

At Bank of New Zealand, the inbound call center team vowed to be “the best in the world.”

Now, they bring in **35 percent** of the bank’s retail business – at a fraction of branch network costs.

They won a prestigious international award, across *all* industries: Silver for Best Customer Service from Contact Center World.

Bank Call Center Wins Awards, Revenue, and Loyalty with “Great Customer Conversations”

The Client

Bank of New Zealand has assets of NZ\$52 billion (US\$34 billion), 181 outlets, and almost 6,000 New Zealand employees.

The Call Center

BNZ operates two inbound call centers in Auckland and Wellington with about 450 agents.

The Winning Management Team

Susan Basile is General Manager of Direct Sales and Service. Shona Bishop is General Manager of Marketing, and with Basile, the architect of an extraordinary turnaround. They worked with Johanna Lubahn, Managing Director of Cohen Brown’s Call Center Solutions.

The Success Story

Basile recalls, “We were performing to expectations, but expectations were not high enough.” They faced the ordinary challenges of a call center that was mainly expected to hold down costs by taking care of customers rapidly. There was an awkward relationship with the branches, too much turnover, and not enough quality, resulting in unsatisfactory customer interactions and low morale.

But Basile was optimistic: “We were taking 10,000 calls a day for the bank – 10,000 proactive contacts from customers who needed our help! So we knew we had a great opportunity to positively impact the bank’s brand.”

Today, in a striking turnaround, BNZ’s call center brings in **35 percent of retail business** at a fraction of a branch network cost. Other results include:

Customer Service

- A customer quality rating of 107 percent
- 82 percent of incoming calls answered in less than 20 seconds
- Abandonments at a low, low four percent

Agents

- Agent pay 20 percent incentive-based, with unchecked sales potential
- Agent average tenure three years (up from nine months)
- Average age of agent 32 years (up from 21 years)

Recognition

- Call center elevated to a stand-alone division
- Basile named to membership on the CEO’s Executive Committee
- Marketing and the branches routinely consult with the call center before launching their initiatives and campaigns
- Best Customer Service – Silver Award, Contact Center World

BNZ championed Cohen Brown's programs for call centers.

Every agent, every team leader, and every member of the management team went through a rich, intense "Call Center Lab," facilitated by members of BNZ's call center leadership team.

They "made it their own" program, weaving the elements into everyday business.

They tailored it to the bank's situation and to the authentic, unscripted conversations they wanted agents to have with customers.

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How They Did It

Set Aspirational Goals

BNZ kept it simple: "We just want to be the best contact center in the world, providing fantastic experiences for our customers." Basile knew from experience that other industries were having impressive call center results through great conversations. So they settled on that as the mission: "Let's do what it takes for our agents to have great conversations."

Invested in The Success TriangleSM: Clear, Capable, and Motivated Employees

At the time, BNZ hadn't invested in what Cohen Brown calls "The Success Triangle." Agents were not clear on expectations, or not capable of meeting them, or not motivated to do so. Basile and Bishop championed Cohen Brown's programs for call centers. Every contact center agent, every team leader, and every member of the management team went through a rich, intense "Call Center Lab," facilitated not by consultants or trainers but by members of BNZ's call center leadership team. They "made it their own" program, weaving the elements into everyday business. They tailored it to the bank's situation and to the authentic, unscripted conversations they wanted agents to have with customers.

Agent reaction was overwhelmingly positive. For the first time, some agents saw the promise of their jobs: the privilege of solving customer needs, the power they didn't know they had to influence customers, and the excitement of bringing in revenue by doing the right things well. For some, it was the first time they truly saw themselves as professional bankers.

Measured What They Wanted to Achieve

BNZ used to measure agents on call time, and agents would see numerous speed-related measurements. But, Basile asked, "What do fast calls have to do with great conversations? Customers want good answers and great service." Today, BNZ agents are not measured on time metrics, but on quality of service and sales – with 20 percent of their pay incentive-based. "And they don't worry about selling five of this or three of that by tea-time," says Basile. "If they are having great conversations, the right results will happen." She measures call time to determine where coaching on specific behaviors is needed, not to make calls faster.

Kept Reinforcing and Coaching to Get Better All the Time

Basile makes a generous time investment in Skills Reinforcement and Coaching, noting, "We haven't shrunk our training period – we've expanded it! Now it's seven weeks, and worth every minute. We support our induction with 90 minutes off-queue per week. Agents receive a structured 60-minute training session on processes, products, and current business views. Then they participate in 30 minutes of team time – crucial to our culture and to team performance. We supplement this with a minimum of 7½ hours one-on-one coaching by each Team Leader each week. For every single agent, my team leaders, and I listen to calls every month and provide feedback. We look for what they do right and talk about that. We also look for opportunities, and we talk about that. We give a tremendous amount of feedback."

Rewarded the Right Behaviors

BNZ revamped the call center incentive compensation: 80 percent base with a 20 percent incentive that recognizes contributions to sales, call quality, and the customer's view of the experience. There is a minimum threshold for quality, assessed through a structured call-quality monitoring program. If agents fall short of the quality threshold during the month, their sales incentive compensation is markedly diminished.

The bank's CEO is a regular visitor to the call center, readily acknowledging its role in supporting a great customer experience as part of the BNZ brand. He tells the agents: "I may be the CEO of the bank, but when customers talk to the bank, they talk to you, not me. *You are the voice of the bank.*"