

Growing Market Share through Quality Assurance & Agent Motivation



FOUNDED
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INDUSTRY
Fintech



LOCATION
São Paulo, Brazil



TYPES OF INTERACTIONS
Sales and customer support calls



INTEGRATIONS
Zendesk and a home-grown database



SUCCESS
257% improvement in time required for agents to reach sales goals
10-15% increase in QA scores

Creditas is Brazil's leading secured lending platform and offers four main products: home equity loans, auto equity loans, payroll-deducted personal loans and auto financing. Secured lending is superior to other types of lending because it offers lower rates, smaller installments, larger loan amounts, and longer payment terms. The company also offers special solutions for people who want to renovate their house or buy, sell, or exchange their vehicles and property. Creditas' purpose is to enable what fulfills people.

Challenges

The challenge was accelerate Creditas' growth, leveraging its efficient products and 100% digital operation.

The company was growing at a rapid pace, adding new agents every week. Relying heavily on spreadsheets and home-grown databases, they had no means of evaluating calls. Creditas saw the need for significant improvement in how it measured and tracked quality. **"We were not very deep on quality metrics and wanted to become more customer-oriented overall,"** said Gustavo Oliva, Head of Learning for Creditas.

As the company continued its upward growth trajectory, the goal was to improve the quality of customer interactions in order to increase customer satisfaction and sales conversion.





“We could not evaluate quality metrics before Playvox. Now, we have more data to measure performance more broadly”

Gustavo Oliva - Head of Learning

They sought a vendor who could evaluate calls as well as measure and track quality performance in order to identify agent training needs and enhance learning. Needing to integrate with Zendesk, the solution had to automate quality assurance and satisfy the needs of both the Operations and Sales teams. Specifically, it had to enable the full customer service team with evaluation and training capabilities.

“All of the companies we looked at were too call center focused,” he added. “We are more consulting oriented, and Playvox fit our needs perfectly. The solution also seemed more flexible and easy to use than the others.”

Gustavo Oliva

Solution

Creditas decided to migrate away from manual spreadsheets for managing quality. They chose the Playvox Agent Optimization Suite, which provided the customer service team with the following new-found capabilities:

- Quality Assurance
- Coaching
- eLearning
- Agent Motivation

The automated solution enabled the team to centralize and standardize quality assurance across its Operations and Sales teams.

The company also utilized Playvox’s quality calibration tool and Karma Store. Prior to Playvox, the team struggled with standardizing how team leaders evaluated calls. **“Now with Playvox and the scorecards, our team leaders are listening to interactions with the same perspective. This is huge for us!”**

The Karma Store, a key component of the Playvox Motivation module, has helped Creditas inspire agents to perform at a higher level. **“The Karma Store metrified our agents and recognized them in a fairer way. With Karma Points being linked directly to their performance, agents are now incentivized to achieve higher quality scores.”** To tie this inspiration directly to skill improvement,

the gifts agents earn focus on empowering further learning, such as a Kindle or a book.

The Playvox Quality, eLearning and Motivation tools created a learning culture throughout Creditas. **“Our agents were incentivized to earn Karma Points in order to earn gifts, which in turn improved their performance.”**

Before Playvox, Creditas evaluated an average of 35 calls per month. Now they exceed 900 evaluations per month. **“On our evaluations, we used to achieve QA scores in the 65-70% range. Now we regularly achieve 80+%. ”**



Results

Specific results include:

- **10-15% increase in agent QA scores** (was average of 67.5% and now its 80%)
- **275% increase in time to reach sales goal** (used to take 9 months to reach agent goal; now it takes 4 months)
- **2,500% increase in calls evaluated per month** (from 35 to 909)
- **700% increase in total coaching session per month** (from 4 to 30)

Visibility

Before Playvox, Creditas had a limited and manual quality assurance process. **“We had a blind spot before Playvox. We could not quantify quality assurance. With Playvox, we have made quality visible and quantifiable. Playvox has also enabled us to scale and hire more agents while guaranteeing we didn’t lose quality along the way.”**

Ease of Use

The customer service team finds Playvox extremely easy to use. **“It’s very user-friendly. We don’t train agents to use Playvox because it’s really intuitive.”** Managers and team leaders also really like the quality of the reports and metrics inside the platform. This allows them to perform cohort comparisons between managers, team leaders and agents.

“Playvox is very value-add for us. The reports are very user-friendly. Our managers and team leaders generate reports, and everything is integrated with our legacy database and dashboards.”

Sales Success

“We’ve seen improvements in the quality of our interactions and also a doubling of the amount of loans we originate.”

Growth

“We have more than quadrupled our number of users. Every new employee who enters Creditas immediately gets a Playvox license.”

Creditas plans to continue to grow with Playvox by adding approximately 50 new users a month.

Measurement

“At Creditas, we are very analytics-focused, with a core focus on people and talent measurement. Playvox helps us do that more effectively.”

“Playvox has really been life-changing for us, starting with our very first trial and our first scorecard. It metrified and baselined what a quality client interaction looked like. The platform has helped us not only increase learning but also retention of that learning. We measure agents before and after training to see if their scores have improved.”

“Our agents actually love Playvox and look forward to being evaluated. It’s not just because of the Karma Points. It’s because our career development is now linked directly to the quality of interactions. We’ve seen a huge shift in our team’s mindset. In fact, when agents receive low quality scores it motivates them to engage in more training.”

Playvox Customer Support

“We love that Playvox is always available. Their growth-minded culture is a good fit for us. The team is flexible in terms of any customization needs we might have, and they continue to onboard our new users. They didn’t stop when we first tried the software. It’s a continuous process.”

