



## Case Study: Financial

### CLIENT CHALLENGE

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A global market research company who, in conjunction with a global credit card corporation and a major airline, joined forces to allow cardholders to redeem purchase points for air miles/travel. The company had a unique opportunity to audit their credit card locations. The company set up kiosk tables at airports throughout the U.S. staffed with associates twelve hours per day, seven days per week. The goal was to better understand the credit card application process from start to finish: whether associates were asking the proper questions, gathering the correct details, and discreetly collecting and processing personal data the way they had been trained.

The company expected to see a significant ROI after the time and money invested in training and a marketing plan of pursuing airport kiosks. After a full quarter of the revised program, revenue figures and applications remained low. Prior measurements of the training process had shown that associates were well-versed in credit card details and benefits to travelers, as well as in how to engage customers.

### SOLUTION

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The first challenge was to identify the disconnect between training and what was happening in the field. Another challenge identified was that new cardholders were calling with an increasing number of inquiries; stating they had not been informed about specific details during the standard sales discussion.

BARE International was able to assist the client with a methodology to help review current internal coaching programs. The goal was to pull key items from the audits and allow the client to teach associates how to reinforce standards and procedures of the corporate sales cycle (e.g. engaging passing customers, providing information and having a full credit card application completed) while educating credit card awareness.

### RESULTS

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BARE's results provided the client with data analysis together with actionable items, as well as areas of improvement for specific staff members and teams as a whole. Furthermore, with customer feedback and review with a methodology designed for continued success.

The data showed that submitted applications increased by 12% over a 90-day period. The number of compliant evaluations increased by 7%; that is, staff were following procedures.

To continue to achieve success, BARE recommended that the clients assess staff on a regular basis, especially with new employees. This assessment should include revisiting goals, training tools, processes and data, as well as on-going reviews to prevent a stale program and create a positive atmosphere.

