



Customer Relationship Management Call Center IPT - Version 1

GAP Analysis





Table of Contents

Executive Summary

Background

GAP Analysis Methodology

GAP Festival Documentation

Consolidated GAP Recommendations

Detailed GAP Reports



Executive Summary

The Customer Relationship Management (CRM) call center IPT was established as a result of an SFA-wide effort to cultivate better relationships with all of SFA's customers and partners, examine the current state of SFA call center operations, and recommend improvements for the future. The Students Channel was given the organizational lead for these efforts since the largest call centers serve students as the primary customer. A Core Team was established with members from all areas of SFA to establish the charter, the process flow maps, and the goals for the CRM IPT.

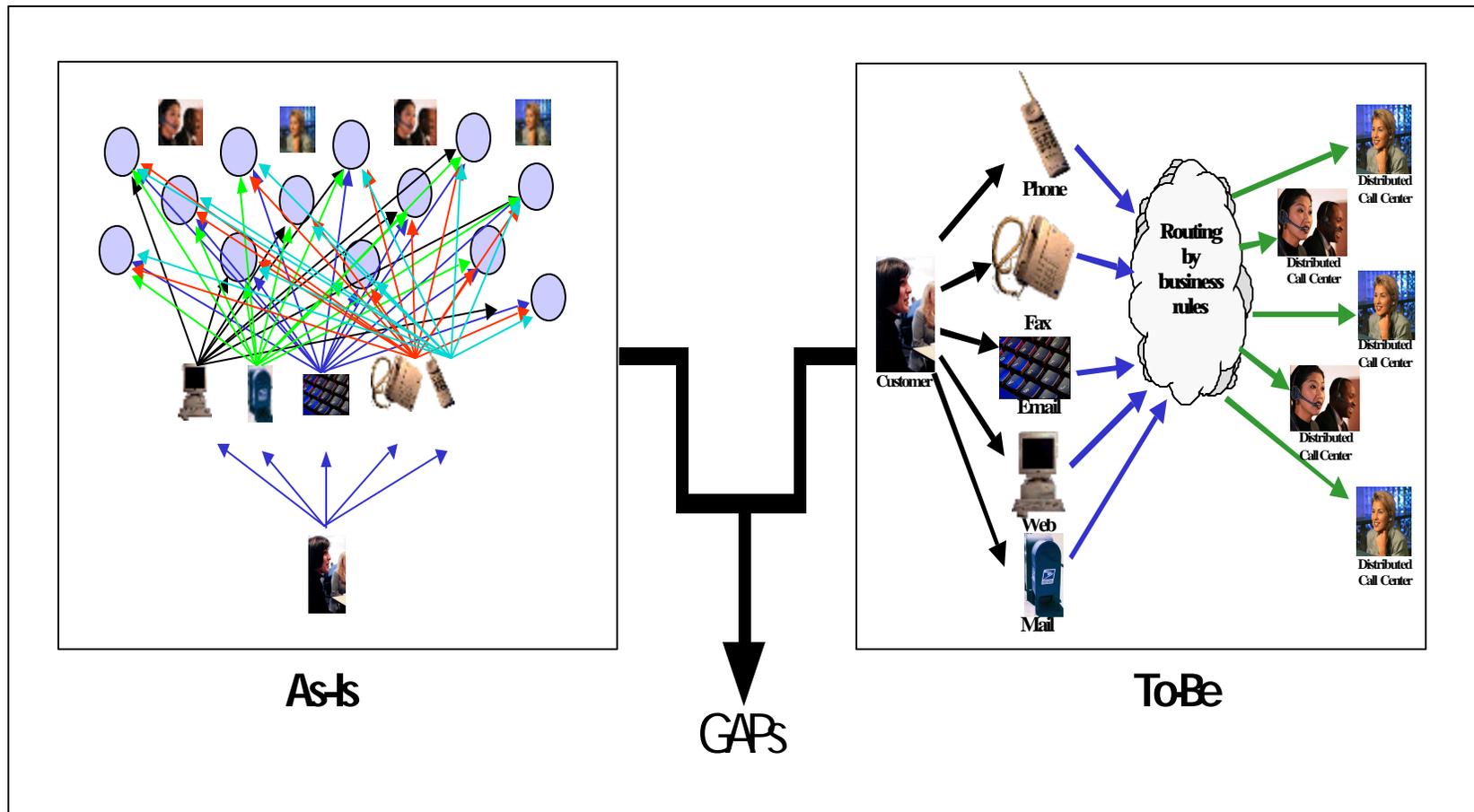
To understand SFA's existing CRM capabilities, the Core Team chartered three sub teams:

- Current State Environment
- Best In Business
- Quick Hits

The current state team examined today's environment of thirteen of SFA's call centers. The best in business team researched the CRM practices of acknowledged leaders in the field. The quick hits team focused on some high impact, quick to implement improvements for the centers. The documents prepared by the best practices and current state environment sub teams were the inputs for the GAP Analysis phase.

For the GAP Analysis phase, the current state environment of the call centers was reviewed and compared to the best in business practices. The GAPS between these two states were identified and potential solution to solve were recommended. In summary, the GAP Analysis provided the following information:

- Mapped the current state information to the best practices that represent the target CRM/call center environment
- Identified the existing processes and levels of impact of GAPS required to change from the current state to the future state
- Prioritized and ranked the existing GAPS for achieving the desired operational vision
- Prepared the CRM IPT to recommend a set of solutions for implementation



The GAP Analysis team identified several GAPs. Of the 71 GAPs identified, 47 were considered the most important and had the greatest impact to the enterprise. These 47 GAPs were grouped according to core capability identified by the GAP Analysis Team. The result was a group of 16 opportunities for improvement. A detailed analysis of each of these GAPs revealed that four major areas of improvement in customer relationship management exist within the call centers. These four major areas are:

- Business rules
- Customer Relationship Management (CRM) systems
- Technology
- Training



Executive Summary

Background

GAP Analysis Methodology

GAP Festival Documentation

Consolidated GAP Recommendations

Detailed GAP Reports



Background

Customer Relationship Management (CRM) establishes “customer-centric” models for the organization to work towards in better serving target markets. Successful companies will take an “outside-in” view of the organization or plan from the customer’s point-of-view. The process should lead to developing the capabilities to:

- Understand the customer
- Commit the organization to customer service
- Deliver personalized service to customers

CRM IPT Overview

The Customer Relationship Management (CRM) call center IPT was established as a result of Customer Service Task Force (CSTF) recommendations. This led to an SFA-wide effort to cultivate better relationships with all of SFA’s customers and partners, examine the current state of SFA call center operations, and recommend improvements for the future. The Students Channel was given the organizational lead for these efforts since the largest call centers serve students as the primary customer. A Core Team was established in April, 2000 with members from all areas of SFA to establish the charter, the process flow maps, and the goals for the CRM IPT.

CRM IPT Purpose

There were many enterprise-wide objectives which established the direction of the IPT. These objectives incorporated the principles of the SFA Modernization effort as well as the specific needs for the call centers. They included the following:

- Improving customer satisfaction
- Investigating best practices in call center operations
- Reducing unit costs
- Recommending improvements for Customer Relationship Management in a timely way
- Promoting electronic commerce while maintaining access to paper options for customers without electronic access

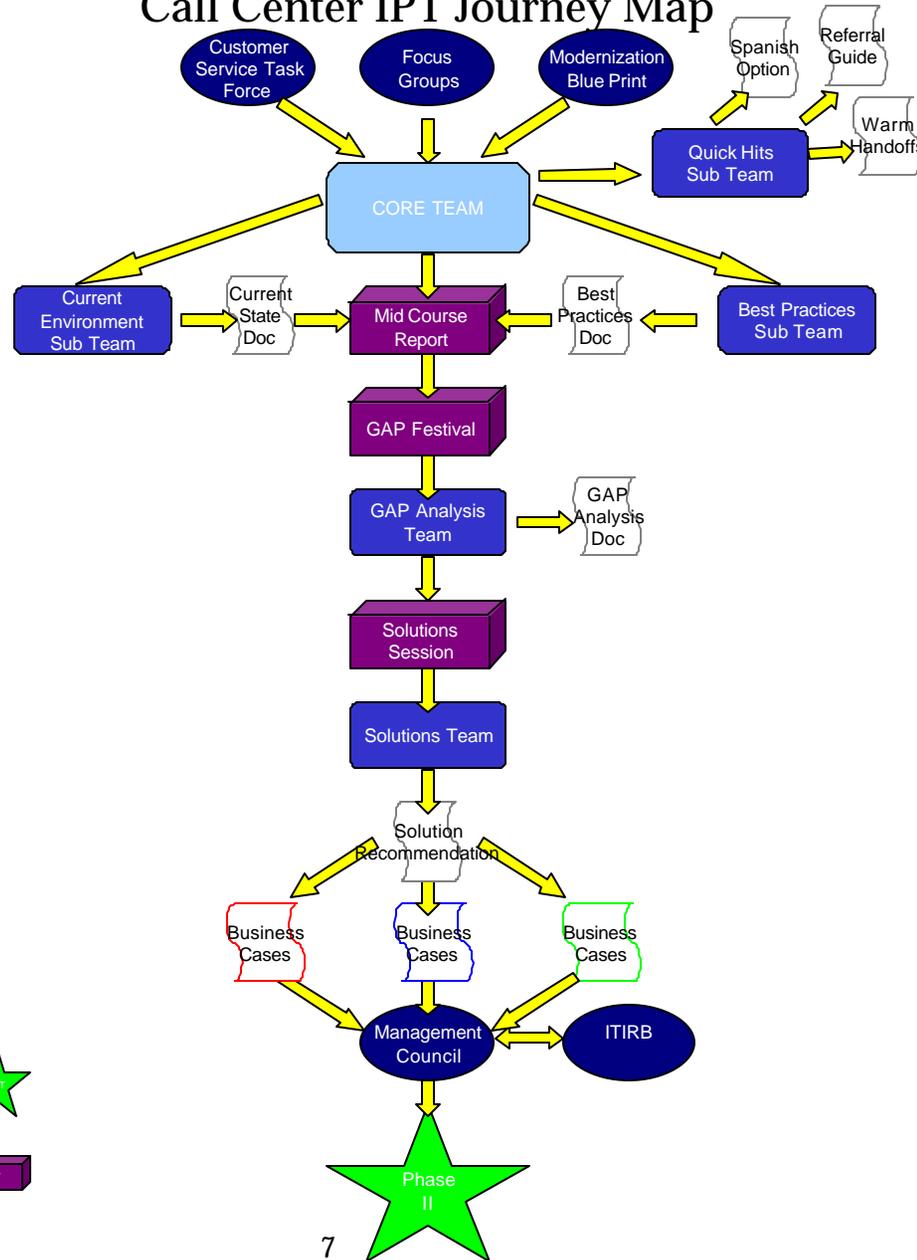
Organization of the CRM Call Center IPT

The Students Channel chartered the IPT and established a Core Team of advisors from all areas of SFA. This Core Team helped drive the entire process that is illustrated by the following Journey Map. The first diagram is an overall view of the IPT process. Next, there is an explanation of the Journey Map and a summary of the process leading up to the GAP Analysis. This is followed by a description of a second diagram which is an overview of where the GAP Analysis belongs in the process.

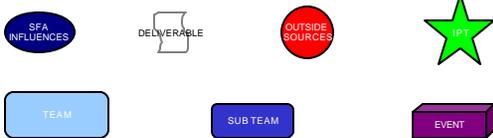


Journey Map (Overview)

Call Center IPT Journey Map



Legend





Journey Map (Overview)

- The Journey Map is a graphical representation of the teams, deliverables, events, and outside influences that form the CRM Call Center IPT
- This diagram allows all of SFA's stakeholders to see the entire scope of the IPT and the progress which has been made over the many different phases. The phases are the following:
 - Core Team Creation
 - Quick Hits Implementation
 - Best Practices Analysis
 - Current Environment Assessment
 - GAP Analysis
 - Solutions Recommendation



Completed Phases of Process

In April, 2000, a Core Team was established by the Students Channel as a part of the Modernization Effort. To understand SFA's existing CRM capabilities, the Core Team chartered three sub teams:

- Current State Analysis
- Best In Business
- Quick Hits

The current state sub team examined today's environment of SFA's thirteen largest call centers. The Best Practices sub team researched CRM best practices of acknowledged leaders in the field of CRM. The quick hits sub team focused on some high impact, quick to implement improvements for the centers. The documents prepared by the best practices and current state environment teams were the inputs for the GAP Analysis phase.

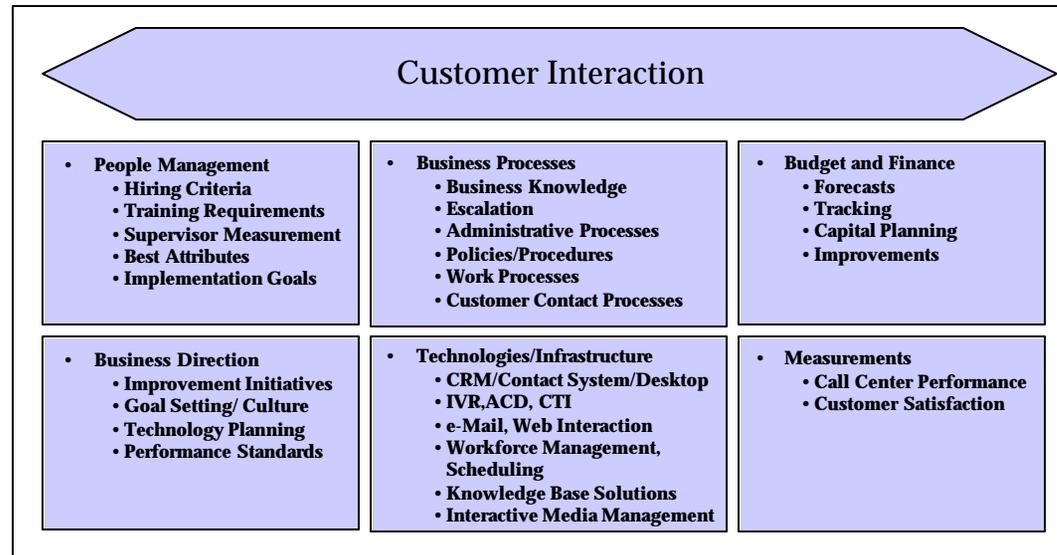
Best Practices

The Best Practices sub team was tasked to identify the best industry standards in the areas of Customer Relationship Management, customer satisfaction, unit cost analysis, and promoting electronic business. This team accomplished its tasks by gathering information of acknowledged leaders in call center Customer Relationship Management implementations. These organizations were from both the public and private sector and provide a wide range of products and services to their respective customers. Some of the researched organizations included the Social Security Administration, Census 2000, Internal Revenue Service, Bank of America, American Express, and Avaya (formerly Lucent Technologies).

The Best Practices were identified by selecting companies that demonstrated the following criteria:

- Improved on traditional standards and metrics
- Increased overall customer satisfaction
- Established effective trends in CRM
- Extended a customer's lifetime value
- Implemented effective CRM technologies
- Improved the capabilities of employees in being customer focused
- Increased efficiency of customer interaction
- Incorporated call center effectiveness into overall company management structure and strategies

After the initial research, the team compiled and grouped the collected information into seven categories which are illustrated below.



Current State

The Current State Analysis sub team was tasked to conduct a study of the services offered to customers at all of the SFA call centers. This study gathered information on current operations, reviewed supporting system architectures, and inventoried existing technologies and staff levels at the call centers. These goals were accomplished through the use of a survey and the responses were included in the Current State Assessment document.

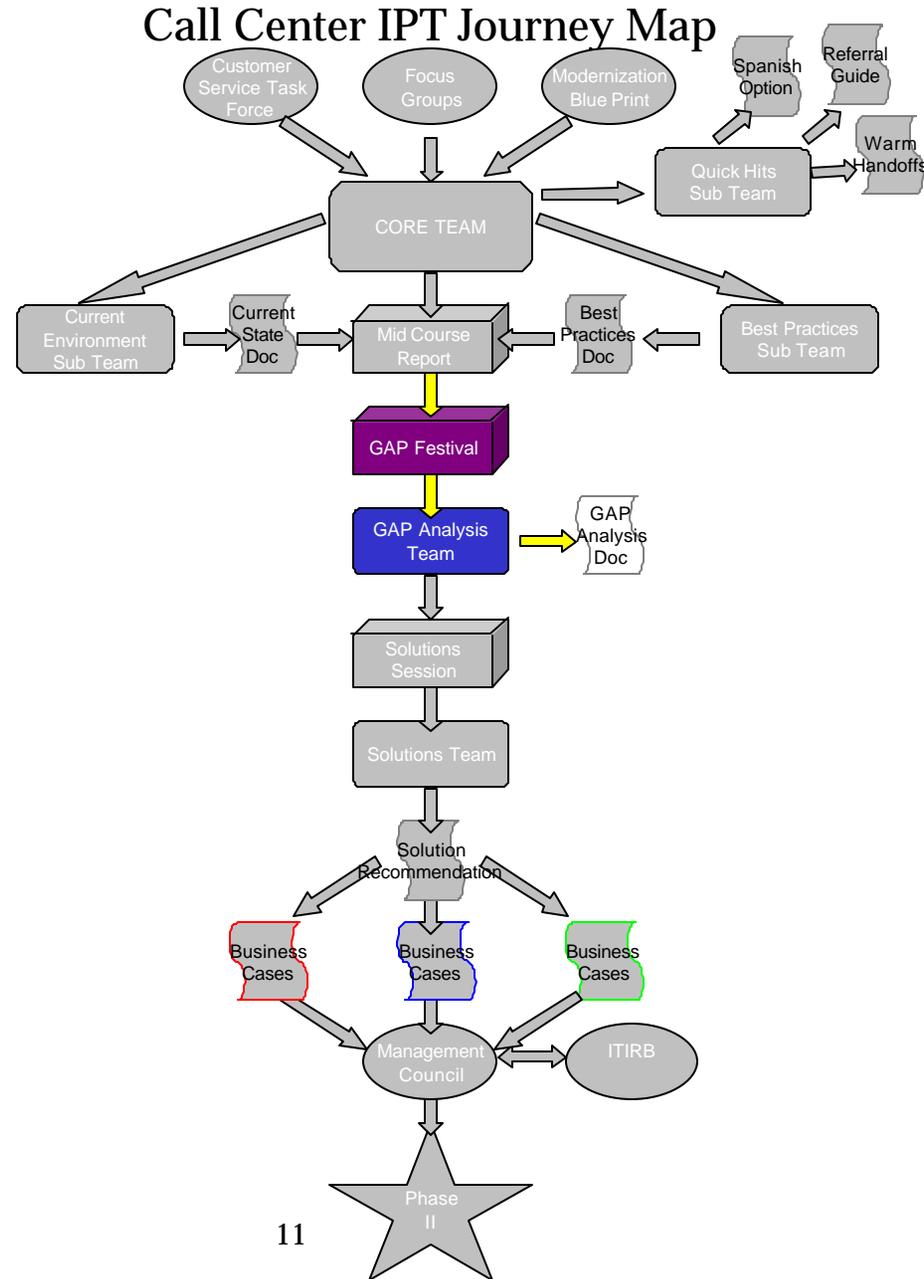
In addition, the survey collected information from each call center regarding:

- Contact Information
- Purpose
- Technical Inventory
- Functional Procedures

The information gathered in the current State Assessment together with the Best Practices, led to the mapping of GAPs.



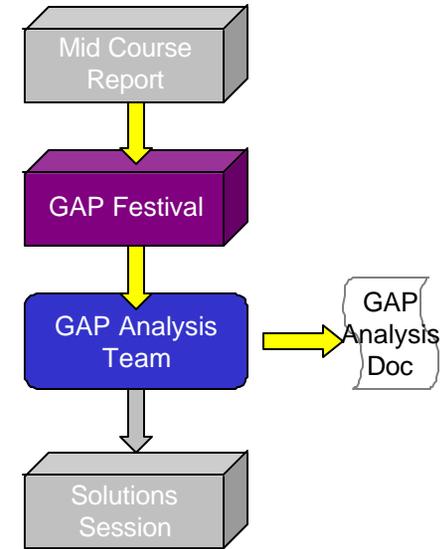
Journey Map (GAP Analysis)





GAP Analysis

- The Current State Deliverable and Best Practices Deliverable were mapped together into a template and presented to stakeholders at the GAP Festival where additional input was gathered.
- A team consisting of stakeholder representatives consolidated the GAPs and developed a more detailed analysis of each one using the information collected at the GAP Festival.
- The GAP Analysis Team provided initial solutions to address each of the most important GAPs.
- The GAP Analysis deliverable is the end result of the GAP Analysis Process.





Executive Summary

Background

GAP Analysis Methodology

GAP Festival Documentation

Consolidated GAP Recommendations

Detailed GAP Reports



GAP Analysis Methodology

GAP Analysis Definition/Purpose

A GAP Analysis reviews an organization's current state of operation and compares it to a desired future state. The GAPS between the states are then refined. Next, detailed reports of each individual GAP are developed. Finally, recommendations can be made to allow the organization to enable more customer centric operating models.

The SFA Call Center GAP Analysis is based on the CRM IPT business drivers of providing better customer satisfaction, increasing employee satisfaction, reducing costs, and promoting electronic business. When coupled with Best Practices and benchmarks relevant to these CRM IPT drivers, SFA can envision the future that provides better information and service for its internal and external stakeholders.

In summary, this GAP Analysis will provide the following information:

- Map the current state information to the best practices that represent the target CRM/call center environment
- Identify the existing processes and levels of impact of GAPS required to change from the current state to the future state
- Prioritize and rank the existing GAPS for achieving the desired operational vision
- Prepare the CRM IPT to recommend a set of solutions for implementation

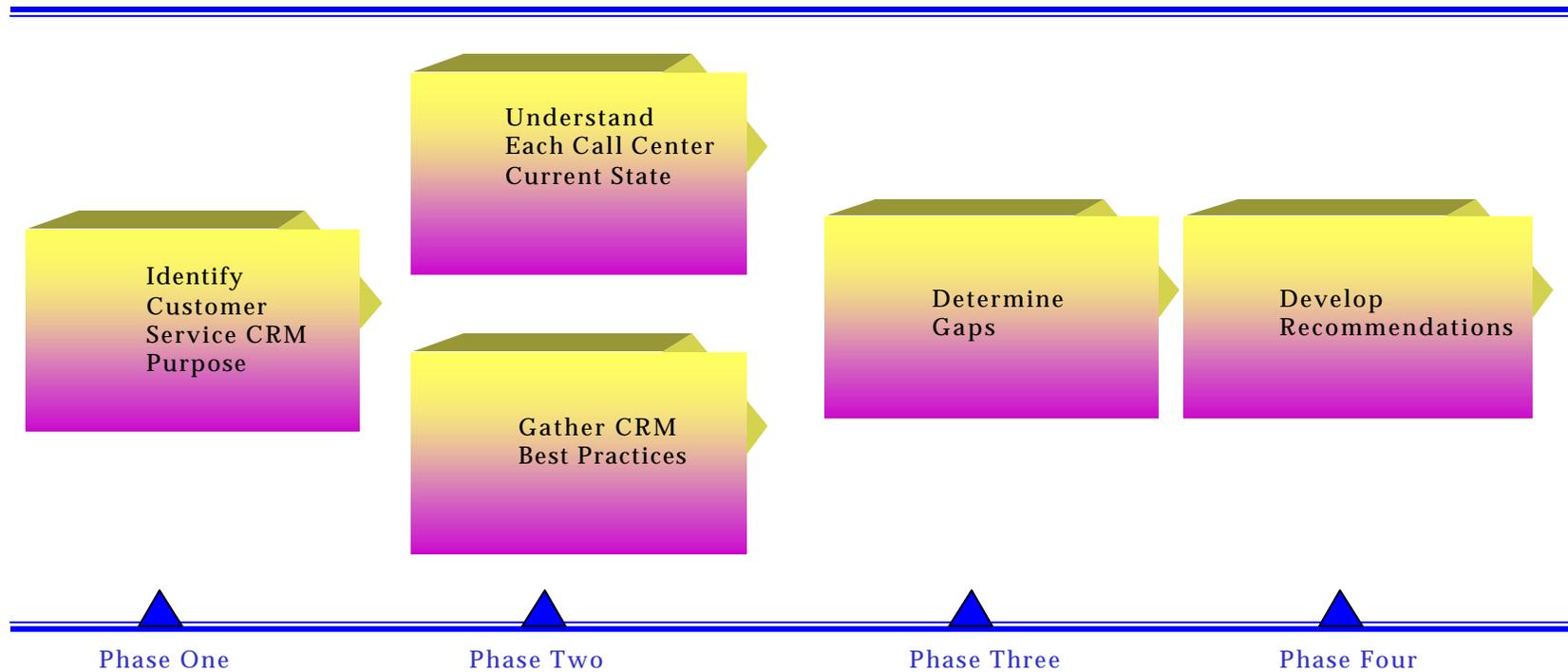
GAP Analysis Approach

The approach used to develop SFA's Call Center GAP Analysis is built on the work completed through the previous phases of the IPT. The process involved researching CRM Best Practices, analyzing thirteen of SFA's call centers, identifying GAPS between them and developing high-level recommendations to address primary GAPS. A team representing SFA's stakeholders was selected to define the GAPS of greatest importance to SFA.

To accomplish this purpose, the team reviewed the information developed in the preceding stages of the IPT. The documents and event used by the GAP Analysis team were:

- Call Center Current Environment Assessment
- Customer Relationship Management Call Center Best Practices
- GAP Festival documentation

The figure below demonstrates the approach used to develop the GAP Analysis.



Each of the phases in the figure above are detailed in the following sections.

Phase 1: Identify Customer Service CRM Purpose

Several goals, which were determined by SFA leadership, established the purpose of the IPT. These purposes served as the business drivers to base the evaluation of identifying and addressing GAPS. The drivers include the following:

- Improving customer satisfaction
- Investigating best practices in call center operations
- Reducing unit costs
- Recommending improvements for Customer Relationship Management in a timely way
- Promoting electronic commerce while maintaining access to paper options for customers without electronic access

**Phase 2a: Understand SFA's Call Center Operations**

The current environment sub team members elicited detailed information on the current state of customer care operations within the SFA's numerous call centers by means of a survey. Information from the survey presented a picture of what each call center currently provides with respect to customer care. The team examined customer relationship processing performance metrics and systems from analysis of current operations to a review of supporting systems architectures.

Phase 2b: Gather CRM Best Practice and Benchmark Information

The best practices sub team members conducted research to identify best practices and benchmarking standards associated with call center operations. The team identified best practices by examining which companies demonstrated leadership in selected criteria which were indicated by industry experts. The information was then gathered by means of white papers, case studies, presentations, site visits, and interviews. Next, the information was compared against these criteria to complete a list of the Best Practices in the categories defined by the sub team. The result of this process was a best practices document which was reviewed by the sub team, the core team, and the IPT sponsor.

Phase 3: Determine GAPS

By comparing SFA's call center current state deliverable and the CRM call center best practices document, GAPS were determined with regard to the seven categories/practices of an effective CRM implementation. The GAPS were determined by a group of stakeholders at the GAP Festival. These inputs provided a set of GAPS that were analyzed and grouped. Once the GAPS were identified, detailed information was collected so that high-level recommendations could be made.

Phase 4: Develop Recommendations

The GAP Analysis Team members determined a set of high-level recommended solutions for the GAPS. These recommendations will serve as the basis for the following Solution Recommendation/Generation phase. This phase will include a session involving the stakeholders to gather input into the types of solutions which will be recommended to the Management Council. These recommendations will take the form of high level business cases.



Executive Summary

Background

GAP Analysis Methodology

GAP Festival Documentation

Consolidated GAP Recommendations

Detailed GAP Reports



GAP Festival Documentation

A GAP Festival for key stakeholders was held on August 23rd to identify GAPS between the current state of SFA Call Centers and best industry practices. The attendees representing different areas of SFA, SFA contractors, and the Modernization Partner team gathered to address and evaluate the existing GAPS in SFA's Call Center practices. A list of attendees and areas represented is listed at the end of this document.

The GAP Festival was organized to give stakeholders the opportunity to provide more input on the areas SFA needed to address in order to build a best in business Call Center organization. The GAP Festival divided stakeholders into three groups to address each of the categories identified by the Best Practices document. Using the Current Environment and the Best Practices documents as well as their SFA knowledge, the participants were able to identify and address the Gaps.

The GAPS were analyzed on two levels. First, the groups determined what affect the GAPS had on SFA's main objectives of reduced unit costs, higher customer satisfaction and increased employee morale. Then, the GAPS were analyzed on the level of impact they had on the organizational. The following table details the evaluation criteria.

SFA Priorities:

- Priority 1 Will effect all of SFA's Objectives
- Priority 2 Some effect on SFA's objectives
- Priority 3 Does not directly effect SFA's objectives

Severity / Impacts:

- Red (High Impact) The impact is enterprise-wide
- Yellow (Medium Impact) The impact is one or more SFA Channels
- Green (Low Impact) The impact is small business unit/area within a channel (operational improvements)

The following details are the documentation of the ideas and comments gathered at the GAP Festival.



Customer Interaction

Defining a customer base, establishing service standards, and providing consistent interaction between all mediums are some of the main factors in developing effective CRM practices in an organization. This category focuses on the main stakeholder in CRM, the customers, and the best way to address their needs.

Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Maintain 24/7 hours of operation	<ul style="list-style-type: none"> Five are open past 8pm (LS, FOTW, TIVWAN, FSAIC, DCS) Ten are open until 8pm (LS, FOTW, TIVWAN, FSAIC, DCS, PELL, NSLDS, LO, LC, CPS) Four have automated service 24/7 (FOTW, TIVWAN, CPS, CSCC) 	<ul style="list-style-type: none"> Consider Time Zones Consistent hours Hours according to customers (students-night and weekends schools- normal business hours) 	1	RED
Optimize the contact center to offer the speed of resolution for as many customers as possible	<ul style="list-style-type: none"> Schools: 90-92% are resolved on first contact Students: 80-82% are resolved on first contact Overall: 84-88% are resolved on first contact Current systems do not capture information well Capture and analyze data for abandoned calls 	<ul style="list-style-type: none"> Minimize the number of contact phone numbers 	1	RED
Minimize the customer's wait time to the service he/she seeks	<ul style="list-style-type: none"> Average speed to answer increases by 200% during peak periods Peak is from Jan-Apr CIO help desk provides an EWT (Estimated Wait Time) 	<ul style="list-style-type: none"> Need to make sure reporting is accurate and consistent Technology challenges exist No other options are offered (informed queue) Estimated Wait Time not present 	1	RED
Route customers with special needs to appropriate agents	<ul style="list-style-type: none"> Four have TDD/TTY numbers (CPS, LS, FOTW, FSAIC) Major centers have VRUs Call Mgmt Systems at most centers route special needs customers 	<ul style="list-style-type: none"> All SFA call centers need this capability Consider customers with disabilities if a CRM system is to be implemented 	2	YELLOW



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Learn from mistakes and address customer complaints as an opportunity	<ul style="list-style-type: none"> One center has a knowledge management system (FOTW) FSAIC and DCS have knowledge management systems planned FOTW has a knowledge mgmt System, ServiceWare Processes are needed to capture complaints (i.e. surveys) 	<ul style="list-style-type: none"> Customer complaints / suggestions are currently not formally captured or managed by the call centers and/or enterprise-wide Give CSRs standard guidelines to react to a given situation 	1	RED
Develop a centralized database and customer care operation that customers can access from anywhere in the world	<ul style="list-style-type: none"> Access to a central customer indicative database does not currently exist for call centers FOTW does status and efficiency checks on the web Lack of Knowledge Management System on the web 	<ul style="list-style-type: none"> Need access to a central database of all customer indicative information at all call centers Need for a formalized process for awareness of products, such as FOTW, across the enterprise 	1	RED
Deliver individualized service in the areas each customer values most and effectively manage mass-market customers through CRM	<ul style="list-style-type: none"> Three CRM systems are in place (LC, CPS, TIVWAN) and the Ombudsman is working on a CRM system Must be concerned with security issues Caller's information is not always captured by all call centers Could be implemented with schools easier than students 	<ul style="list-style-type: none"> Information on assessment systems is needed IVR in some call centers routes according to issues Need to identify call issues clearly up front at all the centers 	1	RED
Focus on Optimization, Automation, and Interaction	<ul style="list-style-type: none"> None currently offer automated account information over VRU Need additional information 	<ul style="list-style-type: none"> Focus on evaluation of processes, if not used effectively and frequently, improve process Need additional information 	1	RED
Assign customers an agent or team of agents	<ul style="list-style-type: none"> Most centers do not currently offer specifically assigned agents Ombudsman does assign an agent Need teams to help create familiarity 	<ul style="list-style-type: none"> Need a formalized or consistent practice of work management across all of the call centers Need to distinguish customer segments according to common traits and establish teams 	2	RED



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Have multi-lingual capabilities, especially Spanish	<ul style="list-style-type: none"> • Many currently offer Spanish options and have different levels of support • Other languages may need to be considered • Keep in mind during hiring processes 	<ul style="list-style-type: none"> • Look at benchmarking in the Census for additional languages • Need to provide consistent support for Spanish at centers • Certify CSRs for language knowledge (Spanish) 	1	RED
Allow multiple methods of interaction	<ul style="list-style-type: none"> • Seven offer services over the web (LS, FOTW, NSLDS, LO, LC, CPS, Default Mgmt) • Ten offer automated call information (FOTW, NSLDS, LO, LC, CPS, TIV WAN, FSAIC, OMB, Customer Support, DCS) • Need to identify opportunities to offer on-line via “web chat” session • FOTW is planning on implementing “web chat” in January 2001 	<ul style="list-style-type: none"> • All call centers need to cover multiple methods (i.e. VRU, internet, Web Chat, fax, email) • Universal queuing across all utilized points of contact • Implement “web chats” 	1	RED



People Process and Management

In order to provide quality service to its customers, an organization needs to commit to a high standard in attracting, retaining, and providing their best employees with a positive work environment. By committing to CRM, organizations need to empower their staff and entrust them to carry the same quality service to their customers at all levels.

Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Create selection process for recruiting	<ul style="list-style-type: none"> Centers currently have skilled staff for development and support Selection criteria is documented within centers for technical staff Gather information through operating partners and COTR Find out skills definition Address turnover and attrition rates 	<ul style="list-style-type: none"> Standardize job skills for the enterprise and at call centers Capture turnover rates Need to perform exit interviews Enterprise wide hiring procedures (call monitoring) should not be addressed by SFA but by the call centers individually SFA should have standards/guidelines for call centers to follow 	2	GREEN
Forecast by seasonal periods to better project staffing requirements throughout the year	<ul style="list-style-type: none"> All currently staff for peak periods Performance is still heavily affected Monday is busiest day for most centers Feb-Mar and Aug-Sept are peak months Need to analyze by CSR 	<ul style="list-style-type: none"> Staffing levels during the peak periods need upgrades Need to capture real time information Existing technology constraints may not allow for much of this assessment 	1	YELLOW
New employee orientation	<ul style="list-style-type: none"> All provide some new employee orientation, but not consistent as far as content and duration Need more information on training by level Gather information regarding follow-up training from COTRs 	<ul style="list-style-type: none"> Standardize SFA information given to new hires across call centers (ex: video) Need to provide employee handbooks Gather more information on current practice and look at possible standardization 	1	RED



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Offer and promote regular training and outside learning	<ul style="list-style-type: none"> All but two provide technical training (PELL, Default Management) All but one provide functional training (PELL) Gather information regarding follow-up training from COTR 	<ul style="list-style-type: none"> Need to have standard training to keep CSRs within service levels Need to standardize and formalize this process Keep technical/functional needs within the individual centers 	2	YELLOW
Centralize training	<ul style="list-style-type: none"> A central SFA training initiative is not available SFA University and PBO frontline is in development for operating partners 	<ul style="list-style-type: none"> Partners need to be trained in SFA methods and culture and vice versa Centralize trainers training program Need a mentoring process Training should consist of standard enterprise wide SFA training and then individual call center implementation Constantly audit course for content and effectiveness 	1	RED
Offer career enhancement and growth paths for all levels of employees	<ul style="list-style-type: none"> No information in Current Assessment document CSCC offers a career path through formal evaluation Exists in some forms with operating partners 	<ul style="list-style-type: none"> Need to rotate employee responsibilities to reduce redundancy in tasks and eliminate stagnation Allow for specialization Implement performance based incentives for employees 	1	YELLOW
Divide employees into self-directed teams	<ul style="list-style-type: none"> FSAIC and DCS allow for self-directed teams every week which are determined by experience and led by a supervisor CPS has subject matter teams CSCC has two teams 	<ul style="list-style-type: none"> Need to evaluate appropriateness of this concept Most call centers currently need to implement the self-directed team concept 	2	GREEN



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Involve employees in all aspects of planning and decision making process	<ul style="list-style-type: none"> No information in Current Assessment document CSCC implements an “open door” policy and formalized feedback structure NCS utilizes a formalized feedback structure 	<ul style="list-style-type: none"> Methods need to be determined by call center Train employees to offer feedback Need to offer incentives for feedback 	1	RED
Offer employees flexibility in the hours worked to accommodate employee preferences and call center needs	<ul style="list-style-type: none"> No information in Current Assessment document From site visits many call centers indicated that there is flextime 	<ul style="list-style-type: none"> Call centers need to implement on own guidelines SFA should suggest guidelines for enterprise consistency 	2	GREEN
Retain continuity and depth of knowledge at the frontline Clearly define job skills	<ul style="list-style-type: none"> No information in Current Assessment document Some work is currently being done by the Modernization Partner 	<ul style="list-style-type: none"> Need to monitor turnover Need to formally define skill sets 	2	RED



Business Direction

An organization needs to adopt and then implement an enterprise-wide approach for CRM before it can work towards the new service delivery models. The organization’s structure and procedures for reporting performance, planning, goal setting and providing power to employees have a direct impact on building a relationship with the customer.

Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Partner with call center vendors through co-managed sites	<ul style="list-style-type: none"> No co-managed call centers (between SFA and Vendors) currently exists from site visits LO, LC, and DCS have on-site monitors 	<ul style="list-style-type: none"> Not all call centers have on-site SFA monitors with clarified responsibilities 	3	RED
Align CRM direction and competitive advantage with SFA strategic initiatives	<ul style="list-style-type: none"> Modernization objectives not currently aligned with all call center strategies There have been some beginning efforts to pay attention to SFA quarterly reports and connect what call centers are doing to SFA strategic initiatives 	<ul style="list-style-type: none"> Contract employees unable to consistently see SFA objectives and status Enhance opportunities on how contractors are connected to these objectives Consistent reports of how contractors are reaching /supporting objectives needed 	1	RED
Educate other areas of the organization about the role of the call center	<ul style="list-style-type: none"> In-house training or communication does not currently exist at SFA 	<ul style="list-style-type: none"> Determine in house training or communication 	1	RED
Consider the business and operational objectives of the organization when setting strategies and find a balance	<ul style="list-style-type: none"> Customer relationship strategies need to be closely tied to call center operational objectives Include incentives or penalties on how services are rendered to SFA customers 	<ul style="list-style-type: none"> Customer relationship strategies need to be tied to call center operational objectives Most contracts need to include incentives or penalties 	1	RED



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
<p>Create an enterprise culture through the commitment of management which is focused from the bottom up on delighting its customers</p>	<ul style="list-style-type: none"> No information in Current Assessment document Examples are needed to demonstrate how management focuses effort on customers Ombudsman’s office Sites visits IPT process has helped Process has started with Disney but still far way SFA showed recognition for LC push in June 	<ul style="list-style-type: none"> Determine a more deliberate, formalized plan to routinely involve all stakeholders in implementation and evaluations of plans to delight customers Enhance the regular recognition of successes in delighting the customer Examples need to be highlighted more visibly (leadership visit and town hall meeting, ombudsman’s pilot,) 	<p>1</p>	<p>RED</p>
<p>Create goals aimed at gaining customer loyalty</p>	<ul style="list-style-type: none"> Call back, personalization, escalation exist in some of the larger centers, but additional information is needed Not all call centers have call back, personalization and escalation capabilities 	<ul style="list-style-type: none"> All call centers need to have uniform call back, personalization and escalation capabilities 	<p>1</p>	<p>RED</p>
<p>Instill customer service and satisfaction principles throughout the enterprise.</p>	<ul style="list-style-type: none"> No information in Current Assessment document Consistency throughout all the call centers is absent SFA has started to establish the importance of consistency throughout call centers Leadership has gone to call centers and conducted town meetings, thus some steps are being taken 	<ul style="list-style-type: none"> Lack of a uniform customer feedback capability Currently all call centers need to have consistency in gaining customer input – intranet / internet Consistency throughout all the call centers is needed SFA has needs to establish the importance of consistency throughout call centers 	<p>1</p>	<p>RED</p>
<p>Provide the necessary resources to meet the goals of an agreed-upon vision and business model aimed at customer care</p>	<ul style="list-style-type: none"> Need to clarify definition of “who” SFA’s customers are 	<ul style="list-style-type: none"> Determine goal or agreed upon vision and business model aimed at customer care 	<p>1</p>	<p>RED</p>



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
<p>Analyze customer contacts to determine customer needs</p>	<ul style="list-style-type: none"> Existing call tracking systems are different at call centers Most call centers have call tracking software Three call centers have CRM Systems (CPS, TIV WAN, Ombudsman) SFA and call center's CRM plan need to be aligned 	<ul style="list-style-type: none"> Call tracking systems needs to be consistent across call centers 	<p>1</p>	<p>RED</p>
<p>Provide consolidated call center reporting through automatically integrated information at the transaction level with enterprise for selected views of the customer through a common database</p>	<ul style="list-style-type: none"> There is currently not an enterprise wide customer database of standard report distribution method 	<ul style="list-style-type: none"> There needs to be an enterprise wide customer database 	<p>1</p>	<p>RED</p>



Business Processes and Rules

Services must be defined and engineered for reaching the most effective levels in serving customers. Effective processes can align resources in order to make the CRM practices of an organization a reality. Non-functioning processes must be streamlined or eliminated.

Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Post performance measures	<ul style="list-style-type: none"> Centers have a variety of performance measures Measures vary between centers and need to be standardized Need to incorporate operating partners' performance data as well 	<ul style="list-style-type: none"> Reporting/Performance is not standard across centers Enhance performance report availability to all stakeholders 	1	RED
Answer with consistent responses in the medium that suits customer needs	<ul style="list-style-type: none"> All centers currently have measures in place to handle fax, phone, web mail equally Call centers utilize consistent content and timeframe guidelines 	<ul style="list-style-type: none"> Need to standardize content Timeframes need to be consistent Simple answers – consistent time and response Complex answers – Consistent updates on status 	1	RED
Develop and implement a “Tiered” organizational structure	<ul style="list-style-type: none"> Escalation procedures currently exist in all centers in problem resolution Tiered support exists in all centers, but need to be aligned with SFA 	<ul style="list-style-type: none"> Functionality needs to be passed on to all levels Some structure is in place 	2	YELLOW
Create escalation procedures to respond to events as quickly as possible	<ul style="list-style-type: none"> Escalation procedures exist in all call centers Escalation times and processes vary across call centers Sometimes issues are not resolved 	<ul style="list-style-type: none"> Examine consistent escalation procedures Not a major GAP Standardize resolution time 	2	RED
Retain appeals process functions of an Ombudsman office	<ul style="list-style-type: none"> Ombudsman appeals (last resort) are documented for all centers Appeal processes vary by location 	<ul style="list-style-type: none"> Standardize incoming appeals process to Ombudsman 	2	GREEN



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Optimize customer relationships by moving beyond simple automation of customer-facing processes	<ul style="list-style-type: none"> Automated escalation (systematic) does exist in 2 centers Manual process of escalation is inconsistent between centers 	<ul style="list-style-type: none"> Do not currently utilize workflow tracking software Need to enforce consistent business rules Not automated in all call centers 	1	RED
Integrate front office and back office to fulfill customer's entire need	<ul style="list-style-type: none"> Centers allow access to systems of record for inquiry only No systematic integration exists for problem resolution to systems of record Everyone would want to gain access Must send changes manually which extends transaction time 	<ul style="list-style-type: none"> Must enable people to make data changes (ex: Ombudsman) or have a source to call to have a change implemented immediately Not all appropriate people are given correct access rights 	1	YELLOW
Protect account privacy through established security procedures	<ul style="list-style-type: none"> Security procedures are documented for all centers All centers have direct connections to Dept of Ed 	<ul style="list-style-type: none"> SFA needs standardized security procedures across all customer service and support centers 	2/3	RED
Program the VRU for minimum effective levels and choices	<ul style="list-style-type: none"> VRU tiers vary between centers VRU selection options vary by product and location Too many tiers exist Inconsistent across call centers Programming needs to be changed in VRU of most centers 	<ul style="list-style-type: none"> Inconsistent levels of information Not all of the call centers implement 3x3 standard Review for effective levels 	2	RED
Eliminate redundant tasks	<ul style="list-style-type: none"> Redundant tasks exist between centers. (servicing, security, maintenance) Need to make a data change in more than one place on simple info (ex: address change) 	<ul style="list-style-type: none"> Routine change should be implemented in all databases Current technologies do not exist in call centers Standardize common issues across all customer base "One change does it all" 	1	RED



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Capture and manage information about all customer interactions in the data warehouse	<ul style="list-style-type: none"> Virtual Data Center currently captures data for transactions Customer history and escalation activities (Ombudsman) are not maintained at the account level 	<ul style="list-style-type: none"> Need to train appropriate people to capture transactions Should collect supplemental or operational information at least twice daily 	1	RED
Use data mining analysis and artificial intelligence techniques to enable description and prediction of customer habits and needs	<ul style="list-style-type: none"> Some analysis is performed internally by call centers Ad-hoc analysis can be requested by department Timely data reports are easily accessible to management Need for a central data warehouse 	<ul style="list-style-type: none"> Need to allow someone to go to a central place and do analysis Standardize tools and templates Data warehouse not available 	1	RED
Align business objectives with customer service to be quick, complete, and seamless to the customer	<ul style="list-style-type: none"> Centers currently manage to objectives internally, but high level objectives not aligned across multiple centers Different operating models exist across all of the call centers 	<ul style="list-style-type: none"> Standardize call centers objectives/ culture with SFA across all the centers Call centers should conform with strategic SFA goals Contracts need to be aligned with incentives and penalties- "performance based" 	1	RED
Keep issue files open until ticket is resolved	<ul style="list-style-type: none"> Issue file remains open within centers until resolved Issue file across multiple centers does not exist today History tracking is not a standard practice at call centers 	<ul style="list-style-type: none"> History tracking is not implemented in any call centers and is needed to resolve customer service inadequacies Need standard system used by all call centers 	1	RED
Use context-enhanced marketing to market to customers based on transaction information	<ul style="list-style-type: none"> Customer behavior driven marketing does not currently exist at SFA Investigate practicality/usefulness 	<ul style="list-style-type: none"> Need to address whether or not it is appropriate for audience "Nice to have" but not necessary 	3	YELLOW
Monitor interactions with customers for consistency and effectiveness	<ul style="list-style-type: none"> Interactions within centers are monitored frequently for quality and consistency Quality control is not implemented in a standard method 	<ul style="list-style-type: none"> Standardize scheduling for management Set guidelines on when should be used SFA as a whole needs to examine first and then look at call centers 	2	YELLOW



Finance/Cost

The lifetime value of a customer through the development of relationships should drive the budgeting decisions of an organization dedicated to CRM. Investments should be made based on the effect to the customer and providing the proper resources to employees who serve the customers.

Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Make long term investments as recognition for call centers vital roles in a comprehensive CRM plan	<ul style="list-style-type: none"> No information in Current Assessment document 	<ul style="list-style-type: none"> SFA does need to have a comprehensive CRM business plan SFA and CRM plans need to be aligned 	1	RED
Provide a cost benefit analysis of investments	<ul style="list-style-type: none"> No information in Current Assessment document SFA - no cost benefit analysis for all call centers 	<ul style="list-style-type: none"> SFA needs to have cost benefit analysis for all call centers 	1	RED
Track cost and benefits of any technology standardization	<ul style="list-style-type: none"> No information in Current Assessment document Tracking cost and benefits of technology standardization is done by most call centers but it is not uniform 	<ul style="list-style-type: none"> Tracking cost and benefits needs to be done by all call centers SFA does not do it enterprise wide 	1	RED
Track the actual cost for projects and broadcast the results	<ul style="list-style-type: none"> No information in Current Assessment document Most call centers track costs but is not uniform and SFA needs to do it enterprise wide SFA tracks but does not broadcast 	<ul style="list-style-type: none"> SFA needs to track costs and broadcast enterprise wide The information needs to be uniform throughout call centers 	1	RED
Include a line item to continue enhancements to CRM systems and processes	<ul style="list-style-type: none"> No information in Current Assessment document Most call centers budget for enhancements, but is not viewed holistically 	<ul style="list-style-type: none"> Enterprise-wide CRM enhancement should be planned from a high level 	1	RED



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Respond to the business needs of CRM by making investments which produce tangible near-term value as well as long term growth	<ul style="list-style-type: none"> No information in Current Assessment document Most call center invest in solutions but are not uniform and consistent across the enterprise 	<ul style="list-style-type: none"> Call centers plan on an individual basis for short term solutions. There is no enterprise-wide CRM plan 	1	RED



Technology and CRM Systems

A devotion to capturing data and modifying personal customer preferences accordingly shows a commitment to the customer which can lead to long-term relationships. Utilizing the technology to provide options in servicing as well as a tracking history makes the business relationship more valuable to both the customer and the organization.

Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Implement a contact tracking system to monitor status of customer interactions	<ul style="list-style-type: none"> Call tracking (not contact database systems) software does currently exist in seven centers (FSAIC, DCS, FOTWN, LC, Default Mgmt, Customer Support, PELL) CRM contact databases utilized in centers (CPS, TIV WAN, Ombudsman). No common/shared tracking system currently is defined. 	<ul style="list-style-type: none"> Need to enhance and scale up or create a tracking system 	1	RED
Integrate IVR System with call center processes to ensure consistency	<ul style="list-style-type: none"> IVR system processes are currently integrated into center processes Documented IVR processes exist for all centers surveyed CTI technology with screen pops used in two centers (LC, LO) Not consistent across all centers 	<ul style="list-style-type: none"> Look at integrating performance and work flow processes with IVRU processes in the centers 	2	YELLOW
Utilize Automatic Call Distributors (ACDs) for call routing	<ul style="list-style-type: none"> ACD call routing does not exist in three centers (Default Mgmt, Customer Support, PELL) CTI with screen pops used only in two centers (LO, LC) 	<ul style="list-style-type: none"> Utilize "screen pop" technology and CTI across the call centers 	1	RED
Provide customers with an informed queue	<ul style="list-style-type: none"> Informed queues exist on four centers VRUs (FSAIC, DCS, OMB, LS) Need to examine for which centers this is appropriate to implement 	<ul style="list-style-type: none"> Informed queue is needed at several call centers and need to look at a cost benefit analysis No consistent use of this technology across call centers 	2	RED
Utilize Computer Telephony	<ul style="list-style-type: none"> Warm transfers are projected to be 	<ul style="list-style-type: none"> Need to perform warm transfers 	1	RED



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Integration (CTI) by providing quickly accessible current information, screen pops, and warm transfer of voice and data	enabled between three call centers (LS, LC, LO) soon <ul style="list-style-type: none"> CTI is currently being used at two centers (LO, LC) 	in all major centers		
Package end-to-end solutions for the customers	<ul style="list-style-type: none"> A variety of COTS packages exist in all centers Varied levels of integration within centers No enterprise COTS currently are identified 	<ul style="list-style-type: none"> An open and scalable CRM environment does not exist across call centers 	1	RED
Utilize email and fax management systems	<ul style="list-style-type: none"> Email and faxes are accepted at all centers Email/fax management software not deployed in all centers 	<ul style="list-style-type: none"> Need to look at the value of fax and email management systems compared to volumes and integrate with all other contact methods 	1	RED
Utilize a knowledge management system which contains a customer contact database and a question resolution database	<ul style="list-style-type: none"> Knowledge management systems have currently been deployed at one (FOTW) center 	<ul style="list-style-type: none"> Need to have a centralized FAQ section Need to have an enterprise wide KMS 	1/2	RED
Implement state of the art workflow processes tools to manage and smooth out volumes	<ul style="list-style-type: none"> Workflow management systems exist in some centers Workflow tools vary Processes and procedures vary between centers 	<ul style="list-style-type: none"> Call centers need to determine to Implement state of the art workflow processes tools to manage and smooth out volumes “Nice to have” technology 	3	RED



Measurements

By defining and closely monitoring measurements, an organization is able to evaluate its effectiveness. CRM creates and environment of constant reevaluation to ensure optimal functional and customer satisfaction levels through modification of its technologies and processes accordingly.

Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
Create means of gaining customer input on process	<ul style="list-style-type: none"> Not all call center have a customer feedback capabilities 	<ul style="list-style-type: none"> Need the ability of a uniform customer feedback capability across call centers All call centers need the ability to consistency in gaining customer input – intranet / internet 	1	RED
Use customer satisfaction metrics to help drive marketing, operations, and business strategy	<ul style="list-style-type: none"> Many call centers do not have methods for measuring customer satisfaction All call centers do not have marketing campaigns Often marketing is done by someone other vendors responsible for the call centers 	<ul style="list-style-type: none"> Currently no enterprise-wide CRM focused call center marketing, operations and business strategy SFA needs a uniform method for measuring customer satisfaction at the call centers 	1	RED
Use new metrics to measure the return of marketing campaigns	<ul style="list-style-type: none"> No information in Current Assessment document Not all call centers have marketing campaigns Often marketing is done by someone other than call centers 	<ul style="list-style-type: none"> Currently no enterprise-wide CRM focused call center marketing, operations and business strategy Determine uniform metrics for the return of marketing campaigns 	1	RED
Use referral marketing to capitalize on satisfied customers	<ul style="list-style-type: none"> No information in Current Assessment document 	<ul style="list-style-type: none"> Currently no enterprise-wide CRM focused call center marketing, operations and business strategy No uniform metrics to measure the return of marketing campaigns 	1	RED
Define and collect measurements	<ul style="list-style-type: none"> Call centers need a uniform 	<ul style="list-style-type: none"> Strategy to capitalize on satisfied 	2	RED



Best Practice	Current Assessment	GAP Description	SFA Priority	Severity or Impact
based upon quality of service as perceived by customers regularly	methods for measuring customer satisfaction	customers needs to be developed <ul style="list-style-type: none"> SFA strategy not shared with its partners 		
Clearly defined performance measures that are standard across the entire service organization	<ul style="list-style-type: none"> Call centers need a uniform methods for measuring customer satisfaction Need to differentiate between technical and non-technical performance measures Different performance standards for different contracts How does reduced cost (SFA objective) come into play in fixed price contract There is not a set of common standards/terminology across the enterprise 	<ul style="list-style-type: none"> Clearly defined performance measures standard are not in place at the call centers Different standards across contractors Some don't have standards Clearly defined different technical and non-technical standards across centers 	1	RED
First contact resolution is greater than 90%	<ul style="list-style-type: none"> Aggregate of all call centers never exceeds 90% Some School call centers meet the 90% resolution for most of the year Not a different standard for technical and non-technical help desk 	<ul style="list-style-type: none"> All need to exceed the standard There are no clearly defined performance measures Different standards across contractors Some do not have standards 	1	RED
Provide customers access to the company at all times	<ul style="list-style-type: none"> Five are open past 8pm (LS, FOTW, TIVWAN, FSAIC, DCS) Ten are open until 8pm (LS, FOTW, TIVWAN, FSAIC, DCS, PELL, NSLDS, LO, LC, CPS) Four with automated service 24/7 (FOTW, TIVWAN, CPS, CSCC) 	<ul style="list-style-type: none"> Need clearly defined common definition for 24/7 access a Need common implementation of 24/7 access capability Determine criteria on what information should be available (ex: account balance) and by what means of communication 	2	RED



Executive Summary

Background

GAP Analysis Methodology

GAP Festival Documentation

Consolidated GAP Recommendations

Detailed GAP Reports



Consolidated GAP Recommendations

SFA's call center view obtained from the information gathered by the current environment sub-team showed that some of the best practices were already in place. However, the current view also indicates that many of the best practices are not currently practiced by SFA. In the instances that the best practices are being used, the various systems, applications, software and technologies used to implement best practices and deliver service to SFA's customers are often different at each call center. Such an environment, as shown by the picture below, allowed the Gap Analysis Team to identify the GAPS.



Following the GAP Festival, the first objective of the GAP Analysis Team was to consolidate the wealth of information into a more manageable group of data to analyze. The 47 GAPs which the GAP Festival identified as the most urgent and had the greatest impact of the enterprise (Priority 1, Red) were addressed by the GAP Analysis Team. These 47 GAPs were grouped according to similarities in the issues. The result was four major areas with sixteen opportunities for improvement which are listed below.

Business Rules

- Development of an enterprise-wide CRM vision for SFA call centers
- Enhance and clearly define business rules for what should be measured, defined, and reported across call centers
- Streamline the existing access numbers to call centers
- Enhance customer contact utilizing multiple channels
- Enhance routine, formalized stakeholder involvement
- Complete developing consistent hours of operation across call centers
- Introduce informed queue to all call centers
- Enhance standards in addressing multiple languages
- Complete warm handoffs between all call centers where necessary

Customer Relationship Management (CRM) System

- Develop a standard Customer Relationship Management system
- Clearly define, document or automate workflow management as appropriate across call centers
- Align responses to customer inquiries across call centers

Technology

- Determine a primary source of customer indicative data across call centers
- Enhance opportunities for a common history of customer relationship information
- Enable changes to be captured in a single place

Training

- Enhance opportunity for consistent training across all call centers



Executive Summary

Background

GAP Analysis Methodology

GAP Festival Documentation

Consolidated GAP Recommendations

Appendix



Appendix

Detailed information on each of the sixteen opportunities for improvement was collected to help determine the level of importance SFA should assign to each GAP as solutions are being implemented. The details clarify the impact each GAP has on the ability to provide customer service. Due to the number of call centers being analyzed, the GAPs have varying degrees of impact from different centers. The GAP description section of the details helps to specify what is currently in place at the call centers and at which call centers.

To determine the initial solutions which could be implemented, the GAP Analysis Team develop a few of the potential resolutions which can address each of the sixteen opportunities for improvement. These solutions need to address the CRM Call Center IPT purpose:

- Improving customer satisfaction
- Investigating Best Practices in call center operations
- Reducing unit costs
- Recommending improvements for Customer Relationship Management in a timely way
- Promoting electronic commerce while maintaining access to paper options for customers without electronic access

The details of each GAP were documented using the following format.

Description of Detailed GAP Report Template

Field	Description
Title	Title of Gap
Description	Detailed Description of the Gap and any supporting survey data
Importance	The ranking of how important it is to address the GAP in comparison to the others
Areas Impacted	If an "X" is present then the defined area is affected by the existing GAP
Existing Gap Impact	Description of the impact of having this GAP has upon the SFA organizational components
Potential Resolutions	High level possibilities of ways to address the GAP
Comments	Any additional comments on each GAP not covered by the previous topic headings



Business Rules

GAP #: 1

Title		
<i>Development of an enterprise-wide CRM vision for SFA's call centers</i>		
Description		
<p>SFA needs to promote the development of an overall CRM vision for the use of call centers in its operational strategy. Most of the issues in addressing this gap include the ability to implement the following actions:</p> <ul style="list-style-type: none"> • Gain customer feedback consistently • Develop consistent indices for customer satisfaction • Develop a strategy to capitalize on satisfied customers • Implement a communication plan to all stakeholders (students , schools employees, contractors, etc...) • Agree upon SFA's vision and goal for call centers • Correlate call center operational objectives to SFA CRM strategies <ul style="list-style-type: none"> -SFA does not have a comprehensive CRM business plan and call centers have not linked their CRM plans to SFA objectives -Contractors' strategies are not clearly linked to SFA's objectives (including regular reporting, training, and communication) • Create a strategy for security and privacy • Design a process for encouraging and capturing stakeholders suggestions for improvement <p>Some of the issues we need to consider in defining and addressing this gap are the following:</p> <ul style="list-style-type: none"> • Overall vision and strategy will lead to the framework in solving many of the other existing gaps • Implementation of an overall CRM vision and strategy will centralize all call centers through SFA 		
Importance		
High	Medium	Low
	Areas Impacted	Existing Gap Impact
X	Customer Satisfaction	Lowers since there is a lack of continuity across call centers
X	Employee Satisfaction	Lowers since there is a lack of continuity across call centers
	Unit Costs	
X	Students Channel	Lowers cross enterprise communication
X	Schools Channel	Lowers cross enterprise communication
X	Financial Partners	Lowers cross enterprise communication
X	CIO	Lowers cross enterprise communication
	Training	
	Budget	

**Potential Resolutions**

- SFA needs to develop a comprehensive call center CRM vision and strategy and communicate it to all the stakeholders
- SFA needs to gather a team of experts to develop this call center CRM strategy
- Partner with someone who implements CRM Systems

Comments

- Not having a consistent method for gathering customer feedback across all call centers creates unreliable information. Each call center's information may be reliable for that specific call center, but it's not reliable enterprise wide. Inconsistent information will lower customer satisfaction and increase unit costs.
- Inconsistent indices for customer satisfaction among the different call centers contributes to lower customer satisfaction and higher unit costs.
- Lack of a communication plan to all the stakeholders creates an environment where SFA's objectives are not adhered. Such an environment lacks direction and creates confusion among the different stakeholders. This contributes to lower employee morale, lower customer satisfaction, and overall higher unit costs.
- Every call center has its own definition of what constitutes a customer performance matrix/index. The absence of a uniform guideline/definition of SFA's customer service level and goals, fosters an environment where SFA does not provide consistent customer service enterprise wide. This absence contributes to lower customer satisfaction.
- Lack of a single call center CRM strategy adversely affects SFA's vision of "We help put America through school," thus lowering customer satisfaction.
- Due to the inability to consistently capture stakeholders suggestions enterprise wide, SFA loses the opportunity to understand well and correct the right problems faced by the stakeholders. This contributes to lower customer satisfaction and employee moral as well as higher unit costs.



GAP #: 2

Title		
<i>Enhance and clearly define business rules for what should be measured, defined, and reported across call centers</i>		
Description		
<ul style="list-style-type: none"> • There is currently an absence of clearly defined standard performance measures across call centers. • Currently, the following practices are in place: <ul style="list-style-type: none"> • Each call center has different performance standards or no established performance measures • Technical and functional performance standards as well as customer satisfaction metrics are not differentiated • Reporting is not standardized across the call centers or made easily available to SFA Management 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Focus is not always on achieving customer satisfaction	
X Employee Satisfaction	Lowers since there is not a standard evaluation measure	
Unit Costs		
X Students Channel	Lowers cross enterprise communication	
X Schools Channel	Lowers cross enterprise communication	
X Financial Partners	Lowers cross enterprise communication	
X CIO	Lowers cross enterprise communication	
Training		
X Budget	Does not allow for consistent performance evaluation of contracts	
Potential Resolutions		
<ul style="list-style-type: none"> • Provide a standard reporting format as well as reporting frequency and timing requirement to the vendors • Define consistent measures and metrics across call centers at a baseline level • Develop a central reporting mechanism which collects data and formats the information through the Intranet 		

**Comments**

- Common terminology and definitions are needed to accurately apply standard performance measures and provide comparisons
- Provide standard formats for reports
- Develop common terminology among call centers
- Prepare a list of top 10-20 questions stakeholders would like to answer from the existing databases (or data warehouse)
- Develop subjective and objective performance metrics
- Define within the contracts the standard agreements
- Some of the issues which need to be considered in defining and addressing this gap are the following:
 - Analyze the content of each call centers calling types and define them
 - Create a standard baseline of metrics to be applied to the call centers (Average Wait Time, Average Talk Time, etc.)
 - Investigate all the different mediums and determine their correspondence times (ex: email, fax, web chat, etc.)
 - Create a common reporting method which will allow for comparison of the metrics



GAP #: 3

Title		
<i>Streamline the existing access numbers to call centers</i>		
Description		
<p>Currently, there are too many call center numbers in place which makes customer access to the correct information more difficult. The following information was collected from the survey forms:</p> <ul style="list-style-type: none"> • Fifteen current numbers exist that a customer can call to obtain information on SFA • Thirteen call centers currently address different issues dealing with SFA products and services • These figures do not include TTY/TDD phone numbers 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Lowers since there are too many numbers	
X Employee Satisfaction	Lowers since more time is spent addressing issues not related to their expertise	
X Unit Costs	Increases costs since CSRs spend more time and resources transferring calls	
X Students Channel	Lowers cross enterprise communication	
X Schools Channel	Lowers cross enterprise communication	
X Financial Partners	Lowers cross enterprise communication	
CIO		
X Training	Need to educate all CSRs in more areas to address customer concerns	
Budget		
Potential Resolutions		
<ul style="list-style-type: none"> • Implement high level, centralized IVRU which will distribute calls accordingly • Develop enterprise-wide architecture tier above the call centers which will distribute inquiries accordingly • Combine services were it makes sense • Extend the warm handoff capability to all other call centers • “One number does it all” – one access to all the call centers 		
Comments		
<ul style="list-style-type: none"> • Address the option of a high level IVRU at 1-800-4-FEDAID • Census 2000 used a similar “command center” model to allocate calls based on skills and availability • “One Call does it All” can mean one phone number or one transaction - the phrase needs to be defined appropriately • Consider time zone implications • Consider all customers (ex: multiple languages, hearing impaired, etc) through this central number or establish separate lines where appropriate 		



GAP #: 4

Title		
<i>Enhance customer contact utilizing multiple channels</i>		
Description		
<p>Customer access to information is not currently maximized through the flexibility to contact SFA through multiple methods. Some of these channels of contact would include the following:</p> <ul style="list-style-type: none"> • IVR access to account information • Internet access to account information • Contact through web chat, fax, email, etc <p>Access to the call centers needs to be made simple for the customer</p> <ul style="list-style-type: none"> • Scheduled web chat sessions are being implemented at one center. Internet access to some Direct Loan account information is being made available. • The access points need to be consistent so that customers can expect the same service from any channel of contact. 		
Importance		
High	Medium	Low
	Areas Impacted	Existing Gap Impact
X	Customer Satisfaction	Customers are required to call SFA to get information and only receive answers to the specific questions asked.
X	Employee Satisfaction	Variety of work is limited to talking on the phone. Many questions are redundant and simple.
X	Unit Costs	Costs are high due to spending money to answer calls with a live operator when the information could be given through automation.
X	Students Channel	Methods for feedback and understanding of the customers needs are limited
X	Schools Channel	Methods for feedback and understanding of the customers needs are limited
X	Financial Partners	Methods for feedback and understanding of the customers needs are limited
	CIO	
X	Training	Training does not include multiple skills, verbal skills are the focus
	Budget	
Potential Resolutions		
<ul style="list-style-type: none"> • Standardization of methods and levels by which communication to customers occurs (i.e. IVRU, fax, web) • Minimizing contact numbers for reaching call centers • Expanding current call center technology to handle customer inquiries through different channels • Providing universal queuing • Create standard knowledge based system so that client history and consistent responses are available 		
Comments		
<ul style="list-style-type: none"> • New training will have to be introduced to teach the new skills requirements such as written skills • Costs can be reduced by automating the redundant and more simple tasks 		



GAP #: 5

Title		
<i>Enhance routine, formalized stakeholder involvement</i>		
Description		
<ul style="list-style-type: none"> SFA needs to determine a deliberate, formalized plan to routinely involve all stakeholders in the evaluation, implementation, and recognition of delighting customers. Enhance the strategy to capitalize on satisfied customers Enhance the communication plan to all stakeholders (students, school employees, contractors, etc) Development efforts take place with more understanding of SFA requirements 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Products are developed that customers do not want or use	
X Employee Satisfaction	Employees have to address similar complaints repeatedly	
X Unit Costs	Contradictory products increase unit costs through redundant work	
X Students Channel	Channel is not clear on what the customer wants	
X Schools Channel	Channel is not clear on what the customer wants	
X Financial Partners	Channel is not clear on what the customer wants	
CIO		
Training		
Budget		
Potential Resolutions		
<ul style="list-style-type: none"> Customer satisfaction surveys on every channel of communication Employee surveys Focus groups (continuing the efforts started by the Customer Service Task Force and using other focus groups that already are in place) Make information available on web so that products can be tested by stakeholders SFA branding by multimedia outlining the mission and how to interact with SFA Regular stakeholder and contractor meeting to raise issue and status Use the information gathered to make decisions about business processes (make connections between information gathering and how to best use it effectively and efficiently) 		
Comments		
<ul style="list-style-type: none"> OMB requires approval for surveys of more than 10 customers Must show burden hours 		



GAP #: 6

Title		
<i>Complete developing consistent hours of operation across cal centers</i>		
Description		
Consistent hours of operation are needed across call centers which will address the following customer needs: <ul style="list-style-type: none"> • Students may want access to live operators on weekends and at night • Schools probably need access during normal business hours • 24x7 access in not provided by most call centers • Time zone differences must be considered (East Coast call centers still need to serve the West Coast) 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Lowers since can not receive help when they need it	
X Employee Satisfaction	Lowers since it will lead to inconsistent schedules	
X Unit Costs	Causes hard to manage peaks on Mondays	
Students Channel		
Schools Channel		
Financial Partners		
CIO		
Training		
Budget		
Potential Resolutions		
<ul style="list-style-type: none"> • Standard servicing across time zones for customers • Standard hours for CSRs • Define which information needs to be provided 24x7 • Examine VRU, web access, and human contact and decide which channel(s) need to be available and during what time frames (survey pattern of call usage) • Align maintenance down times as much as possible among call centers 		
Comments		
<ul style="list-style-type: none"> • Access to the most common requests can be provided 24x7 through automation • General information needs to be available to all at all times through IVRU and web access • Consistent hours of operation are needed for customer satisfaction • Strategic normalization • Consistent access to similar information 		



GAP #: 7

Title		
<i>Introduce informed queue to all call centers</i>		
Description		
<p>A customer’s wait time is not presently optimized during queue time. There is a lack of informed queues which can provide:</p> <ul style="list-style-type: none"> • Estimated wait times • Music • Updates on pertinent information • Other services offered by SFA • Offering options such as callbacks at the customer’s chosen time 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Lowers since they do not know of wait time or if disconnected	
X Employee Satisfaction	Lowers since they have to deal with irritated customers	
X Unit Costs	Increase with customers staying on line when they could call back if busy	
Students Channel		
Schools Channel		
Financial Partners		
CIO		
Training		
Budget		
Potential Resolutions		
<ul style="list-style-type: none"> • Provide music, wait time, position in queue, tell highest operating hours • Develop standards by call volume metrics • Messages about products • Accuracy in call wait time • Develop a standard definition of what represents a queue (i.e. at what point in the call should music or messaging be introduced) 		



Comments

- Need to consider the “warm handoffs” issue in call wait time
- Prioritizing calls in queue will increase wait time
- Some of the issues we need to consider in defining and addressing this gap are the following:
 - Variety across call centers
 - Need to look at which call centers actually needed
 - Look at what is actually provided as information
 - Standard across call centers according to metrics
 - Offering at least music to know that the connection is still live
 - Estimated Wait Time should be included
 - Offer a call back option if wait is over 3 minutes



GAP #: 8

Title		
<i>Enhance standards in addressing multiple languages</i>		
Description		
<ul style="list-style-type: none"> Multiple languages (oral and written) are need to be addressed uniformly throughout the call centers. Some issues to investigate include: <ul style="list-style-type: none"> Addressing Spanish is inconsistent across the call centers Only English and Spanish are formally addressed in the call centers 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Lowers customer satisfaction since there is a lack of continuity across call centers	
X Employee Satisfaction	Lowers employee satisfaction since there is a lack of continuity across call centers	
Unit Costs		
X Students Channel	Lowers cross enterprise communication	
X Schools Channel	Lowers cross enterprise communication	
X Financial Partners	Lowers cross enterprise communication	
X CIO	Lowers cross enterprise communication	
Training		
Budget		
Potential Resolutions		
<ul style="list-style-type: none"> Centralized support service Standard English response and provide universal access to translators Address Spanish specifically Look at regional implications/SFA languages Employ central clearance help queue where several languages are supported – outsourcing Use census statistics to identify top ten or fifteen languages Develop and support in house Spanish capabilities (i.e. written support for Spanish) Address issues with the deaf and the blind 		



Comments

- Some of the issues we need to consider in defining and addressing this gap are the following:
 - Centralized expert knowledge group (ATT/MCI) providing translators
 - Concentrate on top “x” number of languages
 - Can this be contracted to another company for a service
 - Look at other language calls volume
 - Look at different mediums and subcontract the translators/translations
 - TTD/TTY access across the board
 - Benchmarking against groups like Census 2000
 - Certifying CSR's for language knowledge



GAP #: 9

Title		
<i>Complete warm handoffs between call centers where necessary</i>		
Description		
<ul style="list-style-type: none"> Customers are transferred to call centers without being able to confirm that the right center is receiving the referral. This leads to the issue not being resolved efficiently since it has to be addressed each time a new CSR is used. Warm hand-offs between all call centers are not done at this time More centers need to be included Three are currently practicing warm handoffs Currently there are wrong handoffs happening 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Lowers customer satisfaction since there is a lack of continuity across call centers	
X Employee Satisfaction	Lowers employee satisfaction since there is a lack of continuity across call centers	
Unit Costs		
X Students Channel	Lowers cross enterprise communication	
X Schools Channel	Lowers cross enterprise communication	
X Financial Partners	Lowers cross enterprise communication	
X CIO	Lowers cross enterprise communication	
Training		
Budget		
Potential Resolutions		
<ul style="list-style-type: none"> Investigate which call centers will need to implement warm handoffs Define a set of metrics for this specifically Warm handoffs by all call centers may not make sense Assess why warm handoffs are occurring and make sure the reason are consistent across all call centers 		



Comments
<p>DEFINITION OF A WARM HANDOFF</p> <p>This is the capability of forwarding or transferring Department of Education customers to the contractor that will address their needs or concerns.</p> <p><i>As the Department of Education Representative (the initiator), you would:</i></p> <ol style="list-style-type: none"> 1. Dial the special or 800 number to the other special or 800 number. 2. Inform the representative at the special number that the customer is holding. 3. Stay on the line until you explain the customer's concern or need to the receiving representative. 4. Introduce the customer to the representative. 5. Drop off the line after you are sure the representative can assist your customer. <p>In some instances, you may need to make more than one call to special lines in the event the number you call first can not service the customer's needs.</p> <ul style="list-style-type: none"> • Network needs to capture the definition of metrics • Does this effect performance evaluation? • Do we reconcile numbers for inconsistency • This is essential in "one call does it all" • Some of the issues we need to consider in defining and addressing this gap are the following: <ul style="list-style-type: none"> •Look at network switch options •Determine volume and which centers actually need to have warm handoffs •Define the Cost/Benefit break line •Look at changes in cost for each center and the impact on performance measures



Customer Relationship Management (CRM) Systems

GAP #: 10

Title		
<i>Develop a standard Customer Relationship Management system</i>		
Description		
<p>An holistic view of a customer’s history is not available to everyone within the enterprise since it is collected in small portions over different transactions at different contact points. Customer information is not made available in the format needed at the time needed for customer facing employees. This gap is a result of not having a Customer Relationship Management system which could provide:</p> <ul style="list-style-type: none"> • Contact Management • CTI and Screen Pops • Customer Profiles • Call Tracking <p>Currently, only three centers use a CRM systems solution. Throughout the call centers, CRM is inconsistent.</p>		
Importance		
High	Medium	Low
X	Areas Impacted	Existing Gap Impact
X	Customer Satisfaction	Customer contact time is increased due to the necessity of explaining an issue from the beginning each time. Knowledge of a customer’s history is not transferred throughout the enterprise.
X	Employee Satisfaction	Employees have a difficult time resolving issues for customers. Employees do not have information that customers expect them to know about.
X	Unit Costs	Lengthens call times or requires repeat calls
X	Students Channel	Customer information is not shared across systems within the channel or across other channels
X	Schools Channel	Customer information is not shared across systems within the channel or across other channels
X	Financial Partners	Customer information is not shared across systems within the channel or across other channels
	CIO	
X	Training	Training does not currently include how to use a CRM system or how to use the information that can be obtained from the system.
X	Budget	The budget currently has to cover the costs of multiple systems and methods for tracking customers and managing relationships

**Potential Resolutions**

- Implement a standard CRM system across all call centers
- Issue standards guidelines and require that all call centers implement a CRM system that meets these guidelines, including an open architecture for interfacing capabilities between systems
- Look at a core CRM product that allows for integration with other CRM products

Comments

- Data marts are needed to divide an enterprise data warehouse into usable portions. The marts will assist in providing views that can be used by a CRM system
- Define what level of data is wanted from the CRM system
- Decide who owns the data in the CRM system
- Partner with an organization who has implemented several CRM systems
- The requirements of SFA's call center strategy need to be detailed in order to implement the right system
- The implementation costs are expected to be high
- The implementation of a standard CRM system can be expected to decrease contact times, reduce redundancies in work and costs, and provide better customer trend analysis through having access to more robust information



GAP #: 11

Title		
<i>Clearly define, document or automate workflow management as appropriate across call centers</i>		
Description		
<p>Workflow is currently managed through a variety of processes. Some systems are used but track at varying levels of detail the workflow at an individual call center.. Some centers track workflow by paper. The multiple processes make it easy for work to fall through the cracks. The various methods come from different priorities being established for each center and different operating objectives. Areas that need to be addressed include:</p> <ul style="list-style-type: none"> • How paper is processed • Standard measures for the work (Quality standards) • Technology limitations for measuring work • Providing common access points to the status of work • The ability to track work as it moves from center to center (including vendor exchanges) 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Customers receive inconsistent information	
X Employee Satisfaction	Employees have a difficult time resolving issues for customers. Employees do not have information that customers expect them to know about.	
X Unit Costs	Costs may be assigned incorrectly due to a misunderstanding of the work being done	
X Students Channel	Information on status of work and cross-channel information is not readily available	
X Schools Channel	Information on status of work and cross-channel information is not readily available	
X Financial Partners	Information on status of work and cross-channel information is not readily available	
CIO		
Training		
Budget		
Potential Resolutions		
<ul style="list-style-type: none"> • Implement a workflow management system that is standard across call centers • Issue guidelines and requirements for workflow management and require all call centers to meet those requirements • Implement workflow management as part of a CRM system implementation • Establish timeframes on specific processes within each call center activity • Make contractors provide documentation of their workflow process someplace central as part of the contractual arrangement • Develop an interactive module that would provide and explain the workflow and shows where the work is currently located in the process 		
Comments		
<ul style="list-style-type: none"> • Implementing a workflow solution may cause unit costs to increase • Common standards for work processes need to be established so that a standard system can be used 		



GAP #: 12

Title		
<i>Align responses to customer inquiries across call centers</i>		
Description		
The call centers responses to customers need to be consistent. <ul style="list-style-type: none"> • The ability to offer standard responses or capturing responses that effectively address customer concerns is not available • All customer facing employees need access to the same information (SFA and at call centers) Different contracts measure the CSR's responses with different expectations (some promote answering more calls or speed of answering over timely and accurate information)		
Importance		
High	Medium	Low
X	Areas Impacted	Existing Gap Impact
X	Customer Satisfaction	Customers receive various answers to the same question depending on the CSR or the center called.
X	Employee Satisfaction	Employees are frustrated by complaints of poor service
X	Unit Costs	Lengthens call times or requires repeat calls to clarify information
X	Students Channel	Information is not disseminated properly leaving customers dissatisfied and reflecting poorly on the organization
X	Schools Channel	Information is not disseminated properly leaving customers dissatisfied and reflecting poorly on the organization
X	Financial Partners	Information is not disseminated properly leaving customers dissatisfied and reflecting poorly on the organization
	CIO	
X	Training	Training is inconsistent between centers
	Budget	
Potential Resolutions		
<ul style="list-style-type: none"> • Standard training components and cross-training • Implement a Knowledge Management system/standard knowledge base so that client history and consistent responses are available • CSR alerts for new programs • Training can help provide consistency and quality • Automation for greater self-service over multiple channels • Sharing responses between centers and SFA front line employees • Create response repositories (i.e. frequently asked questions) • Web enabled search tool on database • Using visual media and conduct general town hall meeting sessions to encourage stakeholder to come talk to SFA 		



Comments

- Overlap in areas of expertise for the centers results in the inconsistent answers
- Training for CSR's



Technology

GAP #: 13

Title		
<i>Determine a primary source of customer indicative data across call centers</i>		
Description		
<ul style="list-style-type: none"> There is no way to associate information about the same student across the various systems within SFA. No consistent method for identifying the customer exists between systems. A complete record of a student is very difficult to obtain since the data is spread across systems. 		
Importance		
High	Medium	Low
	Areas Impacted	Existing Gap Impact
X	Customer Satisfaction	Customer information is handled inefficiently. Customers cannot rely on accurate record keeping across the enterprise
X	Employee Satisfaction	Employees have a difficult time resolving issues for customers
X	Unit Costs	Lengthens call times or requires repeat calls
X	Students Channel	Customer information is not shared across systems within the channel or across other channels
X	Schools Channel	Customer information is not shared across systems within the channel or across other channels
X	Financial Partners	Customer information is not shared across systems within the channel or across other channels
X	CIO	Data manipulation is very difficult with various systems in use
	Training	
X	Budget	Without a complete understanding of the customer forecasting will not be as accurate
Potential Resolutions		
<ul style="list-style-type: none"> Develop a central mechanism to allow all customer information to be accessed and utilized by all of the call centers Utilize a combination of common student identifiers (ex: SSN + School Code) so it is easy to remember and utilize for the student Common definition of what constitutes a student, school, loan holder, and financial partner Create unique (DUNS) numbers for students and schools 		
Comments		
<ul style="list-style-type: none"> An effort is underway in CIO to resolve this issue Needs to be an enterprise wide initiative with all channels Not all students have social security numbers 		



GAP #: 14

Title		
<i>Enhance opportunities for a common history of customer relationship information</i>		
Description		
<p>There are several sources for customer information within SFA, but not a way to consolidate the information.</p> <ul style="list-style-type: none"> • Some of the call centers have information stored in databases, while others do not use databases • There are discrepancies in the level of information captured in the databases and the quality of the databases • There are no interfaces between the various databases • Both students and schools should be included since currently there is not a central repository • All the data is not currently defined • There is no enterprise-wide view of a customer 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Customer information is handled inefficiently. Customers cannot rely on accurate record keeping across the enterprise	
X Employee Satisfaction	Employees have a difficult time resolving issues for customers	
X Unit Costs	Lengthens call times or requires repeat calls	
X Students Channel	Customer information is not shared across systems within the channel or across other channels	
X Schools Channel	Customer information is not shared across systems within the channel or across other channels	
X Financial Partners	Customer information is not shared across systems within the channel or across other channels	
CIO		
Training		
X Budget	Without a complete understanding of the customer, forecasting will not be as accurate	
Potential Resolutions		
<ul style="list-style-type: none"> • Create a common history of customer relationship information make it available to all customer facing employees • Process changes which will help to capture the correct information about customers • Inventory current databases and scale up the one that could best include all others 		
Comments		
<ul style="list-style-type: none"> • An effort is underway in CIO to resolve the lack of a common history of customer relationship information • Common history of customer relationship information needs to be an enterprise wide effort • Standardize data formats so that interfacing with current data system is possible • Create a data dictionary (definition of attributes) 		



GAP #: 15

Title		
<i>Enable changes to be captured in a single place</i>		
Description		
<p>Systems across SFA contain the same data, but in different places. Customers have to address the same issues when they call different call centers. This gap leads to some of the following problems:</p> <ul style="list-style-type: none"> • Customers need to have different account information for each call center • Employees do not always have access to the latest customer information • Data changes must occur in several different places 		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Customer information is handled inefficiently. Customers cannot rely on accurate record keeping across the enterprise	
X Employee Satisfaction	Employees have a difficult time resolving issues for customers	
X Unit Costs	Lengthens call times or requires repeat calls	
X Students Channel	Customer information is not shared across systems within the channel or across other channels	
X Schools Channel	Customer information is not shared across systems within the channel or across other channels	
X Financial Partners	Customer information is not shared across systems within the channel or across other channels	
X CIO	Data manipulation is very difficult with various systems in use	
Training		
X Budget	Without a complete understanding of the customer forecasting/planning will not be as accurate	
Potential Resolutions		
<ul style="list-style-type: none"> • Develop a central mechanism to allow all customer information to be accessed and utilized by all of the call centers • Utilize an over arching structure which will verify changes are made on all subsequent databases • Create a comprehensive data warehouse as the ultimate last stop for data • Develop transaction routing (or reverse routing) system that will routinely update all databases 		
Comments		
<ul style="list-style-type: none"> • An effort is underway in CIO to resolve this issue 		



Training

GAP #: 16

Title		
<i>Enhance opportunity for consistent training across all call centers</i>		
Description		
Training does not offer uniform information on SFA. Each contract handles the requirements for training differently. No standard training modules exist for the call centers to disseminate information about SFA to the CSR's or the management.		
Importance		
High	Medium	Low
Areas Impacted	Existing Gap Impact	
X Customer Satisfaction	Lowers customer satisfaction since there is a lack of continuity across call centers	
X Employee Satisfaction	Lowers employee satisfaction since there is a lack of continuity across call centers	
Unit Costs		
X Students Channel	Lowers cross enterprise communication	
X Schools Channel	Lowers cross enterprise communication	
X Financial Partners	Lowers cross enterprise communication	
X CIO	Lowers cross enterprise communication	
Training		
Budget		
Potential Resolutions		
<ul style="list-style-type: none"> • SFA portable training (i.e. centralized training video) • SFA training becomes part of course for all CSRs (online help, CBT...) • More evaluation and minimum requirements • Standardize and measure consistency, quality, and effectiveness of training (proficiency auditing of training) 		



Comments

- Some of the issues we need to consider in defining and addressing this gap are the following:
 - SFA University
 - CSRs should all get “basic training”
 - Look at the possibility of videos, handbooks, and e-learning course
 - Making the CSR feel like they are truly involved and represent the Dept. of Education, not the contracting entity
 - Consistent definition in what the CSR is and how they should be performing
 - Same methodology in etiquette training
 - Test the sources constantly
 - Continuous training, mentoring
 - Informing CSR’s of all services available through SFA
 - Auditing courses for content and effectiveness



Gap Analysis Team

<u>Member</u>	<u>Organization</u>	<u>Meeting History</u>
Dena Bates	Students	8/23/2000 8:00
Denise Hill	CIO	8/29/2000 8:00
Corwin Jennings	Students	8/31/2000 8:00
Sherlene McIntosh	Students	9/06/2000 8:00
Brenda Avoletta	Analysis	9/12/2000 8:00
Cameron Ishaq	Financial Partners	9/19/2000 8:00
Michaelyn Milidantri	Schools	
Janice Faucett	Schools	
Don Applegarth	EDS	
Chuck Priddy	EDS	
Chris Ledman	NCS	
Paul Steinhauer	NCS	
Chris Peterson	ACS	
Sue Szabo	AFSA	

Gap Festival Attendees

Lynette Cameron	ACS	Denise Hill	CIO
Chris Petersen	ACS	Joyce DeMoss	Ombudsman
Don Appelgarth	EDS	Dena Bates	Students
Chris Ledman	NCS	Barbara Bolden	Students
Paul Steinhauer	NCS	Monica Menard	Students
Janice Faucett	Schools	Shirley Wheeler	Students
Brenda Avoletta	Analysis	Daria Adams	Students
Sandy England	CIO	Frank Kidd	CIO
Joe Burkhart	Modernization Partner	James Phillips	Modernization Partner
Christopher Domergue	Modernization Partner	Martin Renwick	Modernization Partner
Beth Dublin	Modernization Partner	Gary Williams	Modernization Partner
Michael Figgins	Modernization Partner	Eric Roland	Modernization Partner
Michael Kinfu	Modernization Partner	Nancy Brodsky	IA