
Final Summary Report
Evaluation of FCAC's
Consumer Contact Centre

Protecting Consumers  *Informing Canadians*

Prepared for
The Financial Consumer Agency of Canada (FCAC)

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LES ÉTUDES DE MARCHÉ CRÉATEC +

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1. SUMMARY OF RESULTS

1.1 BACKGROUND

- The Financial Consumer Agency of Canada (FCAC) was created by the Government of Canada in October 2001. The FCAC is responsible for:
 - ensuring that Canada's federally regulated financial institutions (FRFIs) comply with the consumer provisions applicable to them;
 - monitoring the FRFIs' compliance with their own voluntary codes of conduct (for example, *Canadian Code of Practice for Consumer Debit Card Services*) and public commitments (for example, zero liability for unauthorized credit card transactions);
 - informing consumers about their rights and responsibilities as well as helping them get the information they need to be more informed consumers of financial products and services.
- To this end, the FCAC established a Consumer Contact Centre (CCC). The CCC is a national call centre operated by CDIC (Canada Deposit Insurance Corporation), and is located in Ottawa.
- The CCC is a vital part of FCAC's operations, since it is usually the first interface between the public and FCAC. As an indication, the FCAC Consumer Contact Centre received approximately 600 calls per week between January 1 and March 31, 2006, from Canadian consumers on a wide range of issues.
- FCAC decided to conduct a "mystery calling" exercise to establish a baseline and to evaluate the quality of information provided by the staff of its Consumer Contact Centre on a variety of topics. The survey results will be used to track and monitor key performance indicators related to the CCC and to implement an action plan for targeted improvements, including ensuring appropriate training for CCC staff.

1.2 PURPOSE

- The Market Research Society (MRS¹ <http://www.mrs.org.uk/>) defines ‘mystery shopping’ or ‘mystery customer research’ as “The use of individuals trained to experience and measure any customer service process, by acting as potential customers and in some way reporting back on their experiences in a detailed and objective way.”
- Mystery shopping is a long-established research technique and is used extensively in many industry sectors, such as retail and the financial services, to measure the quality of service provided, to improve customer services and to help ensure customers are treated fairly.
- In broad terms, the purpose of this research was to evaluate the quality of service and information provided by the FCAC CCC staff and to ensure targeted training of CCC staff. More specifically, this calling exercise was aimed at:
 1. Evaluating the response time (was not to exceed 20 seconds);
 2. Evaluating how the calls are handled by agents, for example, the politeness, or going the “extra mile”.
 3. Evaluating if the request was answered on the first point of contact (at least 90% of the calls should meet this criteria);
 4. Assessing the quality of the information given, to gauge the agent’s knowledge.
 - Accuracy;
 - Completeness;
 5. Assessing the quality of any referrals made:
 - Is the referral to the appropriate organization;
 - Are callers referred to FCAC’s website.
 6. Evaluating the agent’s knowledge of FCAC’s mandate and the regulations that FCAC oversees, the financial services regulatory framework, and general issues related to financial services and products.

¹ *With members in more than 70 countries, **MRS** is the world’s largest association representing providers and users of market, social, and opinion research, and business intelligence.*

1.3 METHODOLOGY

NUMBER AND DISTRIBUTION OF CALLS

- Over a 10-week period between January 24 and March 9, 2007, a total of 100 “mystery calls” were conducted, using one of sixteen different scenarios provided by FCAC in both official languages.
- The calls were distributed randomly in terms of time of day and day of week. Each of the sixteen scenarios were used between 3 and 8 times.
- The CCC has four bilingual agents. The hours of operation are from 8:30 a.m. to 6:00 p.m. This means each agent should have received around 25 “mystery calls” in total, in French or in English. The CCC telephones’ call display option was suspended for the duration of the exercise to avoid telephone number recognition by the agents.

SCENARIOS

The key to successful mystery shopping is having simple, believable scenarios for the shoppers to follow. The scenario is made as realistic as possible so it mimics natural consumer behaviour in the market concerned and can be enacted convincingly by the mystery shopper. Mystery shopping is unlikely to work if the issue to be researched is not clearly defined. Scenarios are not scripts, but rather a briefing for the shopper that provides a plausible reason for their inquiry. For example, the shopper is provided a set of circumstances which we expect would bring the agent to provide specific information and to take specific actions as a result.

- FCAC designed sixteen scenarios to be used for this exercise. The scenarios were based on typical calls that FCAC receives and included inquiries about general financial services and products, as well as complaints related to the consumer provisions that are overseen by FCAC.
- FCAC provided Créatec with these scenarios along with the list of the expected responses by the CCC agents for each of the proposed scenarios, as well as the performance standards for the Consumer Contact Centre.

EVALUATION GRID

- Several criteria were evaluated in this exercise: how the calls was handled (courteous/respectful; willing to go extra mile; took the time to listen and understand; made sure caller got what he needed; and, easy to understand); the quality of information that was provided; and the quality of any referrals that were made.
- Part of the grid was to be completed during the call (list of information to be provided on some questions) while other parts were completed after the call was finished (qualitative aspects of the attitude of the agent, for example).

TEAM OF MYSTERY CALLERS

- The team of callers was selected from among our most experienced interviewers. It was composed of 3 males and 3 females, 3 bilingual, 1 French speaking and 2 English speaking interviewers of varying ages. An important criterion was that they have a rather neutral voice to avoid easy recognition by the agents at the CCC.
- At the beginning of the project, they received thorough training on the objectives of the exercise and, on every calling day, on each of the scenarios to be used. Two of the initial team of 6 callers had to be replaced so, in total, 8 callers worked on this project.

DATA COLLECTION

- Créatec put the evaluation grids of the sixteen scenarios into an easy-to-use electronic format, which differed in parts from scenario to scenario based on what FCAC identified as being required information to be provided by the CCC agent. This allowed the caller to fill each grid out immediately after the call and thereby kept the database up to date at all times.
- All mystery calls were placed by telephone from Créatec's central facility.
- All mystery calls were made weekdays, during the regular business hours of the CCC.
 - A pre-test was held on January 10th, after which it was decided to adjust the scenarios;
 - Half of the interviews were held from January 24 to February 9. Partial results were then produced, analyzed by FCAC, additional training was provided to the agents, and the calls resumed;
 - The second half of the interviews were held between February 21 and March 9, 2007.
- Créatec's full-time supervisors monitored the calls for the training period to ensure that correct techniques were used.

DATA PROCESSING AND ANALYSIS

- All data from the survey were processed by Créatec's statistical staff using STATXP, a VOXCO statistical software (www.voxco.com).
- Once the results of all interviews were gathered into the data file, the results were presented in a tabular format by theme.

- For each scenario, we produced a score card summarizing the results on each aspect. This score card covered all the aspects relevant to the evaluation (except for response time, which is not dependent on the scenario).
- This report presents the results of 100 mystery calls conducted between January 10 and March 9, 2007, using 16 different detailed scenarios.

1.4 OVERALL RESULTS

CLIENT RELATIONSHIP

- Overall, the access to the service and the quality of the service appear to be quite good.
 - Calls were answered within 20 seconds, 84 percent of the time;
 - On the whole, the agents interacted in a polite manner with clients and generally used plain language that was easy to understand by callers. The agents:
 - Were very courteous and respectful (88 percent of calls rated a 4 or 5, where 5 is considered excellent and 1 is considered poor);
 - Were very easy to understand (97 percent);
 - Took the time to listen (74 percent).
 - Two other results concerning the service were at a fair level. The callers felt that the agents:
 - made sure the callers got what they needed (61 percent achieved a rating of 4 or 5, where 5 is considered excellent and 1 is considered poor);
 - went the extra mile to provide them with the information (47 percent)².
- Depending on the scenario tested, the quality and quantity of information that was provided to consumers varied. Based on the information that had been identified as what was required information to be provided to callers, provided by FCAC, the callers mainly received accurate information, but it was not always complete.

² *“Going the extra mile” is not a measure of the clients satisfaction. Rather, it is a qualitative evaluation provided by the caller on his/her impression that the agent did more than what could normally be expected from the agent, providing more than standard information. As an indication of the clients satisfaction, please refer to the FCAC Consumer Contact Centre Client Survey conducted in 2003, which stated that 88% of consumers agreed that the staff who served them did an excellent job.*

- FCAC had also identified actions that the CCC agents should take such as referring consumers to FCAC's Web site or offering to send an FCAC publication. These actions were taken some of the time.
- The service offered by the CCC call centre could be more systematic in providing the information concerning FCAC's role and by promoting FCAC's website.

INFORMATION PROVIDED AND ACTIONS TAKEN

For each of the sixteen scenarios, we looked at what information was conveyed to the callers, the language used in doing so, and the accuracy of the information conveyed (the correct answers for each scenario was provided by the client, FCAC). Also, we looked at the actions that were taken (list was also provided by FCAC).

- Based on these criteria , the results of the exercise are summarized below, grouped by the strongest to weakest outcomes.

Strongest Scenarios (Agents asked questions and/or provided most of the information that FCAC identified as being required information)
Scenario 1 – Identification required to open a bank account
Scenario 2 – Fee to cash a federal government cheque
Average Scenarios (Agents asked questions and/or provided much of the information that FCAC identified as being required information)
Scenario 3 – Harassment by a collection agency
Scenario 5 – Debit Card fraud
Scenario 6 – Correct an error on credit report
Scenario 8 – Can a bank ask for a social insurance number
Scenario 9 – Disclosure of service fees
Scenario 12 – Victim of credit card fraud
Scenario 13 – Co-signature and future responsibility for paying a loan
Scenario 14 – Ways to improve credit rating
Scenario 16 – Maximum delays for RRSP transferral
Weaker Scenarios (Agents asked for and provided few of the information that FCAC identified as being required information)
Scenario 4 – Cheque Hold Policy
Scenario 7 – Interest calculation on credit cards
Scenario 10 – Right to offset outstanding debt with funds
Scenario 11 – Branch closure without advance notice
Scenario 15 – Refusal to cash a personal cheque