

ORGANIZACIJA KONTAKT CENTARA, KANALI KOMUNIKACIJE I ZAPOSLENI U KONTAKT CENTRU

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Rezime

Rad daje opšte informacije u sa vezi kontakt centrima: organizaciju, kanale komunikacije i organizaciju zaposlenih. Kontakt centri mogu da se organizuju na razne načine. Da bi banke bile konkurentne veoma vode računa da izađu u susret klijentima i omoguće im nove kanale komunikacije. Shodno navedenom, banke današnjice pružaju usluge kontakt centara putem nekoliko kanala komunikacije.

U radu će, osim opisa organizacije kontakt centara i kanala komunikacije, biti više reči i o zaposlenima u kontakt centru. Naime, kakve osobine treba ovaj profil zaposlenih da poseduje, kako se pravi proračun broja radnika po smenama, raspored radnika, ali biće više reči i o preporukama u vezi sa zadržavanjem radnika.

Rad sadrži i detaljnije informacije o kontakt centru i organizovanju zaposlenih u Komercijalnoj banci ad Beograd.

Ključne reči: kontakt centar, kol centri, podela kontakt centara, višekanalni kontakt centri, govorni automat, dolazni i odlazni kontakti, izmešteni kontakt centri

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CONTACT CENTERS ORGANIZATION, COMMUNICATION CHANNELS, AND CONTACT CENTERS EMPLOYEES

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Summary

The paper provides general information about contact centers: their organization, communication channels, and organization of employees. Contact centers can be organized in different ways. In order to be competitive, banks pay attention to meet the clients' needs and enable them new channels for communication. To this end, today's banks provide contact centre services through several communication channels.

In addition to the organization of contact centers and communication channels, this paper will also be focusing on contact centre employees. In particular, on the characteristics required from this employee profile, ways to calculate the number of employees per shift, ways to delegate employees, and a few recommendations on how to retain employees.

The paper contains detailed information about the contact center of Komercijalna banka a.d. Belgrade, and its organization of employees.

Keywords: contact centre, call centre, contact centers categorization, multi-channel contact centers, voice machine, inbound and outbound contacts, outsourced contact centers

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Uvod

Kontakt centri su spoj tehnologije i ljudstva, a razvojem kol centara isti su postali višekanalni kontakt centri koji mogu na razne načine da se organizuju. U prvom delu rada opisuju se vrste kontakt centara i kako isti mogu da se organizuju. Kontakt centri u bankarstvu mogu da imaju nekoliko kanala komunikacije: kontakt telefonom, imejlom, četom i slično, a nekoliko uobičajenih kanala komunikacije u radu će biti detaljnije objašnjeno.

Zaposleni u kontakt centrima moraju s pažnjom da se biraju, a pre svega, treba da budu komunikativni i lako obavljaju pisanu komunikaciju. U skladu sa svojim sklonostima, potrebno je da im se dodeljuju poslovi. Takođe, neophodno je da se odredi potreban broj radnika u kontakt centru, da se stalno iznova proveravaju parametri, kao i da se kreira raspored rada u kontakt centru. Zatim, potrebno je poštovati određene preporuke kako ne bi bilo česte fluktuacije zaposlenih u kontakt centrima, jer je mnogo bolje zadržati starog operatera, umesto zaposliti novog.

U poslednjem delu detaljnije će se opisati rad kontakt centra Komercijalne banke ad Beograd.

Organizacija kontakt centara

U skladu sa zahtevima tržišta, banke su uvele kontakte putem telefona, imejla i drugih kanala komunikacije tako da klijenti mogu da saznaju neophodne informacije u vezi sa bankarskim poslovanjem. Smatra se da su kontakt centri počeli da se organizuju u bankama sa prvom upotrebom telefona, međutim, kol centri su se razvijali tako da su se od centara u kome operateri isključivo odgovaraju na klijentove zahteve putem telefona, razvili u visokotehnološke i višekanalne centre.

Osim što su se kontakt centri razvijali kao što se razvijala tehnologija koja se koristila, veliku ulogu u razvitku kontakt centara imaju kanali komunikacije, jer se na osnovu toga i gleda njihov razvoj.

Stručnjaci industrije tvrde da su kol centri postali bitan alternativan kanal distribucije u odnosu na tradicionalnu mrežu ekspozitura (Aksin i Harker, 1996), a treba spomenuti da kontakt centri imaju veliki uticaj na marketing,

pre svega jer mogu da posluže kao prodajne službe u unakrsnoj prodaji (*cross-selling*) (Aksin i saradnici 2007).

Postoji više načina na koje kontakt centri mogu da se organizuju i u skladu sa tim ih možemo i podeliti. Na osnovu broja mogućnosti uspostavljanja kontakta sa kontakt centrom postoje dva tipa kontakt centara:

- Jednokanalni i
- Višekanalni.

Kontakt centri koji se bave isključivo komunikacijom putem telefona ili putem imejla, dakle, jednim kanalom komunikacije nazivaju se jednokanalni. Za razliku od njih višekanalni kontakt centri imaju bar dva vida komunikacije.

U današnje vreme uobičajeno je da u banci postoji višekanalni kontakt centar jer klijenti banke komuniciraju putem više kanala komunikacije, a nova tehnologija omogućava da se putem nekih od kanala komunikacije obavljaju i transakcije, tako da klijenti uspešno mogu da obave poslove od kuće bez odlaska u ekspozituru.

Postoji nekoliko načina na koje se kontakt centri dele. U odnosu na to da li se kontakt centar bavi pozivanjem klijenata ili klijenti pozivaju kontakt centar Banke, kontakt centri u bankarstvu se mogu podeliti na (Bergevin i Wyatt 2005, 6):

- Dolazne (*inbound*) i
- Odlazne (*outbound*).

Naime, prvi primaju kontakte od klijenata, dok se drugi bave kontaktiranjem klijenta na inicijativu banke. Neretko, operateri u kontakt centru rade obe vrste posla.

Kada su operaterima aktivne obe kampanje, a pogotovo kada se radi o telefonskim dolaznim i odlaznim kontakt centrima, potrebno je da budu vrlo koncentrisani da prilikom pozdravne poruke ne bi pogrešili pozdrav. Takođe, kada su kampanje u pitanju, neophodno je spomenuti da operateri mogu da imaju i više aktivnih dolaznih i odlaznih kampanja. U tom slučaju, potrebno je da posebno obrate pažnju na to koja je kampanja u pitanju, a kako bi upravo saopštili informaciju koja se odnosi na kampanju, a na koju se odnosi i poziv. Najčešće korišćena odlazna kampanja jeste kampanja putem telefona (Bergevin i Wyatt, 2005).

Kada u dolaznoj kampanji kontaktira fizičko lice obično se interesuje kako se otvara tekući

Introduction

Contact centers are a combination of technology and human resources, and with the development of call centers they have grown into multi-channel contact centers that can be organized in various ways. The first part of the paper described the types of contact centers, and their ways of organization. Contact centers in banking may rest on several communication channels: contact by phone, e-mail, chat, etc., and some of the typical communication channels will be elaborated on in the paper.

Employees at contact centers must be carefully selected, and, most importantly, they need to be communicative and well-versed in written communication. Tasks should be assigned according to their personal abilities. Moreover, it is necessary to establish the required number of employees at the contact center, to constantly check the parameters, and to create the timetable of contact center activities. Also, it required to follow certain recommendations to avoid frequent fluctuation of contact center employees, because it is always better to keep the old operator than to hire a new one.

The last segment contains a detailed description of the contact center of Komercijalna banka a.d. Belgrade.

Contact Center Organization

In line with the market requirements, banks have introduced contacts via phone, e-mail and other communication channels, so that their clients can obtain necessary information concerning relevant banking operations. It is considered that contact centers started to be organized in banks when telephones were first used, yet, over time, contact centers have developed from centers in which operators only responded to clients' request via phone into high-tech, multi-channel centers.

In addition to the fact that contact centers developed in line with the underlying technology, a huge role in their development was played by communication channels, based on which their development is to be monitored in the first place.

Experts in this industry claim that call centers have become a significant alternative

distribution channel compared to the traditional branch network (Aksin and Harker, 1996). It is worth noting that contact centers have a major impact on marketing, primarily because they can be used as sales departments in cross-selling (Aksin et al, 2007).

There are several ways to organize contact centers, and they can be classified according to that. Based on the number of possibilities to establish contact with the contact center, there are two types of contact centers:

- Single-channel, and
- Multi-channel.

Contact centers using only communication via phone or e-mail, i.e. only one communication channel, are referred to as single-channel. As opposed to them, multi-channel contact centers use at least two forms of communication.

Nowadays it is usual for banks to have multi-channel contact centers because the banks' clients communicate with them via several communication channels, and the new technology even enables some transactions to be performed through these communication channels, so that the clients can successfully execute them from home, without having to visit the branch office.

There are several categorizations of contact centers. Depending on whether a contact center calls the clients or the clients call the bank's contact center, contact centers in banking can be classified into (Bergevin and Wyatt, 2005: 6):

- Inbound, and
- Outbound.

Namely, the former receive calls from the clients, whereas the latter contact the clients at the bank's initiative. Frequently, the contact center operators perform both types of work.

When operators have both campaigns active, and especially when it comes to telephone-based inbound and outbound contact centers, they need to be fully concentrated in order to get the greeting message right. Also, regarding campaigns, it is necessary to mention that operators may have several active inbound and outbound campaigns. In that case, they should pay particular attention to the campaign they are dealing with at the moment, so that they convey the information relevant to it, and to the concerned call. Most frequently used outbound campaign is via telephone (Bergevin and Wyatt, 2005).

račun, koje vrste kredita postoje u ponudi, kamatne stope koje se primenjuju na štednju, zatim za elektronsko bankarstvo i slično.

Međutim, često se kontakt centri organizuju za dobijanje informacija u vezi pravnih lica. "Uvođenje kontakt centra za pravna lica usmereno je na poboljšanje profitabilnosti i konkurentnost banke poboljšanjem operativne efikasnosti smanjenjem troškova i procesa rada određene operacije; povećanjem korisničkog servisa kroz pružanje visokokvalitetnih višekanalnih daljinskih informacijsko-konsultacijskih i operativnih usluga" (Сумманен, 2011, str. 36). Pitanja koja postavljaju pravna lica odnose se na otvaranje računa pravnog lica, na koji način se pušta menica, na uslove kredita za pravna lica i slično.

Međutim, neretko klijenti pitaju ono što nije u okviru bankarskog poslovanja, a odnosi se poslove drugih organizacija. Osim navedenog, neki razgovori sa klijentima nisu prijatni, a to se dešava u situaciji kada klijenti na nešto prigovaraju, a svoje prigovore klijenti mogu da dostavljaju putem više kanala komunikacije (Robertson, Shaw, 2006).

Kada se organizuje kontakt centar, kako za fizička, tako i za pravna lica, potrebno je obezbediti sigurnost poverljivih podataka. Naime, ukoliko su podaci koje klijenti zahtevaju poverljivi, kao što su stanje po tekućem računu, preostali limit po kartici, iznos rate kredita ili priliva koji je proknjižen, informacije ne mogu da se saopšte bez prethodne propisane autentifikacije.

Operateri kontakt centar mogu da komuniciraju sa klijentima banke ili sa zaposlenima u banci, te sa te tačke gledišta kontakt centre delimo na (Bergevin i Wyatt, 2005):

- Interne
- Eksterne.

Iako u nekim situacijama interni kontakt centri mogu da postanu eksterni i obrnuto, ova podela je gruba i predstavlja jednu od osnovnih podela.

Interni kontakt centri u bankama koriste zaposlenima u banci kako bi mogli da se konsultuju u vezi sa nedoumicama koje mogu da se pojave u svakodnevnom radu.

Eksterni kontakt centri su toliko uobičajeni da gotovo sve banke, koje drže do svog ugleda, imaju određeni vid kontakt centra, a klijenti su navikli da se obraćaju banci na jedan broj telefona ili putem jedne imejl adrese i to u

skladu sa navikom i potrebom za određenim informacijama. Iz takvih trendova i navika, neophodno im je obezbediti minimum telefonski kontakt, a po mogućstvu i kontakt putem drugih vrsta medija. S obzirom na to da klijenti sve više žele različite načine komuniciranja, u novije vreme, neophodno je pratiti trendove poslovanja, te omogućiti da se kontakt centri razvijaju i obezbediti im kanal komunikacije koji njima odgovara.

Kontakt centri se mogu podeliti u odnosu na to da li su organizovani unutar banke ili je banka iznajmila određenu agenciju da radi umesto njih. U skladu sa navedenim kontakt centri mogu biti:

- Unutar banke (*insource*)
- Izmešteni van banke (*outsourcing*)

Kontakt centar organizovan unutar banke ima mnogobrojne prednosti, a neke od njih su da su informacije u vezi sa poslom uvek dostupne i operateri rade posao samo te banke. Nasuprot tome izmešteni kontakt centri podrazumevaju da ti operateri ne rade posao samo jedne banke, već i neke druge poslove. U tom smislu, manji je nivo znanja operatera i niži je kvalitet davanja usluga. U takvim okolnostima gotovo je nemoguće organizovati podršku od kolega koji imaju veće iskustvo i koji su specijalizovani za određenu vrstu posla.

Još jedan način izmeštenih kontakt centara jeste organizovanje kontakt centra u inostranstvu (*offshoring*), to jest iznajmljivanje usluga kontakt centra koji se nalazi u drugoj državi, često veoma daleko od centrale banke. Ovakvi kontakt centri obično su organizovani sa operaterima čiji je maternji jezik različit u odnosu na maternji jezik klijenata banke koja iznajmljuje usluge. Na ovaj način banke smanjuju troškove jer su angažovani operateri manje plaćeni u odnosu na radnike koji se obično angažuju unutar banke. Međutim, svetska praksa je pokazala da se u tim slučajevima ne isplati bankama da organizuju ovakvu vrstu kontakt centra jer su usluge veoma lošeg kvaliteta, operateri jedva poznaju jezik na kome komuniciraju klijenti i klijenti postaju nezadovoljni.

Postoji i podvrsta izmeštenih kontakt centara, a to su delimično izmešteni (*co-sourcing*) kontakt centri. Ovi kontakt centri su organizovani tako da se jedan deo poslova obavlja u okviru banke, a za drugi deo poslova angažuje se nezavisna

When retail clients contact the bank as part of an inbound campaign, they are usually interested in how to open a current account, which types of loans are being offered, what are the interest rates on savings, how does electronic banking function, etc.

Nevertheless, it often happens that contact centers get organized to obtain information about legal entities. "Introduction of contact centers for legal entities is aimed at improving profitability and competitiveness of the bank by boosting its operational efficiency, reducing costs and operational processes; by strengthening customer service through the provision of high-quality, multi-channel, remote, information-based, consulting, and operational services" (Суммаев, 2011: 36). The questions asked by legal entities refer to the opening of a legal entity's current account, ways of releasing bills of exchange, terms and conditions of corporate loans, etc.

Nevertheless, the clients often raise questions that extend beyond the banking business, and instead refer to the operations of other organizations. Other than that, some conversations with the clients may be uncomfortable, which happens when the clients complain about something, and they can file their complaints via several communication channels (Robertson, Shaw, 2006).

When a contact center is being organized, both for retail and corporate clients, security of confidential data must be provided. That is, if the data required by the clients are confidential, such as a current account balance, the remaining credit card limit, amount of a loan installment or amount of booked inflow, such information cannot be disclosed without previously prescribed authentication.

Contact center operators may communicate either with the bank's clients or with the bank's employees, based on which contact centers can be divided into (Bergevin and Wyatt, 2005):

- Internal
- External.

Although in some cases internal contact centers may become external, and vice versa, this is one of the basic, rough divisions.

Internal contact centers in banks are used by bank employees for consultations about certain dilemmas they might be facing in their

everyday operations.

External contact centers are so common that almost all banks valuing their reputation have some form of a contact center, their clients being used to contacting the bank at a single phone number or a specific e-mail address, according to their habits and need for certain information. Based on these trends and habits, it is necessary to provide them at least a phone contact, and, if possible, the contact via other forms of media. Given the fact that the clients have had an increasing desire for various means of communication, the banks have been required to keep up with the business trends, enabling their contact centers to develop, and providing the clients with the suitable communication channels.

Contact centers can be classified based on whether they are organized within the bank itself or whether the bank hired a certain agency to do that instead of it. According to the above, contact centers can be:

- Insourced, and
- Outsourced.

An insourced contact center has numerous advantages, including the fact that business related information is always available, and that contact operators work only for the concerned bank. As opposed to that, outsourced contact centers imply that their operators, in addition to the tasks relevant to the bank, conduct other tasks as well. Consequently, the level of operators' expertise is lower, as is the quality of their service. Under such circumstances, it is almost impossible to organize the support of more experienced colleagues, specialized for a specific type of work.

Another form of outsourced contact centers is when they are organized abroad (the so-called offshoring), i.e. when the services are provided by a contact center located in another country, often very far from the bank's headquarters. Such contact centers are typically organized with operators whose mother tongue is different from the mother tongue of the bank's clients. Thereby banks are reducing costs, given that the hired operators are paid less than the operators typically hired in-house. However, the worldwide practice has shown that in such cases it does not pay off for the banks to organize this type of contact centers, because the services are of rather poor quality,

firma izvan banke. Problem koji se javlja kod organizovanja delimično izmeštenog kontakt centra je u tome što je teško izdvojiti na koja pitanja i koje poslove treba da obavlja kontakt centar koji je u okviru banke, a koji se poslovi odnose na delimično izmešten kontakt centar.

Prilikom opredeljivanja za koju varijantu će banka da se odluči, potrebno je uraditi detaljno istraživanje, i u skladu sa veličinom banke, odabrati rešenje organizacije kontakt centra (Aksin i Masini, 2008).

Osim navedenih podela, postoje autori koji kontakt centre dele prostorno, prema geografskom području, te na taj način mogu se podeliti na (Reynolds, 2013):

- Interne,
- Lokalne,
- Regionalne,
- Nacionalne i
- Internacionalne.

Interni kontakt centri su kontakt centri koji su organizovani za zaposlene u banci kako bi pomogli rad kolega u ekspozituri. Kod lokalnih kontakt centara koji pružaju usluge na lokalnom nivou operateri nisu mnogo udaljeni od klijenata. Regionalni kontakt centri uslužuju klijente na širem prostoru koji je, međutim, ograničen. Nacionalni podrazumevaju usluživanje klijenata u okviru jedne države, dok internacionalni odgovaraju na kontakte klijenata pristigle iz celog sveta.

Kanali komunikacije u kontakt centrima

Kontakt centri su toliko postali uobičajeni da gotovo ne postoji firma koja nema angažovanu bar jednu osobu koja se javlja na pozive putem telefona. U situaciji kada banka organizuje kontakt isključivo putem telefona, takva organizovanost zove se kol centar. Međutim, u današnje vreme, kontakt centri sa samo jednim kanalom komunikacije kao što je telefon, su retkost, jer je klijentima uglavnom omogućeno da kontaktiraju sa bankom putem bar još nekog kanala komunikacije, pa je za kol centre pravilniji naziv kontakt centri.

Kontakt centri koriste prednosti upravljanja odnosa sa klijentima, CRM (customer relationship management) (Peppard, 2000, p. 319).

Kako bi banke poboljšale usluge koje

pružaju svojim klijentima uvode se novi kanali komunikacije putem kontakt centra. Višekanalno komuniciranje sa klijentima ima za cilj da pridobije klijenta, zadrži ga, kao i da poboljša i razvija odnos sa klijentom, a može da se iskoristi i u marketinške svrhe. U poslednjih nekoliko godina, korišćenje višekanalnog marketinga, korišćenjem kanala kontakt centara je drastično poraslo i verovatno je da će i u budućnosti nastaviti da raste (Neslin i Shankar, 2009).

Isti autori navode da bi se odlučilo koji kanali komunikacije će se koristiti (MCMD - multichannel customer management decision), pre svega potrebno je sledeće:

- Izvršiti analizu korisnika;
- Razviti višekanalnu strategiju,
- Dizajnirati kanal;
- Implementirati;
- Oceniti.

Na osnovu prethodno spomenute analize, dolazi se do zaključka da li je potrebno da se uvede određeni kanal. Dakle, prilikom plasiranja svojih proizvoda neophodno je, pre svega, izvršiti izbor kanala komunikacije (Ansari i saradnici, 2008).

Neki od najčešćih kanala komunikacije koji se spominju u literaturi su (Cleveland, 2012) (Andrew, 2009):

- Telefon i govorni automat;
- Imejl, faks i pismo;
- Čet
- Društvene mreže (Fejsbuk; Tviter; YouTube; LinkedIn)

Često se u komuniciranju sa klijentima prepliću kanali komunikacije (na primer, ukoliko se klijent obrati banci putem telefona i ukoliko mu je potrebna određena dokumentacija, ista može da mu se dostavi putem drugog kanala komunikacije).

Telefon i govorni automat

Jedan od kanala koji klijenti najčešće koriste jeste telefon. Putem telefona klijenti mogu da se obrate banci ali i da ih operater banke pozove.

Shodno navedenom, kada su dolazne kampanje u pitanju kontakt centar služi za davanje informacija, ali i više od toga jer klijenti, na taj način, mogu da saopšte svoje mišljenje i to putem sugestija, pohvala ili prigovora.

Kada klijenti pozovu banku, uobičajeno je da se na poziv javi govorni automat. Klijenti

the operators barely speak the language in which the clients communicate, which causes dissatisfaction on the part of the clients.

There is also a subtype of outsourced contact centers, i.e. partially outsourced contact centers (the so-called co-sourcing). These contact centers are organized in such a way that one segment of operations is performed within the bank, while an independent firm outside the bank is hired to perform other segments. The problem occurring in the process of organizing a co-sourced contact center is that it gets difficult to separate the issues and tasks to be performed by the contact center within the bank, from the tasks to be transferred to the co-sourced contact center.

Before choosing the alternative suitable for the bank, it is necessary to conduct a detailed research, selecting the contact center organization model in accordance with the size of the bank (Aksin and Masini, 2008).

In addition to the above stated classifications, some authors categorize contact centers spatially, according to the geographic region; hence there are the following types of contact centers (Reynolds, 2013):

- Internal,
- Local,
- Regional,
- National, and
- International.

Internal contact centers are contact centers organized for bank employees with a view to assisting daily operations of colleagues within a branch office. In local contact centers, providing services at the local level, operators are not far away from the clients. Regional contact centers service the clients in a broader region, which is, however, limited. National contact centers imply the gathering of clients from one country, whereas international contact centers respond to the contacts of the clients from all over the world.

Communication Channels in Contact Centers

Contact centers have become so common that there is practically no firm without at least one person in charge of answering the phone calls. When a bank organizes contacts exclusively by telephone, that type of organization is called a call center. However, contact centers offering

just one communication channel, such as the phone, are rare nowadays, given that the clients are ordinarily enabled to contact the bank via at least one more communication channel, which is why it is more appropriate to refer to them as contact centers.

Contact centers utilize the advantages of customer relationship management - CRM (Peppard, 2000: 319).

In order to improve the services they provide to their clients, banks introduce new communication channels into their contact centers. Multi-channel communication with the clients is aimed at attracting clients, retaining them, as well as at improving and developing customer relations, although it can also be used for marketing purposes. In the past several years, multi-channel marketing by means of contact centers has drastically increased, and in all likelihood it will continue to increase in the future as well (Neslin and Shankar, 2009).

The same authors list the following aspects as necessary when deciding which communication channels to use (i.e. when making a multichannel customer management decision - MCMD):

- Analyze the customer;
- Develop multi-channel strategy,
- Design the channel;
- Implement;
- Assess.

Based on the previously mentioned analysis, it is concluded whether a certain channel should be introduced. In other words, when placing one's products, first of all, one is required to select the relevant communication channels (Ansari et al, 2008).

Some of the communication channels most frequently mentioned in the reference literature are the following (Cleveland, 2012) (Andrew, 2009):

- Telephone and voice mail;
- E-mail, fax and letter;
- Chat; and
- Social networks (Facebook; Twitter; YouTube; LinkedIn).

Different communication channels may be used in interaction when communicating with the clients (for instance, if a client addresses the bank by telephone and requires certain documentation, it can be submitted to him through another communication channel).

pomoću govornog automata mogu, bez kontakta sa operaterom, da saznaju najnovije informacije u vezi sa poslovanjem u bankarstvu, ali i da saznaju personalizovane informacije. Iz tog razloga informacije koje klijent može da čuje preko govornog automata dele se na: opšte i posebne. Opšte informacije su informacije koje su dostupne svim klijentima, odnosno licima koji saraduju sa bankom, ali i onima koji samo žele da se informišu i nisu klijenti banke. Drugi vid saradnje jesu posebne informacije. Ovakve informacije saopštavaju se klijentima uz određenu autentifikaciju.

Govorni automat treba da bude jednostavno koncipiran kako bi se klijenti lako snašli u rukovanju sa njim, ali treba da bude i višejezičan.

Kada je reč o odlaznim kampanjama, one se odnose na to da operater poziva klijenta, a uobičajeno je da se koriste za sledeće namene (SAGA, 2014):

- Ispitivanje zadovoljstva korisnika;
- Teleprodajne kampanje;
- Telemarketinške kampanje;
- Kampanje prikupljanja dugovanja.

Svaka odlazna kampanja mora da se osmisli kao i da se predvide mogući scenariji pre nego što se počne sa zvanjem klijenata (Lažuani, 2002).

Imejl, faks i pismo

Korespondentna komunikacija sa klijentima obavlja se putem imejla, faksa i pisma. Imejl je drugi kanal komunikacije u kontakt centru koji klijenti u banci najviše koriste, a iz godine u godinu sve ga više i upotrebljavaju.

Imejl veoma utiče na marketing i na razne načine može da se koristi (Курманов, 2013), jer, između ostalog, može da se upotrebi i radi promocije određenog proizvoda. Kada je promocija u pitanju, imejl je svakako jedna od investicija koja nije skupa jer se jednim slanjem imejla obaveštava više klijenata.

Iako ređe, komunikacija sa klijentom može da se obavlja i putem faksa, a pismo, nekada veoma korišćeno, sada predstavlja retkost.

Čet

Uobičajen kanal komunikacije koji se takođe koristi zahvaljujući veb strani, jeste čet. Na veb stranu banke obično se postavljaju osnovne informacije o banci i o proizvodima koje ona nudi, ali se postavlja veb čet. Druga mogućnost

jeste da se objedini sa elektronskom bankom.

Putem četa ostvaruje se komunikacija u realnom vremenu, a za razliku od komunikacije putem telefona u ovom slučaju radi se o pisanoj komunikaciji.

Društvene mreže

Još jedan način komunikacije bez koga je naše društvo postalo nezamislivo jesu društvene mreže. Većina onih koji imaju računar imaju i svoj nalog na nekoj od društvenih mreža. Uobičajene društvene mreže koje se koriste kod nas su Fejsbuk i Tviter, ali se u prezentovanju firme vrlo često koriste i Jutjub (YouTube), LinkedIn (LinkedIn) i Instagram. Rad na društvenim mrežama nije ni malo lak jer treba uvek kreirati nov sadržaj, ali i informaciju treba prilagoditi potrebama određene društvene mreže, jer u zavisnosti o kojoj je društvenoj mreži reč, treba da bude i prezentovanje informacije. Osim navedenog, prilikom kreiranja odgovora potrebno je voditi računa o veličini teksta (na primer Tviter poruke imaju ograničen broj karaktera), ali i o tome da li se poruka postavlja javno ili je u pitanju privatna poruka.

Prilikom organizovanja višekanalnog kontakt centra potrebno je voditi računa o prioritetima na osnovu zahteva putem određenih društvenih mreža. Tako na primer, uobičajeno je da se na pozive, imejlove, društvene mreže u realnom vremenu, SMS, čet, video pozive, pozovi me odmah (*Web call-me-now*), klikni za razgovor (*Web click-to-talk*) odgovara odmah, dok se na zahteve dobijene putem odloženih društvenih mreže, odlazeće pozive, pozovi me kasnije (*Web call-me-later*), odgovara kasnije i odgovori su odloženi (Cleveland, 2012).

Zaposleni u kontakt centru

Uspešan kontakt centar čine njegovi ljudi. U kontakt centru treba da rade stručni i visoko kvalifikovani komunikativni operateri, koji vole da uče, kao i da lako usmeno i pisano prezentuju informacije iz bankarskog poslovanja, ali takođe, treba da budu dobro organizovani kako bi odeljenje radilo kao tim. Da bi operateri postigli da odgovore na sve zahteve klijenata mora da ih bude dovoljno i da budu dobro organizovani.

Telephone and Voice Mail

One of the channels most used by the clients is the telephone. By telephone the clients can address the bank or be addressed by the bank's operator.

Accordingly, when it comes to inbound campaigns, the contact center is used to provide information, but even more than that, because the clients can thereby voice their opinions, in the form of suggestions, compliments or complaints.

When clients call the bank, typically they get to voice mail. Through voice mail, without any direct contact with the operator, the clients can get informed about the latest banking operations, but also about the more personalized details. Therefore, the information a client can obtain through voice mail can be: general and specific. General information is information available to all clients, i.e. entities doing business with the bank, but also to those who only wish to be informed and are not yet the bank's clients. The other form of cooperation is specific information. Such information is only disclosed to the clients with certain authentication.

Voice mail should be simply designed so that the clients have no problems handling it, but it should also be multi-lingual.

When it comes to outbound campaigns, they refer to the situations when the operator calls the client, and are typically used for the following purposes (SAGA, 2014):

- Customer satisfaction research;
- Telesale campaigns;
- Telemarketing campaigns;
- Debt collection campaigns.

Each outbound campaign has to be well thought of, with potential scenarios predicted before starting to call the clients (Lažuani, 2002).

E-mail, Fax and Letter

Correspondence with the clients is conducted via e-mails, faxes and letters. E-mail is the second communication channel in a contact center most used by the bank clients, and over the years it has become increasingly popular.

E-mail has a major impact on marketing and can be used in various ways (Курманов, 2013), for instance, for the purpose of promoting certain products. When it comes to promotion,

e-mail is by all means an inexpensive investment, given that by sending one e-mail you can inform multiple clients.

Although less frequently, communication with the client can be performed by fax, whereas letters, often used in the past, are nowadays a rarely used option.

Chat

A typical communication channel also used thanks to a webpage is chat. A bank's webpage usually contains basic information about the bank and the products it offers, but it can also feature a web chat. Another possibility is to merge it with e-bank.

Communication by chat is performed in real time, and, as opposed to telephone communication, this form of communication is written.

Social Networks

Another means of communication without which our society has become unthinkable are social networks. Most people with computers have an account on at least one social network. Typically used social networks in Serbia are Facebook and Twitter, but when presenting their companies people often use YouTube, LinkedIn and Instagram as well. Being active on social networks is not at all easy, because there is always new content to create, and the information should always be adjusted to the requirements of a certain social network. In other words, information should be presented depending on the social network in question. Moreover, when generating responses one should take into account the size of the text (for instance, Twitter messages have a limited number of characters), but also whether the messages are posted publicly or privately.

When organizing a multichannel contact center, one should pay attention to the priorities based on the requests posted through certain social networks. Thus, for example, it is typical to respond immediately to telephone calls, e-mails, real-time social networks, SMS, chat, video calls, web call-me-now, web click-to-talk, whereas the relevant responses are delayed in case of requests received through deferred social networks, outbound calls, and web call-me-later (Cleveland, 2012).

Poslovi u kontakt centru podeljeni su na direktora, šefa službe, supervizora, vođe smene i operatere (Fluss, 2005).

Rad u kontakt centru nije uopšte jednostavan, jer se često označava da treba razgovarati sa teškim klijentima. S obzirom na navedeno, prilikom zapošljavanja operatera potrebno je da potencijalni zaposleni prođu simulaciju koja će najvernije da prikaže rad operatera u kontakt centru. Takođe, testovi koji se polažu potrebno je da obezbede operatera koji ima karakteristike koje su poželjne za rad u kontakt centru.

Da bi se na svako pitanje klijenta odgovorilo tačno i pravovremeno, potrebno je da operateri u svakom trenutku budu spremni za razgovor ili za pisanje imejla, a za to im je potrebno znanje u vezi sa bankarskim proizvodom odnosno uslugom za koju su klijenti zainteresovani, kao i da mogu lako da rukuju tehnikom i da imaju dobre komunikacione osobine. Kako bi se obezbedila spremnost operatera potrebno je da se sprovode treninzi. Treninzi se dele na osnovne koji se obavljaju u roku od 2 do 5 nedelja prilikom zapošljavanja, zatim na komunikacione koji se obavljaju u roku od nekoliko dana u vezi sa osnovama komunikacije, zatim akcijski u periodima kada se radi akcijska kampanja, sistemski kada se uvodi neki novi sistem, kao i trening zadržavanja računa u kome se pospešuje komunikacija sa klijentom a kao rezultat je da se navede klijent da zadrži račun u banci (Fluss, 2005).

Kada je broj operatera u pitanju, a u odnosu na jednog supervizora, Fluss (Fluss, 2005) spominje da odnos menadžera prema supervizoru i supervizora prema operateru varira od lokacije do lokacije i da zavisi od svrhe kontakt centra. U suštini, u slučaju visoke vrednosti i proizvoda kao i sofisticirane tehnologije, odnos supervizora prema operaterima je 1 na prema 5. U finansijskim sektorima kao što su banke, odnos supervizora prema operaterima je 1 prema 10 do 1 prema 20. Ipak, optimalan odnos je 1 prema 10. Navedeni broj predstavlja optimum zato što bi u tom slučaju mogao da se pruži pravi trening i da se na pravi način motivišu radnici. Drugi autori navode da odnos supervizora prema operaterima zavisi od složenosti projekta, kao i kvalifikacije operatera, a da je optimalan broj od 7 do 9 operatera prema jednom supervizoru

(Горячие линии, колл-центр, 2006).

„Uobičajena je praksa, u svrhu povećanja lojalnosti klijenta, da se obezbedi pravi operater za pravog klijenta u pravo vreme“ (Bergevin i Wyatt, 2005, str. 55). Dakle, potrebno je organizovati posao tako da klijent koji traži određenu informaciju istu dobije od operatera koji u tom trenutku može na najbolji mogući način da mu odgovori. Operaterima koji rade u kontakt centru dodeljuju se veštine (*skills*), kao i prvenstvo u radu određenih veština odnosno poslova. Tako na primer, određeni operateri primaju pozive i rade imejlove, drugi rade isključivo imejlove i slično, takođe, operateri mogu da primaju pozive primarno, sekundarno i tako dalje. Shodno navedenom, da bi klijent dobio najboljeg operatera, istima je potrebno dodeliti određene veštine.

Dakle, prilikom organizovanja kontakt centra neophodno je, pre svega utvrditi potreban broj radnika, veštine koje treba da imaju, kao i da im se odredi koje poslove će da obavljaju primarno, a koje poslove u nekoj drugoj grupi (Chen i Henderson, 2001).

Kako bi operateri u kontakt centru mogli da usluže sve klijente koji kontaktiraju banku putem telefona, kao i putem drugih kanala komunikacije, potrebno je da u svakom trenutku postoji dovoljan broj operatera. U tu svrhu potrebno je izračunati broj potrebnih operatera po smenama, kao i napraviti optimalan raspored operatera po smenama na nedeljnom i mesečnom nivou. Dakle, utvrditi raspored rada zaposlenih kako bi pokrili najveći broj poziva sa najviše radnika, odnosno obezbedili za svaki period minimalno potreban broj radnika.

Ukoliko operateri nisu dobro raspoređeni po smenama može da se dogodi da se u određenom momentu dosađuju, dok u nekom drugom ne mogu sve da postignu. Osim navedenog, ukoliko operateri nisu dobro raspoređeni, u situacijama kada ima nedovoljno radnika, pojavljuje se veliki broj poziva i imejlava, što utiče na povećanje stresa i nervoze kod operatera, a što se dalje odražava i na razgovor sa klijentom. Dalje, iscrpljenost operatera usled manjka operatera u određenim smenama može da poveća odsustvo sa posla, što dalje vodi lošem pružanju usluge.

Veoma je bitno da se reši problem dobrog organizovanja operatera u kontakt centru, i u

Contact Center Employees

What makes a successful contact center is its people. Contact centers should employ professional and highly qualified, communicative operators, eager to learn and able to present information concerning banking operations both orally and in writing. They also need to be well organized, so that the department could work as a team. In order for operators to succeed in responding to all clients' requests, there has to be a sufficient number of them, and they need to be well organized.

Jobs at a contact center are divided among the director, chief of staff, supervisor, shift manager and operators (Fluss, 2005).

Working at a contact center is not at all easy, given that it often implies having to talk to difficult clients. Bearing in mind the above, in the process of hiring operators potential employees are required to pass the simulation that truthfully demonstrates the operator's activities at the contact center. Furthermore, the tests that need to be passed should single out an operator having the characteristics preferable for a contact center employee.

In order for each client's inquiry to be addressed correctly and timely, it is required for operators to be available to make a conversation or write an e-mail at all times, which, in turn, requires knowledge concerning the banking product or service in which the clients are interested. Also, the operators must easily handle the technical equipment and possess good communication skills. To ensure the operators' readiness, relevant trainings must be organized. Trainings are divided into basic trainings, held within 2 to 5 weeks from getting employed; communication trainings held within a few days on the topic of communication basics; action trainings in the periods when there is an ongoing action campaign; systemic trainings when a new system is being introduced; and account-retention training aimed at improving communication with the client with the result of making the client keep his account at the bank (Fluss, 2005).

When it comes to the number of operators in relation to a single supervisor, Fluss (2005) underlines that manager-to-supervisor and supervisor-to-operator ratios vary depending on the location and the purpose of the concerned

contact center. Essentially, in case of high product value and sophisticated technology, the supervisor-to-operator ratio is 1 to 5. In the financial sectors such as banks, the supervisor-to-operator ratio ranges from 1 to 10, to 1 to 20. However, the optimal ratio is 1 to 10. The stated ratio is considered optimal because in that case a real training could be organized, motivating the employees in the right way. Other authors state that the supervisor-to-operator ratio depends on the project's complexity, and the operators' qualifications, adding that the optimal ratio is 7 to 9 operators against a single supervisor (Горячие линии, колл-центр, 2006).

"It's a common practice, aimed at increasing the clients' loyalty, to provide the rights operator for the right client at the right time" (Bergevin and Wyatt, 2005: 55). Therefore, it is required to organize the process in such a way as to enable that a client seeking certain information gets it from the operator who can at that moment provide the best possible answer. Operators working at the contact center are awarded relevant skills, and precedence in performing certain tasks. Thus, for instance, certain operators receive calls and write e-mails, the others are exclusively in charge of e-mails, etc. Also, the operators may receive calls primarily, secondarily, and so forth. Pursuant to that, in order for a client to get the best operator, the operators need to be assigned certain skills.

To sum up, when organizing a contact center, it is required, first and foremost, to determine the necessary number of employees, the skills they need to possess, and to establish which tasks they will be performing principally, and which at some other order of importance (Chen and Henderson, 2001).

In order for the contact center operators to be able to service all clients contacting the bank by phone, or by other communication channels, it is necessary to have a sufficient number of operators at all times. To this end, it is required to calculate the number of required operators per shift, and to design the optimal schedule of operators per shift at the weekly and monthly levels. In other words, the schedule of employees' activities should be designed as to cover the largest number of calls with most employees, and to ensure the minimum of required employees for each period.

tu svrhu potrebno je uraditi sledeće (Reynolds, 2013):

- Prikupiti i analizirati podatke;
- Uraditi prognozu poziva;
- Izračunati potreban broj operatera;
- Napraviti raspored;
- Pratiti i upravljati dnevnim učinkom.

Za razliku od navedenog drugi autor (Cleveland, 2012) navodi da postoji devet osnovnih koraka, a ono što je bitno jeste da se s vremena na vreme proces ponovi kako bi se u svakom trenutku obezbedio dovoljan broj radnika koji bi bili dobro raspoređeni.

Najčešće korišćena metoda za određivanje broja potrebnih radnika jeste metoda koja se zasniva na osnovu parametra novoa usluge (*servis level*), odnosno vremenu odziva (*response time*). Na osnovu navedenih parametara potrebno je još izračunati i zauzetost radnika. Operaterima treba ostaviti malo prostora između poziva da ne bi bili previše zauzeti, ali ne treba ni da budu previše slobodni.

Prilikom pravljenja rasporeda treba uzeti u obzir da postoje i nestrpljivi klijenti. Pregled radova koji opisuju tradicionalne načine obračuna broja potrebnih radnika, simulacije pravljenja rasporeda, zatim rad u kol centrima sa nestrpljivim klijentima predstavljeni su u radu (Aksin i saradnici, 2007). U navedenom radu se preporučuje da za klijente uvek treba da postoje i alternativni kanali, a to dalje znači da kada je telefonski sistem prebukiran treba usmeriti klijenta na alternativne kanale kao što su veb sajt ili imejl.

Raspored može da se pravi na osnovu iskustva i unapred zadatih parametara, ali može i na osnovu programa (Fukunaga i saradnici, 2002).

Veoma bitan posao u kontakt centrima jeste određivanje strategije za upravljanje u vanrednim situacijama i na taj način utvrditi osobe koje mogu da pomognu u određenim situacijama. Navedeno se odnosi na to da je potrebno uraditi spisak zaposlenih van kontakt centra koji će biti raspoloživi ukoliko dođe do nekog kolapsa, te je potrebno angažovati veći broj operatera.

Kada se napravi raspored potrebno je analizirati učinak svakog radnika i koliko svako ima udela u celokupnom poslu. Takođe, potrebno je pratiti da li u određenim periodima postoji višak ili manjak radnika.

Pre nego što se pristupi praćenju rada operatera prethodno je potrebno dodeliti ciljeve operaterima kako bi znali šta se od njih očekuje. Ciljevi koji su dodeljeni operateru, moraju biti u skladu sa ciljevima banke. Navedeni ciljevi mogu da se menjaju ali postoji nekoliko univerzalnih koje je neophodno da se dostignu i to svima treba da bude naznačeno kako bi mogli da se u skladu sa istim ponašaju. Opšti ciljevi koji se postavljaju pred operatera su sledeći: što više zadovoljnih klijenta, što veći broj poziva odnosno imejlova, visok kvalitet rada, nizak nivo konsultacija.

Da bi se utvrdilo koliko su operateri ispunili cilj rada, potrebno je da se prati njihov rad. Praćenje operatera može da se obavlja s vremena na vreme ili po potrebi, ali bi praćenje trebalo da se radi permanentno i to bar „3 do 15“ poziva po operateru u toku meseca (Fluss, 2005).

Kada su pozivi u pitanju „prati se kvantitativni (pozivi na sat, prosečno trajanje poziva, vreme između poziva i slično.) i kvalitativni (sadržaj, stil, pridržavanje pravila, itd.) aspekti poziva operatera“ (Aksin i saradnici, 2007, str. 678). Ne tako retko, kvantitativni i kvalitativni ciljevi mogu da budu u suprotnosti. Na primer, u određenim situacijama kada ima na čekanju više poziva i kada je neophodno brže raditi, klijent može da se nađe u situaciji da mu nije dovoljno pažnje posvećeno te može da priloži prigovor. Takođe, kod operatera može da se stvori nervoza zbog spomenutog konflikta jer bi morao da radi brže, što obično ide na uštrb kvaliteta.

Za kontakt centar je uobičajeno da se zaposleni menjaju veoma često međutim, kako odlazak radnika nije dobar za banku, a i budući da će biti potrebno da se iz početka novo osoblje obučava, bolje je sačuvati stare radnike. Preporuke šta ne treba, odnosno šta treba činiti kako bi se zadržao postojeći kadar u kontakt centru mogu se videti u radu Fluss (2005).

Primenjujući preporuke i iskustva za rad u kontakt centru osvaruje se dobit na obostrano zadovoljstvo, zaposlenog i banke.

Studija slučaja: Komercijalna banka ad Beograd

Kontakt centar Komercijalne banke ad Beograd je osnovan 2005. godine i organizovan

If the operators are inadequately distributed per shifts, it may happen that at certain points they are getting bored, whereas at other times they can barely make it. Furthermore, in case of poor distribution of operators, when there is a shortage of employees, the number of calls and e-mails accumulates, which increases the stress and anxiety of operators, further affecting their conversations with the clients. Besides, operators exhausted due to the lack of operators in certain shifts may increase their absence from work, which, in turn, leads to poor provision of services.

It is of utmost importance to solve the problem of sound organization of contact center operators, which requires the following steps (Reynolds, 2013):

- Collect and analyze the data;
- Prepare an estimate of potential calls;
- Calculate the required number of operators;
- Design a schedule;
- Monitor and manage daily performance.

As opposed to the above, another author (Cleveland, 2012) lists nine basic steps, highlighting that the significant thing is to repeat the process from time to time to ensure that the sufficient number of well-distributed employees is provided at all times.

The most frequently used method for determining the number of required employees is the method based on the service level, and response time. Based on these parameters, it is also necessary to calculate how occupied the employees are. Operators should be left some room in between the calls so that they are not over-occupied, yet not too idle either.

In the process of making the schedules, one should take into account the existence of impatient clients. The paper by Aksin et al. (2007) provides a review of reference literature describing the traditional methods of calculating the number of required employees, the schedule making simulations, and call center activities engaging impatient clients. The concerned paper recommends that there should always be alternative channels available for clients, meaning that, when the phone system is overloaded, the clients should be redirected to alternative channels like the relevant website or e-mail.

Scheduling can be based on experience and previously assigned parameters, but also on the

appropriate programs (Fukunaga et al, 2002).

An extremely important task in contact centers is to define the strategy for emergency situations, in particular, to designate specific persons that can assist in certain situations. This means that it is necessary to prepare a list of employees outside the contact center that would be available in case of a collapse, requiring the engagement of more operators.

Once the schedule is designed, it is necessary to analyze the performance of each employee, identifying his share in the overall activities. Also, it should be monitored whether in certain periods there is an excess or a shortage of employees.

Before starting to monitor the operators' performance, one should assign them their operating goals so that they could know what is expected from them. The goals assigned to the operators must be in line with the bank's goals. These goals might be changed, but there are several universal ones that must be reached, which is something that should be clearly emphasized to everyone so that they could act accordingly. The general goals assigned to each operator are the following: as many satisfied clients as possible, as many calls and e-mails as possible, high quality of work, low level of consultations.

In order to determine to what degree the operators have met their working goals, their work needs to be monitored. Operators can be monitored from time to time or when the need arises, yet there should also be some permanent monitoring, of at least "3 to 15" calls per operator within one month (Fluss, 2005).

When it comes to calls, what is being monitored are "both quantitative (calls per hour, average call duration, time between calls, etc.) and qualitative (content, style, adherence to the rules, etc.) aspects of the operator's calls" (Aksin et al, 2007: 678). Rather frequently, quantitative and qualitative goals can be in contradiction. For instance, in certain situations, when there are multiple calls pending, and it is necessary to work more quickly, a client may find that not enough attention was devoted to his case, hence he can file complaint. Also, the given conflict may cause anxiety on the part of the operator, aware that he should work more quickly, usually at the expense of quality.

je interno u sklopu dve službe Službe podrške i Službe prodaje. Kvalifikovani i stručni operateri Službe podrške obrađuju dolazne kontakte putem više kanala komunikacije, dok operateri Službe prodaje obrađuju isključivo odlazne kontakte putem telefona. U navedene dve službe radi 20 operatera i 3 supervizora, odnosno oko 7 operatera na jednog supervizora, što je uobičajeno u kontakt centrima koji pružaju usluge boljeg kvaliteta u finansijskom sektoru. Navedeni kontakt centar je višezjezičan jer se sa klijentima komunicira na srpskom i na engleskom jeziku.

Kontakt centar Komercijalne banke je višekanalni jer može da se komunicira putem telefona, imejla, veb poruka, kao i putem društvenih mreža Fejsbuk i Tviter, a u najskorije vreme se očekuje da se omogući kontaktiranje putem četa.

Kada je telefon u pitanju postoje dva broja telefona i to su 0700 800 900 i 011/2018-600, imejl adresa je: kontakt.centar@kombank.com, Fejsbuk strana nalazi se na adresi <https://www.facebook.com/kombank>, dok se Tviter nalogu može pristupiti pomoću sledeće adrese <https://twitter.com/kombank>.

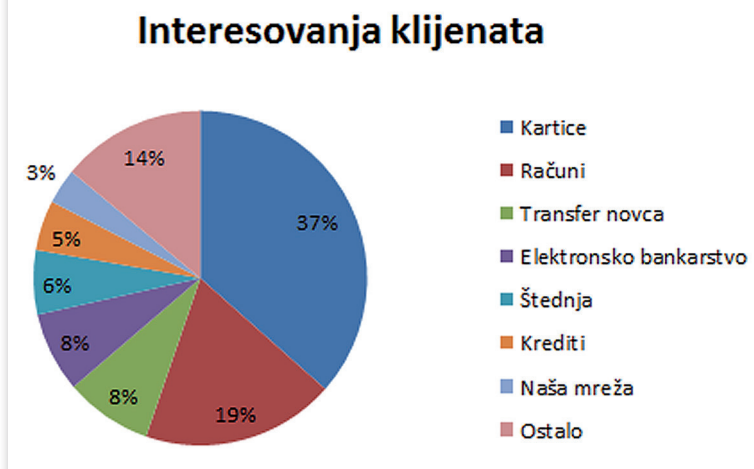
Kontakt centar ima savremeni govorni automat, a klijenti nakon što izvrše autentifikaciju mogu da saznaju personalizovane informacije u vezi sa poslovanjem sa Bankom.

Prilikom organizovanja rada, uvedeni su prioriteta te se na klijentove zahteve dobijene putem telefona odgovara odmah, kao i na Tviter i Fejsbuk javne poruke, dok se na kanale komunikacije koji su odloženi odgovara u roku od 24 sata, odnosno prvog radnog dana.

Na osnovu analize podataka od februara 2014. godine urađeno je istraživanje i utvrđeno je da su se klijenti i zaposleni u banci radi informacija koje pruža kontakt centar Banke obratili operaterima u 98,76%, priložili sugestije u 0,56%, pohvalili rad u 0,38%, dok su se žalili u 0,30% slučajeva, a pregled interesovanja klijenata i zaposlenih u banci u navedenom periodu po oblastima može se pogledati na Slici 1. Na osnovu navedene slike može da se zaključi da je najviše interesovanja bilo za poslove u vezi sa karticama, računima i

transferom novca, uz napomenu da se zaposleni u banci obraćaju kontakt centru za poslove u vezi sa karticama, a da se u transfer novca ubrajaju i interesovanja da li je počela isplata inostranih penzija, što znatno povećava interesovanje za navedene oblasti.

Slika 1. Pregled interesovanja klijenata u februaru 2014.



U ostalo spadaju interesovanja za: avale menica, bankomate, bankoosiguranje, depozite štednje, devizni platni promet, domaći platni promet, e-bank, garancije, hartije od vrednosti, kontakt centar, marketing, menjačko-devizno valutne poslove, mikrokljente, informacije o banci, otvaranje računa i dokumentacija, odlazne pozive (*outbound*), platne kartice, platni promet, pos terminale, sefove, specijalne klijente i tarife.

U skladu sa važećim odlukama NBS, Odlukom o načinu postupanja banke i davaoca lizinga po prigovoru korisnika finansijskih usluga i načinu postupanja NBS po obaveštenju tih korisnika (Službeni glasnik RS, broj 65/2011) i Odlukom o bližim uslovima i načinu postupanja banke po prigovoru klijenta (Službeni glasnik RS, broj 85/2011), klijenti Komercijalne banke, između ostalog, mogu putem kontakt forme da upute prigovor.

Osim dolaznih kontakata kontakt centar ima službu odlaznih poziva u kojima se, u skladu sa svetskim trendovima, prikupljaju dugovanja klijenata koji kasne sa izmirivanjem obaveza prema Banci, ali služi i za organizovanje marketinških i promotivnih kampanja.

Iako se kontakt centru javljaju klijenti koji se svrstavaju u teške klijente operateri prilikom

It is typical for a contact center that employees are changed rather often, yet given that it is bad for a bank to have its employees leaving, and given the fact that it would imply organizing relevant trainings for the new employees from the beginning, it turns out to be better to keep the existing employees. Recommendations as to what and what not to do in order to keep the existing contact center personnel can be found in the paper by Fluss (2005).

By applying the recommendations and experience concerning contact center activities, major advantages can be achieved to the mutual satisfaction of both the employee and the bank.

Case Study: Komercijalna banka a.d. Belgrade

The contact center of Komercijalna banka a.d. Belgrade was established in 2005 and has been internally organized within two departments: Support Department and Sales Department. Qualified and professional operators in the Support Department process the inbound contacts realized through several communication channels, whereas the Sales Department operators process exclusively outbound telephone contacts. These two departments employ 20 operators and 3 supervisors, i.e. about 7 operators against one supervisor, which is a typical ratio in contact centers providing high-quality services in the financial sector. The stated contact center is multilingual because the operators communicate with the clients in Serbian and in English.

The contact center of Komercijalna banka is multi-channel because it enables communication via phone, e-mail, web messages, and by Facebook and Twitter social networks. As of late, the bank has worked on introducing chat as another means of communication.

There are two available phone lines: 0700 800 900 and 011/2018-600, the e-mail address is: kontakt.centar@kombank.com, Facebook page can be found at: <https://www.facebook.com/>

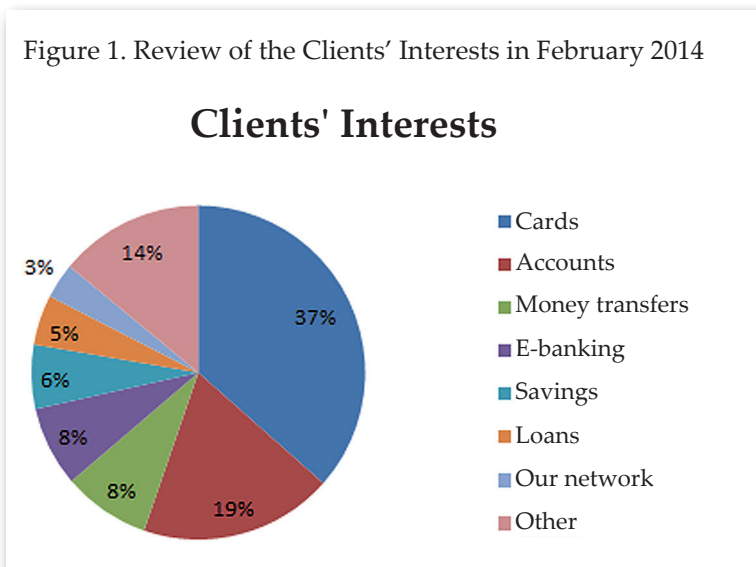
kombank, whereas the relevant Twitter account can be accessed at the following address: <https://twitter.com/kombank>.

The contact center has the modern voice mail option, and, after performing authentication, the clients can access personalized information about the Bank's operations.

In the process of work organization relevant priorities were respected, so that the operators respond immediately to the clients' inquiries over the phone, as well as to their public messages on Twitter and Facebook, whereas they respond within 24 hours, i.e. on the first working day, to their inquiries posted via deferred communication channels.

Based on the analysis of data as of February 2014, a research was conducted, determining that the clients and bank employees addressed the operators for the purpose of obtaining information provided by the Bank's contact center in 98.76%, submitted suggestions in 0.56%, commended their work in 0.38%, and complained in 0.30% of cases. The review of interests demonstrated by the clients and bank employees per specific fields in the observed period can be seen on Figure 1. Based on the enclosed figure, it may be concluded that the highest interest was raised by operations related to cards, accounts and money transfers. It should be noted, however, that the bank employees are the ones addressing the contact center concerning cards-related operations, and that money transfers also include inquiries about the disbursement of foreign pensions, which substantially increases the interest in these fields.

Figure 1. Review of the Clients' Interests in February 2014



zapošljavanja prolaze obuke koje ih pripremaju da sa navedenim klijentima uspešno privedu kraju razgovor i kako bi u najmanjoj meri bili u stresnoj situaciji.

Kontakt centar Komercijalne banke prati svetske trendove i prilikom zapošljavanja i veoma vodi računa o tome da su izabrani kandidati oni koji ispunjavaju zahteve posla. Takođe, u skladu sa obimom posla prate se operateri i radi se proračun potrebnog broja zaposlenih, a raspored se pravi tako da u skladu sa potrebama posla radi optimalan broj operatera.

Zaključak

Kol centri su se tokom vremena razvijali i od kol centara koji se kontaktiraju putem telefona, postali su višekanalni kontakt centri. Kontakt sa današnjim kontakt centrima ostvaruje se putem telefona, imejla, četa, pismom, faksom, kao i putem društvenih mreža.

Kontakt centri mogu da se bave dolaznim pozivima ili odlaznim. Oni mogu da se organizuju za zaposlene u banci ili za klijente, a mogu da se organizuju unutar banke ili da se iznajme usluge druge firme u zemlji ili inostranstvu, te da budu izmešteni kontakt centri. Osim navedenog, kontakt centri mogu da se organizuju delimično izmešteno što znači da deo poslova obavljaju unutar banke, dok se drugi deo obavlja izvan banke. Takođe, kontakt centri mogu da se podele i po regionima.

Prilikom zapošljavanja operatera u kontakt centru treba izabrati kandidate kojima odgovara da rade sa ljudima, da budu komunikativni, odnosno da dobro usmeno i pisano komuniciraju, a prilikom zapošljavanja treba im predočiti opis posla i izvršiti simulaciju posla.

Zaposlene radnike je neophodno obučiti, a u vezi sa brojem radnika potrebno je uraditi analizu kontakata i predviđanje obima posla i na taj način utvrditi potreban broj. Zaposleni bi trebalo da budu organizovani u skladu sa potrebama posla i u skladu sa prethodno urađenim proračunima, napraviti optimalan raspored zaposlenih po smenama.

Rad operatera je potrebno često pratiti i upoređivati da li se ispunjavaju zadaci i predloženi im ciljevi. Rad se prati na osnovu kvalitativnih i kvantitativnih parametara tako što se preslušavaju pozivi i prati rad pisane komunikacije.

S obzirom na to da je mnogo teže obučiti dobrog operatera, nego zadržati starog potrebno je pridržavati se određenih preporuka za zadržavanje operatera.

Kontakt centar Komercijalne banke je savremeni centar interno organizovan, koji je klijentima omogućio više kanala putem kojih mogu da kontaktiraju Banku. Zaposleni u navedenom kontakt centru prolaze obuke i redovno se prati potreba klijenata kako bi usluga bila na najvišem nivou i kako bi se klijentu odgovorilo u najkraćem roku.

The remaining interests refer to: bills of exchange guarantees, ATMs, bank insurance, savings deposits, FX payment transactions, domestic payment system, e-bank, guarantees, securities, contact center, marketing, foreign exchange operations, micro clients, information about the Bank, account opening and the relevant documentation, outbound calls, payment cards, payment system, POS terminals, safe deposit boxes, special clients and tariffs.

Pursuant to the valid decisions of the NBS, i.e. the Decision Specifying the Way Financial Services Consumer Complaints are Handled by Banks and Lessors and the Procedure Followed by the National Bank of Serbia upon Receiving Consumer Notification (Official Gazette of the RS, no. 65/2011), and the Decision Specifying the Terms and Manner of Handling Customer Complaints by Banks (Official Gazette of the RS, no. 85/2011), the clients of Komercijalna banka, among other things, may file a complaint by means of a contact form.

In addition to the inbound contacts, the

contact center also has a department for outbound calls in which, according to the global trends, the debts are collected from those clients belatedly settling their obligations towards the Bank. Moreover, this department is in charge of organizing relevant marketing and promotional campaigns.

Although the contact center is addressed by clients classified as difficult, the operators undergo special trainings when hired, preparing them to lead successful conversations with such clients, at the same time reducing the stress of these situations to the minimum.

The contact center of Komercijalna banka keeps a follow-up of the global trends and pays particular attention when hiring new employees that the selected candidates are the ones meeting the job requirements. Also, in accordance with the volume of work, operators are monitored, and the required number of employees calculated. The schedules are designed in such a way as to enable the work to be done by the optimal number of operators.



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Conclusion

Over time, call centers enabling only contacts by phone have grown into multi-channel contact centers. Contact with today's contact centers can be established by phone, e-mail, chat, letter, fax, and via social networks.

Contact centers can be in charge of both inbound and outbound calls. They can be organized for bank employees or for the clients, either internally within the bank or externally by hiring another firm in the country or abroad for that purpose, in which case they are referred to as outsourced contact centers. In addition to that, contact centers can be co-sourced, which implies that a segment of operations is performed within the bank, whereas the other segment is outsourced. Moreover, contact centers can be classified regionally.

When hiring contact center operators, one should select outgoing, communicative candidates, who excel in both oral and written communication. After being introduced with the job requirements, they need to pass the job simulation test.

The employees need to be trained, and the

required number of employees is determined based on the analysis of contacts and estimated volume of work. The employees should be organized according to the job requirements, in line with the previous calculations, thereby making the optimal distribution of employees per shift.

The operators' work should be frequently monitored, with a view to establishing whether the assigned tasks and goals are being met. The work is to be monitored based on both qualitative and quantitative parameters, by listening to the calls and checking the written communication.

Given that it is much harder to train a good operator than keep the existing one, the specified recommendations on how to retain operators should be adhered to.

The contact center of Komercijalna banka is a modern, internally organized center, which has enabled multiple channels for its clients wishing to contact the Bank. The employees at this contact center undergo regular trainings and monitor the clients' needs, in order to provide top-quality service, and respond to the clients within the shortest possible notice.