

**Preparing Young People for Workplace Success:
Character Traits Needed in a
Call Center Work Environment**

Ohio Partners in Character Education

**Ohio Department of Education,
Council for Ethics in Economics and Local Partners**

**Recommendations Summary
Submitted by the Call Center Management Advisory Group
2/1/2000**

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Introduction

Ohio Partners in Character Education (OPCE) is a public-nonprofit-private initiative which began in 1998 with 14 school pilots. Its purpose is to pursue a respectful and productive learning environment that better prepares youth for success as individuals, workers and citizens. A grant from the U.S. Department of Education allows the OPCE to fund, evaluate and expand character education pilot projects throughout Ohio. In November of 1999, 57 more schools joined the project with additional programs funded by a one million dollar grant from the State of Ohio.

OPCE is composed of three partners: the Ohio Department of Education, the Task Force on Character Development of the Council for Ethics in Economics, and sixteen Local Partners representing schools and community youth organizations.

In 1999, the Council for Ethics in Economics established ten Management Advisory Groups to provide educators with the insights of experienced managers in key employment sectors. Over a series of meetings, the participants explored the specific character traits needed to be successful in their respective sectors. Participants also committed to making resources available for translation into teaching and counseling strategies for our youth.

This report reflects the discussions of managers from call centers. Call centers provide a variety of challenging and rewarding careers in customer service, telemarketing and collections. These careers require a unique and very demanding skill set, including not only computer and keyboarding proficiency, but also the ability to work in a very fast-paced and mentally demanding position. The most successful call center employees have excellent verbal communication skills. They are passionate about helping customers. They are masters of conflict resolution and negotiation. They can be assertive when needed, and are self confident enough to recover quickly from a negative call. Character traits are extremely important when working in constant contact with customers.

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Overview

The Call Center Management Advisory Group identified seven primary character traits vital to success in this industry. These include:

Self Esteem

Integrity

Commitment

Accountability

Community Involvement

Respect for Others

A Servant Attitude

To support translation of this information into teaching and counseling strategies for our youth, each of these character traits is further defined and workplace examples and impacts are provided. Sample policies are included where available. Specific recommendations are made for each trait to assist both educators and businesses in finding ways to support each other in reinforcement of these concepts. General recommendations which may impact all of the character traits are also included. Many of these recommendations reflect processes already in place, but hopefully there is enough information to find something new or a different perspective.

Character Trait:

Self Esteem

Self esteem is the cornerstone of any character education initiative. Defining oneself is a life long process which includes forming habits of decision-making and behavior. Recognition of self worth is the foundation for assigning value to everything else: honor, duty, truth, loyalty, compassion and the Golden Rule. Today's children are forced to make important independent decisions at a very young age, like whether or not to participate in cheating on a test, or shoplifting, or trying drugs. They need a strong ego and sense of self worth to stand up to peer pressure. Ethical behavior must eventually be driven by self esteem rather than the fear of getting caught. The latter only drives a greater awareness of the odds, not what is the right thing to do.

A strong, confident sense of self includes a recognition of personal weaknesses and humility. It also includes a recognition of and respect for the strengths and challenges of others.

A healthy and balanced self perception is the foundation for a positive attitude, optimism and cheerfulness.

Workplace Examples and Impact

Call Center representatives are given regular feedback on their productivity and quality of service. The ability to accept this feedback and embrace the necessary adjustments is critical to success in a Call Center. People who have a healthy self-esteem are able to turn the constructive feedback into an opportunity to improve their productivity and quality of service.

Feedback is equally as hard to give as to receive in many situations. Leaders have the courage and tact to provide effective constructive feedback to help others be successful.

It is extremely important to be able to bounce back quickly from a negative call so that the next customer contact is not influenced by the previous one.

Managers and supervisors are people too. They appreciate having positive employees around, as it makes their day more pleasant. This does not mean they want "yes people." Managers are looking for employees who think things through and make suggestions. But it is not fun to manage a complainer, who only points out problems and never has a suggestion for improvement. Employees with a positive life outlook are more easily managed, seen as better team players and are much more likely to be promoted.

Sample Policies and Other Resources

In the Call Centers at Nationwide Financial, representatives are given daily feedback on their telephone productivity. The productivity measurement represents a full forty percent of their yearly performance evaluation. Phone quality evaluations are given a minimum of once a month (more for newer representatives) and represents another forty percent of the yearly performance evaluation. In both cases, constructive feedback is provided to help employees improve the level of service provided to customers.

Bank One offers a class called Myers Briggs. Myers Briggs types individual personalities. For example: My environment has 23 people with a wide variety of personalities. Some may be extroverted and some introverted. This year our department as a whole took this class. In this class you learn to appreciate others and their personalities by practicing exercises. It helps you understand the difference in people and teaches you to appreciate that difference. Simply because someone does not speak up doesn't mean they do not have good ideas. This also applies to the folks that dominate conversations. It allows you to place value on the traits of others. Some people are extremely detailed and others are not, some people are extremely driven and others are content performing required tasks only. Myers Briggs takes a diverse group of people and helps them understand the difference in culture, personalities and actions. Developing this understanding promotes teamwork and allows the team to focus on quality and end results.

In addition to in-house training programs and lunch time speakers, Discover Card provides colleagues access to an extensive library of self-development resources. Some of these resources are included in the appendix.

Suggestions for Educators

Encourage discussion on how to feel good about oneself without putting others down in the process. Can you have fun without making "fun of" someone else? Can you feel proud of your own accomplishments without reflecting negatively on how well others do? Use Meyers/Briggs or Communication Styles training in the school to help students appreciate the contributions of every individual and recognize that "different" does not mean "bad."

Use a student checklist to ensure every child receives some positive feedback each week.

Reward everyday examples of doing the right thing.

Occasionally mail recognition to the home.

Provide students with opportunities to practice giving and receiving feedback tactfully and non-defensively.

Suggestions for Business

Ensure that managers are thoroughly trained in effective coaching and counseling skills that focus on improving skills and correcting behavior while maintaining the self-esteem of colleagues.

Continually reinforce that colleagues are to be praised in public and counseled in private.

Encourage managers to continually search for ways to catch colleagues doing something right and provide specific, immediate recognition.

Mail letters of recognition to employees' homes so that family members can appreciate their work accomplishments.

Make self-improvement resources available to all employees. This can range from making health and wellness pamphlets available in the break room, to providing brown bag lunch presentations on parenting, to providing tuition reimbursement for college course work.

Provide employees with a forum for giving and receiving feedback. Sometimes this process must

be initiated anonymously. Many employees will tolerate a negative situation rather than risk confronting a boss or coworker with constructive feedback. Some simply do not have the courage or self-esteem to believe their opinion matters.

Character Trait:

Integrity

The Call Center Management Advisory Group defined integrity as the demonstration of ethical and honest behavior, including trustworthiness and truthfulness, having values and convictions of right and wrong, including individual moral standards.

Workplace Examples and Impact

Productivity is extremely important, but that must be balanced with quality. Sometimes the pressure to succeed on performance measures causes employees to try to cheat. They may give a short or incomplete answer to an inquiry, rather than fully handling the concern. Some think it is only a problem if they get caught. They don't consider the impact on the customer, which at minimum would include frustration and anger at the company for the additional time needed to get the issue resolved appropriately. It also means that a coworker will probably have to handle an unhappy customer. Each call needs to be handled correctly the first time.

An employee failed to mention on her employment application that she had been convicted of a misdemeanor charge in a different state. When the criminal record was discovered, she was fired for falsifying her application.

In order to deal with the rise in resume fraud, companies are becoming more aggressive in verifying information. There are even reference checking services which charge between \$100 and \$300 per candidate. If anything does not check out, there will not be an interview.

Associates have access to an incredible amount of client information. Release of this information is strictly prohibited, and in some cases even accessing this information without a direct business need may lead to termination of employment.

Incentive pay is used to recognize those who collect the most dollars from delinquent customers. The total dollars collected are tracked by employees keying the amount of the "promise to pay" into the computer system. If payments received match the promise keyed, the employee gets credit toward the incentive award. Sometimes the customer calls back to ask a question. Employees who use this kind of opportunity to "steal a promise" from a coworker by rekeying the amount under their own name are subject to termination of their employment.

A manager's year end bonus was set on a sliding scale to provide greater financial rewards for higher levels of performance. He was within a few percentage points of hitting the next higher level, and the difference in pay was several thousand dollars. He found that by manipulating the report calculations, he could make it appear that he had achieved the higher goal. When his creative accounting was discovered, he lost his job.

Sample Policies and Other Resources

Corporate integrity is vital to ongoing business success, as reflected in the following vision, mission and values statements:

American Electric Power

Vision

Customer focused, employee oriented, shareholder conscious -- the world's premier supplier of energy and related services.

Corporate Goals

Customer Satisfaction - To attract and retain customers by identifying and meeting their needs better than anyone else.

Environmental Leadership - To seek the most effective ways to protect and enhance the environment while providing reliable energy at a competitive cost.

Employee Development - To develop and utilize the full potential of all employees to contribute to the achievement of company goals.

Ethics - To support ethically sound behavior and instill a sense of shared accountability among employees.

Shareholder Value - To achieve sustained growth in earnings per share. To provide a total shareholder return that is better than three quarters of the major electric utilities included in the Standard & Poor's Electric Utility Index by the year 2000.

Public Policy - To work cooperatively for regulation that protects the public interest while enabling us to compete fairly and profitably.

Safety & Health - To be an industry leader in preventing employee and public accidents.

Community Involvement - To support and play an active, positive role in communities where we live and work.

Enabling Characteristics

basis and Understanding Our Customers - Really listening to the needs and concerns of our external customers, as a for action. Having the same attitude and desire to listen to and satisfy internal customers who use depend on our work.

problem Participation & Teamwork - Realizing that accountability for a problem doesn't mean having all the right answers or being able to operate in isolation. Reaching out to others with relevant skills and information and responding to others who reach out to you. Letting the nature of the determine the right team, rather than organizational boundaries.

create Value Creators - Understanding the business, our customers, and shareholders well enough to know what creates real value for others and what does not. Striving to continually increase the value we through our individual and team activities.

means Ethical Conduct - Acting in a way that lets us go to bed at night with a clear conscience, even when that giving up some short-term personal or business gain.

better. Seizing Opportunities - Being aggressive about adding new customers, creating value, or doing things Asking why not, instead of why?

that Innovative & Flexible - Being able to value established practices but still search for new, creative solutions would be even better. Be willing to consider new or different ideas. Not changing for the sake of change but creating change that builds more value or better results.

necessary to Change Leaders - Providing both the positive attitude and the personal support to each other that is think and work in new ways.

Bank One Vision

We will deliver exceptional results through exceptional people. We are a highly respected, world-class financial services company committed to being the best in all we do: superior performance, quality service, a great place to work.

Discover Financial Services, Inc.

Vision

We make financial services simple.

Mission

Our consumer and merchant partners trust Discover to provide valuable and convenient financial services backed by exceptional customer service. We will achieve growth and profitability through innovation and efficiency.

We Believe In

Doing the right thing

Innovation

Simplicity

Collaboration

Openness

Volunteerism

Enthusiasm

Respect

Confidentiality is extremely important and is included in the Bank One Code of Ethics. Associates are subject to termination upon violation of this code. Associates have been terminated for releasing or sharing confidential information.

Excerpts from the Discover Financial Services, Inc. Employee Handbook, 12/95:

Code of Conduct

"The most valuable asset of an investment firm is its good name. Let us do everything we can to protect it and let us not allow profit to distort our judgment. We have a sacred trust to protect our customers. In the long run those firms which survive and prosper are those which maintain conservative policies and put their customers' interests first." These words were written to the Dean Witter Organization by its founder, Dean Witter, on December 11, 1967, after nearly 60 years in the securities business. The Dean Witter firm built its reputation and achieved commercial success by conducting its business in accordance with Mr. Witter's views.

This Code of Conduct . . . is designed not only to meet but to exceed requirements of law and industry practice in a manner consistent with the Company's highest standards of business conduct.

Strict adherence to the principles of this Code of Conduct is required. Failure to comply is grounds for disciplinary action which could result in reprimand, censure, fine or termination of employment.

Excerpts from "Introduction to Making Ethical Choices at AEP"

Glossary

Business Ethics - ethical standards that apply to business situations
Caring - concern or interest for a person or thing
Citizenship - also known as civic duty, respect and loyalty toward one's community and country
Ethics - 1) standards of behavior that involve issues of right and wrong
2) the process for determining standards of right and wrong
Integrity - honoring high standards of ethics; "walking the talk"
Justice/Fairness - concern for consistently right treatment of others
Morals - a person's individual views on right and wrong
Respect - showing consideration for another person or thing
Responsibility - accountability for a person or thing; a duty or obligation
Trustworthiness - worthy of earning the confidence of others; reliably demonstrating honesty, lack of deceit, and, when appropriate, candor
Values - fundamental convictions about what is worthwhile or essential in life that motivate our actions

Reminder card

Our goal is to nurture a culture that supports ethically sound behavior and instills a sense of shared accountability among employees. When in doubt, ask your supervisor or management or call (the 1-800 number provided.)

Steps for Making Ethical Choices

1. Are there ethical issues involved?
 - *Are there values in conflict?
 - *Could someone be harmed?
 - *Are anyone's rights or responsibilities involved?If you answer YES (to any), continue to Step 2.
2. What do I need to know to decide?
 - *Are there laws or regulations?
 - *Are there company policies?
 - *Who could be affected?
 - *Other relevant information needed?
3. Create a full list of possible choices.
4. Which choice best pursues "Our Business Ethics Goals", and most closely represents "Our Job"?
5. Reflect and decide.
 - *Does this choice represent my personal sense of the right thing to do?
 - *If this choice does not represent my personal sense of the right thing to do, can I reconcile the conflict?If YES: Act on your decision.
If NO: Seek guidance from your management.

Ethics - Justice & fairness
Trustworthiness

Responsibility
Citizenship
Respect
Caring

When in doubt....just ask!

The November 22, 1999 issue of U.S. News and World Report carried the cover story "Cheating, Writing, and Arithmetic: A new epidemic of fraud is sweeping through our schools." The article cites the following poll results:

80% of high-achieving high school students admitted to having cheated at least once.

Half of those said they did not believe cheating was necessarily wrong.

95% of the cheaters said they have never been caught.

84% of college students believe they need to cheat to get ahead in the world today.

90% believe cheaters never pay the price.

Nearly three quarters of job seekers admitted to lying on their resumes.

"The Prison Debate: Resolved: It is better to rob a bank than work at McDonald's" is the cover story in the November/December, 1999 issue of Across the Board, The Conference Board Magazine. It recounts an actual prison debate between three middle-aged successful white men who took the affirmative side and three younger black men who argued the negative.

The Harvard Business Review, dated March/April, 1994 includes an article on "Managing for Organizational Integrity." It discusses how organizations shape individual's behavior and compares and contrasts compliance versus integrity strategies for ethics management.

Suggestions for Educators

Develop, publish and live by a school vision, mission and values statements.

Establish and publicize policy on cheating.

Discuss how to determine right and wrong in difficult or subtle situations.

Discuss the concept of "victimless crime." Is there such a thing? Who is hurt if a clerk gives you \$10.00 more in change than you should have received?

Discuss the definition of words such as "cheating," "plagiarism," and "collusion."

Ask if there is ever a time when it is all right to lie. What are the consequences? How did you feel

when you found out someone lied to you? How do you reestablish trust?

Hold an Ethics Bowl, which could include debates and extemporaneous responses to ethical dilemmas, awarding points to teams and prizes for all participants.

Suggestions for Business

Develop, publish and live by the company vision, mission and values statements.

Include accountability for compliance with federal, state and local regulations and company policy and procedure on performance evaluations.

Audit compensation and reward systems to ensure they do not encourage cheating.
Develop training to help employees understand company expectations in making ethical decisions.
Ensure all employees understand the seriousness of and consequences for unethical conduct in the workplace

Character Trait:

Commitment

The Call Center Management Advisory Group included in the definition of commitment:

tenacity	perseverance	drive
ambition	determination	dedication

They also included in this character trait being proactive, self-motivated, setting goals and demonstrating a strong work ethic.

Workplace Examples and Impact

In interviewing for a promotion, a front line supervisor was asked to describe the most complicated project she had worked on and how she managed the project. She described how difficult it was to manage the ten people who reported to her, to keep their schedules straight and to mediate differences in opinion. She was denied the promotion, because she positioned her normal job responsibilities as challenging. The interviewing manager was looking for what she had done above and beyond what was expected in her position to set herself apart as the best candidate for additional responsibilities.

Experience shows that a person with commitments outside of work, such as a house and car payment or a family to support, is a more reliable worker on the job.

Tim seemed to be a natural salesman. He maintained top sales figures each month, but he also was very disruptive to other workers. He only worked hard enough to barely be number one and goofed off the rest of the time. He was not really challenged until his manager required him to beat his own last best. It was not until then that he demonstrated his full potential.

Markets change quickly and a business that can stay "in touch" with what customers want will have a competitive advantage. Representatives in Call Centers are talking to customers all day long and can provide daily feedback on what customers are saying. Representatives need to be committed to sharing the ideas they have heard with their management. Management has to be committed to listening to the ideas and constantly challenge the status quo.

One section of the Performance Evaluation for employees is Initiative. Managers are asked to rate individuals on their self motivation. Are they a self-starter? Are they a problem solver? Do they offer ideas for improvements? Do they recognize opportunities and take steps to help the company profit from them? Can they act independently without coaching?

Associates that go above and beyond the call of duty are recognized for their performance. The associates who consistently volunteer to work weekends or holidays and take the initiative to complete extra projects are often the associates that progress rapidly in the organization.

Sample Policies

Discover Innovation currently provides a vehicle for all Discover Financial Services, Inc. employees to identify opportunities to improve customer satisfaction and process efficiency. The program provides a short one page form to submit the improvement opportunity, the proposed solution and the impact of the change. Employees receive a monetary award for every implemented suggestion. Additional awards are given for the best overall quarterly suggestions and the best overall annual suggestions.

Many of the Call Centers at Nationwide have feedback forms to encourage Call Center representatives to express ideas that they have or that have been communicated to them from customers. What is the impact of a single idea? The impact can sometimes be measured in terms of dollars saved with a more efficient way of handling the process or procedure. Sometimes the impact is not so obvious. A suggestion to cut a cost or improve a service may spark another idea, which leads to another idea and so on. How important is the initial spark?

One of the six Nationwide Financial goals is "To act in an innovative and entrepreneurial way." When Call Center representatives are committed to that goal, great things happen. Some Call Centers provide a financial incentive for employees that communicate a suggestion that provides significant cost reduction or increased productivity.

Most areas in Bank One have defined goals. For example, all incoming calls to the Help Desk must be answered within 20 seconds and the percent of calls unanswered must be maintained at less than 1.5%. This goal changes on an annual basis. Associates need to be committed to meeting or exceeding these standards, as achieving them has a direct impact on incentive.

Suggestions for Educators

Provide opportunities for extra credit.

Encourage peer mentors.

Ensure each child is appropriately challenged.

Encourage each student to participate in extra curricular activities or after school work programs as appropriate.

Challenge students to find ways to improve the classroom or school environment.

Recognize students that offer helpful time and money saving ideas by giving them a "Bright Idea" award.

Suggestions for Business

Reward employees for suggestions even if they cannot be currently adopted.

Help employees set individual goals that are challenging.

Require each employee to maintain his or her own self development plan.

Create a form or e-mail address where employees can submit ideas. Make it quick and painless!

Even committed employees will have reservations about "jumping through hoops" to get an idea submitted.

Character Trait:

Accountability

The Call Center Management Advisory Group included in the character trait of Accountability, the following:

Responsibility

Reliability

Punctuality

Dependability

Discipline

Self-control

Maturity

Trustworthy

Being accountable for ones own actions also includes respect for the accountability of others, whether it be respecting the curfew set by the parents of a friend or accepting the authority of a teacher, policeman or supervisor.

Workplace Examples and Impact

The average daily student absenteeism rate for a local school district was quoted as 20 to 25%.

This is unacceptable in the business environment. The biggest line item in a call center budget is for employee salaries and benefits. A 20% staffing buffer to cover absenteeism is cost prohibitive. Reliability is expected to be maintained at 95% or better. Applicants are often asked what they consider to be acceptable attendance. The frequency of absences and tardies is tracked and excessive instances result in disciplinary measures, up to an including termination of employment.

The current drop out rate of a local school district is 50 to 60%. Job abandonment is becoming an increasing problem for call centers. Many employees just stop reporting to work. Call

Centers invest from two weeks to six months in training newly hired employees to achieve technical and soft skill proficiency along with productivity expectations. Managers would prefer to provide additional coaching and/or training to someone who has an honest interest in succeeding, than to start over with a new recruit. Applicants are often asked what they consider to be good reasons for leaving a company.

A number of formulas have been developed to estimate the cost of turnover for companies. This generally includes the cost to recruit, hire and train a replacement. Factoring in lost productivity while the position is open and during the learning curve of the replacement, in addition to other issues, can make it very complicated. The Saratoga Institute and Kepner-Tregoe, Inc. developed the following simplified formula to estimate the cost of turnover. It is based on 25% of the lost employee's salary plus the cost of benefits provided, which is normally about 30% of wages.

1. Average annual wage: _____ x .25 = _____
2. Average annual wage: _____ x .30 = _____ x .25 = _____

-
3. Total average turnover cost per employee (add lines 1 and 2) _____
 4. Total number of employees who left: _____
 5. Total estimated cost of turnover: (multiply Lines 3 and 4) _____

Example:

1. Average annual wage: \$35,000 x .25 = \$8,750
2. Average annual wage: \$35,000 x .30 = \$10,500 x .25 = \$2,625
3. Total average cost of turnover per employee: \$8,750 + \$2,625 = \$11,375
4. Total number of employees who left: 10
5. Total estimated cost of turnover: \$11,375 x 10 = \$113,750.

Self-discipline is extremely important. The supervisor cannot constantly watch everyone. The unit should continue to function even if the supervisor is gone for the day. Goofing off on work hours is the equivalent of stealing unearned wages from the employer, and is subject to disciplinary action. It places a greater burden on coworkers to pick up the slack in handling call volumes. Recognition to encourage high productivity includes a daily e-mail to everyone who exceeded productivity standards the previous day.

Sample Policies

Reliability guidelines for Discover Financial Services indicate unplanned absences not protected by the Family Medical Leave Act as a serious health condition in excess of 4 in a rolling 6 month period may be subject to disciplinary counseling. In order to encourage good attendance, unused benefit time can be paid out or carried over to the next year. Tardies, whether for reporting at the appropriate shift start time, or promptness in returning from breaks or lunches, should not exceed two per month.

Excerpts from AEP "Employee Guidelines on Absence Control"

The Absence Control Program is designed to stress the importance of employees being on the job.

As a public utility, the Company has an obligation to serve our customers every hour of every day. In order to fulfill this obligation, the Company must operate in an orderly and efficient manner each day of the year. Such operation can occur only when employees recognize their obligations, one of which is to be on duty whenever they are scheduled to work.

Absence weakens the Company's ability to furnish reliable electric service at a reasonable price. Therefore, each employee is expected to strive for perfect attendance by:

- A. Making every effort to live and work safely.
- B. Not letting minor indispositions and inconveniences keep them away from the job.
- C. Attending to personal matters outside the working hours whenever possible.
- D. Maintaining reasonable health standards and taking precautions against illness.

Good attendance is a most important requirement. Employees are expected to report for work on time and complete their scheduled work hours each day.

Problems arise when an employee is absent. Not only do we lose the services of the absent employee, but quite often the absence hinders other employees in the performance of their jobs as well. As a result, being on the job as scheduled should be of high priority.

The majority of our employees have excellent attendance records and this devotion is appreciated. Unfortunately, there are a few who compile poor attendance records without regard to the negative effects upon the Company, fellow employees and ultimately, themselves.

What is satisfactory attendance? An attendance record is an individual record, made only by the employee. Each record must be reviewed on its merit. Unsatisfactory attendance must be determined on a case-by-case basis. An employee absent only one day during the year but that absence was avoidable may have their attendance record determined unsatisfactory. On the other hand, an employee's absence for several weeks as a result of a severe accident does not automatically create an unsatisfactory attendance record.

Discipline The Company has the right and, in today's business climate, an obligation to discipline employees for unsatisfactory attendance, which, as a reminder, also includes tardiness. Most employees have excellent attendance records, and need not be concerned with such discipline. However, for the few employees who have unsatisfactory attendance records, we must strive to make discipline a corrective action and assure that it is fair and equitable to all concerned.

An employee with excessive absenteeism may be discharged. The Company cannot be expected to carry indefinitely an employee who is unable to maintain a good attendance record.

Dependability is critical to success. Bank One has an attendance policy that is consistent for all levels of associates. Excessive absenteeism and tardiness can have a huge impact on peers, coworkers and clients. It can affect quality and service, which can impact company stakeholders.

Bank One has several Incentive Pools that recognize performance for various lines of business. In Fiduciary Operations, which is part of Bank One Investment Management Group, the associates participate in a discretionary bonus or incentive pool. They receive a payout first quarter of the following year based on their overall performance. The focus is accuracy, timeliness and lower unit cost.

Suggestions for Educators

Discuss the accountabilities of students, teachers, the principal, the school board, and parents.
Discuss the different types of interpersonal power and how they are used appropriately and inappropriately: authority, fame, financial, political, etc.
Reinforce that actions and behaviors have consequences.
Discuss ways to deal with results that are counter to the individual's desired outcome.
Discuss public domain or other "greater good" philosophies.
Discuss the balance between "rights" and "responsibilities."
Provide recognition for good attendance.

Suggestions for Business

Train front line managers how to balance compassion for colleagues with accountability for results, pushing for answers and not accepting excuses.
Provide training for employees on accepting accountability.
Ensure employees are aware of job descriptions, performance measurements and expectations.
Communicate the appropriate course of action if an employee is not satisfied with his or her manager's decisions or actions:

Organizational Hierarchy	Grievance procedures
Open Door Policy	Employee Relations Office

Character Trait:

Community Involvement

Citizenship, selflessness and volunteerism were included in defining community involvement.

Workplace Examples and Impact

Corporations have an extremely high stake in the quality of society. Civil unrest, a volatile economy or a large base of low wage, unhealthy or uneducated consumers are not conducive to profitability. Corporate contributions sometimes are tied to business strategies such as boosting company image, but corporate support of volunteerism also boosts employee morale, helps promote a team environment and builds employee commitment.

Executives look for volunteer experience in recruiting entry level managers. A candidate with volunteer experience generally has had the opportunity to develop leadership skills, demonstrate problem-solving skills, initiative and teamwork.

Employees can have a lot of fun competing with each other at the Mid-Ohio Foodbank or working together at Habitat for Humanity. It is a great team building exercise and helps inspire and motivate employees.

Sample Policies and Other Resources

The Conference Board, at www.conference-board.org or 1-212-339-0345, has over 20 reports available that deal with Corporate Citizenship, ranging from historical perspectives to business strategies to impact studies. One report of special interest is the business guide to support employee and family involvement in education.

Discover Financial Services, Inc. includes Volunteerism as one of its core values.

In its December 1999/January 2000 issue, Worth magazine and the Council on Economic Priorities (CEP) provided the first-ever ranking of the most generous companies in America. Morgan Stanley Dean Witter, parent company of Discover Financial Services, made Worth's "Top Givers" list, with \$18,192,420 given in 1998. Worth writes: "A giant in the financial-services industry, with more than 53,000 employees worldwide, MSDW raises money for the Make-a-Wish Foundation, which grants wishes to children suffering from incurable diseases. The company also supports programs for at-risk youth."

Bank One encourages associates to participate in community and professional activities outside specific Bank One duties. Bank One is active in PAC, Red Cross Blood Drives, United Way, Operation Feed and the United Negro College Fund to name a few. Several associates participate in Habitat for Humanity, volunteer at local schools, food banks, etc. Bank One even has a program that will match, up to a certain dollar amount, associate donations to charity.

In the Bank One Supervisory/Managerial college, you can earn extra credit for community involvement.

Nationwide encourages employees to donate blood. Every successful donation to the Red Cross earns an employee a half day of vacation and a \$2.00 voucher to the cafeteria.

The May-June, 1999 issue of Harvard Business Review included an article titled, "From Spare Change to Real Change: The Social Sector as Beta Site for Business Innovation." The author, Rosabeth Moss Kanter, relates how leading companies have learned that their efforts to solve chronic problems of the social sector pays dividends in their own business development.

Suggestions for Educators

- Discuss ethical issues that involve a balance of personal interest versus the interests of the community.
- Provide good citizenship and/or community service recognition.
- Establish regular opportunities for students to give to the community:
 - Canned food drive
 - Drawing pictures for the local nursing home
- Provide opportunities for older students to mentor students in a lower grade level.
- Take the class outside to pick up trash.
- Raise student awareness of the social responsibility of businesses to have a positive impact in the community where they operate.

Suggestions for Business

- Lead by example in corporate giving.
- Include philanthropy in corporate goals and planning.
- Provide use of company communications systems to publicize volunteer opportunities.
- Provide public recognition for those who are active participants in charitable causes.
- Support fundraising for charities by providing snacks, tee shirts, or other premiums to participants.
- Set challenge goals for volunteer hours donated or funds raised and publicly celebrate efforts.
- Provide on site blood donation opportunities and recognize donors.
- Use contribution matching as an incentive to employees. Donate where employees volunteer.
- If your Call Center is having low call volumes, allow volunteers to leave to participate in a community activity or service. Your employees will appreciate the change of pace.

Character Trait:

Respect for Others

The Call Center Management Advisory Group included the following in the definition of the character trait "respect for others:"

- | | | |
|-------------|----------|---------------------------|
| Tolerance | Fairness | Right treatment of others |
| Cooperation | Teamwork | Sportsmanship |

A deep seated respect for others will also positively impact the employees' ability to master appropriate skills in conflict resolution and negotiation.

Workplace Examples and Impact

The U.S. Census Bureau reports that 1 in 10 people in the United States today is foreign born, the highest rate in more than 50 years. More than one million new citizens enter our borders legally each year. Businesses must communicate appreciation of, and not just acceptance of diversity in order to survive. Product and service design, marketing and hiring are only a few of the divisions impacted.

Many Performance Evaluations in the workplace include a section which provides 360 degree feedback, from managers, peers, and customers. All performance reviews include a statement of understanding of the company's Affirmative Action policy.

In order to emphasize teamwork, 10% of one company's service representative evaluation is based on how well the call center did as a whole on critical measures.

Customers often need to contact a company by phone with a question or concern. The fact that service numbers are generally toll free is seen as an advantage, but many customers are still reluctant to "deal with a voice." Accurate answers and keeping promises on follow-up issues are extremely important to maintain a "personal touch" in an interaction environment which could easily be perceived as impersonal and uncaring.

Most companies have adopted a policy of zero tolerance for violence in the workplace. In one instance one young lady threw water on another in the company break room. Both employees were later fired, because an investigation of the incident revealed the one who got soaked had provoked the other. In a similar incident, both employees found themselves without jobs after getting into a scuffle over seating arrangements. Both had the opportunity to diffuse the situation by seeking a supervisor to mediate the situation, but neither made that choice.

Sample Policies

AEP, Policy Prohibiting Harassment

For many years our company has had a written policy on Equal Employment Opportunity. This policy addresses the company's position regarding all aspects of the work relationship. Our company is committed to ensuring an environment that is fair and respectful to all individuals, employees and non-employees alike, regardless of sex, race, color, religion, national origin, age, and disability.

Our company always has been and will continue to be committed to providing a work environment that is free of intimidation and harassment. Abuse of the dignity of anyone through derogatory comments or objectionable conduct, not only is offensive employee behavior, but is in violation of company policy and will not be tolerated.

If you believe that you have been subject to harassment of any kind, promptly report the incident either to your immediate supervisor or to your Human Resources representative. Management will then thoroughly and impartially investigate the complaint. The complaint and information discussed during the investigative process will be confidentially maintained to the extent practical. You will not be

retaliated against because you have either reported harassment or participated in the investigative process. Where the complaint is determined to be valid, immediate corrective action will be taken, which can include the imposition of discipline upon the employee or employees who have caused the harassment.

It is the responsibility of each of us to establish and maintain a work environment free of any form of harassment.

Discover Card's Employee Code of Conduct forbids any conduct that is likely to cause another employee, customer or vendor of the Company embarrassment, loss of dignity, feelings of intimidation, or loss of opportunity, including all forms of discrimination and harassment.

Bank One's Policies on Diversity, Nondiscrimination and Non-Harassment:

Bank One defines diversity as: The uniqueness that each employee brings to fulfilling Bank One's vision, values and goals -- an inclusive and productive mixture of differences, similarities and perspectives.

Bank One supports a Nondiscrimination and Non-Harassment workplace.

Bank One will not tolerate any form of discrimination or harassment on the basis of an individual's gender, race, color, sexual orientation, religion, national origin, age, disability, veteran status, complaint of discrimination or harassment, participation in any investigation or other proceeding relating to complaints of discrimination or harassment, or any other legally protected criteria.

This policy prohibits discrimination on the basis of any of the criteria listed above in any employment-related matters, including recruiting, hiring, compensation, promotions, transfers, training and advancement.

In addition, this policy prohibits conduct that denigrates, shows hostility or aversion toward, or has the purpose or effect of creating an intimidating, hostile or offensive work environment that unreasonably interferes with work performance, because of an individual's gender, race, color, sexual orientation, religion, national origin, age, disability, veteran status, complaint of discrimination or harassment, participation in any investigation or other processing relating to complaints of discrimination or harassment, or any other legally protected criteria.

This policy applies not only to Bank One employees, but also to customers, agents, vendors, regulators or any other individuals involved with Bank One.

Violations of the policies above may result in corrective action, up to and including termination of employment.

Bank One will not tolerate any form of retaliation against anyone who has complained of discrimination or harassment or participated or cooperated in an investigation of such conduct.

Bank One

Your conduct should always reflect favorably on Bank One and you.

*Respect the personal and property rights of others

*Act in a courteous and considerate manner with others. Don't make derogatory remarks or engage in negative behavior with respect to other employees, competitors, customers or suppliers.

The June, 1999 issue of HRNews, published by the Society for Human Resource Management, featured an article titled "Workplace violence experts see lessons from Littleton." The article highlighted the serious impact of bullying in both schools and the workplace.

Suggestions for Educators

Discuss the definition of "bullying" and discipline those who demonstrate those behaviors
Offer practice in communicating personal feelings constructively
Reinforce listening skills
Adopt a policy of zero tolerance for violence and stress peaceful dispute resolution alternatives.

Suggestions for Business

Adopt, publicize and enforce a policy of zero tolerance for violence.
Provide training in conflict resolution, negotiation, and the concept of power
Design reward systems to balance competition and teamwork.
Publicize and provide training and reminders on anti-harassment policies regularly

Character Trait:

Servant Attitude

In a call center environment, respect for others does not go far enough to convey the importance of having a passion for helping others. The Call Center Management Advisory Group added the character trait of having a "servant attitude" to include the following:

Compassion	Empathy	Understanding
Patience	Civility	Helpfulness
Politeness	Caring	Kindness

The Advisory Group felt very strongly that serving others also builds self esteem. Professional counselors often suggest helping others as therapy for dealing with personal issues.

Workplace Examples and Impact

Successful call center employees, who demonstrate a servant attitude, have also been shown to possess better than average listening skills.

Hiring managers often "hire the heart." They look for individuals who have a passion for the customer, who sincerely desire to assist in any way they can. They are looking for people who care. Candidates should have a clear understanding of what excellent service is, and not accept mediocre.

One company requires a 36 month apprenticeship with reviews every 6 months before the employee can be promoted to a senior representative position.

Many businesses celebrate National Customer Service Week in October to highlight the importance of service and the representatives of the company who provide that service.

Many companies emphasize going beyond the Golden Rule of treating others as you would like to be treated, to the Platinum Rule. The Platinum Rule emphasizes the diversity of thought and preference in today's society, and demands we make sure we understand how the other person would like to be treated. One person may feel an apology is all that is needed to atone for a company's error, while another is only interested in a monetary adjustment to make things right.

Excellent customer service is recognized in a number of different ways:

- Service representatives can earn passes for parking spaces close to the building.

- Special public recognition awards are presented with a one hundred dollar check.

- Good feedback from a mystery shopper can earn an extra \$100.

- Employees with good internal quality evaluations based on call monitoring are entered into a drawing for three different \$100 winners.

Sample Policies and Other Resources

This example was developed by the American Banking Association to demonstrate the "Value of Customer Satisfaction:"

Data for example purposes:

- 10% of bank customers leave per year.

- 21% of that 10% leave due to poor service.

- Each bank customer produces an average of \$121.00 per year in gross profit.

- The cost to acquire a new customer is \$150.00

Results for a bank with 200,000 customers:

- 20,000 customers leave each year.

- 4,200 of those leave due to poor service (20,000 x .21).

- The lost profit equals \$508,200 (4,200 x \$121).

- The cost of replacing that many customers is \$630,000 (4,200 x \$150).

- The total annual cost of poor service is \$1,138,200 (\$508,200 + \$630,000).

The Fiduciary Operations Help Desk of Bank One certifies all associates in KASET (Achieving Extraordinary Customer Service Skills). This class teaches skills required to successfully understand and handle customer calls.

In addition to learning the technical aspects of the business, all Discover Card new hires attend Signature Service Training.

In addition to technical skills, such as the ability to use a computer, hiring managers at American Electric Power look for applicants who have a customer focus and an understanding of how important customers are to the profitability of a company.

Suggestions for Educators

Provide opportunities for peer mediation.

Celebrate Customer Service Week by identifying customer and supplier relationships at school, at home and in the community

Define and enforce civil and polite treatment of others

Recognize caring behaviors

Suggestions for Business

Utilize paid special assignments in community service to help employees with poor attitudes

General Recommendations

General Recommendations for Educators:

Recognize parents (publicly when possible) who are partners in character as well as academic education

Look for teachable moments in everyday classroom interactions

Develop a framework of vocabulary

Use historical or current events to assess ethical questions and encourage critical thinking

Provide parents with information in newsletters and publish recommended reading lists for parents

Reinforce in newsletters and programs, the importance of parental involvement:

- providing positive role models

- asking their children questions about what they have been doing

- praising them for projects they complete

- showing support for their teachers

- taking part in family activities
- monitoring and discussing ethical issues raised by television programs
- Develop and live by a Student Handbook
- Award stars for ethical or caring behaviors in the classroom and ask the "top ten" stars to line up first when going to lunch, recess or special classes
- Develop activities and role playing to reinforce important character traits
 - Brainstorm character traits that are important to success
 - Try to group them into 5 or 6 major categories
 - Discuss why they are important
- Discuss what "the perfect world" would be like.
- Sponsor Ethics Debates or Ethics Bowls, awarding prizes or ribbons to all participants

General Recommendations for Business Support of Character Education

Send a strong message to parents in the workplace by:

- Stressing important character traits in the workplace through company vision, mission and values statements and in the wording of policies and procedures.
- Reinforce the company culture through enforcement of disciplinary procedures, and accountability on performance evaluations, awards, incentive and other sources of recognition
- Provide parenting resources to employees through brown bag lunches, newsletters, e-mail and access to books and videos from the company library
- Publicize parenting resources available in the community
- Actively support employees in balancing work and family life through flexible scheduling
- Reinforce company values in brochures available at open houses or presentations at other company events
- Participate in programs where children are encouraged to spend a few hours with their parents in the workplace and include handouts or discussion on the company's mission, vision, values and workplace behavior
- Provide schools with visiting lecturers
- Sponsor internships and workshops for both teachers and students

The Management Advisory Group also discussed the importance of workers understanding how the free enterprise system works. Many desirable traits, such as flexibility to adjust to changing business needs, are not necessarily driven by moral values. In fact, many employees feel the company has a moral obligation to let them work when it is convenient for their families and lifestyles. A strong work ethic and loyalty to the company mission are driven not only by a sense of accountability, but also by understanding business ownership, profitability and risk.

Understanding how a business operates also helps employees understand the importance of innovation and creativity on the behalf of every employee. It is no longer acceptable to just show up and leave at the right time. The most successful companies are those with employees

who are committed to making the company better. Many companies provide gain sharing or profit sharing benefits to help employees realize everyone's input is needed to compete in today's marketplace. Every employee has a responsibility to work to improve service, reduce errors and streamline processes.

Conclusion

Character is a result of habit. It is formed through decision-making and actions taken over a period of time, so it is extremely important for children to begin learning these concepts at a very early age. Constant reinforcement is needed to solidify and internalize values. In a lifetime, more time is spent in school or at work than any other place. Educators and employers have a tremendous opportunity and obligation to impact the moral strength of our society. The members of the Call Center Management Advisory Group are committed to make that happen.

Appendix

Books

Chapman, Elwood N., Your Attitude is Showing

Conrad, Pamela J., Balancing Home and Career, ISBN #1-56052-355-7

Dygart, Charles B., Success is a Team Effort, ISBN #1-884182-00-3

Grollman, E. A. and Sweder, G. L., The Working Parent Dilemma: How to Balance the Responsibilities of Children and Careers

Hitt, William D., Ethics and Leadership

Palladino, Connie, Ph. D., Super Self-Esteem

Reuben, Rabbi Steven Carr, Ph.D., Children of Character: A Parent's Guide, Canter and Associates

Consultants

Carruthers, Tracey E., Sean-Delaney Leadership Consulting Group, 3901 Airport Way, Long Beach, CA (562) 981-5901

Newsletters

Work and Family Life, Balancing Job and Personal Responsibilities, Circulation and Customer Service, Gail Darling, 433 Goldenwood Way, West Palm Beach, FL 33404
(800) 278-2579

The Child Care Connection, Action for Children, 78 Jefferson Avenue, Columbus, OH 43215
(614) 224-0222

Videos

Diversity Diner: Food for Thought

For Goodness Sake, Mentor Videos

Peters, Tom, Personal Accountability

Raines, Claire, Managing Gen X