

# BPO Collections

Improving Your Collection Rates with Game Mechanics



## The Organisation

The BPO conducts first-party and third-party collections on behalf of a variety of industries, including retail, education, financial services, healthcare, telecommunications, and utilities. The BPO has over 27 years of experience in the field of debt collecting, is a proud family-owned business, and employs more than 500 people between its multiple offices.

## Motivation for Change

Compliance plus Collections; those two words are synonymous with the most successful collection agencies in the industry. If only it was that simple. A day on the job for a collections agent means asking people, often much like themselves, to pay their outstanding debt; call after call the beat down happens. This is no doubt hard and undeniably severely challenges an individual's deepest motivation. Additionally, staying in lockstep with the regulatory climate that seems to be perpetually evolving, compliance is the ultimate focus. This often presents a delicate balance with the operational team, between getting the most out of a collection agent and ensuring the highest compliance standards. This case study will highlight how using Alvaria<sup>™</sup> Motivate provided motivation for collection agents to elevate their productivity and stay in alignment with the standards of a leading BPO organisation.



*We put Alvaria Motivate in our lowest performing groups (three of them) and it has helped us stabilise our performance and reduce turnover of agents.”*

## INDUSTRY

Automotive Finance

## VALUE

1<sup>st</sup> and 3<sup>rd</sup> Party Collections

## GOALS

Increase Agent Morale

Increase Coaching Efficiency

Increase Right Party Contacts

Increase Agent Dialling Activity

Increase First Time Payments

Intuitive User Interface

Unified Engagement Results  
Platform for Executives

## AUTOMOTIVE FINANCE COLLECTION RESULTS

36% Increase Right Party  
Contacts

13% Increase First Time  
Payments

61% Increase Call Score

## Why Alvaria Motivate™

The BPO launched Alvaria Motivate in its Cherry Hill, New Jersey location. At the forefront of its objectives with Alvaria was to make its agents' technology experience engaging, enjoyable, and easy. In addition, management wanted an effective tool for supervisors to course-correct agents' behaviour prior to reaching the end of each week. Furthermore, the BPO wanted to provide its executives "engagement highlights" all contained in a unified platform. The BPO team chose to leverage the Alvaria Motivate solution across one of its major business lines: Automotive Finance. This giant of automotive finance proudly provides an end-to-end car buying experience that has been trusted by over 3.7 million customers.

## Use Case - Automotive Finance Company

Primarily relying on data captured within its contact management solution as well as its own proprietary system, the BPO wanted to focus efforts on agent outputs across three vital key performance indicators: (1) Right Party Contacts, (2) First Time Payments, and (3) Agent Dialling Activity. Alvaria and the BPO used 90 days of historical results on these data points to benchmark production. Additionally, seasonality and lead file health were also factored in to determine a reliable benchmark on production previous to the Alvaria implementation.

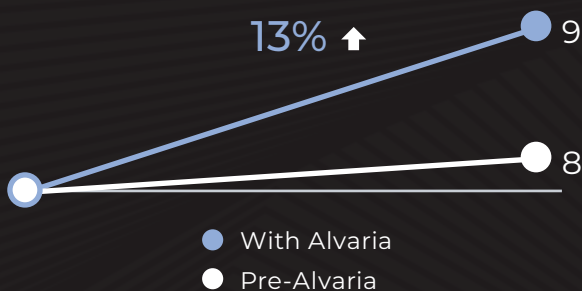
## The Solution

The solution was to tightly manage agents and supervisors to performance goals through an integrated set of engagement, gamification, and skill-development tools and consultative meetings. On the BPO's part, the management team identified an internal *game master* for the automotive finance group that thoroughly understood the call centre's goals. The game master easily tracked progress toward company goals through scorecards. When progress was not trending toward goal achievement, he leveraged game mechanics such as a *contest* or *duel* within minutes.

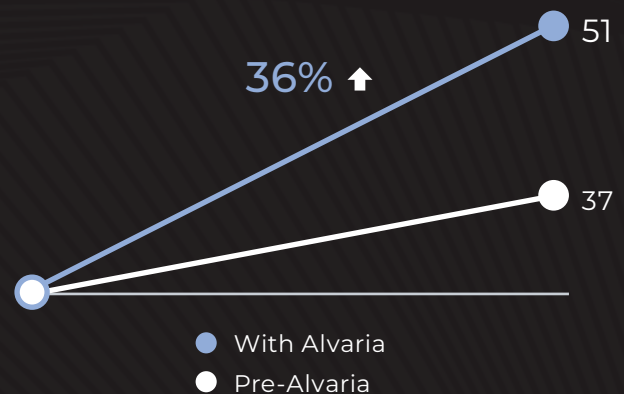
The BPO was also able to effectively engage agents who were trending in the wrong direction by leveraging the Coaching module that resides within the supervisor and business manager's user interface. By engaging so efficiently via the Coaching module, managers could course-correct much sooner with an agent. Furthermore, the BPO used a virtual raffle wheel to reward agents with prizes in a seamless user experience that removed all levels of manual effort.

The BPO utilised the Alvaria Leaderboard application to power TV leaderboards across its call centre floor to provide recognition for high performing agents in front of all their peers. The results were significant: Right Party Contacts increased 36%, First Time Payments increased 13%, and Call Score skyrocketed 61%. In total these results transpired over a span of four months, resulting in a significant ROI.

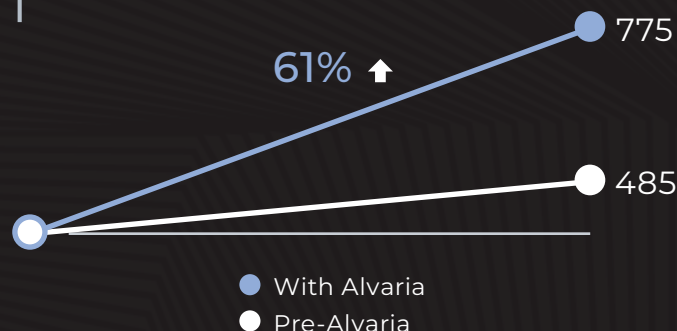
First Time Payment  
(Per Agent Per Week)



Right Party Contacts  
(Per Agent Per Week)



Call Score



## The Results

Historically the BPO has been at the forefront of the collections industry with its dedication to technology to improve business operations, processes, and outcomes. Its journey to increase employee engagement with the purpose of improving compliance scores and increasing agent productivity led them to incorporate game mechanics. The BPO approached gamification knowing that it would be a culture change, and if done extremely well, it would provide multiple benefits. By utilising Alvaria, the BPO got just that: Agents, supervisors, site directors, and executives were provided a transparent view of the production landscape through five distinct user interfaces. Company goals outlined by the BPO's leadership were broken into individual score cards for agents and teams. Their objectives were clear and their progress was easily tracked.

Transparency is simple but it played a poignant role in shaping the narrative around the benefit of implementing Alvaria Motivate™ at the BPO. Healthy competition, goals, coaching, and peer recognition were all areas that showcased the benefits of the objective evaluation of agents and the organisation.



*There are multiple advantages to Alvaria. Besides performance improvements, motivation, and retention, one of the huge advantages that the game provides is complete transparency for agents into what other agents are doing. It completely removes and dispels favouritism between managers and certain agents, because they can see actions moment to moment; what is occurring and the results."*

### About Alvaria™

Alvaria is the world leader in enterprise-scale customer experience (CX) and workforce engagement management (WEM) solutions. Our name is derived from Latin for "hives" – nature's perfect form for millions of years – bringing you solutions that are scalable, resilient and secure, with efficiency, speed and pinpoint accuracy. ALVARIA. Reshaping Customer Experience™. For more information, visit [www.alvaria.com/en-gb](http://www.alvaria.com/en-gb). Follow Alvaria on Twitter at [@Alvaria\\_Inc](https://twitter.com/Alvaria_Inc). #ReshapingCX

