



Tipping the Balance

Stress and the Satisfaction Triumvirate

By Michael Meredith

Watching the television a few weeks ago, I caught a segment on Sunrise about new technology developed in Japan, designed to help contact centre agents recognise just how stressed callers might be.

Asked to respond as to the use and value of such technology, the commentators on Sunrise offered varyingilly silly remarks. The bloke suggested that, as telemarketers calling from overseas are the ones creating customer stress, simply stopping this practice would render the technology useless. The woman twittered that as people only ever ring a call centre if something has gone wrong, the technology is only likely to point out the obvious.

Perhaps if our erstwhile friends at Sunrise had ever spent ten minutes on the other end of the line assisting a particularly upset caller, they might appreciate why their flippant dismissal of this technology not only demonstrated a clear ignorance of the industry but also completely missed the most salient point.

The point is that stress in the Australian market is a very real factor, growing by the day. The credit crunch is placing families and business under pressure and media reports of late have covered some of the cost, both human and commercial.

Front line agents are often on the receiving end when callers are at their most angry and upset, which can have a heavy aftermath on even the most experienced of professionals.

So, if technology can find a way to measure the precise level of stress in a voice, map this against agent processes and help manage a distressed customer in the best possible way, surely this would present a real value?

A great deal has been invested in new technology designed to create a more satisfying call outcome and many centres now engage a diverse array of solutions such as Knowledge Management, CRM and powerful network applications for routing calls for better results. The growing range of technical toolsets for generating higher levels of satisfaction has been a boon to the industry.

Unfortunately we do not have a strictly technical response to the human condition and there is no silver bullet for addressing how increased stress levels in the market will impact upon customers and business.

It therefore pays to consider the implications for our industry and what it may mean for front line service teams.

Unfolding Scenarios

Current market conditions are causing pain in various points of the market, reflected the service front line and on the commercial bottom line.

For businesses that provide credit services, there is increased concern that more customer accounts may fall into arrears as people struggle to reconcile increased living costs across the board.

For others, such as member and subscription based businesses, it means the possibility of a fall in numbers as discretionary spending is cut out of family budgets.

In our industry, it means contact centres are likely to deal with increased levels of pressure. The contact centre will play a pivotal role in balancing all sides of the satisfaction equation, so now is a good time to take stock of possible concerns for managers and agents.

Managers may experience increased pressure flowing from the top down as businesses revise their strategies and policy guidelines are rolled out to address the impact of the credit crunch on customer relations.

This may take the form of new executive direction, instigated to ensure key objectives are satisfied. It is anticipated that marketing will place an increasing emphasis on promoting the 'human face' of business to customers during tough times, which may mean changes to scheduled campaigns.

It will pay to scenario plan for the bottom up impact, even if it seems your line of business is not at risk. Agents in affected sectors are already coping with an increasing number of calls from distressed customers. The emotional nature of these makes them inherently more delicate and complex to manage, leading to a review of training and staff support requirements in some quarters. Be sure to consider whether it may be an issue on the horizon for you.

In the middle of the mix are your own teams. Given the age and demographic of many of our professionals, managers will do well to keep an eye on the extent to which some of their team members may be personally affected by tightening circumstances, as this may impact morale, motivation, work attendance and productivity.

Where agents are concerned, it is easy for the media and the various lobbying "Anti" camps to overlook them as disembodied voices and forget they are hard working people also coping with trying to make ends meet.

Many agents I know are in the same boat as most Australians. They're trying to pay for the mortgage or make the rent, juggling the bills, paying for day care and the cost of education, all the while sharing the pain over the rising cost of groceries and petrol.

Nonetheless, every day across Australia, customers receive service and responses to inquiries, concerns, complaints and a host of complex issues, all delivered in line with policies that contact centre agents have nothing to do with setting.

Irrespective of whether they agree with policy or not, regardless of whether they may feel a customer is getting a raw deal or even if they have had to deal with a similar situation personally, agents are expected to remain professional. They are trained to

keep the customer on the other end of the phone engaged in a positive dialogue and find a way to resolve the issue, quickly, efficiently and ideally on a first call basis.

Although this professionalism is a fundamental expectation of the job, it can be a specific source of stress and a barrier to satisfaction in the work place for many agents.

Mapping the Stakeholders

Every call represents an important triumvirate of satisfaction stakeholders. At the pointy end of the wedge is the business and its key objectives. The two legs on which these objectives are run are the customer and the agent.

Maximizing the positive interaction between these three parties generates satisfaction levels that maintain the health of the contact centre overall, so it is important to recognize that stress is a typical tipping point for the customer and the agent alike.

Mapping the relationship of one to the other can be a valuable exercise and helps managers identify where pain points and satisfaction barriers inside the centre could be eliminated.

For the customer, complaints often pool around the length of time taken to gain information, not receiving the right information, agents demonstrating no knowledge of the subject matter, or having to speak to several people before an issue can be resolved. It may even stem from an escalated confrontation with the agent or a supervisor during a particularly stressful call.

Consider a scenario where a customer has called, upset and already stressed over a complex credit issue, where a customer account is overdue. At this stage, there is one stress stakeholder; the customer and two satisfaction stakeholders; the agent and the business.

There are many reasons as to why the balance can tip. Perhaps the agent is not experienced enough to tackle the complexities of the call, may not have the emotional maturity to manage it with sensitivity, or does not have the right toolset at their disposal. Systems may be inadequate, access to real time knowledge at the point of contact might be missing, or a request to speak to a more senior contact may not be possible. If these issues arise, the scenario can turn into one where there are three points of stress.

For the business, this tipping point means the contact centre is probably investing an increasing level of time and resource in order to redress the balance, losing ground on key targets and objectives as a result.

For the customer, the relationship with their brand of choice is being stressed, and the outcome of the call may determine the future of the relationship. A successful outcome can result in the account being settled and the business retaining the customer, in which case the agent has tipped the balance back in favour. If the agent is not able to deftly manage their response to the stress of the customer, the negative outcome can see the issue remain unresolved and it is here the relationship starts running aground and could be lost.

Of course, this is a worst-case scenario, but worst-case is more likely to occur where several event indicators converge and right now, all indicators are colliding head on.

The contact centre is an environment where human stress meets market pressures. Any business situation where front line service staff strain under competing and equally important priorities to satisfy multiple outcomes is a volatile mix.

If the right balance of care is not considered from all quarters, the negative blowback on the business can be considerable.

There are no brownie points for stating the obvious when it comes to the value of a satisfied, if not happy customer and we should clearly delineate between the two. Satisfied may not mean happy, but is always better than irate and unhappy.

Where an agent is able to make a positive difference for a distressed caller, the difference is considerable. Given the tools and the training to affect positive outcomes, agents create a great deal of satisfaction from the process.

An upset customer, managed with the right care will typically acknowledge the effort of the person on the other end of the phone. Once calm, customers recognise the person on the other end of the phone is not responsible for the situation and is doing their best to assist, which helps alleviate pressure on the agent, the caller and the business. It also opens up additional opportunities for the agent to provide information about other services or products that may assist the customer to manage their situation.

In a recent whitepaper from UCMS, credit industry expert Ken Touzeau noted the importance of a partnership mindset when it comes to helping customers manage their relationships with your business through difficult times. He writes that otherwise *"a relationship of tension ensues and the consumer develops a sizeable grudge toward making repayments, which only grows with every communication. This cycle of tension and resentment escalates as the arrears get larger with age, become even more difficult to pay and certainly more expensive to manage and collect."*

The cut and thrust of his article confirmed my belief that the current credit crisis will require some businesses to relinquish the concrete processes and procedures of the 'way things have always been done' when handling overdue customer accounts and seek expert assistance from businesses that excel in the provision of customer care instead.

Avoiding the need to place accounts with mercantile agents helps maintain the long-term viability of relationships, and presents the opportunity to continue identifying products and services that may suit the customer. Most importantly, it means that when economic conditions brighten, the value of your brand has not been unduly stressed by losing previously loyal customers to your competition.

About the Author

Michael Meredith is the CEO of the Australian Teleservices Association, the peak industry body for call intensive, service centric organisations and teleprofessionals.