Case Study:
Combining Certification and Six Sigma for Performance Improvement

Citigroup Global Services Ltd.

> Customer service and operational efficiency have always been a key focus for us. We consistently work to deliver quality output to all our clients and their end customers. Certification to the COPC CSP Standard has allowed Citigroup Global Services to take this commitment to the next level.
>
> — Managing Director and CEO, Citigroup Global Services Ltd.

About the Client

Citigroup Global Services Ltd. (CGSL) is the global processing center for Citigroup entities in more than 45 countries. A pioneer in the Business Process Outsourcing (BPO) industry, CGSL services five product lines—cards, consumer finance, retail banking, capital markets & banking, as well as global transaction services. CGSL is now part of Tata Consultancy Services.

Challenge

Driven by its dedication to operational excellence, CGSL implemented a "Balanced Scorecard" initiative to determine, measure and manage the organization's key business drivers. The goal was to raise the standard by which it delivers services to all of its clients and end-user customers.

Solution

CGSL executives realized that working with COPC Inc. would simultaneously help them achieve the goals of their Balanced Scorecard initiative and drive performance improvement in their contact centers.

Benefit

Certification to the COPC Customer Service Provider (CSP) Standard proves that CGSL is a best-in-class customer contact center. Moreover, the certification process has enabled CGSL to realize benefits in a number of key programs impacting revenue, service, cost and quality.

Improvements

By certifying just one facility in Mumbai, CGSL achieved the following results:

- Customer satisfaction improved by 11 percentage points to 88 percent
- Average Hold Time (AHT) reduced by 13 percent
- Call quality scores increased by 31 percent and fatal error rates decreased 56 percent
- Promises kept went up nine percentage points to 75 percent
- Service levels increased up 18 percentage points to 93 percent
- Dialer efficiency conversion rate improved 8 percent
- RPC time reduced by 7 percent
- Customer Service Representative (CSR) utilization increased by 25 percent

The COPC Inc. Solution

The synergy factor: COPC CSP Standard and Six Sigma

The COPC CSP Standard is a performance management system for service operations for process control and improvement. The Standard is performance-centric and data-driven, using processes and people as enablers and leadership and planning as drivers. With more than 1,500 client assessments in 70 countries, the COPC CSP Standard is the most well-known and highly respected performance management system in customer contact centers and BPO operations.

Six Sigma, on the other hand, provides a generic approach that must be adapted for specific industries and applications, but provides a roadmap for process control and improvement through DMAIC (Define, Measure, Analyze, Implement, and Control) methodology.

When used in conjunction with Six Sigma, the COPC CSP Standard expands and helps define the voices for customer contact centers and provides specific key customer-related processes (KCRPs) and key support processes (KSPs) requirements.

The Standard established a baseline that identifies key gaps that can be closed by Six Sigma projects as well as ongoing benchmark performance data and best practices. Six Sigma enhances the COPC CSP Standard by accelerating implementation through projects, ensuring quantitative rigor and sustained improvement. Finally, the COPC CSP Standard validates the success of Six Sigma efforts through periodic independent assessments.

A world-class brand seeks to heighten its competitive edge

Operating out of state-of-the-art facilities in seven cities throughout India, CGSL offers BPO solutions and services to Citigroup's consumer, corporate and global wealth management entities.

Driven by its domain expertise in financial services and a highly evolved quality and control environment, CGSL's talented and dedicated workforce of 10,000 people demonstrates superior operational efficiency in more than 500 different processes, handling 600 million transactions and customer contacts annually. CGSL became certified to the COPC CSP Standard to make the best even better.

Choosing certification for performance improvement

Even though CGSL was servicing an internal audience and therefore had no external pressure to be certified, the executive team realized that working with COPC Inc. could help them achieve the goals of their Balanced Scorecard initiative, namely to determine, measure, and manage the organization's key business drivers to improve overall performance.

The COPC CSP Standard, apart from being the most well-known and respected performance management system, is highly prescriptive in terms of key metrics covering revenue, service, quality, cost, and customer satisfaction for service operations. It became the logical choice for the CGSL Balanced Scorecard initiative, as well as a method to drive performance improvements.

With the newfound insight that certification to the COPC CSP Standard was the beginning, not the final, stage of the performance improvement, CGSL set out to identify the business units that would participate in the certification process. They chose business units from the International Collections, Services and Consumer Assets Division. These units were selected because they deal with the most demanding set of clients, handle complex processes, and work with extremely service- and quality-conscious customers.

Certification to the COPC CSP Standards offer specific benefits to the financial services industry

The COPC CSP Standard is especially useful to organizations offering financial services since they must contend with a multitude of regulations. This COPC Standard is broad enough to act as an early warning system for regulatory issues. For example, the Standard enforces a system of management, measurement, and process control that monitors key areas that relate to specific regulations, such as data security, quality monitoring, and process control.

Moreover, while the requirements of the COPC CSP Standard are broad enough to apply to multiple industries, they are also easily adaptable to industry-specific processes.

For example, CGSL used the requirements of the forecasting, scheduling, and staffing processes to improve the accuracy of intricate foreclosure and bankruptcy transaction processing that led to improved servicing.

All of this made the COPC CSP Standard the perfect choice to help CGSL achieve even tighter control on metrics management while continually improving processes through exceptional teamwork.

The advantages of combining the COPC CSP Standard and Six Sigma

On the way to final certification, nearly 400 CGS employees participated in Six Sigma Yellow Belt, Green Belt, and Black Belt training programs. While certification to the COPC CSP Standard delivers a roadmap to high performance and process maturity, Six Sigma training provides the discipline to drive and sustain improvement.

Using the COPC CSP Standard in this sequence, with its service-specific measures and processes, served as an ideal foundation for Six Sigma. CGSL then used Six Sigma to speed up the certification process by applying rigorous Six Sigma problem-solving for performance and process improvement.

Benefits of Working With COPC Inc.

- Improved discipline in tracking and monitoring metrics; developed a standardized format for metrics reporting
- Reduced variation through tracking of standard deviation across agents/processors on key metrics such as quality and productivity
- Increased attention on process improvements using Six Sigma approaches
- Defined minimum skills and knowledge requirements ensured better job descriptions were given to human resources, which improved hiring quality
- Implemented a client complaint tracker, ensuring better tracking and resolution of client issues, which resulted in a higher Voice of the Customer (VOC) score
- Added end-user complaints on the transaction monitoring form to track these more closely to be more proactive to customer complaints

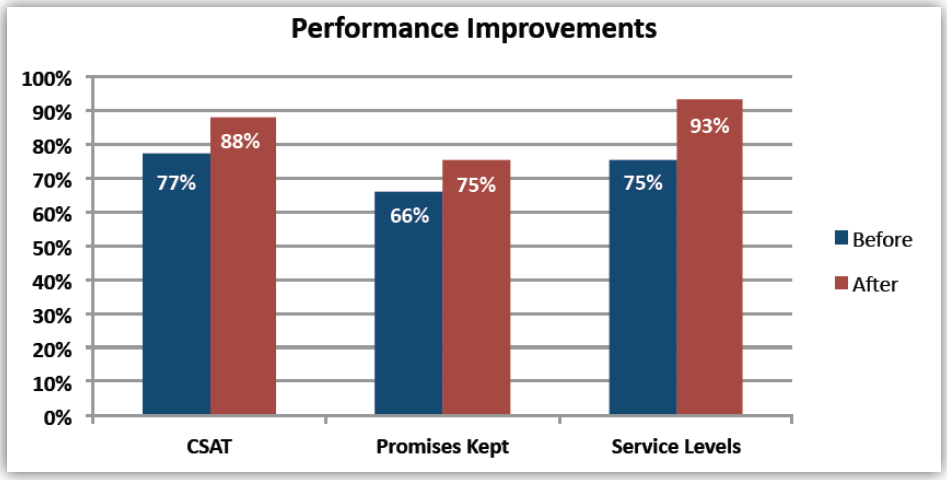

Figure 1: Figure 1 shows some of the results from certification to the COPC CSP Standard. The Mumbai center improved CSAT by 11 points, while Promises Kept also increased by 9 points. Service Level rose from 75 percent to 93 percent.

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.

Learn more at **copc.com**

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