THE FOUR HORSEMEN OF THE CUSTOMER SERVICE APOCALYPSE

Surprising insights into why your customer wants a divorce
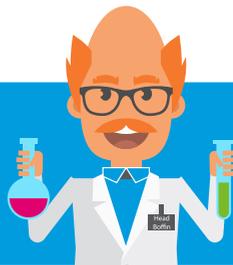
The four horsemen of the customer service apocalypse

surprising insights into why your customer wants a divorce

"That's just the idiotic kind of thing I knew you'd come out with." With a sigh, Paul rolled his eyes and stared at his wife, disgusted at her lack of intellect. His wife looked away from her husband of five years, folded her arms and thought how furious she was at his behaviour, but she said nothing in response.

The couple sat silently seething on the sofa - but this was no ordinary room, it was a laboratory at the University of Washington and watching intently from behind a one-way mirror was Dr John Gottman. This was 1986 and one of the first observations in Gottman's now-infamous 'love lab', founded to investigate why so many relationships end in divorce.

Gottman was looking for patterns in how couples related to each other, and he soon began discovering consistent sequences that differentiated happy marriages from unhappy ones. He eventually concluded that certain behaviours - Criticism, Defensiveness, Contempt and Stonewalling, what he dubbed the 'Four Horsemen of the Apocalypse' – were, statistically speaking, the 'kiss of death' for marriage. If the 4 horsemen were present, Gottman was able to predict, with a 93.6% success rate, that the couples would divorce (on average, 5.6 years after the wedding).

It was a seminal piece of behavioural research and it got us thinking here at Blue Sky: what are the 'Four Horsemen of the Customer Service Apocalypse'? Could there be consistent sequences in call handler behaviour[1] that predict customer divorce (or at least extreme dissatisfaction)? Do certain behaviours occur in customer contact centres that directly correlate with NPS detractors?

To find out, we turned to our conversation analytics database archive. Over the past three years, Blue Sky has conducted in-company research involving over 9,000 customer service agents from 63 blue chip organisations, either within the Fortune 500/FTSE 100 or large government departments. What we discovered when we examined the data was sobering, to say the least.

[1] Retail behaviours will be covered in a separate insight paper, we have so much to share on contact centres we decided to make this one very specific. Call us if you want immediate retail insight…

1. Contempt

Our first insight correlated exactly with Gottman's research. According to Gottman, contempt is the single greatest predictor of divorce.[2] And it turns out to be just as true for customer service as it is for marital relationships. In its simplest form, contempt means believing the customer is an idiot. "You're an idiot" might not be the words used - but that's the underlying mindset and it has a very powerful impact.

Picture this scenario: a female customer in her early 40s has a burst water pipe just outside her home. It's a 1960s semi-detached property with a small front garden. The leak seems quite severe, bubbling 18 inches into the air. The water is mostly flowing into the street, but it now covers her tarmac drive and is lapping at her front doorstep.

The customer has been waiting at home for three hours for someone from the water company to show up. As the water rises, so does her anxiety. She called initially at 10:00 and was told someone 'should' arrive by 13:00 to resolve the problem. When the water covers the first of two steps to her front door, she calls again to see why there is such a delay. The time is 12:51. Here is the conversation that transpires:

Customer: (sounding anxious) "Somebody was supposed to be here by one o' clock… Nobody turned up"

Call handler: "Someone is supposed to be there at one o'clock?"

Customer: "Yes, he's supposed to be here and he's not here"

Call handler: (sounding irritated) "It's not one o' clock yet"

Customer: "It's already nearly one o' clock anyway"

Call handler: "Well, it's not exactly one o' clock yet… have you not got a reference?"

Customer: "Harry Tennent he knows about this, Harry knows about it"

Call handler: (in a disparaging tone) "I wouldn't know who Harry is; we are a very big company you know madam…"

You can almost picture the call hander rolling her eyes as she says, 'We are a very big company.' Of course, customers don't often provide the required information in a precise or concise manner. Especially when under stress. But that's no excuse for an exchange like this. It's virtually impossible to resolve a situation when your customer is getting the message that you hold them in contempt. Understandably, this call didn't end with a positive C-Sat score.

[2] https://www.gottman.com/blog/the-four-horsemen-contempt/

The customer kiss of death

The problem is contempt can sneak into all sorts of customer scenarios.

Take Giovanna[3], a middle aged Italian woman who has called the customer services team in a large telecoms company after failing to access her online account. To give some context, it does seem that Giovanna had mixed up her security questions and swapped her date of birth for her mother's maiden name: however, despite her own mistake, she was clearly expecting a simple clarification or perhaps a password reset. Instead, she got contempt.[4]

When behaving this way, the call handler makes no attempt to see the situation from the customer's perspective. It's incredibly damaging to the brand. No wonder that over 50% of customers scoring a C-Sat 1 consider putting in a complaint.[5]

Call handler: "I'm telling you that is not your Mother's maiden name"

Customer: "Of course it is, don't tell me I haven't got my mother's name correct"

Call handler: (somewhat sneering) "Well, it isn't what you told us last time"

Customer: "How could it be anything else? I know my name!"

Call handler: (in a condescending and argumentative tone) "Well, it isn't right and it's you that gave the wrong answer, not me"

As a leader in customer service, do you know how frequently **customer contempt** features in your customer conversations? It's far more frequent than you think. From our analysis in the FTSE100, contempt for the customer crops up in up to 20% of all very dissatisfied (C-Sat 1) conversations. For one FTSE100 operation with eight million customer calls per year, this means that they are looking at upwards of 24,000 customers[6] being turned against their organisation by this corrosive attitude.

And like the 'kiss of death' in a marriage, **every single time** contempt is present, the customer will give you the lowest satisfaction rating available. Not only that, but they will be looking for ways to divorce you too; and in this instance, it won't take an average of 5.6 years.

Although utterly destructive, contempt isn't the most frequently observed behaviour when you analyse C-Sat 1(very dissatisfied) customer calls.

[3] Not her real name
[4] Words and spelling are inserted as spoken (sic erat scriptum)
[5] FTSE 100 company research
[6] Based on real-world FTSE100 example: (1.92% C-Sat 1 calls x 7m calls) @ 20% frequency and adjusted down for repeat contact by 11% = 24,057 customer calls where contempt is demonstrated by call handler

2. Intransigence

Interestingly, our second customer service 'horseman' also has a direct link to one of Gottman's behaviours – the practise of Stonewalling.

We found that there is one phrase that seems to be hard-wired into the DNA of lowest-performing call handlers. These are the people who score in the lowest 10% when measured around customer experience (C-Sat or NPS); the employees that should be performance-managed out of the business, yet somehow always seem to survive. It doesn't matter if they work in a bank or a global retailer, whether they are based in India or the UK; our analysis shows that there is one phrase that they all seem to adore. That phrase is "The only thing I can do is…". And it drives your customers insane.

Seven toxic words

Consider this example from a global IT provider that provides an outsourced service to one of the largest banks in America. The bank's entire network has gone down in Texas and the Vice President of Operations is on a conference call to try and understand why.

The contact person from the IT company comes on the phone and states, "Right, now we have isolated the issue and it seems like it is resolved". The customer aggressively challenges the assertion that it's resolved because they still don't have any traffic on the network. The IT contact person goes on to explain, "Well, the only thing I can do, because the issue has been documented as resolved, is raise another ticket to then see what we can do and go from there..."

In this instance, the VP understandably blew up with rage, threatening to cancel their contract (around $60 million per year) unless the issue was resolved immediately. There was a distinct failure here to acknowledge the urgency and criticality of the situation for the customer. Many training companies and L&D departments talk about demonstrating empathy, but soft and fluffy words alone will not fix this issue. What's required here is personal reassurance, ownership and accountability.

Tellingly, this customer has since initiated a global procurement process to identify a new IT provider. Those seven simple words will cost the IT company over $300 million in lost revenue over the next five years.

Banking or blocking?

Now consider this example from a bank where a new £100,000-per-year priority customer is trying to make a simple Direct Debit switch over so that his new current account becomes the main place for all his bills and direct debits.

To be fair, it later transpires that the call handler is only five weeks out of induction and doesn't sufficiently know all the rules, processes and systems, although this does beg the question why she was allocated to look after the 'mass affluent' customer portfolio.

Customer: "I've just signed up to your current account and I've been looking online for the switch form so you can move over all of my Direct Debits and I can't seem to find where to do this"

Bank customer services: "Aaah, well you see, Direct Debits are controlled by the companies and there is no way I can set it up, the only thing we can do is your standing orders…"

Customer: "But I thought you did all of this for me? I haven't got time to contact 14 or so different companies to do this"

Bank customer services: "We only offer the seven-day switch when opening the account"

Customer: "Are you saying I am too late for this then, I only signed up last week?"

Bank customer services: "Well, you see, as you have already set your account up and you are not a new customer, the only thing I can say is that you talk to our switching team…"

And these seven corrosive words are not restricted to banks or IT companies. Consider an Irish supermarket customer who buys a leg of lamb only to find it is out of date when he gets home.

Customer: "I bought a leg of lamb and I just looked at the use-by date and it's today"
Supermarket customer services: "Sorry what was the item you bought?"
Customer: "A leg of lamb"
Supermarket customer services: "A leg of lamb? The only thing I can suggest is that you would need to take it back to the store"
Customer: "Well that's over 12 miles away. I haven't got time to do that tonight. I'm just amazed that you would have something in the refrigerator which is sell-by today (rants on…)"
Supermarket customer services: "Well, that's the only way it can be sorted by taking it back to the store. We can't sort it out over the telephone"
Customer: "What about my travel to and from the store?"
Supermarket customer services: "Well, they would need to deal with that at the store for you"
Customer: "I'm just really, really annoyed now"
Supermarket customer services: "I do apologise for that, but that's the only option. The store are gonna say exactly the same, that you need to bring it back…"

Process before people

So why are these seven words so toxic to a customer relationship? It's because they exemplify the behaviour of intransigence: an insistence on sticking to the process, rather than thinking about the customer's unique needs.

Intransigence is created through an imperfect mixture of a negative mindset (I must follow the process); a poor level of empowerment from the line manager (lack of permission to do the right thing for the customer) and an inability (or lack of desire) to understand the customer's desired outcome.

The one thing I could do...

0%

On all of the 'very dissatisfied' calls we analysed, one behaviour that was notably absent was an attempt to step outside the prescribed process to figure out a way to solve the customer issue.

Empathy alone isn't sufficient here. This issue runs much deeper and manifests itself as a complete lack of accountability and ownership. "The only thing we can do…" has become the new mantra for disillusioned and disempowered contact centre workers across the globe.

3. Vagueness

Our third customer 'horseman' reveals a very specific insight about the way sales and service conversations work. When we began our detailed call analytics, we were looking at about 20 behaviours and, inadvertently, we lumped together next steps and timescales as a single element to be measured at the end of the call. Most call handlers scored pretty well on this, and even the poorest call centre workers managed to confirm next steps.

The problem is when you look at these two as discrete behaviours there is a significant difference. Clarifying the specific timescales on the next steps was utterly absent when a customer was very dissatisfied. Being vague about timescales isn't as sexy or headline-catching as contempt or intransigence, but it causes huge frustration in customer conversations and from what we have observed, most bottom performing call handlers fall into this trap. (Incidentally, we now measure 70 separate behaviours to avoid making similar mistakes.)

Clarity seeking behaviours

On the IT bridge calls, how clear were the next steps and timescales?

Scale
10 = Excellent
1 = Zero evidence

Bar chart: Clarifying next steps = 5.7, Specific timescales = 3.3
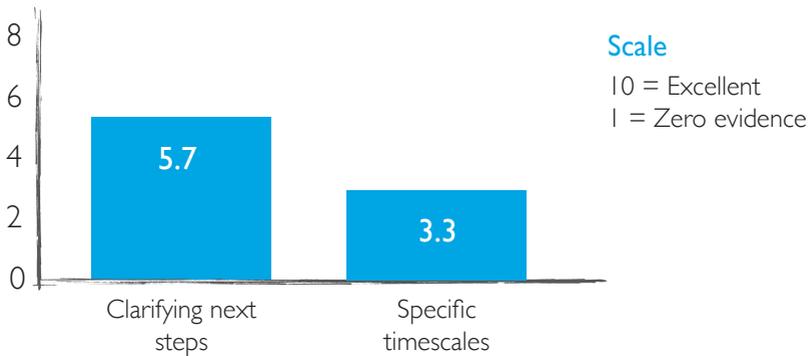
Consider the following example from a customer who finds her home shopping hasn't been delivered.

Customer: "My shopping hasn't arrived. It should have been here between 10 and 11"
(Customer sounds annoyed, harried, narky and a bit stressed)
Advisor: "Ah. All right. I'm sorry. Please bear with me"
(Silence for 110 seconds)
(In this time, the call handler calls the grocery delivery driver, no response…customer is left wondering what the hell is going on)
Advisor: "Hello"
Customer: "Hello"
Advisor: "I can't get any answer at the moment. Let me see if the payment was OK and if the payment was OK someone will call you back soon"
(35 second gap)
Advisor: "Alright. There is no problem at all with the payment, so someone will contact you shortly"
Customer: "OK. I do have to go out today you know"
Advisor: "I know, I'm really sorry about that. Someone will be in touch with you shortly"

It doesn't take a top-level coach to see where the call handler went wrong. You can again spot the total lack of effective acknowledgement and ownership, as well as a failure to do any effective sign-posting ("I'm just going to pop you on hold whilst I call the driver"). But at the core of the customer's frustration is a lack of clarity on the timescales. How soon is 'soon'? The customer needs to go out! She ends up calling back in 10 minutes for another unsatisfying 600-second call. A lack of precision on timescales drives up repeat contact. In fact, this accounted for 32% of all repeat contact in one organisation.

Tentative timescales

A lack of timescales is often accompanied by the presence of certain distinctly 'fuzzy' words. You should get a call back, maybe sometime tomorrow, hopefully soon…

Have a look at the example here from a customer services agent in a FTSE100 Insurance company. Does this instil you with confidence?

> **Customer:** "I was meant to be getting a call back by a manager. Is it still logged that I will get a call back?"
>
> **Advisor:** "Yes, you should do. I can see that they have not done anything about that. You should receive a call back from the manager"
>
> **Customer:** "So, you are open until 9, I'll get a call before 9?"
>
> **Advisor:** "Yes, you should do..."

We're not playing the blame game here. The call handlers are probably doing their best. They may not trust the people further down the line in the process to do their job within the specified time, so their non-committal language is a way to forestall further complaints. Unfortunately, it just leads to a very unsatisfying call.

It's rare, but we do come across excellent examples of agents being very precise around timescales and reassuring the customers with the use of a personal anecdote. The example below involving a FTSE100 water company shows how powerful this can be.

> "Right, okay sir, that's been raised for you now; the maximum timescale for us to get out to you is five days. These are just maximum timescales. Obviously, if he can fix it right there and then he will. If he can't, he will have to request that the contractors come out to fix it for you and get that replaced and that's a maximum of 30 days for them to do this. I had a similar situation at my property and it only took a few days. After the job is done he will drop a card through the door to let you know it's been done"

4. Over-sharing

Our final 'horseman' might at first seem to contradict the importance of avoiding vagueness. But the other extreme – overwhelming the customer with unnecessary detail – is just as strong a predictor of divorce.

Consider the next example where somebody calls a water company to understand their bill (the excerpt has been edited for length and is taken from a 16-minute-long, very confusing call).

> **Customer:** "I keep getting conflicting bills, estimated bills, erm that are way over the top. I had this problem before. I was paying £28 per month, and it should really be £17 pounds per month…"
>
> **Advisor:** "OK, bear with me. Erm… I can certainly have a look at that bill for you. Erm… so we read the meter on 2nd March and the reading was 1185"
>
> *(From here, there are loads of numbers thrown out by the advisor over a 14 minute call)*
>
> "So the £383 bill…erm…is because there is a balance of £202.61 that is already outstanding"
>
> "The plan he put you on is for £14.75 which is still active" The plan he put you on is for £383.72"
>
> "And that's fortnightly instalments of £14.75"
>
> "I'm just going by this one fortnightly at £10"
>
> "Plus you had an outstanding balance of £194.65. OK"
>
> "So now you have carried forward from this payment plan, £129.38"
>
> "If I was to set up a plan for the whole year it would be £373.72"
>
> "That would be £14 per fortnight. So the £14.25 in essence it is correct"
>
> "If you pay off the £185.72 your average usage would be £198 and your payments would be £7.86 per week"
>
> "Well it was £185. The outstanding balance is £185"
>
> "The whole balance going forward is £373.72. If we didn't have that there, your actual real bill would be £198 for the year, plus you had an outstanding balance of £194.65. OK."

Clear as mud, right? If you lead an operation with a billing function, you may wish to check that your call handler's fondness for numbers isn't being pushed onto the customer. This is something academics call 'the curse of knowledge' and it's a huge customer turn-off.

By contrast, in the same organisation, there was one stand-out call handler who intuitively chunked up all the numbers to make it simple for the customers. In a similar situation to the above, he simply explained that "If we got rid all of the debt you would be paying £15 per month but because of the debt you need to pay £30 per month for the next year". This behaviour has become known as 'ABC accounting' - and when implemented across all 60 people in the billing team, the C-Sat 1 frequency dropped by 29.6% and Billing complaints dropped by 14.2%.

Another detailed call analytics diagnostic that we conducted for a UK water company revealed that the 'curse of knowledge' isn't related purely to the billing division.

Across the organisation, field engineers and customer service operatives were bamboozling customers with technical gobbledygook. We see this very frequently in technical functions where customers are bamboozled by their own technical version of gobbledygook. You may forgive the techies as their intent is good; but again, this is a significant driver of C-Sat1 calls.

If you ask a group of 100 customer service agents whether they flex their style to suit the customer, almost 100 of them shoot their hands up in the air, but when you ask them exactly how they tailor the information given, all you get are blank looks.
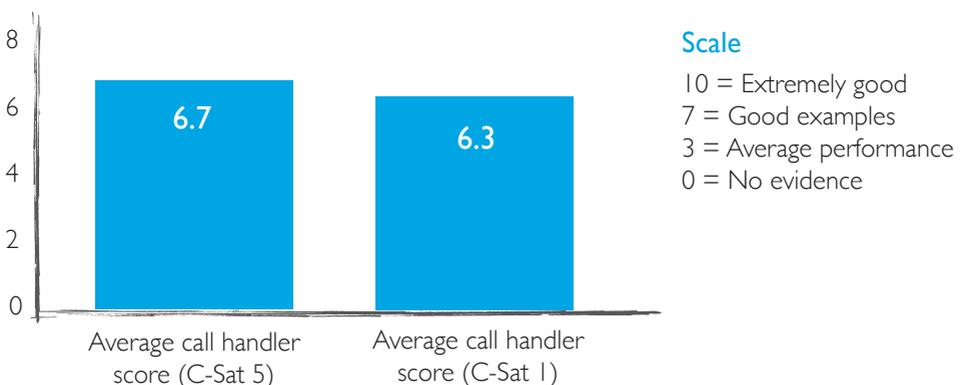
You may have motivational posters dotted around the call centre advising you to 'Be a Chameleon', 'flex your style' or 'tailor your approach'. Rarely do agents understand what this means in practice.

So why are the four horsemen still riding high?

Our data revealed that, like Gottman's iconic study, there are in fact four particular behaviours that drive customer divorce. We've seen how detrimental they are to customer relationships and business revenues. But we've also revealed just how common they are, regardless of your company's size, nationality or industry.

So why are these four behaviours still so rampant in contact centres worldwide? Well, when you look at the induction content today for large companies, it hasn't evolved much further than the "smile when you dial" mantra from the late 1970s. But does smiling when you are dialling drive up customer satisfaction?
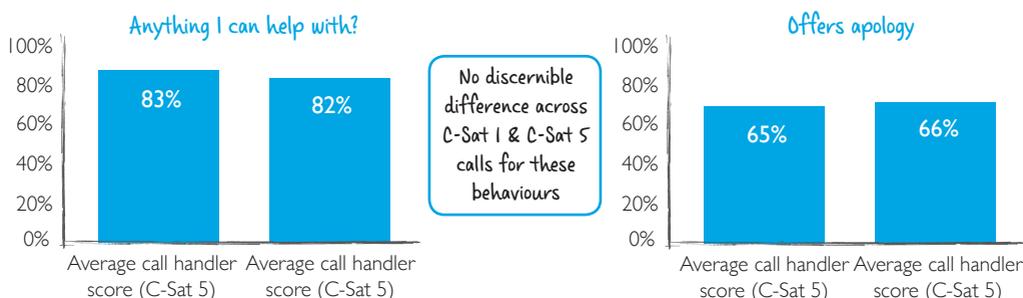
We wanted to find out so we combined analysis from 1,080 calls across seven different sectors in 17 FTSE100 companies. The result? The politeness of call handlers makes no significant difference in whether customers are very satisfied or very dissatisfied with calls.

Scale

10 = Extremely good
7 = Good examples
3 = Average performance
0 = No evidence

Average call handler score (C-Sat 5): 6.7
Average call handler score (C-Sat 1): 6.3

We also regularly see materials that suggest call handlers should profusely apologise when dealing with a customer issue. One FTSE100 firm even used a speech analytics machine to measure how frequently their staff were apologising, then created league tables and made this one of the key performance indicators (KPIs) of the call handlers.

The politeness of call handlers makes no significant difference whether customers are very satisfied or very dissatisfied

The same FTSE100 firm also insisted that at the end of every call, the call handlers would ask "Is there anything I can help with?" Yet when we reviewed data from over 3,229 customer calls, this strategy had no correlation at all with the level of customer satisfaction.

Anything I can help with?

83%	82%
Average call handler score (C-Sat 5)	Average call handler score (C-Sat 5)

No discernible difference across C-Sat 1 & C-Sat 5 calls for these behaviours

Offers apology

65%	66%
Average call handler score (C-Sat 5)	Average call handler score (C-Sat 5)

Avoiding the apocalypse

All of this begs the question - how can we prevent these behaviours from showing up time after time, and replace them with ones proven to lead to a happy and long-lived customer marriage?

The simple answer is: we need to update the way we train our service staff, and be very clear about which behaviours must be avoided at all costs. Whilst many contact centres have a 'call quality' team that listens to calls, they are almost exclusively focused on monitoring procedural adherence and legal compliance. Team leaders pass on what they themselves learned in their own inductions, so perpetuate damaging behaviours. How much more effective would it be, if organisations analysed their calls to identify what their top performers do differently, and then fed this back into training?

Don't show contempt. Don't be intransigent. Don't be vague about timescales. And don't over-share. These four rules won't necessarily transform your organisation overnight. As Dr Gottman would have been the first to tell you, relationships are more complex than that. But if you ignore them, you don't have a 'hope in hell' of avoiding your very own customer apocalypse.

About the author

Andy Moorhouse
Head of Insight

Andy is our self-confessed analytical geek. Through his work with
companies such as Tesco, Virgin, BT, Lex Autolease, Dunelm, Wickes
and many other FTSE100 companies, Andy has pioneered a science-
based 'conversation analysis' approach to identify specifically what
their top performers do differently. This has led to some tremendous
uplifts in sales and customer service performance, including one
sales organisation hitting 150% of target, with Andy's work being
credited for driving a £55 million improvement in net profits.

To learn more about how
Blue Sky helps companies
to be more human, please
contact
hello@blue-sky.co.uk