Etech
playing by the rules ™

YOUR TRUSTED ADVISOR FOR

Remarkable Customer Experiences

Etech is a Certified minority owned BPO that combines AI analytics with human expertise to improve contact center performance. Our QEval® platform transforms interaction data into coaching priorities that drive measurable results in customer satisfaction and operational efficiency.

AGENDA

01.

Ask for Sale

- Overall Ask for Sale rate & % of subset categories
- Phrase Adherence – On Successful Payment calls
- Agent Arcade
- Best Practices (HI)

02.

Cross Sell Insurance

- Overall Insurance Offer rate & Sharing Benefits Rate
- Rate of recurrence - Insurance
- Suggested Call Flow
- Best Practices (HI)

03.

Customer Objection Analysis

- Customer Objections & Agent Rebuttal Offer rate
- Level 2 on Customer Objection: Call Back
- Rebuttal Success Rate on Successful Payment & New Booking Number Provided calls
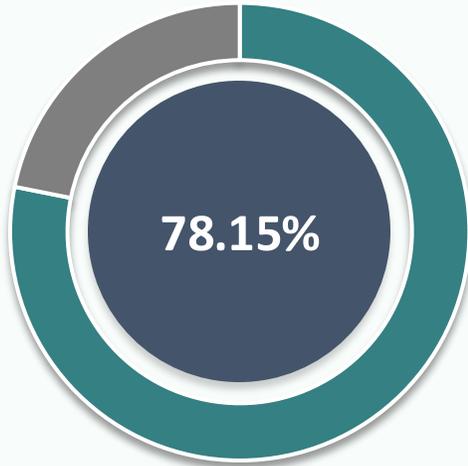- Objection Handling Techniques & Agent Rebuttal Playbook
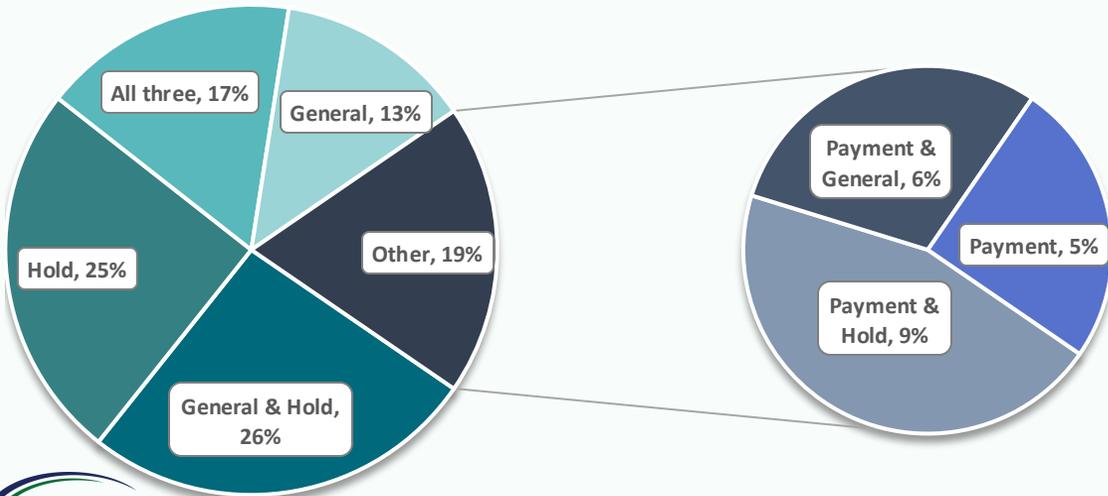
04.

Impact Analysis

- Impact Analysis on Unsuccessful Payment calls

Focal Point: Ask For Sale

Overall Ask for Sale

78.15%

Category Level Drill Down

All three, 17%
General, 13%
Hold, 25%
Other, 19%
General & Hold, 26%

Payment & General, 6%
Payment, 5%
Payment & Hold, 9%

Category	Phrases	Total Eligible Calls	Success Rate
Ask for Sale: Payment	Make Deposit	7323	28%
	Make Payment		
	Pay today		

Category	Phrases	Total Eligible Calls	Success Rate
Ask for Sale: Assumptive (General)	Book It	10525	16%
	Book Today		
	Confirm Today		
	Get Names		
	Get Started		
	Make Booking/Reservation		

Category	Phrases	Total Eligible Calls	Success Rate
Ask for Sale: Hold	24 Hours Hold	13109	9%
	Courtesy Hold		
	Price Lock In		
	Put on Hold		

Agent Arcade

Performers List

Agent	Consumer Sales	TA Sales
	% Ask for Sale	
Gloria	91%	75%
Tahirah	90%	83%
Amanda	89%	73%
Paula	89%	83%
Jacqueline	88%	68%
Donna	88%	65%
Nancy	87%	83%
Denae	87%	74%
Lisa	86%	80%
Matthew	86%	79%
Catherine	86%	69%
Judy	86%	70%
Tina	86%	59%
Jamie	86%	85%
Bridget	85%	75%
Marlene	85%	85%
Kristine	85%	76%
Serli	85%	74%

Offenders List

Agent	Consumer Sales	TA Sales
	% Ask for Sale	
Teresa	43%	86%
Catherine	46%	33%
Sharina	54%	50%
Dahn	56%	39%
Jonathan	59%	71%
Susan	59%	40%
Laura	59%	58%
Leann	60%	63%
Cheyenne	61%	60%
Andrea	61%	50%
Jackie	62%	57%
Dana	67%	41%
Michelle	68%	61%
Roger	68%	68%
Cynthia	68%	48%
Sidney	69%	49%
Jill	69%	55%
Brita	69%	73%

Rule: Offered Price with Ask for sale for the Period: Jan – Sept'19
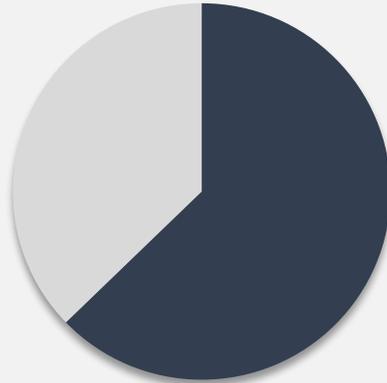**(excluding Successful Payment calls)**

Focal Point: Cross Sell Insurance

1) Insurance Offer Rate

75.36%

Overall Insurance rate plummeted to a low of 4% in Sept (74.9%) compared to Jan'19 (78.9%)
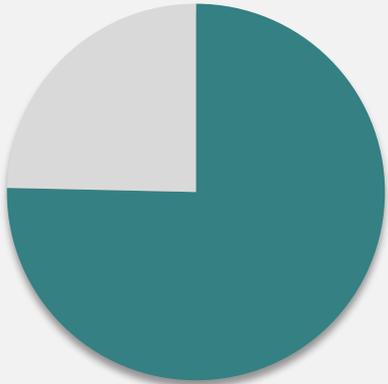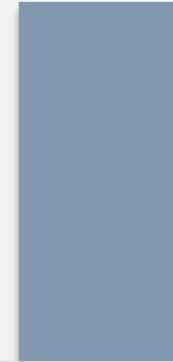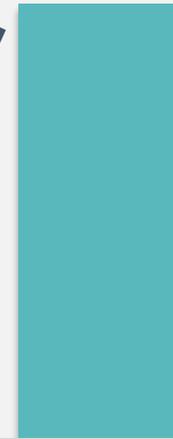
2) Sharing Benefits Rate

62.76%

Confirmed Insurance (Sold) W/ & W/O Benefits
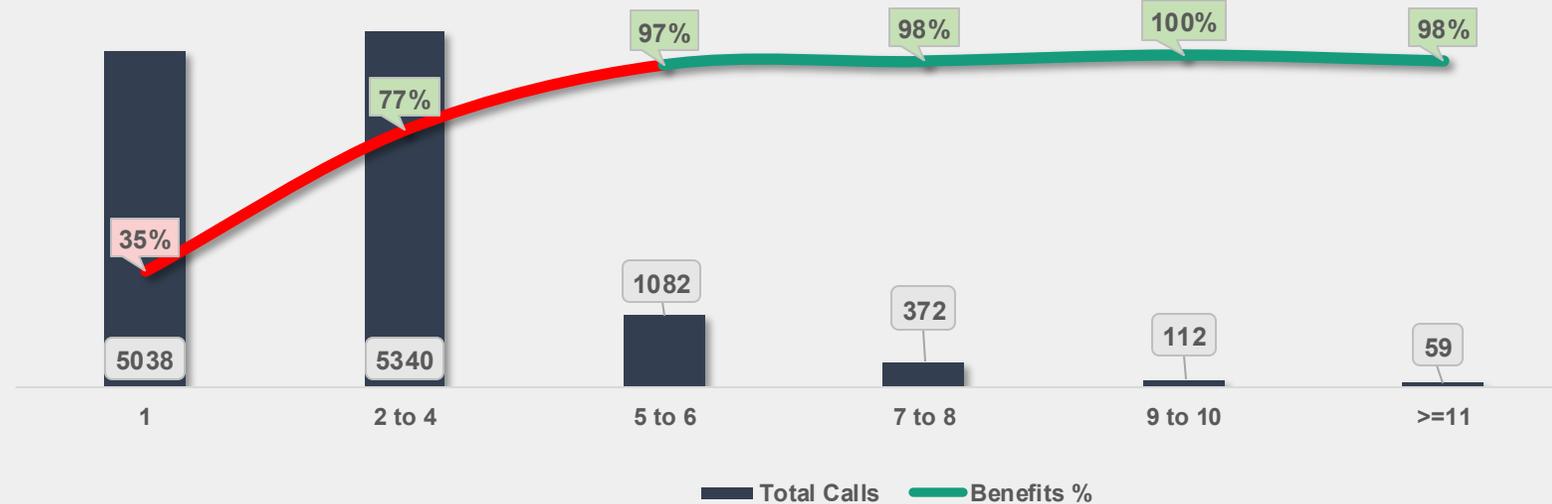
53.10%

64.20%

Confirmed Insurance without Benefits

Confirmed Insurance with Benefits

Overall conversion climbed up by 11.1% from 53.10% to 64.20% when agents cross sell Insurance and add Insurance benefits to the pitch.

Frequency Analysis - Insurance

Frequency Analysis – Cross Sell Insurance

Observed a significant rise in Insurance Benefits shared rate with the number of times Insurance mentioned by agents on the calls

Category	Total Calls	Benefits %
1	5038	35%
2 to 4	5340	77%
5 to 6	1082	97%
7 to 8	372	98%
9 to 10	112	100%
>=11	59	98%

Legend: ■ Total Calls ━ Benefits %

- Above chart represents the frequency analysis on Insurance mentioned on Consumer Sale calls. X axis in charts represents the total number of times Insurance being said by the agent on calls.

- Noticed 5038 calls wherein Insurance was mentioned only once throughout the entire call; also observed 59 calls in which Insurance was mentioned for 11 times and more

- EI team performed frequency analysis using JSONs and compared results with benefits shared by agents on the calls.

Suggested Call Flow

Adherence Rate: 37.5%

| 1	2	3	4	5	6	7
1) Offer Willingness to Assist	**2) Setting up Expectations**	**3) Package Recommendation OR Sharing Package Details (Discovery)**	**4) Promotion OR Sharing Benefits**	**5) Offer Price & Cross Sell Insurance**	**6) Ask for Sale Using Power Words**	**7) Check for Sky Loyalty Account**
▪ I'd be happy to help you with this ▪ Simply by using positive words and helping customers feel more positive	▪ We will first (probe & recommend a package) & then get you the (booking number/approval code) How does that sounds? OR Let's get it started ▪ Updating the customer on how agents are going to assist the customer. Share steps involved in setting up the booking	▪ Collects all the information on the booking from the customer who has it all prepared ▪ Makes a recommendation and starts building up a package for the customer	▪ Have agents share at the best one Promotion or Benefit Phrase customers are eligible for ▪ A lack of awareness is observed on the promotions, benefits as agents were unable to effectively explain the features and benefits	▪ Offer the total package price – includes Hotel, Flight and the entire package ▪ Straightaway Cross sell Insurance after offering the price	▪ Usage of Phrases from the Category: 1. Ask for Sale: General 2. Ask for Sale: Payment	▪ Validate if Customer has a Loyalty Program account and utilize Miles in the form of Payment

Successful Payment: Predictive Analysis

Best Practice Adherence Rate
Successful Payment
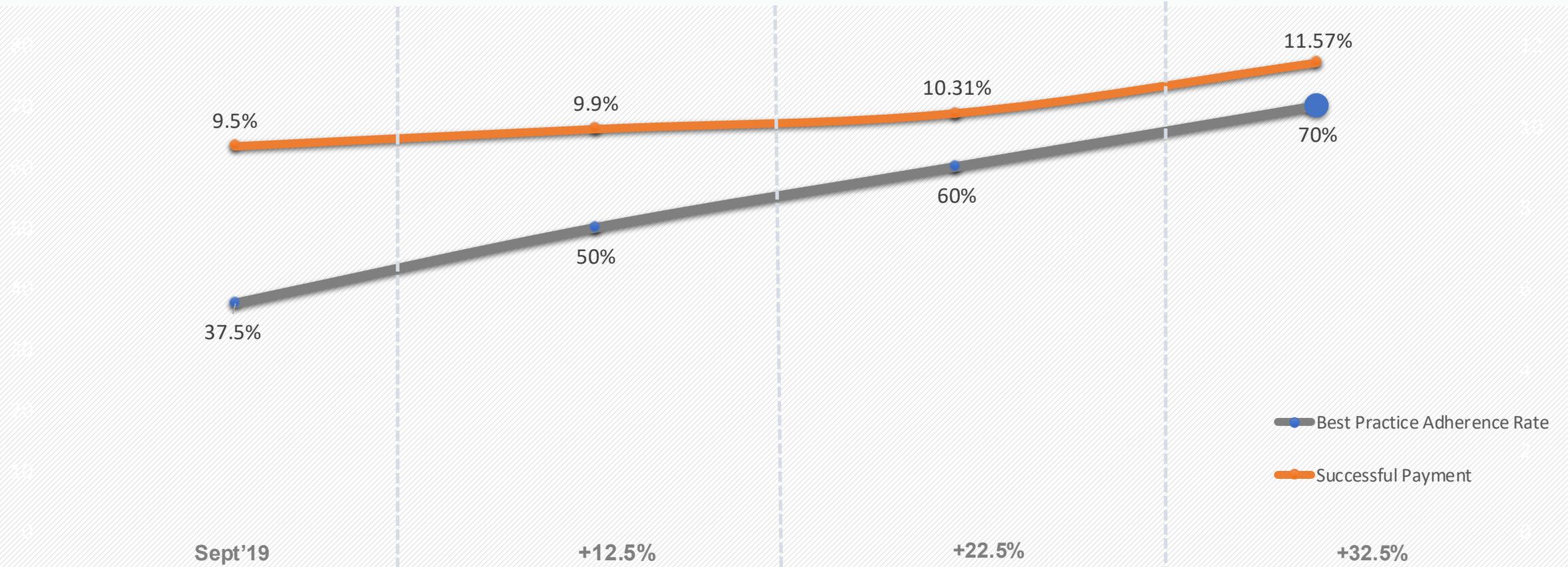
	Sept'19	Recommended incremental target for the adherence rate		
	37.5%	+12.5%	+22.5%	+32.5%
Estimated Successful Payment Rate (Conversion)	9.5%	9.9%	10.31%	11.57%

Ask For Sale Techniques

Technique 1: Assumptive Close

Technique	Act as if the Customer has made the decision already.
When to apply	After package recommendation (discovery) & Offer Price
Results	**22% of times calls were converted into Successful Payment**
Examples	• What is your name that appears on your passport? • How does your first name appear in your valid US passport • I can book this for you if you're ready to put payment on it • Let's get some information; how does your name appears • Let me go ahead and make a booking here for you • Will go ahead and get this into booking here for you and then

Technique 2: The Urgency Close

| Technique	Notion here is to create a sense of Urgency which places pressure on the customer to make a decision
When to apply	After package recommendation (discovery) & Offer Price
Results	**14% of times calls were converted into Successful Payment**
Examples	• **Urgency**: They still have one of these room category available • **Ask For Sale**: So I need to put the names • **Urgency**: There's only two seats left • **Ask For Sale**: So would you mind if I got the names on here • **Urgency**: Seats are always based upon availability • **Ask for Sale**: So I am ready for your name as it appears on the passport

Full Discovery

Offer Price & Cross Sell Insurance

Wall 01

Wall 02

Ask For Sale (Assumptive Close)

Reminder; Have a Sense of Urgency!

Full Discovery ›› *Offer Price & Cross Sell Insurance* ›› *Create Urgency ✚ Ask For Sale*

Note: EI team determined best techniques by performing manual studies (HI) on Successful Payment calls.

Cross Sell Insurance Technique

EI Team performed a random study to identify behaviors in cross selling Insurance

| Sample Size	130 calls	
Sample Type	Group A	Group B
	Consist of calls where agents have used short negative words like, 'Not, didn't, don't' while cross selling Insurance	Evaluated calls where agents have used words like, 'Add, Want, Need, Include, Interested while cross selling Insurance
TPP Conversion rate (TPP Sold)	**22%**	**45%**

Avoid short negative words: 'you don't', 'you didn't want/have', 'did not have'
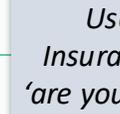
Use Trigger words to cross sell Insurance: 'like to add', 'what about', 'are you interested/putting/considering'

- I see this package doesn't include any kind of Insurance
- You didn't have Insurance that includes Child Protection
- We do not have Insurance on this package, so this is going to be fully non refundable
- You don't want Insurance on this package?
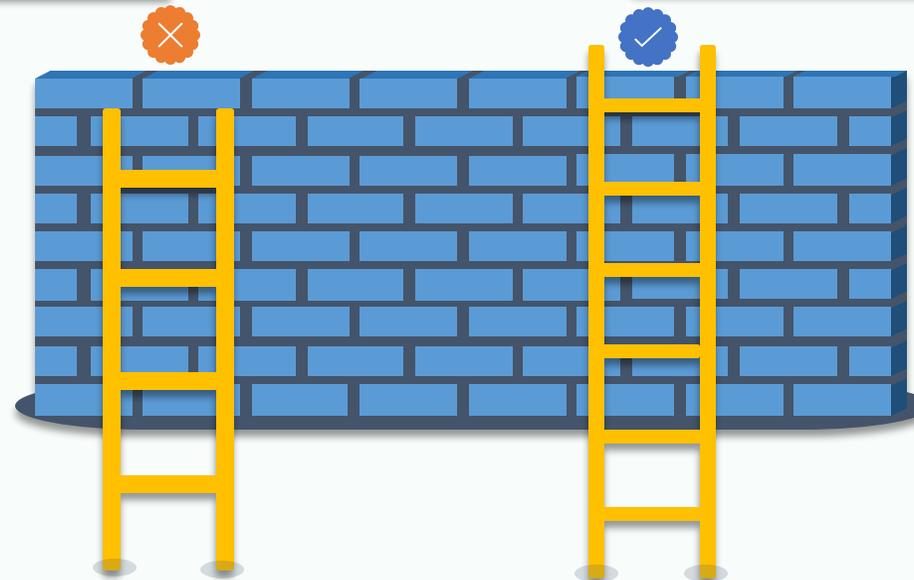
- Did you want to add Insurance in case of cancel for any reason?
- Would you like to include Insurance that allows you to cancel for any reason?
- We also offer Insurance that allows you to cancel for any reason
- Are you putting Insurance on this package in case of Medical needs?

1. STOP TREATING IT LIKE AN ADD-ON

- As customers, we hate watching an affordable quote turn into a ridiculous expense by the end of the purchasing process. Often times, it's because of add-on items we need, but it doesn't feel that way when you expect one price tag and receive another.

- This is no different for a traveler. If agents include the cost of travel insurance in the initial trip quote, agents are less likely to surprise them. Agents should start letting them know the cost up front - It's not an add-on. **It's a necessity**.

2. TELL A STORY

- Everyone loves a good story. It helps us feel connected. This is especially true during the buying process. There are so many options, it is easy to ignore one product or brand when you don't feel compelled to engage with customers. The less personal travel insurance feels to them, the more likely they will lose interest, and fast.

- Reps should start using facts and create urgency during the buying process – take an example of a traveler who lost their luggage and didn't get a refund because they were not properly insured. Reps can probably know someone who was glad they bought the travel insurance. Tell those stories and facts.

- Customers are more likely to buy trip insurance when they understand how it applies to them.

Story examples shared in the Notes section

Some real time facts to share on the call

24.1% of bags are mishandled every year

Travel sickness and injuries are among the most common travel mishaps

One of every four travelers change their traveling plans post confirmed booking
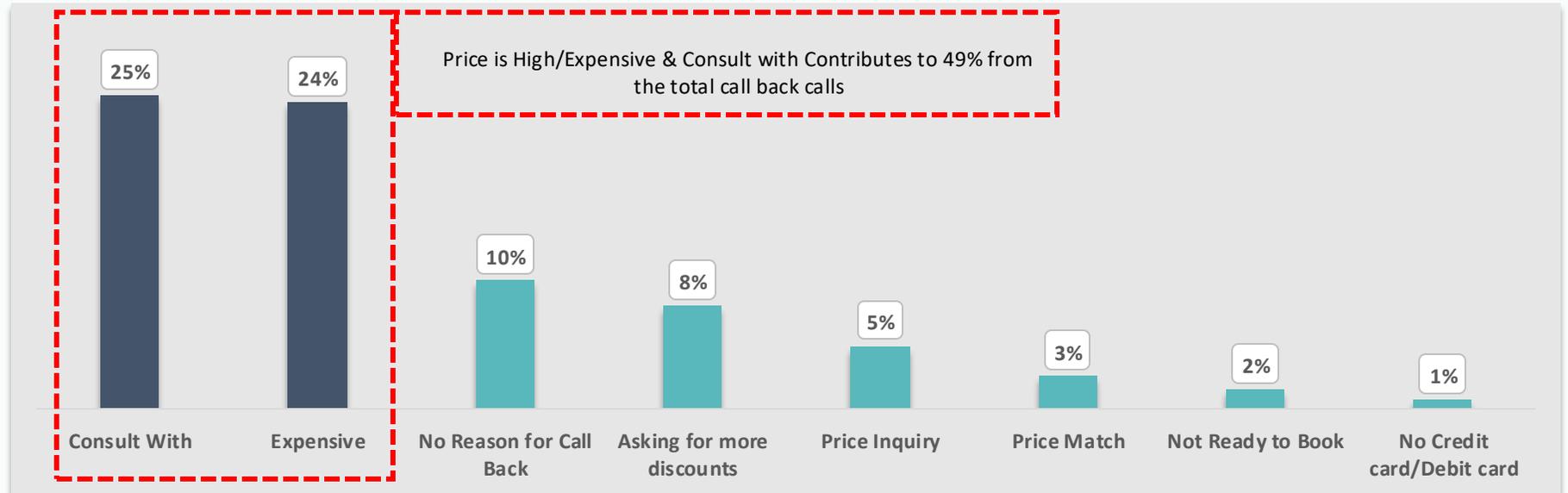
Focal Point: Customer Objection
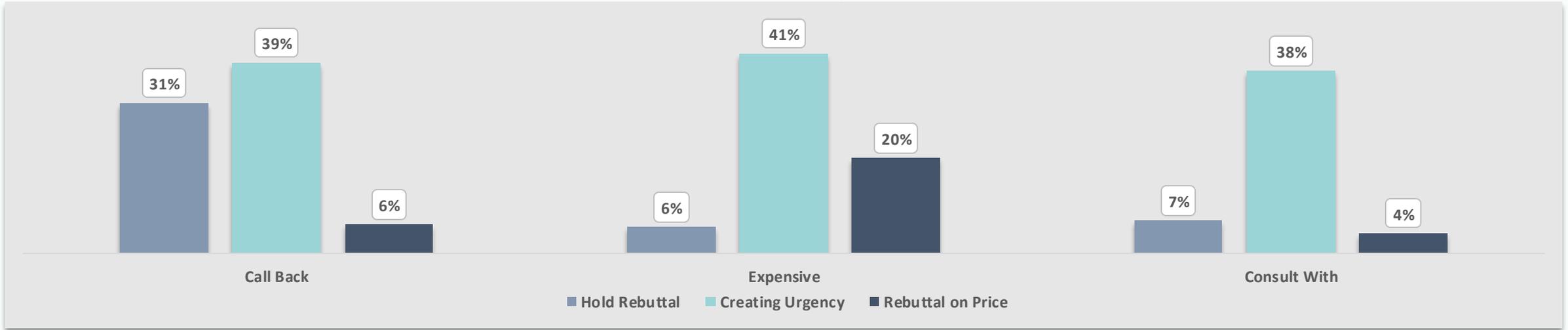
Objection Type Vs Rebuttals Provided

Total Objections: Consult With 5675, Expensive 6738, Call Back 10382
% Rebuttal: Consult With 60.12%, Expensive 62.13%, Call Back 70.96%

Legend: Total Objections, % Rebuttal

- ❑ Total Objection Recorded: **22,795**
- ❑ Rebuttal Offered Rate: **64.40%**

Level 2 Drill Down for Customer Objection: Call Back

Price is High/Expensive & Consult with Contributes to 49% from the total call back calls

Consult With 25%, Expensive 24%, No Reason for Call Back 10%, Asking for more discounts 8%, Price Inquiry 5%, Price Match 3%, Not Ready to Book 2%, No Credit card/Debit card 1%

Focal Point: Customer Objection

Rebuttal Rate: Successful Payment Calls

Call Back: Hold Rebuttal 31%, Creating Urgency 39%, Rebuttal on Price 6%
Expensive: Hold Rebuttal 6%, Creating Urgency 41%, Rebuttal on Price 20%
Consult With: Hold Rebuttal 7%, Creating Urgency 38%, Rebuttal on Price 4%

Legend: Hold Rebuttal | Creating Urgency | Rebuttal on Price

Rebuttal Rate: New Booking Number

Call Back: Hold Rebuttal 42%, Creating Urgency 36%, Rebuttal on Price 7%
Expensive: Hold Rebuttal 6%, Creating Urgency 38%, Rebuttal on Price 22%
Consult With: Hold Rebuttal 19%, Creating Urgency 36%, Rebuttal on Price 7%

Legend: Hold Rebuttal | Creating Urgency | Rebuttal on Price
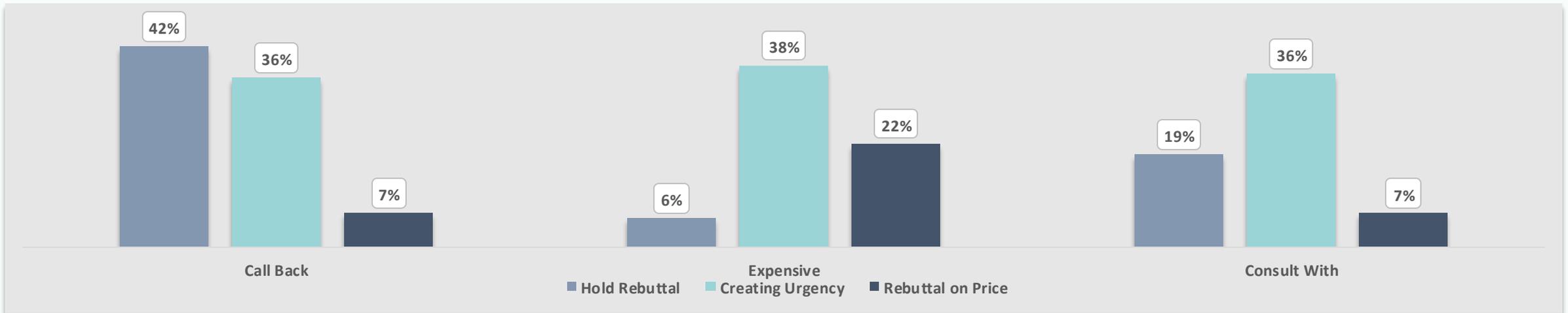
Objection Handling Technique: Loyalty Miles

1

50%
47.9%
43.3%

| Call Back | Expensive | Consult With |
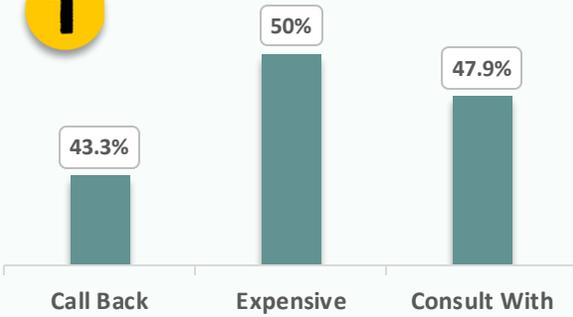
Objection Type Vs Loyalty Miles: Payments on Successful Payment Calls

2

49.6%
45.0%
44.8%

| Call Back | Expensive | Consult With |
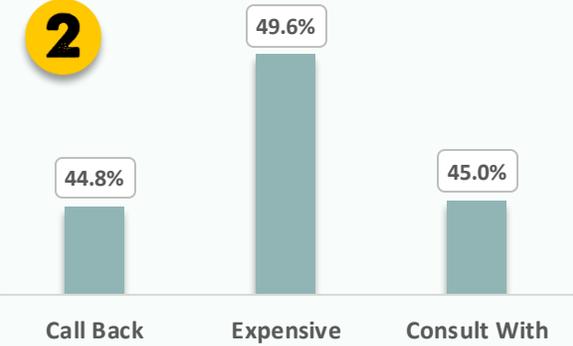
Objection Type Vs Loyalty Miles: Benefits on Successful Payment Calls

3

31.60%
28.60%
27.40%

| Call Back | Expensive | Consult With |
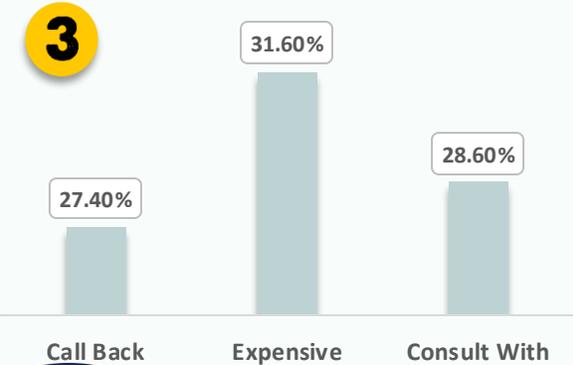
Objection Type Vs Loyalty Miles: Payment & Benefits on Successful Payment Calls

Guide to Objection Handling: Using Loyalty Miles

Agent Encounters Customer Objections on:

• **Price/Too Expensive**

• **Call Back Later**

• **Consult With (Spouse/Family)**

CHECK FOR LOYALTY MILES ACCOUNT

Recommended Phrases from the Category:

Loyalty Miles: General

SHARE BENEFITS ON USING LOYALTY MILES/BONUS MILES

Educating the customer on applying Loyalty Miles Points to lessen the overall package price

ASK FOR PAYMENT APPLYING LOYALTY MILES POINTS

Asking to proceed with the Payment applying Bonus Miles

Note: Always recommended to create a URGENCY while using Loyalty Miles: Payment phrases

Note: Stress on creating a Loyalty Miles Account (for a new customer with no Sky Miles Account being generated) and share benefits upon using the Bonus Miles

Best Practices – Successful Tactics to Overcome Customer Objections

Customer Objection: High Price/Expensive

Check for Loyalty Miles Account and Share Benefits Lay emphasis on using Bonus Miles

&

Emphasize on the price recommended is the best available price in market

+

Creating Urgency using the right words

Yes → **Ask for Sale again and go ahead with the payment**

No →
- **Provide Hold Rebuttal**
- **Convince the customer to place the booking on Hold**

Customer Objection: Call Back Later

- Find the REAL Objection
- Could you please let me know what is holding you back?

OR

Provide an effective Rebuttal along with creating a sense of Urgency

Yes → **Ask for Sale again and go ahead with the payment**

No → **Provide Hold Rebuttal to place the booking on Hold for 24 Hours**

Customer Objection: Consult With

- What type of questions do you think that _____ will ask/have
  - Alright! I can wait for you while you check with _____
  - Great! Then I'll hold on while you check with _____

&

Creating Urgency using the right words

Yes → **Ask for Sale again and go ahead with the payment**

No → **Provide Hold Rebuttal to place the booking on Hold for 24 Hours**

Appendix – Rebuttal Tactics

Customer Objection	Rebuttal Type	Practical Application 1	Practical Application 2	Practical Application 3	Practical Application 4
Expensive/Price is High	Agent Rebuttal: Expensive	Customer Objection: how is that cheaper are you sure Agent Rebuttal: it's coming on it three hundred dollars cheaper per	Customer Objection: is there any cheaper going on Agent Rebuttal: gonna be the best option for price wise	Customer Objection: this is even more expensive than the other Agent Rebuttal: you want that least expensive or what	Customer Objection: I thought twenty eighth would be a lot cheaper Agent Rebuttal: that almost cuts it in half literally that package price
	Agent Creating Urgency	Customer Objection: I thought a might be a little pricey out of my price range Agent Rebuttal: if we want we can get locked in tonight	Customer Objection: I'm so close to my departure that's part of the reason it's so expensive Agent Rebuttal: you need to be ready to do it right on these prices and availability are always subject to change	Customer Objection: that's gonna be more money if we do that shit it's not gonna go up right ? Agent Rebuttal: that's true or we can lock this light in at least	Customer Objection: it would be for the price getting cheaper Agent Rebuttal: for sure things can change be in and any over a year
	Agent Rebuttal: Booking on Hold	Customer Objection: get the tickets from what I can say to get even more expensive Agent Rebuttal: we can even hold it for you for twenty four hours	Customer Objection: so much price I'm worried about if it's just waste of money Agent Rebuttal: if we put this on hold can always modify it	Customer Objection: I just need this money it's pretty expensive to travel there Agent Rebuttal: you can put the names on it go ahead and put that on hold	Customer Objection: if you can get it cheaper it was I think that they only book Agent Rebuttal: if you decide to put something on hold it'll hold the hold up for twenty four hours

Appendix – Rebuttal Tactics

Customer Objection	Rebuttal Type	Practical Application 1	Practical Application 2	Practical Application 3	Practical Application 4
Consult With	Agent Rebuttal: Consult with	Customer Objection: I have got to call my friend Agent Rebuttal: you can put me on hold if you need to give her a call	Customer Objection: let me I just I give him a call eleven text at work Agent Rebuttal: do you want me to put your information and then then just e-mail it to you	Customer Objection: Got to talk it over with my Husband Agent Rebuttal: it's always based on availability	Customer Objection: I only have their first name and need to check on the details Agent Rebuttal: We do have the option of placing the booking on hold and contact your clients
	Agent Creating Urgency	Customer Objection: I'm checking with my husband hold on Agent Rebuttal: I was recommend quickly give a name the date of birth so we can lock the flights	Customer Objection: let them do anything I like to discuss it my husband Agent Rebuttal: otherwise the price is subject to change	Customer Objection: I might have to double check that with him Agent Rebuttal: that's always subject to change	Customer Objection: let me double check with the person is traveling with Agent Rebuttal: we'll have to start from scratch the price could change
	Agent Rebuttal: Booking on Hold	Customer Objection: I have to talk to her and see Agent Rebuttal: just wanna think about putting it on a hold	Customer Objection: I will tell you I do have to talk to my wife Agent Rebuttal: if you like I can put this on a twenty four hour courtesy hold for you	Customer Objection: I'll called Al to ask him about it Agent Rebuttal: we can just put this on a twenty four hour hold for you	Customer Objection: let me just talk to this person I'll just call her right now Agent Rebuttal: you have twenty four hours we're here twenty four seven so discuss it with her

Appendix – Rebuttal Tactics

Customer Objection	Rebuttal Type	Practical Application 1	Practical Application 2	Practical Application 3	Practical Application 4
Call Back Later	Agent Rebuttal: Call Back Later	I can't guarantee that the prices will be the same, they are subject to change based	This price could change if you call back in twenty minutes	If you call back, it could be a different price	If you call back you may not get the same exact rate that you have right now. So just please keep that in mind
	Agent Creating: Urgency	Customer Objection: and you have an extension I can call you right back on Agent Rebuttal: and you have an extension I can call you right back on	Customer Objection: do you want me to just call you back Agent Rebuttal: I guarantee the price is gone up so you don't wanna do that	Customer Objection: then I will call back and try to reserve it for sure Agent Rebuttal: prices are subject to change and based upon availability	Customer Objection: maybe I can get that back to you on Monday Agent Rebuttal: one of the things that can really changes the air price they're not that many seats left
	Agent Rebuttal: Booking on Hold	Customer Objection: I will give you a call back Agent Rebuttal: we could hold it for twenty four hours if you wanna consider it	Customer Objection: can I call you back Agent Rebuttal: I can put this on hold for twenty four hours Friday with no payment	Customer Objection: I am gonna call back as soon as I validate that Agent Rebuttal: do you want me put what we've done on courtesy hold	Customer Objection: you have a direct extension so that I can call Agent Rebuttal: I could put it on a twenty four hour hold for you

Market Insights – Sales Benefit Statements

Technique: To overcome Price, Price Match & Competitor Customer Objections

1. LOYALTY MILES – LOYALTY SATISFACTION PROGRAM

Recorded #3 after Southwest Rapid Rewards & Alaska Mileage Plan in regards to Overall Satisfaction.

Categories Include:
- Earning & Redeeming Rewards experience
- Program Benefits experience
- Account Management

Source: J.D.Power surveys

What do travelers like to redeem points for?

Category	Percentage
Hotel Nights	85%
Upgrades	16%
Airline Tickets	14%
Merchandise	10%
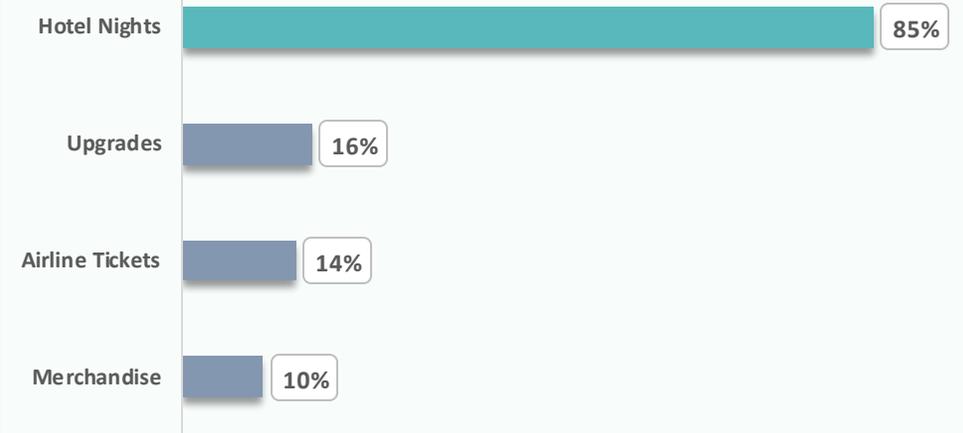
Source: Consumer Intelligence Series

2. ETECH AIRLINES– TRADITIONAL CARRIER

Recorded #2 after Alaska Airlines in regards to Overall Satisfaction.

Categories Include:
- Booking experience
- Checking & Boarding experience
- Staff experience
- Service experience
- Cost & Fees experience

Source: J.D.Power surveys – North American Airline Satisfaction Survey Study (2019)

Etech Insights Team recommends to create new categories on Competitors.

Purpose:

- Identify what competitors are offering
- Why are they better
- Tie back customer sentiments with Competitor categories

Impact Analysis on Unsuccessful Payment calls

❑ Appended chart displays the total percentage of Unsuccessful payment calls (no sale calls) in which agents encountered customer objections: Call Back, Expensive/High Price & Consult With

❑ Area of Opportunities are the total calls wherein agents didn't provide any rebuttal to overcome the customer objections

➢ Call Back: 46%
➢ Expensive/Price is High: 48%
➢ Consult With: 50%
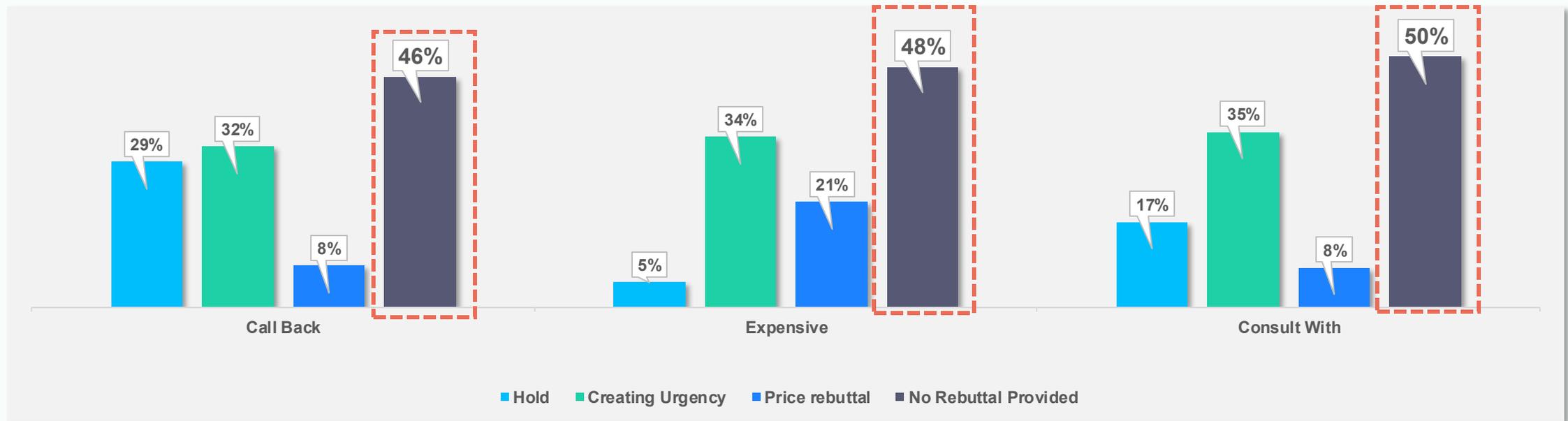
❑ **Recommendation:** Usage of best practices to overcome customer objections by providing an effective rebuttals and creating Urgency and reduce the overall No Rebuttal opportunity rate.

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To make a remarkable difference for each other,
our customers, and within our communities.