail Claudia on: chathway@cmpinformation.com