

From Frustration to Loyalty: How a Digital Bank Reduced Complaints by 63% with the 'Head Over Heels' Program



Company Overview

A leading American mobile-first bank offering high-yield savings, credit building tools, and instant cash advances, all accessible through their user-friendly app.

Challenges

The client faced a rise in emotionally charged interactions, causing frustrated customers to escalate, and we saw an increase in customer complaints. This created challenges like burnt-out agents from constant negativity and a lack of tools to de-escalate difficult situations.

Solutions

[24]7.ai designed the "Head Over Heels" training program to equip agents with the skills to handle difficult conversations with ease, compassion, and resilience.



About the client

Our client is a leading US digital bank a new kind of bank that is mission driven, FDIC insured and designed for the way their customers live their lives. They combine banking veterans with tech experts to deliver a mobile app with premium features: faster money access, high-yield savings, and automatic saving tools. Focused on simplicity, security, and speed, they empower their customer to manage their finances and improve your financial health.

To efficiently handle complex customer issues, they partnered with [24]7.ai for Voice support in Guatemala.

Challenge: Managing Frustration and Difficult Conversations

Digital banks, while lauded for convenience, often lack the human touch to navigate complex situations. This creates a hurdle when frontline staff can't resolve intricate issues, leading to frustrated and angry customers escalating. The Emotional Toll of Difficult Conversations

Difficult conversations are inherently stressful for both customers and agents. Unlike typical calls, these situations are often charged with frustration and anger. Simple issues like unauthorized charges, mobile wallet problems, or login difficulties can quickly become emotional battlegrounds. This strained the customer relationship and highlighted multiple challenges:

- First, the emotional toll negatively impacted customer satisfaction.
- Second, our client reported concerns about agent performance in these high-pressure situations.
- Third, agent burnout, making it difficult to retain staff and effectively serve customers.

From Frustration to Resolution: The "Head Over Heels" Initiative in Action

[24]7.ai addressed this challenge with the innovative "Head Over Heels" program. This program moved beyond just scripts and technical training. Instead, it focused on equipping agents with de-escalation techniques, building emotional resilience, maintaining a professional detachment from negativity, and maintaining composure, allowing agents to truly understand customers' frustration and collaboratively find solutions that addressed the root cause of dissatisfaction.

Business Outcomes

**63%**

Decrease in customer complaints

**15%**

Decrease in call transfers

**11%**

Improvement in QA scores for login issues

The "Head Over Heels" initiative employs a series of techniques, each building upon the previous one to create a comprehensive approach to help agents prepare themselves to deal with difficult customers every day. Here's a breakdown of the key methods:

Hugging a Porcupine

This metaphor introduces the concept of customer defensiveness. Just like porcupines raise their quills when threatened, customers may become defensive when feeling frustrated or upset. With this approach Agents learn to recognize these signs and take charge and respond with active listening and careful questioning and meaningful conversation. This helps de-escalate the situation and paves the way for a more productive conversation.

The Grandma Approach

This approach encourages agents to treat customers with the care and dedication they'd give their own grandmother. Just as they would listen to and assist their grandmother, even when she is difficult, they are trained to stay in an outcome-frame and access compassion while assisting difficult customers. In tough moments, this approach helps them draw on an internal anchor of calm, navigating with positivity and the intent to help. This ensures every interaction is handled with grace and effectiveness, leading to happier and more loyal customers.

Shifting Gears: The Right Mindset for Success

Beyond understanding emotions, the program equips agents with a positive, solution-oriented mindset and adaptability to navigate challenges. They learn to stay calm under pressure and creatively solve problems, inspired by Bruce Lee's philosophy of "being like water.more productive conversation.

Maintaining Composure: Mindfulness Exercises

To maintain composure during intense interactions, the program equips agents with mindfulness exercises like mindful breathing to help them de-stress and center themselves before calls, leading to calmer interactions and better customer connections.more productive conversation.

Structuring Interactions: The L.A.S.T. Framework

L.A.S.T. empowers agents: Listen, Acknowledge, Solve & Thank. This framework guides them to navigate interactions, understand concerns, and find solutions collaboratively, leaving a lasting positive impact.more loyal customers.

CX Journey Mapping

Agents engage in CX Journey Mapping exercises. By delving into customer personas and mapping their journey through various scenarios (unauthorized charges, login difficulties, etc.), agents gain valuable insights. This allows them to anticipate emotional and logical touchpoints, tailoring their approach for a more effective interaction.

Implementation: A Hands-On Approach

The "Head Over Heels" program was an impactful learning experience. Delivered as a six-hour workshop, it incorporated interactive exercises and practical skill development. Customer journey mapping activities were woven into the program to deepen the understanding of customer pain points and emotional triggers. This hands-on approach equipped agents with the skills to become more resilient and cultivate a mindset that views each customer's intent as unique, requiring a tailored approach during highly emotional situations.

Head Over Heels: Transforming Agent Performance and Customer Experience

The "Head Over Heels" program delivered significant results, transforming the way agents interacted with emotionally charged customer interactions. Key metrics paint a clear picture of success:

63%

Decrease in customer complaints showcasing the program's ability to turn negative interactions into positive resolutions.

15%

Decrease in call transfers showing that agents were better equipped to handle difficult calls.

11%

Improvement in QA scores for login issues exhibiting the effectiveness of the training in achieving solutions for this critical metric.

Beyond the numbers, observations revealed a shift in agent behavior like enhanced call quality, reduced customer complaints, deeper understanding of customer needs/intent, and improved customer satisfaction because of meaningful, fulfilling conversations and connections with customers.

"Head Over Heels" successfully transformed agents into resilient and astute problem-solvers. By integrating innovative methodologies and training paradigms, the program not only elevated the quality of customer interactions but also empowered agents. This translated to lasting customer loyalty and a strengthened brand reputation.

The "Head Over Heels" program yielded not only measurable results but also rave reviews from participants and key stakeholders.

Testimonials

The Client CX Manager:

Praised the program's "instructional value" and its impact on understanding customer emotions, stating "This is Fantastic!". This highlights the program's success in equipping agents to deliver exceptional service.

Country Head for Guatemala:

Acknowledged the program's effectiveness in fostering teamwork and enabling agents to be more resilient during challenging situations, calling it an "Excellent initiative and addition to our practices." This underscores the training's ability to empower agents with practical skills for complex customer interactions.

Participants consistently lauded the program's clarity and practical approach. The "Grandma Approach" particularly resonated, reminding agents to treat all customers with patience and respect. With these skills, agents are better equipped to navigate even the toughest situations, leading to more meaningful connections and a lasting positive impact on customer experience.



Contact us

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About [24]7.ai

[24]7.ai is a global leader of Customer Experience (CX) solutions and services and a trusted partner to the world's leading brands for over two decades. Always at the forefront of CX innovation, [24]7.ai transforms Customer and Employee experiences through its world-class AI-powered Contact Center products. Leveraging deep operational expertise and advanced AI capabilities, [24]7.ai bridges the CX gap, enabling businesses to deliver consistent, proactive, and hyper-personalized experiences to every customer, every time.

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