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How to Solve 7 Everyday Contact Center Problems with Analytics

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Introduction

Desktop analytics is becoming increasingly popular. The powerful application effectively speeds up the decision-making process by periodically wading through large volumes of customer data related to interactions. The solution can pinpoint and identify the specific information you really need to monitor the health of your business or to identify problems and bottlenecks. Once indentified, this information can be proactively presented it in a timely, actionable manner to those who need to know.

In conjunction with related applications of the VPI Empower suite, VPI Fact Finder tracks screen actions and data accessed or entered by agents during their customer interactions. It tags recordings of these interactions with identifiers collected from other applications such as the call server, CRM, order processing, collections, sales automation, helpdesk, incident tracking or similar type of system used in the enterprise. The data and events are scraped from your agents' application screens using desktop analytics or pulled via a direct connector to your application database. Examples of call data that can be captured and tagged to recorded interactions are incident report numbers, case numbers, sales order numbers, customer account, sales and collections amounts, caller phone number, credit or discount concessions, return authorization or any other identifier that is automatically captured or manually collected by the agent.

Data captured and tagged to recorded interactions may also include call classification codes and disposition codes. Classification and disposition codes are determined by management. They may be embedded in the type of system the agent is using or manually added. The nature of the call, address change, new order, billing question, product question, cancellation, complaint, or any category established by the contact center, can be gathered directly from a 'Classification' drop down menu field in the system or determined by mapping each classification code to the typical series of screens and fields entered by the agent while handling each call type. A disposition code would indicate the status of the query after the call is completed.

All data and events that are tagged to interactions become searchable and can be reported in conjunction with recordings. This data can be also used to create business rules to automatically classify interactions according to their type and business value for further inspection and analysis.

A very basic application is analysis of handle time. Average handle time (AHT) is one of those standard metrics that have been followed by contact center managers for decades. The general premise is that shorter handle time is desirable, but today many enterprises place greater value on customer satisfaction and revenue growth than cost containment. This means that contact center management must understand the causes of handle time increases before simply determining that handle time is to be reduced. But getting at this information can be very difficult.

Consider the following example of Your Glorious and Wonderful Cable Company.

Your Glorious and Wonderful Cable Company (YGAWCC) has three call centers to cover its wide but sparsely populated service area. For the past three months Amy, who oversees all three contact centers, noticed that handle time for billing inquiry calls at the South region office had been averaging a full minute longer than the other two locations. Amy asked one of her analysts to find out what is happening. The analyst came back in a couple days and explained that the problem is concentrated with 10 of the 50 agents at that location. A review of the evaluation forms for these 10 agents showed that each scored very well on every parameter except handle time. Still uncertain of the cause but quite confident they had identified the culprits, Amy called Tom, the manager of the south location and asked him to have a chat with these 10 agents about handle time.

Rather than jump at Amy's request, Tom monitored a sample of the calls that were substantially exceeding the AHT target. One week later Tom gets back with Amy with an interesting report. He advised that these 10 agents were among a group that had recently participated in a sales training session. Their calls were taking longer because these agents, unlike most of their peers, were trying extra-hard to up-sell callers on a new promotional bundle and trying to dissuade unhappy customers from defecting. Tom looked at the numbers and concluded that the new or retained revenue achieved by these agents more than compensated for the cost of the additional handling time. He also made another interesting discovery. While all 10 averaged a higher than normal handle time three of the 10 averaged higher sales volumes with lower handle times than the other seven. When Tom reported back to Amy he told her he would find out why some agents that were successful at selling were able to do so in a shorter time than others.

He then asked the team leaders to spend some time with these superior performers to find out what they were doing that was different. A few weeks later, after hours of monitoring by team leaders, Tom was pleased to report to Amy that some of his agents had discovered timesaving shortcuts and were focusing on three key sales messages that experience showed were most effective. Tom shared these with others and thereby improved productivity at the entire regional center.

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This little vignette shows that the modern contact center often struggles to extract useful information from the mountains of numbers and text entombed in the bowels of the contact center.

Desktop analytics brings value to the contact center in many ways. In this paper we will show you how the solution can help solve seven major problems faced by contact centers every day.

Seven problems easily solved with desktop analytics

1. Measurement and analysis of first call resolution
2. More effective agent evaluations
3. Optimizing call handle time
4. Campaign analysis
5. Identification of at risk customers
6. Collections optimization and compliance
7. Achieving PCI – DSS compliance

1. Measurement and Analysis of First Call Resolution

First Call Resolution (FCR) has become one of the most closely watched metrics in the contact center. There are good reasons as FCR has significant economic and customer satisfaction implications. On the economic side, about 30 percent of inbound calls require at least one follow-up call. If an agent handles 1200 calls/mo at $7.00/call and 30% are follow-ups then the cost is $2520/agent/month. If the percentage of repeat calls were to drop to 25% the costs per agent would drop by $420 each month. For a 100 Agent call center that equates to over $400,000 per year. From a customer care perspective, FCR is one of the few traditional KPI's that has been empirically demonstrated to directly affect customer satisfaction.

Given these facts, it is surprising that only about half of contact centers currently track FCR for telephone contacts. The primary reason is they simply have no reliable way to collect and report the metric. The VPI Fact Finder computes FCR by drilling into the archive of incoming calls to pull out repeat calls. Repeat calls are defined by management. A good definition would confine repeat from the same customer and on the same subject within a defined time interval. The time interval between repeat calls should be short, say no more than 72 hours.

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VPI Fact Finder makes it easy to bucket repeat calls. Calls can be aggregated on the basis of calling number, customer account number, case number or some other appropriate identifier or combination of identifiers. This large bucket of repeat callers can then be further segmented by call type. For example, how many customers had to call more than once within 72 hours to schedule a service call. Once the universe of repeat calls has been isolated and bucketed, quality monitoring specialists can be assigned to listen to a substantial sample of these calls to get a finer definition of what is causing the high number of repeat calls. Organizations that have already invested in speech analytics will find that that tool speeds up the process greatly. This method of identifying and quantifying repeat calls is much more accurate and less costly than relying on post call surveys which traditionally have very low participation rates. Further, the FCR metric is provided in near real-time and can be calculated for individual sites, teams or even agents.

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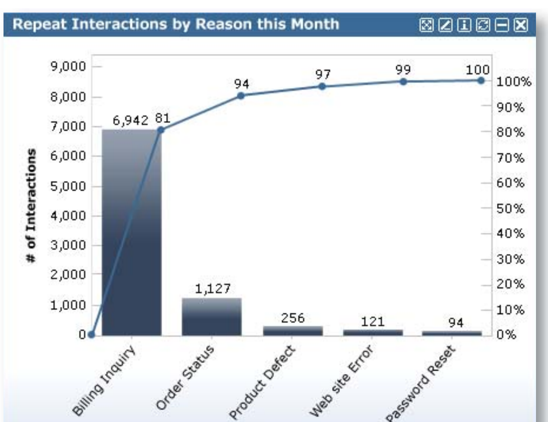

VPI EMPOWER leverages desktop analytics to accurately measure and report on first call resolution metrics.

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2. More Effective Agent Evaluations

No contact center has the time or manpower to evaluate a true statistically significant random sample of monthly agent interactions. The primary aim of monthly agent evaluations should be to improve the performance of the contact center by identifying specific target areas for coaching and training support. Call selection must be purpose-driven rather than random. Desktop analytics software enables call monitoring selection on the basis of multiple criteria;

- call type
- call length
- after-call wrap time
- number of transfers
- number of holds
- customer type
- location
- disposition code
- repeat callers
- account balance
- payment or purchase order patterns
- credit score
- loyalty program number
- customer/account ID
- case ID
- others, limited only by data available to capture

You can even combine call criteria to more precisely target the calls and accounts that need the most attention – for example all calls from VIP customers that have a balance of $5000 or more that exceeded six minutes of handle time. Different groups of calls can then be automatically associated with the most appropriate evaluation forms and even training content that targets a specific business objective, such as identifying causes of and reducing order cancellations.

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3. Optimizing Call Handle Time

As we showed in our mock case study of Your Great And Wonderful Cable Company, desktop analytics can identify opportunities for handle time improvement by uncovering the call types, processes, and policies that are unnecessarily increasing handle time and wasting valuable resources. Agents typically access 3 to 5 separate applications when processing a transaction call but the number can be much higher, up to 30 in the most extreme situations. Some agents zip through multiple applications while others may struggle. With the desktop analytics tools managers can review the screen actions of individuals that customarily complete transactions in less time than others. This exercise will often uncover shortcuts that some have learned or perhaps even spotlight procedures or policies that hinder successful call completion and unfavorably impact customer satisfaction.

The VPI Fact Finder identifies the beginning and end of key call segments within the call handling and after-call wrap process, based upon the screens and fields within applications accessed by the agent.

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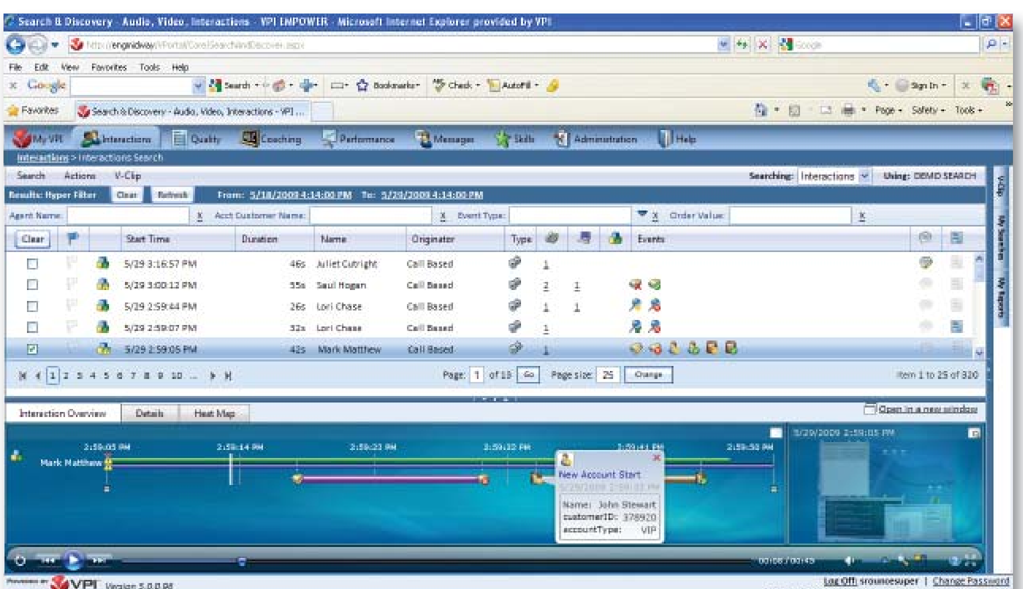

VPI EMPOWER identifies the start and end of key inter-call segments as well as after-call work time so that handle time of those processes can be analyzed and optimized.

The following handle time metrics are made available for tracking and analysis.

Average Talk Time (ATT) – Average duration of phone calls.

Average Wrap (After Call Work) Time – Average time between the end of the last call segment in an interaction and the ending application event.

Total Handle Time – Average Talk time plus Average Wrap Time.

Transfer Rate – % and # of calls transferred by agent and group within a defined period of time.

Total number of Transfers – # of calls transferred by agent and group within a defined time period.

Total number of Holds – # of times a caller is placed on hold during a single event.

Event Handle Time – Average time it takes from the start of an application event (i.e. start order, open case) to a commit application event (i.e. complete order, close case).

Managers can analyze any of these metrics by call type to identify particular categories of calls that are most likely to require more time and effort by the agent.

4. Campaign Analysis

The marketing whizzes at Your Glorious and Wonderful Cable Company (YGAWCC) came up with a novel concept for promoting their new digital telephone service. The idea was to give all current Internet customers a 90 day free trial and if after that the customer wanted to keep the service YGAWCC would boost the rate by about $25 a month. The catchy marketing name was the "New Glorious and Wonderful Bundle." The theory was that once people actually used the service, their fears about leaving the trusted telephone company would be overcome and the vast majority of customers would want to stay with the new service. The advertising agency quickly turned around a new ad that urged customers to call the toll-free number to place orders or get more information. About two weeks before the ads were scheduled to run a marketing specialist prepared a Q&A for the contact center which basically explained key selling messages and procedures for taking new orders. Since the service was new, most contact center agents had little or no prior training on the digital voice service.

Given her earlier experience with the handle time dilemma, Amy, the contact center manager, had previously invested in the VPI EMPOWER software package. She assigned a reason code for all calls in which the promotion was mentioned and a disposition code to indicate the results of the interaction.

Two weeks into the promotion Amy was puzzled that call traffic was much heavier than expected but actual sales were disappointing. The VPI EMPOWER software showed that calls about the new promotion involved a surprisingly high number of transfers or holds, and agent callbacks. She assigned her quality monitoring specialists to review every call and email that was tagged as a promotion call and had a disposition code that indicated no sale. The team quickly discovered the root cause of lagging sales. Agents were getting a lot of questions they could not answer;

- *Can I keep my old phone number?*
- *What is the installation cost?*
- *What if I have two lines?*
- *Can I still make emergency calls to 911?*
- *Will the service work during a power outage?*
- *If my Internet service goes down, will I also lose my telephone service?*
- *Can I keep the same long-distance carrier?*

Agents did not have answers to all these questions and were furiously contacting subject matter experts. The inability to get quick and accurate answers only reinforced customer concerns about giving up traditional telephone service. Amy set up a meeting with the marketing director to go over her findings. It was quickly determined that the agents needed in depth classroom and ongoing desktop training on the new service as well as an expanded Q&A for their knowledge base. After these fixes were in

5. Identification of At-risk Customers

In today's economy customer retention is a paramount objective of top management. It is very difficult and costly to attract new customers but surprisingly inexpensive to retain customers that may be at risk of defecting to a competitor. Customer churn can be very expensive. The consulting firm Booz Allen Hamilton estimated that for a wireless carrier with a subscriber base of 5 million customers and an annual churn rate of 30%, annual losses from customer churn could reach $870 million. This is a combination of lost revenue from customer defections and the cost of replacing the lost customer.

The problem is that organizations often don't know which customers are at risk until they call to cancel their service contract or simply stop buying your brand. There is no easy formula for predicting which customers are at risk, but analytics tools can bring a lot of clarity to the characteristics the company should look for. A good place to start is to bucket all customers that defected within a defined time, based on disposition codes, then examine the reason codes associated with each defection. A deeper dive will entail analyzing selected KPI's for just a group of defectors, particularly known predictors like first call resolution rates. The analyst will also look up other data associated with defectors to spot any commonalities such as location, purchase history, regularity of bill payment, and frequency of service calls. Once all calls have been categorized for inspection using desktop analytics; speech analytics could be very valuable to further automate the examination of all cancellation calls within a defined time to help identify and quantify leading causes.

These steps will provide insight into possible predictors. Once a map has been prepared of likely defectors, the next step is to categorize all customers with similar characteristics and consider some initiatives such as outbound courtesy calls to find out if these target customers are completely satisfied. Some firms even provide incentives that agents can use at their discretion to retain high-value customers.

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6. Collections Optimization and Compliance

The goal of both in-house and third party collectors is to collect all or a substantial portion of the outstanding debt as efficiently and cost-effectively as possible. However, there are two important differences. First, in-house departments strive to retain the customer especially if the delinquent customer has had a good record in the past and appears to be just going through some difficult times. The collection agency's primary incentive is to collect on outstanding debt. Their compensation relies on it. This is not to say private collectors are indifferent to debtors as frayed relationships reflect poorly on both the agency and their clients but ultimately they are results driven.

The other major difference is regulation. Agencies are regulated at both the federal and state levels. The primary federal legislation governing the collections industry is the Fair Debt Collections Practices Act (FDCPA). In-house organizations are largely exempt from the FDCPA but still have responsibility for protecting consumer privacy, avoiding fraudulent practices, and most importantly – maintaining a positive reputation for their firm.

While the FDCPA generally applies only to third party collectors, some states such as California have state consumer protection laws which mirror the FDCPA, and regulate original creditors as well. Both third-party and in-house collectors must also be familiar with state bankruptcy and consumer protection laws.

Abbreviated List – FDCPA Requirements	
When calls can be placed	After 8 o'clock antemeridian & before 9 o'clock postmeridian, local time.
Who can be contacted	Collectors may only discuss matters of personal debts with the individual responsible for the debt. If the debtor has an attorney then communications must be routed through the attorney, unless the attorney is unresponsive. Debtors that have filed for bankruptcy may not be contacted.
Where calls can be made	Collectors may not contact consumers at any place that is inconvenient to the consumer unless authorized by the consumer or a court of jurisdiction. Collectors may not contact consumers at their place of employment if they have reason to believe the employer prohibits such calls.
Collector identification	When calling debtors, collectors must identify themselves, including the name of their firm, and explain that the purpose of the call is to collect a debt ("Mini-Miranda"). When calling third parties for the purpose of locating debtors, collectors must state their name and explain that he or she is calling to confirm or correct information about the debtor's location.

Ceasing telephone communication	If a debtor refuses in writing to pay a debt or requests in writing that the collector cease telephone calls, then the collector must honor the request.
Harassment or abuse	A debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt. A debt collector must not use profane or abusive language. A debt collector may not abuse or annoy persons by repeatedly calling their number and allowing the phone to ring continuously.

Desktop analytics can improve the collections process and help assure compliance in several ways. All collection functions whether in-house or third-party classify their accounts on several parameters. Examples include size of balance outstanding, credit score, days outstanding, type of account, collection status and many others. The analytics feature will tag each account by classifier to simplify later analysis. The disposition code indicates the current status of the account, such as currency on any settlement agreements. Alerts can play a valuable role. For example, in VPI EMPOWER, if an agent issues a payment extension longer than 30 days, then that interaction can be automatically flagged with a red flag and it will show in the manager's real-time 'Flagged Media' alert list for further inspection and may indicate a need for more training.

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Most importantly, desktop analytics can help identify best practices that help speed collections of overdue accounts. Collectors must follow specified processes when negotiating debt settlements. This often means navigating through multiple applications and accessing or entering data. The system tracks agent practices with regard to accessing and use of these applications and can highlight collectors that have discovered the most productive ways to complete the required processes and spotlight costly errors.

7. Achieving PCI-DSS Compliance

Contact centers can become unsuspecting targets of cyber criminals. Outbound telemarketing centers, inbound centers that engage in up-selling and/or cross -selling, service providers, and collection companies always take payment in the form of credit or debit cards. The card information is typically entered into a CRM or other sales automation software and may be recorded by voice and screen recorders. And there it resides - thousands and even millions of card records inviting remote criminals or even greedy employees to extract for personal gain or sell into a sophisticated secondary market. The payment card industry (PCI) established a Council to define technical standards aimed at minimizing the risk of cyber crime to the misuse of credit cards. The Council subsequently issued a Data Security Standard (PCI-DSS) which details security requirements for members, merchants and service providers that store, process or transmit cardholder data. Contact centers and other organizations that accept credit card payments are generally prohibited from archiving sensitive information such as account numbers and security codes after payment authorization has been received. The VPI Fact Finder analytics application can detect when an agent enters a screen with sensitive information, when sensitive information is inputted, and when they leave a screen containing sensitive information. VPI has the ability to mute audio and mask screen video during this sensitive portion of the call.

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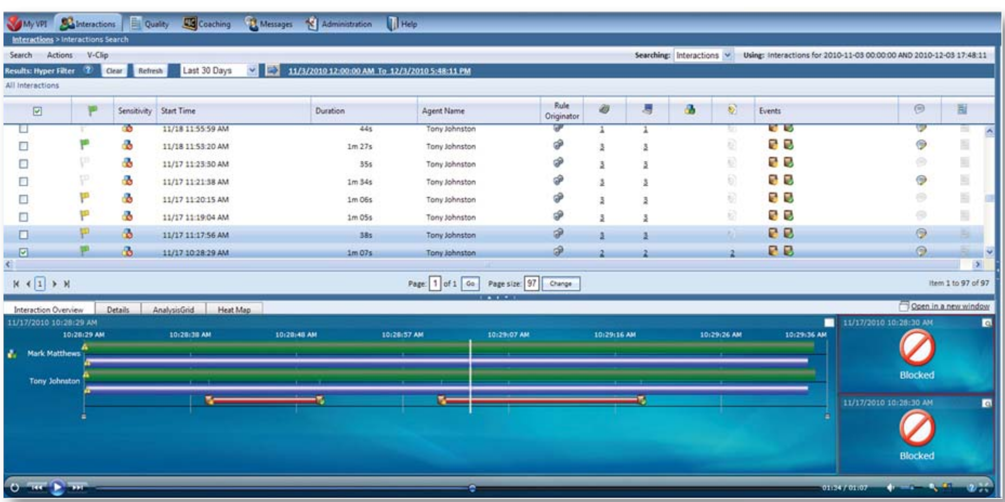

The VPI recording solution has the ability to mute out the audio and mask out the screen video during segments of the call containing sensitive PCI data.

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Summary

If you think you are awash in data, you are not alone. Few functions in the enterprise produce as much data as the contact center. The problem is that data is not necessarily information. To extract meaningful information from raw data requires analysis. Contact centers have struggled with the analysis piece for decades. There are some very sophisticated and costly text mining solutions that can rapidly crawl through mountains of structured and unstructured information, finding that proverbial needle in the haystack. But for day-to-day applications within the contact center, desktop analytics provides a very easy to use, cost effective and actionable tool that saves time, improves decision-making, and helps avoid costly errors or compliance violations.

About the Author

Dick Bucci is Chief Analyst at Pelorus Associates (www.pelorusassoc.com) where he specializes in public safety and contact center technologies. He has authored eight in-depth reports on workforce optimization applications and numerous articles and white papers. Dick is also managing director of Technology Marketing Associates, a marketing consulting firm. He has over 30 years of experience in the telecommunications industry.

About VPI

VPI (Voice Print International, Inc.) is a premier innovator and provider of Next Generation 9-1-1 multimedia communications recording, quality assurance and workforce optimization solutions for government agencies, first responders, emergency service providers, security companies, and enterprises worldwide. VPI is a US-based company and a dedicated APCO and NENA Next Generation Partner Program member. More than 1,300 customers in 50 countries rely on VPI's award-winning suite of communications center solutions to capture, analyze, evaluate, and share their recorded communications. In addition to secure records management for evidentiary purposes, VPI solutions enable federal, state, local, and private agencies to ensure compliance with policies and regulations, improve the quality of their mission-critical voice and data interactions, maximize the performance and retention of their staff, and deliver first-rate customer service. For more information, contact us at 1-800-200-5430 or visit www.VPI-corp.com.

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