



**International  
Finance Corporation**  
World Bank Group

# **Designing and Building a Call Center For Mobile Money Financial Services**

# Design the Call Center

- ❖ Determine the model that will be used for the call center, i.e. a customer centric or product centric approach
- ❖ Develop a **Customer Access Strategy** that includes:
  1. Customer Profiling: who are the customers? what are their needs? how can those needs be best served?
  2. Customer Communication: how will the MFSP communicate with its customers?
  3. Query Types: what types and categories of questions are anticipated?
  4. Access Channels: what other channels will be available to address customer issues? web, kiosks, mobile, SMS, retail agents?
  5. Service Level Objectives: what resources will be required such as people, technology, and databases ?
  6. Organisational processes: what types of organizational practices should be established?
- ❖ Establish costs for call center
  - A small charge is recommended to reduce nonsense calls and provide an incentive for customers to use other low cost alternatives, such as their handset, to obtain a balance

# Build the Call Center - 8 Key Steps

1. Estimate call volumes and call volume ramp up over initial months of operation
2. Establish call center hours of operation
3. Estimate call center size and staffing requirements by using a call center calculator
4. Model the organizational structure of the call center, for now and in the future
5. Map layout of call center, including furniture requirements
6. Obtain appropriate hardware and software to enhance call center capabilities
7. Perform user acceptance testing
8. Create a disaster recovery plan

# 1. Estimate Call Volumes

- ❖ Use the following formula and assumptions to estimate call volumes
  - Assume **5 events** per customer account per month
  - Assume that after 3 months in business, there will be **10,000** customers using the service
  - Assume **3%** of those customers result in contacts with the call center
  - This would result in **1,500 calls** to the center in one month ( $10,000 * 0.03 * 5$ )
  - Further assume that **20%** of these calls would be escalated
  - This would result in **300** escalated calls in the month.
  - Then assume that of those **5%** of those calls would be escalated to management
  - Which would result in **15** calls per month.
- ❖ Once the call center is up and running, estimates should be replaced by actual call volumes from the previous week to tweak projections

## 2. Establish Hours of Operation

- ❖ When building a new call center, best practice is to start with reasonable hours that will meet customer needs, and then build to 24/7 if there is demand
  - Use report logs to determine whether additional hours are required
  - Also talk to other call centers in the area to determine their hours and peak call times
- ❖ It is suggested that opening hours for a new call center be from 6:00 to 21:00
- ❖ Three staggered shifts are recommended to cover peak time traffic hours around meal times. This approach maximizes the staff available at lunch and dinner hours
  - 6:00 to 15:00
  - 10:30 to 19:30
  - 12:00 to 21:00
- ❖ Once operational, ascertain peak call times and alter shifts if necessary. The CC Modeler Pro will assist with making predictions about these alternative scenarios.

### 3. Estimate Call Center Size

- ❖ Ensure that call volume and staffing projections are aligned with marketing and sales strategies, which will be attracting new customers and pushing up call volumes
  - Ongoing communication with these departments is vital to the Call Centre's success
- ❖ Make preliminary estimations of staffing requirements, taking into account:
  - Staff absenteeism
  - Staff days off
  - All shifts
  - Management involvement
- ❖ It is useful to train some of the MFSPs staff as part-time call center help that can be used during peak hours, if required. This is a good fall back option as the call volumes increase.

## Refine Call Center Size Estimates

- ❖ Use a call center calculator, some are easily available online<sup>1</sup>
- ❖ Enter estimated call volumes, call handling times, and wrap up times into the calculator to get the number of staff required. The tool also allows the user to:
  1. Determine staffing requirements for each day, at various times during the day
  2. Simplify forecasts and investigate various scenarios, such as the impact of an additional 5% of calls
  3. Handle multiple shifts and planned breaks to optimize staffing requirements
  4. Model marketing projects and campaigns in advance

The CC Modeler Pro is a useful tool for small call centers. Larger call centers are likely to require a Work Force Management software product.

# CC Modeler Pro - How it Works

## 1 Multiple Projects

Each with one or more days.

## 2 Service Levels

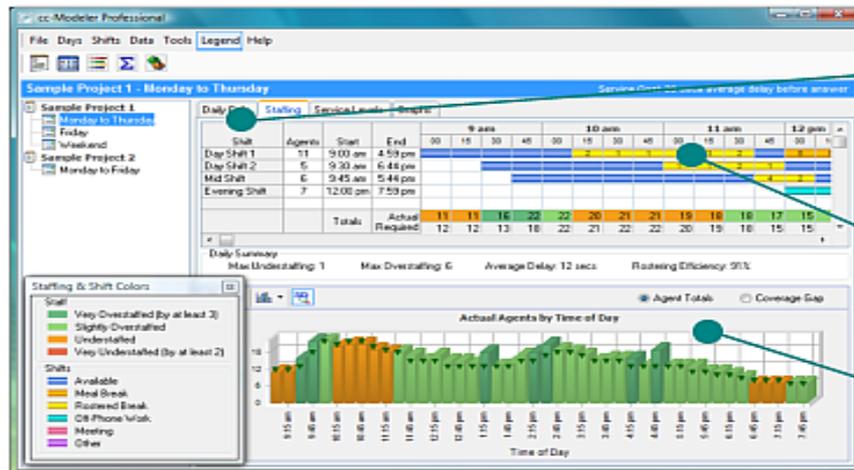
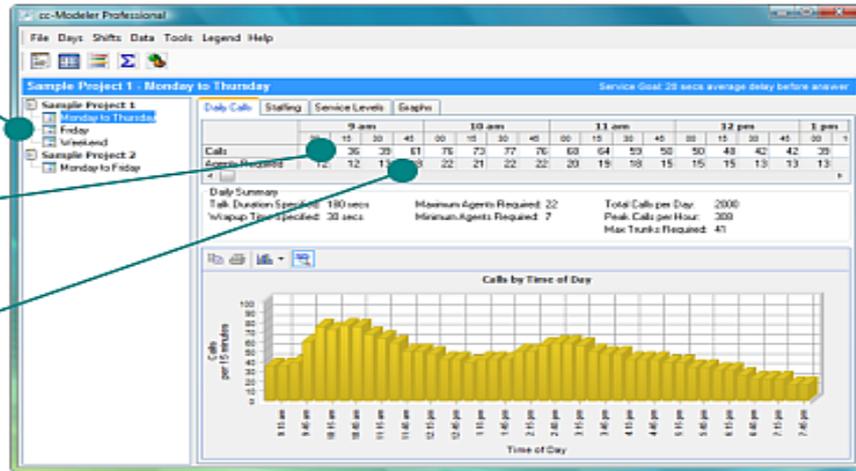
Define your service level goals for each project or forecast.

## 3 Daily Calls

- Import your data from other applications or reports.
- Time intervals can be either 15 or 30 minutes.

## 4 Agents Required

cc-Modeler calculates the agents required throughout the day.



## 5 Multiple shifts

Plan your shifts to optimize your coverage throughout the day. cc-Modeler shows you how efficient your shift schedule is.

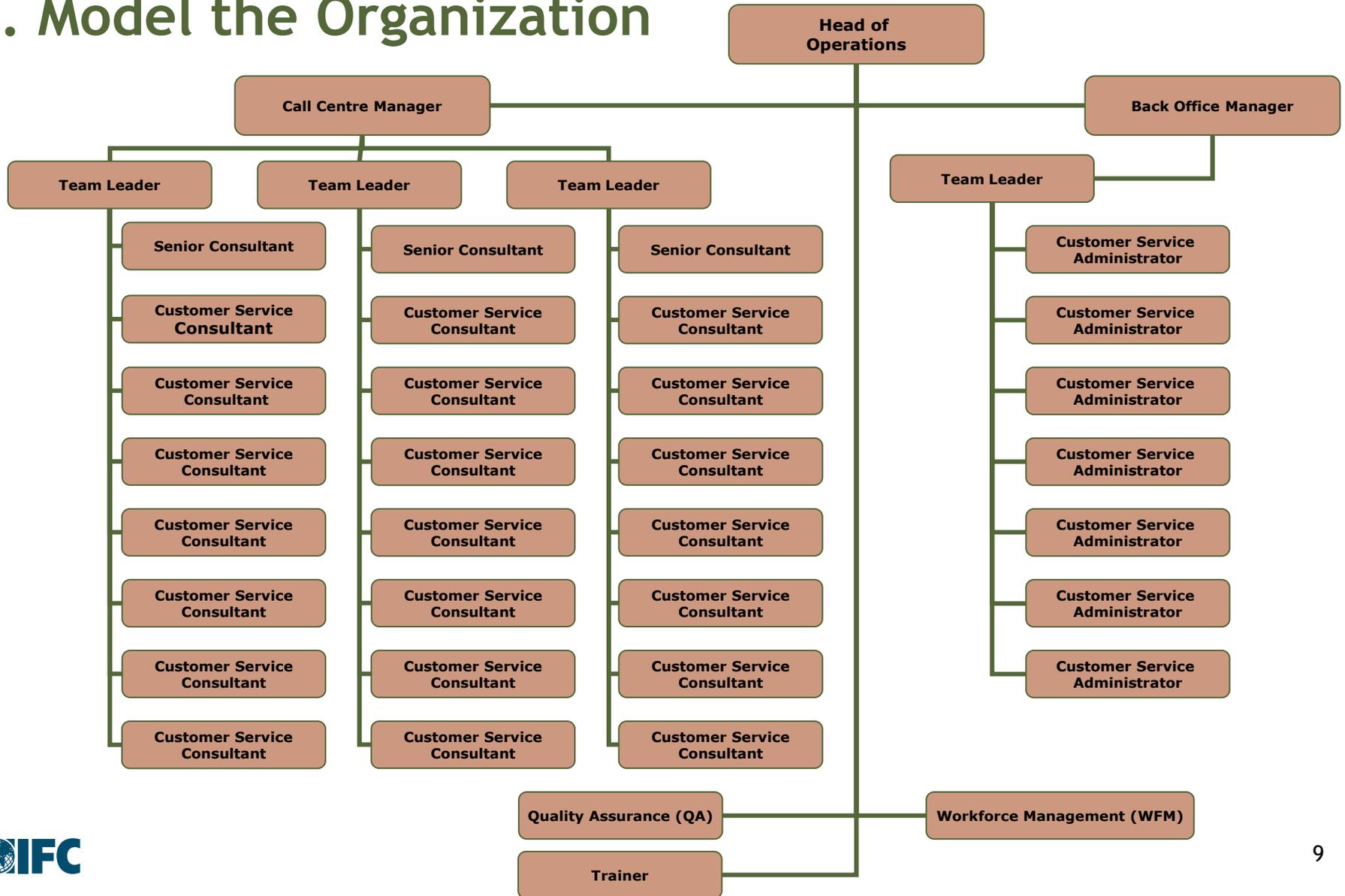
## 6 Breaks & Planned Activities

Define meal breaks and off-phone activities for one or more agents on each shift.

## 7 Coverage Gaps

cc-Modeler shows you the actual versus required agents at each time throughout the day. All color coded for instant visibility of weaknesses in your shift coverage.

# 4. Model the Organization



## 5. Map Layout of the Center

- ❖ Create a vibrant environment with inviting break rooms, secure storage for personal items, proper lighting, and aesthetically pleasing furnishing
- ❖ Position work stations to maximize productivity
  - Workstations locations should foster teamwork and open communication
  - Team members will be more productive if they sit together with their team leader
- ❖ Consider workflow and ergonomics to minimize absenteeism and injury
  - Workstations should be large enough to accommodate the necessary workflow
  - Include ergonomic accessories so workstations can be customized for the agent comfort
    - ✓ Examples include: chairs with multiple adjustments, adjustable keyboards and monitors
- ❖ Acoustic engineering is vital to reduce noise levels for both staff and customers
  - Consider installing sound absorption fillers on walls, sound blocking screens between stations, and sound masking on the ceilings
  - Wiring and cables should be totally concealed, yet easily accessible

## 6. Obtain Appropriate Hardware & Software

- ❖ Advanced technology results in streamlined call handling which reduces call times, associated costs, and improves customer satisfaction
- ❖ Hardware worth considering includes:
  - A local area network (LAN) for the call center
  - Desktop computers for agents
  - An automatic call distributor for call routing to specific agents or terminals
  - A predictive dialler, which will automatically dial batches of numbers for outgoing calls from the center
  - And voice solutions, such as IVR, voice logging, voice recording and messaging systems
- ❖ Software that enhances a call center includes:
  - Customer relationship management systems
  - Call center interface -
  - Workforce management solutions, recommended as the call center grows
  - Management information systems
  - Voice over IP recording systems to monitor agent calls

## Additional Hardware Considerations

- ❖ Ensure there is computer telephony integration system (CTI) that can provide agents with call information, automatic dialling for outbound sales calls, and phone control capabilities such as answer, hang up, hold, and conference
- ❖ Choose headsets carefully - clarity of sound, noise reduction and comfort are important
  - It is preferable to buy headsets that have ear mufflers on both sides
  - Purchase a double jack for each team leader, so they can train and monitor agents. This adaptor allows two phone headsets to be connected to one phone.
- ❖ It is necessary to have call recording systems to monitor quality of calls and for regulatory compliance. These recordings must be kept for several years.

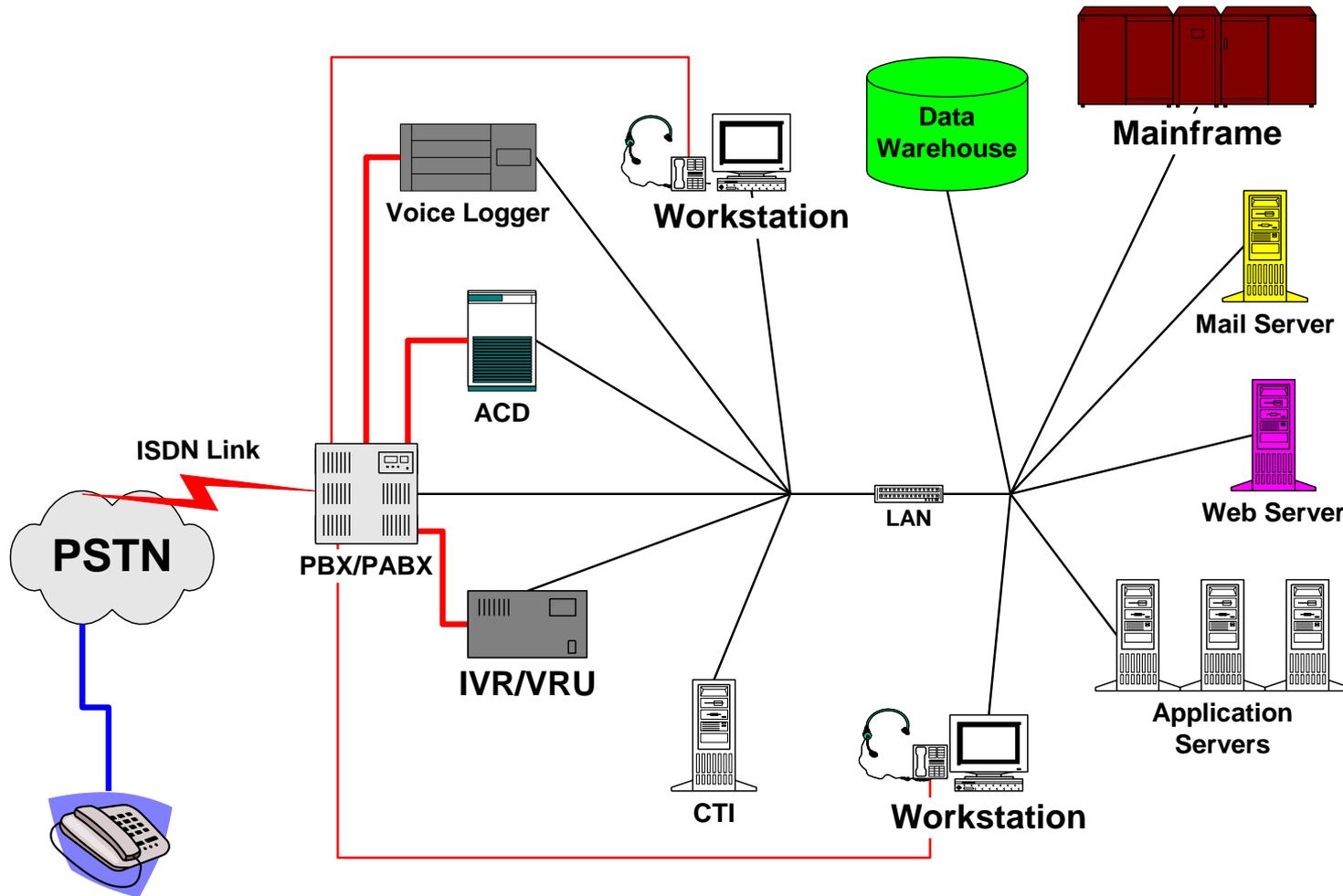
# CRM Software Value Proposition

- ❖ Call center has effective tracking and monitoring system for all enquiries
- ❖ Agents can:
  - Access to single view of the customer, which includes all emails, documents, tasks, and faxes
  - View customer's contact and enquiry history
  - Obtain status of all escalated enquiries/transactions
- ❖ Ability to update customer details on behalf of whole organisation
- ❖ Enable discovery of potential customer risks
- ❖ Provide insight into your customers' behaviour
- ❖ Manage marketing campaigns
- ❖ Route new leads to salespeople for immediate follow-up
- ❖ Create reports

## Call Center Interface Value Proposition

- ❖ Call centre interface software provides simplicity and ease of use.
- ❖ First time call resolution is only possible if answers to all potential enquiries are available on a call centre interface system
- ❖ Staff will require constant access to the call center interface product during training if they are to master it

# Representative Diagram of Call Center Technology



## 7. Perform User Acceptance Testing (UAT)

- ❖ UAT is the final step before “going live” with the call center, it confirms that the center set-up is going to meet requirements
- ❖ Expect the testing to take time, expect that problems will emerge
  - Schedule testing and problem resolution appropriately to ensure that enough time is available to address the most critical issues before the call center is up and running
- ❖ Include management and other personnel as well as call center staff in the UAT team to ensure that obvious problems are not overlooked because the call center team is too close to the situation
- ❖ Create, then follow, test cases to ensure all aspects of the call center are working as expected
  - Ensure that test cases mirror real world scenarios to simulate the live environment
- ❖ Record all bugs, problems, or other issues that arise during testing.
- ❖ Create spreadsheet that tracks remedies for identified problems as well as the status of their resolution

## 8. Create a Disaster Recovery Plan

- ❖ Identify a location and back-up strategy that can be used if the call center is inoperative for any reason. Options include:
  - **Hot Site** - a duplicate of original call center site and data
  - **Warm Site** - smaller copy of original with backups that are not real time
  - **Cold Site** - available space is identified, but there is no prior hardware or software set up. While the least expensive option, this takes the longest to get up and running
- ❖ The most important characteristic of the alternate venue is the ability to transfer the telephone lines from the original call center
- ❖ Script answers for questions about the reason for the disaster
- ❖ Practise your plan
- ❖ Pay attention to your staff in the case of a disaster, make sure they have water and food - an item that is easy to overlook

# Annexure 1: Acronyms

Acronym	Expansion
ACD	Automatic Call Distributor
CTI	Computer Telephony Integration
ISDN	Integrated Services Digital Network
IVR	Integrated Voice Response
LAN	Local Area Network
PABX	Private Automatic Branch Exchange
PBX	Private Branch Exchange
PSTN	Public Switched Telephone Network
VRU	Voice Response Unit