

The 24-Hour ExpressBank is dedicated to helping customers manage their finances effectively. As a result, the agents in this contact center need to maintain a high level of both technical knowledge and interpersonal skills. They achieve this by using Click2Coach® for personalized video training and to automatically record calls for evaluation, performance scoring and coaching.



WEB SITE

www.bokf.com

INDUSTRY

Financial services

REVENUE

\$116.3 million (2001)

HEADQUARTERS

Tulsa, Oklahoma

SITE OF DEPLOYMENT

Tulsa, Oklahoma

PURCHASE DECISION FACTORS

- Easy-to-create video training distributed direct to the agent desktop
- Automated call monitoring
- Forwarding of recorded calls
- Exceptional price/performance

RESULTS

- 10% increase in quality assurance scores
- 75% reduction in time required for call monitoring and evaluation
- 75% reduction in time required to create training modules for new hires
- 97% increase in cross-sell referrals

SYSTEM OVERVIEW

Deployed: October 2000

Calls per month: 110,000

Telephone system: Nortel Meridian Max

Financial Services Team Gets Their Money's Worth from Click2Coach

BOK Financial Corporation is a regional financial services company with total assets of \$10.9 billion. The company provides commercial and consumer banking, investment and trust services, mortgage origination and servicing, and an electronic funds transfer network in six states.

The organization's contact center is known publicly as the 24-Hour ExpressBank. This group handles approximately 5,000 inbound service and sales calls every day for the Bank of Albuquerque, Bank of Arkansas, Bank of Oklahoma and Bank of Texas.

Many inquiries are basic ones about account information, product changes and marketing promotions. But agents also handle complex questions regarding tax rates, investment strategies and credit issues. According to James Morris, senior vice president of consumer banking, "Because we assist people with their finances, we routinely ask personal questions, and customers can become emotional. With Click2Coach, it's easy to train our agents to develop the advanced skills necessary for sensitive calls."

This improvement in agent effectiveness has a direct effect on productivity. According to Morris, "Our quality assurance scores have risen 10% since we began using Click2Coach. And this increase is directly due to our enhanced ability to coach."

Video training — what you need, when you need it

Click2Coach is a complete solution providing integrated quality monitoring, training and motivation tools for developing well-trained agents. One important feature for Morris and his team is custom video training that synchronizes a voice recording with screen activity of any application, Web page or document. These videos can be authored in just a few minutes and distributed to agents direct to their desktops. And Morris finds they offer some critical advantages over classroom training. "Now we can provide midnight-shift agents with the same quality training as our daytime agents, and I don't have to come in the middle of the night. Further, our use of video training has enabled us to reduce by 75% the time required to create training modules for new hires."

The contact center creates on-the-fly videos for many applications. For example, if Morris gets advance word of a marketing mailing about a product enhancement, he creates a 5-minute video explaining the change to the agents. He may even include a scanned copy of the letter itself, so the agents see exactly what the customer receives.

"Our quality assurance scores have risen 10% due to our enhanced ability to coach."

— James Morris
SENIOR VICE PRESIDENT
CONSUMER BANKING

...Contact Center Gets Their Money's Worth

The group has found that some of their videos have a long shelf life, especially for questions that crop up seasonally. Every January, for example, people call to request tax documents. So two years ago the team created a fairly technical video walking agents through the process of accessing this information online. They've been able to redistribute the video every time the need arises, eliminating the need for a 45-minute classroom training session for all 65 agents. In addition, as Morris puts it, "the videos are 'stickier' than sending the information in a memo. Our agents learn it better if they can see the information on the screen and replay it at any time."

The videos are also valuable as refresher training. The group recently went through extensive sales and service training, and they created a video as a motivational follow-up tool. Further, videos can be created for just a single agent. What kind of special training or technical expertise is required to create these videos? Morris says absolutely none. "You just prepare what you want to show on the screen, then record the screen as you go through that process. In fact, our first video was a demo on how to use the videos themselves. That just shows you how simple the process is."

Morris lauds how easy Click2Coach is to use in general. From installation to customizing flexible evaluation templates to training users, "Everything works without a hitch and with very little down time."

Time is money

Before adopting Click2Coach, the team used silent monitoring to capture call information for quality assurance. The process was incredibly time-consuming. Supervisors would have to listen live, and they'd end up spending up to 16 hours per week on evaluations. Further, the assessments were based upon personal interpretations or recollections of an interaction. Click2Coach solved these problems through automated recording of calls, which creates a platform for fair feedback.

The automated process is so streamlined, they've even been able to assign the initial agent evaluation to a quality assurance specialist who reviews and scores scheduled customer interactions.

This individual forwards the evaluated interactions to supervisors only when scores are either particularly high or low. As a result, supervisors now spend only two to four hours per week on evaluations, freeing up 75% of their time. With this newly found time, they can focus on one-on-one coaching, instead of pushing a paper trail.

Coaching through real-life examples

Another important tool for agent development is the ability to forward actual customer interactions with the evaluations attached. Morris finds that this capability enables his team to coach individual agents or an entire group to very specific levels. As he says, this is especially useful for new hires. "We can actually show them, 'Here's a good way, or not such a good way, to handle a particular situation.'"

The forwarding of customer interactions also promotes cross-selling. When BOK Financial agents take service calls, there are plenty of opportunities to sell customers on other products. For example, for calls concerning an overdrawn account, customers may benefit from overdraft protection. Or someone who has short-term borrowing needs may be interested in a personal line of credit. Morris says that referring to recorded calls is a great way to coach agents to capitalize on these opportunities.

Using Click2Coach, the department's cross-sell referrals have increased by a huge 97%. For Morris, this is extremely exciting, not simply because of the bottom line, but also because of the department's improved service. "Our ultimate mission is to help our clients achieve their financial goals. We look at cross-sells as a way to help deliver on that promise. Using Click2Coach, we're able to coach agents to identify customer needs and offer appropriate products far better than ever before."



Envision Telephony, Inc.
+1 206-621-9384, ext. 500
sales@envisiontelephony.com
www.envisiontelephony.com

Envision Telephony, Inc. is a leading provider of contact center software solutions that empower businesses to maximize every contact with their customers. The company's patented solutions offer integrated quality monitoring, performance evaluation and eLearning, providing easy-to-use tools for scheduling and recording customer interactions, evaluating agent skills and producing personalized training content. For more information, please visit www.envisiontelephony.com.