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So you've had a 166?

an article from T10

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Ok, we all know what happens now and in contrast to the fine, one of the positive outcomes is a new T&C Scheme. Likely to have been written by one of the "big four" for an inflated sum, at worst it's a re-hash of what you already had and at best it'll put a new complexion on the face of your business.

However, just like Joan Rivers, there's only so much which can be done on the face of things – you have to get under the skin of the business and see what makes it tick.

Setting about the fix means there will undoubtedly be re-writes of job specs and functions and a wave of redundancies followed by new and re-hires later on. There'll be a scapegoat or two, scrapping over the top jobs and dislike of the nosey suits placed by your choice of the big four, converting your meeting rooms into temporary office space, into which you only venture with a strict appointment, attitude and dress code.

Inevitably, before long someone will say "We need to educate the troops - we need a learning intervention to embed the T&C scheme." Nods all round, top-ups of coffee for the discussion ahead followed by suggestions of "let's use those guys who came in and turned the sales department around". Er, no actually. Those guys turned the sales department into the mis-selling elephant in the room which everyone knew deep down would be spotted sooner or later.

Then a learning provider is appointed and the game is on. That's until it is decided that it needs to be underpinned (justified) by an encyclopaedia's worth of knowledge about new legislation, dos and don'ts, competence and non-competence, advised and non-advised information dumped on your contact centre and customer-facing people. This isn't exactly the learning intervention you had in mind, it's more of an information overload which will turn your people into legislative robots and prevent them from doing their job. Hold on a moment, "doing their job"? Surely to do their job, your people need to know every and all piece of compliance legislation, every statement the FCA puts out, what Prudential Regulation actually means? Whilst it is wholly appropriate to re-educate your people about what went wrong and how to stop it happening again, this is better achieved through a complete review of who does what, how they do it and why.

At some point early on, someone will therefore commission a companywide Training Needs Analysis. Now, it's an oft overlooked fundamental principle of TNA that you have to understand what people do for a living rather than what they know about your products or services. Something which will collide with the information dump which the suits are demanding.

The story about "Dave the Sales Manager" highlights absolutely why there is never a need to dump information and overload sales people with irrelevant stuff which detracts from what they actually do. Dave felt that for his team to sell more widgets, they needed to know everything there was to know about widgets. They attended training which included a quiz to prove they knew their widgets inside-out before going back on the 'phones. Three months later, sales revenue was down 15% and three months after that, down a further 20%.

Dave had created an information dump. He'd overloaded the sales force with irrelevant information which meant that they became living, breathing, widget encyclopaedias instead of highly focussed sales people. The sales process now took two hours and the balance of conversation was 90% in favour of the sales person. Customers did not buy the widgets because they weren't told how the widgets would benefit them. Dave had forgotten that his team's job is to sell, not to be humanoid technical manuals simply reciting information. He'd also forgotten that sales people sell to earn themselves and their company a living.

In the regulated world, yes, of course, firms have to be compliant. They have to have governance and they have to be prudent. But they still sell something to generate revenue.

The whole point is about action. Action to make the business compliant. Action to ensure it stays compliant. Action to lead the business back to a competent Business As Usual state. These actions will involve the customer-facing people so it's appropriate to analyse what they do, which may look something like this:

- how the implications of relevant legislation affects people's roles
- ensure all people are competent in their activities.
- ensure all line managers can judge competency
- ask open questions which identify their customer's needs
- identify the best product for the customer
- emphasise the benefits which impact the customer most
- use their finely honed sales skills to close the sale
- increase compliant sales 8% by the end of the fiscal year.

The fix therefore has to take this into consideration during the TNA. The Analysis must therefore identify:

- the business goals
- what people need to do to reach the goals
- their behaviours
- what people really, really need to know in order to keep their focus.

Another question for the suits is – does the business have its HR, L&D and marketing functions communicating with each other, collaborating with each other? And I mean actually speaking with each other face to face.

What The, What…? as Liz Lemon of 30 Rock would say – HR speak to marketing – are you mad? Well, no actually. Typically, customer-facing people don't report directly to anyone in marketing or have any contact with them and neither does anyone in HR, so HR isn't able to put customer-facing people in place who can deliver on the marketers' message.

Examples of companies who have brought in their marketing function to oversee, support or even run their contact centres, seem to have the right idea. They understand that the business does something, sells something off the back of marketing to create revenue. Industry studies indicate that where HR and marketing are not in sync, they try to improve customer service by focussing on hiring alone or training alone or incentives alone. All very disjointed – do you think? None of these three elements alone are a panacea for success in increasing staff retention or performance along the route to customer retention and advocacy.

In the regulated world, if you think about it, customer service has to be compliant i.e. the customer has to be serviced in a compliant manner. The metrics for that should indicate competence on the part of the customer-facing people as well as Net Promoter or Customer Effort Scores. How else are we to judge their performance?

Whatever the reasons for the business being where it is, it has to change and those tasked with the change need to keep sight of what the business does and how it does it, for sure. But it's also about attitude, philosophy, culture, time on task, convenience, simplicity, re-sequencing, less being better and WhiteRooming.

I worked on a project for an insurance company which, after a multi-million pound fine by the regulator, a new T&C scheme and L&D intervention, are the epitome of these values having had their US marketing folks transfer to the UK and take over the running of their contact centre, underpinning it with the "Effortless" concept. Everything they do is linked to a common theme or message and boy, is it working…

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