

## Bank of Communications Pacific Credit Card Call Centre Identifying the issues

Pacific Credit Card Center (PCCC) was established by the Bank of Communications (BoCom) and HSBC and operates within BoCom. Using HSBC's advanced technology, it markets itself as the "the global card for the Chinese people", offering a new consumer culture, providing a worldwide, individually tailored service.

Competition has become more intensive, with foreign banks joining forces with domestic banks, negating any advantage of the BoCom/HSBC link. With that differentiation gone, BoCom management realized that superior customer service was even more important and began looking for sustainable solutions to improve customer service levels. With over 1500 (and an ongoing increase of) customer service agents in its call centre, this represented a challenge so they invited Renoir Consulting to assist them.

Management at BoCom felt very strongly about sustainability and change from within, as does Renoir. They decided to implement the required changes themselves, following our focus Process™, which is designed to identify the root causes, create buy-in and set up implementation. Change is not easy, however they have a talented, motivated team and we wish them well.



"We are better equipped and will use the tools learned to make continuous improvement for better results. In short, Renoir has contributed to make changes to our team; the change is visible and means a lot to us."

**Wang Hui feng**  
**Bank of Communication**  
**Credit Card Centre**  
**Customer Service President**

### FOCUS PROCESS™

As noted above, this engagement was a bit unusual as the client was interested in a very specific, pre-defined objective, that they wished to implement themselves. Our role was to train the internal Change Champions to give them the best chance of success.

The main objectives of the engagement were to increase the capability of the BoCom/PCCC Customer service agents (CSAs) in resolving customer problems, generalize current best practices, and analyze root causes of customer complaints. The targets were set at the outset, based on our client's desired key performance indicators.

The scope was divided into two areas:

- **Classic and gold Credit Cards**

Increasing the rating of overall CSA service to 75%, reducing the duration of complaint handling to 24 hours and increasing the proactiveness of CSAs in resolving customers' problems to 30%.

- **Platinum Credit Cards**

Increasing the rating of overall CSA service to 75%, reducing the duration of complaint handling to 12 hours and increasing the proactiveness of CSAs in caring for customers' needs to 30%.

### APPROACH and FRAMEWORK

Based on the agreed scope of work and improvement areas identified, practical tools were developed and customized to address those issues. Full time taskforce members from BoCom worked hand-in-hand with the Renoir team throughout the trial run phase to ensure that the knowledge and experience of implementation stayed with the organization.

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Following are some of the solutions agreed and trial runs implemented:

**1. Short Interval Control**

Supervisors conduct a daily routine check on its team to ensure preventative actions are taken to minimize risk of complaints

**2. Daily Briefings (Morning and Evening)**

To increase the team spirit and share learnings to motivate CSAs to become more proactive in their daily work

**3. Complaint Review System**

This helps the call center to have a systematic way of reviewing complaints and take corrective actions

**4. RACI**

This will help the center to have a holistic view of different authorization levels for its staff and enables them to review and revise the authorization settings

**5. Customer Contact Strategy**

Platinum customers are grouped into different categories with a customized contact strategy developed according to their needs

**6. CSA Motivational Strategy**

To increase the customer satisfaction level, the call center needs to firstly improve its CSA satisfaction level. We believe that only happy staff are able to create happy customers.



**CONCLUSION**

Renoir’s approach is designed to help our clients from a tactical perspective by ensuring a structured implementation of customized solutions. Throughout the whole journey, Renoir acts as a catalyst across the client’s organization to facilitate the changes to systems, processes and organization, and supports all levels of the client’s team in executing the change process. This approach has helped to ensure that the client’s management team has an excellent chance of bringing about great improvement and enabling and empowering its CSA’s ability to resolve their customers’ problems.

**THE RENOIR GROUP**

Renoir Consulting is a world leader in sustainable, implemented change. Founded in 1994, Renoir has offices located in North and South America, UK, Europe, Turkey, Middle East, Southern Africa, India, Pakistan, China, South East Asia and Australasia. With over 350 fully employed and highly trained consultants, their work across a wide range of industry sectors gives them a broader perspective of the issues facing your business, allowing them to be sensitive to your unique challenges, culture and specific business issues. This cross-pollination ensures truly effective, rapid and sustainable solutions.

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