

# OUR GOAL: EASY CUSTOMER JOURNEYS AND HAPPY CUSTOMERS



## AN INTERVIEW ABOUT KNOWLEDGE MANAGEMENT WITH

MATTHEW LEWIS (VICE PRESIDENT OPERATIONS)

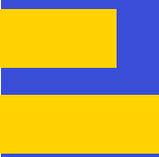
AND MICHIEL VERMEER (HEAD OF CUSTOMER OPERATIONS)

**FROM MOLLIE PAYMENTS**



Anyone who has a webshop or works with online payments knows them. Actually, anyone who has ever purchased something online knows them too. We are, of course, talking about Mollie, a pioneer in the payment industry and one of the fastest growing payment processors in Europe.

Mollie's mission is to become the most beloved PSP (Payment Service Provider) in Europe by making complex financial services easy. In other words, Mollie products are designed to be quick and easy to use, decreasing the need for customer service.



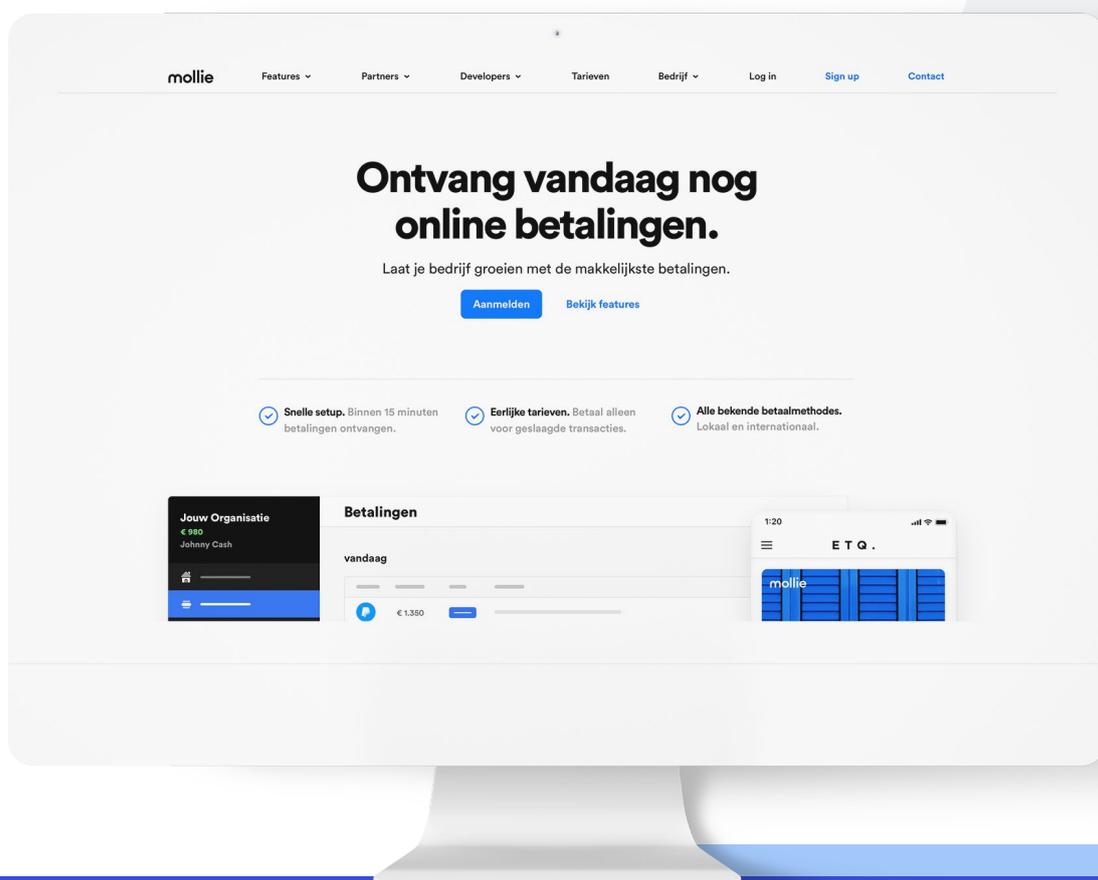
Mollie has worked extremely hard to achieve this goal with the help of TKC digital. How did that go? To find out, read our interview with **Matthew Lewis** and **Michiel Vermeer**, both of whom played a critical role in optimising Mollie's customer service offering.



## About Mollie

Mollie makes processing payments easy, both for local and international transactions and no matter the chosen payment method. The product is user-friendly and is perfect for both small and large companies alike. With a quick and simple setup, merchants can start accepting payments within 15 minutes.

Mollie currently serves almost 130,000 customers and has an international team of nearly 900 professionals, 80 of which belong to the Customer Operations department. Mollie is based in Amsterdam and has offices in several other European countries, including Germany.



## It just wasn't simple enough

**Michiel Vermeer** is Head of Customer Operations. He explains: 'Even before the start of our collaboration with TKC, our goal was for customers to be able to use Mollie products without needing to contact us. Self-service, in other words. Even though the product itself is quite technical, a customer with a small webshop should be able to use it without any problems. Everything in the "backend" is completely arranged for you, such as invoicing, VAT and other financial rules. Then, as now, our motto is "Keep it as simple as possible".'

**Matthew Lewis**, who joined the team last year as Vice President Operations, adds: 'Yet there were still some teams missing guidance at the time. That was no surprise, because our knowledge management was not completely straight. For example, there were no guidelines and the right knowledge was lacking. We didn't have a central source of truth and information was incomplete.'

'So, what happens is that customers can't find their answers on our website either and call or e-mail with their question, sometimes even getting different answers. E-mailing was not efficient either. We did not use standardized email responses, also called macros, so answering emails was quite boring and took a lot of time. We could do better!'



## **TKC to the rescue!**

At the beginning of 2020, Mollie already started improving work instructions and internal processes. But they soon realized that help was needed. Michiel: 'At the time, we had one copywriter, but we wanted to take bigger steps. It was not only about text-based content, but also about the training and development of employees. New employees were trained by their experienced colleagues. Not bad, but everyone teaches differently. So, we wanted to standardize our approach in general. We realized that change management would play a major role in that.'

**'We were looking for help to keep things on the right track and to make quick progress. My manager at the time had previously worked with TKC digital. We started the project in June 2020, just before summer.'**



## Mollie Payments & TKC digital: about the collaboration

**Tessa Schutte**, Senior Business Consultant & Manager Service Content Team at TKC digital: 'When we started at Mollie, the organization was in flux and lacked a structured approach to knowledge management. While customer questions were being answered, they weren't being prevented or handled with the help of an internal knowledge base. Coupled with rapid organizational growth, the challenge of answering customer questions first time right became even more difficult.'

'To improve the situation, we introduced TKC's proven 10-step methodology for knowledge management. Beginning with a Discovery step, where an operational analysis was conducted, we helped define a shared ambition for the future of customer service at Mollie. Our initial focus was on improving customer communication. Looking from the outside in, we advised on what type of knowledge is relevant for the customer through any given touchpoint and at any given stage of the customer journey. We then proceeded to identify and plug knowledge gaps through the creation and publication of documentation across key touchpoints, like the Mollie Help Center and email communications. This was further supported by process improvements and the introduction of working methods designed to help keep everything up to date.'

'Of course, we didn't leave internal Mollies out in the cold. We set up no fewer than 3 internal knowledge bases, each with a different target group. The first knowledge base is for customer service representatives, the second is for members of the Customer Due Diligence team, while the third is for the Risk and Fraud Operations team. There is even a new team that supports daily activities and ensures that the right information (knowledge) is readily available. Everyone is happy, both customers and employees alike!'



## From internal to external focus

At the start, Mollie focused mainly on internal objectives. Matthew: 'We started with what we thought needed improvement, such as the frequently asked questions (FAQ). That was great to achieve a lot in a short period of time. But now we focus on the customer journey. We always ask ourselves how we can really help the customer.'

'For example, we no longer send automatic e-mails that were devised on the basis of our operation, but instead send emails that are specifically aimed at the customer life cycle. Within the life cycle one of the most important processes is turning a prospect into a new customer. We look at all the touchpoints of that customer and where problems occur and then find a solution for that. We also check whether our communication is consistent within the organization. After all, customer contact does not only take place with the customer service department.'

## Help! Due to the corona pandemic, everyone wants a web shop...

The importance of this was clearly evident during Covid-19. Michiel: 'We started at the beginning of 2020, when the corona pandemic kicked off. The whole world stayed home and turned to online ordering. So, everyone suddenly started a web shop, and the number of customer contacts per day quadrupled! We then had to throw some new employees into the deep end...'

'But seriously, it used to take a long time before someone was fully up to speed. Employees started with answering e-mails to build up knowledge before handling phone contacts. With knowledge management done right, new people can quickly find the right answer to questions.'

'For example, we first reduced it to about a month, and now new employees are already productive after a week or two to three. A great achievement, one that benefits both customers and employees. It's also great for us because so many support employees decide to build a career here at Mollie. This is wonderful because they have so much knowledge!'

## Collaboration with TKC felt like a partnership

How did it go, the collaboration with TKC? Michiel: 'Tessa Schutte (Senior Business Consultant & Manager Service Content Team at TKC digital) was involved from the start. We started by digging into our processes. Honestly, I wanted to speed things up in the beginning. In my opinion, the half-day or full-day workshops were quite high-over and theoretical.'

'But it turned out that this was a good thing because once we got started it went really well. The focus was also on speed because we were in the middle of the corona pandemic. Maybe we could have worked more in parallel, but on the other hand, and because of this thorough approach, we had little to no rework. Our team was relatively small and inexperienced at the time, so we really needed that help.'

'One of the biggest changes was to our own process. Previously, we had mostly informal routes to getting things done. Now everything is standardized, and we also work with Jira, for example. Tessa is leaving soon because we are now, together with new colleagues, capable ourselves. She also helped us tremendously with job descriptions and job applications.'

Matthew adds: 'Yes, it was really a partnership with TKC and especially with Tessa. She felt like an internal colleague, not a consultant. It even felt a little uncomfortable that we were replacing her!'

Of course, Tessa was not the only TKC colleague at Mollie. Matthew: 'We usually had about four TKC-ers walking around at the same time, copywriters in addition to the Business Lead. The great thing about them is their experience, which allows them to get started right away. They understand the business very well. The only thing I sometimes found difficult is that they were not present five days a week. That is not possible by the way, because normal business continues and internal colleagues cannot be working full-time on the project either.'



## Flexible, but strict in approach

Was everything just hallelujah? Michiel: 'Well, in the beginning we really had to get used to each other. What I just said: I wanted to go fast and TKC wanted to work much more thoroughly, but we soon met in the middle. It was nice that TKC was flexible in this without abandoning their own proven working method, because that works.'

'Yes, it was really a partnership with TKC and especially with Tessa. She felt like an internal colleague, not a consultant. It even felt a little uncomfortable that we were replacing her!'

## Less problems, less customer contacts

Two years after the start, it's time to look back. Matthew: 'We see that the Customer Contact Rate decreased enormously. I don't lie when I say that we have halved in percentage. We now have an up-to-date help center, so customers just don't reach out as much as they did.'

Michiel adds: 'The overall contact rate has decreased, but what you see is that it has a huge impact in certain areas. For example, when new customers have to provide certain documentation. We first got quite a few questions about that. Now, we do not get any questions at all because we guide them through the process step by step. Except when the customer gets blocked at a certain stage and cannot continue, but then we want them to contact us.'

These are the measurable results, but of course there are also plenty of other signs that it is working well. Michiel continues: 'First of all, we hardly hear that something is wrong anymore. In addition, certain questions occur less and less frequently, because, for example, people have a direct link in their dashboard to the FAQ. Think of requesting customer details, for example. They can now go directly to a document with examples. Lastly, our internal fundamentals are really good. Learning & development is quite tough for us because there is so much to know. But now you don't have to know everything heart. You can look it up quickly instead!'

## What's next?

Good knowledge management is never finished. What's next for Mollie? Michiel: 'Knowledge management is now Business as Usual. The basics are in place, and we keep the knowledge base up to date while also expanding its coverage. The same applies, of course, to new products. There is a lot going on, so we can still improve a lot in the same area.'



**Goed kennismanagement is nooit klaar!**

## Time to look back

After an intensive project of two years, an important question is: do you have any tips for other companies or organizations looking to improve their customer service and internal knowledge management? Michiel: 'I underestimated the impact. Everything you do is customer facing. I have also written articles and sent out information myself, and my takeaway was that tone of voice is so important. You really have to take the time to do that right. I wasn't very aware of that because I used to do more internal projects and focused on our own processes.'

Matthew adds: 'Still, I wouldn't have done anything else than we did. Maybe we made some things harder than they were in the beginning. But we soon learned that it is better to just start small and then adjust where necessary. I really think we did a good job!'

## There are more 'Mollies' walking around!

The conclusion is clear: the cooperation was very nice. Michiel: 'Yes, that was great, the TKC-employees have become like Mollies! As externals, they were really part of the team. That also helped enormously with stakeholder management, because that's where Tessa and I worked together a lot.'

'It is a real pity that our cooperation is now ending, but it is time to continue on our own. We're ready! But I will absolutely contact TKC digital again in future. We are proud of what we have achieved. We are happy to share our knowledge and experience!'



*Before joining Mollie Michiel worked in several different roles within the financial services industry and 4,5 years as a consultant with a focus on Lean and Six Sigma. After joining Mollie, Michiel worked for 2 years as a Strategy & Planning manager where he was involved in the start of the engagement of TKC within Mollie. Since February he is responsible for the Customer Support department and the Maastricht location.*

*Matthew originally comes from South Africa but has settled in the Netherlands as of 2017. He started his career off in Banking Operations before joining the Operations team at Uber where he was until joining Mollie. Matthew has been with Mollie for 1.5 years now where he leads the Central Operations team which is responsible for all the process design and enablement of the operations teams. One of the teams within Central Operations owns the Knowledge base and drives adherence to this knowledge base for operations which is where the partnership with TKC was focussed.*

