

## Providing an exceptional customer experience for your most valued customers



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### OVERVIEW

**Industry:** BFSI

**Geographies:** United States

**Solutions:**

- Bilingual customer support
- Customer Care
- Travel planning assistance

**Results:**

- Cost savings by utilizing the Aegis' front end site application and by reducing labor cost
  - Improvement in CSAT scores
  - Minimized time loss through RTA monitoring
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### The Client

The client is a Fortune 100 financial services company. It provides innovative payment, travel and expense management solutions for individuals and businesses of all sizes. One of its most prominent features is a rewards program that is among the most generous in the world.

## Business Challenge

The client was faced with providing a high level of customer care to its high-value members despite increasing costs of managing the processes in-house, reducing margins, and shrinking profits. It thus sought an outsourcing partner to address these concerns. This rewards program is a key component of the client's value proposition to its members, so the service quality and customer satisfaction expectations are high. As a result the client required that the vendor assign experienced and talented customer care professionals to the engagement and provide top quality training in order to ensure the highest levels of member retention for the rewards program. Due to security concerns, the client required the vendor's call centers be located in a rural area, and sought a vendor that would provide them with geographical flexibility. The client set extremely stringent customer satisfaction (CSAT), attrition & service level goals –

- 60% Top Box CSAT results
- Less than 70% annualized attrition
- 80% of all calls to be answered within 20 seconds
- The client required a vendor that possessed a thorough understanding of rewards programs for high-value customers, along with a proven ability to train and retain the right people to deliver accurate and personalized service.

## Solutions Delivered by Aegis

- **Knowledge base:** Aegis possessed a strong knowledge base in customer care, and established a dedicated team to manage recruitment of agents.
- **Real Time Adherence:** Aegis adopted Real Time Adherence (RTA) technology that enables the client to track differences between agent schedules and current agent activities in real time. The Automatic Call Distributor which supplies agents with calls also monitors their activities and enables supervisors to track the status of each agent, ensuring higher productivity per workday.

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### Fast Facts:

Over 4,800 FTEs servicing customers from the United States, United Kingdom, India, Philippines, South Africa, and Australia. Global capabilities delivered from locations in the Philippines, India, Costa Rica, South Africa, Australia, and the United States.

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- **Flexibility:** Aegis located the engagement in a rural call center according to the client's preference. Since Aegis believes that right-shoring is the best approach to take, it does not squeeze clients into offshore situations if their needs do not warrant them. Aegis has the scalability and agility to handle customer lifecycle in any location. It can locate anytime, anywhere, with any process that makes business sense.
- **Recommend-a-Friend:** Aegis introduced a question into customer surveys to determine the extent to which a customer is likely to be an advocate of the client's brand and its products. The answer ranges on a scale of 1 to 10 and functions as a measure of performance quality.
- **Quality Excellence:** Quality Excellence (QE) measures adherence to Policy and Procedures and issue resolution as available for reference in PORT (online information tool) as well as member treatment. A call scores out of a total of 100. Aegis assesses QE on a minimum of 5 calls per agent per month. QE performance is expected to score a monthly minimum of 95%.
- **Customer Satisfaction:** Aegis introduced a dedicated Service Delivery Manager for Customer Experience to perform weekly in-depth analysis on the survey results, specifically on the Recommend-a-Friend question.
- **Aegis Proprietary Monitor Application Database:** Aegis developed a custom monitor application database to meet the client's complex scoring and records-retention requirements.
- **Desktop Applications:** Aegis created a web-based application to securely share member information with the client system. This application was the basis for the client's front-end application deployed across their proprietary sites as well as vendor sites.
- **Developmental Calibration Sessions:** Aegis established a specific calibration session process involving quality analysts, supervisors, agents and the client. Agents are asked to provide feedback on their call and provide a commitment on improving two areas of their calls. This process is now implemented across all of the client as well as vendor sites. It has proved so effective that the client now calls Aegis for insight on improving their quality scores
- **Dashboards:** Aegis developed a client-facing dashboard of performance measurements to provide greater visibility into operations and demonstrate return-on-investment and all service levels with Six Sigma standards for quality, operations and training.

## Services Provided By Aegis

After an extensive vendor search, the client selected Aegis due to the domain expertise in financial services and experience in handling high-value customers to provide outbound customer care for its rewards program. Aegis provided 175 (English and Spanish) agents to assist in the following services:

- Responding to card member inquiries as to how the program works and what benefits are offered
- Program enrollment
- Point balance
- Point reinstatements
- Point redemptions
- Travel planning assistance
- Providing assistance with the Membership Rewards website
- Program cancellation requests

## Key Results and Benefits

- Aegis has helped the client turn customer experience into a differentiator.
- The client utilized Aegis' front end application to develop their own proprietary one, saving them thousands of dollars on development from individual vendors and allowing them to move programs from site to site with ease and speed.
- Aegis' Developmental Calibrations Session process was implemented across all partners, giving them a lift in CSAT (Top Box & RTF) scores by 2-3% percentage points within 6 months of implementation.
- Moving the programs to rural locations reduced client costs by 15% due to lower labor costs in rural areas.
- With its knowledge base and use of RTA, Aegis far exceeded SLA requirements – 88.3% of the calls offered were answered in the first 20 seconds, beating the target of 80%.
- RTA monitoring allowed the client more visibility in real time operations. It also helped minimize time-loss, thus increasing agent efficiency and reducing costs.

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“Aegis has deep experience in handling a multitude of customer care programs, along with the knowledge to identify potential issues that clients could face. We know that Aegis can provide strategic advice and solutions to provide our members with the level of customer care they deserve.”

– Director of Membership Rewards Operations

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## About Aegis

Aegis is a global consulting, technology, outsourcing and training & education company committed to impacting clients' business outcomes by focusing on enhancing customer experience across all touch points and channels. Aegis was founded 30 years ago in the US and now has operations in 55 locations across 13 countries with more than 55,000 employees. Aegis services over 300 clients from verticals such as Banking, Financial Services & Insurance, Technology, Telecom, Healthcare, Travel & Hospitality, Consumer Goods, Retail and Energy & Utilities. The company is wholly owned by the Essar Group, a USD 27 billion conglomerate.

For more information, visit [www.aegisglobal.com](http://www.aegisglobal.com) or follow us on Facebook ([www.facebook.com/aegisglobal](http://www.facebook.com/aegisglobal)) and Twitter (@aegisonline)

## Our Services for the BFSI Industry

Aegis has extensive experience in BFSI industry, managing over 40 million transactions annually in this sector. Our solutions span include Inbound Sales, Lead Generation, Customer Care, Helpdesk, Fraud Management, Collections, Loan Origination and Servicing and Back Office Services

For more information visit [www.aegisglobal.com](http://www.aegisglobal.com)

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The banking sectors that we serve are as follows:

- Credit Cards
  - Insurance
  - Mortgage
  - Banks
  - Loan Providers
  - Collection Agencies
  - Online Broking Companies
  - Risk Management Firms
  - Investment Consulting Companies
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