

**The meaning of life  
experience:**

contact centre staff and  
customer outcomes

Summary

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# INTRODUCTION

The life experience of staff has been cited as playing a role in the service customers receive.

For example, it has been suggested that if a customer says they are getting divorced, an adviser who had experienced similar events may understand the ramifications and respond more appropriately than someone who has not. Life experience has also been referenced as a reason for instances of poor service delivery, for example, when an agent displayed a lack of empathy towards a customer disclosing a vulnerability.

If life experience does affect customer outcomes, it could have a great impact on how firms recruit, train, and support their first line staff. There could be opportunities to improve on the service delivered by utilising the knowledge or skills of existing staff. There may also be risks that need mitigating to ensure the life experience of staff does not lead to detrimental customer outcomes. With this in mind, we sought to explore further the questions around the life experience of customer contact agents and the impact on customer outcomes.

The research raised a host of considerations for firms in relation to the life experience of their staff. These included the need for:

- **Recruitment** processes that up-skill and support staff involved in the assessment and interview process, to best identify talent from a range of backgrounds
- A **culture** that empowers and values agents, encouraging a work environment focused on good customer outcomes and sharing examples of best practice

- **Training** that utilises and builds on existing knowledge whilst developing the core skills identified during the recruitment stage
- Ongoing agent **support and aftercare** that recognises the challenging role agents have and how coronavirus has affected the nature of their workplace

## BACKGROUND

To complete this research, we involved three registered firms – one a bank, the other a lender, and one a debt collection agency and debt purchaser. Alongside reviewing information covering the recruitment and training of their customer contact agents, we completed three interviews with each firm. Each involved senior management from Operations, Recruitment, and Training, and aimed to gather their understanding of life experience and the potential impact it has on customer outcomes.

We are grateful to every firm and the individuals involved for their participation in this work.

This version is a shortened version of a piece available to firms registered to the Standards of Lending Practice. If you have any questions about this piece, would like to hear more about Insight & Support or are interested in becoming a registered firm, please contact us through the details provided at the end of the document.

# WHAT CONSTITUTES LIFE EXPERIENCE

To begin this research, we asked those interviewed to explain their understanding of the phrase ‘life experience’.

A variety of life events were given as examples of what may increase an individual’s life experience. Examples of these include:

- Addiction challenges
- Becoming a parent
- Bereavement
- Buying a home
- Caring for children or others
- Divorce
- Educational background
- Family breakdown
- Financial difficulties
- Living independently
- Marriage or long-term partnerships
- Physical or mental illnesses
- Previous work experience
- Travelling
- Volunteering

## RELATIONSHIP TO AGE

Although there are certain life experiences that tend to come with age, a majority of interviewees agreed that age and life experience are not strictly correlated. There are certain ‘milestone events’ that are to a certain degree dependent upon age, such as getting married, having children, or taking out a mortgage or credit card. However, there are also many potentially challenging and formative life experiences that can be had at any point in life.

## UNDERSTANDING CUSTOMERS’ SITUATIONS

It is crucial that staff understand the various life events that can affect customers. Some staff starting in the agent role will be surprised to discover the breadth of issues that they may discuss with customers, including vulnerable circumstances, fraud, or bereavement. By managing agents’ expectations of what they will be dealing with, firms allow staff to ask questions during the recruitment process or training about what the experience will be like and how best to support customers. This helps prepare them for when they transition from the classroom into the live environment.

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## Managing agents’ expectations

One firm plays examples of calls handled on the first line during their interview process. This increases a candidate’s understanding of the various challenges customers face and allows the recruitment team to assess the candidate’s reactions to the various calls.

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# THE SKILLS ASSOCIATED WITH LIFE EXPERIENCE

The predominant skills and abilities associated with life experience, as described by a majority of those interviewed, were resilience, the ability to empathise, and confidence.

Life experience could also deliver heightened communication and engagement skills (soft skills).

It was clear that life experience did not always bring these skills and that those who had experienced less life events, such as candidates who joined straight from college, also displayed them. This shows the need to find the candidates with the greatest potential and skill set, rather than those from a particular background.

## RESILIENCE

Resilient agents were described as those being able to deal with challenging situations and deliver fair outcomes to customers every time, despite having been on a long shift and having dealt with multiple customers. It is important to note that successful agents cannot rely on being strong in one area but weaker in others. Agents need to have a balanced skillset, for example, showing resilience whilst also being empathetic to customers in difficult circumstances.

## EMPATHY

The ability to show empathy was stated by a majority of interviewees as a benefit to having staff with more life experience. Again, it was not that those without life experience could not show empathy and build relationships with customers. Rather, it was felt that having lived through certain experiences could make

it easier to empathise with a customer going through similar events, although this was not always the case and raised some risks, for example, around oversharing (see section 'Risks associated with life experience').

## CONFIDENCE

Agents with more life experience were described as often being more confident, both in their approach within the workplace and in understanding the outcome the customer requires. Confident agents were also seen to be better at asking customers direct but open questions when needed. This was contrasted with less confident agents who could sometimes skirt around questions they found potentially uncomfortable, for example, when asking the customer details about a vulnerability.

## COMMUNICATION AND ENGAGEMENT

There was a split on whether there were heightened soft skills for those with more life experience. Some interviewed strongly believed there was and others did not see any difference between those with or without significant life experience. Most interviewees thought that although soft skills can be improved through training, some individuals were naturally better at building a rapport and communicating with others. Because of this, soft skills are a principal skill looked for during the recruitment process, including during interviews and team based assessment centres.

# TRAINING

Other than the training on financial products relating to the agent's role, there was no set 'life experience training' or anything similar and it is not expected for this to be case. The exception to this was for staff joining in outsourced call centres situated abroad.

When outsourcing abroad, it was necessary for the firm to ensure that customer contact staff had a sufficient level of knowledge of life in the UK to assist customers. This included giving training on topics that would not need to be delivered within the UK, but would be mostly unknown to employees in India, the Philippines, or elsewhere. For example, training was provided explaining some of the touchstones of everyday life, including the NHS, UK seasonal holidays, and the benefits system.



# THE BENEFITS OF LIFE EXPERIENCE

Interviewees provided a number of perceived benefits to recruiting and retaining staff who have different life experiences.

## FINANCIAL KNOWLEDGE

Firms indicated that having life experience could include a knowledge and experience of various financial products, such as credit cards and mortgages. Although training would be provided on any products that the agent would be working with, prior knowledge was seen as a useful and something that training could then develop.

## THE COST OF LIVING

Having lived alone, or away from parents or primary carers, was seen as a potential help when assisting customers during income and expenditure assessments. This was due to those agents having a better understanding of the costs involved in day-to-day life.

## Developing knowledge: financial

Some firms found staff joined without much knowledge of routine taxes and expenses. An example was given of a staff member in training who, when going through an I&E form for the first time, asked what council tax was.

Training on such things may well be missed because, for most adults living independently, council tax is so well known that it almost 'goes without saying' what it is, how much it is, when it is due etc. However, this instance raises the important point that training should be delivered with all the audience in mind. It was positive that this particular staff member

had the confidence to ask when unsure and such questions should be encouraged in an open training environment.

## FEEDBACK

Candidates who had recently been in college, higher education, or training were thought to sometimes be better at receiving feedback and development points. This was believed to be because they were still in the educational mindset and used to getting feedback on their work.

## THIRD PARTY ORGANISATIONS

It was mentioned that there could be a benefit in having staff who had used the services of third party organisations as they would have first-hand knowledge of what the third party could do to assist. Effective signposting occurs when agents can 'sell' the benefits of seeking help to those customers who need it.

Firms should train their staff to understand what each of the main organisations they signpost towards do and how they can assist customers in a way the firm cannot. Such steps can help raise the standard of signposting by increasing the agent's ability to tailor their signposting and explain to customers the value in seeking third party help.

## TECHNOLOGY

Some interviewees thought that younger agents were more confident and able in their use of technology. As financial service providers continue to move into the digital space, along with the requirement to use IT systems to conduct the agent's role, having staff who understand and are confident in using technology was seen as beneficial.

# RISKS ASSOCIATED WITH LIFE EXPERIENCE

The skills associated with life experience are positive attributes for any customer service agent to have. However, there is a flip side to life experience with some risks highlighted that firms should be wary of.

## OVERSHARING

The risks discussed predominantly related to the inverse of the skills, for example, the ability to empathise brought with it the risk of oversharing. This involves situations where the agent hears a challenging customer situation and connects with it, believing they have been through the same experience or something very similar. Oversharing leads to agents either discussing their personal situation rather than the customer's or assuming that they know the best solution without first considering the customer's individual circumstances.

## APATHY

The potential for apathy or cynicism was highlighted as a risk for agents who had gone through certain life experiences. An example could be an agent who has gone through a recent relationship breakdown who then has to assist a customer who is going through a divorce. Dependent on the individual agent, their situation, and how they had dealt with that experience, it could be that they struggle to help the customer without displaying negative feelings on the matter.

## STAFF WELLBEING

All interviewees acknowledged the exceptionally hard role that agents have. This is due to the wide range of customer interactions held on a daily basis, sometimes involving difficult or upsetting calls. Agents are, of course, individuals with their own lives who occasionally face challenging personal experiences. For this reason, it is important that firms recognise the risk of agents supporting customers when they are in too vulnerable a position to do so.

A clear example of this is in relation to bereavement. If an agent has suffered a recent bereavement, it is possible that they are not emotionally in the right space to support a customer going through the same experience.

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## Culture and support

It is critical that firms have a culture where agents can, if they choose to do so, openly discuss personal challenges with management or others. Staff should feel confident they will be supported and the information will be treated confidentially.

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## **LACKING SHARED EXPERIENCE IN DELIVERY AND DESIGN**

During the interviews, we discussed how staff need a good understanding of the type of customers they serve and who the firm's products are aimed at. Remembering who may access the product is especially important for those designing or implementing the products themselves or the policies and processes that deliver them. Those staff members may be in very different parts of their lives than the customers they are seeking to serve. This can create a risk that new products or changes to an existing approach are implemented without thinking about how they could impact all potential customers.

## **SHARING LIFE EXPERIENCES**

Many agreed that teams with a mixture of backgrounds and abilities also brought varied levels of life experience. There was a view that there is potentially more to be done in terms of team members learning from each other by sharing their experiences with colleagues and management, for example, in lunch and learn sessions or through 'interviews' published internally.

## **CORONAVIRUS AND HOMEWORKING**

A recent difficulty was highlighted in relation to agents working at home due to the coronavirus.

For contact centre roles, a difficulty of home working can be that those in a position to offer help are physically separate from their teams. In most centres, teams are arranged in a way in which a difficult call could be overheard by a manager or colleague, or monitoring may raise an assistance flag with a manager only a short walk away. Firms need to be confident that the equivalent support is available for those working remotely, with thought given to the live monitoring and contact that can be made whilst an agent is on the phone.

# CONCLUSION

Although it would be wrong to say that the individual life experience of an agent would directly lead to a more positive or detrimental customer outcome, the skills associated with life experience are of paramount importance. By recruiting those with the best initial skillset and experience, firms can then train agents to the level where they can add value to all customer interactions.

Training and mentoring should build upon those skills with training pitched at a level where everyone, regardless of their previous work or life experience, learns and develops. By having an onboarding experience that places an emphasis on values and culture, firms can impress upon agents the importance of their role and how their behaviour has a direct impact on customer outcomes.

In taking efforts to manage the risks detailed within this piece, firms can utilise the potential benefits of agents' life experience. Having a workplace where agents are confident to discuss personal challenges both helps the individual and ensures they are in a position to support customers. Firms should also be confident that changes to working practices brought about by coronavirus do not lessen the support available to agents, as this enables them to be in a position to do their best for the customer.

If you have any questions about this piece or would like to hear more about the LSB or Insight & Support, please contact us through the details provided below.

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