

# Employee Engagement: Gamification, Promoting Dialogue, Building Customer-Centric Culture

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June 2017



## CITI IN RUSSIA

**In 2017, Citi celebrates a 100-year anniversary since the opening of the first branch in Russia, Petrograd.**

**This has not been an uninterrupted period – Citi's history in Russia is closely intertwined with the history of the country.**

# Citi Is a Global Financial Services Company



## Citibank Globally:

- ▶ More than 200 years in business.
- ▶ Presence in 98 markets. Consumer banking in 19 countries.
- ▶ 3,000 branches in more than 100 top cities.
- ▶ 200 mln client accounts served.
- ▶ 50 years on credit card market.



## Citibank Russia:

- ▶ In Russian financial market since 1992.
- ▶ 700,000 individual clients.
- ▶ 3,000+ corporate clients.
- ▶ One of market leaders in wealth management and credit cards.
- ▶ Branches in 11 major Russian cities.
- ▶ 1,700 partners around the country.



# DIALOGUE ON CUSTOMER EXPERIENCE ACROSS FUNCTIONS

**Consumer Business Management Team**

**Customer Experience Committee: Business, Operations, Compliance, IT**

**Discussion on KPIs, Action Plans, Resources**



**NPS-focused tasks coordinated by Customer Experience team**

**Branches**

**Call Center**

**Customer Service**

**Back Office Teams**

# NPS-LINKED SCORECARDS



	Metrics	Sep'14	Oct'14	Nov'14	Feb'17	Mar'17	Apr'17	Target/ Standard 17
<b>CITIPHONE</b>	Call Center NPS	11%	16%	11%	33%	32%	40%	28%
	First Call Resolution	59%	63%	62%	58%	55%	62%	59%
	Telephone Service Factor (Gold line)	92%	95%	92%	89%	94%	94%	90%
	Telephone Service Factor (Regular line)	81%	85%	71%	74%	89%	87%	80%
<b>BOTTOM UP NPS</b>	Branch Relationship Manager	34%			43%	40%	38%	50%
	Internet Banking Platform	Internal measurements only			-1%	1%	1%	4%
	Branches	First Results Jun'15			57%	59%	60%	50%
	Cards Sales (Sales Experience)	First Results Jul'15			41%	39%	58%	50%
	Complaints	~6,600/month			~2,700/month			

■ Target Achieved | 
 ■ 25% Below Target | 
 ■ > than 25% Below Target

- ▶ Since 2015, NPS is one of key elements of performance evaluation.
- ▶ Radical improvement in service levels in Call Center and Complaints Resolution Unit.
- ▶ Number of complaints has gone down dramatically (only slightly linked to reduced number of accounts).
- ▶ Next challenge and big goal: radical improvement of customer experience with digital channel.

# CITIBANK'S GLOBAL FAIRNESS PRINCIPLES

We all have a role in  
**Treating Customers Fairly**

**Treating Customers Fairly** is a program aimed at helping colleagues bring fairness, value, clarity and dependability to all customer interactions.


The program is an extension of GCB's vision to operate as one bank, one culture and one team to harness the Power of ONE and deliver a remarkable experience to clients.

Use the **Fairness Principles** to guide your actions and behaviors as you incorporate fairness into your everyday activities.

Visit the Compliance Site today for more information:  
[www.citigroup.net/globalcompliance/consumer/tcf.html](http://www.citigroup.net/globalcompliance/consumer/tcf.html)

**Fairness Principles:**

- Works as Described
- Appropriate
- Value
- Ease of Understanding



- ▶ **WORKS AS DESCRIBED:** customer can predict how the product or service will work.
- ▶ **APPROPRIATE:** products and services are appropriate for customers, customers can rely on the bank to offer them products that match their needs.
- ▶ **VALUE:** customer receives value that is reasonably related to the cost of the product or service.
- ▶ **EASE OF UNDERSTANDING:** customer understands the terms and conditions of the product or service (particularly limitations or exclusions).

# "THE GOLDEN RULES" – CALL CENTER, SINCE 2015

- 1 Мы знаем, что клиент всегда прав. Исключения лишь подтверждают правило.
- 2 Мы относимся к собеседнику доброжелательно, с уважением и искренним интересом.
- 3 Мы делаем всё, чтобы говорить с нами было так же легко, как с добрыми друзьями.
- 4 Мы – профессионалы: точная информация, доступное изложение, хорошая дикция.
- 5 Мы действительно верим, что клиент всегда прав.

1. We know that customer is always right. Exceptions only confirm the rule.
2. We are respectful and friendly, and curious.
3. We try to create good experience – talking to us should be like talking to a good friend.
4. We are professionals: precise information, clear explanations, good articulation.
5. We really believe that customer is always right.

**Monthly calibration sessions with CX Head**

**Regular 1 hour 'calibrations' in teams**

**Onboarding meetings with newcomers**

**Newcomers' 2-month-after round tables with CX Head**

**Monthly "Complaint Academy"**

# CALLS LISTENING EXERCISE FOR MANAGEMENT TEAM

CALL EVALUATION

1 Natural, human, pleasant?

2 Call safety requirements adequate?

3 Turn-around-time reasonable?

4 Product: value for client?

5 T&C: clear & fair?

6 If Issue: FCR in place?

7 "Always Teach Digital" – effort made?

Hear "Own product"-related feedback directly from customers

Find staff feedback and opportunities for improvement



Address via own projects and activities



Address via Call Center NPS Task Force



**LIVE THE RULES, PLAY THE RULES!..**



**“ALWAYS TEACH DIGITAL” (ATD) OR DIGITAL MEANS HUMAN**



# CALL CENTER GAMIFICATION – MAY 2017 – BEST SERVICE CONTEST

## Rules of the Game

- ▶ Employee collects Citi-Likes for service KPIs and activities.
- ▶ Accumulated Citi-Likes can be traded to prizes at the auction sale.



## MAY 2017 – CALL CENTER – BEST SERVICE CONTEST – REWARDS

### 25 best collectors of Citi-Likes get invitations to Auction Sale!

- ▶ Min prize based on average likes number earned by 25 best performers.
- ▶ It's a Digital Auction!
- ▶ Participants can choose any prize and period to use it.



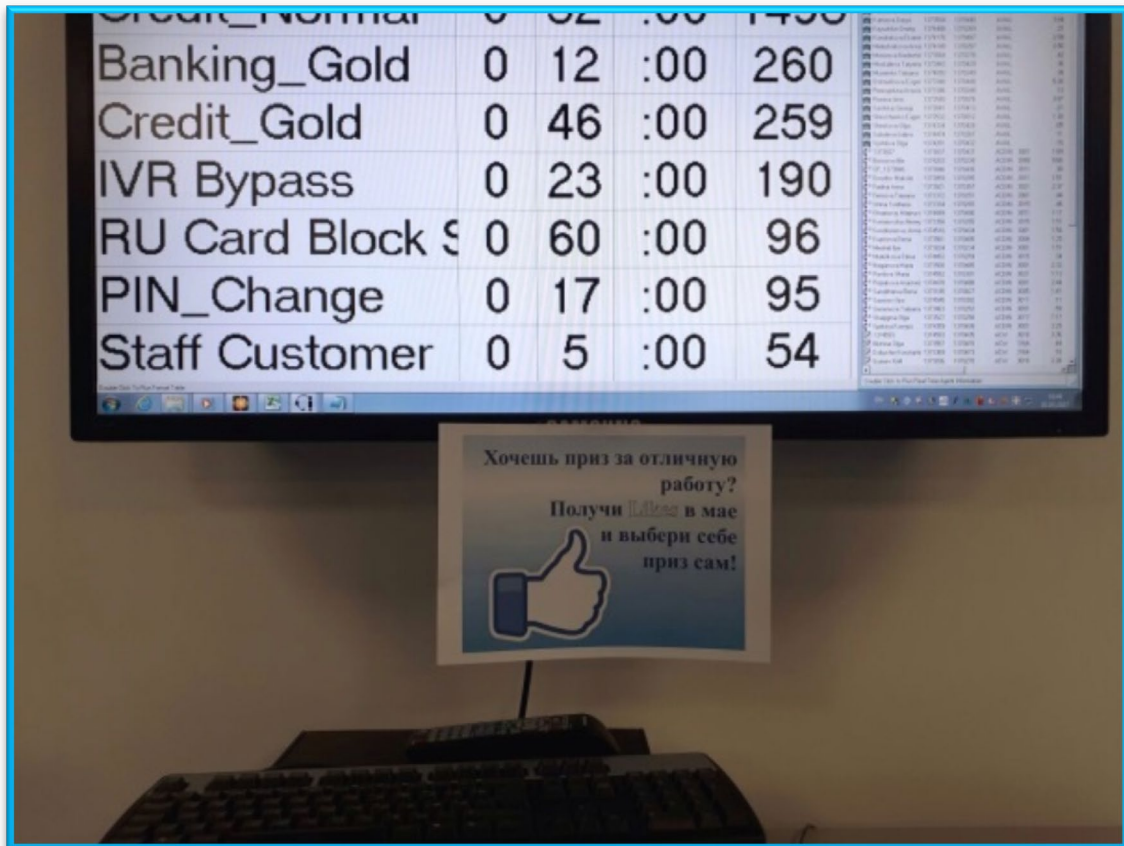
# CALL CENTER CONTEST – MAY 2017 – EXAMPLES

**Team e-mail survey:** weekly NPS/RSAT/FCR team result  $\geq$  target, all team members get 10 Citi Likes for each KPI.

**Intranet Blog:** 10 Citi Likes for 1 post on Collaborate (best practice sharing, an interesting article on customer experience).

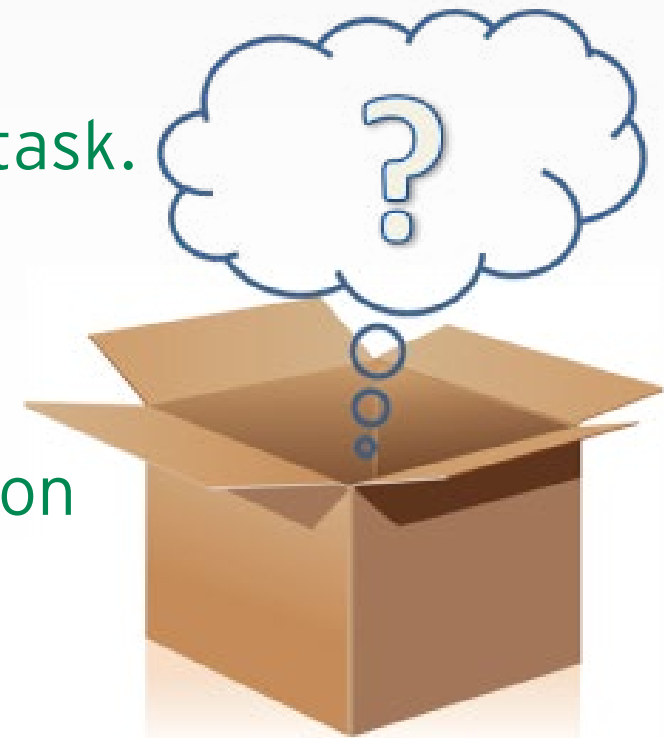
**"Thank You" letter from customer:** 80 Citi Likes for each gratitude.

**Challenge Box\*:** 20/30/50 Citi Likes for each completed task (based on task complexity).



**\*Challenge Box** – the box with individual task. Agent pulls a ticket with task.

**Task example:** Offer "Always Teach Digital" instruction perfectly suiting the topic of the conversation, 5 times in a row  
Price – 30 Citi Likes.



# BRANCHES: 20-DAYS "NEW GOOD HABITS" CAMPAIGN, 2015



**Warm welcome  
& small talk**

**The art of the  
compliment**

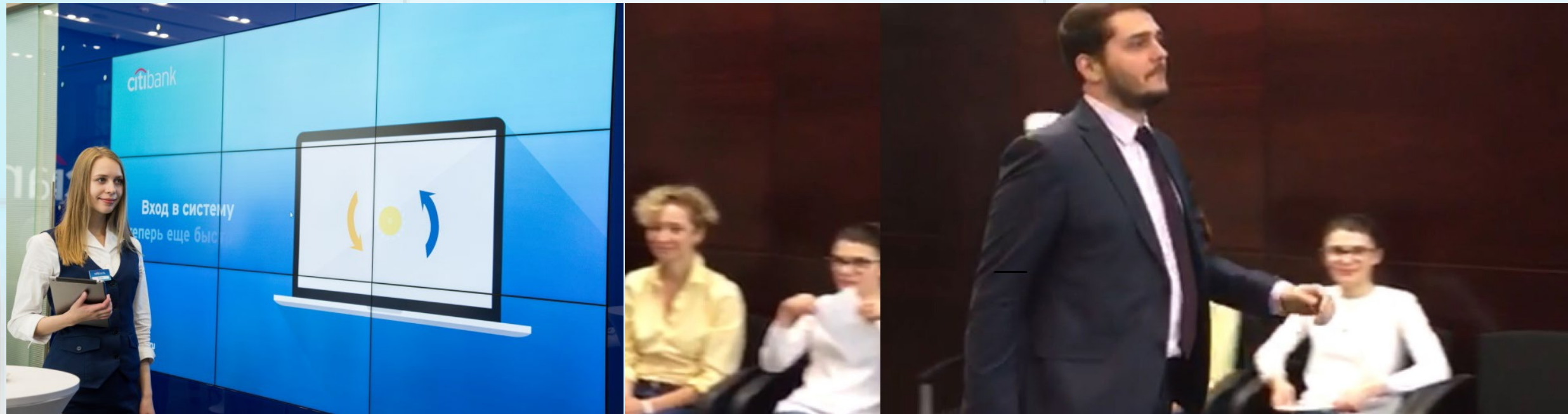
**Practice good  
listening**

**Remove  
tension**



# "NEW GOOD HABITS" CAMPAIGN, 2017: 'PILLS' & 'VITAMINS'

... take 5 min to look at how we stand, how we move (make a short video & discuss)



....and 5 min to listen to how we talk (draw a ticket & pass your little test in front of colleagues)

## Pain Point/Complaint

"Why don't your ATMs accept euros? I wanted to transfer some notes to my account but failed... Then, I've been trying to find the nearest branch for a while and spent a lot of time to get to it. You know why? You are closing your branches! What's the purpose?"

+ "Why don't your ATMs work with euros?"


## Talking Points You Might Want To Use

"You are right, our ATMs do not work with euros. To be honest, we have no plans to change this as we do support this "non-cash" global trend. Did you hear that European Union will phase out 500-euro banknotes? It will help to reduce risk related to cash and motivate people to do everything online. By the way, do you use our internet banking? May I show you something right now?"

+ "Yes, our ATMs in branches only have rubles or dollars. I understand it may be inconvenient sometimes but here is a solution: you can open an account in euro with us, link your debit card to any account – Citibank's advantage! – and withdraw cash easily via other bank ATM."

# "NEW GOOD HABITS" CAMPAIGN, 2017: 'PILLS' & 'VITAMINS'

... and 5 min to ask yourself – how are you feeling right now?..



**the mood elevator**

grateful  
wise, insightful  
creative, innovative  
resourceful  
hopeful, optimistic  
appreciative  
patient, understanding  
sense of humor  
flexible, adaptive  
curious, interested  
impatient, frustrated  
irritated, bothered  
worried, anxious  
defensive, insecure  
judgmental, blaming  
self-righteous  
stressed, burned-out  
angry, hostile  
depressed

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## LANGUAGE WE SPEAK

**Better customer experience starts with better communication**

February 2014

ANDREW SMITH  
11 MILKY WAY

Dear Customer,

Introducing **exciting new** changes to your banking relationship

**We** take this opportunity to thank you for banking with Citibank. **We** fully understand that your banking needs are global and transcend geographic and currency barriers. **We** have been offering various products and services for nearly three decades to meet your financial requirements and make your money work harder.

In our continuing efforts to constantly innovate and offer you the best-in-class wealth management platform, **we** are delighted to share with you that we are enhancing our current platform to provide you with more **premium products and superior services**. Positioning ourselves for these enhancements, our country's banking platform will be a part of Citibank's Asia banking platform; one of the most successful businesses in Asia that carries a rich legacy of serving clients globally. All your products and services will continue to be available to you. In addition, you will also have access to an **even wider range of product options and enhanced privileges**. Further details regarding the enhancements and changes will be shared with you **shortly**.

**We** are truly excited about these forthcoming developments and we are delighted to welcome you to enjoy the **enhanced experience** with us. **We** look forward to being your financial partner for many years to come.

Yours sincerely,  
R. Hartford  
Banking Head

Lack of personalization.

Superfluous and doesn't get to the point. What is exciting?

What specifically are these premium and superior things on offer?

The customer benefits are a vague promise.

Excessive use of 'we'.

**Customer is left with a vague impression that something is to change but doesn't know when or how and whether they should care.**

## A LETTER ON PUBLIC WEBSITE WHICH HELPED THE CHANGE

*We have been together only one year and I am already very tired of our relationship...*

*I have to be honest and admit that started dating you only because you had sisters abroad. I am a traveler, you know. Hoped for support of your foreign relatives but in vain...*

*I remember our first date. I came to your place and you ignored me for 1.5 hour. "Well, things happen", I thought. And after that you tried to lie to me! I asked for the debit card and got papers for the credit card instead. You didn't even say sorry, just called and asked to sign a new document. Should I mention cheap plastic that you use? You know it, right? You save money... And I forgave you that time. Next couple of months everything was just perfect.*

*I was in Brazil when that happened. I wanted to take some money from you cousin in Brazil but she said that you blocked my card. Calling you was not*

*cheap but I had no choice. You said I could withdraw 150,000 rubles per day as always but it was a lie. You blocked my card 15 times after each 40,000 rubles withdrawal. By the way, what's wrong with your phone? It was impossible to reach you by your 8-800 number when I was abroad. I called a pay number 8-495 and waited forever for somebody. And you didn't even try to call me back when our dialogue kept breaking for several times!*

*Then you decided to give me a present that I did not want at all. An additional card! And I learned about it only when I checked my account online. You said I asked for it...*

*The last one. You send me those SMS messages all the time no matter how much I spend. However I get no notification about your monthly 5-dollar commission... Why are you doing it?*

*I think I am fed up with this relationship. Loved you.*

## THE IMPORTANCE OF BEING OPEN

*Hi again!*

*This time your father\* called me via Skype!*

*I liked how we talked. He admitted that it has been tough time for you. You are still growing up 😊, trying to change yourself.... By the way I can see it. Your writing style is different and you respond quickly now. Keep going!*

*No offence but I know now what is going to happen to you very soon. It is almost like plastic surgery 😊. You will change you website and Internet banking. Beg you, do it right, it is sooo important. If you need my help, do not hesitate to ask. Remember my 'ex'? That website looked perfect after I had worked on it!..*

*I think we can still be together. Depends on the changes your father promised.*

*Bye.*



*\* Mike Berner, Country Business Manager  
Consumer Business  
Russia*