

**:ubiquity**

Outsource **Fearlessly**

# 21 CX PRINCIPLES

**IS YOUR CX STRATEGY OUTDATED?  
LEARN WHAT THE EXPERTS BANK ON.**



# WHAT THIS GUIDE IS (AND WHAT IT ISN'T)

## **THIS IS A GUIDE ABOUT SOLVING PROBLEMS—NOT THE HEADLINE-GRABBING, BIG-PICTURE PROBLEMS— BUT THE SMALL, HARD AND SECRETLY CRITICAL ONES.**

The problems that compound over time, leaving a trail of ineffective processes, unhappy staff and churning customers in their wake.

These problems aren't just a thorn in the side of your growing business — they kill momentum for accelerating challenger brands, anchoring ambitious disruptors to the starting line.

That's why this guide isn't just a series of case studies about how X brand solved Y problem and earned Z million dollars in the process (although they often have).

We're sharing the hardest, ugliest problems we've faced for fintech, healthcare and e-commerce challenger brands.

It's a guide of instructive principles — of trials and lessons and a reckoning with the unknown.

It's about the decisions that turn business process outsourcing from a cost suck into a growth driver.

## **LET'S GET STARTED...**



# 01 FINTECH

# HOW A MOBILE CARRIER TRANSFORMED INTO A CUSTOMER-OBSSESSED BANKING PROVIDER



**THIS STORY IS ABOUT A MOBILE CARRIER THAT WANTED TO GO BEYOND COMMUNICATION.**

They wanted to bring the same level of connectedness and transparency to banking—an industry that's often inaccessible and opaque.

They asked us to guide their entry into this new and unfamiliar sector with a simple goal: Offer a banking experience that's better than anyone else's.

**HERE'S HOW WE TACKLED IT...**

# TRAINING AGENTS WITH SKIN IN THE GAME

## **IMMERSED AND INVESTED SERVICE AGENTS ARE THE BRIDGE BETWEEN GREAT PRODUCTS AND GREAT CX.**

The neobank was in uncharted territory and needed agents with the experience and fintech chops to help them navigate their new surroundings.

Our first task was finding the right people for the job. We developed an agent profile and workforce management program (schedules, forecasting call arrival patterns and volume) designed to ensure agents represented the brand effectively.

We ran a three-week training program for new agents, with rigorous modules on banking regulations, complaint procedures, transaction activity and identifying phishing schemes.

We then developed exhaustive checklists to help agents follow the right steps for a variety of complex (but common) scenarios.

We helped them internalize every scenario through group call-listening sessions, role playing, nesting and quality audits before they were certified into production.

All of this meant agents started to take on the mindset of banking employees. Over time, they became adept at sniffing out potential threats, saving the neobank potential reputational damage and protecting customer accounts from malicious actors.

And with every improvement, we built a more resilient, flexible and practical CX outlet, where learnings were turned into real-world improvements.

It's no wonder the digital banking provider currently has a 90% first call resolution rate.

# GIVE AGENTS PURPOSE IN EXCHANGE FOR AUTHENTICITY

## THE LEVEL OF ENGAGEMENT NEEDED TO DRIVE TRULY GREAT CX ISN'T JUST GOOD FOR CUSTOMERS—IT'S GOOD FOR STAFF.

It's why the neobank currently has a 90% agent retention rate.

Agents are *empowered* by high levels of engagement. They become co-authors of the process, rather than simply executors, and this creates a sense of purpose that drives the team to constantly noodle on how they can raise Net Promoter Score (NPS) and increase the general quality of the customer experience.

*“WE’VE CONSISTENTLY FOUND THAT CUSTOMERS APPRECIATE AUTHENTICITY AND EMPATHY FROM CUSTOMER SUPPORT AND THAT CAN BE DIFFICULT TO ACHIEVE IF YOU’RE NOT EMPOWERING AGENTS TO GO OFF-SCRIPT WHEN NEEDED.”*

**SAGAR RAJGOPAL,  
PRESIDENT OF AMERICAS & EMEA**

Knowledge-building and sharing is built into onboarding and daily tasks—fueled by customer feedback, team huddles and individual coaching.

That feedback is funneled through a taskforce of top-level agents that deliver process recommendations to the bank biweekly.

This ongoing engagement loop ensures agents consistently perform at the highest level while also providing valuable data on process improvements to optimize the customer journey.

That's why our client consistently scores in the high 60s for NPS (double the industry average).

# PRINCIPLES #1-4



Immerse agents in your world.  
Build an understanding of the  
common customer pitfalls.



Train individuals and give them  
a sense of responsibility and  
purpose—they won't leave  
anytime soon, and neither will  
your customers.



Purpose-build new processes  
when needed—don't retrofit  
old methodologies.



Don't just log feedback—  
use it as a constant catalyst  
for improvement.

**ARE YOU PART OF A FINTECH BRAND KEEN TO CHANGE ITS  
WAYS WITH CX? GET IN TOUCH FOR A CONSULTATION.**

# BRINGING CERTAINTY TO FREELANCERS AND SMALL BUSINESSES THROUGH STRAIGHT- TALKING CX



**NEXT WE HAVE A STORY ABOUT A  
DIFFERENT NEOBANK, BUILT FROM THE  
GROUND UP TO BE THE PARTNER OF  
CHOICE FOR SMALL BUSINESSES AND  
THE GIG ECONOMY**

Our fintech strategists were tasked with helping them refine their mobile app and build a multichannel customer support infrastructure.

**HERE'S WHAT WE LEARNED...**





# GET PERSONAL

## **ONE OF OUR FIRST TASKS WAS BRINGING PERSONALIZATION TO THE FOREFRONT OF THEIR CUSTOMER EXPERIENCE.**

Our senior subject-matter experts conducted in-person deep dives to interrogate everything from the mobile app experience to shipping costs for replacement cards.

It was clear that one-to-one communication was important. So we recommended best practices for integrating live chat to drive usage and satisfaction across the whole customer experience.

For example, we helped the neobank treat live chat like a personal text message, with a complete chat

history, rather than discrete, standalone messages.

This gave customers the flexibility to pick up the conversation at any point, while providing agents with maximum data to drive speedy resolution.

As a result, the neobank currently holds a 93% quality score across channels and 94% first contact resolution.



# EMPATHY STARTS SMALL

**SOMETIMES EVEN IF SOMEONE ISN'T REQUESTING TO SPEAK TO SOMEONE ELSE, JUST HEARING A DIFFERENT VOICE, A DIFFERENT TONE, MAKES SOMEONE FEEL LIKE THEY'RE BEING HEARD.**

We helped our client create as many of those small wins as possible. This all started with understanding the customer.

If they're unfamiliar with the commercial aspect of banking, how can we make them feel more secure? How do we explain the relevant steps clearly and concisely to leave them feeling assured?

Then, as now, the onus is on us to elevate the customer experience by understanding what steps to include or remove, based on the individual's own context.

**“GREAT CX DEMANDS A CULTURE OF EMPOWERMENT, WHICH MEANS GIVING CUSTOMER SERVICE AGENTS THE RIGHT TOOLS AND SUPPORT TO GO THE EXTRA MILE FOR CUSTOMERS.”**

*JENNIFER GARDE,  
EVP OF AMERICAS & EMEA*



# PRACTICE WHAT YOU PREACH

**SUCCESSFUL CHALLENGER BRANDS ARE PERPETUAL-MOTION MACHINES. EVERY INTERACTION IS AN OPPORTUNITY TO TURN LESSONS INTO IMPROVEMENTS, SO WE COLLECT AND ANALYZE DATA AT EVERY CUSTOMER TOUCHPOINT.**

Day-to-day, our agents report any technical issues customers encounter in real-time via Slack for quick resolution. Our dedicated account managers then sync with the client's leadership three times a week to discuss customer FAQs, review tickets, and interrogate new ideas and processes.

This constant push for better has sent the client into an upward spin — with no better evidence than \$17 million in Series A funding secured amid a 969x revenue increase.

*“WHEN THE CLIENT FIRST LAUNCHED, COMPLIANCE WAS THE KEY CONSIDERATION. NOW IT'S ALL ABOUT THE EXPERIENCE. DON'T GIVE A CUSTOMER FLUFF. SET EXPECTATIONS. AGENTS HAVE PERMISSION TO BRING THEIR OWN PERSONALITIES TO THE JOB, WITHIN THE CLIENT'S GUIDELINES.”*

**COREY BESAW,  
PRESIDENT OF APAC**

It's an approach that's paying dividends already.

# PRINCIPLES #5-8



Great CX starts with expertise and foresight—anticipate customer needs and challenges.



Empathy lies in simplicity.



There's an equal need for adaptability—to refine your approach based on where the customer and the data lead.



The best CX is built on a symbiotic relationship between people and processes that drives constant improvement.

**DO YOU HAVE THE RIGHT TOOLS FOR EMPATHY AND AGILITY?  
GET IN TOUCH AND WE'LL BE GLAD TO HELP YOU.**



## **02 HEALTHCARE**

# REMOVING OBSTACLES BETWEEN PATIENTS AND VITAL HEALTHCARE



**ONE HEALTHCARE PROVIDER CLIENT DELIVERS MANAGED CARE SERVICES PRIMARILY THROUGH MEDICAID, MEDICARE ADVANTAGE AND MEDICARE PRESCRIPTION DRUG PLANS AND THE HEALTH INSURANCE MARKETPLACE FOR MORE THAN 6.4 MILLION MEMBERS ACROSS THE U.S.**

But thousands of the company's prescription drug plan members weren't picking up their medications, which made it impossible for them to follow their treatment plans. There were two core reasons:

- Members couldn't afford their medication
- Members couldn't get to the pharmacy

Many of these members face mobility issues, health illiteracy and/or lack the financial means to access the treatments they need.

We needed to educate members about their home-delivery options and improve prescription adherence (while positively impacting member health and satisfaction).

## **HERE'S WHAT WE LEARNED OVER THE COURSE OF THE PROJECT...**

# DEFINE YOUR SUCCESS. THEN PREPARE FOR IT.

## **SUCCESSFUL BPO AND CLIENT RELATIONSHIPS BUILD EARLY FOUNDATIONS FOR LONG-TERM SUCCESS.**

Our agents needed to balance healthcare expertise and rigor with empathetic, compelling interactions to change the mindset and habits of the members most in need.

Our client's members needed experienced agents who could consistently provide Value-Based Care (VBC).

*“OFTEN MEMBERS CAN'T ACCESS CARE FOR A NUMBER OF REASONS: THEY CAN'T GET AN APPOINTMENT, THEY DON'T HAVE ENOUGH MONEY FOR MEDS, OR THEY CAN'T REACH THEIR PHYSICIAN BECAUSE THEY DON'T HAVE TRANSPORT. WE'RE THE BRIDGE THAT CONNECTS PEOPLE TO THE MEDICATION THEY NEED, WHEN THEY NEED IT.”*

**MATT SANDERS,  
SVP BUSINESS DEVELOPMENT**

Every member has unique KPIs depending on their specific circumstances, while agents prepare for 200-300 call scenarios per customer.



# PUT THE RIGHT PEOPLE IN THE RIGHT ROLES

Strong patient experience (PX) is built on continual improvement. When BPO agents are empowered to optimize the member experience, both sides win.

We act as a division within our client's business. We train agents to adopt an attitude of ownership—to get invested in the contact center's day-to-day running, holding weekly calls and taking a hands-on approach to improving the inner workings.

**THIS ALL COMES BACK TO THE FOUNDATIONS WE BUILT BY HIRING THE RIGHT PEOPLE—IN TERMS OF SKILLSET AND MINDSET. TOGETHER, THEY CREATE BETTER MEMBER EXPERIENCES, EVEN IN THE MOST DEMANDING SCENARIOS.**

We maintained the healthcare provider's infrastructure with a relentless focus on putting the right people in positions to succeed: dedicated QA teams,

training design and training delivery specialists all focused on improving a corner of the customer's world where their expertise made the most impact.

We made sure agents could build rapport with regularly contacted members. For agents, the same care coordinators speak to the same members every time—so there's a familiar voice on the end of the line during a personal and often emotionally charged call.

*“YOU'RE ASSIGNED THE PERSON BEHIND THE TICKET. YOU'RE RESPONSIBLE UNTIL THE CASE IS RESOLVED—IT'S THAT SENSE OF PERSONAL OWNERSHIP THAT BOOSTS AGENT RETENTION AND ENGAGEMENT.”*

**MEGAN PORTER,  
EVP OF APAC**

# INHABIT THE CLIENT'S WORLD TO UNDERSTAND THE CUSTOMER'S

## **ULTIMATELY, THE TRUE MARK OF EMPATHY IS EFFECTIVENESS—ARE WE DOING WHAT WE SET OUT TO DO?**

Getting members access to the right medication is complicated—member eligibility, state rules and the member's attitude toward healthcare—not to mention financial circumstances—all play huge roles.

We work with the healthcare provider to triage and engage with the members who need assistance—from helping eligible people apply for Low Income Subsidy, to engaging with Social Security Admin to ensure the right people are covered.

But changing member behavior around accepting/receiving care is hard. A significant proportion of Medicaid members can't read—it's up to the service team to engage them.

Our dedicated mail-order pharmacy specialists reached out to members

to enroll them in the CVS home delivery service.

They connected members with CVS to find alternative methods for picking up their medications, resulting in a 20% increase in prescription adherence.

They also ensure member data is up to date and accurate for future outreach. It means the right people are contacted at the right time, which means more people receive more treatment.

By implementing a solution that enabled members to receive medication on their own terms, we drastically increased the level of Value Based Care.

**“WE’RE PART OF THE FINAL OUTCOME,  
NOT JUST THE IMMEDIATE ENGAGEMENT  
AT THE FRONT END. WE TRY TO ADD  
VALUE AT EVERY STAGE OF THE  
CUSTOMER CYCLE.”**

***JENNIFER GARDE,  
EVP OF AMERICAS & EMEA***

# PRINCIPLES #9-13



Put the people and processes in place to set yourself up for your version of success.



Foster a sense of ownership among service agents.



Never let complexity obscure the need for authenticity and genuine empathy.



If you don't ask, you don't get. If you get the chance, speak to the end customer. That way lies gold.



This job's tough. Find moments to savor the wins, big and small.

**LET'S BE HONEST. IS YOUR HEALTHCARE BRAND GETTING THE MOST FROM IT'S OUTSOURCING? GET IN TOUCH FOR A FRANK CONSULTATION.**

**:U**

**03 RETAIL**

# A BUYING EXPERIENCE BY YOUR AUDIENCE, FOR YOUR AUDIENCE



**THIS RETAILER PIONEERED A LIVE MARKETPLACE TO BUY AND SELL EXCLUSIVE SNEAKERS, STREETWEAR, HANDBAGS AND WATCHES, REACHING A \$2.8 BILLION VALUATION AT THE END OF 2020.**

They serve customers in more than 200 countries and territories—and therein lay the challenge.

They needed a partner to deliver multilingual customer service and support with a team who understood their buyers inside out.

**HERE'S HOW WE WENT ABOUT IT...**



# USING THE TARGET AUDIENCE TO SHAPE CX

**WE RAN A FULL BRAND IMMERSION—AN AUDIT TO UNDERSTAND THE COMPANY PROCESSES AND UNCOVER ANOMALIES.**

We then began recruiting multilingual talent in Budapest and El Salvador, including part-time university students who are digital natives and a key demographic of the company's target audience.

To help accelerate the learning curve for new, seasonal and part-time hires across geographies and in work-from-home environments, we developed comprehensive quality sessions during the nesting process.

These deep-dive workshops dug into resolution strategies and real-life scenarios to help agents problem-solve collaboratively while ensuring they fully absorbed the quality metrics by which the company would measure their performance.

The sessions were so effective at improving quality scores and increasing productivity for new hires that they've been rolled out across the company's customer-facing centers around the globe.



# QUEST FOR BETTER

**AFTER SUPPORTING THE RETAILER'S EUROPEAN CUSTOMERS FOR A FEW MONTHS, WE IDENTIFIED PATTERNS AND CREATED GEOGRAPHIC-SPECIFIC PROFILES TO TAILOR SERVICING TO THE UNIQUE TASTES OF EACH DEMOGRAPHIC.**

Agents could use the prewrits/ templates as a guide, but with permission to add their own individuality—agents never send the same prewrit twice in a case.

This sounds simple, but it took work to get the agents comfortable with adding in their own language. They were afraid of veering off-script but, through coaching, learned to embrace it and provide more authentic responses.

In fact this particular retailer has a 90% average CSAT, even during peak volume.

Today, they're offering a more culturally relevant experience for customers, delivered in a scalable way while driving customer satisfaction across the continent.



# PRINCIPLES #14-17



Leave out the guesswork. Ask your audience what they want.



Make space for agent individuality. (And encourage it!)



Mine your target demographic for recruits who understand your customers inside and out.



Get agents up to speed faster by helping them understand what quality looks like. (Hint: It's not just giving customers the right answer.)

**ARE YOU AN E-COMMERCE BRAND WHO NEEDS TO UP THEIR CX GAME? GET IN TOUCH AND WE'LL HELP YOU TURN THINGS AROUND.**

# AUTOMATE WHERE YOU CAN, USE PEOPLE WHERE YOU MUST



**WHEN YOU'RE GRABBING A TAKEAWAY, THE SERVICE YOU RECEIVE BEFORE, DURING AND AFTER YOUR MEAL IS AS IMPORTANT AS THE FOOD ITSELF.**

This tech startup uses AI to automate the food-ordering process for its customers — restaurants.

They improve service through personalized customer interactions across channels like mobile apps and drive-thrus to increase order accuracy, while making more informed recommendations based on an individual's order history.

They tasked us with a three-pronged mandate: improve agent performance, reduce Cost to Revenue and act as backup to their AI platform.

## HERE'S WHAT WE LEARNED...

# UNBLOCK THE COMMUNICATION PIPELINE

**CUSTOMER EXPERIENCE IS NOW AN INTEGRAL PART OF RETAIL, AND IT WAS VITAL THAT OUR CLIENT'S PARTNERS BUILD A REPUTATION FOR CONSISTENT AND RELIABLE SERVICE.**

Initially, it fell on the wrong side of that spectrum: customer engagement was low and Cost to Revenue was high.

It quickly became clear that the root cause was a breakdown in communication—both between when agents entered the conversation and how they reacted once they were faced with an often irritable customer.

Plus, critical information was often missing—the AI could struggle in certain scenarios (loud background noise, implementing customer changes mid-order) with service agents going into these highly charged calls short handed.

# CONTROL THE CONVERSATION

**WE NOW SUPPORT THE COMPANY'S AI PLATFORM BY SERVING AS A BACKUP THAT HELPS THE PLATFORM "LEARN" AND IMPROVE FROM EVERY INTERACTION.**

If the automated system can't complete an order, our agents take over the call and resolve the order through a PCI-compliant solution for payment processing.

Conversion rates have soared — calls that need assistance (and are in danger of frustrating and potentially losing the customer) are automatically routed to the agents from the IVR, creating a seamless chain of communication.

As a result, our client's partners now enjoy greater ROI from the AI platform, as the usage cost is less than the revenue they make on orders and the efficiency it drives in the store.

And with fewer calls to answer, store personnel can focus on food prep or handling in-person customers.

*"OUR GOAL WAS TO REDUCE COST TO REVENUE FROM \$1.50 DOWN TO \$1 OR LESS. WE'RE NOW AVERAGING 75 CENTS. BY COMBINING THE RIGHT PEOPLE WITH AUTOMATION, WE'RE BRINGING OUT THE BEST OF BOTH TO REDUCE CLIENT COSTS WHILE DELIVERING A BETTER EXPERIENCE TO HUNGRY CUSTOMERS."*

**SAGAR RAJGOPAL,  
PRESIDENT OF AMERICAS & EMEA**

# THE BUSINESS VALUE OF EMPATHY

**WHEN OUR AGENTS RELIEVE SOME OF THE PRESSURE ON THE AI SYSTEM, THEY'RE FACED WITH A DIFFICULT CHALLENGE: DISGRUNTLED CUSTOMERS.**

By the time the customer gets through to them they're hungry and agitated (hangry, even). And if that wasn't enough, the client wants to not only close the order, but upsell where possible.

Agents had to placate frustrated customers and persuade them to part with more of their hard-earned cash on the same call.

There are no scripts to follow. Agents have to sound natural and turn around a difficult situation by helping customers complete the orders as fast as possible.

*“WE FOLLOW THE COMPANY GUIDELINES AND USE COUPONS IF WE NEED TO. BUT THE KEY IS EMPATHY. AGENTS THAT CAN BUILD A CONNECTION WITH UNHAPPY CUSTOMERS TO GIVE THEM FAST, FRIENDLY SERVICE. DEVELOPING*

*THIS SKILL IS THE DIFFERENCE BETWEEN LOST BUSINESS AND BIGGER ORDERS, MORE OFTEN.”*

**TANYA CLARK, EVP OF PEOPLE**

As a result, the company is hitting an average order size of \$28, which is \$5 above goal.

By bringing in the professional operations structure (HR, recruitment, training, Ops, QA) the client could focus on their AI tech and expanding relationships with new restaurants — the company is bringing on new restaurants and new locations upwards of 500 in 2021, with Ubiquity supporting their growth.

What started with 12 agents has grown to a team of 70 — and more are on the way.

**“WHEN AN ELDERLY CUSTOMER COULDN’T PLACE HER ORDER USING THE AI, SHE SWORE TO NEVER CALL THE RESTAURANT AGAIN. AN UNDERSTANDING AGENT IMMEDIATELY DIFFUSED THE SITUATION AND FULFILLED THE ORDER. BEFORE SHE HUNG UP, THE CUSTOMER SAID SHE WAS HAPPY TO HELP GEORGE (THE AI) BECOME MORE INTELLIGENT FOR FUTURE CUSTOMERS.”**

***SR. OPERATIONS MANAGER,  
PHILIPPINES (BACOLOD SITE)***

# PRINCIPLES #18-21



Get your people and tech  
in lockstep.



Let your people be people.  
Leave room for the personal  
touch.



Never underestimate the  
power of CX infrastructure to  
recruit and develop the best  
talent.



When you throw out the script,  
customers feel heard.

**IF YOU'RE AN E-COMMERCE BRAND SEEKING CX  
TRANSCENDENCE, GET IN TOUCH WITH OUR TEAM NOW.**

# THANKS FOR ACCOMPANYING US THROUGH OUR CX GUIDE.

Many of the obstacles between challenger brands and great customer service are deeply complex.

Customers and new markets bring their own set of challenges—and the brands set for success are the ones that deliver empathetic and assured individual interactions at scale.

Delivering great CX is a moving target—and hitting it requires a potent mix of motivated people and coordinated processes enabled by intuitive tech. Without one, the others fail.

Redefining fintech customer service, educating at-risk healthcare members or placating frustrated consumers is fraught with risk.

BPO providers that consistently combine due diligence with a sense of purpose—that immerse themselves in their customers' world—are set for scalable success off the back of outstanding CX.

That's why we need to fall back on these key learnings—axioms and lessons that have global relevance—as the world around us changes.

We hope you've taken away tangible learnings that you can apply yourself and demand from your BPO provider.

And if what you've seen resonates—if it's made you feel like there's room for growth-oriented CX in your business—then let's have a chat.

[\*\*SCHEDULE A CONSULTATION\*\*](#)