

Let's Talk Business

For Ted Rogers Students

These reports describe industry sectors and career paths of interest to Ted Rogers students and alumni. Each report leverages BCH employment data and the expertise of our staff. This collaborative effort engages staff, students, alumni and the University Business Librarian.

A Day in the Life of a Quality Assurance Team Lead

Tiana Crosbie, an HTM Alum of TRSM, is currently working as a Bilingual Quality Assurance (QA) Team Lead at KOHO. Some of her previous roles included Hostess at the Ritz-Carlton Hotel and Gold Lounge Attendant at Fairmont Hotels & Resorts. Tiana leveraged transferrable skills from her previous hospitality-focused roles to land employment at KOHO - she is living proof that a finance background is not a strict requirement for fintech.



KOHO is a Toronto-based fintech firm providing banking services to Canadians. They are rooted in the belief that better financial solutions exist for all Canadians and have set out to build them.

Q: What do you do on a day-to-day basis in your role as a Bilingual QA Team Lead at KOHO?

A: My mission at KOHO is to **identify gaps in the support process through the audit of our interactions with users**. I identify and complete tasks in this fast-paced, constantly changing environment, and I am especially skilled at metrics-based management - I also know what it takes to make a great experience. My key responsibilities include:

- **Conduct 1-1's** with QA Specialists: I discuss progress using Key Performance Indicators (KPI's); identify obstacles they are facing; provide updates for the week ahead; and catch up on work from the past week.
- **Grade the Grader:** I make sure the manner in which our QA Specialists are grading tickets is consistent with how I would grade that same ticket. Alignment is essential in this department, as we want the score we are providing our agents to be the same regardless of who is grading their ticket.
- **Review Disputes:** In the case of a dispute, I review the rubric criteria for the graded ticket in question, and discuss it with the Team Lead of the Agent.
- **Participate in Meetings** - whether they be team, leadership, or company wide meetings - I have at least 7 a week.
- **Submit Reports** with weekly findings: Surface current QA score performance for the overall team, broken down into individual teams, and by agents.

- **Meet with Platform Partner:** Chat with the QA Platform Manager to discuss obstacles, feature requests, and user experience suggestions.
- **Modify Ticket Completion Trackers:** I consider the hours of work that each QA Specialist will spend grading tickets, which agents need more tickets graded than others (underperforming agents or newer agents), days off for the QA Specialist, and the number of agents assigned to them per week.
- **Plan and Facilitate Team-Wide Calibration Sessions:** I have the leadership team and QA specialists grade the same ticket separately so that when a session is booked and we review everyone's responses, we can see how each person would have marked each criterion within the rubric. This ensures alignment across the team and gives leaders different perspectives on how each of their peers would provide that agent with coaching, regarding the markdowns within the ticket.
- **Surface QA and Customer Dissatisfaction (DSAT) Trends:** That lead to high customer scores, and low customer scores to work cross departmentally with our Product team and improve the user experience, as well as provide Team Lead with areas of opportunity for their agents.
- **Onboard New Hires** to the QA program and platform: This allows them to understand how QA is conducted, as well as how to access the scores and feedback provided.
- **Create Action Plans:** Collaborating with QA specialists to have action plans created for agents performing under department targets, to identify 'low hanging fruit' (conversation handling trends that are quick fixes and could lead to impactful increases to their performance) and well as deep dives conducted into surfacing trends that may take more time and effort.

Q: What technology platforms do you use in your role?

A: **Instant Chat Messaging** system: Allows us to receive emails and chats sent to us by users in the app. Gauge the number of chats handled by each agent, track which conversations occur about which topics, and track the Customer Satisfaction (CSAT) performance provided by our users.

Real Time Inbound/Outbound Phone Platform: Allows us to perform inbound and outbound calls, have a list of all users that have called us, and tag phone calls with the topic of conversation.

Slack: allows me to send company-wide messaging and updates.

Google Calendar: To keep track of my daily agenda, as well as the agenda of everyone else in the company.

Quality Assurance Platform: helps me keep track of all conversations exported from our chat and phone messaging platforms, grade tickets, utilize their reporting features and keep track of the coaching sessions the Team Leads have with each agent.

Workforce Management Application: To process time off for those within the QA Department.

KOHO App: As a visual aid when forwarding user experience suggestions to our product team.



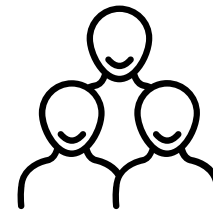
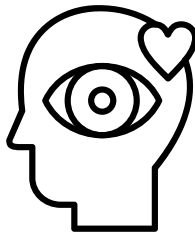
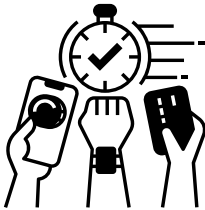
Q: How does your industry impact the world?

A: There are a number of important ways in which this industry is improving the lives of our customers. These ones are top of mind for me.

Convenience: Being able to manage your personal finances from wherever you are eliminates the need to run that extra errand. By having most of the personal finance management tasks available to complete through your financial institutions' app, you're able to accomplish tasks at your own pace, with 24/7 support if you encounter any issues or have any questions.

Intuition: The virtual experience you can have when it comes to managing your personal finances is both neatly displayed on your screen and user friendly. Automated services help reduce the manual work that clients of financial institutions used to have to do to keep track of their finances (ie. budgeting insights, robo-investing, subscription renewal).

Customization: There are good products being released every year that cater to customers that have different needs, and financial status. Companies consistently aim to meet the customer where they are. Providing users with the ability to opt-in to features or products that will help them manage their finances, in a way that works best with their lifestyle, means that the different financial targets each user sets for themselves can make them feel more empowered when they do end up reaching their goals.



Q: Which industry trend(s) should our students be aware of?

- A:
- **Credit Building***: Typically, the way that companies make this feature work for their users, is by taking out a line of credit on their behalf, collecting a subscription fee, and then paying back the loan from the line of credit in increments - that help the credit bureau gauge that the client is able to pay back the loan effectively.
 - **Earned Wage Access***: There are various ways in which companies offer this feature to their client base, but in the simplest terms, the user gets their daily earnings on the same day after their shift was completed. This means that individuals do not have to wait an entire pay period to receive the funds they worked for. The funds are provided to the client and then deducted from their paycheck.
 - **Payment in Installments “buy now pay later”**: This one is straight forward, and it is a bonus when there are no associated fees.
 - **‘Cashless’ Approach**: Merchants only accepting payments through e-transfer, cryptocurrency, credit card, or debit card.

**the trends with an asterisk are features that KOHO provides its own version of to its users in their effort to even the playing field for people that have difficulties achieving credit history growth, as well as benefit from accessing their wages for the day to pay urgent bills when they don't have other funds to use.*

Q: What advice would you provide a TRSM student who is thinking of working in Fintech?

A: My main suggestion would be to drill down on how you envision your experience to be like in the fintech workforce. This can be done by answering the following questions:

What aspect of Fintech appeals the most to you?

- The industry can be lucrative, but aside from the incentive of money, think about what will make it the most exciting for you, and then speak about your passion when you're meeting with mentors, or attendees at fintech networking events. Enthusiasm about something unique in the industry, that makes you know that this is the right industry for you, is a great way to start a conversation. Open the door for yourself, and let people in this industry share what they are most passionate about, as well.

What values are important to you, and what kind of leader do you see yourself working best with?

- The culture you will be a part of can have a significant impact on your overall satisfaction with the role, so dig deep, and think about your ideal work environment - what culture will you thrive in? Then, research companies within the industry that match your vision and your values.

What size company do you want to work for? Think about your answer- what is it about this size that appeals to you the most?

- If you work for a smaller company, such as a startup, you may be expected to utilize different skills than in a more established company. In a startup, you take on roles and responsibilities that are beyond the typical scope of a person in a similar role working for a larger company. This can mean working longer hours with a more varied task list than if you had that same role in a 1500-person company. Some valuable skills and traits for those of you who wish to work for a startup are - adaptability - flexibility - resourcefulness - resilience.

Interested in Connecting?

Interested in finding out more about Koho, upcoming job opportunities, or hearing from Tiana? Click on the following links to learn more.

- [Tiana's LinkedIn](#)
- [KOHO Website](#)
- [KOHO Careers Page](#)



Want to Learn More for Free?



Work Place Culture at KOHO

Click [here](#), to learn more about the culture at KOHO.



KOHO Frequently Answered Questions

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KOHO Blog

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Career Consultant Contributor Tanya Skydan

Tanya is a Career Consultant with 5+ years of campus recruitment experience. Tanya is a TRSM alumni who is passionate about providing students the tools needed to be successful in the workplace today and the future.



Student Contributor Julian Davis

Julian is a 3rd year Economics and Management Science Co-op student, working at the BCH as a Data Analyst. He is passionate about value-driven data science and analytics, particularly in the field of finance and insurance.



Student Contributor Siyaan Sivasunthararasa

Siyaan is a 3rd year Global Management Studies Co-op student working as a Project Coordinator at the Business Career Hub. He is excited to pursue various GMS roles after graduation.