WHITE PAPER

# Laying a Solid Foundation for Contact Center Automation

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# Deceptive Simplicity

On the surface the workings of a high performance call center look simple. The call comes in, the caller responds to automated prompts using a keypad and the call is placed in the queue of a service center. Eventually the call cycles to the top, the representative answers the phone and — *POP!* — the computer screen fills with detailed customer information.

**BENEFITS OF A WELL-MANGED CONTACT CENTER**

- Increased customer satisfaction with consistent, superior customer experience
- Increase quality control by promoting industry best practices.
- Increased competitiveness
- Identify and leverage cross-selling opportunities to deepen customer relationships
- Improve bank acquisition transition, if required.

Looks can be deceiving, however, which explains why companies seeking to implement or upgrade a call center routinely underestimate the scope of the undertaking. This is often reflected in the general language organizations use when submitting RFPs to vendors and consultants - requests as broad as “I need a call center solution” or "We want CTI."

This lack of clarity is a problem, of course, and banks going into a call center initiative believing that a shrink-wrapped, “hands-off" solution exists are in for a rude awakening. Significant call center improvement cannot be realized until bank executives commit time and energy to the effort, and better sooner than later. Tough economic times and intensifying competition translate into a scarcity of customers. Optimal customer service via a highly functioning call center is more important than ever. The devil truly is in the details of a call center initiative, even if they are hidden from view at first glance.

# A Technological Challenge … and Much More

Increasingly diverse customer call technologies translate into more choices for the bank and more variables with which to contend - from telephones and voice response units to databases and core applications, to Web-based self-service portals to online chat. The *call* center of yesterday has been transformed into the *contact* center of today.

Data consolidation plays a large role in making this evolution happen. A financial institution's customer will likely have multiple product relationships: deposit accounts, loan accounts, and more often than not, a debit card tied to one or more deposit accounts. A credit card record, bill payment provider and Internet banking provider likewise may be in the mix. Some or all of these systems of record probably exist outside of the unified core applications.

The ultimate goal is to provide a single customer record that provides a simplified, unified view of the customer. This view appears on the contact center agent’s screen with an intuitive, well-designed navigation scheme where the user need only click once or twice to go from any account to any related account or customer.

Customers expect convenience and choice, and their service expectations rise even as self-service channels drive greater numbers of more complex requests to contact center representatives.

What many banks don’t realize, however, is that leveraging this complicated new wave of technology requires vision beyond the purely technological. A solid business assessment that can align enterprise goals and strategies with all aspects of the contact center is needed. This assessment reduces project risk, increases return on investment, and raises the customer experience to the next level.

It’s an approach that requires the bank to take a step back before moving forward, to evaluate its organization and form a viable implementation plan. It means planning ahead and crafting managed strategies to attain measurable goals, otherwise the usability of technology can be compromised - perhaps applied to outdated procedures or misaligned with the organization's objectives. The perceived failure of most CRM technology implementations to meet expectations in the1990s is perhaps the most glaring example of poor results stemming from inadequate pre-initiative planning.

# Toward a Complete Solution

A quality process assessment, on the other hand - one that takes all aspects of the organization into account - creates a foundation for technology deployment that can consistently exceed expectations for budget, project timelines, and ROI. It incorporates:

- **Strategic Positioning** - Defining what the center will do, how it will do it, and what it will cost.
- **Human Resources** - Optimizing the interaction between customers, branches, and the call center.
- **Productivity/Efficiency** - Ensuring processes enable effective customer service.
- **Performance Metrics** - Maximizing customer satisfaction and center performance.
- **Facilities** - Providing the appropriate environment
- **Technology Infrastructure** - Implementing appropriate technology to support center's mission.

## The Right Team

Banks expecting to construct their contact center initiative relying solely on the input of their technology department or telephony vendors should realize the pitfalls of that approach. While expert in their specific areas, these individuals on their own rarely bring enough breadth of perspective to anticipate all the integration needs of the organization and how contact center technology fits into a broader vision.

Successful contact center implementation requires a diverse team, a mix that begins with one or more senior executives (including an executive sponsor), I.T. management, the senior vice president responsible for customer satisfaction, the customer contact center manager, and participating vendors if known. Shift supervisors and team leaders who oversee daily call performance, provide second or third level support, and facilitate escalation management may also participate, depending upon the size of the organization and its contact center.

This group will be positioned at the beginning of planning, maintaining a presence as the initiative matures. They help create and enforce process excellence (coaching and training, quality monitoring, etc.), realistic department budgets, and call center performance metrics.

## The Right Model

Once the team is identified and their roles defined, they are ready to perform within the boundaries of the kind of disciplined contact center design and implementation model shown in Figure 1:

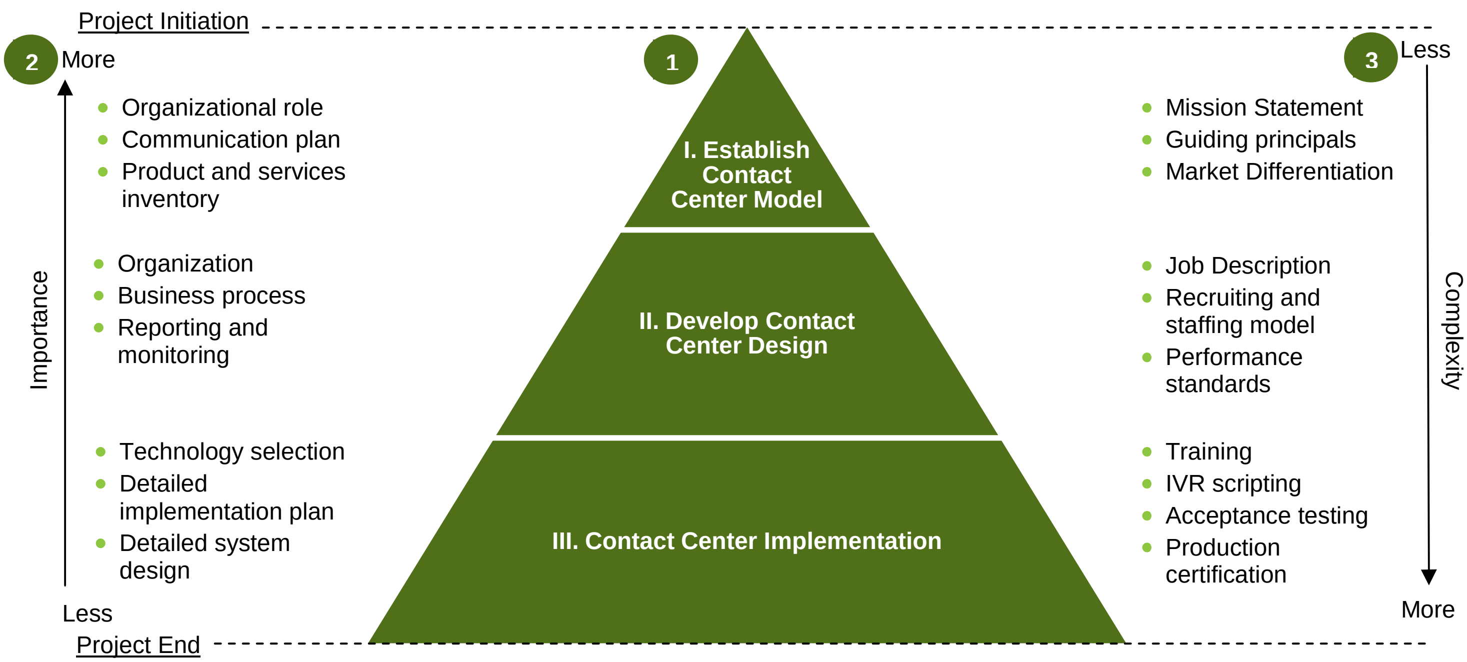


***Figure 1. Planning Model for a Contact Center Initiative.***

There are three stages to this model initiative, represented in the pyramid at the center of the above illustration ***(1)***. In chronological order, from top to bottom, they are:

**I. Establish the Call Center Model**

- Determine the reason for the contact center.
- Determine the bank's needs.
- Identify process decision-makers.
- Secure executive commitment.
- Identify the suite of services to be provided.

**II. Develop the Design**

- Outline the steps required to reach the goal.
- Determine the players and their roles after implementation is initiated.
- Identify who is to be held accountable during the lifetime of the project and for what.
- Define the metrics that will be used.
- Define the performance standards, if any, that will be used.
- Make allowance for reassessment and realignment if it becomes necessary.

**III. Implement the Call Center.**

- Detail system design.
- Select technology:
  - Telephony
  - Quality assurance call recording
  - Voice processing
- Implement performance measures.
- Manage multiple vendors (if necessary).
- Initiate initial and ongoing training.

On either side of the pyramid, listed down vertical axes, are sets of tasks that will take place as the initiative unfolds. The left-side column ***(2)*** indicates that tasks early in the process are the less complex but have higher importance. Conversely, the right-side column ***(3)*** suggests that as the project progresses tasks increase in complexity over the life of the initiative, but have less overall importance to the project. While there is less complexity at the beginning of the process, these "simple" tasks are by far the most important for they are the foundation upon which everything that follows is constructed. This is a variation on the old business adage that advises, "Plan your work, then work your plan." Early false steps can derail implementation further down the line.

# Considerations for Three Common Concerns

While understanding high level goals and moving methodically forward reduce the chance of failure, even the best methodology is not fail-safe, especially given that technology and customer expectations constantly change. With that in mind, here are some tips on how to handle common concerns that may bubble up from under during an initiative.

## Defining Performance Metrics

A well-conceived plan makes an allowance for reassessment and realignment, and puts into place the governance that ensures actions get carried out in a timely, effective manner. Key metrics already should be in place to help measure how the center is doing in terms of its goals - one certainly wouldn't want to scramble to create a measuring stick in the heat of the moment - so an accurate assessment of performance can be ascertained. Something may feel like it is slipping away due to outside forces and competitive pressures, but that doesn't necessarily mean it is. Objective measures designed to align with the needs of the bank can cut through the noise and provide a clear picture of events.

A few other caveats to keep in mind: one has to look beyond mere cost savings. Contact center projects are trickier in terms of defining effect on revenue. For example, it is perfectly legitimate to expect a rise in sales from an effectively run contact center, *if* there is the understanding that it might take time given the necessity to develop staff through ongoing coaching, training, measurement and feedback. In addition, the bank must consider that it could well be realizing gains from its contact center in other, not-so-obvious ways, such as reducing customer churn. None of this should be surprising if the financial institution has done its planning and mapped out possible outcomes.

## Positioning Computer Telephony Integration

There is no shortage of compelling demonstrations that show a ringing telephone answered by an agent as, simultaneously, the customer's information screen displays. The rep quickly and efficiently answers all questions with a smile, and moves on to the next delighted customer, often with the implication that the project will be financed by the money the bank saves from reducing call durations.

In theory, technologies like Computer Telephony Integration (CTI), interactive voice response, and customer relationship management can deliver this superior customer experience, and as a key differentiator in the marketplace drive higher retention and, ultimately, higher revenue through cross-selling opportunities.

The key to CTI is the integration driving it, a truism that can be easily missed at first. For example, it is relatively easy to evaluate and select the best related technologies to fold *into* your initiative, but the entire process can be a disaster if the existing infrastructure can't handle the new products.

### Determining the Role of Voice Over Internet Protocol (VoIP)

Network convergence is a term applied to combining the enterprise telephone network and the Internet Protocol (IP)-based data network into a single, unified architecture. Even traditional telephone service providers are rapidly moving away from "circuit switched" to "packet switched" technology otherwise known as Voice over Internet Protocol (VoIP).

VoIP has the potential of reducing costs while at the same time enabling new levels of integrated communication capabilities, such as the "universal interaction queue" which can unify the management of incoming voice calls as well as a variety of other customer interaction channels such as online chat and e-mail. The upside here is consistent service levels, comprehensive management and reliable tracking of customer interactions regardless of how the customer chooses to contact you.

On the surface, this looks like a strictly technological decision clearly in the domain of the IT department or a single technology vendor. But for whoever is ultimately responsible for customer satisfaction as well as the contact center manager, laying down a solid foundation of mission, goals, and strategies is still the essential first step in taming the demons and delivering a successful contact center implementation.

### Reaching Your Destination

If there is one mistake that banks and other organizations make in terms of their contact center strategy, it is an inability and/or unwillingness to accommodate the unknown. They fail to look beneath the surface; they assume that technological success relies entirely on technology. As we have seen nothing could be further from the truth.

A financial institution must understand that the journey to realizing a best-of-class contact center is a longer one that traverses the dynamic, changing landscape of the enterprise itself. Like any journey, successfully reaching a destination as rapidly and economically as possible relies upon well-reasoned planning - mapping out the route, following key landmarks, monitoring and reassessing direction, taking every foreseeable contingency into consideration and anticipating that the unforeseeable will happen before the first step is taken. It's the best way to assure your contact center is transformed into a center of excellence for your entire financial institution.

## For More Information

The FIS Consulting team of specialists comprises practitioners in financial services, operations, technology, risk management and retail and commercial banking. Our expertise spans the many facets of bank improvement efficiencies. We deliver measurable results to increase efficiency, grow revenue and improve profitability.

For more information on FIS Consulting, call 800-822-6758 and or visit fisglobal.com.