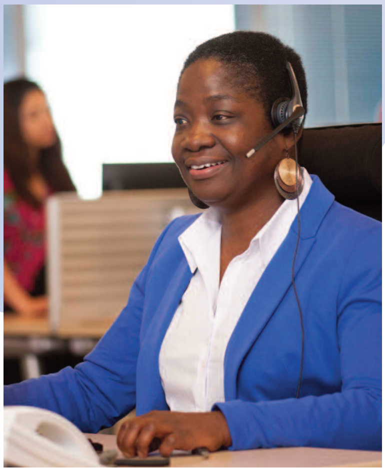
Service excellence and quality assurance

See how the Quality team collaborate, in the contact centre and beyond, to champion the use of customer insight, manage risk, support frontline teams & focus improvement opportunities.

Summary

Service Excellence builds trust and confidence in the FCA, both outwardly, as ambassadors to firms and consumers, and inwardly, as a voice for customers in the wider organisation. New CSAT surveys are building insight that's effective in driving improvement within the centre, in the website and across the FCA. "A new, risk-based, QA framework combines reviewing the quality of guidance" with direct customer feedback and more team leader time for coaching – creating a collaborative, supportive environment for development & recognition. As part of the FCA Salesforce implementation, associates see a single view of how each case is managed with new dashboards, league tables and integrated MI giving customer insight that is relevant and easy to act on.



"It's really important to our people that we are ethical, they want to be doing the right thing and making the industry better ... we can have an impact."

Chris Jell,
Head of Department

"What am I most proud of? Not just how much we have achieved, but the collaborative way that we have done it. I am absolutely confident that we are doing the very best things we can do with the QA resources that we have."

Andy Bugg,
Quality Analyst

"People here share a common goal ... we want to make a difference ... our intent is to do something for the greater good."

Pete Jones,
Team Leader

"I'm learning something new every day."

Olivia Orotokhai,
Team Leader

Key initiatives

Making the difference: "a small centre with a big voice"

Service excellence is part of a wider strategy for intelligence, complexity and efficiency. In 2015 CSAT was brought in-house and integrated into INTACT. Prior to that the Customer Satisfaction (CSAT) survey was a bi-annual event. Crucially, everything is joined up in the one system: case information, call recordings, knowledge articles, QA assessments, CSAT survey responses and coaching outcomes. For front-line associates, this really engages them. It's transparent, accessible and with new dashboards, emojis & league tables – plus a single view of how each case is managed. What's more, MI is integrated, giving customer insight that is almost real-time and actionable. This itself is totally new for the FCA. "We work differently from other departments" "We look every day at what is going on" "Faster learning cycles" "We can do this because everything goes into INTACT".

Customer Surveys: using feedback to learn & improve

The QA team holds responsibility for Customer Insight. In April 2016, CSAT questions were reviewed and simplified, lifting response rates as high as 16% –20%. This high-volume, robust data has become the key measure of service, internally and externally. Deeper insight, from daily analysis of verbatims, is effective in driving improvement and the teams are becoming advocates for change across the FCA, even up to director level. Using CSAT and engaging other departments is a significant step and is introducing the language of customers. Changes have already included:

- **Website improvements:** Regular monthly meetings since the new website, in Sept 2016, became easier to change.
- **Fewer callbacks:** After password re-sets, associates stay on to guide callers through the next transaction, a big help.
- **Service Recovery:** Root cause analysis is undertaken on the small number of calls with low CSAT or QA scores or indicative verbatims.
- **League tables:** These are highly motivating and open up opportunities for coaching as well as celebration.

The Forum
Raising Standards in Customer Operations

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Results

- An easily accessed, single view of how every case is managed & learned from.
- High CSAT survey response rate (c20%)
- High degree of assurance ('action required' from service recovery <0.01% of total contacts)
- Customer Satisfaction 93% for consumers, 87% for firms [Apr-Sep 2016]
- Growing use of customer insight role across the wider organisation

"The Masters Programme is a great opportunity. I'm bringing my experience from the role into my course and learning from the course into my team."

Saeed Hussain,
Associate

"Because we've brought everything into INTACT we can do these things. We work faster, seconds away from the actual interaction. People are taking notice of that. We're a voice for our customers."

Mark Adams,
Planning & Analysis Manager

Learning: coaching, development & closing the circle

A three-lens model is central to the new contact centre approach, looking at customer experience (CSAT), information given to firms or consumers (QA) and coaching by team leaders which looks at 'how' Associates are adapting & meeting customers' needs, while 'being themselves'. Crucially, Team Leader coaching time has been freed, by centralising QA. Coaching time/outcomes are tracked on INTACT, so that the impact of coaching interventions can be linked to improvement. Associates get structured time to learn about the many new regulatory changes and progress to more complex work only after consolidating previous knowledge. Development opportunities include the Aspire programme and an ILM Masters. Another brilliant initiative, 'close the circle', sees representatives from across the centre meet fortnightly using Management Information from the QA and CSAT processes to ensure planned changes have no adverse effect on service. A separate 'looking forward' meeting, with the same group, ensures readiness for change. "People are taking notice" "We're a voice for our customers".

Quality Assurance: independent, knowledgeable & supportive

A new QA framework was created with input from Team Leaders and Associates which has shortended it from 20 questions to four. It is focussed on the conversation cycle, understanding the issue, offering the right information and next steps. This data and the use of knowledge articles are tracked in INTACT, yielding insight that can be used in coaching. While the FCA contact centre team is open, benchmarking service excellence alongside other finance organisations, their size and the nature of their role means they face some very distinct challenges. QA is prioritised based on risk either by the topic or the associate. To make best use of the resource available feedback is within 48 hours, fully visible on INTACT. Effective scoring methods are key to success enabling fair comparisons. New category-based assessment will focus on how to improve performance levels. The three Quality Analysts are supported by Associates on a rotating secondment. They go back into their teams as ambassadors of quality. Above all, it's a fair and effective measure and the QA team is highly respected, by Associates and team leaders alike. "Feedback is quick, it's fresh in your mind" "I know I'm up to date" "The mindset has changed" "We're the only part of the regulator that (most) firms have contact with" "Our consumers expect a definitive response – we have to get it right."

"The engagement of associates in the process has totally changed, since we brought the new QA framework into INTACT. They feel it's a fair and effective measure of what they are doing in their job."

Hannah Head,
Quality Analyst

"We get awards – until I got one I wasn't bothered about them – but then I got one and everyone was coming up to me and saying well done – and now I want another!"

Gordon Young,
ASPIRE Associate

"We've now got customers telling us what needs changing. That's such a powerful thing, it's gone to director level even. We can also tie it into the MI from INTACT, for knowledge sharing. That's the value we get; it gives weight and traction to start making changes."

Lauren Marsh ,
Quality Analyst

"My brain is active, I'm constantly learning – it's different to any other firm ... No one is afraid of asking a question."

Sue Gartell,
QA Associate

The Financial Conduct Authority (FCA) is the conduct regulator for 56,000 firms and financial markets in the UK and the prudential regulator for over 24,000 of those firms. It is an independent public body, funded by the firms it regulates. The 160 FTE contact centre handles an average 29,000 contacts a month. INTACT is based on Salesforce cloud technology.

FCA Case Study continued

Close the circle

This is a great initiative that sees representatives from across the contact centre meet fortnightly. Using Management Information from the QA and CSAT processes they ensure planned changes have no adverse effect on service. There is also a "looking forward" meeting with the same group where they look ahead to initiatives on the Horizon to ensure understanding, engagement and readiness for change. This brings together different teams within the contact centre as well as giving visibility and control to the change process.

Service Recovery Process

This is a root-cause analysis of contacts that were identified as having potential detriment. It is designed to result in fast, corrective action if required, but generate insight and learning in all cases. To this, three further triggers have been added: customer comments which stood out during analysis as worth digging deeper into, QA "voids" and complaints. An Associate on the Aspire development programme is assigned to investigate (on a rotational basis). Service Recovery has presented opportunities to improve content and presentation of information, coach Associates on technical answers and communication skills and identify non-receipt of responses. Another benefit is that it provides autonomy and experience for the Aspire Associate as part of their development, at no incremental cost. This process was started in October 2016, as a three-month pilot that was made BAU from Jan 2017. This is a small number of interactions and represents only 14 hours of work each month. In fact, 65%-75% require no further action (less than 0.01% of total calls). This, in itself, gives confidence in the service. Trust is also built by knowing that even rare issues can be captured and learning derived from them. Initially the process was triggered by any CSAT survey which scored less than 25%.

Aspire Development Programme

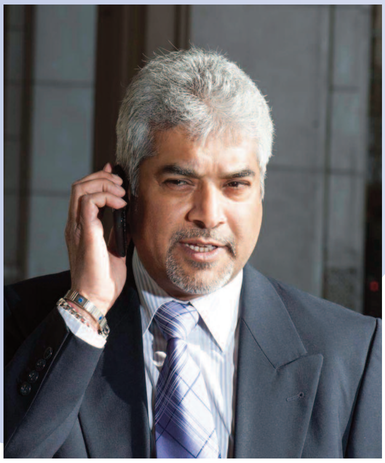
The Aspire programme prepares and develops Associates for Team Leader roles and for some projects. These are selected based on application and interview, which happens each year, and are given time to develop themselves. This can involve project work. For instance, Aspire Associates undertake the Service Recovery Process. It was also a group of Aspire Associates who were allocated for the initial project to review the QA process. The QA team deliberately attempted to make inclusion as wide as possible, in order to facilitate delivery of the change and gain maximum buy-in on implementation.

QA Secondments

The three full-time QA analysts are just one half of the new, centralised QA team. The other half comprises Associates who are on a four-month secondment, selected by their team leaders, because of their interests, skills and development aspirations. This provides a flexible resourcing pattern, which can be varied at short notice if the organisation wishes to raise the level of QA activity. Careful induction and a training process see secondees work alongside the experienced analysts, joining regular calibration sessions. Having people rotate in and out puts good practice back into the operation. Some of those who have moved back (in the short time since this arrangement began) are now at the top of the league table and ambassadors of quality.

A collaborative approach to QA

The QA framework has been embraced by the Team Leaders because they trust the QA team. "I know that they will have thought of everything. If I have any questions, I always say "I'm sure you will have thought about this but what about xxx?". They trust the QA team because of their experience and tenure, linked to their knowledge. That the QA team are open to challenge and discussion around the assessments that they do and that they sit in among the team (and are very experienced!) means that they are respected and seen as a valuable influence on the team members. While there is a formal appeal



"Our secondees are so helpful in dealing with the rate of change. They've come from the team, they know what it's like to deal with the customer, they have the relationship with the associates already. It's really helpful in QA to know what the work is actually like."

Hannah Head,
Quality Analyst

"It's a lot quicker for us: to pick up on trends, see what we need to do to make these things better, to agree the focus for the next few months."

Lauren Marsh
Quality Analyst

"CSAT helps us advocate for the customer, we've got evidence of what they are actually saying and thinking. Our response and improvement cycles are faster and more active; CSAT is very much a part of that. We use what our customers are telling us to influence changes in our systems that firms use."

Andy Bugg,
Quality Analyst

"For most regulated firms, we're the only part of the regulator they speak with ... we're a small centre with a big voice."

Chris Jell,
Head of Department

"We're a conduit for a lot of information that comes in. We take issues to Close the Circle and to other audiences. We've got the relationships across the contact centre and the wider organisation"

Hannah Head,
Quality Analyst

"I categorise all the verbatims every morning. The comments are shared on INTACT. Positive comments are also put on the Chatter function (which is like Facebook) – people can like or post around them as well"

Lauren Marsh,
Quality Analyst

"We work differently ... we look every day at what is going on, we are seconds away from the actual interaction. Much of the wider organisation is reviewing things after 6 or 12 months. Our learning cycle needs to be so much faster and people are taking notice of that."

Mark Adams,
Planning & Analysis Manager

process, the challenge and discussion goes much broader than that. "It's open and transparent" "People feel able to challenge" "The great thing ... is the speed of feedback" "It's fresh in your mind, timely" "The QA team have the knowledge to make it work".

League Tables and Service Excellence Awards

The league tables were launched in April 2016 after CSAT was incorporated into the INTACT system. This is part of a desire to make customer feedback one of the key metrics for service. Alongside this, Customer Service Excellence awards each month recognise those at the top of the table, who are also mentioned in Heads of Department reports. The certificates are proudly displayed and highly coveted.This is intended to support a culture where "not one size fits all". Associates are encouraged to be themselves, so long as they can adapt to the needs and style of their customers. The league table also creates opportunities to coach and customer comments are a fruitful source of material for this.

Outcome-based assessment and scoring methods

The original tick box QA form with 20+ boxes was initially replaced with five simple questions (later reduced to four for scoring purposes). For instance, one key question asks whether the Associate provided accurate information. In reviewing this, the QA assessor has access to the full case history, as well as a record of the knowledge article appropriate to the category of call and whether these were accessed on that occasion. What is interesting is how the team are now tailoring their QA form (and scores) to have more transparency around the differentiating factors between levels. In March 2017 QA will move from percentage scores to four categories and the questions are being adapted to make it clearer how to progress from one level to another. Alongside this, a new Associate scorecard will combine four elements into a single dashboard, showing performance for AHT, CSAT, QA and the number of CSAT surveys they have received. Each element is given a score, which is then added up to create an overall result, for ranking in the league table. Effective scoring methods have been developed to fairly combine scores for Associates working on different work types with different AHTs or levels of risk and complexity. These scores are used to recognise people, as they already do with the current scorecard, including the 'smiley face' emoji that you see in INTACT.

Risk-based assessment

The number of assessments each month for Associates is based on the level of risk, determined by the contact type they are dealing with and their previous performance or experience. Thus, some lines of work may warrant three or more reviews each month, whereas others with high-performing associates may only warrant one. A further development that is being considered is peer/self review for the most experienced and high-performing associates, such as those who have previously been on secondment to QA. On the rare occasions where Associates don't meet the QA threshold for three consecutive months, an individual performance development plan is put together by their Team Leader, with input from the QA Team, where individual specific support, development and coaching is provided. Above all, the QA team have created for the organisation a highly effective Quality Assurance capability, at a fixed budget cost. Within that cost the team can respond flexibly to the needs of the organisation. It is a tool that can be focussed on any issue or area, depending on the risks believed to be associated with it or the opportunities and learning that could result.