

Behind the brilliance of PayPal's dream NPS score

Celebrating 14 years of partnership.



Transcom

We've been together for a long time.

Exactly 14 years ago, we partnered up with one of our most brilliant clients - PayPal. The road we've been on together is paved with mutual trust and continuous drive to always be better. We started with less than 100 people and grew to over 650 across three locations - Tunis, Lecce, and Durres.

PayPal trusts us to take care of their most important relationships - the ones they have with their customers. We do that by providing customer care in digital and voice channels in French, Italian, Arabic, and English, in the French, Italian, Middle East & Africa, and Canadian markets.

The areas we manage are:

- Settings, Security & Payments
- Disputes & Claims
- Limitations
- Business Support Services
- Social Customer Care
- EMEA Credit Customer Solutions
- Customer Solutions

Today we're among the **top customer service providers in PayPal's network**, with the highest performance results. Our operations are award-winning for delivering **the best NPS score** across PayPal's contact center estate. Our site in Lecce is the **best performing site in PayPal's global network!**

But it hasn't always been that way.

We had to go above and beyond to be able to achieve PayPal's high standards. We did that by staying true to what we know brings out the best in our partnerships. By being proactive, bringing in leading innovation, and ensuring the highest quality of service.

Back in 2019, PayPal announced their new customer experience strategy and decided to focus more on improving customer experience, investing in tech and innovation, and sustainability. To align with the client's strategy, we found areas of improvement that we needed to invest in:

1. Process improvements
2. Quality assurance
3. Security & compliance
4. Learning & development

By focusing on these key areas and finding ways to improve within them, we managed to reach all operational KPIs and achieve **PayPal's dream NPS score of 60+.**

In this case study you'll read about how we transformed operations to meet the client's expectations and how we managed to improve all operational KPIs while reaching **PayPal's dream NPS target of 60+.** It's a story about **reliability, proactiveness, and digital innovation.**

	2019	2020	2020 VS 2019	2021	2021 VS 2020	2022 Q1	2022 VS 2021
Net Promotor Score (NPS)	48.91%	50.02%	1.11%	58.21%	8.19%	62.88%	4.67%
Recontact Rate (RCR)	24.77%	18.32%	-6.46%	16.23%	-2.08%	17.48%	1.24%
Key Driver Index (KDI)	81.36%	81.36%	0.00%	85.88%	4.52%	87.54%	1.66%
Maximum Billable Hours (MBH)	99.99%	101.21%	1.23%	100.07%	-1.14%	98.69%	-1.38%
Service Block Review	84.18%	84.60%	0.41%	86.10%	1.50%	86.13%	0.03%
Background Check	32.00%	100.00%	68.00%	100.00%	0.00%	100.00%	0.00%
Attrition	3.38%	5.08%	1.70%	2.53%	-2.55%	3.38%	0.85%

It all starts with people.

When you ask the PayPal team at Transcom what the key to their success is, they'll all say "people". And when you ask PayPal why they like working with Transcom, they'll also say "people". People who are committed, reliable, proactive, transparent in communication, and loyal.

Many of our agents, team leaders, quality and business managers, and other support staff have been on this team for over a decade. **Over 85% of leadership on the PayPal account started as agents and stayed to build their careers.**



How does that happen? It starts before the recruitment process even begins and continues throughout the entire employee lifecycle. Of course, we find people who match the client's profile and values. But we understand how crucial it is to continuously develop a **culture that underlines commitment, teamwork, and inclusivity** - which is as important for Transcom as it is for PayPal, across all of our 80 locations.

Excellent leadership is the catalyst for all of this. Following a restructure several years ago, we brought in managers who weren't just committed to PayPal's ambition - they brought new insights, energy, and solutions to motivate their employees to achieve even more. They were proactive and passionate, and they passed that down the line to the entire team.

Our employees feel like a part of something greater, and their tenure gives them invaluable experience and appreciation for the work they do. They're happier, and they want to stay with us for longer. **In Lecce, we managed to achieve a 0% attrition rate in 2021, and in Tunis, we reduced it by 61.**

"It's the culture we've built. It's the commitment we have to the client and the team spirit that keeps us together".

Erwan Injey, COO Transcom Italy.

The brilliance behind the processes.

Customer service processes in the financial industry are quite complex. And adherence to these processes is particularly important. There are a lot of puzzle pieces that need to fit perfectly together if we want to provide reliable and outstanding customer experiences.

We learned that even a single line of ever-so-slightly confusing text can result in dissatisfied customers. That's why, when we saw the need to invest in process improvement, we decided to create a team that would put the right pieces in place, in order to amaze PayPal customers.

The process team was formed in 2019 and grew from two to eleven people in under two years. Why? **Because the results of their work are astonishing.** A small team of people entirely dedicated to discovering room for improvement was so beloved by PayPal, that they agreed to sponsor its expansion.

The process team is responsible for:

1. Performance support for operations. Detailed performance analyses are delivered on a weekly, bi-weekly, and monthly basis. Reports are followed by detailed coaching plans that help leaders work on improving agent performance, handling skills, filling in product knowledge gaps, and adhering to the process.
 - Transfer rate - monitoring and analyzing all channels, providing insights, and building action plans for improvement.
 - Average handling time - monitoring email and voice channels.
 - NPS - monitoring all channels.

2. Voice of the customer project. The main goal of this project is to collect and analyze customer feedback and come up with solutions for improvements. These can be related to tools, products, or processes. There have been three VoC sessions so far, with 5 improvement suggestions all of which were accepted and realized by PayPal.

- Conduct and monitor the VoC project.
- Align the customer journey with the desired KPIs achievement (NPS and NES).



3. Process, tools, and issue management.
By monitoring and evaluating processes, tools, and issue management, the team is able to discover and prevent issues that would jeopardize the quality of service.

- A dedicated point of contact for tools enhancement and proposals.
- Bug management and impact on performance where we discover technical issues and propose solutions to eliminate them.
- Continuous process improvement (standard processes, outbound, vouchers, etc.).
- Content monitoring, development, and review of the impact of changes. By doing this we make sure all the content the customers have access to is clear and helpful.

4. Projects and Innovations.
Taking part in tools enhancement by reporting witnessed issues and providing suggestions for improvement.

By delving into data gathered at various stages of the customer experience and analyzing how these processes work, the team is able to develop new solutions and opportunities for improvement across the board. This proactive approach and attention to detail have drastically improved all operational KPIs, including PayPal's key metric, NPS.

For example, **NPS** in the MENA region for phone & email improved gradually with an increase of **+29% in April 2022 compared to October 2021**.

This team also increased the overall **NPS score by +6 points** by implementing a conversational analytics tool.

They also **reduced errors from 28% to 6% within 2 months** of implementing the override process and **reduced payout errors from 60% to 12%**.



The digital solutions behind the brilliance of PayPal's NPS score.

One of the initiatives proposed and conducted by the process team is the implementation of a conversational analytics tool in order to improve NPS.

By using automated conversational analytics, **we're able to monitor 100% of recorded calls and written conversations** to analyze the customer and agent sentiment. What is sentiment? As it applies to customer service and contact centers, sentiment is generally referred to as a method of measuring emotion in customer and agent interactions. The reason behind this measurement is to analyze interactions to uncover areas of improvement.

Using sentiment to score agent interactions removes the need for random sampling because the interactions are already scored. It also empowers quality programs to analyze 100% of interactions to get a true sense of trends and the reasons behind them. The sentiment model takes into consideration:

1. Language used by customers and agents that can indicate a positive or negative sentiment.

2. Laughter detection that can indicate a positive change in an otherwise negative conversation.
3. Cross-talk (where the agent and customer talk over each other) might indicate confusion or frustration.
4. Changes in pitch and tone or speaking rate can signal changing satisfaction during the interaction.

Conversations with negative sentiments most often result in lower NPS. So we decided to do callbacks to each customer that exhibited negative sentiments in conversations with our agents. High-performing and senior agents would call these customers within 24h after the initial interaction and talk to them about the issue they had, in an attempt to increase their satisfaction with the support we provide.

During the last quarter of 2021 and the first quarter of 2022, **we were able to increase NPS by +6.85 pts** thanks to **11,586 callbacks** made by the sentiment task force (composed by 4 extra mentors fully dedicated to this task) with a **70% success rate**, and we indirectly helped in reducing almost **1% in recontact rate**.

NPS increased by 6.85 pts with conversational analytics.

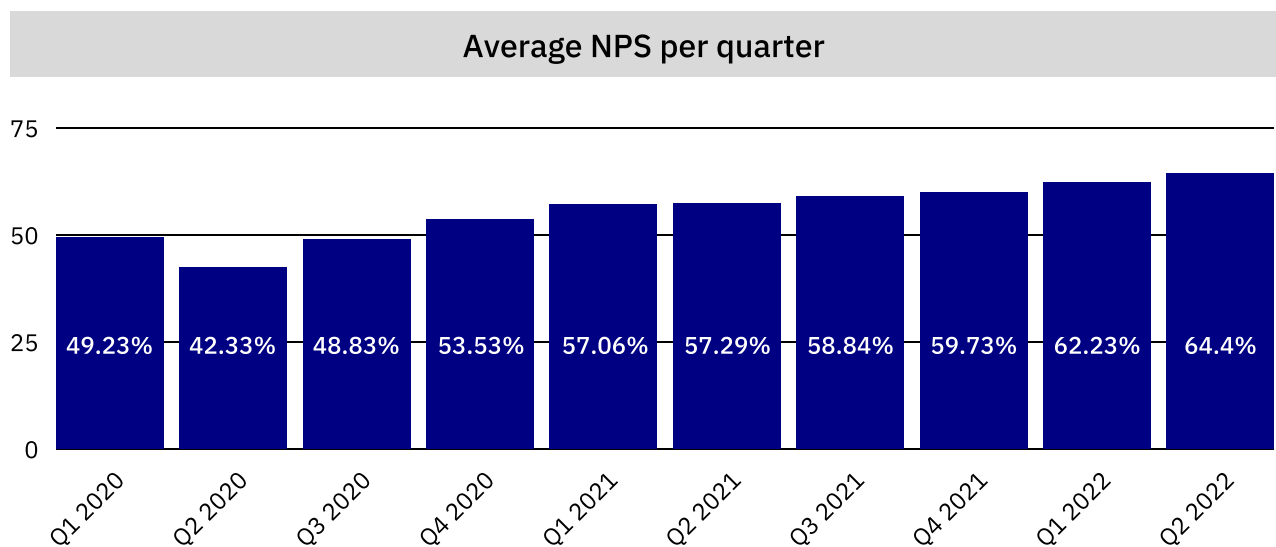
11.686 Call back completed.

-0.94pts on RCR. 70.22% Success rate.

Being PayPal's Center of Excellence for this tool worldwide, we're able to create queries that can be validated and improved to ensure the accuracy of data. The team will grow by 4 more people starting from July 2022 as this year we'll be working on 300 new queries.

In order to make sure our teams use the conversational analytics to continuously

improve the quality of service, we integrated it with our performance management tool - Transcom Coach. This tool monitors the performance of each team member and automatically schedules coaching sessions if an agent had an interaction with negative sentiments. Once a coaching session is done, we can monitor the improvement and assign additional training when needed.



Security and compliance at the forefront.

In the financial industry, security and compliance are maybe the most important aspects of all operations. We handle sensitive data and work with personal information. So we need to make sure our customers are safe and their data is handled securely.

We wanted to achieve the highest standards set by PayPal and ensure their customers can never be affected by misuse of personal data and security breaches. We formed a team focused solely on monitoring security and compliance, as well as educating the entire staff on the importance of it.

Within a single year, this team has managed to perform **13.397 compliance audits** and detect **10 suspect activities**. But ultimately, it's not about discovering fraud after it happens - it's about the education that prevents it in the first place.

The compliance team is on the floor together with the operations staff every day. And every day they work on building awareness of how important this topic is.

“We are often perceived as police because the rules are very strict. But what we managed to do in less than two years is to make this topic a priority for everyone and establish continuous communication. People now understand that reputation is very important, and because of the rules being so strict they feel they belong to something big and important. They are a part of PayPal's world” - Ahmed Abed, Compliance Analyst

Our focus was on ensuring that employees understood the incredible value of the work they do, and that this level of quality and security can only be achieved in an

environment that prioritizes responsibility and accountability.

The security and compliance team's main responsibilities:

- Ensure the alignment of all staff with PayPal requirements on a PCI floor.
- Performing physical audits on PayPal premises and on handled accounts using various software and tools.
- Ensuring compliance policies and procedures to prevent misinformation and reputational and monetary loss to the client, and conducting investigations to discover the roots of any issues relating to this.
- Raising awareness and educating employees on security and compliance rules, regulations, and the importance of adhering to them.
- Arranging and performing thorough background checks together with external partners before hiring candidates.
- Monitoring CoBC and AML training completion as well as the completion of the client's yearly training, and our biannual internal training.

This team grew from one person to five in less than two years - **fraud attempts were completely eliminated** during that time.

One of the most successful initiatives has been the implementation of an e-learning course about money laundering. It's made all team members aware of the risks surrounding the misuse of information, and what can happen if we don't adhere to compliance regulations.

Quality and operational performance.

Our quality teams have one goal. To improve the quality of service continuously. That's why we've formed teams made up of former agents and team leaders that were best-in-class. They monitor all customer interactions and make sure every agent has coaching sessions tailored to them, in order to improve on both an individual and team level.

Our quality analysts make sure all agents get the necessary feedback, coaching, and training about product knowledge and updates. They also pay attention to soft skills that make a big difference in each interaction. Customers respond much better to a positive attitude, and pleasant and cheerful tone of voice, but also to understanding and empathy they get from our agents. This is why we work with all our teammates to increase their soft skills and improve customer satisfaction.

Our team leaders on the PayPal account were once senior agents and top performers. They've been with the client for a long time, and they know each aspect of operations like the back of their hand. Besides products and process knowledge, a TL's key role is to motivate their people and drive a culture of commitment to the client. We made sure to provide them with the best tools and make their hugely important jobs more efficient.

As each TL has at least 10 people in their team, depending on the line of business, it's often hard to efficiently handle both the administrative work around shift schedules, lunch breaks or paid leaves, and also focus on their people's performance, development and improvement. This is why we implemented digital solutions that help TLs focus on what's important.



Results, real time.

The real time analyst department for PayPal started as a single team member. The name of the department was Traffic Control. Today, the team consists of one RTA Coordinator, four Analysts, and 1 OPS Support Specialist. They're not just central to our success - they ensure that everyone is always aware of what that entails.

The team works closely with operations and other departments to make sure all teams are aligned on KPIs, areas for improvement, and how our people and systems are working towards achieving goals.

Key responsibilities of the team:

- Responsible for real-time monitoring, tracking, documenting, and communicating agent activity on multiple lines of business.
- Managing the assigned real-time aspect of the business in terms of staffing, reporting, escalation, and generating alerts to CSM/OM/Business Manager/Team Leader.
- Scheduling Training activities and all activities requiring that teammates be out of production.
- Communicating with the WFM team from PayPal to set teammates on tasks according to the Service Level needs.
- Sharing, controlling, and analyzing the requirement in terms of HCs vs PayPal requirement.
- SBR Daily monitoring on capacity vs achievement.
- Defining plans for hiring activities depending on business needs.

The RTA team works directly with PayPal on a daily basis, meaning they can stay close to client needs and keep them aware of any developments as they arise. They also interact directly with Agents and Team Leaders, handling leave requests, overtime, governance, and remaining ever-present on the production floor. For agents working from home, they provide troubleshooting for technical issues and are able to escalate to PayPal and IT, should further help be needed.

Over the last two years, the RTA team has achieved all KPIs in terms of SBR & MBH results set by PayPal - without any errors. They're considered the best in class by the client, among all PayPal partners.



Transcom BI experience portal.

There's no longer a need for our agents, TLs, and support staff to shift between systems to see KPI completion, schedules, lunch breaks, or vacation leaves.

The agents see all this information on a single page, and the TLs can easily track their team members' performance and other administrative areas.

Each agent has their own dashboard with targets, completion, and shift schedule. This means our TLs don't need to manually input any data or collect it from multiple sources. They can see how individuals and teams are performing, all in one place.

The Transcom BI Experience Portal helped us almost completely eliminate administrative work for agents, allowing them to spend more time with their team members. Whenever a team member misses a target, their TL is notified, and can immediately schedule coaching and training sessions to make sure this doesn't happen again.

Using this next-gen platform for performance management and monitoring, our teams are even more reliable and proactive when striving toward their targets.

Gamification.

When we're having fun, we learn more, quicker, and retain the knowledge better. Gamification is commonly used in contact centers as a component of training and e-learning programs. It gives employees the opportunity to engage in fun activities with their colleagues, compete for prizes as incentives, and improve knowledge and skills. Gamification helps reduce onboarding time, improve operational KPIs, and increase employee satisfaction. We can also easily identify knowledge gaps and adjust learning plans.

And that's exactly what happened here.

By introducing gamification as a key aspect of our training and development strategy, we saw a huge improvement in agent experience, lower attrition rates, and better performance across the board.

**Transcom
BI Experience
portal has been
one of the main
drivers of the
RCR decrease
of -8.54%**

Sustainability.



Everyone deserves the opportunity to fully participate in the global economy. By appreciating diversity and nurturing an inclusive culture, we can broaden perspectives, drive innovation, make better decisions, and understand our clients and their customers more deeply. This is part of how we can contribute towards building a sustainable business in the modern world. It's an important part of PayPal's vision, and a key part of how we work at Transcom.

There are many ways in which we work towards these sustainability goals, weaving this mindset into the way we recruit, train, develop, and recognize employees. It's about providing equal opportunity for all our employees. Ensuring access to training programs and benefits, and evaluating them based on competence, qualifications, and performance. It means a zero-tolerance policy for any kind of discrimination.

With these elements firmly embedded in our culture, we can ensure a safe, productive, and positive work environment for all employees. The result? Engaged, satisfied, and motivated teams that not only perform better for our clients, but themselves as well.

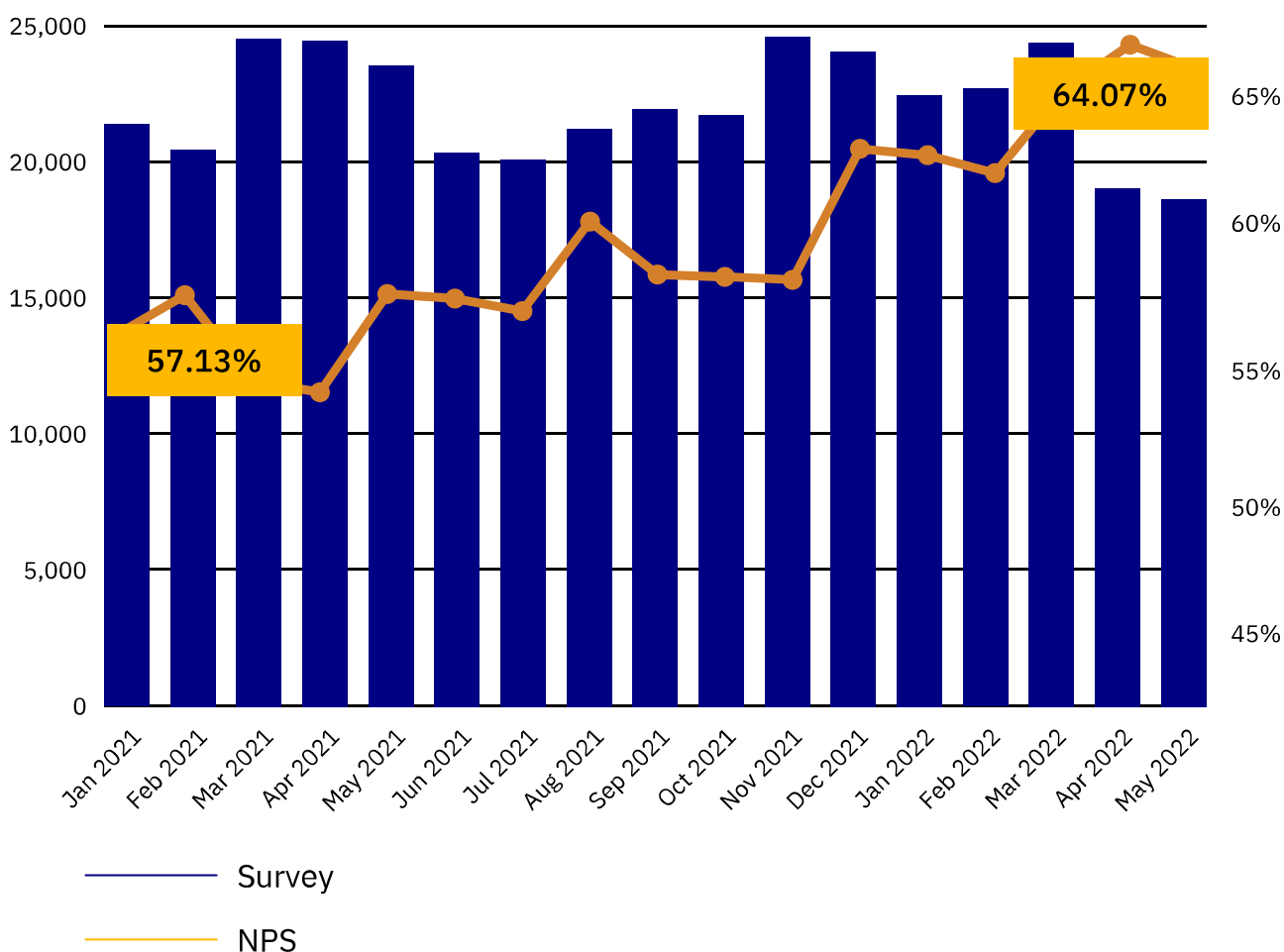
The road to 60+ NPS.

Taking a team from an average output to star performers is no easy task. It takes the right combination of a deeply committed team, excellent tools that help optimize work, and a vision for what the future should look like. It takes a partner you can place your trust in, so you can win together.

By staying true to our promise to be relentlessly committed to our clients' ambition, we were able to bring a new level of excellence to PayPal's customer service operations. Our efforts earned us the

KPMG Award for Best CX in the Italian Market; an Interbrand Award for Best CX for the French Market; and 1st place for Service Client de l'Année.

Through consistent proactivity, reliability, and digital innovation, **we achieved the dream NPS score of 60+ and consistently exceeded all contractual KPIs.** With a mindset that prioritizes continuous growth, our operational support teams are given the freedom and encouragement to evolve and seek better ways to perform.



A few words about us.

Transcom's global community counts over 30,000 agents in more than 70 sites worldwide, providing customer support in 33 languages. Our home is in Stockholm, Sweden, but our heart is with our people, wherever they are. We work with some of the most ambitious brands on earth, giving them and their consumers extraordinary CX journeys.

That's possible through the combination of top talent with excellent tech, creating next-gen CX for the brilliant brands we're behind. We develop our people, enabling and empowering them to reach their full potential.

Our comprehensive digital portfolio, industry experience, and relentless commitment to our clients' goals is why hundreds of companies trust us to be their voice and manage their most important relationships - the ones they have with their customers.

Global fintech holds no secrets from us, and we know how to create best-in-class customer experience. We can do the same, and more, for you - take a look.

Let's start something brilliant together.

Get in touch with us



[Click to follow us on LinkedIn](#)



[Click to get in touch](#)



[Click to learn more](#)