



BANKING, FINANCIAL, AND INSURANCE

CLIENT SUCCESS STORY | BANKING

Driving Revenue through Customer Experience

LEADING MULTINATIONAL FINANCIAL SERVICES
CORPORATION



OBJECTIVE

Our history with this worldwide financial services company dates back to 2001, starting with a small program in the Philippines handling general bill payments and enrollment via phone, billing inquiries, and complaints for U.S. based credit card holders.

Specifically, this client took an in-depth look at Net Promoter Scores (NPS®) within their credit card client base. They determined that incremental increases in their NPS score would result in increased spend from their card members directly tying revenue to NPS. This client needed a strategic partner with intimate understanding of their customer base to help achieve their goals.

AT A GLANCE

HGS Provides:

- Inbound Customer and Corporate Phone Care
- Tier 2 Escalations Support
- English Support
- Cross-Selling/
Up-Selling
- **7 x 24** Support Hours

OUR SOLUTION

HGS had evolved to support this diverse client's evolving customer demands, over voice, 24x7, in English. Today we provide support for all card member inquiries, including membership rewards, payment and balance inquiries, and replacement cards.

Our Philippines location staffs a specialty Escalation group handling calls from card members wishing to speak to a supervisor as well as assist calls from agents requiring more detailed product knowledge.

When this client's focus shifted to driving higher on-target NPS, we turned to the data. An in-depth approach to data mining and analysis helped our team identify the key drivers of performance, allowing us to develop targeted action plans. With strategic coaching plans, we helped drive NPS results to the next level.

Performance Coaching Certification for Supervisors:

The coaching path is designed to grow the leadership potential in our team leaders and managers. This program teaches good leaders to become great and get the most from their teams.

Web Central Portal:

Internally developed program dashboard that houses various reports and analytics. This portal housed and allowed for easy management of the data that drove the results.

Performance Management System:

Internally developed Quality and Customer Satisfaction dashboard through which we managed direct performance feedback and developed action plans to address agent/ team-specific trends, ensuring a consistent customer experience across the program.

Advanced Speech Analytics:

Leveraging advanced speech analytics against the type of inquiry, product, and specific team or agent, we were able to identify, and influence customer satisfaction, call abandonment, upsell/ cross-sell, NPS and ultimately customer experience trends. Our approach to each customer interaction became less transactional and more interactive. By using analytics and business intelligence to identify spend patterns, agents are able to ask the right probing questions, enabling them to present the right offer at the right time.

We manage the entire customer lifecycle including:

- Customer Rewards
- Customer Care
- Billing
- Financial and Travel Support
- Activations
- Retention
- Partner Product Support
- Cross Selling and Upselling

Today we support this client from the Philippines with more than **600** agents.

"We realized that if we could unleash the power of our customer service organization, we could create amazing value. With NPS 'promoters,' we see a 10- 15% increase in spending and four to five times increased retention, both of which drive shareholder value."

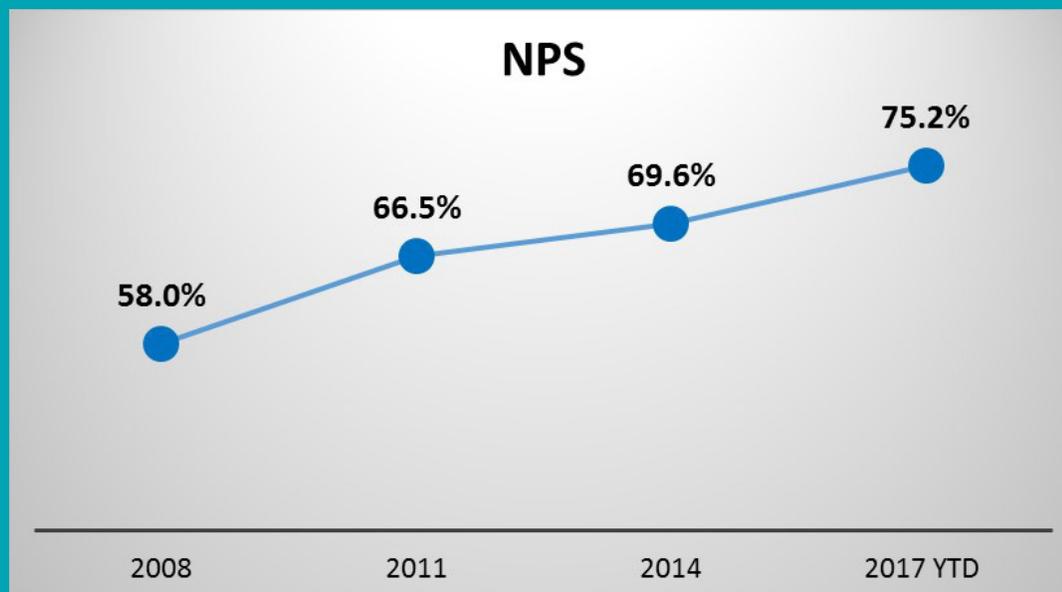
EVP Customer Service

Leading Global Credit Card Company

OUR SOLUTION

For this financial giant, HGS was able to improve our sites' NPS year over year, consistently ranking among the top three sites across the enterprise.

Speech Analytics, combined with strategic coaching plans, would play a significant part in driving NPS results to the next level.



This client recognized that, through our speech analytics and other unique approaches to driving NPS, we proactively identify and manage issues before they become problems. This proactive insight helps to deliver a direct and significant impact on the business.

- We demonstrated a proven track record in delivering stellar sales and value generation performance and customer satisfaction when compared to the internal client center.
- This client has identified HGS's contributions and commitment as having a significant impact on their winning the JD Power award for customer service excellence for 9 consecutive years.
- HGS consistently ranks high among other sites.

About HGS

A global leader in business process management (BPM) and optimizing the customer experience lifecycle, HGS is helping make its clients more competitive every day. HGS combines technology-powered services in automation, analytics and digital with domain expertise focusing on back office processing, contact centers and HRO solutions to deliver transformational impact to clients.

Visit www.teamhgs.com to learn how HGS can help make your business more competitive.