

AmeriCredit: Strong Focus on Values Promotes Positive Team Culture

by Susan Hash

An exceptional workplace culture can exist and thrive when execs, managers and agents believe in and “live” the values on a daily basis.

There's no doubt that a positive call center culture fosters agent retention, higher performance and customer satisfaction. In fact, a strong culture acts as the foundation upon which other processes can be built, such as career development, service quality, monitoring and coaching.

Call centers have long suffered from a negative workplace image due to inflexible rules, a focus on quantitative measures, heavy supervision, relentless call volumes and feelings of powerlessness among agents (see “Negative Culture and Dysfunction Permeate U.S. Call Centers, Study Says,” *CCMReview*, August 1998). Historically, culture problems have been further exacerbated by the organization's negative view of the call center and a lack of solid leadership.

Yet there are exceptions. One organization that “walks the talk” with regard to its mission, culture and values is AmeriCredit Corp., a national consumer finance company that specializes in purchasing and servicing automobile loans, headquartered in Fort Worth, Texas. The organization has about 4,500 employees throughout North America, and five call center sites.

What is it that makes AmeriCredit's culture unique? It begins with a clearly defined mission statement and values — but it doesn't end there.

“Many corporations will have statements up on the wall and they'll tell you what they're about — but when you meet the employees and get into the environment, you don't see those types of attrib-

utes displayed,” says Vice President of Customer Service Alicia M. Gadley.

“We strive for a true balance of work-life, culture, profitability and productivity,” agrees Lori Whitney, senior vice president of customer service. “And what's different about AmeriCredit — this company lives its values.”

One crucial proof of living the values is in the way the call center measures agent performance. “Our focus is on being available for the customer,” explains Gadley. “Instead of measuring average handle time or talk time, we measure the availability of the CSR for the customer. And if they're not available for the customer, then we look at what types of things they're doing to get a better picture of any roadblocks we may need to remove.”

Reinforcing the Mission and Values

In addition to visibly displaying the mission statement at the various sites, the company's i4 values (see box) are continuously reinforced, says Whitney. Employees are first introduced to the company's values during new-hire orientation videos and a CEO-hosted luncheon. New-hires are also given wallet-sized cards printed with the mission, i4 values and statement of values.

As an organization, AmeriCredit is serious about maintaining the culture and values it has developed — so much so, it has created an executive position to oversee it. Senior Vice President of Corporate Culture Debbie Diamond leads a group whose role is to help keep the organization focused on its corporate culture, and ensure that all processes and programs are aligned with it. In her role, she also serves as an internal consultant to advise the executive team on employee investments, and initiates projects to keep the culture strong.

One way is through collecting constant feedback from AmeriCredit team members (employees). “We have a variety of listening tools that we use to monitor how we're doing with living our culture internally,” she says.

One listening tool is an annual i4 survey. It's an in-depth online survey with some 65 statements that describe the company's expectations with regard to behaviors for living the culture, which team members are asked to rate. “We also give them an opportunity to share their ideas to enhance the culture,” says Diamond. And in fact, many of the processes in place today are a result of employee feedback from i4 surveys.

Each year, the company also holds Town Hall meetings — attended by every employee — in which members of the executive team and human resources go out to the various operational sites to give updates on what's going on in the company, what's happening with their particular business units, and give team members an opportunity to ask questions and get answers on the spot.

Other listening tools include periodic focus groups, additional surveys (such as a work/life balance survey) and benchmarking against top companies.

A Focus on Staff Development

A positive culture cannot exist without growth opportunities. Call center leaders at AmeriCredit put together individual action plans for each team member that allows them to either build on the skills they have to be more effective or to grow their careers, says Gadley.

“We have some individuals who don't want a leadership role; they want to be the best they can be at the CSR level. So we've put training in place to help them achieve their goals. We also have individuals who want a career path within the department, so we work with them on action plans to

enhance the skills they need to progress through the different levels.”

Besides training within the call center, agents can take advantage of the organization's leadership and team member development program, which includes a series of leadership modules grouped into four core areas: leadership skills, personal development, team dynamics and human resource management, as well as a team member investment component that focuses on the workplace environment (e.g., adapting to change, dealing with workplace conflict) and personal development (e.g., listening skills, stress management, time management, communicating effectively, etc.).

Recognizing Team Members

Regular appreciation and recognition of employees are also fundamental components of a solid culture. And AmeriCredit makes use of companywide opportunities for recognition, as well as supporting various programs within each department.

Recently, the organization launched three companywide recognition tools (as a result from last year's i4 survey):

■ **iCard** — organizationwide recognition. An iCard is an electronic “card” that any team member in the organization can send to any other team member or team to show appreciation for going above and beyond. “The recipient receives an electronic copy as well as a hard copy he or she can post in the work area that specifically describes what he or she did to deserve this recognition,” says Diamond. The recipient's supervisor also receives a copy. Each quarter, all iCard recipients are automatically entered in a drawing for a shopping spree at a special Web site that contains AmeriCredit logo products.

■ **iAwards** — superior-to-subordinate recognition. AmeriCredit leaders can recognize sustained or extraordinary performance by a team member or a team by bestowing an iAward. Recipients receive credits toward a shopping on the company products Web site.

■ **iClub** — a quarterly organizationwide award. With iClub awards, any team member can nominate any other team member or a group of people in the company for above-and-beyond performance in which results far exceed expectations.

AmeriCredit's Mission and Values

AmeriCredit's mission is to create value for our stakeholders by constantly improving our services, investing in innovative solutions and information-based strategies, and promoting a culture of teamwork, excellence and integrity.

AMERICREDIT'S i4 VALUES

Four words in this statement are so meaningful that, when brought together, their magnitude is raised to the fourth power.

Integrity: Character and respect shall govern our actions. Treat others the way you expect to be treated and lead by example. Value our stakeholders' opinions and actively listen to ensure we understand their views and deliver what we promise with loyalty to execution.

Investment: Attract, motivate and retain outstanding employees by investing in their welfare and development. Build mutually beneficial relationships to provide best-in-class customer service. Champion transfer of knowledge and encourage people to become resources to each other. Participate as a partner in the community.

Innovation: Never become complacent. Embrace change and participate in exploring opportunities to improve. Proactively create our future by challenging the status quo and daring to innovate. Commit to realizing efficiency gains and the benefits of continual improvement.

Information: Share information and promote open communication. Encourage everyone to participate in a non-intimidation environment. Develop and deploy our strategies and measure performance using all available technology.

AMERICREDIT STATEMENT OF VALUES

AmeriCredit is a workplace where dedicated people have the opportunity to work together and celebrate our successes. Our people care about each other, listen to and respect ideas, leave egos at the door — because they have no place here — and champion teamwork. For the privilege of playing on this team, we practice and protect these principles with utmost sincerity.

Nominations are reviewed by a group of officers, and recipients receive cash awards.

In addition to the corporate recognition efforts, individual sites and departments have their own recognition programs. For instance, the customer service department participates in several, such as:

■ An internal recognition program. Each month team members can nominate individuals who they feel have demonstrated one or more of the i4 values. Nominators submit a recognition form describing (in 50 words or more) why or how a particular individual has displayed the i4 values. A committee of CSRs, team leaders and account managers, reviews the recommendation forms and selects a winner each month. That individual receives a plaque and a \$50 gift certificate. Winners' names go on the Wall of Fame in gold, and at the end of the year, all i4 winners are invited to a special recognition luncheon.

■ Monthly team events. A special activities committee comes up with monthly

festivities designed to boost morale, typically involving food, decorations and holiday celebrations.

■ A team recognition program. Each customer service team is allotted \$50 per month. Together, team members decide if they want to recognize the entire team or individuals within the team, and how.

■ An internal newsletter. “The employees have put together a wonderful newsletter that focuses on the personal side of the department, as well as the business side,” says Whitney.

CSR Involvement in the Center

AmeriCredit's frontline CSRs are actively involved in helping to develop their department's processes and procedures. “We try to ensure that we have an all-inclusive environment,” says Gadley. “It's very important that we have feedback and input from everyone within the environment.” For instance, customer service staff helped to develop the call monitoring form, and several individuals

Tips for Building a Positive Culture

Following are suggestions for developing a positive culture from Ann Smith, president of AG Smith & Associates, a Dallas, Texas-based consulting firm specializing in call center technology and management (www.agsmithconsulting.com).

- Understand your organization's operating model. Many managers may know what needs to be done to cultivate a positive culture, but often find themselves swimming against the current because they aren't working within the framework for their specific company. For example, if your environment is a "command-and-control" type, the way you approach selling a program to enhance the culture will be very different than in a more empowered center.
- Begin with a change strategy. First things first: If change management is a sketchy topic for you, do the research to learn more about it. It will make your job easier and help you to avoid potential mistakes later.
- Identify and document the most important aspects of your desired culture. Be absolutely certain the intent and reach of these goals are clearly defined. Leave no opportunity for misunderstanding. For example, a phrase such as "fair treatment" is sure to be interpreted differently by various individuals.
- Align everything you say and do with your culture goals. While the steps to ensure that concrete processes (such as compensation, departmental policies, etc.) parallel culture goals will be more clear-cut, it's the day-to-day demonstration of commitment and alignment that establishes a culture. For instance, soliciting employee feedback, yet never following through on their suggestions and input sends a contrary message to staff.
- Work to ensure that trust is the cornerstone of your culture. Build trust through honest communication and delivering on promises. Living the culture on a daily basis solidifies trust.
- Tap into the power of your people! Whatever you call it — buy-in, discipleship, engagement — keep in mind, it quickly spreads throughout an organization. Call center managers who have experienced this phenomenon negatively at some point know the power — so use it to your center's advantage.

also work with a quality team to conduct the monitoring.

CSRs are currently on committees charged with developing an attendance policy and performance evaluation processes. Also, a special process improvement team was put together recently to review specific processes that affect customers and the customer value chain from beginning to end.

"We've provided them with organizational development and facilitation training. We're also involving staff from different functional and geographical centers," says Whitney. "They've got a task that requires a lot of responsibility and accountability."

Investing in the Community

Besides investing in its employees, AmeriCredit encourages its employees to invest in their communities. "Investment is one of our core values," says Diamond.

Employees are fully supported for taking part in community or volunteer activities. In fact, each employee gets eight hours of paid time off per quarter to participate in company-sponsored charities or in a charity of their choice.

AmeriCredit has four annual signature events that are sponsored throughout North America: the United Way, Susan G. Komen Breast Cancer Foundation, Salvation Army and March of Dimes. At these events, departments help to raise

money through bake sales, dunk tanks, contests, etc., which the company then matches dollar for dollar, says Diamond.

Another contribution program is Dollars for Doers. If an employee volunteers 20 to 50 hours of his or her time per year to a specific organization, the company will make a \$5 per hour contribution to that charity in that employee's name.

Team members also can be sponsored by the company in two run/walk events of their choosing per year. And of course, most recently, the company responded to the September 11 tragedies with a \$100,000 contribution to the Red Cross, and team members made an additional contribution of \$50,000. "It's a very caring group of people," says Diamond.

Elements of a Successful Culture

Is the focus on culture and values making a difference at AmeriCredit? If the results from the last i4 survey are any indication, then it would seem so. Employee feedback on the company's performance is very positive — ranking AmeriCredit higher than other top-performing companies in 27 of 29 specific areas. In addition, staff turnover has dropped from 37 percent in 1999 to 21 percent in 2001. At the same time, the employee population more than doubled from 2,000 to 4,500.

Diamond attributes the success of the culture to believing in and meeting the values on a day-to-day basis.

"You can't just post the words on a wall or increase the benefits and assume the culture will improve," she says. "If there isn't good communication on a daily basis in the environment, if people don't feel that they have a clear path, and if people don't feel that there is work-place balance, then all of the hoopla and parties will mean nothing. The foundation has to be the relationship, the communication and the trust." 