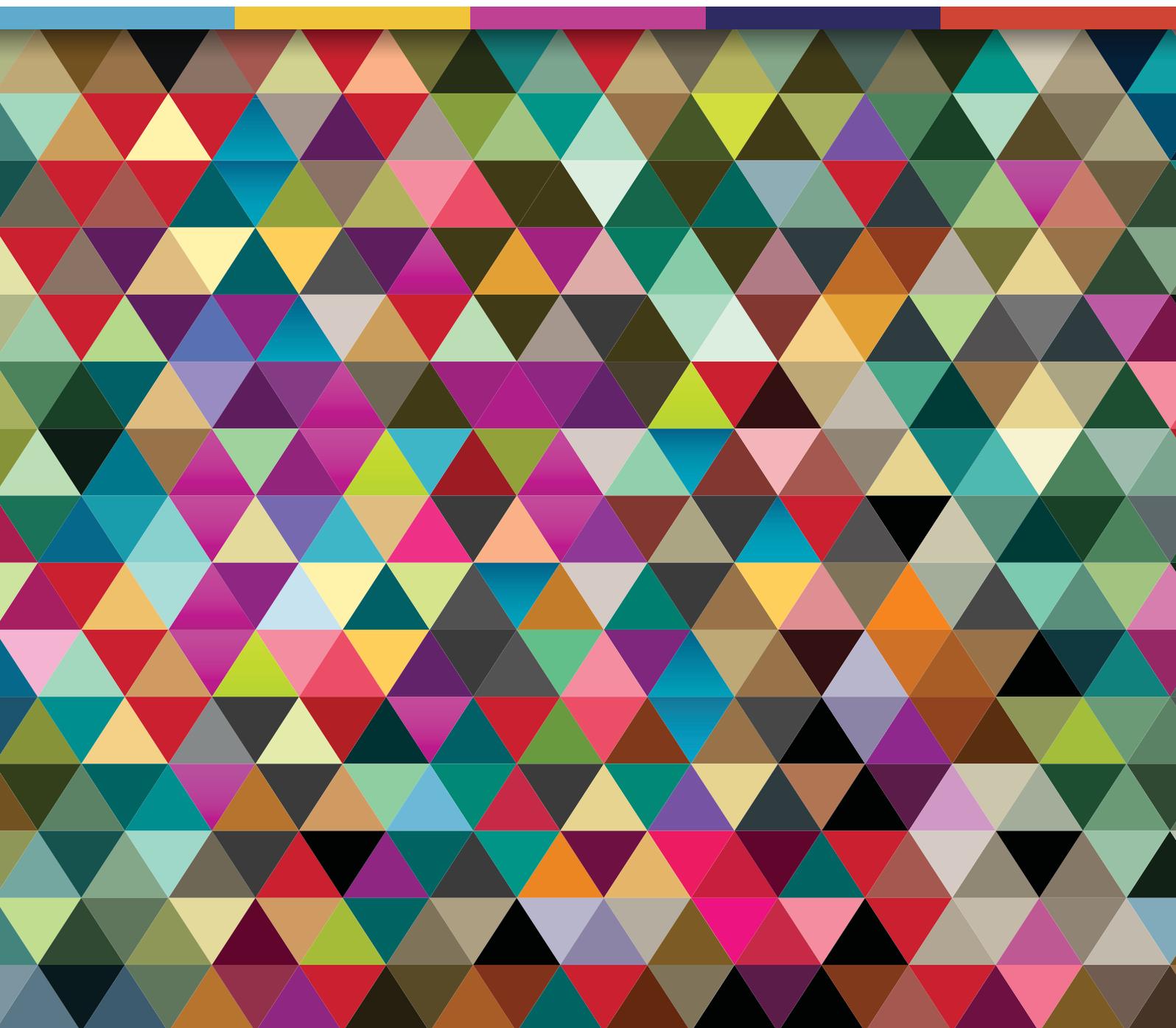


Case Study 2020

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Editor



KBC Bank Ireland

**How diverse collaboration can help prepare
for the contact centre of the future**

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How diverse collaboration can help prepare for the contact centre of the future

KBC Bank Ireland explains how its contact centre leaders are looking to collaboration and diversity to navigate the complex relationship between the high expectations it foresees for contact centre employees of the future, and the reality of them often being the most inexperienced staff



Bob Stella
Operational Effectiveness
Manager
KBC Bank Ireland

KBC Bank Ireland, part of KBC Group, was set up 40 years ago to disrupt the banking industry with its innovative approach to customer service, and now leads the way in using digital tools for its banking. KBC Bank Ireland's services are primarily digital-based, although it does have several hubs scattered across the country to also provide the option of the in-person service experience.

Bob Stella, Operational Effectiveness Manager at KBC Bank Ireland, begins by introducing an issue many companies with contact centres face, which KBC has been working to overcome. "Expectations are huge for our agents. We expect them to be skilled on every product; we expect them to know every process and be able to interact with customers through any channel. Yet, they are often the lowest paid, least experienced people in our companies," he says. "If you want to maintain it being an entry-level job, which is likely, you can't also expect people to be skilled at everything."

He continues: "Companies try to keep training to a minimum, and you can't have everything. You can't have the shortest training and then produce people who are suddenly going from no experience to experienced and able to do everything really efficiently, in not only the technical skills but also the emotional intelligence we expect call centre agents to demonstrate. The customer-centricity; the

awareness of vulnerable customers; the ability to identify someone who potentially has difficulties in understanding what you are explaining. This is an incredibly complex imbalance of expectations and there's a bit of a conflict between where we're pushing people towards and the reality they face."

Stella also acknowledges that, in the digital age, skillsets required for this area of work are changing at a rapid pace. "We're not really sure what skills will be needed in five years' time. All companies are constantly trying to adapt and innovate. KBC is a brilliant case for that; we are, by nature, an innovative digital company. We're always looking for new ways of doing things, but I do know that we'll have to learn them quickly and adapt to them." He expands: "Learning how to learn isn't automatic, and we're not born with the ability to turn that knowledge into a skill. You need to be able to apply the knowledge you learn or it becomes useless, and you need time to be able to do that."

The vision for KBC Bank Ireland's Contact Centre is to establish methods of learning that allow people to practice what they've been taught in a collaborative setting, and taking a forward-thinking approach in allowing for specialisation. "The workload is incredibly complex if you expect a single person to do everything. We're predicting there will continue to be a need for specialisation within

contact centres, but it might be along different lines than we see today.”

Stella also notes that the typical age demographic for these workers will need to be considered and accommodated for. “In the next five to 10 years, we’ve got to acknowledge that we will have to cater for the junior people taking this training, and the environment they work in needs to stay simple enough that we can put new, relatively unskilled people in these roles quickly.”

He explains that the expectations of customers are ever rising, and so to train staff to accommodate this, collaboration will be increasingly important. “Customers expect to have an omnichannel experience where they talk to one person and feel like they’re taken care of completely for all their needs. If you are one agent trying to provide a seamless experience for the customer, you must be able to collaborate at an epic level with your colleagues that are specialised in the things that you are not. You must be able to learn from your colleagues constantly, and share your knowledge with your customers, so they are supporting you whilst you’re supporting them. This ability to collaborate isn’t innate in the way we work today, and we must build it up if we are to succeed in the future.”

The benefits of professional collaboration are numerous, both for the contact centre agents working directly with customers, and in improving the agents’ training and development internally. These benefits are heightened further, Stella says, through diversity. “I find that collaborating with people that think like you and have the same experiences as you is potentially very easy, but not particularly useful. When you try to build something with someone who shares your viewpoint, you’re not going to create anything particularly different than if you were working by yourself.”

“What’s more exciting for me is when I see people with different viewpoints and objectives working together and building new models to the advantage of both sides. Some of the results have been brilliant.” He gives the example of when KBC Bank

Ireland’s data analytics team and the training and coaching parts of the contact centre were brought together to enable the value and effectiveness of training to be measured. “This collaboration matched skills that are normally set in very different parts of an organisation. Data analysts are very data-driven and analytical, whilst trainers and coaches tend to be more people-focused. When they started working together, they saw advantages they hadn’t thought of before.”

He continues: “The trainers had often struggled to measure return investment on the training they provided, but all of a sudden collaborating with the data analytics team gave them an opportunity to measure change in people’s results after they’ve attended a particular training session or coached on a particular aspect of their work.” Stella notes that this also gave them more concrete evidence in the value they add to the business. “Before we started this collaboration and brought diverse people to work together, we just wouldn’t have thought of a lot of the end products we’ve gained. It’s teaching the value of proactively seeking and valuing diversity and collaborating with people different than you.”

Stella shares the four steps KBC Bank Ireland took to make collaboration with diversity a reality within the business. These were:

1. Deciding a purpose. “You can’t just pull a bunch of teams that have never worked together and expect amazing results,” he says. “We decided what our core purpose was as a department, and how it aligned to the purpose of the contact centre within the company. We concluded that we are there to ‘foster an efficient environment where engaged colleagues deliver a superior service’. We laid out six key operating principles; concepts like making our solutions scalable, working collaboratively with others, encouraging self-service, and other core operating principles at work. This means that all work that comes in should be processed in a way that adheres to our operating principles and adds value to our purpose.”

2. Learning new subjects together. “As a team, we learnt new concepts, such as growth mindset vs a fixed mindset or behavioural economics. We looked at what it means and how it applies to our environment and our work.”

3. Understanding objectives and aligning to them. “We worked with the Head of the Contact Centre to really understand her objectives. We then took time to re-align our own objectives to ensure we were adding value to the contact centre and the entire organisation. We slowly built up knowledge of, and respect for, each other, and understood how everyone in the team contributed to the same objectives. After all that was done, we started talking about what projects we were going to do. We began with six key strategic projects that are critical to the team this year, and we will work through them gradually throughout 2020.”

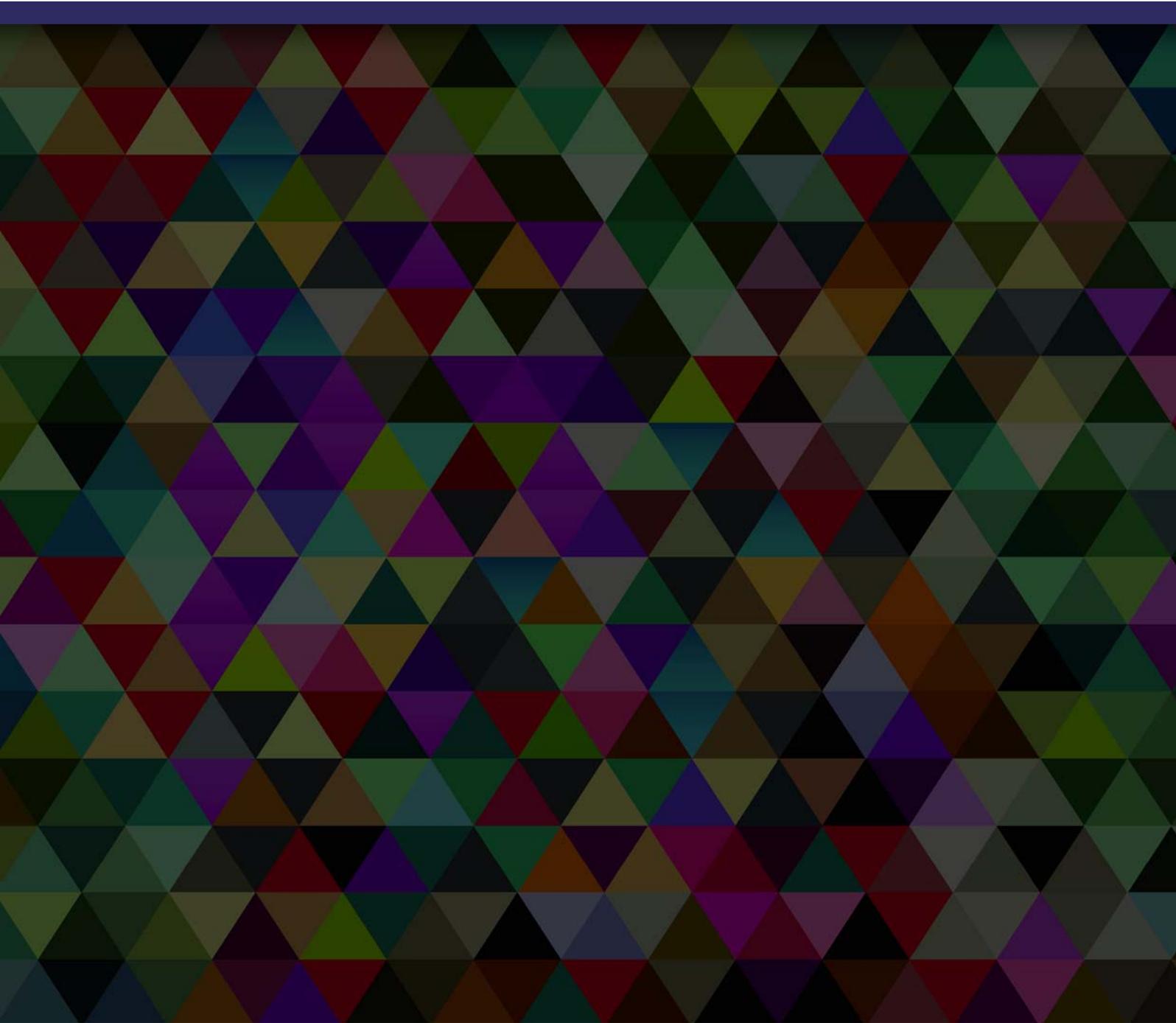
4. Identifying the collaborative projects and making time for putting them together. “This is critical to our ongoing success. We’ve blocked out time every week specifically to work on these projects. Unless you deliberately make time to work on innovation and developing projects, it’s not going to happen.”

Stella says that the end result of these efforts has been leveraging the diversity built in his team. He hopes to continue imbedding this culture moving forward, and gradually roll this out in how they train people and communicates data, results, and productivity. “Everything starts to gradually change into an environment that encourages collaboration and makes it easier for people to work with others outside of their immediate team. We need to develop tools that help people find other skills different than their own.”

He finishes by saying that his ultimate goal is to see more contact centre agents promoted through the ranks and progressing with their careers within KBC as a result of the thorough training and collaborative culture his team are working to create. “I want people to look back and think the turning point of their career was when they worked in the contact centre. That’s what we strive for.”

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