

# Case Study: Enhancing Workforce Management through Certification

India's Leading Credit Card Company



## Process Certification Led to ~\$350,000 USD Savings

### About the Client

India's premier credit card company is headquartered in Gurugram, Haryana. It is the country's only publicly listed pure-play credit issuer, with the second-largest subscriber base, commanding a 19% market share.

### Client Challenge

This company faced the following challenges, which required COPC Inc.'s intervention:

- Achieving and maintaining a service level performance above 80%
- Optimizing the cost-of-service delivery
- Establishing a structured framework for workforce planning

### Scope

The scope of the workforce management process certification encompassed:

- Three voice program categories: Premium, Non-premium, and Service-to-Sales (S2S)
- Delivery support in nine languages, including English, Hindi, and seven regional languages

### COPC Solution

COPC provided support in designing a multi-faceted workforce management process through certification:

- **Forecasting:** Developed a comprehensive approach for all lines of business in nine languages, incorporating volume, average handle time and shrinkage components, with specific methodologies for both long and short-term forecasting.
- **Capacity Planning:** Performed advanced planning to determine headcount requirements, influencing recruitment and training strategies to address deficiencies.
- **Work Allocation:** Implemented advanced skill-based routing with clearly defined routing rules and monthly headcount updates for stakeholders.
- **Scheduling:** Created detailed schedules for all centers with language-level bifurcation and established a roster-locking process for better staffing accuracy.

- **Real-Time Management:** Centralized real-time tracking of key parameters, focusing on service level, call wait times, and schedule adherence.
- **People Management:** Defined minimum skill requirements, designed structured training plans, and instituted quarterly skill verification assessments for workforce management team roles.

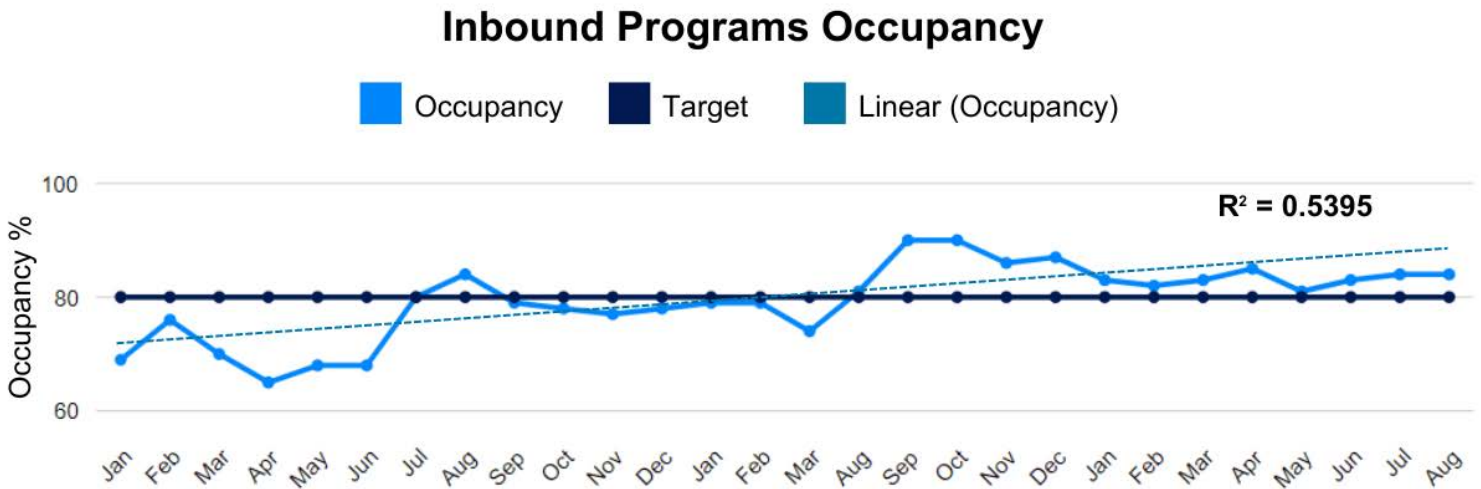
## Results

After implementing the solutions, there were significant improvements:

1. **Occupancy Rate Enhancement:** Figure 1 indicates the occupancy rates over a 28-month period. While the target occupancy rate was consistently set at 80%, the actual occupancy fluctuated. The linear trend ( $R^2 = 0.5395$ ) suggests a stabilization trend towards the target over time, likely due to improved forecasting and scheduling.

**As a result, there was a savings of approximately INR 3 crores or 350,000 US dollars.**

Figure 1



\*Occupancy is the percentage of time that agents are actively engaged in handling customer interactions compared to their available time.

\*Occupancy data not available from Apr'22 to Jul'22 due to system unavailability.

2. Service Level Improvement: Figure 2 demonstrates the service level performance over 12 months.

The service level improved markedly, increasing from 60% to 84%, exceeding the 80% target.

Figure 2



## Conclusion

Implementing COPC Inc.'s workforce management strategies yielded positive outcomes, demonstrating how targeted improvements in forecasting, capacity planning, scheduling, and real-time management can significantly impact service levels and operational efficiency.

This case study illustrates the successful application of COPC best practices in a complex, multi-lingual contact center environment, leading to enhanced performance and reduced operational costs.

## Client Quote

*"As a customer-centric organization, the COPC Inc. process certification is a significant milestone for our customers, partners, and teams. Aligned with our commitment to excellence in customer service, this further cements our position as a leading player in the India credit card market,"*  
said the then Managing Director and CEO.

## About COPC Inc.

COPC Inc. provides consulting, training, certification, benchmarking and research for operations supporting the customer experience. The company created the COPC Standards, a collection of performance management systems for customer experience operations, customer experience management, vendor management and procurement.

Founded in 1996, COPC Inc. began by helping call centers improve their performance. Today, the company is an innovative global leader that empowers organizations to optimize operations to deliver a superior service journey. COPC Inc. headquarters are in Winter Park, FL, U.S., with operations in Europe, the Middle East, Africa, Asia Pacific, Latin America, India and Japan. [www.copc.com](http://www.copc.com)

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