LV= Game, Set and Match Learners' Needs to Business Goals!

LV= prides itself in its offering excellent customer service, and has satisfaction scores amongst the best in the industry. However the company identified a legacy process which could potentially impact on these scores.

Resolv= was the solution: a real-time resource that turned to peer-to-peer and social media-based learning in order to enable staff to deliver and customers to leave feeling satisfied.

This story captures how LV= became Winner of E-Learning Awards 2014 *Best social and collaborative Programme.*

The business challenge

LV= is an insurer that prides itself on offering excellent customer services. Its Customer Service Representatives (CSRs) are all provided with a thorough on boarding programme and training, however, once in the workplace, CSR's still need support to ensure they continue to learn and improve.

In 2012 LV= introduced *Evolution*, a traditional knowledge portal continuing useful information on subject matters which CSRs might need to discuss with customers. However if staff couldn't find what they needed, they would contact the Technical Assistance Team who were equipped to deal with more complex queries. In theory, this process should have worked well, but in practice it could be clunky and time consuming.

The *Evolution* system was designed to provide answers in real time, but it was sometimes difficult to use and had a limited search function. The information was written by the process team, so the language was technical and sometimes hard for CSRs to relay to customers so they understood full. As a result, CSRs often had to put customers on hold so they could ask colleagues for more information, or they had to tell customers they would call them back. This resulted in customer frustration, staff having to make unnecessary call-backs and customers receiving inconsistent information. Contacting the Technical Assistance Team incurred additional delays for the customer and knowledge was only shared on a one-to-one basis.

High levels of calls to the technical support line in 2012 highlighted that a new approach to improving employee's ongoing product knowledge on the job was desperately needed.

LV= wanted to help their people answer customer questions quickly and accurately in order to provide an excellent service. Specifically, it wanted needed a new way to:

- Help CSRs answer situational customer queries
- Reduce unnecessary transfers between departments
- Enable CSRs to identify daily customer query trends
- Reduce queries to the Technical Assistance Team
- Increase employee engagement and job enjoyment

Resolving the problem

To address the issues, LV= created *Resolv=,* a resource where it could train its people indirectly, collaboratively, outside the classroom and in real time. The way that people source information has fundamentally changed over the years; today, they tend to turn to Google, You-Tube or contact their peers for quick answers rather than plough through detailed instruction manuals.

Resolv= was designed to enable staff to learn from answers given by each other and encourage collective knowledge sharing in order to create a more empowered workforce.

To kick-start the programme, the internal communications and operational teams held a two-day workshop with various representatives from the business to identify what they felt they needed to perform their job even better. Ideas were discussed and refined and *Resolv=* was born.
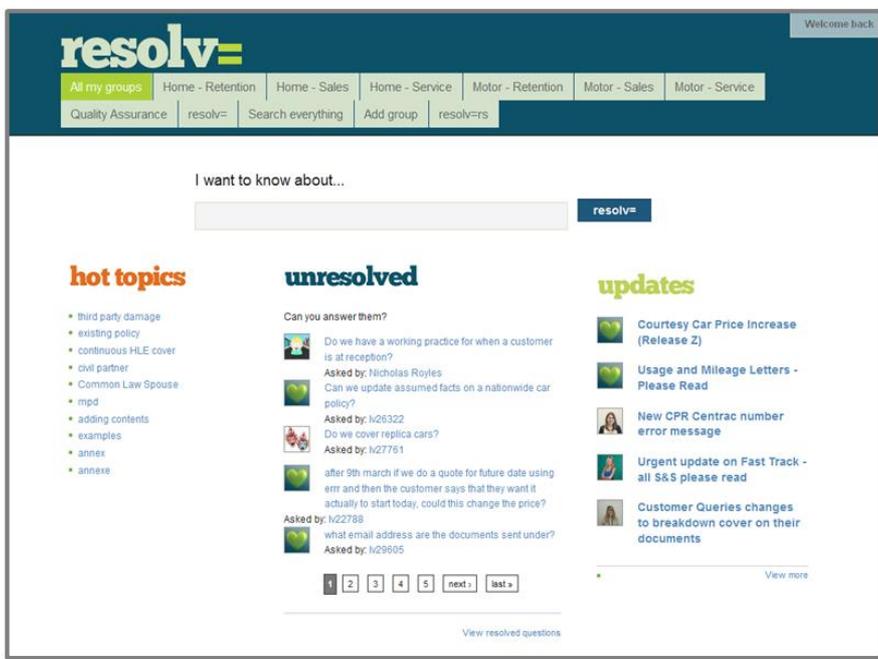
Resolv= uses a Q&A interface similar to Google and Yahoo, where CSRs can ask questions and see a list of suggested answers from their peers.

Minimising risk, maximising engagement

Initially, the LV= underwriting department was apprehensive about allowing people to share answers in case they gave each other incorrect information. However, using *Resolv=,* LV= has ensured incorrect information is not given to customers, because they can see when employees are posting the inaccurate information and correct it accordingly.

**Resolv= works for a number of reasons:**

1. Easy to use on-site search functionality

The search functionality is fast and effective, making it quick and easy for CSRs to access a wide variety of information. Importantly, it recognises the common language of customers as well as technical terminology.

2. The ability to ask a question

When CSRs can't easily find an answer, the 'ask a question' tab allows them to solicit answers from their peers. Importantly, a notification is also sent to the Technical Assistance Team and to subject matter experts.
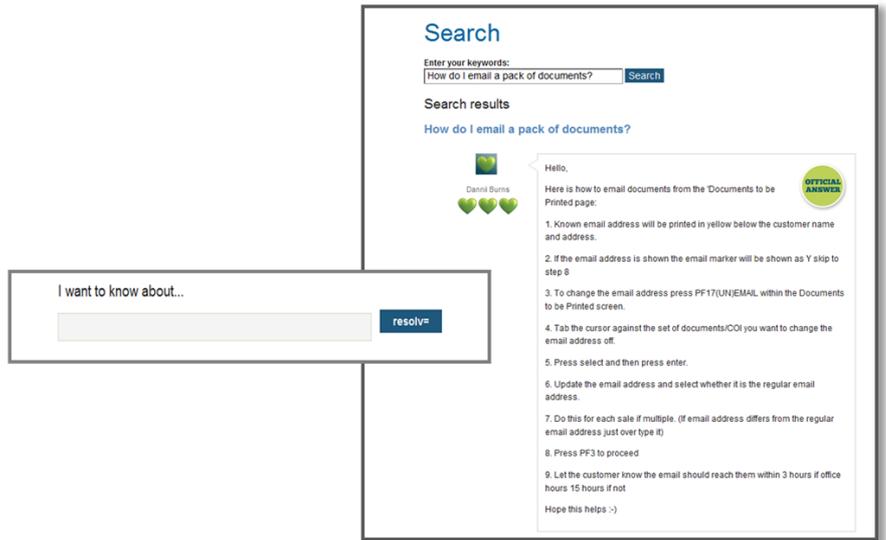
3. Inspires confidence through daily monitoring

Whilst it was important that Resolv= was not too rigid, all information it contained needed to be correct. All staff can ask questions and contribute but the daily monitoring by Resolv= Pros inspires confidence by marking correct answers as 'Official'.

4. Kick-starting the process

To ensure engagement from the outset, Resolv= Pros pre-populated the system with FAQs and answered them using words, screen recordings and e-learning content. The pilot showed that over 95% of the first 140 users said that Resolv= was easy to use, the answers were very useful and that it made their job easier.

5. Quality assured

Each business area audits their questions and sends their findings to the training team on a monthly basis. The underwriting team also agreed to conduct monthly audits on Resolv= to make sure the correct information is being posted.

6. Unresolved Answers

The home page of Resolv= flags up new questions so that CSRs can quickly see where they can contribute their suggestions which prevents questions from being unanswered.

7. Targeted interactions

Resolv= is a social platform where individuals can follow people and groups that are of interest such as sales and service or claims and fraud. This allows content to be tailored to the individual with hot topics from their specific groups flagged on their home page

8. Rewarding knowledge

Users of *Resolv=* can like or unlike suggested answers and these convert to points. Contributors to the site can build points and work to becoming a *'Super Resolver'* or a '*Resolv= Legend'* – rewarding knowledge sharing through gamification.

Responding to new learning needs

Resolv= provides a live communication feed from staff to the company's training specialists, allowing them to monitor needs and create relevant learning content. As a result, the needs analysis focuses on what users needed to 'do' rather than what they needed to know. It is important to the training team to deliver enough information for the user to complete a query or system process without overloading them.

On the back of this, the internal training specialists are able to deliver a library of e-material directly related to user requirements. For example, if LV= people wanted to know how to make an amendment on an operating system previously, they would have had to search for this and read the working practice. With *Resolv=*, staff can not only find out how to make the amendment, but also watch a 'how to' video.

Traditionally, the team produced generic e-learning modules that would take between 15-30 minutes to complete. Now they produce short (30-90 seconds) concise modules, which focus on employees current knowledge gaps.

Gamification

Similar to Facebook, users of Resolv= can 'like' and 'unlike' suggested answers. The more 'likes' a user receives, the more points they gain. These points are turned into hearts, where our people can work towards becoming a 'Super Resolver' and beyond. Therefore, Resolv= rewards our people for their knowledge through gamification.
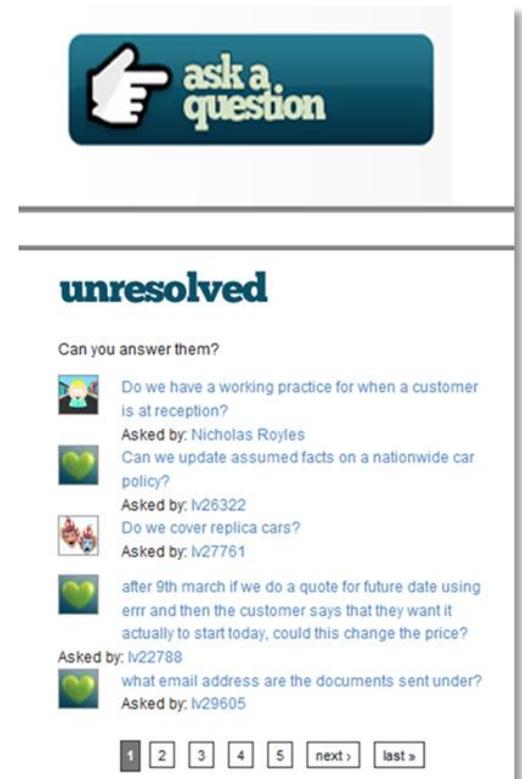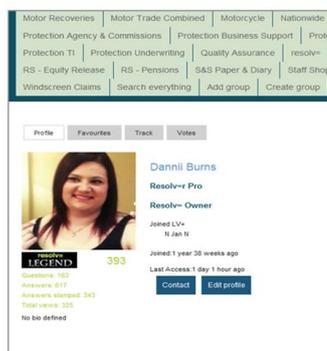
One example of *Resolv=* training is the bite-size learning video series. The team analysed the questions posted on *Resolv=* and data received from Technical Assistance Team in order to create a series of four videos programmes. These were posted in *Resolv=* and team leaders also told their teams about them. As a result, the calls to the

Technical Assistance team have reduced by 30-50% across each of the areas.

The training team now run a support group of 'E-Champions' who are being internally developed to deliver screen recordings, virtual classrooms and Compulsory Basic Training modules to publish on *Resolv=*. Customer facing teams have also asked for Subject Matter Experts to be trained in screen recording videos, in order for them to share best practice with their teams. This further demonstrates the commitment to social learning within the e-learning department and the wider business too.

Results

Resolv= was developed for the general insurance part of the business and was succesfully rolled out in August 2013. As word of mouth spread, other parts of the business wanted to use *Resolv=*. It grew virally and after just eight months LV= had over 2,800 active users. More importantly, *Resolv=* has made a significant different to both productivity and employee engagement.


Productivity

- Customer query calls to the Technical Assistance Team have fallen by 66% since the rollout of *Resolv=* providing an annual saving of approximately £125,000.
- There has been a 1.07% reduction in call wrap-up time and a reduction in call transfers by 1%, meaning that customers spent less time on hold.

Employee engagement

- *Resolv=* has instilled confidence in CSR's, empowering them to share knowledge.
- The gamification element of *Resolv=* has increased employee engagement, enabling people to be rewarded for their expert knowledge.
- CSR's are proud to be recognised for their knowledge, reviewing *Resolv=* usage in development plans.

Customer experience

- LV= has seen a 5.4% increase in the number of customers who say they are highly satisfied, which will generate additional revenue in premiums due to increased customer retention over the next five years.
- When customers were asked to rate staff ability to answer their queries on a scale of 1-10, the average score increased from 8.83 in 2012 to 9.06 in 2013.
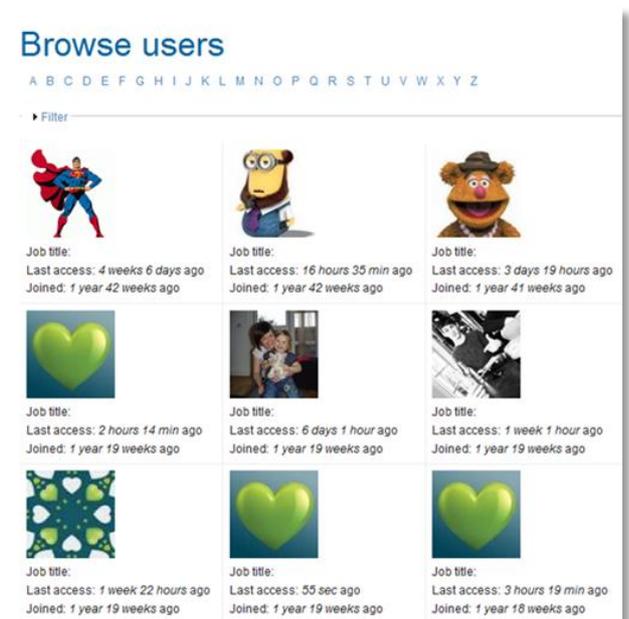
- When customers were asked to rate staff on their knowledge of products, the average score increased from 8.93 in 2012, to 9.06 in 2013.

Resolv= has forced a shift in staff behaviour and generated enthusiasm from senior stakeholders. Ultimately, a stable network of over 2,300 employees share their expert knowledge, helping to ensure people are giving accurate answers to customers. *Resolv=* has enabled LV= staff to provide a more professional service to customers and has helped the e-learning team tailor their solutions even more closely to the needs of their staff.

9 Tips for L&D leaders to create and support collaborative learning

1) Make it easy: use search models that reflect the language of staff and customers rather than technical experts

2) Focus on what people need to do rather than what they need to know

3) Kick-start the process: don't invite staff to an empty room; populate it with ideas, questions and resources to model the behaviour that you are looking to encourage

4) Don't take on all the responsibility: involve and equip business stakeholders to take an active role in responding and monitoring

5) Reward knowledge sharing

6) Inspire confidence: in highly regulated environments, use internal experts to help staff trust the answers provided by their peers.

7) Listen: use the questions that people ask to inform ongoing training interventions

8) Respond appropriately: keep learning resources short, sharp, relevant and searchable!

9) Identify the business outputs that you want to improve, then track them