

Call Center FCR Best Practice Award Winner

**Gold Award for Call Handling:
Canadian Tire Financial Services**

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Canadian Tire Financial Services

Company Description

CTFS is the financial services arm of Canadian Tire. It offers credit, loan, insurance products and services and is the second largest MasterCard issuer in Canada with its Canadian Tire Options® MasterCard. CTFS is a significant contributor to Canadian Tire performance, representing 8% of overall revenues but nearly 25% of profit in 2011. Canadian Tire Options® MasterCard continues the customer loyalty program tradition through the awarding of electronic 'Money' to cardholders when purchases are made at Canadian Tire stores.

Locations

Welland, Ontario

St. Catharines, Ontario

Call Types

General inquiries, payment inquiries, credit inquiries, insurance, warranty, balance transfers

Customer Types

Consumers – no specific card offering for businesses

CSR Headcount

Over 270 CSRs for CRCC

Contact Channels

Phone, email, web-based self-service and some social media

Operating Hours

Monday through Friday 6am to midnight

Saturday 7am to 9pm

Sunday 8am to 9pm

Contact Volume

Over 3.5 million calls a year

Opportunity Statement

At Canadian Tire, delivering consistently high-quality service experiences is a philosophy that is woven into the fabric of the organization's "Customers for Life" culture. Every representative at its award-winning Customer Relationship Contact Center (CRCC) is fully aligned with the mission to delivery world class customer service, and is accountable for first call resolution (FCR) and customer satisfaction.

A look inside the CRCC reveals a best-in-class contact center with consistently high FCR performance and employee engagement. Some of the elements that contribute to this customer-driven environment include:

- A solid employee connection: The average tenure for a call center rep is 12 years. One reason why employees tend to stay is that their input is valued and acted upon – especially when dealing with process improvements that involved customers and efficiency.
- Highly empowered front line: First call resolution is a core component of its Customer for Life culture. Call center reps understand that taking care of the customer's needs is the top priority, and they are empowered to take the time to satisfy their customers.
- Process improvements driven by employees: Frontline staff are also actively involved in improving FCR and reducing customer effort. They participate on process improvement project teams from the initial idea general and input stages through to the solution design.
- Customers for Life culture reinforced daily through team and peer recognition activities: One of the most visible mechanisms is the Customers for Life awards, which serves as both an individual commendation for promoting the culture and a companywide reminder of the importance of making the right choices for the customers. It is a peer-nominated award, open to both customer-facing and back-office staff.
- Strong connection to the local community: As one of the major employers in the Niagara region, the organization extends its Customers for Life culture to the local community. In fact, the focus on investing back into the community is another key contributor to its high employee satisfaction and longevity.

It's a winning combination, to be sure. Yet the CRCC is not one to rest on its past achievements. The center continuously improves its performance year after year by reviewing and recharging processes and programs.

Canadian Tire has an exceptional call handling practices. CRCC has a sophisticated telephone system to support call routing, as well as, an enhanced technology system equipped to securely store all of our customer information. Canadian Tire also has a great team of employees who go through extensive, state-of-the-art training and coaching on soft skills where they learn how to acknowledge, question, confirm, and respond appropriately in every customer situation. There are dedicated teams to handle account retention, insurance retention, disputed transactions, fraud, collections, and customer escalations. The exceptional staffing and technology make it very easy to resolve our customer concerns at first point of contact.

Best Practices Used and Outcome

Canadian Tire uses the CISCO phone system across the organization. At the desktop, Chordiant and TSYS technology systems are used to hold customer account information. The Interactive Voice Response system (IVR) can take care of most customer inquiries without having to transfer to the desktop such as: account balance inquiry, minimum payment due, card activation, etc. CRCC has a proven 70% customer fulfillment rate within the IVR.

Customers can be authenticated through the IVR where they go through a validation process prior to routing to the desktop. When the call is routed to the desktop, the representative can see on their monitor that the customer has been authenticated through the IVR and move right into assisting the customer. The IVR also has the ability to route customers to the right skill set and avoid having to be transferred. For example, if a customer is calling to apply for a credit card, they will be routed to an agent with that skill set, who can take care of them at first point of contact. Skill based routing reduces customer wait times and average call handling time.

CRCC has the ability to use our Chordiant technology system to target customers with marketing offers. Chordiant is loaded with "next best offers" that will appear as a "pop-up" when the account is accessed through an inbound call from the customer. When speaking with the customer, a "pop up box" is presented to

the representative, who will then make the offer to the customer. By clicking “yes or no”, the representative can execute the promotion. Customers are targeted based on their account history.

Chordiant is also used for call tracking to improve efficiency. Representatives can click on specific call types and it will stamp the account, which eliminates the need to note the file for every call reason. ie: balance inquiry, purchase inquiry, address change, etc. This function allows the representative to completely focus on the customer’s needs.

Chordiant also provides the representatives with a tool for tracking important customer feedback, called “Voice of the Customer”. A report of all “*Voice of the Customer*” feedback is generated and can contribute to the implementation of positive changes to improve the customer experience which in turn will build loyalty and create customers for life.

CRCC provides exceptional soft skill training that focuses on key communication skills empowering representatives to be authentic and customize how they engage our customers based on their specific needs. They are not scripted, unless legally required. Representatives are empowered to use their good judgment for retention and goodwill adjustments. Thresholds are set to allow representatives the ability to apply monetary adjustments when necessary to resolve the customer concern at first point of contact. Not too often do they need to escalate further. However, there is a clear escalation process from representative to team lead to supervisor to manager, and further if necessary. An escalation service level agreement is in place to ensure that every customer is contacted within 72 business hours. The escalation process is outlined in the knowledge management system, which all representatives have access to, as well as, a printed copy is posted at each workstation for quick reference.

Representatives have the ability through the CISCO phone system to warm transfer customers real-time to any department. Representatives are highly trained and capable of resolving a customer’s concern at first point of contact. Dedicated teams are in place to handle account retention, insurance retention, loyalty, disputes, fraud, and collections. For a dispute call type, the ability to complete a three way conference call in place where we can connect our customer with the merchant for immediate cancellation.

There is a dedicated team of outbound sales representatives who use the dialer system to contact customers for reasons such as marketing promotions, welcome offers, and inactive account incentives. The collections department uses the dialer system to contact customers who are in arrears and need assistance with making payment arrangements.