



# The Inner Circle Guide to Customer Engagement & Personalisation

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The Inner Circle Guide to Customer Engagement and Personalisation – UK edition

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# Optimize customer experience for growth



**BOOK MOMENTS DEMO**

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Infobip is a global cloud communications platform that enables businesses to build connected customer experiences across all stages of the customer journey at scale, with easy and contextualized interactions over customers' preferred channels.

Accessed through a single platform, Infobip's omnichannel engagement, identity, user authentication, security and contact centre solutions help clients and partners overcome the complexity of consumer communications, grow their business and increase loyalty— all in a fast, secure and reliable way.

With over a decade of industry experience, Infobip has expanded to include 65+ offices on six continents offering natively built technology with the capacity to reach over seven billion mobile devices and 'things' in 190+ countries connected to over 800 telecom networks.

The company serves and partners with leading mobile operators, messaging apps, banks, social networks, tech companies, and aggregators.

**Contact:**

t: +44 (0)20 7837 4180

a: 35-38 New Bridge St, London EC4V 6BW

e: [UK\\_Sales@infobip.com](mailto:UK_Sales@infobip.com)

w: [www.infobip.com](http://www.infobip.com)

[Facebook](#) / [LinkedIn](#) / [Twitter](#) / [YouTube](#) / [Instagram](#)

## ABOUT THE INNER CIRCLE GUIDES

“The Inner Circle Guide to Customer Engagement & Personalisation” is one of the Inner Circle series of ContactBabel reports.

Other subjects include:

- AI, Chatbots & Machine Learning
- Cloud-based Contact Centres
- Customer Interaction Analytics
- First-Contact Resolution
- Fraud Reduction and PCI DSS Compliance
- Omnichannel
- Outbound & Call Blending
- Remote Working
- Self-Service
- Voice of the Customer
- Workforce Optimisation.

They can be downloaded free of charge from [here](#).

The Inner Circle Guides are a series of analyst reports investigating key customer contact solutions and business issues. The Guides aim to give a detailed and definitive view of the reality of the implementing and using technologies, how best to address these issues, and a view on what the future holds.

As well as explaining these solutions to the readers, we have also asked the potential users of these solutions whether they have any questions or comments, and we have selected several of the most popular to ask to the report’s sponsors. The answers to these are distributed throughout the report and give interesting insight into real-life issues.

Statistics within this report refer to the UK industry, unless stated otherwise. There is a version of this report available for download from [www.contactbabel.com](http://www.contactbabel.com) with equivalent US statistics.

“Small” contact centres are defined in the report as having 50 or fewer agent positions; “Medium” 51-200 agent positions; and “Large” 200+ agent positions.

## THE BUILDING BLOCKS OF PERSONALISATION & CUSTOMER ENGAGEMENT

Customer personalisation has long been within the remit of organisations' marketing departments which, despite doing so at scale, try to make new and existing customers feel that offers and products are tailored specifically for them.

Moving beyond the mass-production model employed historically in many contact centres, customer personalisation has recently become of great interest to businesses looking to improve their customer experience within the contact centre and other service channels.

By doing so, businesses aim to extend the positive reach of the brand beyond the original marketing touch points, keeping customers positively engaged and turning them into loyal, long-term advocates for the organisation.

To do this effectively at scale, there are numerous requirements, solutions and techniques including:

- a clean and preferably large pool of customer data that is accessible in a timely fashion by any person or system that needs it
- the segmentation of customer types and personas which provide a starting point for understanding the requirements of a particular customer and make successful outcomes more likely
- various customer identification techniques – preferably requiring a low effort from the customer themselves – which can then allow other systems to decide how best this particular customer can be served
- the automated analysis of large pools of customer data will allow businesses to recognise likely customer intent and predict the next best action, whether through a live agent or automated system
- the ability to understand all elements of the customer's history, including all interactions regardless of channel
- the capability to offer consistent levels of service across any channel that the customer chooses to use
- agent assistance and augmentation solutions which can provide an agent with relevant information and suggest successful actions and resolutions in real-time
- the ability not only to ask and measure what customers feel about their experience, but then to act upon this immediately: for many instances of negative feedback, a successful customer rescue can in fact lead to greater long-term advocacy and brand loyalty.

This section of the report looks at how to achieve these requirements, with later sections considering further methods of improving agent-handled customer personalisation and also how self-service and automation can be used to improve customer engagement.

END-USER QUESTION #1:

WHAT DO WE NEED TO HAVE IN PLACE TO CARRY OUT EFFECTIVE PERSONALISATION?



The more unified the customer data is, the more effective the personalisation will be. 52% of customers would want to receive notifications on discounts and offers; 32% want to receive order, purchase, and delivery updates; 31% want to be notified on transactions and payment ([Infobip](#)).

Businesses can create a more reliable customer profile by integrating customer data from all touchpoints, allowing for better personalisation. Personalisation is muddled because consumer data is distributed and siloed across many databases and departments within the organisation.

## CUSTOMER PERSONALISATION'S IMPORTANCE TO CONTACT CENTRE STRATEGY

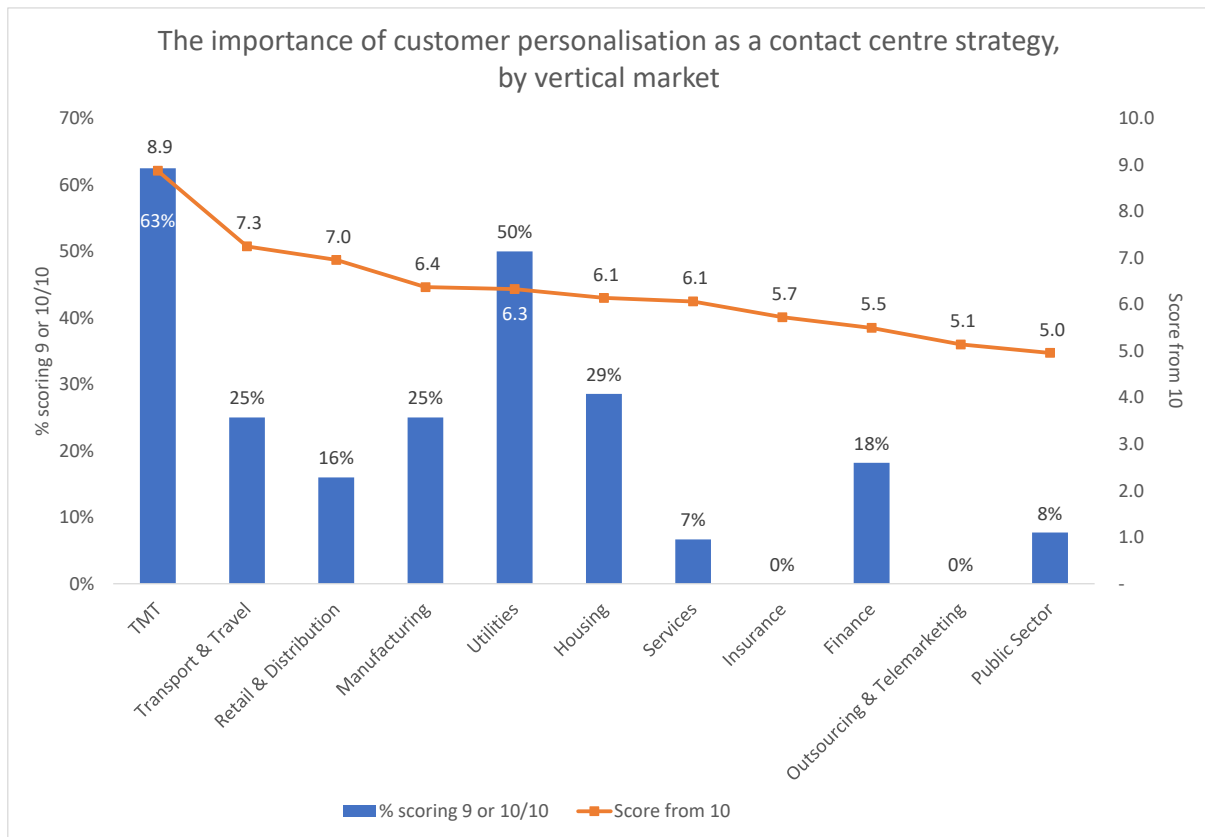
A ContactBabel survey of more than 200 UK contact centres asked respondents to score the importance of customer personalisation on a scale of 1 to 10, where 10 was 'extremely important'. The proportion of respondents scoring at 9 or 10 – showing a major focus – was also noted.

Many sectors, in particular utilities and TMT (technology, media and telecoms), state that customer personalisation is an important part of their contact centre's strategy, and will directly affect the decisions made about the investments made in future.

Personalisation was seen to be somewhat more important for large (200+ seat) contact centres, with 30% rating it at 9 or 10, compared to around 15% of small (<50 seat) and medium (51-200 seat) operations.

22% of service-focused contact centres rate personalisation at 9 or 10, compared to only 5% of sales respondents. Inbound operations are more likely than outbound to consider it important.

Figure 1: The importance of customer personalisation as a contact centre strategy, by vertical market



END-USER QUESTION #2:

WHAT ARE THE MEASURABLE BENEFITS OF PERSONALISATION? HOW CAN I PROVE LIKELY TANGIBLE BENEFITS / ROI FOR ANY INVESTMENT REQUEST I NEED TO MAKE?



The key performance indicators for personalisation can be measured by analysing customer engagement, such as messages opened, URLs clicked, conversion rate, and customer feedback on their experience. For example, 20 % of customers say they have switched brands due to the lack of communication quality, while 47% ignore impersonal messages ([Infobip](#)). If your campaigns are underperforming and your customers are dissatisfied, you should be able to demonstrate the advantages of personalisation and a unified customer data platform.

## INTERACTION ANALYTICS

Customer interaction analytics solutions offer huge opportunities to gain business insight, improve operational efficiency and develop agent performance. In fact, the list of potential applications for this technology is so high that businesses could be forgiven for being confused about how to target and quantify the potential business gains.

This section of the report looks at how interaction analytics can be used to increase customer engagement and provide some of the building blocks for successful personalisation.

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### ANALYSING CUSTOMER INTENT

Customer interaction analytics can provide a solid understanding of why customers are calling. Categorising types of call and then looking for the occurrence of similar types of words and phrases can give an insight into the reasons that customers are contacting the business. For example, a category such as 'sales' might be analysed for patterns, discovering that the words 'delivery' and 'website' are mentioned in a disproportionate number of them. Listening to some of these conversations, it may be found that the website does not highlight delivery times effectively enough, leading to unnecessary calls to the contact centre, rather than the customer purchasing on the website.

The automatic categorisation of calls, based on the types of words and phrases that typically get used within these types of calls, is a starting point. Analytics solutions can then add non-audio data, such as desktop activity or account status, and the tracking of word usage compared with its historical use (e.g. a 300% rise in the use of the phrase "can't log-on" after a software upgrade) can quickly indicate and identify issues that can be handed to the relevant department much sooner than typical inter-department channels could usually manage. Regular references to competitors and their products can be captured, analysed and passed to the marketing or pricing teams to provide them with real-life, rapid and accurate information upon which to base decisions.

From a customer personalisation perspective, this information can be matched against customer profiles, or those which have recently carried out specific actions in order to predict why they are calling, and either offer the correct self-service option or proactively communicate the required information before they even call.

For example, interaction analytics may have identified that a high proportion of customers who have just received a specific letter from the business have been calling in to get clarification: these customers can be identified pre-call through IVR or CLI, and the agent prompted that there is a likelihood that the customer is calling about the same issue with the likely solution then presented on the agent desktop.

Alternatively, these specific customers can be sent an email or SMS proactively to clarify the contents of the letter, which should have the additional benefit of reducing the number of unnecessary inbound calls as well as decreasing customer effort.

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## PREDICTIVE ANALYTICS

Predictive analytics is a branch of interaction analysis that looks at the nature and characteristics of past interactions, either with a specific customer or more widely, in order to identify indicators about the nature of a current interaction so as to make recommendations in real-time about how to handle the customer.

For example, a business can retrospectively analyse interactions in order to identify where customers have defected from the company or not renewed their contract. Typical indicators may include use of the words “unhappy” or “dissatisfied”; customers may have a larger-than-usual volume of calls into the contact centre; use multiple channels in a very short space of time (if they grow impatient with one channel, customers may use another); and mention competitors’ names.

After analysing this, and applying it to the customer base, a “propensity to defect” score may be placed against each customer, identifying those customers most at risk. Specific routing and scripting strategies may be put in place so that when the customer next calls, the chances of a high-quality customer experience using a top agent are greater and effective retention strategies are applied.



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## CUSTOMER JOURNEY ANALYTICS

In the long-term, the use of interaction analytics will improve the customer journey, as many business process improvements will be enabled by the complete understanding of what is happening each step of the way, whether within the customer interaction cycle, or in one of the other processes occurring elsewhere within the organisation.

Businesses that understand the reasons why customers are contacting them are able to staff and train agents appropriately, provide feedback on company products and services to relevant departments, and identify suitable self-service opportunities. They are also able to understand the various levels of customer effort required at each stage within the interaction process and work to reduce the most difficult ones, improving customer engagement.

Customer journey analytics aims to gather together the various data sources, channels, triggered processes and customer touchpoints involved in the customer interaction in order to optimise the overall customer journey. By fully understanding the customer experience, businesses can identify and rectify inefficiencies, helping to break down the boundaries and siloes between channels and between the front office and the back office.

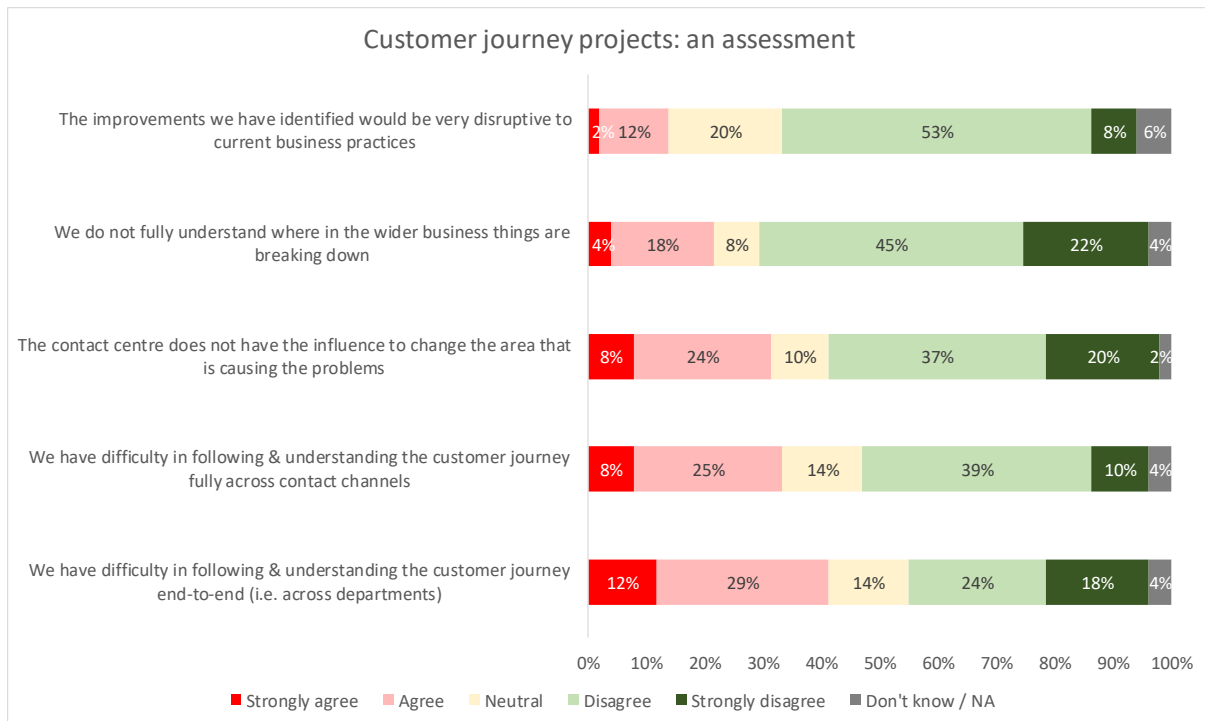
Customer journey analytics goes beyond the measurement of individual interactions and touchpoints. Sophisticated analytics solutions use data inputs from multiple sources, both structured and unstructured, in association with journey maps, which are produced by employees in multiple roles within the organisation who document how various processes currently work and how they could be optimised. This is particularly the case in larger businesses which are increasingly looking at the effectiveness of back office processes that can impact upon whether the customer has to contact the business multiple times.

Customer effort and engagement is very dependent upon the effectiveness with which channels work together, as well as the level of first-contact resolution. Proactively engaging the customer at the appropriate time within the customer journey has an opportunity to reduce the effort required for the customer to fulfil their interaction completely. As part of a wider omnichannel engagement, businesses must seek to understand how and why customers prefer to engage with them, optimising the flow of information throughout any connected processes and channels so that the organisation becomes easy to do business with.

Survey respondents using a customer journey project reported generally positive outcomes. 57% either disagreed or strongly disagreed that the contact centre does not have the influence to change the area that is causing the problems.

Although only 22% of respondents state that they do not fully understand where in the wider business things are breaking down, 41% find that they have difficulty in following and understanding the customer journey across departments, with 33% struggling to follow it across channels.

Figure 2: Customer journey projects: an assessment



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## OMNICHANNEL ANALYTICS

There is an increasing requirement for omnichannel analytics, including email, text chat, IVR and web browsing sessions, to get the full picture of the customer's real journey in a single interaction and identify and improve any sub-optimal channels. Improving self-service optimisation is often a quick win that can provide immediate economic benefit to businesses: in the UK, a mean average of 10% of calls that go into an IVR system are 'zeroed-out' – rejected by the customer in favour of an operator – and in the US, 17% fail the self-service test.

Businesses using interaction analytics to review these failed self-service sessions and any customer comments made about them can categorise them into groups in order to improve the processes at a macro-level. Common findings from the analysis of these calls is that the IVR system was poorly worded, menu choices were not intuitive, or did not match current service choices. Other failures occur through mistakes in IVR routing, and there may also be problems with a lack of customer awareness that various activities can be carried out by self-service.

Integrating desktop data analytics into speech analytics allows businesses to tag valuable data automatically – such as account ID, product name and order value – from CRM, helpdesk and other servicing applications to recorded interactions. This additional desktop data can be used to enhance automated classification, which allows more targeted and personalised analysis centred on key business issues, such as customer churn, differences in call handling patterns between employees, frequency of holds/transfers associated with order cancellations and upselling and cross-selling success rates.

The next step is to get rid of the silos between channels, allowing the customer to be personally identified at the beginning of their journey and for the business to be able to analyse the efficiency and effectiveness at each stage, whether mobile app, website, self-service application or live call. The end goal is for businesses to understand where customers make their choice, where they drop out, and where the profit is within the multiple processes along the customer journey.

In the long term, future customer contact is likely to become along polarised lines: for everyday, mundane tasks, the customer will choose the website or mobile app for self-service, leaving the contact centre to deal with those interactions which are complex or emotive for the customer as well as there being demographics for whom the contact centre will continue to be primary. With the website becoming the first port-of-call for many customers, the analysis and understanding of the success (or otherwise) of pre-call web activity is a valuable source of knowledge about how effective the main portal to the business is being, as well as being able to give businesses greater insight into why specific people are calling, and to offer them a personalised and rapid response.

Manually analysing thousands of web sessions and linking them with specific customers and their phone calls is impossible, so there is a great potential for bulk analysis. Adding in relatively minor channels such as social media, web chat, SMS and email makes the mix more complex, and more potentially suitable for AI-driven automated analysis. It is also certainly worth mentioning that some solutions also analyse the customer's pre-call use of self-service via IVR, providing the agent with a background on the caller's recent experience and offering the chance to improve self-service process failures.

Including social media, email and text chat into the analytics equation is increasingly important, and while many vendors have multichannel/omnichannel analytics within their overall customer contact analytics solution, this functionality is not yet used to anywhere near the same extent as speech analytics.

This lack of uptake in omnichannel analytics may have many reasons:

- the social media channel is often the responsibility of the marketing function within a business, whereas customer contact analytics – often being more often focused on speech – is usually under the remit of the customer contact operation, meaning that harmonious, integrated analysis across channels is that much more difficult
- for most businesses, interaction volumes for email, chat, social media and other non-voice channels are far lower than for speech, so consequently there has been less urgency to analyse these
- there may not be a single unified view of the customers' interactions across channels, as is the case in a siloed operation
- it can be more difficult to identify customers in non-voice channels such as web chat or casual web browsing if they have not logged in or otherwise identified themselves, so the depth of insight available may be that much less.

Having said that, most solution providers seem quite definite that multichannel/omnichannel analytics will grow in importance. While being able to optimise customer contact within each siloed channel, or being able to monitor the quality of an email or chat agent in the same way that businesses are now using analytics to improve the performance of a phone-based agent is useful, the real key is to include all of the stages along the customer journey. For example, understanding where potential customers drop out; the overall effort that the customer has to put in; the point at which buying decisions are made; bottlenecks in processes; the suboptimal points where customers get confused and have to place a call into the business: these are the promises that omnichannel customer journey analysis makes.

There will come a time when all data generated within a business will be able to be cross-correlated to provide insights not only to the customer contact department but also to parties such as marketing, operations and finance, so they have greater insight about issues such as price elasticity and revenue maximisation, allowing personalisation at all stages of the customer journey. The ability to prove to senior management that the actions and insight held within the contact centre have a distinct and measurable impact on the entire company – and as such is not simply a cost centre – is likely to improve its visibility and credibility which should help to create a long-term holistic view and assist further investment.

There will also be major efforts to link analytics to proving profitability, including identifying “moments of truth” (points at which buying decisions are made, and long-term loyalty can be won or lost), and being able to predict and manage customer churn at an individual level.

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## SENTIMENT ANALYSIS

Sentiment analysis is a way of quantifying customer and agent emotions within interactions, whether on the phone or through an alternate channel, for the purpose of uncovering processes, behaviours and situations which cause strong levels of positive or negative sentiment that could affect business outcomes and customer experience. Using analytics and large data sources, datasets can be searched to identify and inspect the types of interaction that have major impacts on customer sentiment and ultimate outcomes.

Agents, especially those with higher levels of empathy and experience, should be able to identify the emotions of the callers, so using technology for sentiment detection could seem at first glance to be an unnecessary elaboration. However, the use of analytics means that the sentiment and emotion of millions of calls can be assessed against their ultimate outcome in order to identify situations in real-time that have a higher likelihood of a negative outcome and to act before it is too late.

While language models can identify ostensibly positive and negative words and phrases, they cannot in themselves identify sarcasm or other less straightforward forms of communication, and they are less likely to identify the actual meaning in a series of conflicting positive and negative comments (e.g. “I’m happy that the product has **finally** arrived – I mean, this is good, but not exactly great, you know?”). Sentiment models are further trained to notice changes in tone, volume and speaking rate, instances of agent/customer talkover and the detection of laughter, silences or sub-audible noises expressing emotion, such as a snort of disgust or amusement.

Each interaction can then be scored on a sentiment scale from highly positive to highly negative, with nuances such as conversations which start positively and then turn negative able to be selected for root cause analysis. It is interesting to note that sentiment expressed towards the end of the call is a much better prediction of customer satisfaction than any emotions expressed at the beginning of the call: this makes sense, as a customer could easily be stressed if they have had to wait in a long phone queue for an urgent matter that they are anxious about, but if the agent resolves the query to the customer’s satisfaction, there is likely to be a positive sense of relief and gratitude expressed, which is likely to indicate a good customer experience. The later discussion of the ‘peak-end’ rule looks at this in more detail.

While sentiment analysis captures and analyses every interaction, it is generally thought to be of most use at an aggregated level rather than for evaluating particular individuals. Sentiment analysis can identify those processes, interactions and subject areas that are causing customers the greatest stress and negativity, and can view trends over time which allows the business to gauge whether any business or process improvements that they have made as a result are actually working. Some businesses do decide to look at sentiment at a team- and individual level, but great care must be taken not to attribute negativity to a specific agent’s communication style without considering the topic or product under discussion.

Sentiment analysis is potentially a very powerful tool and in common with the rest of the interaction analytics functionality it has many potential applications:

- Some businesses use sentiment analysis to consider factors such as agent morale and motivation. This can be particularly useful in a sales environment, where the enthusiasm or otherwise of the agent can make a significant difference to the outcome

- Discovery and categorisation: by analysing thousands or millions of interactions, sentiment analysis is able to show the products, processes and topics which most often provoke the strongest negative or positive reactions, categorising them automatically for root cause analysis. This allows the segmentation of calls with negative (or positive) sentiment by agent, team, group, product, etc. to identify agent training, product amendment, process improvement etc.
- Quality assurance: interaction analytics is often used to evaluate 100% of calls, rather than having a supervisor listen to a small, random selection which may not be representative of agent performance and which may miss major opportunities to improve. Sentiment analysis plays a part in quality management, but an expectation of a correlation between poor agent performance and negative sentiment should not automatically be assumed. Analysing metadata such as the topic under discussion should indicate whether this negativity arises from specific agent performance or is more likely to be linked to the subject matter
- Having said this, sentiment analysis can be a useful tool to use in order to rank agents by capability in order to understand the behaviours and characteristics of top-performing agents so that underperforming employees are able to be coached on these effectively
- As mentioned above, negative sentiment may be linked to a particular topic, product or process. A dataset analysed by a sentiment model can be searched by product, giving a rapid answer to whether it is seen by customers as being broadly positive or negative. Delving further into the data – for example, looking only at the negative sentiment associated with a particular product – may identify areas for improvement (e.g. while the product performance itself scores highly for positive sentiment, the instruction manual scores negatively, identifying an area for improvement)
- Real-time sentiment analysis may be useful for offshore agents who have a different cultural and first-language background to that of the caller, and who may not otherwise recognise all the nuances in the conversation
- Sentiment analysis can identify stress in real-time, which may be an indicator that fraud is taking place, prompting the agent to take the caller through more detailed levels of security in order to prove their identity. This can be used in association with voice biometrics and/or phoneprinting, in order to identify the callers requiring stronger authentication
- Sentiment analysis has been shown to be useful in predicting NPS (Net Promoter Score), and is also useful in targeting customer satisfaction surveys. For example, for interactions with negative sentiment around a specific topic, a survey can be sent that asks customers specifically what went wrong with that issue, rather than relying upon a broad-brush general NPS approach with an open-ended question
- It is not only keywords within the conversation that indicate sentiment (e.g. “upset”, “disappointed”, “recommend”), but also the filler words (for example, if the inclusive “we” changes to “you”, which may indicate estrangement from the brand.

## THE SINGLE VIEW OF THE CUSTOMER

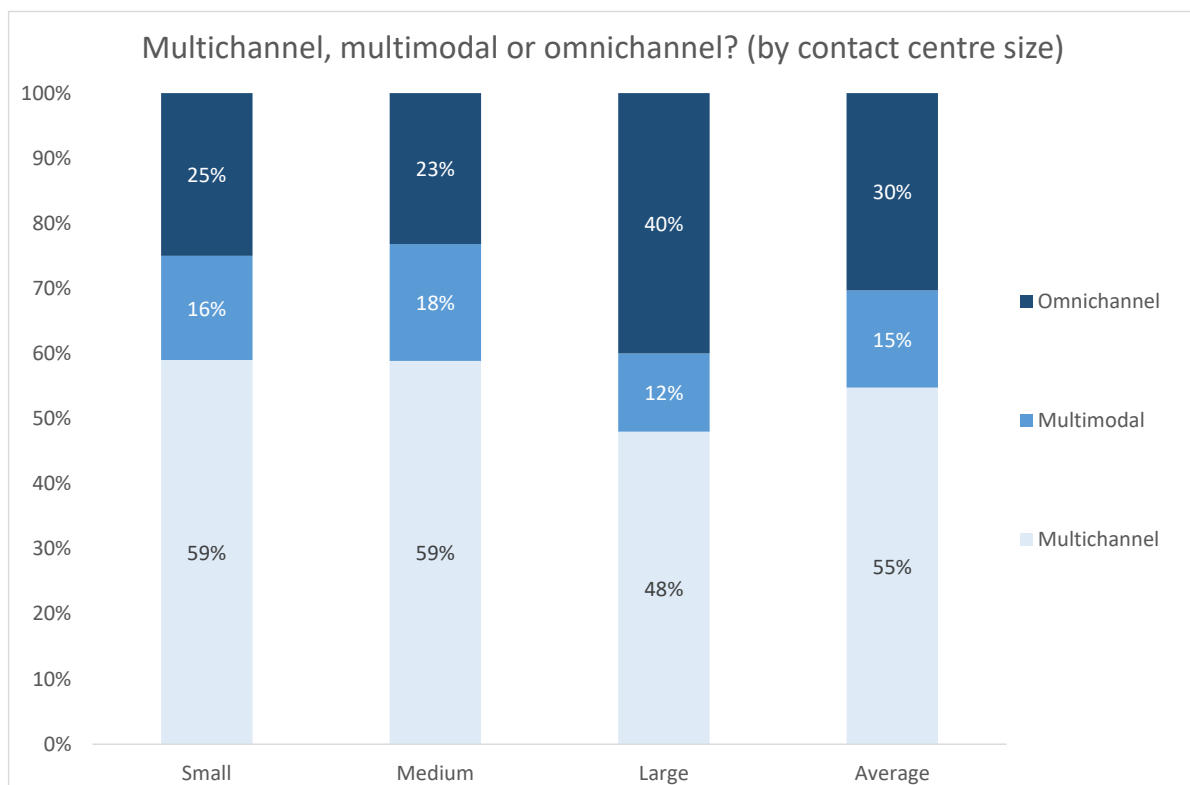
One of the most frustrating and disengaging experiences for a customer is having to try to carry out the same action or provide the same information on multiple channels.

Omnichannel's goal is for customers to be able to contact the business (and be contacted) through any channel – switching between them during the interaction as appropriate, while taking any relevant data and history along with them – with a single, unified view of the customer's journey being available to the agent or automated system.

For the purposes of describing how far along the omnichannel process our survey respondents are, those who offer multiple communication channels to customers were asked to place themselves into one of three categories:

- **Multichannel:** “We offer a choice of channels to customers (i.e. several of voice, email, social media, web chat), from which they can use one in a single interaction. If they change channel, the context and history is lost”
- **Multimodal:** “We offer a choice of channels, and customers can use more than one in the same interaction (e.g. an agent can send an email or SMS to a customer while they are talking on the phone)”
- **Omnichannel:** “We offer a choice of channels, and can use more than one over multiple interactions, while retaining the history and context of the original enquiry. Relevant information follows the customer across channels and interactions”.

Figure 3: Multichannel, multimodal or omnichannel? (by contact centre size)



30% of respondents described themselves as omnichannel, with 15% assessing themselves as multimodal and 55% multichannel. Smaller, sub-50 seat operations were more likely to identify as either multichannel or multimodal than larger operations, as the investment and process optimisation involved in moving to a true omnichannel environment is significant, with the platform, infrastructure, applications and resources available to identify, route and switch interactions between agents and channels seamlessly while keeping all relevant data gathered in the course of the interaction often requiring significant effort and investment.

Respondents believe that there are two main barriers to omnichannel:

- the technology platform does not support a single view of the customer
- business processes are siloed and separate.

While these inhibitors to omnichannel are certainly formidable, they are not insurmountable. From a technical viewpoint, the starting point is to have a single integrated platform that is capable of identifying a customer regardless of the channel which they choose to use. This will mean evolving from the siloed, channel-focused point solutions that were put in place to handle a specific need, and using a services architecture that is extendable to different channels in the future. It is also important to have a master dataset for product and customer data which is a 'single source of truth' that can be drawn upon by any customer or agent through any channel.

A key aim of omnichannel is to provide a consistency of customer experience, and this requires access not only to the same master dataset, but also that the same knowledge bases and business logic must be applied. There must be real-time data flow and updates between channels and databases, as without this consistency is impossible.

A platform or hub will be required that allows every channel to access and update the customer's master record as and when required, with real-time synchronization being of vital importance. Within each individual channel, consider the potential use of further automation: for many businesses, non-voice channels still rely upon manual input and there are considerable opportunities to reduce cost and improve data consistency

From the perspective of customer engagement, it would be very helpful for agents to be able to see that the customer has already tried to solve their issue through web chat and web self-service, as well as understanding what this issue actually is. This will help to alleviate some of the frustration that the customer will feel by demonstrating that the agent is already aware of what they are trying to do, and is more likely to be able to help them as a result. Businesses that ask customers to log into a website before using self-service or web chat should consider communicating the reason why this is: for example, "Please login so that if you cannot find the answer to your question online, so we won't need to repeat yourself if you have to call us."

Businesses could also consider the use of website tracking software to link the customer's web session to the pre-call agent desktop so the agent is able to see what the customer has been trying to do.



## CLOUD

A major driver for cloud-based contact centre solutions has been that much of the CRM and other enterprise and personal software markets have also moved to the cloud. As ingrained cultural and technical inhibitors to outsourcing enterprise IT have been broken, it has brought the contact centre along with it, with the presence of tighter integration between contact centre and CRM functionality evidence for this.

However, rip and replace is rarely the best option for businesses whose systems and processes may generally work well, at least individually. The issue of customisation and integration with existing legacy systems is of differing importance for every business. Some businesses may welcome the opportunity to revisit their old business processes, management information and general operations with a completely open mind. Others may have very specific requirements which are non-negotiable. For most businesses, there will need to be a balance between the way they are used to doing things, and the way the cloud solution works.

Having said that, cloud providers are at pains to point out that legacy systems do not have to be replaced or abandoned, just that the levels of customisation and integration required may reduce a little of the advantage that moving to a purely cloud-based solution can bring: the rapid implementation of technology, with minimal requirements for IT resource and seamless integration between components. It should be noted that true cloud-based solutions have been architected from the ground up so that various components work together seamlessly, requiring less time and effort to use.

A competitive, open cloud environment should mean that vendors will be motivated to innovate and provide better service. Cloud solution providers have continually to enhance and develop their services which bestows a competitive advantage to business users who can deploy the latest technology, experiencing the often inherent advantages of improved functionality, service and reduced cost.

In effect, a cloud solution removes the technology stranglehold experienced by many contact centres with CPE (customer premise equipment) and allows them to concentrate on their core business as frequent releases of new functionality can be used to achieve a strategic service advantage. Some cloud offerings now are built using a microservices architecture, in which an application is made up of multiple loosely coupled and independent services, which allow code to be changed more easily, supporting high availability and scalability as when new features are added there is no need to take down the entire system.

Integration of systems across channels and immediate access to a single source of correct data is one of the keys to improving customer personalisation and is vital to understanding customers' requirements, providing them with the solution that fits their exact need. Without a cloud-based environment within which the entire operation can be managed, optimal personalisation will be very difficult to achieve.

## CUSTOMER ENGAGEMENT AND THE MOMENT OF TRUTH

McKinsey talks about the ‘moment of truth’ in customer interactions<sup>1</sup> often occurring when the customer has an unexpected problem or high emotional stake, when long-term loyalty and customer advocacy can be won or lost depending on the outcome and the way in which it is handled.

Businesses and their representatives should be aware that these relatively rare occurrences offer great opportunities as well as risks. Recognising and handling these moments of truth appropriately – moments which are defined as such by the customer, not the business – has a far greater long-term impact on customer satisfaction and loyalty than the dozens of competently handled, forgettable interactions that may have happened previously.

However, these moments of truth are by their nature difficult to predict. Real-time speech analytics solutions can use sentiment analysis to indicate a measure of stress in the customer’s voice, flagging this up to the agent within the call, but most agents should be in any case capable of recognising this without technology. In any case, if the customer has already tried two or three other channels without success, one may think that even the most competent and empathetic agent will find it difficult to turn the moment of truth around positively.

Yet this is not always the case: some of the most memorable and positive customer experiences can come as a result of a previously negative experience, when a customer is that such a low ebb that having an agent deliver a positive outcome can actually create such a peak of emotion that the outcome is remembered in a far more positive sense than if it had been handled competently and effectively throughout.

An example of this is when a travel website had proven so difficult and confusing to use that the customer was unsure whether the tickets had in fact been booked, and if so, whether they were the correct ones. Reaching out to the contact centre, the agent not only picked up after one ring but was able to solve the issue in a timely and reassuring manner. While this was a very positive experience, the real boost to customer engagement came when a previous email that had been sent by the customer (more in hope than expectation) while wrestling with the website was replied to at 11pm with all of the queries answered. While we are not suggesting that customer expectations should be deliberately lowered to give alternative channels an opportunity to deliver a real boost to customer emotion, it is certainly worth noting that the contrast between customer experiences created a far more positive customer engagement than if the website had simply delivered a reasonable customer experience in the first place.

This is an example of the ‘peak-end’ rule, a psychological finding, where we recall a memory based upon how we felt at a peak (or trough) moment which biases the memory of the overall experience. The “end” element to the peak-end rule states that how we feel at the end of the process will also disproportionately affect how we view the overall experience. The travel example above had created a very positive experience despite a large part of the customer experience being negative, in that it created positive peaks when the agent answered promptly and handled the enquiry in an effective manner – which the caller was not expecting due to their previous experience with the website – and a very positive end emotion due to an email being unexpectedly replied to very late in the evening.

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<sup>1</sup> <http://www.mckinsey.com/business-functions/organisation/our-insights/the-moment-of-truth-in-customer-service>

This is not to say that ‘moments of truth’ necessarily have to be handled by a live agent, although the likelihood of genuine customer delight is driven by exceeding expectations which is very difficult to do through an automated process. However, using personalisation techniques, this could potentially be carried out at scale.

For example, if a passenger misses their plane, they are then likely to engage in a long and complicated discussion with a live agent (either at the airport or in a contact centre), involving alternatives, connections and payments. If, on missing the last call for the plane, the customer were immediately provided with a message detailing the various options available to them which they could then select and rebook at once, this would be more convenient and far less stressful for the customer and significantly reduce the cost of service to the business. Perhaps more importantly, the customer would feel that the airline is looking out for them personally, creating long-term loyalty out of the negative experience of missing a plane.

The freedom for agents to act in way appropriate to the situation is vital – for example, if a high-emotion interaction happens on social media, but can’t be handled on that channel (e.g. it needs to go through security, or is too complex and lengthy for a non-voice channel) – the agent should be given the license to place an outbound call to that customer in real-time, rather than advise them to call the contact centre. While this will impact upon the social media channel’s service levels while the agent is away from it, the moment of truth offers the opportunity to lock-in that customer’s loyalty. For contact centre operations traditionally run on a structured command-and-control basis, this may sound chaotic, but businesses have to decide if the occasional relaxation of their own procedures is an acceptable trade-off for providing the customer with something that they truly value. Agents need to be given carte blanche to deliver in moments of truth, and the training and support to recognise when this is happening.



## Muthoot FinCorp: Accelerated Digital Transformation with Omnichannel Customer Engagement

### **CHALLENGE: Increasing digital adoption and engaging with a younger audience**

Muthoot FinCorp has constantly strived to empower the common man in India through financial wellbeing solutions. To extend its customer reach, the financial conglomerate embarked on a digital transformation journey.

However, majority of their customers were not digitally savvy. In addition, the marketing team had to deal with multilingual communications owing to India's vast demographics, while the pandemic accelerated the shift from traditional touchpoints to digital ones.

Thus, Muthoot FinCorp had to find a way to become omnipresent on digital channels, reach customers on channels that would make digital adoption easier and ensure efficient and real-time customer support

### **SOLUTION: Omnichannel customer engagement through SMS, WhatsApp, Email and Voice**

Muthoot FinCorp were on the lookout for a solution provider – who could partner with them on this digital transformation journey. Infobip's channel portfolio and web-based interface provided them the ideal solution, to not only reach out to customers in a rapidly evolving digital space, but also onboard, engage and retain the customers who were digital laggards.

Infobip's omnichannel capabilities helped Muthoot FinCorp map out all the touchpoints of the customer journey and reach them with personalised messages. Through Infobip – the Muthoot FinCorp were able to automate and monitor multilingual campaigns that helped reach their customers smartphones in an omnichannel way.

Besides the omnichannel expertise – Infobip's web-based interface was intuitive, making it easy for those in the marketing team to use the platform, even without technical knowledge.

### **RESULT: Increased reach and lower cost with automated, personalised messaging campaigns**

Muthoot FinCorp saw a gradual shift from traditional marketing efforts to successful digital customer engagement via Infobip's solutions.

The combination of SMS, WhatsApp Business API, Email and Voice from a single interface – allowed them to:

- Reach a wider audience,
- At lower costs,
- In lesser time,
- In a personalised manner

The implementation of each channel resulted in new audiences, brand awareness, education, and engagement.

**WhatsApp Business API:** One of the most popular and fastest growing chat apps in India – helped reach a younger audience. This helped the Group carve a new audience set for their gold loan products – whose customer base was usually 35+

**SMS:** Helped notify customers along with promoting new products across the country. With the SMS solution they kept 2 million+ users engaged

**Voice:** Through the Voice solution they were able to reinforce their promise of being the most trusted and purpose-driven financial organisation. This was done by amplifying the reach of their brand ambassador – and using her voice to automate messages

While the pandemic accelerated Muthoot FinCorp's digital transformation, and adoption of an omnichannel strategy – they are now looking at ways to expand the usage of these channels to deliver a superior customer experience.

## BUILDING SEGMENTS AND PERSONAS

For many businesses, the marketing department is a good place to start when developing customer profiles and personas that can be used in a customer service environment as it should already have a good idea on how to segment their customer base and what their triggers and motivations are.

Through interaction analytics, it should be possible to hypothesise what customers' preferences are for receiving customer service, for example preferred channel, valuing empathy over speed, how they prefer to be addressed and communication style. Analytics can be used to pinpoint the exact words that customers used to describe their issues and to use sentiment analysis to see the processes and actions which are making them frustrated or happy, allowing a better idea of the typical customer journey for each segment.

The use of customer accounts, site heatmaps and cookies will provide evidence of how people use the company's website, and this can be linked to successful outcomes such as a sale, or failures such as site- or cart abandonment. If asking visitors to create a user account is too onerous, a simple question or two (e.g. gender or age) will still be enough to feed more clean data into the process so as to develop relevant context for these wider customer segments. Context can also be used for providing self-service, which is especially useful when the business may have very different visitors e.g. a customer from a large business or a private individual.

Data can continually be collected through pop-up surveys after an action has been completed, although most people without strong feelings either way will tend to ignore these, so be prepared for what seem like polarised views.

It's important to run personas through a customer journey to identify positive moments of processes that cause friction. For example, whereas a digital native may not have any problems finding the phone number on a website, being used to being tucked away in the "Contact Us" small print at the bottom of the page, a less experienced user who just wants to call the business would get frustrated and probably go elsewhere. Or, some personas may expect to receive an email instantaneously after completing a purchase, whereas the system may not be set up to do so, having to go through various other processes before the confirmation email is sent out. In such cases, a message or preliminary email could be sent, stating the likely length of the wait for the confirmation email and reassuring the customer that this is normal.

Some businesses go further than demographics when compiling personas, using personality types (such as Briggs-Myers) which can then be matched with agents with similar characteristics or who are capable of altering their behaviour to deliver a better experience for the customer. For example, some customers prefer a quick and direct approach, whereas others value emotional warmth even at the expense of the call taking longer. Some prefer to be given precise details and timelines, while others would find this rigid and cold. There is an interesting real-life example [here](https://www.callcentrehelper.com/using-personality-profiles-to-personalise-customer-interactions-38351.htm)<sup>2</sup>.

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<sup>2</sup> <https://www.callcentrehelper.com/using-personality-profiles-to-personalise-customer-interactions-38351.htm>

END-USER QUESTION #3:

IS IT NECESSARY OR POSSIBLE TO PERSONALISE AT A ONE-TO-ONE LEVEL, OR IS IT BETTER TO USE PERSONAS / CUSTOMER SEGMENTS?



It is possible to personalise at a one-to-one level; however, using customer segments is more effective since it allows you to scale communication. A company may use customer segments to get as granular or as broad as it needs to be.

Segments may be generated based on age, gender, place, behaviour, engagements, shopping history, browsing history, and more. For example, in the retail industry, you can segment your audience by 'people who visited the app in the last 30 days' and 'people who visited the app in the last 30 days and looked for a green stripy bag.'

## CHANNELS OF CHOICE

The single largest finding from a ContactBabel survey of 1,000 UK customers was that fewer than 1 in 6 actually want to pick up a phone to deal with a business, despite live telephony accounting for around two-thirds of customer-initiated contact. This suggests in many cases, engaging positively on a phone call with a customer is going to be an uphill task before the conversation has even begun.

While the survey findings show many interesting things – older people are often happy to use email (perhaps as they come from a generation that was used to expressing itself in writing) and also value the face-to-face interactions that they are used to from their younger days; the youngest generation are by far the happiest to use a mobile-based app to communicate with the company – the general fact remains that customers don't usually want to pick up the phone. And yet they do. The challenge for businesses is being able to understand not only how their customers want to engage with them, but also why and when, which is useful to businesses which are improving their customers' journey.

The customer survey, carried out in Q3 2020, attempted to understand which the channels of preference would be in cases of high emotion, urgency and complexity, through presenting survey respondents with three hypothetical scenarios:

**High emotion: notifying a company that an incorrect item has been sent to them.** This was chosen as a high emotion interaction as being sent an incorrect item is often frustrating: not only has the desired product not arrived, but the customer is then left with the problem and effort of returning the item. This is not a particularly complex interaction, and in many cases will not be particularly urgent.

**High urgency: checking the arrival time of a flight that the customer is meeting.** This is likely to be an urgent interaction as it is very time-sensitive. Complexity is very low – as the required information is simply a time – and in the majority of cases, should have a fairly low emotional impact.

**High complexity: receiving guidance on completing a mortgage application or tax form.** This is likely to be a complex and long interaction, but is unlikely to have high levels of urgency or emotion.

Understanding why particular types of customers are using a specific channel helps a business to get inside their mind and motivations, taking a step along the path to empathy and positioning themselves to engage with the customer more fully, while opening the possibilities of personalising their response.

## HIGH EMOTION INTERACTIONS

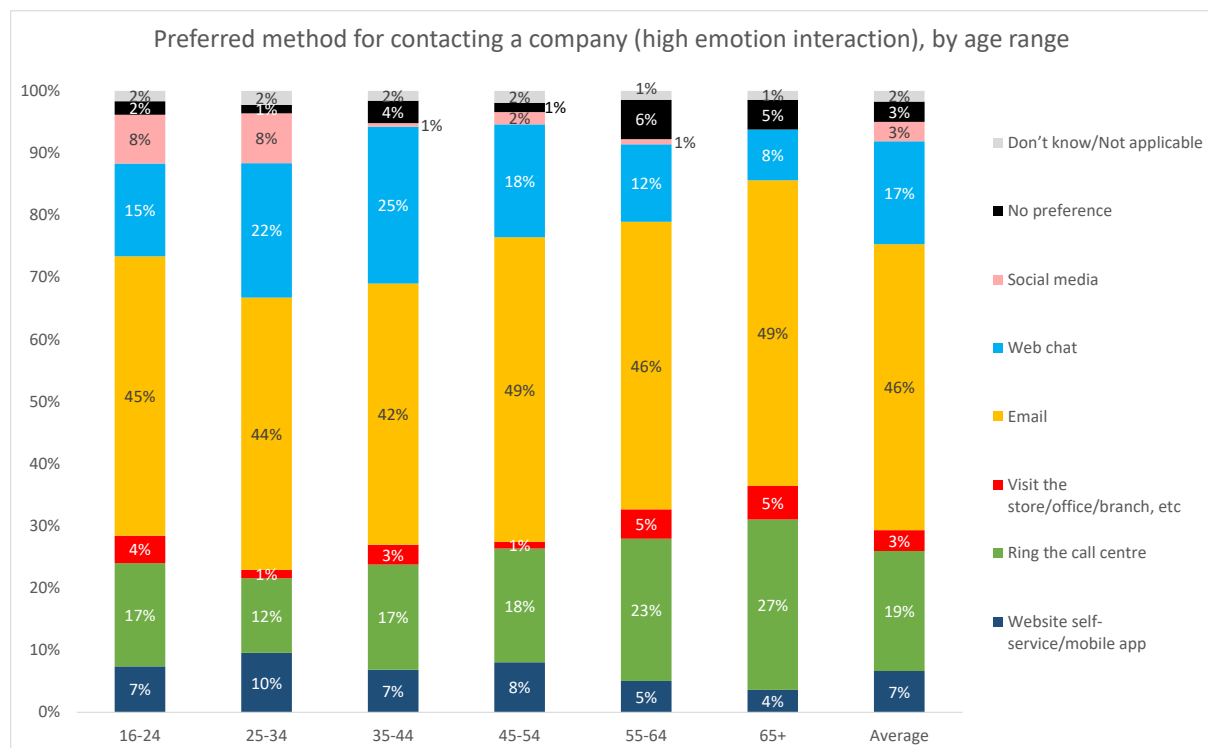
Consumers taking the survey were asked to imagine that a product they had ordered from a company had arrived but was incorrect. In this circumstance, they were asked which would be their preferred method for contacting the company to notify them that this was the case.

The most popular option was to email the organisation, with 46% of respondents choosing this method. The second most popular, at 19%, was phoning the contact centre, and web chat also made a strong appearance, with 17% respondents choosing this as their preference.

There was a strong pattern based on the age of the survey respondent and their preferred channel: the older demographics were far more likely to pick up the phone, although email was popular with all age groups. Web chat was a very popular option with the 25-44 age demographic, outperforming the telephony channel.

8% of the youngest age groups would choose social media, which is important to know for businesses serving these customers.

Figure 4: Preferred method for contacting a company (high emotion interaction), by age range

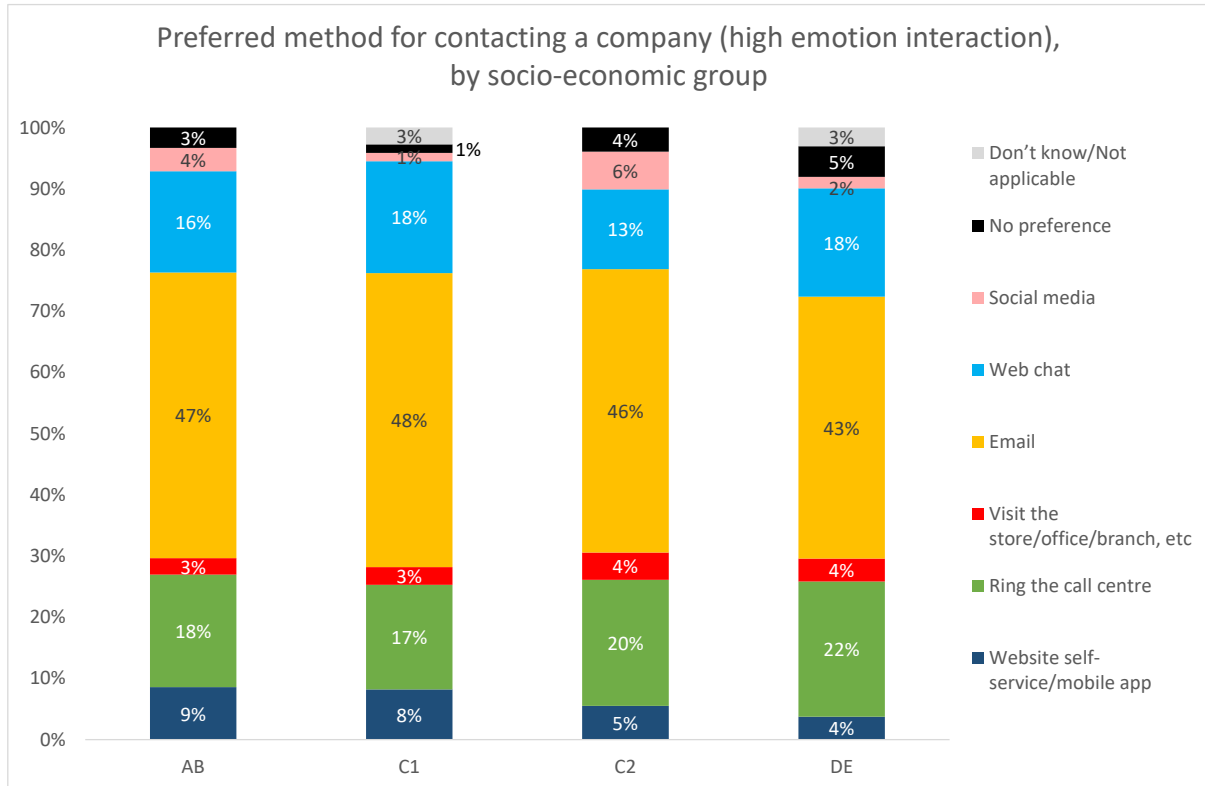




When considering the preferred method for contacting a company with a high emotion interaction, web chat was popular across all socio-economic groups, although email was by far the most popular choice for all. C2DE respondents were more likely than ABC1s to choose telephony.

There was also a slight correlation between higher socio-economic groups and the increased use of web self-service.

Figure 5: Preferred method for contacting a company (high emotion interaction), by socio-economic group



## HIGH URGENCY INTERACTIONS

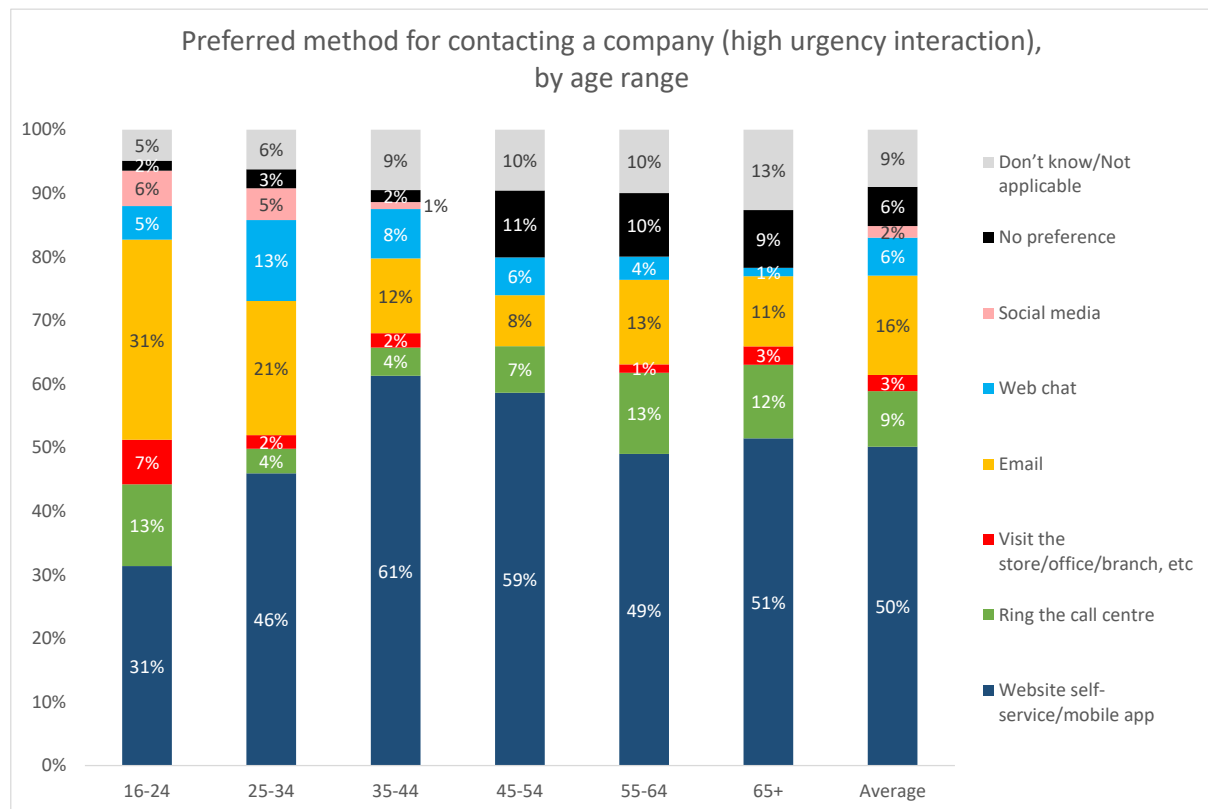
Survey respondents were asked which would be their preferred channel of choice in a situation where they were meeting somebody from a plane and needed to confirm the time at which to be at the airport.

By far the most popular channel was that of web self-service/mobile app, with all age groups choosing this as their no.1 option (although the youngest group were as likely to select email as an option, which seems strange for an urgent request).

Amongst older demographics, calling the contact centre was seen as a preferred option by fewer respondents than last year: 18% of the 65+ cohort chose this as their no.1 option previously, compared to 12% this year, perhaps driven by the poor telephony service levels seen as a result of pandemic-related working practices.

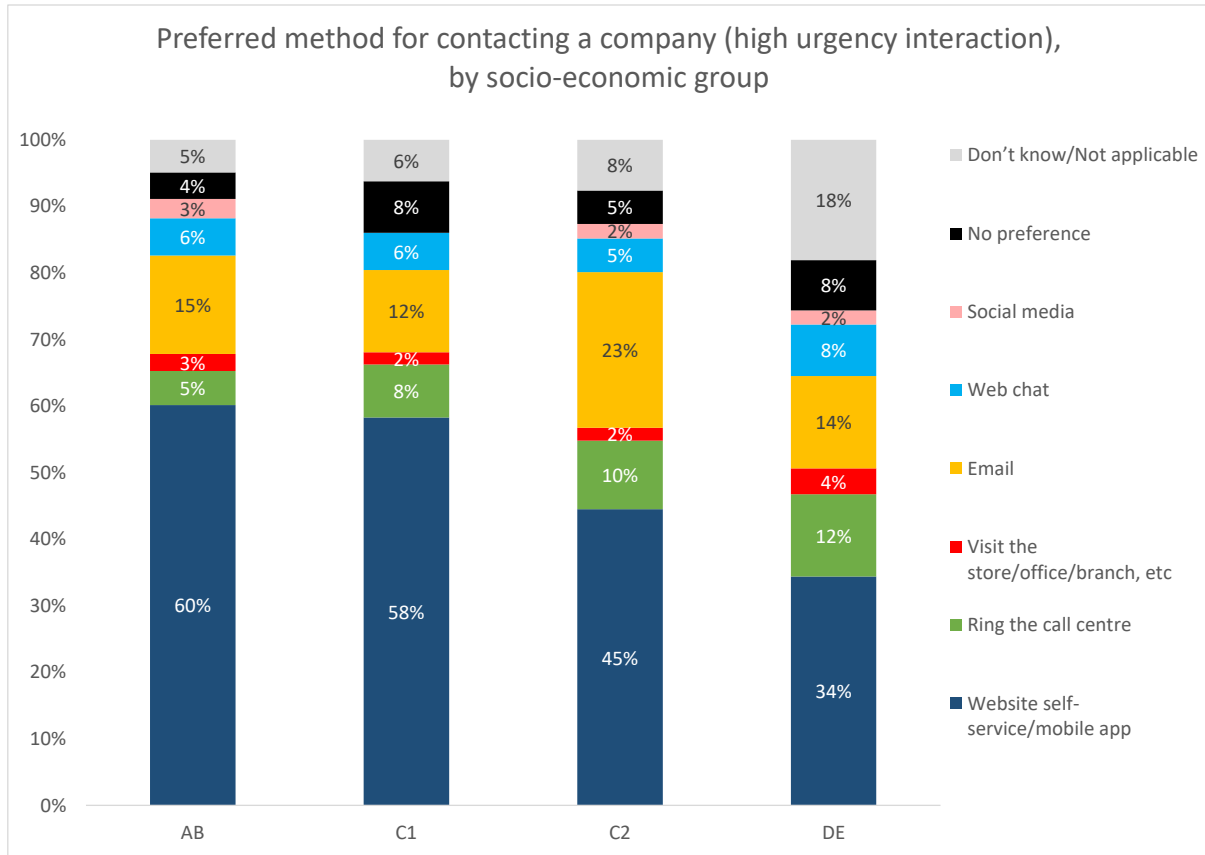
Email, social media and web chat were generally restricted to younger demographics, and despite the immediacy of request offered by these channels, few respondents stated that these would be their preferred method of interaction in high urgency cases, perhaps as they know that social media and email in particular are likely to have long wait times for a response.

Figure 6: Preferred method for contacting a company (high urgency interaction), by age range



When considering socio-economic groups, web self-service was by far the most popular option for AB respondents, with the contact centre having some support with DE respondents.

Figure 7: Preferred method for contacting a company (high urgency interaction), by socio-economic group



## HIGH COMPLEXITY INTERACTIONS

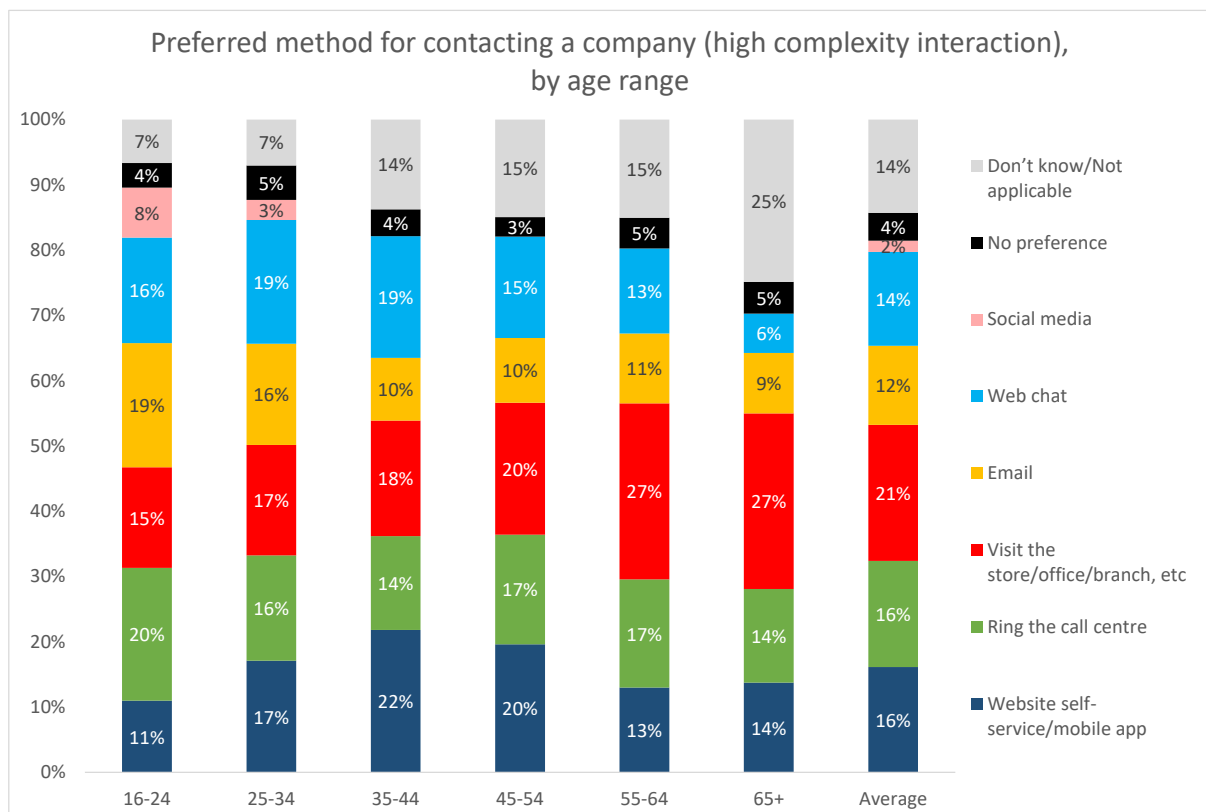
For highly complex interactions, such as getting expert guidance with a tax form or mortgage application, the most popular contact choice was a physical visit to an office or branch, which was much more popular with the older demographic. However, this option is far less popular than pre-pandemic, when 37% of the 65+ cohort chose this as their primary channel for complex requests. This is likely to be due to the reluctance of customers to make unnecessary visits outside the home even if they were able to, particularly as the experience would be likely to be different than usual.

It might have been expected that the next most-personal channel would have grown in popularity as a result, but telephony remains at 16%, and actually loses ground in the older demographics. This may be because customers have experienced considerably worse telephony service levels in the pandemic and are actively looking for alternatives.

Web self-service is now a much more popular option for complex interactions than it had been last year, with the 14% of the 65+ group choosing it as the primary channel, compared to only 7% in 2019, and all age groups expressed more interest in self-service.

Web chat was also seen as an appropriate primary channel for complex interactions by a significant minority of the under-55s, whereas email is generally much less popular than it had been for high emotion interactions, possibly due to the probable requirement for back-and-forth communication, although again this was rated highly by the youngest age group, who perhaps haven't yet had to do many of this type of interaction. 8% of this group also considered social media to be their primary channel in this case.

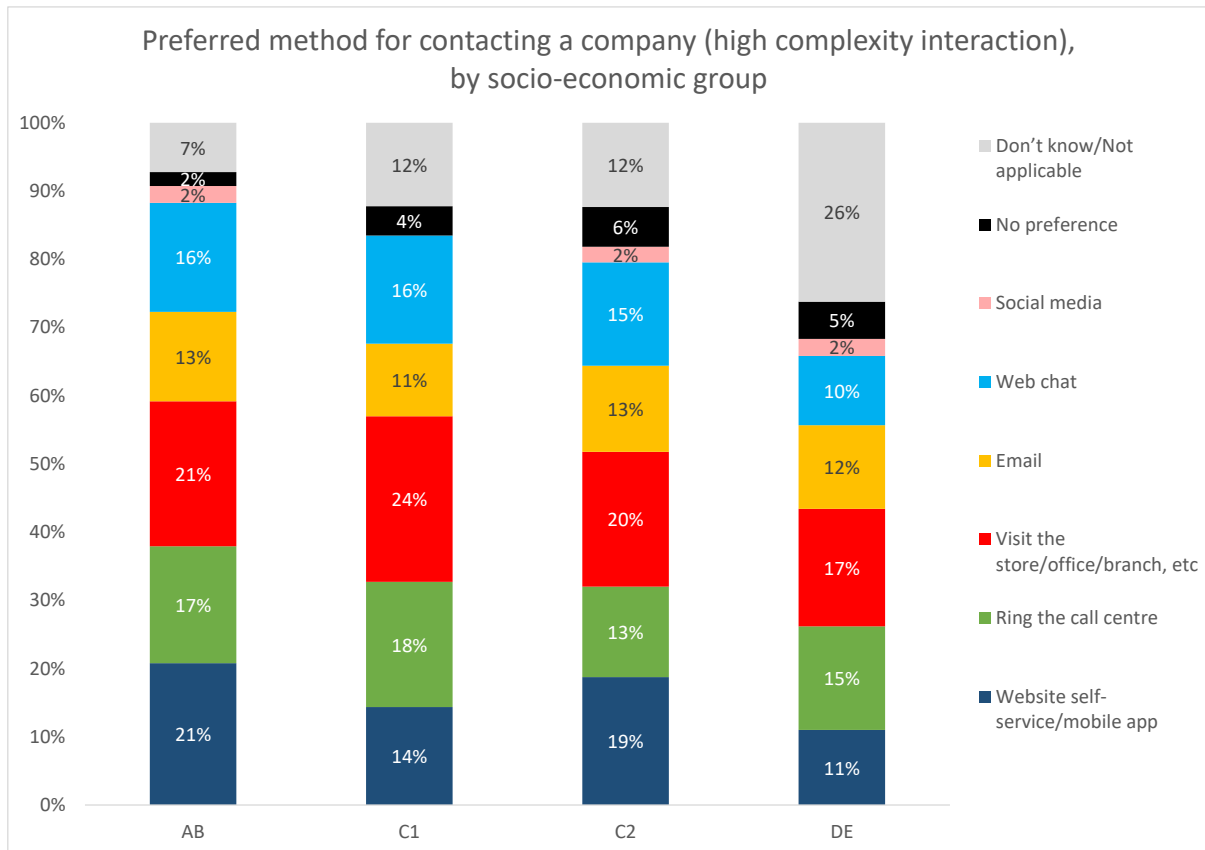
Figure 8: Preferred method for contacting a company (high complexity interaction), by age range



AB respondents are somewhat more likely to attempt to solve the problem through web self-service and DEs were less likely to choose web chat.

It should be noted that 26% of the DE respondents did not know how they would prefer to contact a company in this particular case, or believed that this scenario did not apply to them.

Figure 9: Preferred method for contacting a company (high complexity interaction), by socio-economic group



These findings show that for most customers, being made to call a contact centre immediately puts the customer experience into negative territory, giving the agent an uphill task before a word has even been spoken. For many customers, a truly personalised business experience would not involve them picking up the phone at all. Control is important to customers – on digital channels, the customer is in control, but once they enter the opaque contact centre, they can't see what comes next (for example, most contact centres still don't even offer a likely queue time in their IVR announcement) and they have little idea of the procedures they'll face or the helpfulness of the agents.

This lack of knowledge can increase stress, especially as they may already have failed to do what they want on other channels first. This is particularly strongly felt in the youngest customer cohorts who are very unused to calling a contact centre: if a Generation Z customer actually phones a contact centre, it's probably because they have exhausted every other avenue, and businesses should be aware of this.

So, what makes customers do something they don't want to? Why are phone volumes still far higher than other channels despite customers' awareness of the alternatives, and their willingness to try them?

The answer is the huge importance that customers place on first-contact resolution. Their experience – not just with a specific business, but in all of their dealings with companies – has shown them that the telephony channel, despite its attendant irritations and uncertainties, is most likely to get the job done first time.

Yet if first-contact resolution is of the utmost importance, we might expect that all other channels would be spurned in favour of telephony. Clearly, with one-third of inbound interactions coming into web chat, social media, email and telephony self-service, this is not the case. Some interactions are simpler than others; some less important or urgent.

It's worth reiterating that, as a rule, customers choose the most painless channel that **also** gets the right result, preferably first-time.

This is where things get more complicated: the customer's experience of each interaction is driven not just by what they want to achieve, but also multiple factors such as emotional state, urgency of request, time of day, the device being used and the past experiences of the customer, amongst others. More about this can be found in "[The UK CX Decision-Makers' Guide](#)".

Businesses can reach a better understanding of their customers' requirements by analysing the type of interactions that they receive, and trying to offer the right channels and match necessary resources accordingly. If customers decide that they have to pick up the phone, then the business has ways of making sure that the interaction is effective, painless and customised to the needs of that specific customer, starting from the time that they connect with the IVR menu.

#### END-USER QUESTION #4:

IS IT EASIER OR MORE EFFECTIVE TO PERSONALISE THE VOICE CHANNEL OR THE DIGITAL / WEB CHANNELS? HOW CAN I DO BOTH WITHOUT DOUBLING THE COST AND EFFORT?



The most effective way of creating personalisation is by using a CDP (Customer Data Platform). Once a business has it linked to their channels and solutions of choice, including voice and Contact Centre, they can have all of their customer data in one place.

Basic contact information from various sources, such as a CRM, a loyalty program, as well as a record of their interactions with a particular business, may be included in this data. Visits to the website, app, point of sale device, and communication with customer service are only a few examples of these interactions.

You can use this centralised view of the customer to personalise customer interactions and create campaign segmentation. Since all of the consumer data will be connected in one location, a CPD linked to the preferred channels will avoid duplicating costs and effort while also enhancing the quality of messaging and support.

## AGENT-HANDLED CUSTOMER CONTACT

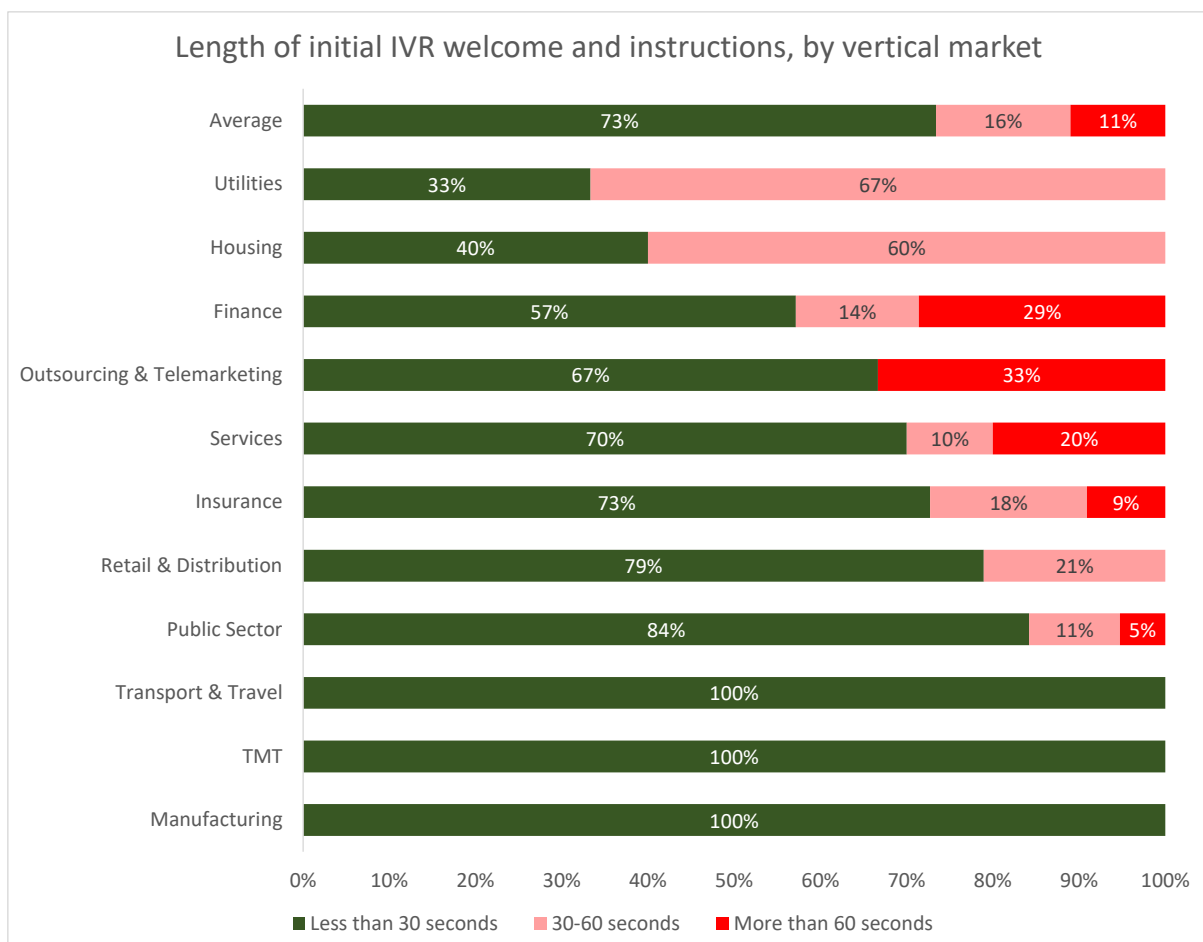
### THE IVR EXPERIENCE

Many customer interactions begin with an IVR session and for some customers, IVR is seen as a way for the business to put up a barrier between them, involving a long and tortuous path before actually getting to speak with someone: the very opposite to customer engagement, and usually with little or no personalisation. The IVR experience will often begin with a generic welcome announcement before offering various standard options for the customer to choose with a DTMF keypad (the vast majority of IVR is carried out with DTMF rather than speech recognition).

Yet an IVR session offers the opportunity to capture information about the customer's identity and requirements, allowing a business to personalise the interaction by providing an answer or routing the call to someone who can actually help, rather than take pot-luck by dropping the call on the next agent available.

All of the survey respondents from the transport & travel, TMT and manufacturing sectors state that their IVR announcement is shorter than 30 seconds (the times stated below include the welcome, along with the first set of IVR options). 33% of respondents from outsourcing contact centres state that their initial announcement is longer than 60 seconds.

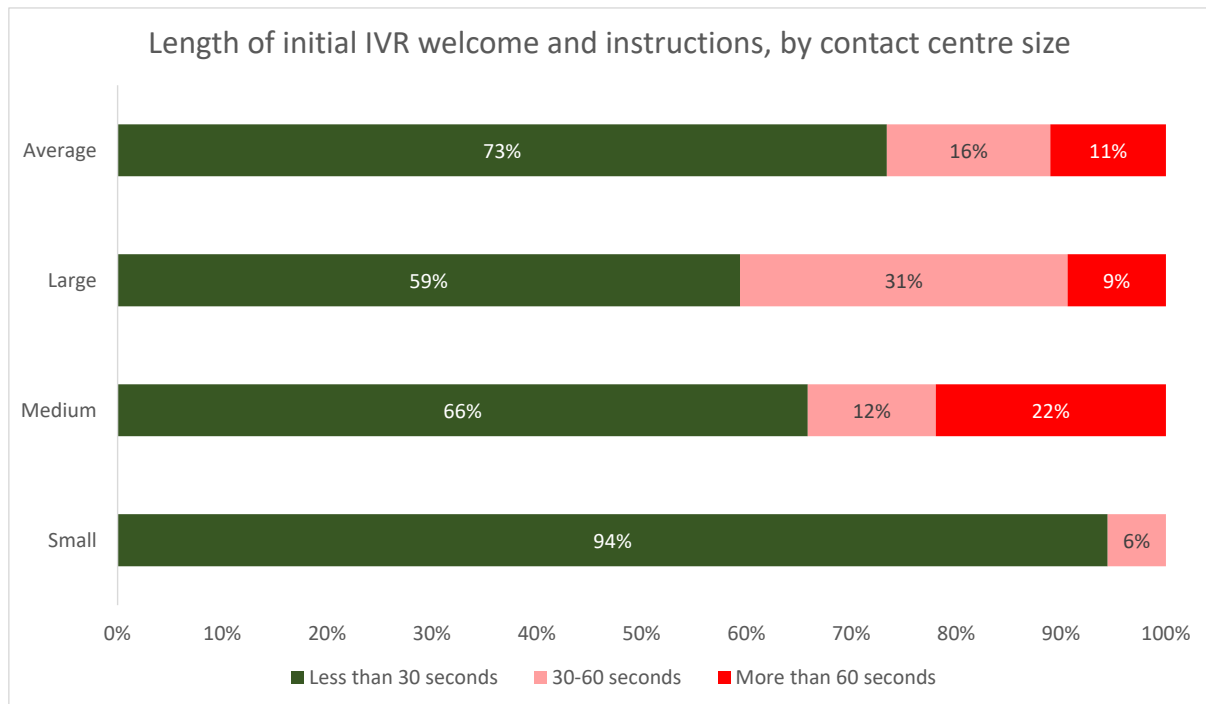
Figure 10: Length of initial IVR welcome and instructions, by vertical market





Larger contact centres (usually with more departments, skill-sets and products/services) will tend to have the longest initial IVR announcement, with 22% of mid-sized operations reporting announcements longer than 1 minute and 40% of large contact centres having IVR announcements of over 30 seconds. Some businesses also put long compliance statements into the initial IVR announcement.

Figure 11: Length of initial IVR welcome and instructions, by contact centre size



The audio-only nature of DTMF IVR places limitations upon how user-friendly the experience can be for a customer. There has always been a trade-off required between functionality and usability, which manifests itself in the number of menu options and levels that made available within the IVR system. The greater the functionality, the longer the announcements and the worse the customer frustration and customer engagement. Visual IVR can go some way to alleviating this problem.

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## VISUAL IVR AND CUSTOMER ENGAGEMENT

The rapid growth in smartphones has meant that it is now possible to offer a visual representation of IVR menus on a device used to call the business. As it is far quicker to read text than to listen to text being spoken – some studies show that a caller can navigate a visual IVR menu between four and five times quicker than a DTMF IVR menu – the customer experience is improved without sacrificing any functionality or options. Furthermore, visual IVR can be used to send video presentations while waiting for an agent, for educational or marketing purposes, or to answer the self-service requirement (for example, pushing the relevant YouTube clip in order to show the caller how to do something).

Many businesses that use DTMF IVR have made long-term investments in this technology, and retiring the system entirely is not desirable. Giving existing IVR functionality a visual interface simply means that the IVR's path can be shown as a picture on a website or smartphone, with callers touching the selection that they require without having to listen to all of the options or to go up and down levels or branches. This has the dual benefit for the customer of being far quicker than listening to IVR menu options, and of being significantly more likely to get them the correct information or to be routed to the department most appropriate to their needs. Visual IVR menu systems integrate with existing DTMF structures and reuse the same VoiceXML scripts, meaning that any changes made to the existing DTMF IVR system will be automatically replicated regardless of channel or device.

Visual IVR offers companies the ability to develop value-added applications for their customers, rather than simply providing a visual representation of existing IVR menus. For example, in cases where very specific expertise is required, visual IVR can be used to help the caller self-diagnose where in the organisation they need to be going, rather than having to speak to a front-line agent who will then have to ask them the same questions in order to route the call to the appropriate resource.

It is worth noting that despite the huge uptake in smartphones and mobile apps, it is very unlikely that customers will find it convenient to have an app for every company with which they deal. Like apps, a visual IVR option provides businesses with an opportunity to display corporate branding and deliver a more engaging customer experience.

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## SPEECH-ENABLED IVR

Another option is to speech-enable IVR in order to increase the features available to the caller. Standards-based languages such as CCXML and VoiceXML support speech recognition and improved access to relevant corporate data, the integration of which into the IVR experience supports text-to-speech and the use of caller profiling to enable personalised IVR sessions based on who the caller is, their history, their contact preferences and any other relevant information that would further assist the self-service session.

Smartphone applications and IVR options can be tailored to the preferences and history of a customer. In turn, the business can ensure that customers are only offered options that both make sense to them personally and also optimise business potential. This is analogous to the targeted advertising approach delivered by the likes of Google and Facebook.

By identifying a customer within a self-service process, and by personalising and contextualising offers that they may be interested in based upon their profile, history and what they are searching for now, businesses stand a very good chance of improving their cross-selling and up-selling rate accordingly. There are also wider and longer-term benefits to be had by understanding more about the customer's mindset and personal circumstances.

IVR is often an ignored part of omnichannel, and putting consistent systems and processes in place will not only allow the seamless escalation of service requests within channels but also gives the business a chance to use their automated systems to react to an escalation before it reaches a live agent, deflecting the cost while fulfilling the service request more quickly.

For example, analysis of past interactions may indicate that if a particular customer has placed an online order, they are likely to ring the contact centre within 2 days to check on its progress. Making the IVR aware of the customer's history means that this call can be intercepted before it reaches an agent, and a personalised IVR experience (with the option to "Check your order status") will reduce customer effort, and the time and cost of the agent who would otherwise handle this. Analysing and predicting customer intent will become a competitive service differentiator within the near future.

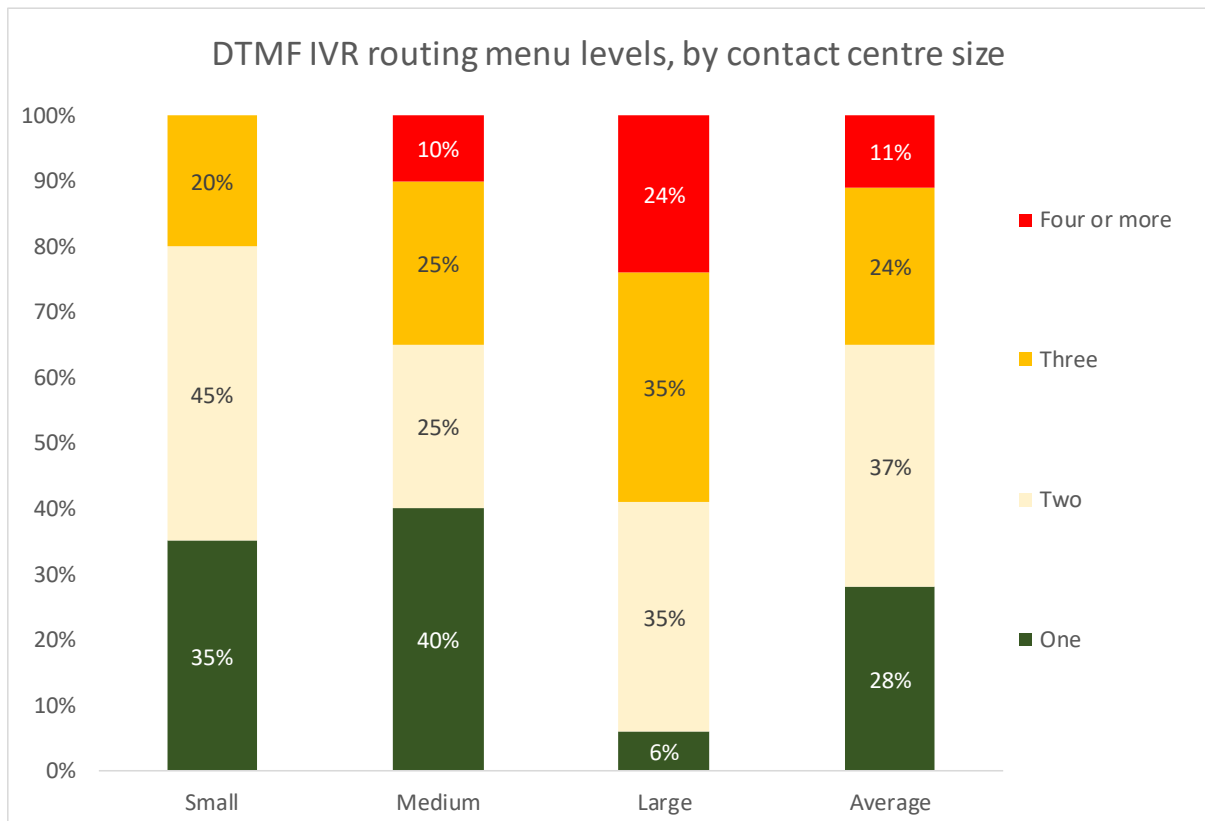
## IVR AND CUSTOMER EFFORT

Customer effort is not simply about channel choice and the escalation that comes with the failure of the initial channel. Within the call, many businesses have inadvertently put up blocks and frustrations that can be alleviated, and as has been shown earlier, a long-winded IVR announcement is unlikely to make the customer feel particularly engaged with the business. After the initial announcement is over, the customer may then have to listen to numerous options which may be irrelevant to them before finally being able to select an option. Some IVR take more than three minutes before this step is taken.

Looking at the number of levels used on a DTMF IVR (i.e. how many key-presses a caller must make to reach their destination), only 28% of respondents keep it simple with a single-level of options, e.g. "Press 1 for Sales; 2 for Service; 3 for Accounts".

24% of large operations present a possible four or more routing menu levels to their customers, a level of granularity that must appear daunting to their customer base.

Figure 12: DTMF IVR routing menu levels, by contact centre size

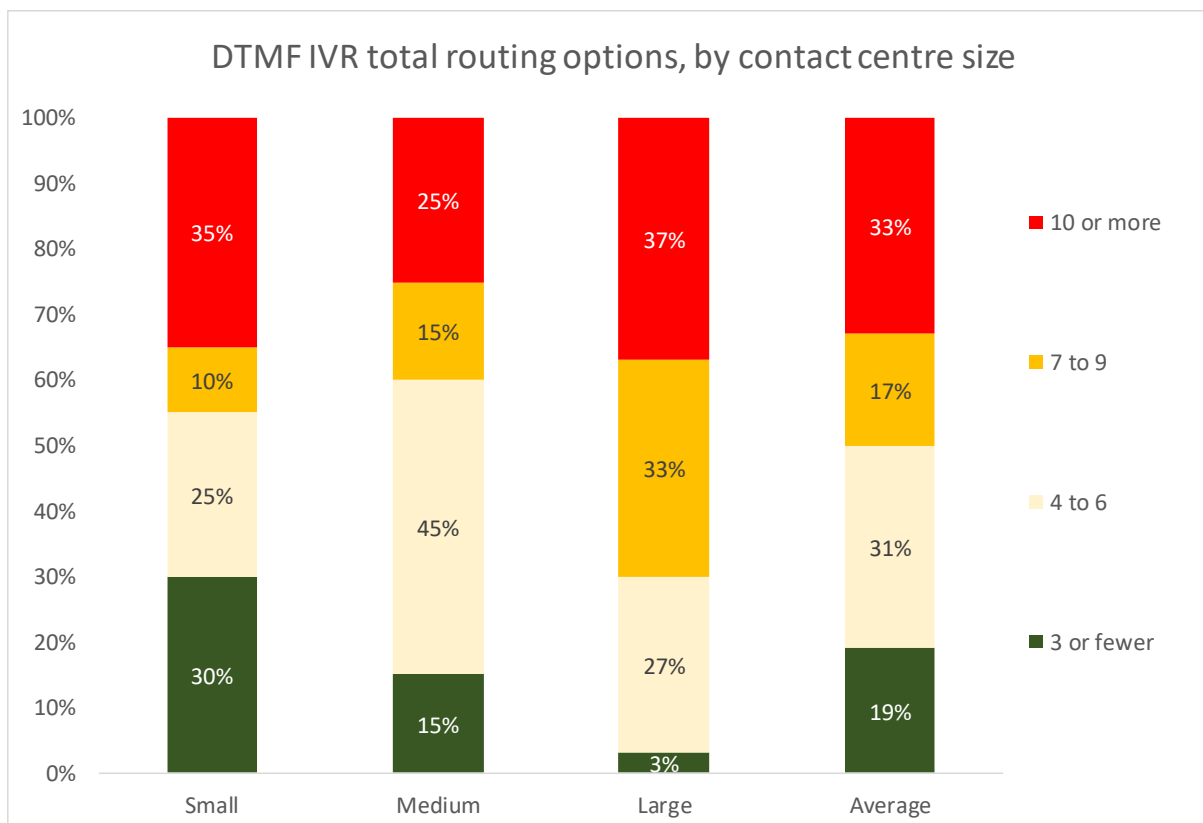


It is not just the number of levels in a menu that can frustrate customers, but also the overall number of options within each level. As the customer cannot see what the options are, but has to listen to each, it can be a very frustrating experience, and one which the movement to visual channels such as web self-service or visual IVR via a smartphone will go a long way towards alleviating.

Respondents report a median of between 6 and 7 options, which can still be a considerable number for a caller to listen to, especially if their preferred choice is the last one in line.

Logically, larger contact centres will tend to support larger businesses, which usually have more departments, offer a greater level of segmentation and have more products and services available to customers. Consequently, there are on average many more menu choices offered in the phone menu of large contact centres, with 70% of these respondents reporting offering seven or more routing options to their customers.

Figure 13: DTMF IVR total routing options, by contact centre size



## IMPROVING THE IVR EXPERIENCE

While the IVR experience of most customers is rarely particularly engaging, it usually gets the job done, whether providing them with simple answers through self-service, or more often, by routing them to an agent who is more likely to be able to help them. Customer engagement is affected by the control the customer feels they have on the situation: on digital channels, the customer is in control, but once they enter the opaque contact centre, they can't see what comes next e.g. the shop queue, as they have no idea of the time it will take or what their experience will be. This can increase stress, especially as they may already have failed to do what they want on other channels.

Few businesses would claim that the standard IVR experience is particularly positive or engaging for customers, although this can certainly be improved through visual IVR (as detailed earlier), queue management and identity verification.

## QUEUE MANAGEMENT

Once the customer is placed into a contact centre queue, regardless of whether this was their first choice or out of necessity, the clock is ticking on providing a good service to someone who probably doesn't want to be on the phone in the first place.

ContactBabel research – showing that customers believed they were waiting in a contact centre queue for an average of 27 times longer than they actually were – has established that customers have such a dislike of contact centre queuing that they cannot objectively estimate how long they queue for, and some will actually change supplier although the reasons for doing so – excessive queuing – may not even exist in reality.

ContactBabel carried out a large-scale survey of the UK public that explored why customers notoriously hate queuing to speak to a contact centre agent, yet seemed far more acceptant to wait in an actual physical queue, often for a longer time.

Figure 14: Reasons given for dislike of contact centre queuing

Reason for disliking queue	Average score from 10 where 10 is "extremely frustrating"	% of public scoring this at a maximum 10
Not knowing how much longer you'll have to wait	8.7	61%
Repetitive announcements	8.0	45%
Having to restate account information already given in the IVR	8.0	45%
Can't do anything else in the meantime	7.9	46%
The music you have to listen to	7.3	39%

Apart from the fact that customers have a lot of strongly felt reasons for disliking phone queues, the key finding from this table is that 61% of the public hate not knowing how much longer they will be waiting. This is less of a problem when waiting in a shop to speak to an assistant, as although they cannot give you an exact statement of when someone can help, the queuing system allows a customer to see how many people are ahead of them, to estimate their own wait time, and exercise some level of control over the situation. This makes queuing psychologically easier for the customer, even if the actual waiting time is significantly longer than it would be in a contact centre queue.

As a result of this, customers also resent not being able to do anything else while they wait in case their turn comes up shortly, with the actual process of waiting on hold – with repetitive announcements and unwanted music – just makes things worse. There is also a feeling that information given in the IVR session for identification should be sufficient, without needing to restate it to an agent.

Queue position announcements, call-back and screen-popping or routing based on IVR will go a long way to making the customer feel back in control of the situation, leading to less frustration and potential revenue loss. Some systems support a dynamic and personalised list of IVR menu options with only a few of the most relevant being available to specific customers. For example, if the customer has recently received a renewal letter or email, there is a high probability that they are calling about that, meaning IVR menu and self-service options can be tailored accordingly. Some solutions also provide analysis of the path that customers have taken through the IVR, as well as relative success and failure rates, allowing the business to understand and remove any friction points within the process.

It is worth noting too that almost 40% of customers find IVR hold music to be extremely frustrating. The opportunity now exists to personalise not only the music depending on the type of caller, but also the content and frequency of on-hold and in-queue messaging as well. Through using CLI or IVR to identify the caller, some solutions allow targeted, bespoke messaging and music to be played for each group or individual caller. For example, customers at risk of churn can be played different messages to those for whom an up-sell announcement would be more relevant. Using a streamed method of delivery allows businesses to alter messaging and music in real-time, without the need for IT or telephony involvement, being agile enough to handle any incident within moments. This level of personalisation can improve call abandonment rates, cross-selling and up-selling and encourage the use of self-service, as well as at the very least keeping the customer happier in the queue through the use of music that they are more likely to prefer.

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## CUSTOMER IDENTITY VERIFICATION

Customer identity verification has become increasingly intrusive and inconvenient for the customer, who is expected to remember an array of IDs, passwords, PINs, memorable information, or details of their last transactions. Customers can undergo a ‘Spanish Inquisition’ before being permitted to make their enquiry or place their order, not only reducing customer satisfaction, but also costing businesses time and money. It takes an average of almost 40 seconds to verify a customer’s identity manually, and this mounts up considerably: the UK contact centre industry spends billions of pounds each year just to verify the caller is who they claim to be and are permitted to do what they are asking.

Identity verification processes are typically based on one or more authentication factors that fall into the following generally accepted categories

- something you know: e.g. password, PIN or memorable information
- something you are: a biometric such as a fingerprint, retina pattern or voiceprint
- something you have: a tangible object, e.g. a PIN-generating key fob, or the 3- or 4-digit security code on payment cards.

Combining these factors creates a more complex, and potentially more secure two-factor or three-factor authentication process, although being able to rely upon a previously enrolled voiceprint or having the calling device, location and other factors assessed pre-call (rather than have to remember various pieces of information or carry round a code-generating device) can make identity verification far quicker and easier for the customer.

Voice verification systems use spoken words to generate a voiceprint, and each call can be compared with a previously enrolled voiceprint to verify a caller’s identity. Systems generate a voiceprint by using spoken words to calculate vocal measurements of a caller’s vocal tract, thereby creating a unique digital representation of an individual’s voice, as well as other physical and behavioural factors, including pronunciation, emphasis, accent and speech rate. These systems are not affected by factors such as the caller having a cold, using different types of phones, or aging.

It is also possible to use contextual analysis, such as the caller’s geolocation (as detailed from their mobile phone’s GPS coordinates, or their CLI) to add another layer of confidence in the security process, automatically notifying the agent whether the caller has been identified successfully and guiding the agent to ask alternative questions if further verification is required.

Contact centres wishing to deter fraud should consider combining voice biometrics with phoneprinting technology for a multi-layered solution. Phoneprinting relies on background audio, source, and channel features that are more difficult for an adversary to manipulate than voice. Phoneprinting can detect CLI spoofing, voice distortion, and social engineering-based fraud attempts, which voice biometrics may have missed.



## INTERACTION ROUTING

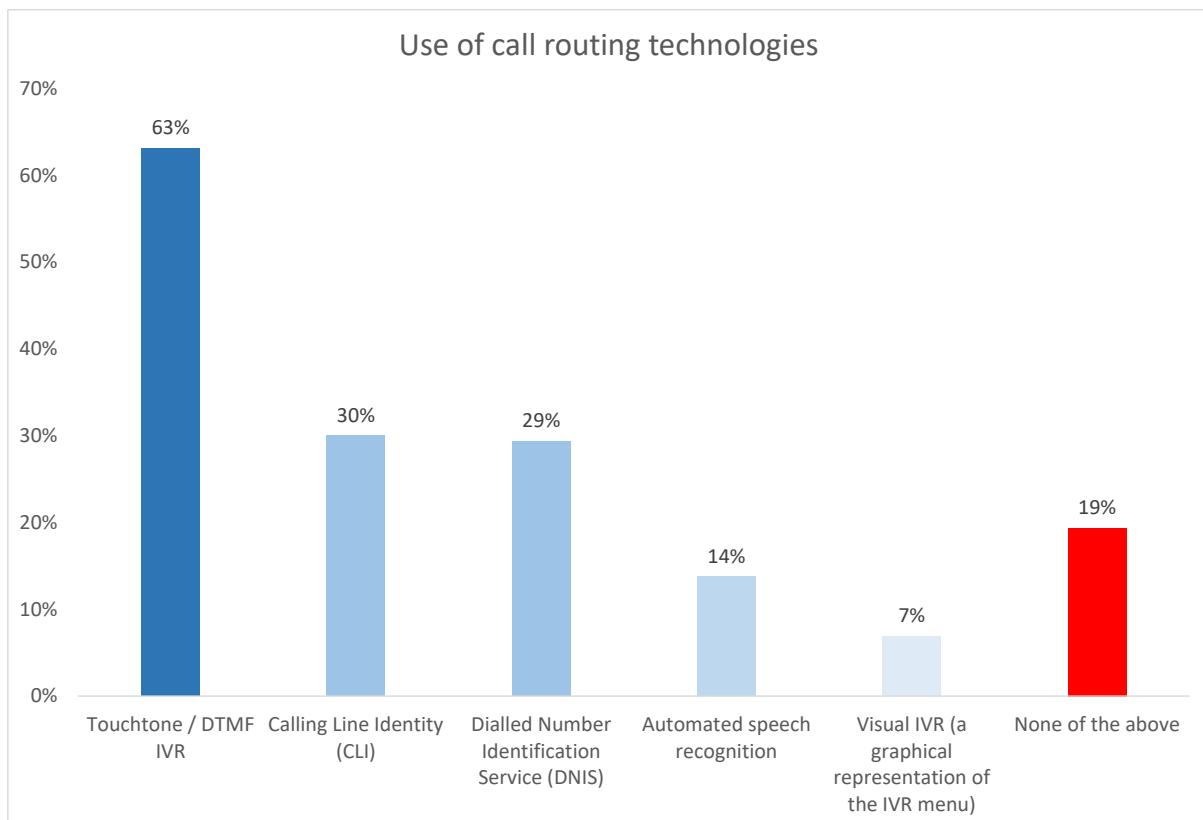
IVR and CLI allow businesses to identify who the customer is, and the integration of telephony and CRM can then predict why the customer is calling and who they need to speak to: a large step on the path to personalisation. Customer records can be tagged with numerous attributes, allowing the system to route the call directly to an agent or team who is best suited to answer the specific customer’s query.

### ROUTING AND CUSTOMER PERSONALISATION

When a customer has chosen the phone channel but not had their issue resolved through IVR self-service, the business has had the opportunity to learn who they are and perhaps gather some information about what they want.

Building on that, there is an opportunity to see what this customer has done before, how they prefer to be addressed and their conversational style, as well as putting all of the relevant information on the agent’s screen before a word has been spoken. Many businesses use call tracking – having different phone numbers for different departments, marketing campaigns or products – in order to route calls more easily and see what callers are trying to do.

Figure 15: Use of call routing technologies



Most of those who use IVR for routing purposes identify the actual caller through one or more techniques, for example using DTMF tones to input account number, through an automated security process or through calling line identity (CLI) which displays the number that the customer is calling from, allowing a database lookup. This may be used for a screen pop, or to automatically route the customer to a specific department or office. (Some businesses may use CLI to identify a region or country and route appropriately without looking up who the customer is, and these are not included in this figure).

40% of respondents use this information or other sources (for example, identifying the language that the customer is using via speech recognition) in order to identify the skills that the call may require, and use this to route the call appropriately.

47% understand something about the subject that the customer wants to discuss (this could be as simple as pressing '1' for sales and '2' for service), and 33% actually identify the customer, with only 24% then accessing the records within the CRM system in order to deliver this to the agent desktop.

Only 11% identify whether the agent who last spoke to this customer is available, an option which could be used to personalise the call and develop the relationship and understanding between the customer and business.

29% of contact centres do none of these things, and the caller is faced with explaining who they are and want they want. At the opposite end of the spectrum, some contact centres attempt to match the customer with an agent based on personality types and communication preferences, and this is discussed in the next section on predictive behavioural analytics and routing.

Figure 16: Pre-call personalisation actions

Method	% of respondents using this method
The subject that the customer wants to discuss	47%
Identify the skills and capabilities that the agent answering the call is likely to need	40%
Identify the customer	33%
Access the customer's records and history in the CRM system	24%
Identify whether the agent that last talked with this customer is available to take the call	11%
<i>None of the above</i>	29%

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## PREDICTIVE / INTELLIGENT ROUTING

While CTI-like screen popping is useful for cutting time from the early part of a call, the insight that this functionality provides is often limited. Sophisticated CRM solutions enable an instantaneous gathering and assessment of data from multiple sources to occur even before the call has been routed, which allows accurate prioritisation and delivery of the call.

For example, an airline contact centre may judge a call to be urgent if the caller:

- Has booked a flight for this day
- Rarely calls the contact centre, preferring to use self-service
- Is a frequent flier
- Is calling from a mobile phone rather than a landline
- Shares a similar profile with other customers who only tend to call for very urgent reasons.

In such a case, the system may consider that there is a likelihood that the call is directly related to the flight that is happening today (e.g. there's a danger of missing the flight and the customer may need to rebook), and is able to move the call to the front of the queue and route it to an agent experienced in changing flights, and whose communication style suits the situation and customer profile.

Taking this a step further, an AI system may be able to augment the conversation with suggestions based upon what the agent is doing on the screen and also, through listening to the details of the conversation, is able to provide relevant information without the need for the agent to search for it, such as the next flight to the customer's proposed destination or the refund / transfer options. At the end of the call, the system can then email or text the agreed solution to the customer without the agent having to do this manually.

While it may not always be possible to do so, some businesses try to pass customers through to an agent who has dealt with their enquiry before. Assuming that the interactions have been positive in the past, this can be a very effective way of personalising the customer experience but of course the agent may not always be available.

A branch of predictive analytics – predictive behavioural routing – uses insights gathered from historical calls and the analysis of customer communication types in order to choose the agent whose skills and characteristics are most likely to achieve a positive response from the next caller in the queue.

Predictive behavioural routing uses millions of algorithms to decode the language used by agents and customers, in order to understand their state of mind, personality, communication style, engagement levels, empathy and transactional attributes (such as ability to overcome objections, willingness to sell, success rates, the number of times that supervisor assistance is required, etc.). Through analysing historical interactions, each customer can be matched against a specific personality style. When this customer calls again, they are identified through the IVR or CLI, and the call is then routed to an agent whose performance when interacting with this specific personality type has been seen to be positive. This increase in empathy and the matching of communication styles has seen these matched agent-customer pairings get significantly higher sales closure rates and better customer satisfaction scores.

Predictive behavioural routing has its roots in communication-based psychological models for assessing personality type and identifying behavioural characteristics. One vendor's solution, for instance, is based upon a personality model developed to assist NASA with astronaut selection; the premise of this model being that individual personality type can be derived from a person's use of language. By understanding the type of customer, calls can be routed to agents who are best at handling the caller. Agents who are skilled at handling many types of callers' personality styles can be kept for callers whose character type is unknown, as perhaps this is the first time that they have called.

By tracking agent performance across various personality types, information can be fed into the performance management process to help that agent improve, and agent capabilities are regularly reassessed to promote optimal routing.

## SCRIPTING AND MANAGING THE CALL

Before looking in more depth at the role of the agent in personalisation and customer engagement, the report will consider how the use of scripting can support this.

Scripting has been a part of the contact centre world for many decades. Although the use of rigid script outside a compliance statement is increasingly rare, there are benefits to retaining some loose, flexible prompts that can actually improve customer engagement without making the agent sound like a robot.

### **1. Using an appropriate salutation**

At some point in the initial setup of the customer account, the agent could be prompted to ask how the customer would prefer to be addressed. The default is likely to be driven by the nature of the business as well as the customer demographic: as a rule, perhaps anything involving finance or insurance should be assumed to be formal, and any complaint should perhaps also flag the need for the agent to use Mr or Ms as a salutation.

There is anecdotal evidence to suggest that not all older people wish to be referred to formally, and that rapport can be built through the use of first names, so no assumption should be made based purely on age.

Keeping this information in the CRM system and prompting the agent based on CLI/IVR can make a good start to a call.

This approach can also be used for different personality types, some of which prefer a more formal approach (e.g. “Good morning, Mr X”), whereas others react better to a warmer and more informal greeting style (such as “Hi David, how are you today?”).

### **2. Set the tone and move the call along**

It may seem counterintuitive to say that an agent asking for specific information straightaway is positive for customer engagement – is there no room for a greeting and a gradual start to the conversation? – but done effectively it can create a positive feeling in the customer and cut the call time considerably.

Most conversations will start along the lines of “Hello, you’re calling Y company. How can I help you today?”, which is fine but doesn’t instil an immediate feeling in the customer of the agent’s competence or authority.

Starting instead with an explanation of who they are and what they need from the customer moves call along while establishing competence: “Hello, I’m X, a senior customer adviser in the service department at Y company. So I can help you, can please I start by taking your name and account number?”.

This leads to a sense that the agent is competent and in control, which can then be built upon by signposting what happens next within the call, and why. The report showed earlier that customers get stressed by contact centre queues as well as within the call itself as they are not in control: nor can they be, as it is the agent who is reading from the screen, choosing the next actions and managing the overall process. So the agent needs to be accepted as authoritative and in control at every step, and explaining what's happening and why are important to keeping that friendly authority.

### **3. Explain the silences**

Even the best agents and systems will sometimes require a pause in the conversation (“The system’s slow today” is a familiar refrain), but sometimes agents need to type in a considerable amount of notes or search elsewhere in the system for information.

Reassuring the customer that the silences are normal, giving an indication of how long they will last and that the agent is making sure the information or processes are correct are valuable methods of keeping the customer engaged.

### **4. In case of emergencies**

Sometimes calls get disconnected, particularly if the customer is on hold within the call. Before the customer agrees to be put on hold, the agent should reassure them that they will call back immediately if anything goes wrong, and to check the best phone number on which to do so. While in the vast majority of cases this won't be necessary, the feeling that the agent is handling your query – and yours alone – is a very powerful positive feeling for a customer who may otherwise be stressed and is now concerned that the call will be dropped, particularly if they have already had to wait in a queue for an excessive amount of time.

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## AI-ENABLED AGENT ASSISTANCE

Within the call itself, technology-driven opportunities exist to personalise the experience and maintain customer engagement, with the recent uptake in AI being particularly well-suited to this.

The use of AI to assist agents in real time within a call offers the chance of a real paradigm change: by the nature of the job, an agent-customer interaction has always necessarily been between two people, and the level of support that an agent can actually receive within a call is very limited. Advice on learning points have been restricted to post-call reviews, rather than realistically being able to improve the outcome of the interaction in real-time, although whisper coaching is sometimes used to good effect.

AI offers an opportunity to provide timely and effective support to every agent as necessary, actually within the call. AI can provide the agent with suggestions about next best action, pull up relevant information from the knowledge base, make suggestions based on customer history and sentiment about optimal cross-selling and upselling opportunities, and even the style of conversation that this customer may prefer. This has a positive impact on first-contact resolution as well as customer engagement, and is of particular use to less experienced agents and for unfamiliar subject areas.

Bots monitor the real-time desktop and voice data, triggering processes such as information provision and back-office processes. They can also provide coaching or alerts if there's a lengthy pause in the conversation or anything has been done wrong. Agents can also use specific phrases, such as "I'll just look that up for you", triggering the bot to take action and putting the information on a single agent desktop application.

AI can be trained to understand intent and recognise patterns through immersion in vast quantities of historical data, so that when a call is taking place, it can draw upon this knowledge and provide advice or action that has proven successful previously, moving towards the actual provision of real-time analytics.

AI assists in real-time speech analytics through applying the results of machine learning that have been carried out on large quantities of previously recorded conversations, providing:

- agents with the understanding of where their conversational behaviour is falling outside of acceptable and previously successful norms (such as speaking too quickly or slowly, or in a monotonous fashion)
- an assessment of the meaning of non-verbal cues such as intonation, stress patterns, pauses, fluctuations in volume, pitch, timing and tone in order to support sentiment analysis
- understanding the actions and information that have been seen to provide successful outcomes in previous similar interactions, and relaying this to the agent within the call.

A combination of customer feedback and interests can be used to develop a customer profile, adding metadata around purchase history, demographics and lifetime value. Past customer outcomes with similar customers can be used to predict the best offers, communication method, channel and actions with that customer.

AI can work alongside agents to provide relevant knowledge that may be otherwise take a long time to find, and update the knowledge bases available to humans and AI self-service systems using an automated feedback loop that is constantly improving based on actual outcomes.

It's possible to fix customer service problems before they occur: for example, sudden numerous requests about the same thing is likely to indicate a breakdown in a specific business process or the occurrence of an outside event. AI can quickly recognise that this is an issue, and deliver information solutions to an agent's screen, to the chatbots and note that changes should be made to the IVR announcement.



## HELPING THE AGENT TO HELP THE CUSTOMER

Once the customer has been identified and the call has been routed to the agent, greater personalisation of the interaction becomes possible. Agents need relevant information about the customer and the issue they wish resolving to be available at a glance, without having to search manually for it, or keep the customer waiting while they try to understand the situation.

Integrated desktop solutions can remove the need for agents to log into multiple applications, assist them with the navigation between applications within the call, and make sure that customer data is gathered from the correct places and written consistently back to any relevant databases without the need to navigate through multiple systems. This not only increases speed and accuracy, but allows the agent to concentrate on the customer, and on any alerts or suggestions that the desktop application is making about where to take the conversation next.

Figure 17: Personalised customer information available to the agent



Surprisingly, only 47% of contact centres report that the agent even has a full view of the customer history, including any non-voice interactions.

Very few respondents state that their agents are provided with hints and tips on how the customer prefers to be addressed or their style of conversation (relaxed, formal, chatty, etc.), meaning at best that callers receive the same neutral, generic form of address as everyone else.

Only 11% of survey respondents use dynamic scripting, which helps the agent to provide the right information at the right time, seamlessly linking with multiple back-office applications and databases, providing only what is relevant onto the agent's screen. Depending on the experience or profile of the agent, what the customer is trying to do and any regulatory inhibitors, on-screen buttons can be enabled or disabled, or access to fields limited according to business rules. Furthermore, adherence to business processes can be assured by making the agent complete all of the required steps in the transaction (for example, adding call notes, reading disclaimers, etc.).

Dynamic scripting can be supported by the use of real time analytics, which should perhaps be more accurately referred to as 'real-time monitoring and action'. Analysis ("a detailed examination of the elements or structure of something<sup>3</sup>"), refers to the discovery and understanding of patterns in data, and is currently something that by definition only happens post-call when all data are fully present. Real-time monitoring on the other hand, looks for and recognises predefined words, phrases and sometimes context, within a handful of seconds, giving the business the opportunity to act.

For some businesses, real-time is an important and growing part of the armoury that they have to improve their efficiency and effectiveness. There is potentially a great deal of benefit to be gained from understanding automatically what is happening on the call, and in being able to act while improvements are still possible, rather than being made aware some time after the call of what has happened.

Real-time can be used in many ways:

- monitoring calls for key words and phrases, which can either be acted upon within the conversation, or passed to another department (e.g. Marketing, if the customer indicates something relevant to other products or services sold by the company)
- alerting the agent or supervisor if pre-specified words or phrases occur
- offering guidance to the agent on the next best action for them to take, bringing in CRM data and knowledge bases to suggest answers to the question being asked, or advice on whether to change the tone or speed of the conversation
- escalating calls to a supervisor as appropriate
- detecting negative sentiment through instances of talk-over, negative language, obscenities, increased speaking volume etc., that can be escalated to a supervisor
- triggering back-office processes and opening agent desktop screens depending on call events. For example, the statement of a product name or serial number within the conversation can open an agent assistant screen that is relevant to that product
- making sure that all required words and phrases have been used, e.g. in the case of compliance or forming a phone-based contract
- suggesting cross-selling or upselling opportunities.

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<sup>3</sup> <http://www.oxforddictionaries.com/definition/english/analysis>

Many solution providers have worked hard to bring to market new or improved solutions to assist with real-time monitoring and alerts, and recognition of key words, phrases, instances of talk-over, emotion and sentiment detection, pitch, tone, speed and audibility of language and many other important variables can be presented on the agent desktop within the call, triggering business-driven alerts and processes if required.

The speed of real-time is crucial to its success: long delays can mean missed, inappropriate or sub-optimal sales opportunities being presented; cancellation alerts can show up too late; compliance violations over parts of the script missed-out may occur as the call has already ended. However, it is important not to get carried away with real-time, as there is a danger that businesses can get too enthusiastic and set alert thresholds far too low. This can result in agents being constantly bombarded with cross-selling and upselling offers and/or warnings about customer sentiment or their own communication style, so that it becomes a distraction rather than a help.

AI-driven pop-up cards on agent desktop can provide relevant information in real-time to agents about the customer and any relevant products and services, allowing them to drill-down in detail. Colour coding and easy-to-understand icons show factors such as likelihood to churn, customer satisfaction and possible cross-selling / upselling opportunities. Saving time on a call gives the business the opportunity to take this as a cost saving, or to spend this extra time in creating a better customer experience and gather more data for future personalisation.

## VIDEO AND PERSONALISATION

Allowing customers to start a video or voice call from the web browser or app (which may be via a desktop computer or more often a smartphone, perhaps as an escalation from an existing web chat session), means the organisation's website can then offer video or voice contact centre functionality in a seamless manner, with customers able to request live communication with the business without the need to download specific software or seek out the phone number and break off from what they are doing on the website. Two-way video communication is likely to be of more interest to mobile users, as their smartphone device already comes enabled with a camera and microphone, unlike many desktop computers which may not have this functionality or whose users have it disabled.

Video agents are a step towards more personalised, high-quality customer contact. The customer will be able to see to whom they are talking through a computer or mobile device, assuming the broadband requirements are met, which with the rollout of 5G will be a viable option for many businesses to offer.

Live video offers several major advantages over telephony:

- a frequently cited study by Mehrabian and Ferris in 1967 showed how “the combined effect of simultaneous verbal, vocal and facial attitude communications is a weighted sum of their independent effects (when) a communicator is talking about their feelings or attitudes”, to the ratio of 7% verbal, 38% vocal and 55% facial. This has often been misquoted and misunderstood to mean that 93% of all communication is non-verbal – clearly untrue in the case of an email, for example – but refers instead to how we feel about the speaker, how much we trust (or distrust) them and how easy it is to misunderstand someone when we can't see them. As such, we can see how adding visual communication to a customer conversation should make it easier for both customer and agent to read and react to emotions and build rapport
- it is quicker to show rather than tell, particularly if technical support is required. This works both ways: two-way video allows the agent to perform remote diagnosis as well as demonstrating a product or the correct action to take. The video channel also makes it easier to implement co-browsing and screen sharing when necessary
- for companies whose brand is seen as being cutting-edge, giving customers the opportunity of early access to video agents will emphasise this
- in case of stressful interactions, the visual channel can help to de-escalate negative emotions, showing the customer that there is a real person who is focused entirely upon understanding and solving their issue
- the video channel can help businesses move from physical brick-and-mortar premises to a remote working scenario, which is useful especially for banks, mortgage providers, travel agents and other businesses which are looking to scale back on their real estate costs
- the agent has more confidence that the customer is actually following the explanation if they can pick up on visual cues.

There are a number of cultural and business issues to consider:

- customers may prefer the impersonality of non-visual contact, and may be uncomfortable with the agent seeing them in a domestic environment, which would suggest one-way video may be more popular: some agents and customers won't feel comfortable using video, even though it shouldn't feel any different to what usually happens in a shop
- verbal abuse, a major problem for some agents, may decrease in a virtual face-to-face setting. However, agents may feel their privacy is decreased if they are on camera (especially a one-way video link), and the incidence of disturbing crank calls may increase
- it may be difficult to display a background which is attractive and professional, especially in the case of agents working at home
- the contact centre environment will need to be altered to impress the customer, and voice agents will need to be trained in visual communication.

This application has potential, especially in a sales environment and for technical support, where the agent can demonstrate what they are talking about. Various businesses – usually banks – are already using video kiosks to offer virtual branch banking services in areas where physical branches have closed. Currently, customers are more likely to find that video is not being used to show a company's agents in a live environment, but as part of a supported multimedia service experience, with the agent sending relevant recorded video clips either via chat or email.

The live or recorded video of a product on a website is much better for sales and service than simply having static images, being able to provide a full 360 degree view and zoom in on anything of particular interest. This is a technique that many car sales businesses have adopted in lockdown which is sure to continue in the future as it reduces the customer effort considerably and provides the opportunity to expand their potential market far beyond the local area.

## THE HUMAN ANGLE: EMPATHY AND EMOTIONAL INTELLIGENCE

In order to engage with customers, agents need to display empathy and have the emotional intelligence to recognise what the customer is feeling and to react accordingly while maintaining the authority to control the interaction. This means that there's a lot to think about on a call, and much of this – hopefully – occurs unconsciously to the agent. While some of these skills can be coached, the easiest way to ensure high levels of emotional intelligence is perhaps to recruit people with these skills in the first place.

Emotional intelligence is a step beyond empathy, the latter of which can be shown by acknowledging the customer's requirements, showing that the agent cares and reassuring the customer that the issue is being dealt with correctly.

Yet some customers prefer not to be obviously emotionally "handled", and are turned off by overly solicitous actions and words, preferring a precise, clinical resolution to the issue. An emotionally intelligent agent will be able to recognise the verbal cues that indicate a customer's preferred style of communication as well as understanding how to modify their own behaviour to deliver what the customer wants, in the way that they want it.

Emotional intelligence implies a flexibility of approach and communication skills that is driven by listening to the customer, rather than consistently maintaining the agent's natural style (e.g. extroversion) in all situations.

Emotional intelligence is a difficult thing to measure, but it can be improved upon by coaching: for example, playing call recordings of situations involving different emotions which have had positive outcomes is a good start, but agents really need to be given the tools to make decisions on communication style themselves while actually on the call. These could include encouraging agents to:

- give reassurance that the issue will be solved
- take personal ownership of the issue (this must be backed up the company actually empowering the agent to carry out their committed promise)
- listen actively and demonstrate that they actually understand the customer's issue
- acknowledge the customer's feelings, but do so in a positive way ("I can understand why you're upset but I will personally make sure that this issue is resolved to your satisfaction"). This should only be done after the customer has fully explained the whole issue, otherwise it can seem glib.

It may also be useful to gather a list of positive and negative phrases to use or avoid, based upon what the agent group has found useful or unhelpful before.

Additionally, the agent's tone of voice plays a large part in how the customer feels about the conversation. Positivity, especially at the beginning and end of the call can make a big difference to the customer's overall feeling about the interaction. This can be difficult for some agents, who may in fact be naturally empathetic but may be taking the 40<sup>th</sup> or 50<sup>th</sup> call of a difficult day, or who may naturally have a less dynamic voice.

As was alluded to earlier in this report, customer emotion is closely connected to the memory they have of the brand and previous interactions. This means that an effective interaction is not sufficient in itself to form a positive emotion that the brand can benefit from in the future.

To do this, customers actually have to feel good enough about the interaction to form strong positive memories. This requires not only emotional intelligence from the agent, but also the empowerment to deliver what the customer needs from the interaction, even (and especially) if it is out of the ordinary.

Research<sup>4</sup> has shown that repeat business and high levels of NPS are more associated with positive emotion than with a successful outcome or low levels of customer effort. As was discussed in the earlier "Customer Engagement and the Moment of Truth" section of this report, just because a caller enters the conversation with negative emotions does not mean necessarily that they have to end it that way. The contrast and emotion of a seemingly intractable issue being resolved successfully can actually produce a higher positive emotion than if there had been no strong negativity at any stage of the interaction.

The peak-end rule is relevant to many customer interactions: where we remember how we felt at the peak moments (whether positively or negatively), as well as at the end of the conversation or process. An example often used by micro-retailers is to include a free minor item with a large order (but not to mention it on the website or in the call), so that at the end of the sales process – when the package is actually opened – a strong positive emotion is produced, increasing the brand awareness and the likelihood of future purchases with that supplier.

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<sup>4</sup> Temkin Group

## SELF-SERVICE AND AUTOMATION

### THE USE OF WEB SELF-SERVICE

For businesses, by far the major advantage of having customers use web self-service is the fact that the cost per automated support session is estimated to be between 40 and 100 times cheaper than a live call to an agent.

Research has found that around 50-60% of calls to the contact centre result from bad website service or a failure in another channel. Quite apart from the current importance of this application, research shows that as customers become more educated and experience many different qualities of online self-service, their expectations increase across the board which puts pressure on other organisations to keep up with or even exceed the current benchmark performance.

Put basically, most customers will visit a website first; if they cannot find what they're looking for immediately they will try self-service; if the self-service experience does not then give them what they want immediately and accurately, they will either call the business or go elsewhere. In cases where the customer is tied into an existing business, this will result in a higher cost of service and decreased customer engagement: the report showed earlier that telephony was not the channel of choice for most customers, and that a substantial proportion of callers are in varying states of frustration and anxiety before the agent has even welcomed them.

In cases where the web visitor is only a potential customer, a failure in the self-service process on a website will mean the almost certain loss of a sale. In all cases, providing effective web self-service options – with a clear path to escalation to a live agent, along with any contextual customer-specific information – is in the best interests of the business.

In terms of pure self-service, the website can provide various options for the customer, ranging from the most basic search and static FAQ functionality, to personalised virtual agents and dynamic FAQs.



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## SEARCH

Businesses have long offered search tools for customers to look through indexed information based on keywords found in these documents in order to answer their own questions. Such functionality has the advantage of being familiar, yet indices grow, documents get old and out-of-date, and customers become educated that there are more sophisticated and effective self-service solutions available elsewhere.

With only a blank text entry box to guide them, the onus to search successfully is with the customer, who has to try to ‘get into the mind of the business’ and phrase the question or search terms in a way that fits the business and its internal jargon. However, this is not always possible, and customers have a limit to the maximum number of times that they will attempt to search, or how many pages they will read from the numerous documents that a wide keyword search can bring back, claiming that it has answered the query. The customer then has two possibilities: to engage the business (with a frustrated mindset) through a high cost channel such as telephony or email, or to find an alternative supplier that can help them without going through this high effort process.

Search functionality does have its place, yet if the customer has a query that uses popular keywords that are widely found elsewhere on the website (for example, “What are your delivery times?”), typical search functionality might return every document that contains the word ‘delivery’, relying upon the customer’s patience and goodwill to find the correct answer for themselves. The major problem with basic search functionality is that it pays close attention to the answers, but very little to understanding the question or the customer’s thought processes. Personalising search responses based on what’s known about the customer or site visitor – including any demographics or current interaction with the website – is likely to provide a more tailored list of responses, particularly if analysis is done to see whether these answers have previously produced successful outcomes.

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## FAQS

FAQs – frequently asked questions – are one of the most popular forms of web self-service. At its simplest, an FAQ list can simply be a group of static documents and/or text, categorised under wider thematic headings, and kept up-to-date manually. Solution providers state that perhaps 80% of questions can be answered by 20% of documents, however for most businesses, customer requirements change on an ongoing basis so it is unlikely to be the same 20% of documents that are most useful as time progresses.

More complex applications can use techniques such as text mining and fuzzy search (approximate string matching) to return documents that are not just an exact or very close match to the search terms entered by the user. Sophisticated FAQ technology will leverage natural language processing to deliver more accuracy than standard search functionality.

It is possible to minimise the use of manual updates and supervision by making the FAQ list more dynamic and self-learning through using responses taken from emails to customers who have asked specific questions, which will then dynamically enter the FAQ list at an appropriately high level. Being able to restructure the knowledge base on a regular and ongoing basis through automation is key to maintaining the usefulness and relevance of the FAQs. Unlike the virtual agent (below), FAQs by their nature provide the user with a list of alternatives, asking them to judge and choose the correct most relevant answer for themselves.

While this process takes longer for the customer than the provision of a single answer, it is currently more closely aligned with the typical user experience, and thus has the advantage of familiarity. Providers of FAQ technology report that the typical reduction seen by customers in inbound live contact (such as email or telephony) is in the region of 25%.

Increasingly, videos are being used to support the FAQ process, as many customers find that being shown something rather than being told about it to be a more satisfactory and effective way of finding a solution.

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## VIRTUAL AGENTS / CHATBOTS

Virtual agents, also referred to as conversational AI or chatbots, are software applications that engage customers in conversations in order to provide them with an answer to their queries. They may be personalised to reflect the company's branding, and often act as the first point of contact between the website visitor and the business. The ContactBabel report, [“The Inner Circle Guide to AI, Chatbots & Machine Learning”](#) looks at this application in depth.

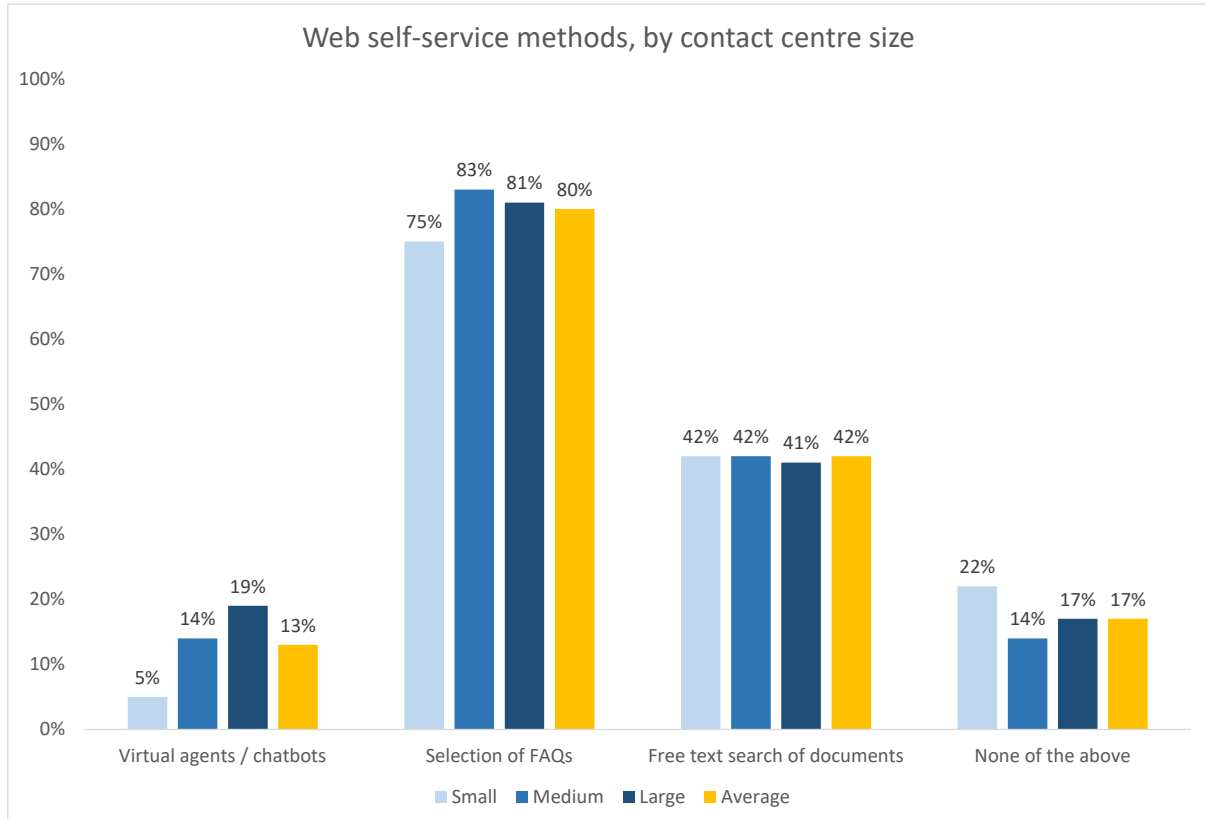
Virtual agent functionality is of interest to most sectors, however the commercial reasoning and business drivers differ greatly. Banks have an appreciation that they need to understand their customers to keep them loyal in a highly commoditised and competitive environment, and as such there is considerable interest in using virtual agent functionality within Voice of the Customer initiatives.

For example, using real-time analytics, such organisations can learn that customers are talking about a specific issue, which can feed into wider commercial decisions in business areas unconnected to customer service. Sector such as utilities may be heavily focused on cost reduction, and these business cases will focus on contact avoidance. Online retailers, which want to cross-sell and reduce their shopping cart abandonment rates, will have yet another strategy.

Some solutions offer live chat agents the opportunity to see what the customer is typing in real time, and enabling the agent to get a head start, while at the same time linking to the contact centre knowledge base in order to provide a list of most likely answers, which will increase the accuracy of response and decrease the overall time to serve.

By far the most prevalent form of web self-service is that of the FAQ (frequently-asked question), which is used by 80% of respondents. The free text search of the document library is somewhat less well supported, at 42%. Virtual agents are employed by 13% of respondents, more often those within large enterprises. 17% of respondents offer no web self-service at all.

Figure 18: Web self-service methods, by contact centre size

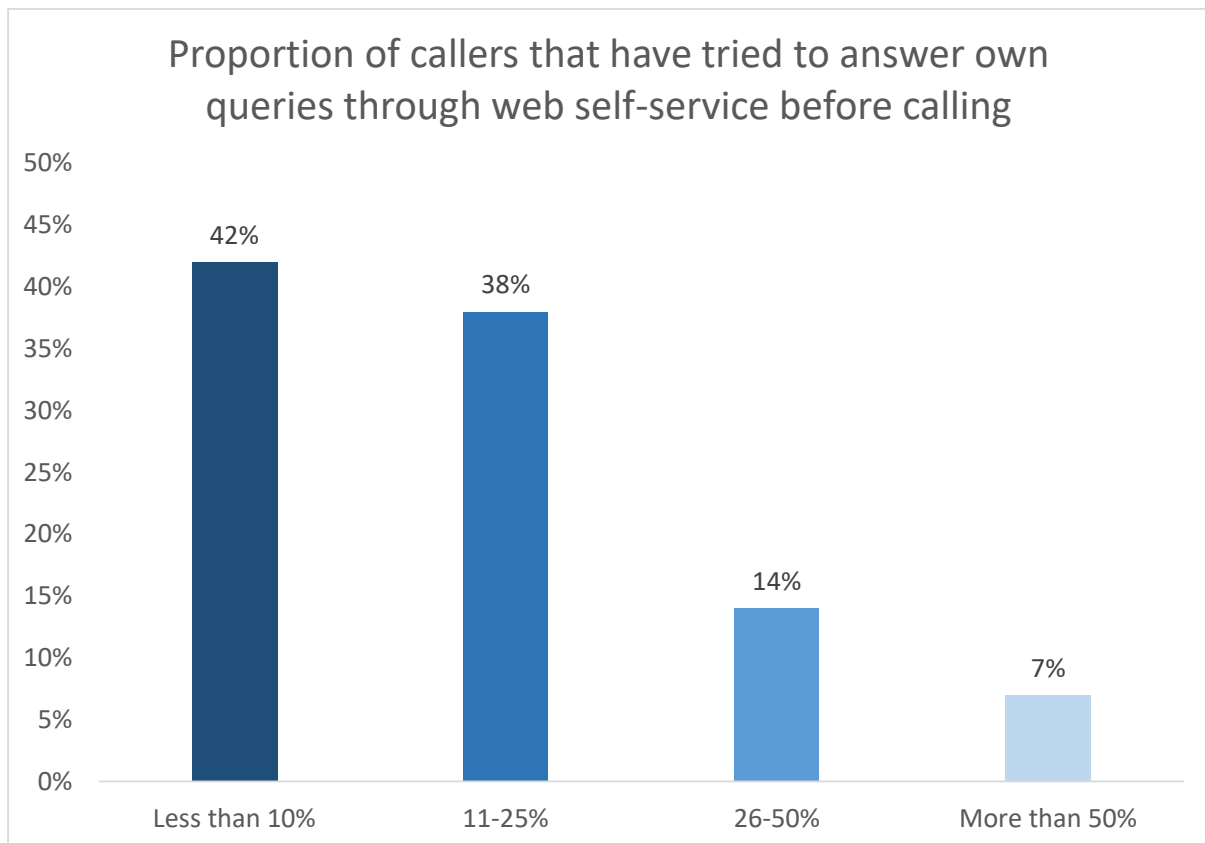


## ESCALATING FROM WEB SELF-SERVICE TO LIVE TELEPHONY

Although 42% of survey respondents state that fewer than 10% of customers have tried to resolve issues online before calling the contact centre, 20% state that more than 1 in 4 of their inbound calls come from people who have failed to complete their objective on the website first, and who may then approach the call in a state of frustration.

Although not shown here, 30% of respondents using web self-service do not have any idea of its success from the customers' perspective.

Figure 19: Proportion of callers that have tried to answer own queries through web self-service before calling (where known)

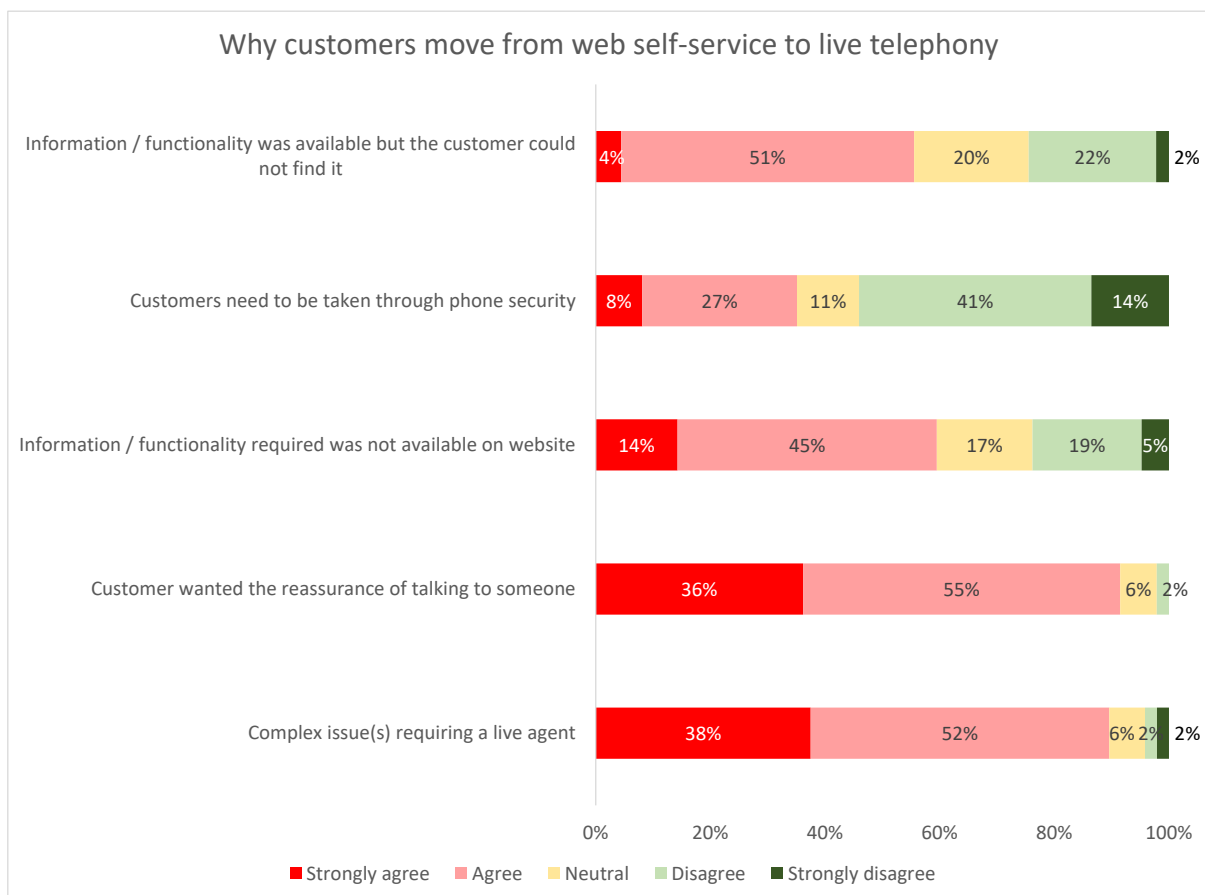


One of the two most important reasons for moving from web self-service to live telephony was that the escalation involved a complex issue requiring a live agent to complete successfully.

91% of respondents also felt that customers wanted the reassurance that a live agent brings to a conversation.

59% stated that the functionality that the customer calling in required was not available online, but interestingly, 55% stated that they received calls about issues that could in theory be resolved online, but customers were unable or unwilling to do so. As such, businesses may consider that time spent educating customers in how to use self-service would pay benefits in the long term.

Figure 20: Why customers move from web self-service to live telephony



END-USER QUESTION #5:

WHAT PERSONALISATION CAN BE DONE WITHOUT FIRST IDENTIFYING A CUSTOMER, WHEN THEY ARE A NEW CALLER / SITE VISITOR, OR WHEN THEY CHANGE CHANNELS?



Having an omnichannel communications platform allows you to use any channel to communicate with the customer without interruption or having to restart the conversation. The options of personalisation to anonymous website visitors are reduced, but there are a few options. If the chatbot and contact centres are linked, the information shared by the customer with the chatbot can be visible to the agent, creating a seamless experience. Some anonymous customer data can also be gathered by a CDP (Customer Data Platform), such as pages visited and products added to cart.

## PERSONALISING THE WEBSITE

So, granted that customers often can't easily do what they need to on a website, how can sites be personalised so that this becomes less of a problem?

The report has looked at the use of predictive analytics to assist with more accurate call routing and to assist agents in delivering the next best action. Analytics is also used on many companies' websites to deliver a personalised experience to a prospect or customer who's browsing the site, through:

- offering support based on the outcome of previous site visitors' behaviour e.g. popping up a web chat session if they pause, hover over a site element, visit a page repeatedly, etc. It is also possible to add a pop-up that provides self-service rather than a contact option. For example, a visitor who is spending a long time trying to change an existing booking can be sent a video showing them how to do this
- personalise offerings and recommendations depending on past purchases (if an existing customer), the persona/customer segment (if they have provided any information about themselves) or through their behaviour on the site which matches cases where other customers have viewed and purchased successfully. User choices can be collected by cookies, allowing future visits to the site to be even more personalised
- personalise search results through using algorithms that look at what the person has already been looking for, considering data such as – for a clothes retailer – size, colour, price, etc. This allows greater prioritisation of those search results which are likely to be relevant to the visitor, rather than simply displaying the same search results to everyone
- images and navigation can be changed dynamically depending upon who the visitor is, strengthening brand and guiding them more quickly to the right place.

There is a useful 4-step process to use when considering how to offer personalisation on a website, with some of the steps also being relevant to the contact centre environment.

### 1. Who do we want to personalise content for?

Look at customer segmentation and personas to decide the experience you want to give to each type of customer. For example, new customers on the website or specific demographics may react better to a simpler, more clean-cut look and feel to the website, whereas repeat visitors may value a more immersive experience.

### 2. What sort of content do we want to offer?

Decide upon the type of content that should be displayed on the website: recommendations based on items in the basket is popular, as well as purchases previously made. In a contact centre environment, businesses may want to offer different functionality depending on customer segment. For example, older customers may be presented with different IVR options earlier in the announcement if it has been found that this segment is more likely to want to choose them.

### 3. Where would personalised content work best?

Decide where on the website the personalised content would work best. Some demographics may prefer a chat option to be very visible, whereas others who are more sophisticated and experienced will be happier seeing it tucked away in the bottom right-hand corner.

### 4. When should the personalised content be delivered?

A good example of this is having a web chat session triggered by actions upon a website such as long pauses or the re-visitation of a page.



## PERSONALISING THE MOBILE CUSTOMER

This personalised approach can also leverage the information that mobile and especially smartphone devices can provide. On moving from self-service to assisted service, mobile service applications should gather the browsing history, customer information and the context of the session in order to pass this to a live agent. Smartphones are enabled with GPS tracking, so businesses should look to leverage this capability to deliver better customer experiences where possible. In fact, the inherent capabilities of the mobile device offer businesses huge opportunities to impress their customers, including location-specific information, such as local broadband outages, or the ability to use photo-taking functionality on the phone to provide the agent with a clearer picture of the situation (which may be particularly useful for insurance claims, for example).

SMS and outbound calling also offer opportunities for businesses to deliver proactive customer service through the mobile channel, creating positive engagement. Furthermore, if privacy laws allow, location-specific device information also allows businesses to deliver timely service and relevant marketing messages which can be positives for the customer at that specific place and time.

Solution providers are keen to offer technology that ties in the mobile channel more tightly with the existing voice and data customer support channels, providing a single integrated user experience regardless of initial channel choice and any cross-channel movement by the customer. One of the key ways to do this is to offer live agent support more easily (for example, through clicking an icon within an app), which provides a context-relevant, geographically supported and personalised customer experience. The movement between self-service and live service is currently very difficult for many customers – it is certainly not seamless – and actually may involve abandoning the mobile channel entirely in order to start afresh with another channel. As the customer has chosen originally to use a mobile channel, even a successful outcome with another channel will risk leaving the customer dissatisfied with the company, and less likely to use the mobile channel in future. There is also the danger that because the organisation is unaware that a failed mobile session has been the root cause of a live contact, it will underestimate the reality of cross-channel interaction failures.

Contextual data provide a great opportunity for businesses to deliver timely personalised service in a cost-effective and profitable manner. The nature of mobile devices means that businesses potentially have the opportunity to know more about their customers and their specific requirements and preferences than ever before.

This includes:

- **Customer identity:** once the customer has identified themselves, such as by logging on, or through the mobile phone number, this allows the agent to access their existing customer history in the same way that would be done so on a phone call into the contact centre.
- **Geographical information:** smartphones are GPS-enabled, allowing agents to see where customers are, and to direct them to the nearest shop, for example (where permitted by privacy laws)

- **Historical activity:** if the customer has been browsing a mobile website or app beforehand, the information that the customer browsed previously may be useful for the contact centre agent to have to hand, in order to see and understand what the customer has already tried to do.
- **Stored data:** the mobile device may have data stored that identifies the customer, such as account number, that can speed up the interaction and make it more effective.
- **Collected information:** the mobile device may also be used to capture and share information with the business such as photographs or videos. It may be possible to automate a two-way interaction: for example, a customer may use their mobile phone to scan a QR (quick response) code on a product. Using the information on the code, as well as the customer's input into the app about what they are trying to do, the customer may be directed to the correct place within business's self-service function in order to solve the issue that they have. This can take the contact centre out of the equation altogether, resulting in reduced costs for the business and a quicker and more effective customer experience.

The imminent widespread rollout of 5G will make the smartphone an even more powerful device, and we can expect that the high bandwidth available will encourage businesses to offer both real-time and recorded video as part of their customer communication mix.

The future of mobile customer contact is also likely to include the use of micro-apps, which work by the customer clicking on a link that has been sent to them which opens up what looks like a company-branded app, but does not require the customer to visit an app store, search for the right app, download it, login and navigate to the right place. This will have a significant positive effect on customer effort and will also provide the business with opportunities for personalisation as they will be able to send the customer exactly what they need and what the business wants them to see. It will also not require the customer to clog up their phone with dozens or even hundreds of apps which are difficult to find and may be rarely used in any case.

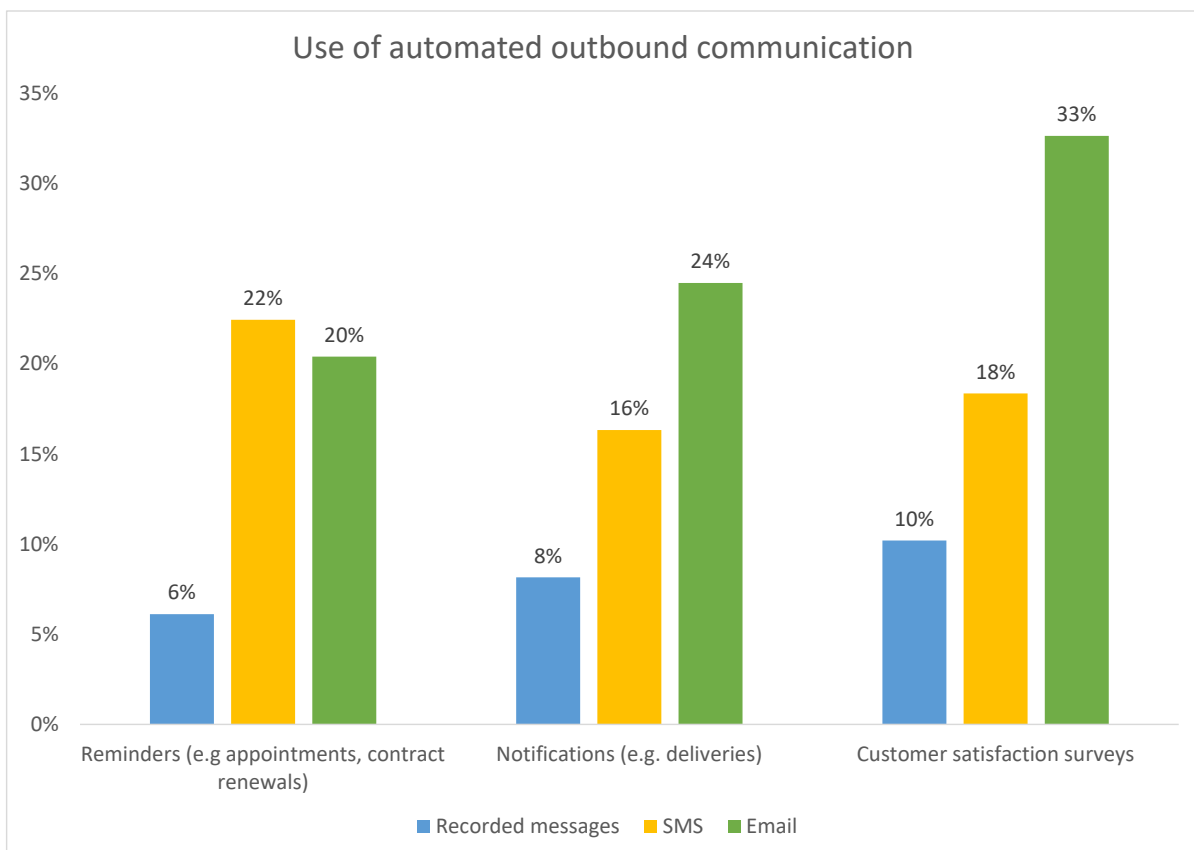
## PROACTIVE CUSTOMER ENGAGEMENT

Analysis of past business process and outcomes arms the business with the knowledge it needs to pre-empt negative customer experience, sending SMS messages or emails to customers who may have otherwise had to call in or remain stressed about the situation. Although this proactive customer engagement doesn't solve the problem – for example, a network outage that would have otherwise elicited inbound interactions will still exist – it does reassure the customer that any issue is nothing specific to them and that the matter is under control. Another example of this can be seen with appointment reminders, which are beneficial to the customer and the business.

Proactivity is also used by sales operations, where personalisation in cross-selling and upselling has been shown not only to increase sales but also improve the customer experience, as the customer is of the belief that the company is looking out specifically for things that they themselves will value.

While a considerable proportion of targeted outbound contact is carried out by agents, the opportunity exists for automated outbound service to expand – such as sending reminders and notifications to customers through an automated process – thus significantly reducing the cost to the business while improving the overall customer experience. Many customers will choose to seek clarification or a status update at some point in the buying process through making an inbound interaction. By sending a pre-emptive outbound message, the business is proactively assisting the customer to manage their interaction.

Figure 21: Use of automated outbound communication



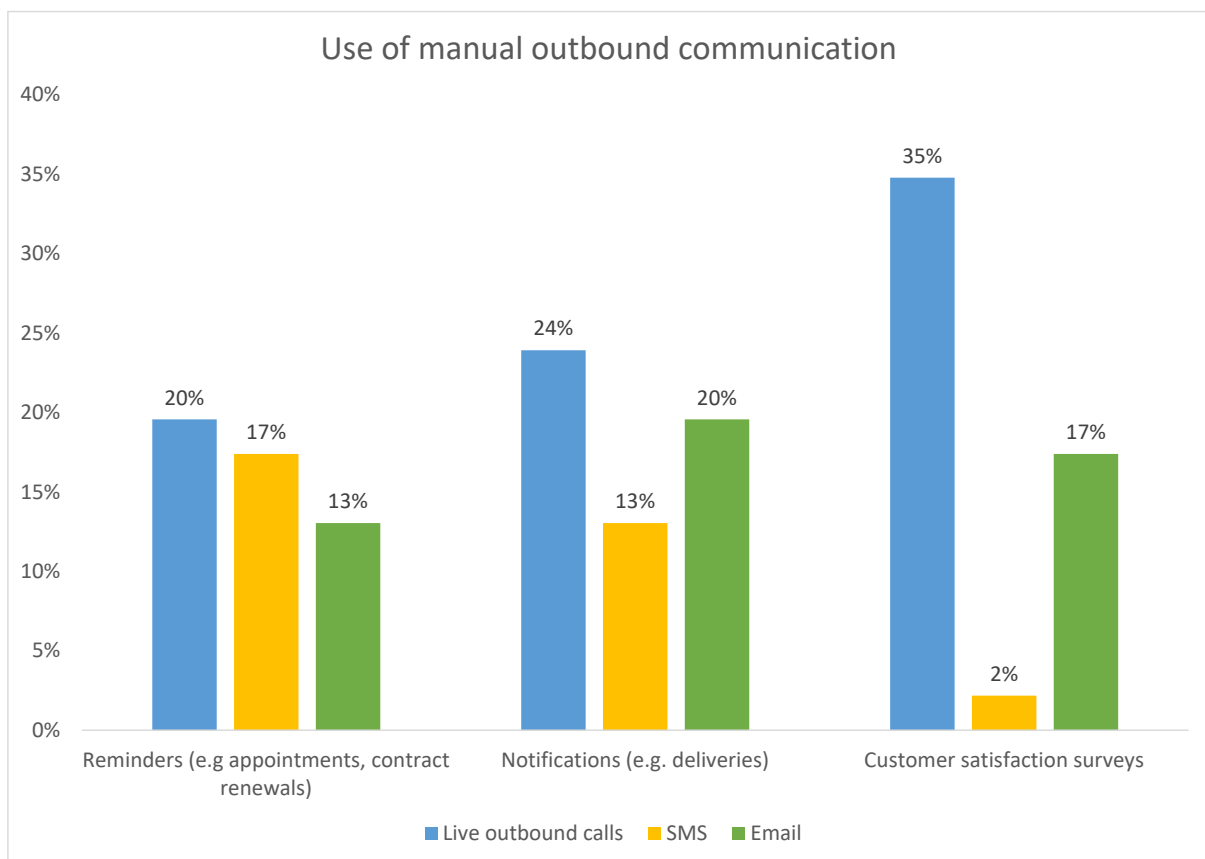
Automated SMS messages are used by around one-quarter of survey respondents, mainly for notifications and reminders. Email is used more widely also for notifications, reminders and outbound customer satisfaction surveys. A small minority of respondents use recorded messages (which will usually include an IVR session to capture customer input) for these purposes as well.

Looking at agent-driven proactive outbound contact, live outbound calls are much more widely used than recorded calls for reminders, notifications and customer surveys.

17% of respondents allow agents to send reminders to customers via SMS, and 13% notify customers manually about deliveries etc. using this channel.

Manual email is used in around 20% of cases as well.

Figure 22: Use of manual / live outbound communication

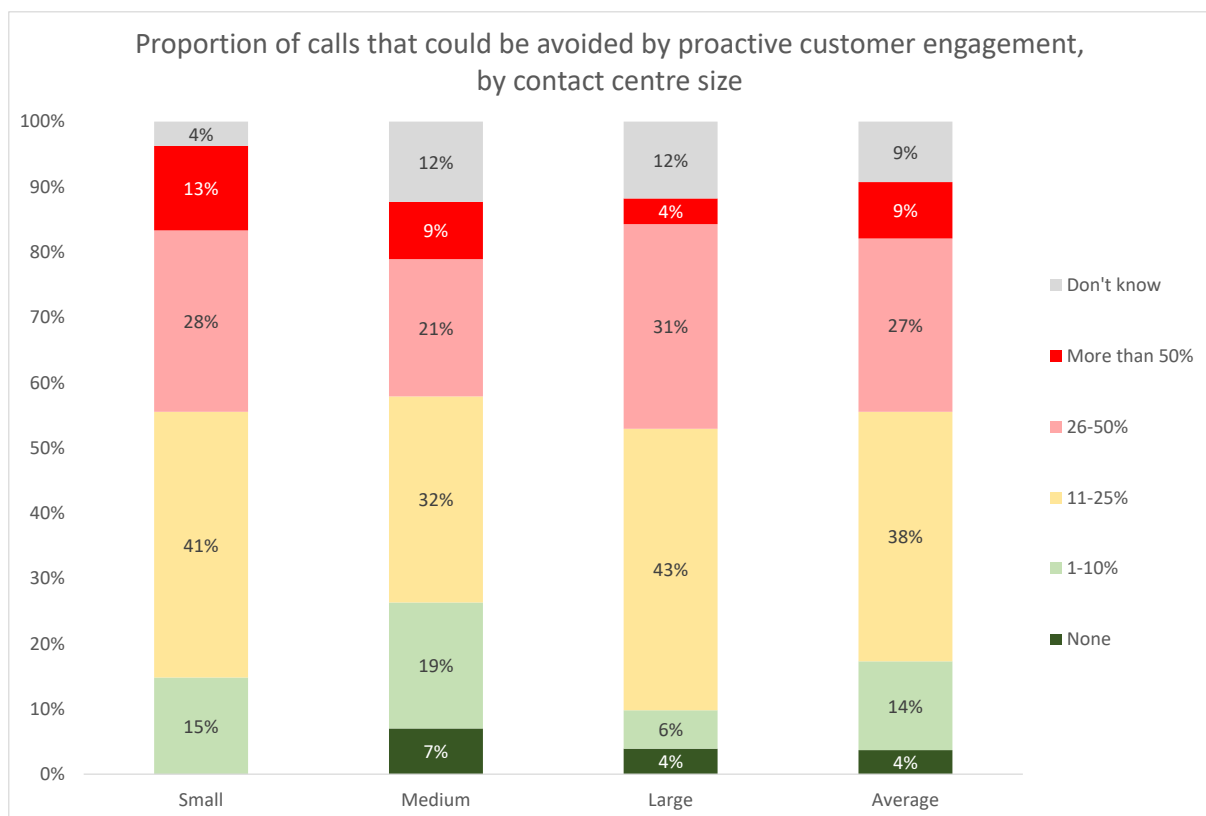


Survey respondents were asked what proportion of inbound calls could be avoided by engaging the customer before they felt the need to call the business.

36% of contact centres reported that more than a quarter of their inbound calls could be avoided if more proactivity was used, which would make a huge difference to costs (especially through automated outbound communication), as well as having a positive effect on customer engagement.

Businesses should try to analyse the type of interactions that they receive into their contact centre to see if there is a cost-effective way of proactively handling these. The opportunity is certainly there for the industry as a whole to manage inbound demand more effectively than is being done so at the moment.

Figure 23: Proportion of calls that could be avoided by proactive customer engagement, by contact centre size



On a more sophisticated level, using artificial intelligence (AI) for analytics will allow the business to provide customers with personalised service before they even require it. AI will be able to predict what the customer is likely to meet next, based upon analysis of other customers with similar circumstances in the past. This move to proactive customer service is a step further than what is currently widely used – automated emails or SMS providing an update about delivery times, for example – anticipating sources of frustration or the need for assistance before the customer has even realised it, on a personalised basis. Machine learning – which will be able to identify patterns within data automatically, without requiring an analyst to direct it – will give analytics even greater scope and power.

END-USER QUESTION #6:

PERSONALISATION HAS OFTEN BEEN OWNED BY THE MARKETING DEPARTMENT - HOW CAN CUSTOMER CONTACT PERSONALISATION BE IMPLEMENTED WITHOUT DUPLICATION OF EFFORT OR TREADING ON TOES?



A CDP (Customer Data Platform) would be the simplest way to do this. Both marketing and customer service will be able to use this data to automate processes and enhance the customer experience since all customer information would be in one location and easily accessible.

The customer service representative can provide more personalised and efficient assistance by having access to the customer's shopping background, previous marketing promotions, and other experiences with the company.

As they assist the customer, the representative can add tags for interests and behaviour, which can then be used for marketing to better segment their campaigns. [According to research by Infobip](#), 32% of customers want brand messaging to be more aligned with their personal interests. Therefore, adding the information gained on the phone call to the customer profile will result in more targeted and relevant communication.

## TIPS FOR PERSONALISATION AND CUSTOMER ENGAGEMENT

- While personalisation at scale is something to aim for, the reality is that there will be many instances where the customer will need an escalation to a human agent (e.g. if the chatbot can't fully understand the issue). In such cases, the CRM system must provide full context to the agent so as not to have to ask the customer to repeat themselves
- Basing website personalisation on algorithms that consider customer demographics, past history and the actions of similar customers in this segment will allow more tailored offers to be put in front of the customer
- While large pools of clean data help with personalisation, it's possible to get up and running without this. Even basic information on what's worked for a simple customer segment or demographic in the past is a good place to start, and more detailed analytics and surveys can be added later
- Like any customer experience initiative, especially one that crosses multiple departments (e.g. sales, service, marketing, digital), having a project owner of sufficient seniority to get things done is going to increase the chances of success rather than falling by the wayside as a short-term initiative that never really got off the ground
- Engagement works both ways: people like to help, and be acknowledged for that help, thus strengthening the brand for the helpers as well as the customers. Crowdsourced information is a great way of sharing content directly, and can also be used as a basis for the company's own FAQs and knowledge bases. Some businesses incentivise super users to create, curate and share this knowledge, possibly financially through a 'gig CX' model, but also through reward and recognition within the community (e.g. early access to new products)
- The balance of privacy and personalisation must be considered: benefits to customers have to outweigh the perceived cost or risk to them of sharing their personal data. Analysis of the reactions of other similar customers could suggest where a balancing point will be. Perhaps the main encouragement companies can give is to deliver a superior experience based on the data that they hold about that customer, and explain why they are collecting it
- The unexpected can go a long way, especially for a larger company from whom this may be a real surprise. A handwritten note or small gift can make a big impact for relatively little effort
- Start planning now what your company would do with customer engagement and personalisation if the bandwidth on the customer device was no longer an issue. 5G rollout will become widespread very soon, and this provides great opportunities for early adopters, especially concerning video
- Remember that the creation of emotion is what makes an interaction memorable and engaging. Try to create high points within the customer journey and finish the interaction well to make sure that the 'peak-end' rule works in your favour.

END-USER QUESTION #7:

DO YOU HAVE ANY TIPS FOR SUCCESSFUL PERSONALISATION / CUSTOMER ENGAGEMENT, OR ANY PITFALLS TO AVOID?



Audience segmentation and targeted communication is the key to successful customer engagement. Treating customers as individuals and avoiding a one-size-fits-all approach creates more relevant communication.

A customer is much more likely to read and engage with a message if it aligns with their wants and needs. For example, 49% of customers would like brands to message them with relevant messages at least once a week; however, 54% say receiving impersonal messages annoys them ([Infobip](#)).

Unifying customer data from different touchpoints allows for a better understanding of these wants and needs. The communication created based on this data will be more successful as it will be more relevant on an individual level.

Another way to improve customer engagement is to have a truly omnichannel customer experience, which involves communicating with consumers on the most appropriate channel throughout the customer journey. Sending promotional materials via email, transactional updates (such as payment acceptance and delivery status) via SMS, and providing customer service via WhatsApp are all examples of this. Having consistent, personalised experience across multiple channels and devices brings a superior engagement experience.



## ABOUT CONTACTBABEL

ContactBabel is the contact centre industry expert. If you have a question about how the industry works, or where it's heading, the chances are we have the answer.

The coverage provided by our massive and ongoing primary research projects is matched by our experience analysing the contact centre industry. We understand how technology, people and process best fit together, and how they will work collectively in the future.

We help the biggest and most successful vendors develop their contact centre strategies and talk to the right prospects. We have shown the UK government how the global contact centre industry will develop and change. We help contact centres compare themselves to their closest competitors so they can understand what they are doing well and what needs to improve.

If you have a question about your company's place in the contact centre industry, perhaps we can help you.

Email: [info@contactbabel.com](mailto:info@contactbabel.com)

Website: [www.contactbabel.com](http://www.contactbabel.com)

Telephone: +44 (0)191 271 5269

## FURTHER CONTACTBABEL REPORTS

**The UK Contact Centre Decision-Makers' Guide:** results of the largest annual survey of UK contact centre operations. Free to download.

**The UK Contact Centre HR & Operational Benchmarking Report:** detailed information on salaries, attrition, absence, recruitment and performance benchmarks, costing £350 + VAT.

**The Inner Circle Guides:** detailed analyst reports on key technologies, including:

- AI, Chatbots and Machine Learning
- Cloud-based Contact Centres
- Customer Interaction Analytics
- First-Contact Resolution
- Fraud Reduction and PCI DSS Compliance
- Omnichannel
- Outbound & Call Blending
- Remote Working
- Self-Service
- Voice of the Customer
- Workforce Optimisation.

All Inner Circle Guides are free to download. Further information and downloadable reports can be found at [www.contactbabel.com](http://www.contactbabel.com).