A critical review of compliance and call quality monitoring in Phonetic’s insurance tele-marketing campaigns

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Part 2 – Report Critique

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Introduction

This critique is in relation to the dissertation ‘A critical review of compliance and call quality monitoring in Phonetic’s insurance tele-marketing campaigns’. The author has been employed by the organisation for nine years and has been Head of Client Services for the past five years. She has worked in the outsourced call centre industry for 16 of the last 20 years. 80% of Phonetic's clients are insurance companies or brokers. The motivation behind the research was to explore further the subject of FCA guidelines and how these were interpreted by Phonetic's insurance clients into quality monitoring tools. As the study developed, this expanded into reviewing the area of call quality monitoring and compliance amongst Phonetic's campaigns for these clients.

Research methods

This was a very narrow area of study but appropriately so, as it would not have been relevant to include non FCA authorised companies when reviewing call quality as non-regulated industries often have a different approach and risk perception to insurance clients. When the author started to review the literature on call quality it was clear that whilst there were a number of studies on call quality and monitoring, the research covered a wide variety of industries and techniques and there was very little on call centres specifically. As the author explored the existing literature further, it was apparent there were a number of elements affecting the reason for call quality monitoring and the acceptance of, and adherence to this within the call centre industry.

Only having three clients with internal teams as well as outsourcers who performed the same function meant that the scope of investigation was limited with regards to the secondary data research. Two of these clients provided their internal teams call quality monitoring forms for comparison against Phonetic's.

Low number of clients involved (due to very specific nature of sector being targeted) meant that author was heavily reliant on their willingness to take part. This was not
so much an issue with the day to day contacts who completed the questionnaire, as they had a good working relationship with the author. In addition some willingly supplied call monitoring forms from their teams (not all were analysed as some clients had teams who performed a different function so a direct comparison wasn’t possible). One client who did have a team that did lead generation didn’t supply their call quality forms and this would have helped to have three pieces of secondary data instead of two.

**Constraining forces in the workplace**

There were a number of constraints that the author experienced in the completion of this study. The biggest was the time required to fully research the subject, review the literature and theory, design the research methods and execute and analyse the research. The author had to be disciplined about blocking out set periods of time from her work and personal schedule in order to stay on track. Her role meant that there were many time pressures present during the nine month period of study.

Several issues were present within the client organisations. This included having to chase clients for information that the author required within her timescales. In some cases, clients came and went so those that agreed to take part in Quarter 4 2013 weren’t necessarily an active client in Quarter 1 2014. In addition, elements of some clients contracts changed during the course of the study. This is the fluid nature of business especially with SME’s that Phonetic find itself working within.

A further constraint was the fact that the author didn’t know the compliance contacts within the client organisations. This meant agreement to take place in interviews was affected and there was no pre-existing relationship. The author had originally planned to do the interviews face to face but time and cost constraints meant they had to be conducted by phone. It could be argued this affected rapport, but as they were discussing a topic close to their job role they were very engaged on the call. Through the course of the interviews the author also discovered that the contacts were unable to answer questions that the author initially believed they could e.g. compliance or training person didn’t know about some aspects about contracts or how they took FCA guidelines and absorbed them into a call guide. Compliance,
training and quality management were dealt with by different people in larger organisations.

**Evaluation of the learning set**

The author had taken a significant break in learning since completing the first two years of her MBA at another institution. Therefore there was only taught module prior to the completion of the research. This gave the author limited time to get to know the group but their support was clear from the start, as was that of the tutors. When the group was split into individual learning sets, the author got to know the other members of her learning set much better. The learning set was useful for two main reasons; firstly to receive guidance from her tutor on the progress of her dissertation and secondly to share experiences with the other members of the set, listen to their advice and learn from their experiences.

**Personal skills developed**

There were a number of key skills developed during the course, including:

**Time management:** The author had to focus on and work to deadlines for submissions and as a result had to focus ‘thinking time’. This meant she had to prioritise how long she spent on each area, understand what amount of time was required to be spent and re-prioritise both dissertation and work/personal priorities in order to complete the work within the elected timeframe.

**Strategic thinking:** The course has made the author consider the ‘bigger picture’ and the strategic relevance of her area of investigation within the wider industry. In addition it has opened up her exposure to key strategic issues within her workplace and the tele-marketing and call centre industry, and as a result she is investigating and following a wider range of strategic issues within the industry and business in general.

**Critical reflex:** The research methods module led to the development of the critical reflex, where the questions of
• what is this telling me?
• who wrote it?
• how old is it?
• how does it address my research objectives?

are at the forefront of every text and article read. It has made the author able to apply this learning to other areas of her role and focus on priorities rather than be side-tracked by other non-core distractions.

**Analysis and conceptualisation:** After digesting a large amount of information a key challenge for the author was re-processing this into something like a simple diagram or a succinct summary. The author is a very detail driven person who likes to explain things in great depth and she has had to focus on what the reader needs to know rather than what the author wants to tell them, and how to interpret vast quantities of information into a relatively brief summary that demonstrates her learning over the last nine months.

**Overall reflection and closing comments**

The time spent studying at Bolton University has opened up my mind and I have thoroughly enjoyed the learning experience. This has given me a great enthusiasm which has made the research enjoyable, and I am glad I made the decision to return and complete the final year of my MBA. Despite the time pressures, it is time well spent as it has made me work more effectively with a number of key benefits as discussed in the previous section. This can only have a positive impact on my work and future career, and has made me realise the value of on-going learning and development.