

Call Center FCR Best Practice Award Winner

**Gold Award for CSR Hiring Process:
Canadian Tire Financial Services**

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Canadian Tire Financial Services

Company Description

CTFS is the financial services arm of Canadian Tire. It offers credit, loan, insurance products and services and is the second largest MasterCard issuer in Canada with its Canadian Tire Options® MasterCard. CTFS is a significant contributor to Canadian Tire performance, representing 8% of overall revenues but nearly 25% of profit in 2011. Canadian Tire Options® MasterCard continues the customer loyalty program tradition through the awarding of electronic 'Money' to cardholders when purchases are made at Canadian Tire stores.

Locations

Welland, Ontario

St. Catharines, Ontario

Call Types

General inquiries, payment inquiries, credit inquiries, insurance, warranty, balance transfers

Customer Types

Consumers – no specific card offering for businesses

CSR Headcount

Over 270 CSRs for CRCC

Contact Channels

Phone, email, web-based self-service and some social media

Operating Hours

Monday through Friday 6am to midnight

Saturday 7am to 9pm

Sunday 8am to 9pm

Contact Volume

Over 3.5 million calls a year

Opportunity Statement

At Canadian Tire, delivering consistently high-quality service experiences is a philosophy that is woven into the fabric of the organization's "Customers for Life" culture. Every representative at its award-winning Customer Relationship Contact Center (CRCC) is fully aligned with the mission to delivery world class customer service, and is accountable for first call resolution (FCR) and customer satisfaction.

A look inside the CRCC reveals a best-in-class contact center with consistently high FCR performance and employee engagement. Some of the elements that contribute to this customer-driven environment include:

- A solid employee connection: The average tenure for a call center rep is 12 years. One reason why employees tend to stay is that their input is valued and acted upon – especially when dealing with process improvements that involved customers and efficiency.
- Highly empowered front line: First call resolution is a core component of its Customer for Life culture. Call center reps understand that taking care of the customer's needs is the top priority, and they are empowered to take the time to satisfy their customers.
- Process improvements driven by employees: Frontline staff are also actively involved in improving FCR and reducing customer effort. They participate on process improvement project teams from the initial idea general and input stages through to the solution design.
- Customers for Life culture reinforced daily through team and peer recognition activities: One of the most visible mechanisms is the Customers for Life awards, which serves as both an individual commendation for promoting the culture and a companywide reminder of the importance of making the right choices for the customers. It is a peer-nominated award, open to both customer-facing and back-office staff.
- Strong connection to the local community: As one of the major employers in the Niagara region, the organization extends its Customers for Life culture to the local community. In fact, the focus on investing back into the community is another key contributor to its high employee satisfaction and longevity.

It's a winning combination, to be sure. Yet the CRCC is not one to rest on its past achievements. The center continuously improves its performance year after year by reviewing and recharging processes and programs.

Canadian Tire has an exceptional call handling practices. CRCC has a sophisticated telephone system to support call routing, as well as, an enhanced technology system equipped to securely store all of our customer information. Canadian Tire also has a great team of employees who go through extensive, state-of-the-art training and coaching on soft skills where they learn how to acknowledge, question, confirm, and respond appropriately in every customer situation. There are dedicated teams to handle account retention, insurance retention, disputed transactions, fraud, collections, and customer escalations. The exceptional staffing and technology make it very easy to resolve our customer concerns at first point of contact.

It is our culture at Canadian Tire to hire the best people who will see Canadian Tire as a career destination. It is evident when newly hired employees complete their training and begin in their new role to notice that everyone around them has worked here for 10+ years.

Best Practices Used

We hold approximately three to four job fairs throughout the year soliciting candidates for all positions within the contact centers. The majority of our job fairs are held specifically to solicit friends and family from our current employees who know our culture, understand our values, and live by them each and every day.

Our employees know the different roles at Canadian Tire and what it takes to be successful in that role. We consistently look to our employees to refer candidates for job opportunities. If their referred candidate is successfully hired, the employee will receive a referral payout bonus anywhere from \$500-\$1000.

Our job fairs are announced through local media and newspaper advertisements. Resumes are accepted through our online website, through referrals from existing Canadian Tire employees, and through the mail.

We attract thousands of interested candidates and have the utmost respect for their time. Our job fairs are structured to efficiently screen and interview a large number of candidates over the shortest amount of time. We accomplish this by having our human resource team prescreen candidates prior to the job fair and provide them with a time slot to appear for a personal interview. This method has proven to be very effective and ensures that our potential candidates receive a response quickly.

The interviewing team consists of managers and supervisors from each hiring department. Our human resource department organizes all the necessary documentation and provides training to the interviewing team in advance. The team will gather an hour before the job fair begins and are given details on what businesses are hiring, what roles they are hiring for, what availability they expect, and what the procedure is when you feel the candidate should move on to the next level. The team is given the opportunity to ask questions and clarify information.

Candidates are first interviewed by a supervisor, and if deemed a good fit, are immediately sent to the manager for the next level of interviewing. Our strategy places the candidate where they best fit for the business hiring. i.e. a credit service manager may recommend a candidate for the sales team based on their experience, responses to the questions, or their disposition.

Our bilingual candidates must complete a French assessment before being considered as a bilingual hire. We have a French professional on hand to complete the assessment right at the job fair.

At the end of the job fair, all managers gather to debrief. Managers select candidates that are best suited for their business. Selected candidates are notified after their interview and given a start date.

We pride ourselves in hiring the best candidates that fit within our culture and have the ability to provide excellent customer service. Cultural fit is key to the success of the candidate and the effect on CSAT can be directly linked to this fit.

FCR/Csat Outcome

Our tenure speaks volumes on the success of our hiring. Canadian Tire has a tenure average of 12 years for representatives, 15 years for supervisors, and 18 years for management. Our overall attrition rate of 8%, which is significantly lower than our industry average, is proof that our hiring practice, our training, our recognition, our performance management, and our FCR CSAT (both up 2% over last year) & ESAT results are directly interrelated and interdependent.