

Lloyds Banking Group

An innovative approach to using customer insight to support and develop contact centre agents.

How Lloyds Banking Group used ServiceTick's feedback platform to help transform their Contact Centre's use of customer feedback.

Working with ServiceTick, we were able to liberate & empower every colleague to do the right thing for the customer

Heidi-Maria Whiffin, Lloyds Banking Group

The Company

Lloyds Banking Group operates under many household names like Lloyds Bank, Halifax, and Bank of Scotland. The company is a leading UK based financial services group providing a wide range of banking and financial services, focused on personal and commercial customers. The Group operates the UK's largest retail bank and have a large and diversified customer base.

The first two years of their customer insight program with ServiceTick saw a steady upward trend of the reported metrics, but as scores plateaued in year three Lloyds sought to re-think how the programme was running. A radical and innovative approach was taken in year 4 to reinvigorate the way customer insights were being used and how the front-line staff were responding to their own individual feedback.

A fundamental review of the programme sought to provide answers to these questions:

- Where did Lloyds want the insight programme to go?
- What insight would deliver payback in terms of improved customer experience?
- Is the current programme asking the right questions?
- How could we encourage colleagues to see the verbatim as the most important part of customer feedback whilst using the metrics to deliver a central overview of performance?

The Solution

Lloyds and ServiceTick worked in partnership to devise a number of improvements to the VoC programme that would make it more fit for purpose:

- We reviewed the survey questions moving away from scaled responses (1 to 5) to binary Yes/No answers.
- Dashboards used by front line colleagues and line managers had all scores, graphs and charts removed, leaving just the verbatim comments. Colleagues attention was focused solely on what customers were saying about the service they had received.
- Lloyds relaunched the programme across their various business sites confirming the removal of targets/measures and giving support and guidance on how to use verbatim to improve the service being delivered.

The Result

This transformation of the programme caused colleagues to look at feedback in a new way. No longer were they hung up on an individual score, or disputing a score which might have a negative impact upon their monthly average/target; instead, they became focused upon the words customers were using. Sentiment became everything to them.

Were they creating the right impression for customers about themselves and the business? Did the member of staff for example demonstrate the right approach, knowledge, and resolution for the customer? Making it easy as they did so? This more targeted review of the customer comments meant that focus was completely on the qualitative not quantitative feedback at agent level, meaning that the key drivers of customer feedback could become the focus of their efforts.

Critically, staff were encouraged to demonstrate that they have used the feedback to improve the service which they deliver.

Of course, the numbers still matter - at the least as a means of understanding the impact of the changes being made - but these were now reviewed in specialist business areas of the LBG business and by more senior members of the contact centre.

Specific survey questions generated responses which became directly actionable, for example:

- Did hold have a negative impact on the call (Y)?
- Answers to this allowed Lloyds to identify a number of instances where hold was impacting upon the service. Listening to these calls generated understanding to why hold was being used. Was it confidence? Knowledge? Or problems with the systems? Actions plans were implemented to therefore reduce the use of hold and to provide the skills for agents to feel more confident in keeping the customer informed when processing requests. Subsequent review of verbatim saw this area improve.
- Did the advisor have the knowledge to answer your query (N)?
- From this, Lloyds identified examples where knowledge was an area of focus and call listening again helped to identify trends. Had the advisor recently received training on a new skill? How experienced were they? Was there a lack of confidence when delivering responses? So, additional training was delivered to close any gaps and ensure that future queries could be answered quickly, accurately, and confidently. Again, review saw this area also improve.

This whole strategy was to designed to liberate and empower every colleague to do the right thing for the customer and remove their focus from the numbers.

As a result of these changes, Lloyds saw new growth, greater colleague engagement with the programme, simplified and more specific coaching opportunities and better quality, actionable insight.

For more information on how we can help you create a better experience for your customers please contact us on sales@servicetick.com