A FINANCIAL PERFORMANCE MEASURING METHOD FOR THE BANK CALL CENTER EMPLOYEES

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ABSTRACT

The working system of the bank call centers are mostly focused on reporting the actions of the staff. These reports are deterrent for the agents who wants to avoid working. The disguised unemployment is rarely seen at the call centers. By using a perfect system and inspection any call center company can completely get rid of disguised unemployment.

This case study is prepared to develope a new model to increase the staff efficiency of the bank call centers. The model is expected to increase the employee loyalty.

Keywords: Bank Call Centers, Staff, Disguised Unemployment, Efficiency.

JEL Classifications: J21 ; J24 ; J33

BANKA ÇAĞRI MERKEZİ ÇALIŞANLARI İÇİN BİR FİNANSAL PERFORMANS ÖLÇÜM YÖNTEMİ

ÖZET

Banka çağrı merkezlerinin çalışma sistemi çoğunlukla çalışanların eylemlerini raporlamaya odaklanmıştır. Bu raporlar çalışmaktan kaçınan çağrı merkezi müşteri etmsilcileri için caydırıcıdır. Gizli işsizlik çağrı merkezlerinde nadiren görülür. Kusursuz bir system kullanmak ve denetleme vasıtasıyla çağrı merkezleri gizli işsizlikten tamamen kurtulabilirler.

Bu vaka çalışması çağrı merkezi çalışan verimliliğini arttırmak için yeni bir model hazırlandı.Bu araştırma, banka çağrı merkezlerinin çalışanları ve verimliliği nasıl etkilediğini göstermek için düzenlenmiş ve gözden geçirilmiştir.

Anahtar kelimeler: Müşteri ilişkileri yönetimi, çağrı merkezi müşteri temsilcileri, çağrı merkezi yapısı, müşteri memnuniyeti.

JEL Kodları: J21 ; J24 ; J33

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I. INTRODUCTION

The companies are represented to the customers directly by the call centers. The human resource department is one of the most important departments of the call centers due to the need of qualified staff and high turnover rates. The call centers can be thought as a step for better positions. Many companies prefer promoting their agents and locating them at different departments. Because the working discipline of the agents can be efficiently observed.

The performance measurement methods are mostly focused on financial metrics amd non-financial metrics. Our aim is increasing the reliability of the performance measurements and avoiding non-financial metrics. In order to reach this aim, the features of a call center is elaborated.

II. BANK CELL CENTERS

The bank call centers are employing well-educated to improve and use in different departments. The number of the staff working in the bank call centers was 6229 on june 2010. This number includes 5266 customer representatives, 333 support and service staff and 630 managers. The average age of the customer representatives is 24, the service staff is 23 and the managers is 31. About 18 percent of the staff graduated high school, 34 percent university, 47 percent bachelor's and 1 percent of the staff graduated a master or doctorate programme. The number of the staff owning a high school diploma is 1.120, a university diploma is 2.126, a bachelor's degree is 2.892 and a master or a doctorate degree is 91. The customer representatives have 984 high school, 1.885 university, 2.342 bachelor's and 55 master or doctorate diplomas. The support and service personnel has 63 high school, 108 university, 154 bachelor's and 8 master or doctorate diplomas. The other has 73 high school, 133 university, 396 bachelor's and 28 master or doctorate diplomas belong to the administratives (TBB,2010).

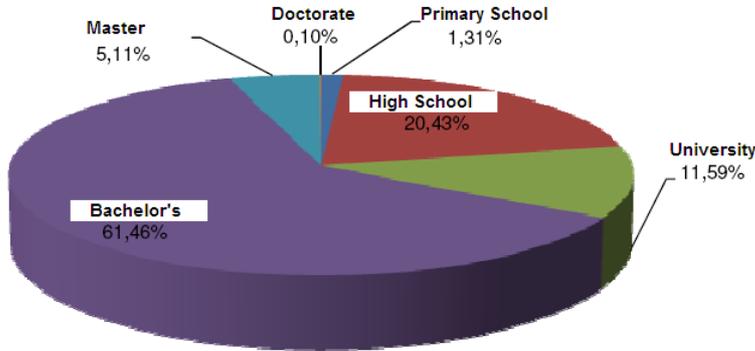**Table 1. Education levels of the bank call center employees (2010)**

		Agents	Sup.Serv. Pers.	Managers	Total
Mar-10	high school	1.021	48	53	1.122
	university	1.759	81	97	1.937
	bachelor's	2.418	166	430	3.014
	master	66	8	32	106
	total	5.264	303	612	6.179
Jun-10	high school	984	63	73	1.120
	university	1.885	108	133	2.126
	bachelor's	2.342	154	396	2.892
	master	55	8	28	91
	total	5.266	333	630	6.229

Source: TBB, 2010

The quality of a call center is strictly related with the staff and the service given. Thus it is related with the education level. The education level of the bank call center seems adequate for the tasks. The education level is important for the new regulations and renovations of the call centers. The staff with low education level resist the renovations. The people with high education level can more easily adapt themselves to the renovations.

The high education level of the agents give the banks also the option to take temporary support from the call centers when it is necessary. The adaptation of the agents will be easier for the educated people to the bank. In a call center, the experiences of the agents are also enough to manage the transactions of the banks.

Figure 1. Education Levels of the Bank Employees (2010)

Source: BDDK, 2010

The rate of bachelor's degree holder of the bank staff is 61,46 percent and the master degree holders is %5,11 (BDDK, 2010). The education level of the bank employees are better than the call centers. The banks prefer qualified employees with high education levels. Therefore the appropriate qualified agents of the call centers will be hired by the banks. The human resource departments of the banks can eliminate the agents by checking the reports of performance.

The performance system of the call centers are reliable. Every action of an agent can evaluated by using the reports. The talent of the customer representatives can be determined. For example, the sale of each customer representative can be elaborated and the customer representatives holding a satisfying success of sales can be located at the sales departments.

III. THE PROPOSAL MODEL

Operational or task control is important for the labor-intensive working companies (Anthony, 1965). But it separates from the existing system with the vital points like investigation and performance measures. The required departments for this system are inbound and outbound departments, finance department, data entry department, service quality and monitoring department, just like every improved call centers. Education department also exists, but it will not be added to the model. It will be elaborated separately as a department which supports the model.

The aim of the model is reducing the costs of employee. There two ways of arranging the employee costs: first is using them only on the necessary times, second is using them efficiently. The necessary times are the intense hours of inbound. But efficiency is a subject to evaulate on both inbound and outbound. We have to take every call of the customers in the inbound departments. Even though we must not use agents more than we need. Because it means we are paying for an unused capacity. There is a special department at every call center to plan the working hours of the employees. This department is called monitoring. This department monitors the crowded hours and arrange the shifts of the employees in the correct way to melt the calls. The aim of monitoring department is avoiding disguised unemployment.

The replacement function of the call centers increase the efficiency. Replacement function means the ability of some departments to work instead of each other or to be able to support each other. At the inbound departments, on some certain period of times, the number of the employees may not be sufficient to meet the calls. During this period of time outbound departments can support the inbound departments to answer the calls. On the other hand, when the inbound departments are avail, they can make outbound calls. These necessity has to be determined by the monitoring department.

Monitoring department has a great impact on the efficiency of the call centers. Some other departments like service quality and education, also affects the efficiency. The service quality department listens and evaluates the calls of the agents. The score of these calls are added into the account of the performance.

A. The Efficiency Rate

The efficiency rate of a call center is the average of the efficiency of each agent. The efficiency rate of each agent can be seen by each agent on the screen. The aim of the ability to see the efficiency rate is the motivation. The efficiency rate can be calculated bu using many variables.

The efficiency rate of an agent is calculated daily by using the daily values of the agent. The average of the total time of the states will be taken. Each state has a different weight. Each state will affect the efficiency rate with a different ratio. These ratios change in each company.

Avail time has no rate. It is multiplied by zero. The usual rates of these weights can be seen on Table 2.

Table 2. Weights of States on Efficiency

States	rate
Avail time	0
Call time	1
Hold time	0,9
Acw	0,6
Meeting	1
Aux	is not added to working time

The states which are added to the working time will be multiplied by the rates and added to the efficient used time. The performance can be found after finding the efficient used time. The formula of the efficiency rate is seen on Formula 1.

The efficiency rate = efficient used time / working time   (1)

For example, assume that Agent A worked 9 hours today. We can see how he spent time in 10 hours on table 3.

Table 3. States of an Agent

State	minutes
Avail time	40
Call time	260
Hold time	5
Acw	85
Meeting	60
Aux	90
Total	540

Agent A will be paid for 7,5 hours, because the time of Aux is usually not paid. The efficient used time of Agent A is calculated on Formula 2 and the efficiency rate is found on Formula 3.

Avail time	40	x	0	=	0	
Call time	260	x	1	=	260	
Hold time	5	x	0,9	=	4,5	
Acw	85	x	0,6	=	51	
Meeting	60	x	1	=	60	
Total					375,5 minutes	(2)

The efficiency rate = 375,5 / 450 = % 83   (3)

Today the efficiency of agent A is 83 percent. His efficiency will be compared to his teammates. This a success when the average of his team is below his efficiency. The more he passes the average, the more he is successful. The standart deviation is taken to calculate the success of the agent on efficiency. Every department has a different performance system and every corporation has another one. But the basis is all the same, the rates may change only. The efficiency rate can be written like Formula 4.

$$\text{Efficiency rate} = \frac{\text{acw+c. time+ h. time+m. time+avail time+man. wor. time}}{\text{Working time}} \quad (4)$$

The working time is simply the period of time the agent is on the system and seems to be working. The manuel working time is the time value of the manuel transactions the agent made. Each manuel transaction has a different time value. For example the time value of recording an e-mail into the system might be 3 minutes and the time value of a fax might be 5 minutes. The manuel working time can be found after multiplying the time value by the number of the transactions made.

B. The Performance System

The performance of the month will be calculated after blending the daily performances with the service quality scores. The service quality score of each agent will be given by the service quality department. A premium will be given to each agent according to the performance of the month. A sales premium will be added onto this.

Sometimes the agents can give wrong information to the customers. But they still have a chance to correct their mistakes. The monitoring department can change the skills of the employees depending on their demand. The agents are authorized to give order to monitoring department to change their skill into outbound. The monitoring department will check the necessity and then the permission will be given. On the other hand, the monitoring department may not give permission due to the high number of the coming calls. When there is something suspicous, the monitoring department can warn the team leader of that agent to follow the transactions of the agent. Every department can need to change skill. For example an agent in the data entry department can change skill to outbound to call the owner of a fax about the credit card informations which are sent by fax. An inbound agent can change his skill to outbound to correct a wrong information he has given to the customer.

The performance of the agent can also affected by exceeding the limits of aux (break) or acw. The aux times are decided by monitoring team and sent to the agents. The agent can send mail and ask for a permission to have a break. The monitoring department will give the permission at once if there are avail agents. On the other hand, when the SL and ASA rates are decreasing with the coming calls, the monitoring department will be giving permission after a while. The point of asking permission for a break to monitoring lies in the number of the people working in a call center. The agent may be trying to have a break, when the half of the employees are on a break. A situation like this will spoil the SL and ASA rates. Not to confront a problem like this, the breaks can be made after a permission.

Exceeding the limits of the times for the related states will diminish the efficiency and the performance. Every company and every department has different punishments. We can assume a call center by taking approximate values to understand the penalty system. Table 4 shows a probable limit schedule. The values seen on Table 4 is close to the limit and the

penalties of the most call centers.

Table 4. Penalties of Exceeding the Limit of States

Skill	States	Probable limits	the penalties and the limits
Inbound	Acw	5 seconds	5-15 seconds - %5 efficiency
			15-20 seconds - %10 efficiency
	meeting	no permission	1-10 minutes - %1 performance
			10-15 minutes - 3 performance
	Aux	10 minutes (per hour)	%5 of the daily limit – % 5 performance
	Hold	30 seconds	5-15 seconds - %5 efficiency
			15-20 seconds - %10 efficiency
Outbound	Acw	30 seconds	5-50 seconds - %5 efficiency
			50-60 seconds - %10 efficiency
	meeting	no permission	1-10 minutes - %1 performance
	Aux	10 minutes (per hour)	%5 of the daily limit – % 5 performance
	Hold	30 seconds	5-15 seconds - %5 efficiency
			15-20 seconds - %10 efficiency
Finance (backline)	Acw	200 seconds	5-50 seconds - %5 efficiency
			50-60 seconds - %10 efficiency
	meeting	15 minutes	1-10 minutes - %1 efficiency
			10-15 minutes - %3 efficiency
	Aux	10 minutes (per hour)	%5 of the daily limit – % 5 performance
	Hold	30 seconds	5-15 seconds - %5 efficiency
			15-20 seconds - %10 efficiency
Data entry	meeting	no permission	1-10 minutes - %1 performance
			10-15 minutes - 3 performance
	Aux	10 minutes (per hour)	%5 of the daily limit – % 5 performance

The penalties diminishes the performance and some certain amounts of exceedings will be a subject to a warning. A warning can seriously affect the performance of the agent or prevent any possible promotions or the existing premiums.

C. Pursuit of Efficiency

As it operates, a large call center generates vast amounts of data. From these records, a detailed history of each call that enters the system can, in theory, be reconstructed: when it arrived; who was the caller; what actions the caller took in the IVR and how long each action took; whether and how long the caller waited in queue; whether and for how long an agent served the call; who was the agent. If the call center uses CTI, then additional data from the company's information systems may be included in the record: what the call was about; the types of actions taken by an agent; related account information (Gans, Koole and Mandelbaum, 2003:79).

The recorded informations will be elaborated by the responsible departments. During the pursuit of efficiency, some functions of the call centers plays a gerat role. These functions are like service quality assurance, planning, meeting and educations.

1. Service quality assurance

In practice, call centers have not typically stored or analyzed records of individual calls, however. This may be due, in part, to the historically high cost of maintaining adequately large databases – a large call center generates many gigabytes of call-by-call data each month – but clearly these quantities of data are no longer prohibitively expensive to store. Every call is recorded and every necessary information is stored (Gans, Koole and Mandelbaum, 2003:79).

The call records are listened by the service quality department to make routine controls. The service quality department and the team leaders are responsible for this action. The calls are listened and evaluated by the agents of service quality department and the team leaders. The behaviours and the knowledge of the agents are controlled. There are some special conditions of the quality controls like repeating the name of the customers.

The priority of service quality is checking the behaviours of the agents to the customers.

The other controls will be coming after this. Any rude behaviour to the customer is unacceptable. The complaints of the customers may be sent to this department to check. These compaints are evaluated at first. The calls wich are subject to the complainment will be listened and a grade will be given to the conversation. At the end, it will be decided about who is right; the customer or the agent. The agents might have a penalty or a warning, when the source of the issue is the agent.

Using the new technologies function makes more complicated service quality controls possible. For example Garanti Emeklilik is using microsoft CRM at the call center departments. The CRM structure is tried to be used efficiently. Sestek is also used to turn the voice into texts. The calls will be monitored faster by the way. The customer satisfaction is measured and the unwanted situations are easily determined (Moral, 2010).

The service quality department listens to the calls of each agent. Every month about 20 calls are listened and evaluated by the service quality department. In march 2010 the average of the listened calls is 21 and in june 2010 it is 17 for each customer representative in the call centers of the banks (TBB, 2010). A score will be given to each call between 0 and 100. The average of these scores will affect the performance of the month. There is a special schedule for ranking used by the service quality team. There is a minus degree for each lack of the agent. For example, wrong information might be -10, being rude might be -20 or -100. Every call center has a different schedule.

The service quality score has a different weight on each department. The table 5 shows the rates as a snapshot of june 2007 values of a call center.

Table 5. Weights of Service Quality and Efficiency On Performance

	weight of service quality score		weight of efficiency		total performance
Inbound	% 60	+	%40	=	% 100
Outbound	%50	+	%50	=	% 100
Finance	%40	+	%60	=	% 100

The reason of putting more weight on efficiency in inbound is the unability of the agents to change the efficiency rate. Changing the number of coming calls is not possible.

Therefore it is more suitable for the agents to focus on the service quality, not the efficiency.

The reason of putting more weight on efficiency in backline is the type of the customers. The service quality evaluation is sometimes more flexible to the agents of the backline department. Because the customers who has an issue are called by the backline departments. The backline department has to keep the reputation of the company and solve the problems of the customers. Achieving both of these targets can mean waste of time.

2. Planning

The planning function is the main function of the call centers. The planning of the bank call centers is also important for the bank operations. Because every bank takes support from the call centers at various events. There is a phone to connect. Ziraat bankası moved the support one step ahead and started VTM Project by using its call centers together with a new technology. By the VTM branches, it is possible to reach the regions which are not suitable to locate a branch (www.etkinpatent.com, 2008).

Call centers need a strict planning. Call centers need to consider enterprise goals and marketing strategies, competitor standards and most importantly, the expectations of customers (Reynolds, 2003). The planning operation is made by the monitoring department. Monitoring department is also called the planning department. The plans which affects the SL and ASA are prepared by the monitoring. The shifts and the skill of the agents are arranged by the monitoring department. This department is responsible for the SL and ASA rates and the efficiency of the agents. The balance of efficient working and catching the targets must be arranged by the monitoring department. The aux permissions are also taken from the monitoring department.

The monitoring department reports the needs of the call center. They can report that some extra staff is necessary. The managers who are concerned about it, can decide to hire new employees after the warning of the monitoring department. On the other hand, monitoring department can discover some unutilised capacity and report. After this, the teams of some staff can be changed. For example, if an unutilised capacity is reported in inbound teams, some of the inbound agents can be located in the outbound departments, if it is continous. When it is temporary, their skill will be changed to outbound to make calls for a while. The unutilised

capacity of the outbound teams can easily be avoided. New outbound datas can always be easily formed by a bank to get rid of disguised unemployment.

The inbound departments are preferred not to stay avail. The departments which are avail has some outbound datas to call. Their skill must be turned into outbound on the avail times. Monitoring will decide the right time to make calls on these datas.

The main mission of the monitoring department is keeping the employees in the call center, when it is necessary. The necessity of working can be calculated with the Formula 4.

acw+c. time/acw+c. time+a. time+h. time = necessity of working   (4)

The employees may also try to sell the products of the company during each call. Some outbound departments can focus on selling. Inbound also has to sell the product and services of the company, if there is not a quoue waiting online. Successful selling means efficient working. Efficient working is not always related with the customer representatives. The agents can work efficiently only with competitive products and services. The productivity of an agent can be calculated with Formula 5.

Total sales/acw+c. t.+a. t.+h. t.= sales productivity of working   (5)

Total sales is meant to be the sales of the call center location. The expected value of the productivity can be arranged deparately in each department. Usually not a certain rate but an average can be decided. This average will have a lowest and highest limits. In sales and churn department, the productivity rate is expected to be high. At the inbound departments it might be low and it is not necessary to put a target, only in the new subscription departments there may be a target. At some certain times, higher rates might be expected. For example when a new campaign is served to the existing customers, the managers might be expecting higher productivity rates. Due to the rates, the campaign can be reviewed or revoked. The campaign can be easy or hard to understand. The customers will be wasting time on the line, if the company is confusing. There might be question marks even after telling every detail of the

campaign. These kind of campaigns should not be preferred to keep the productivity at a satisfying level. These campaigns may decrease the productivity and motivation, depending on the inefficient use of time.

3. Meeting and educations

The educations can be done to increase the quality and the performance of the staff. At least once a month, an education must be given to the agents for motivation. The most necessary educations which are already determined according to the needs of the company can be given before the planned educations. Main educations can be summarized like that:

Computers training: Agents must become well versed in the company's proprietary programs as well as any mainstream applications used by the call center. Properly written call center training material should allow trainees ample time to work through the various systems in realistic scenarios. A pre-test and post-test must be administrated to ensure proper training. Agents must be able to perform ALL tasks on a pre-determined activity check list to show complete competence.

Soft Skills Training: Aside form teaching participants proper phone etiquette, call center training materials must cover the handling of angry customers, negotiation skills and sales training. In this day and age, all agents are considered sales people and must be well prepared to maximize the revenue generated by every interaction.

Telephone System Training: Everything from login on to their phone to properly categorizing all their various activities throughout the day, should be covered by the phone systems training materials. Agents should never be allowed to hit the phones without a clear understanding of all functions of the phone as well as the expected codes to document their actions.

Human Resources Training: A good part of the call center training material should be dedicated to various Human Resources topics. Important information such as work hours, benefits, sexual harassment, substance abuse, etc, must be included in the call center training material . While, agents do not need to be Human Resources experts, they must be well aware of their expectations as employees.

Product Training: Each company has its own set of products and services that must be covered in their respective call center training materials. Product training should be at least 1/3 of the training as it will be a topic that will come up in nearly every interaction with a customer. Callers expect the answering agents to be experts regarding the products and services provided by their employers, anything less is simply unacceptable.

Process & Procedure Training: An important and unfortunately often overlooked part of call center training materials is process and procedure training. This training differs from teaching reps "what". It teaches new agents "how", and knowing how stuff gets done at work is perhaps more important than anything else. The call center training materials for any organization should have extensive information about how to submit trouble tickets, who the contact person is for certain requests, how to request time off, who to look up information in their knowledge base (or hard copy folders), how to give refunds, etc. (www.callcentercomics.com, 2011)

These trainings will increase the motivation and the success of the agents. The needs of the agents can be followed during these meetings. The demands and the expectations of the agents can be analysed and discussed. For example meeting of a call center may reveal that the shifts of the monitoring department is disliked. The shifts which are preferred and efficient can be determined with the help of the agents.

The volatility of the efficiency sometimes depends on a certain reason. The most obvious reason is usually lack of information. The administrators can predict a lack of information due to a complicated campaign. For these reasons, some new educations can be given to the agents or the existing informations can be refreshed. By the way it will be possible to prevent new complaints.

IV. NEED FOR A NEW MODEL

The existing system focuses on SL, AR and the number of the sales. Fair conditions and evaluations for the agents are ignored. The needs and the lacking sides of the call centers are not tried to be compensated until they prevent the targets like SL and the sales. In order to reach the targets, the educations are diminished, the wrong transactions of the agents are ignored. These

kind of tolerances end with the misuse of aux and meeting times.

The hours of education is necessary to increase the service quality of the agents and to check them. The main informations cannot be given by the agents of some call centers. This is due to the lack of education.

Motivation of the agents can increase by education which is given by the managers. The stress of the agents will diminish after spending nice time with the managers. They will also be more confident with the new informations and this confidence will replace some of their stress.

Penalty system and the education system will complete each other. The mistakes of the agents damage the reputation of the company. But the penalties are not enough by themselves. The reason of the penalties will be observed before every education to improve the agents in a true way.

A. Evaluation of the Needs of the Agents

A survey group and questionnaires are used for the evaluation. Our universe is the employees of the bank call centers. The employees of the call centers seem to be increasing. Therefore the last report of the TBB can be used to evaluate our sample group.

Table 5. Employees of the Bank Call Centers

		Number of the agents	Number of the support personnel	Number of the managers	Total employees
December 2010	**Women**	4.129	263	422	**4.814**
	Men	1.362	108	224	**1.694**
	Total	5.491	371	646	**6.508**
	Average Age	26	23	33	**-**
Marz 2011	**Women**	4.471	250	432	**5.153**
	Men	1.456	105	230	**1.791**
	Total	5.927	355	662	**6.944**
	Average Age	26	21	33	**-**
Net Difference		436	-16	16	**436**

Source: TBB, 2011.

The agents are our universe and our samplings are all agents. For this reason the size of our universe is 5.927 people. The size of our sampling is 45 people. 30 of these people are working in Istanbul and 15 of these people are working in Anatolia. Some additional 40 people is used to evaluate the success of the call centers who does not belong to our universe. These people are ordinary people who have used the call centers at least once in their life. This survey group is used to show the success of the call center services.

Table 6. Features of the Respondants

AGENTS		ORDINARY PEOPLE	
AGE		**AGE**	
18-26	32	18-26	11
26+	13	26+	29
EDUCATION		**EDUCATION**	
High school	38	High school	10
University	4	University	13
Bachelor's	3	Bachelor's	17
MARITAL STATUS		**MARITAL STATUS**	
Married	5	Married	23
Single	40	Single	17
GENDER		**GENDER**	
Man	19	Man	31
Woman	26	Woman	9
TOTAL	45	**TOTAL**	40

Confirmatory factor analysis is used at the questionnaire. The structure is formed with three factors. First factor is motivation, second factor is adequacy of knowledge and the third factor is need for a punishment system.

CONCLUSION

As the need of a flexible system which enables to arrange the number of the staff increases, so does the need of call centers. The typical customer representatives seem uninterested in working. But the staff of the call centers are followed closely by the computers. It is possible to get promoted by getting high performances. This expectation convinces the agents to work harder.

The level of staff turnover in call centers is high, The turnover of the call centers can be managed through selection (Binning and Adorno, 1998). During any crisis or necessity, the companies can arrange the number of their employees. The call centers will already cause a reduction of the staff. When the reduction is preferred, then new employees will not be hired.

The disguised unemployment is almost completely avoided by the call centers. Even the staff of the call centers sometimes work over their expected limits. The fair system of the call centers motivates the agents to work more and get promoted. On the other hand, the mood of the staff of the call centers has significant impact on the performance. The managers or a group can aim to keep an agent unsuccessful and begin to bother him or her. In other words, mobbing can arise. Mobbing can affect at the call centers faster than any other companies depending on the high stress level of the employees.

The management and the inspection departments have more responsibilities at the call centers. The big magnitude of the transactions and reported numbers of these transactions together with the actions of the staff, makes it more difficult to inspect. The structure of the call centers maket hem more convenient for corruption. Mobbing, promoting the chosen people are mostly seen. The numbers can easily be used in a different way to keep another agent successful, any change at the performance system can alter the successful people.

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