

## ING Direct

A holistic view - combining benchmarking, c-sat and employee engagement

ING Direct is part of the ING Group, one of the world's largest financial services organisations with over 85m customers. ING Direct operate in seven different countries and provide banking, investments, life insurance and retirement services via safe and secure online banking.

Based in Reading and Cardiff, ING Direct is proud to have UK based award winning call centres.



### The Challenge

ING Direct's strategy is to continue to deliver award winning consistent service benchmarked as best in class.

### The Solution

Contact centre performance was benchmarked in the Bright Index, Bright Navigator provided insight into individual associate performance, identifying areas of focus, and Bright Employee Engagement assessed associate satisfaction. ING Direct got a much clearer and fuller picture of how to manage the delivery of best in class customer service.

### The Result

ING Direct was awarded the Bright Top 25% Award for its superior contact centre performance, and has maintained a customer satisfaction score of 93% (2% above peer benchmark and significantly higher than industry performance), a First Contact Resolution score of 94.8% (against a peer benchmark of 90.1%) and a Net Promoter Score of 66.4.

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*Jane Racz, Head of Customer Experience, ING Direct*

### A Best in Class Customer Experience

The motivating principle behind ING Direct is its vision to deliver decency to banking. The entire business is focused on delivering decency for its customers, its people, its community and its shareholders.

"At the heart of this approach, there is a drive for customer centricity," says Jane Racz, Head of Customer Experience at ING Direct. "Back in 2009 we needed to understand what 'best in class' looked like and how ING Direct can deliver this service promise. We wanted to ensure that we delivered a high quality customer experience consistently and got it right first time."

"That's when we first engaged with Bright," explains Jane. We needed further insight into our performance.

"ING Direct had benchmarked its contact centres before but the Bright Index provided an additional level of detail, and comparable data on quality and industry standards."

Bright collected a huge amount of data and analysed the performance of ING Direct's customer service against 11 peers that were of a similar size and delivered similar services through the contact centre. The results were also comparable to the broader contact centre industry.

"Quite frankly the results were very positive," Jane reveals. "We were awarded the Bright Top 25% Award for delivering quality and efficiency in the top quartile. Although delighted, there was nothing in the outcome that was a real surprise to us.

But the results gave us confidence and evidence to drive change in specific areas because we now knew how we compared, and what we needed to focus on."

Now that ING Direct had a clearer understanding of its contact centre performance, Jane focused her attention on the contact centre associates and started looking for a solution that would give individuals access to understanding what they were good at and what they need to improve.

Jane turned to Bright and this time to its customer satisfaction survey tool, Bright Navigator.

### Real Time Customer Feedback

"We wanted to give customers the option to give feedback within seconds of the call taking place and then use this feedback to drive the development of each associate," said Jane. "But there are few tools on the market that could give associates customer feedback in real time to enable them to change their behaviour or approach immediately. Bright Navigator enables us to do just that."

It was important for Jane that Bright Navigator was positioned as a tool that would support associates development. "Bright presented how Bright Navigator would help us to senior managers across the business, showing them what it did and that this method of surveying our customers was very effective for improving customer experience.

"This secured senior management support and resolved any concerns they may have had. The tool has always been positioned internally as a development tool and that is exactly how we are using it. The feedback we get from our associates is incredibly positive. They love seeing and hearing comments about themselves – obviously they prefer the positive ones! But even comments that say the individual could talk a little slower, for example, they take onboard.

"Seeing what their customers are saying about them in real time gives our associates a clear picture of how they are influencing the customer experience. It gives them an opportunity to try different ways of saying things and to see the effect it has on their feedback. What's more, it helps the team manager to identify training needs and to coach the associates, developing them to ensure that the whole team are focused on delivering an even better customer experience."

*"There is no doubt that working with Bright has helped ING Direct maintain its high standards of quality service delivery."*

*Jane Racz, Head of Customer Experience, ING Direct*

## Using Feedback to Focus

Bright Navigator identified one area in particular that required focus; associate knowledge.

"Customers need to feel confident in the information associates are giving," Jane explains. "Although all scores in this area was very high – 80-90% - there were a small number of people in the team that had scores that were slightly lower. The results of the customer satisfaction surveys were able to support the development of certain individuals – by listening to the calls that delivered the lower scores, you can understand from the customers' perspective why the call did not score particularly highly, and then determine whether the associate needs to improve their knowledge, or change the delivery of the service. For example, if a customer was put on hold, the customer deemed that to mean the associate was seeking help or advice. But that wasn't the case. So the associate was advised to explain to the customer clearly why they were put on hold.

"None of the scores are low," Jane is pleased to share, "but Bright Navigator provides team managers with a warning light to focus their attention on supporting associates that are dipping down in certain areas. They can also use the outcomes to motivate individuals, driving competitiveness to beat the benchmark."

In 2011, ING Direct's customer satisfaction score was 93% against a peer benchmark of 91% (overall contact centre industry performance is lower). The company was fourth compared to other Bright clients. It was delivering a FCR (First Contact Resolution) score of 94.8% compared to a peer benchmark of 90.1% and the Net Promoter Score across ING Direct averaged at 47, but for customer experience it was 19 points above at 66.4. The results have also identified that the friendliness of an agent is the most important element of the call followed by their engagement and knowledge, and speed to answer had the least impact on overall satisfaction.

Bright Index and Bright Navigator have been deployed as part of the larger programme designed to maintain, if not improve the customer experience delivered by ING Direct. The Bright Navigator unique dashboard gives associates visibility of their performance and reinforces and supports the strategy at a very tactical level.

## Measuring Employee Satisfaction

Now that ING Direct had a regular view of its contact centre performance through Bright Index and Bright Navigator was supporting the development of individuals, ING Direct turned its attention to employee engagement.

Once again, Jane looked to Bright for support.

"We had employee surveys every six months conducted across the business," said Jane, "but we wanted to really understand how happy our people are in all of the customer service teams; Although we had regular one-to-one sessions where we asked individuals what their vibe was, we weren't sure if we were getting a clear and honest picture, and certainly had no way of analysing the feedback.

"With Bright's experience working with ING Direct, and their understanding of the contact centre working environment, we decided to work with Bright to understand how satisfied our people are with their job, and how happy they are at work. We kept it simple, asking just five questions, and anonymous so that we got to the truth."

Initially, ING Direct ran the survey's monthly to get a good understanding of how engaged employees were, before reducing them to bi-monthly.

"The results were incredibly insightful. They gave us a really good feel that supported our external and internal bi-annual survey's. We could compare and contrast month on month, and more

importantly, identify areas to focus on to retain the exceptionally high levels of satisfaction that we had achieved." Jane continued.

"Overall, we found that employees are very happy working at ING Direct. The only area where we dipped in employee satisfaction was when we had a very busy month and associates did not feel that they had been able to take time out to develop themselves. We addressed this by ensuring team managers make their teams aware that not all development is through traditional training methods, and that from time to time they will develop through on-the-job coaching, especially when busy periods throw up different training needs.

"We use the bi-monthly survey's to determine our focus areas and to drill down in more detail around specific areas. We also use team meetings to discuss areas that have been highlighted. Previously we wouldn't have been able to identify these issues, or get the detail and granularity behind any issues that have been reported."

## Insight into Performance, Satisfaction and Engagement

Looking at how Bright has integrated into the business, Jane says "Bright delivers a layer of information that helps us manage our contact centre performance. We can see from an individual level, a team level and right across our customer service operations where performance is strong and where improvements may be needed; which means we can respond appropriately and quickly before the declines become a problem.

"Bright have been incredibly supportive and very flexible, working with us to customise the tools to work from our perspective. Nothing has been too much trouble for them.

"They are very good at being able to share the results and position them well. They present the outcomes to senior managers, department managers and team managers and deliver a very honest view of the results. It's incredibly motivating to have a third party, who has analysed the performance of hundreds of contact centres, clarify that ING Direct's customer experience is exceptional.

"There is no doubt that working with Bright to understand our overall contact centre performance, gain insight into customer satisfaction and understand employee engagement has helped ING Direct maintain its high standards of quality service delivery. Bright helps us ensure that we continue to excel at one of our unique selling points; delivering an award winning customer experience."

[www.ingdirect.co.uk](http://www.ingdirect.co.uk)

For more information call +44 (0)208 296 19 44  
or email [info@brightindex.co.uk](mailto:info@brightindex.co.uk)

[www.brightindex.co.uk](http://www.brightindex.co.uk)

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