

A REWARDING CUSTOMER EXPERIENCE

Avoiding the press-button syndrome

SAURABH SARAN offers his thoughts on call centres, that section of the industry in which operators work long hours for very little money while senior management are enjoying a nice lunch. It is no wonder that customers can find service delivery infuriating — but it need not be that way

LIKE all other companies, almost all insurers also have a call centre or a toll-free number. The common belief is that if you are customer-centric, you must have these facilities so that customers can be served at any time.

There is absolutely nothing wrong with call centres and they are certainly helpful to customers in providing one point of contact with the company for service. A few years back, if you wanted to speak to someone about fire insurance, the receptionist would toss the call to someone in the technical department who, after hearing rather than listening to you and having consumed five minutes of your time, would reply: "Let me put you on to the right person who'll answer your query," and would forward the call to a number which would never be picked up, and if you are lucky you would end up with the voice mail prompting you to leave a message. You got frustrated and had to start the process all over again.

In case you had to speak to two different departments, say, for a query concerning fire and marine insurance, the situation was even more scary because your call would be tossed to five different people in the organisation, each one hearing rather than listening to your story for a full five minutes before forwarding it to the next most appropriate person.

To that extent call centres have definitely reduced customer frustration. However, they somehow create another kind of frustrating experience for customers.

Most managements agree to establish a call centre because everybody else is doing it. A consulting company is hired to do the job, and that's the birth of call centres in the company, which are then left to be nurtured by a manager and few agents. In most cases, adequate prior study into certain questions is not defined clearly. These include:

- What role call centres play and what they handle
- What kind of information they send out
- What customer service issues they can handle without needing assistance from the relevant department and the authority they would have



- What service level parameters they would have and what can be done to make the caller's experience genuinely rewarding.

The result is that you have added another centre for confusion and chaos in the company which gives rise to the press-button syndrome — something I would unhesitatingly call the curse of modern communication.

"Welcome to XYZ insurance company," announces the antiseptic recorded voice.

"If you are a new customer please press 1, if you are an existing customer please press 2, if you need information only please press 3, if you need fire insurance please press 4, for marine insurance press 5, if you want to lodge a fire claim please press 6, if you want..."

and the list continues. All this at the expense of the caller's time.

Then comes the most infuriating blow of all: "If you are calling from outside the country, please call our number 0044000032222 because this number is only for in-country calls." You wonder why they couldn't have had the sense to put that one first and saved the customer unnecessary phone charges. At this time you realise what a boon it was to have that old-fashioned technology called human conversation. You could at least talk to the other person even though all you got was sympathy and no action.

Another problem of call centres is that you do not know how many thousand miles away the person you

are speaking to is located. So if you are frustrated with the company's services and shout at the call centre agent: "If I don't get my problem solved within next three hours I will come round there and shake you by the scruff of the neck until I..." The reply can be, "Best of luck, pal, we are in Bangalore, India."

This brings me to the question of how many of the members of senior management of any insurance company have themselves tried to assess the quality of service offered by their call centres as a mystery shopper? Surely, not many.

The greater the focus on serving customers the stronger it seems is the policy of distancing customers through the creation of an

electronic fence.

Take another example. "Hello, is that the XYZ company? My kitchen just caught fire. Please tell me what I should do now."

"Welcome to the ABC Insurance Company, proud to be awarded the QFG certificate for the fourth time in succession."

"But my kitchen has just caught fire and I have called the fire brigade."

"We are pleased to inform you that we are the only insurance company to have added new features to our interactive voice mail for the benefit of our esteemed callers. If you are interested in careers in insurance, please press 1, if you wish to enter our survey on customer service please press 2, if you have any suggestion to

improve our services or products please press 3 ... and if you have to report a claim, please press 9."

"Please let me know what else I need to do to get my rightful claim processed quickly."

"If you are a new customer, press 1. If you are an existing customer who has had a fire incident in the house before, press 2..."

"I am a customer but my kitchen..."

"If your house is in the city, press 1. If your house is in the countryside, press 2. If you wish to speak to a customer service agent, please press 0."

"Hello, my kitchen..."

"I am sorry, all our customer service agents are busy at the moment. But please do not hang up. Your call is important to us."

Then starts music which sounds like Beethoven's Fifth Symphony played by a mildly smart doorbell. Followed by "I am sorry, all our customer service agents are still busy and your call will be answered soon. If you are interested in careers..."

Imagine the frustration of the caller if fire stations had similar call centres.

This example is, of course, a dramatisation to drive home the point that establishing a call centre and leaving it to a bunch of employees to manage will never serve the desired purpose. Management and other employees have to experience their own service delivery points at frequent intervals to gauge the effectiveness of customer services being offered and also to understand the frustrations and helplessness of callers who choose to use the facility.

No doubt there are some very good and efficient call centres in insurance companies that believe in delighting their customers. But I suspect you could count them on the fingers of one hand.

Let's use technology to get closer to customers and make their service experiences with us a delight. This requires a constant review of all our service delivery points, including call centres.

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