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How to Deliver an Exceptional Customer Service With Your Contact Centre

The trends and challenges impacting contact centre people, processes and technology, illustrated with case studies and in-depth interviews with customer service leaders.

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ABOUT THE AUTHOR



Zarina de Ruiter graduated with a BA in Journalism in her home country of the Netherlands, before embarking on a global journey, working in offices from North America to Australia, finally landing in the United Kingdom in 2010.

She worked for a magazine publisher and TV producer in London for four years, growing the digital presence and brand awareness of an SME-focused title and also taking responsibility for the digital output of magazines Director of Finance, Offshore Technology, Business Today and the WI's Woman's World, in addition to ad hoc work on the print publications.

She is currently the Editor of CX Network at IQPC, where she produces, commissions and edits a range of premium-level content for senior customer experience, service, digital, insight and marketing leaders in line with the themes of the global events run throughout the year.

ABOUT THE CONTRIBUTORS

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PROCESSES AND
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DIGITAL



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Leading a contact centre for me requires the perfect blend of art and science. The art of great communication with your people and your customers and the science of perfect performance, balancing customer experience with cost and sales targets.

Often, a contact centre is the place where everything that goes wrong in a business ends up. Used well this can be a mirror to the organisation, helping to improve the customer experience and reflecting back the impact of tackling the issues.

Today's contact centres are complex, fast-paced environments. With customer expectations higher than ever before and a changing landscape of contact methods and technologies, training and development in contact centres holds its own unique challenges. One of the biggest challenges is the little time available to take employees away from customer-facing activity to attend training. A real move towards a more bite-sized learning approach is evident. Podcasts, online learning, training delivered via apps to mobile phones and social media channels are all increasing in popularity, which is even more challenging when you consider the multi-generational workforce we see in today's contact centres.

Getting the culture right is what ultimately makes the difference in so many ways;

customer experience, staff retention, business results. For many 'culture' is a fluffy term. However, in a contact centre a poor culture, resulting in poor employee engagement, often leads to service delivery issues that negatively impact a company's reputation and ultimately its bottom line. The lynchpin that pulls it all together and ultimately makes or breaks a centre's success are its team leaders. Being visible and accessible, constantly communicating and interacting with their teams, is what makes the difference. Gone are the days of managing by numbers – the KPIs are not a remote control to manage the floor from behind a desk. There is no substitute to being on the floor coaching the team, listening to calls and even taking calls regularly, ensures managers stay connected to their people and their customers.

What does that mean in the world of increasing automation and self-serve options? The use of automation and self-serve will always be more favourable in cost terms than an advisor interaction. Executed well it can create an efficient and effective contact machine. Get it wrong and it gives your customers the impression that you really don't want to speak to them. It is also fair to say that no level of automation (currently) offers the same opportunity to cross sell and upsell – that's the true value

of an advisor in today's contact centre.

The battle to balance cost and service continues and many have looked to outsourcing and offshoring to help. Focusing purely on the cost saving potential has proven to be a very risky strategy. Today's service savvy organisations are clear about their objectives and scope of an outsourcing venture and find a provider to partner with who can deliver an extension of their own organisation.

One thing is for sure, the contact centre of today has come a long way, in every aspect, since the first experiences of Automatic Call Distributor (ACD) technology in the 1960s. We can be sure they will continue to evolve and reinvent at least as much again in the future to keep up with customers and employees who are more knowledgeable and connected than ever before.



Dawn Cox
Customer Services
Director of Staples and
a CX Network Advisory
Board member

THE EVOLUTION FROM CALL CENTRE TO CONTACT CENTRE

As Staples' Customer Service Director Dawn Cox mentioned in her foreword, we have come a long way within the customer service industry since Automatic Call Distributor (ACD) technology in the 1960s. One of the biggest changes undoubtedly being the shift from a voice-only call centre to the omni-channel contact centre, which encompasses any and all customer contact points, from web chat and email to social media and self-service.

The technology, tools and processes have evolved tremendously, accelerating in the last few years, and so have the requirements for your people. Customer service agents are the brand representatives your customers engage with. No longer are they purely targeted on efficiency and getting customers off the phone as swiftly as possible, instead there is a requirement for a personalised interaction and emotional engagement so the customer feels the experience has been a positive one.

But what have been the biggest changes in recent years? And how will this

continue to develop? In this report we look at the developments on the people side of contact centre customer service (elements such as outsourcing, the changing workforce and employee engagement) as well as the processes and technology side (data & analytics, self-service, automation, and the Voice of the Customer). We also delve into how the main disruptor of the 21st century – digital – links people, processes and technology together into a seamless and consistent omni-channel model.

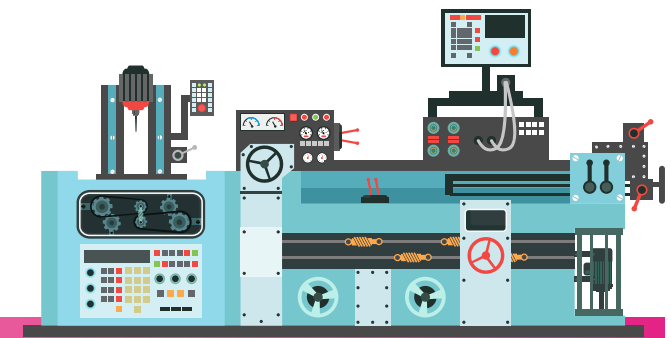
The trends and challenges we have uncovered across the entirety of the contact centre market are illustrated with in-depth interviews with industry leaders and case studies from organisations that excel in their field, including the **COO of Atom Bank**, the **Customer Service Director of boohoo.com**, the **Vice President and CX Transformist of Temkin Group** and the **General Manager – Digital Care of BT**. They provide you with the ultimate guide to delivering an excellent customer service with your contact centre in 2016 and beyond.

PEOPLE



DIGITAL AND
OMNI-CHANNEL

PROCESSES AND TECHNOLOGY



People are at the heart of your contact centre as they are both your customers and the employees engaging with them. In this section of the report we will focus on the latter as the customer service agent has changed from a mere voice at the other end of a phone line targeted on efficiency, to a multi-tasking tour de force who doesn't just manage complaints but is a proactive brand ambassador.

No longer purely phone-based, they need to help customers via a host of constantly evolving contact channels. This means that the recruitment strategies and training of these agents has changed significantly, in addition to a rising emphasis on employee engagement to ensure that the customer service agent becomes a true brand advocate.

To Outsource Or Not to Outsource?

Outsourcing has gone hand in hand with call centres for decades. Whether for budgetary reasons entirely, to provide a better service or to reap efficiency gains, many large organisations have opted for outsourcing their call centre function at one point or another. But as the call centre has evolved into a contact centre, where other channels of customer communication (such as web chat and social media) are aggregated within the customer service team, there has been a global move away from offshore outsourcing to managing this team onshore, often in house.

One business that has made the choice to move from offshore outsourcing to onshore in-house, specifically for the quality check aspect mentioned above, is BT in the UK. Wayne Butterfield, General Manager – Digital Care at BT, explained the thought process behind this decision.

He said: "Our contact centres are currently onshore, offshore, in-house and outsourced. The current commitment is to bring back 80 per cent of the calls

from offshore to onshore. BT has a number of different contact centres in the UK already and it is making use of these when bringing back calls to the UK. We've recruited direct labour and have a partner in the UK who provides resources into the business but they are not a traditional outsourcer. These agents reside within BT contact centres, are managed by BT managers and breathe BT values. If we can remain cost neutral by going in-house we believe it will also result in a better quality and less of a hidden cost to the business."

That is not to say that outsourcing has become a thing of the past, but there has been a move towards integrating outsourced contact centres deeper within the organisations they're representing and ensuring that the agents adhere to the brand values. We delved into these trends and challenges deeper within [The Ultimate Guide to Contact Centre Outsourcing: Current Trends and Future Outlook](#), so click on the name of the report to view it in full.

The Changing Face of the Workforce

One of the biggest challenges for contact centres globally has been the changing requirements for their employees. No longer are customers satisfied by being told standardised lines, instead agents need to be able to provide a more personalised and targeted service that tailors the answers to the individual customers they're speaking to. AHT (average handle time) has become less important as customers demand a better overall experience. Instead of being reactive to issues that arise, there has been a move towards being proactive and helping customers before the need has even become apparent.

To attract the right people for the job, the change has to come from the moment you're recruiting for the team that will be representing your brand in the contact centre. Yes, the people need to have great customer service skills, but nowadays they also need to be knowledgeable on digital channels such as social media and web chat.

Digital accounts for over a third of all interactions and is projected to overtake voice in 2017. And for Millennials, social channels are already the first choice of contact^[1]. While it is possible to train existing employees on new channels, organisations we've spoken to for this report have hired digital native people that already have the basic digital skills now required for the contact centre role. This new generation of savvy, fast-fingered customer service agents is able to adapt quickly to new ways of communication as we continue to see the proliferation of contact channels.

In addition to the rise of digital, the change in volume demands within contact centres provides a people challenge. Megan Neale, Global Head of Consumer Engagement Centres at a multinational consumer goods company, elaborated: "One of the biggest challenges is the fact that part time working is often better for matching shift patterns to volume demands but doesn't work well for maintaining advisor knowledge and training. Organisations that are able to adapt to this and build on demand training solutions aligned with through in the day/week will achieve the highest level of productivity."

The Rising Importance of Employee Engagement

Once the skilled team is in place the focus should be on the engagement of the employees. Instead of purely looking at targets and efficiency, you have to create an inclusive culture of which the employee wants to be a part. Customers are not the only ones whose expectations have risen significantly in recent years, those of employees have as well.

Deloitte University Press has outlined 5 key factors that drive engagement: meaningful work, hands-on management, positive work environment, growth opportunity, and trust in leadership. They also looked into 20 themes that make organisations irresistible to employees and they include a diverse work environment, autonomy and inspiration^[2].

But what are differentiated ways to ensure employee engagement? At AXA Business Insurance they put a focus on individual feedback and recognition. Their Head of Operations, Amanda Cochrane, explained: "Our Customer Ambassadors gather examples of great customer experiences, and link each bit of feedback back to the advisor who delivered this success. Each of our advisors has their own database of customer comments. We back this up with weekly and monthly recognition prizes, and share our stories customers on social media and our website.

The Customer Service Directors of boohoo.com and Staples also share the answer to this burning question and more around the people side of contact centre customer service in the interviews on the following pages.

We have also included an in-depth case study from Euroloan Group plc, in which their Customer Service Director reveals how to create an engaged and inclusive culture when you outsource your contact centre functions.

Interview: Claire Hill, Customer Services Director, boohoo.com

In this interview, Claire Hill, Customer Services Director at online retailer boohoo.com, discusses how key people trends such as outsourcing and employee engagement are impacting their strategy – and which solution providers they're working with to enhance their customer service.

Can you tell me about the key elements of the customer service strategy at boohoo.com and the role of the contact centre within this?

It's very driven by the delivery promise from a customer perspective, so our service proposition is all around convenience to the customer. From a contact centre perspective it's having the ability to respond in real time, which is where my strategy is focussed, because we have quite a high propensity of next day delivery. Customers are generally within the 16-24 age group and those customers have high expectations and they want things quickly.

So, our service strategy is all around making sure that we deliver things to them as quickly as possible, at the right value from a customer perspective and, for example, allow them to wear their party dress that they want to wear on Friday night or the weekend outfit that they've purchased. It's usually very last minute and next day delivery on those purchases is important.

When I first joined the service level from an email perspective was around 24 hours and social media was about an hour. The predominance was with email, which was pretty much a 70/30 split, so 70 per cent of customers were responding using the contact us page, which presented an email through to the agent. From a customer perspective, when they're looking for next day delivery, a 24-hour service level doesn't fill that gap.

We've just launched, on a very soft launch, web chat. Because we don't have a voice platform, as we don't have a telephony proposition, it's very much social; social digital first. The gap really was that real-time response. So we're introducing it, slowly, through web chat. The role that we currently play is to support that proposition.



Claire Hill is the Customer Services Director at boohoo.com

Claire joined boohoo.com in November 2015 as Customer Services Director. She previously held the role of Director of Customer Services for JDWilliams, a FTSE 250 multi-channel retailer with group revenue in excess of £800m.

With over 20 years' experience in customer service, Claire has delivered transformational projects with significant impact on employees and customers. Her career extends across in-house and outsourced customer service and financial service operations across Europe and the USA.

Going forward, and we're probably 12 months away, it's around having that personal shopper approach. The boohoo customer is very engaged with the brand. It's very much about the latest trends and they engage with the celebrities that we post on social media. And I think we need to do our bit from a contact centre perspective in reflecting that same tone of voice, that same way of dealing with the customers.

The focus at the moment is making sure we've got the right channels to serve, from a customer's perspective. And then, going forward, it's more around the personal shopper approach.

You mentioned you don't have a voice platform, does that mean that all contact channels are managed in-house and you don't outsource anything?

We outsource our foreign language contacts. And when we have our Christmas peak and our Black Friday peak, we outsource our UK contacts as well.

Employee engagement is a lot more difficult when you're outsourcing, is there anything in particular that you do to create a closer connection with the people that work for you through an outsourcer?

For us, with it being foreign language contact it's quite difficult, because obviously our guys don't speak the language. We have one person who we've recruited recently who is a foreign language specialist, but the engagement can be problematic.

A boohoo advisor is very engaged. One of the reasons they're very engaged is they have access to the boohoo products at a discount. That means that they're always shopping the brand and they know the product issues and customer service issues. It gives them the opportunity to feedback, whereas an outsider doesn't have that same opportunity.

Usually it's a matter of resources and money that make organisations look at outsourcing. Do you think that you'll ever bring foreign language in house with multi-lingual employees?

It's certainly one of the options. The other option I'm looking into at the moment is whether it would be better to do that via a homeworking strategy. Our outsourcer is based in Oldham (in the UK) so it's going to be much more difficult for them to get native Italian, German and French speakers, other than tapping into the local university network. But if you've got homeworkers, they can be remote.

We're dealing with a company at the moment that potentially has homeworkers in the country themselves. So we could have a French person living in France answering our French emails. It by no means a decision that's been made yet but we are researching it at the moment.

What is the biggest challenge you currently face when it comes to delivering the exceptional customer service you want to provide your customers with your contact channels?

Analytics is a big drawback; not having the right information to make the right decisions. We don't have the systems in place at the moment that will provide us with the information that we need and provide the customers with an exceptional experience.

From a customer service perspective it feels like we're firefighting and picking up the pieces as opposed to being very proactive in terms of our approach. And pre-empting the issues and understanding customers' issues in terms of an experience can affect their propensity to buy.

We don't have that data available to us at the moment so that's the piece that's preventing us from providing that exceptional service. Our system's infrastructure is quite weak but we are going on a journey to addressing that, so I'm hoping in six months time I have another story to tell.

Are there any particular vendors that you're looking at, or a specific platform, to change this?

It's very much around the strength within the e-commerce scene. The advisor interface will be a web based interface, in the way it is now. It's using one of the solution providers that are retail experts and e-comms experts. We have secured a supplier. I'm not at liberty to say who it is yet, but that believe won't be that far away.

And what has been your biggest success story so far with a contact centre customer service at boohoo?

From my perspective it would be around the platform that we use for the email workflow management. We have upgraded to the latest version, have recently launched web chat and we will launch social media on that platform too. This allows us to have an integrated contact history with the customer and the channels to serve will become integrated as well. From an advisor perspective, that's a really big win.

We've also done some very significant training and we've invested in all of our advisors and all of our team leaders in recent months. And that's, again, around focussing on the customer interaction and that relationship with the customer opposed to the straightforward transaction. I think that's a real win, both from an advisors perspective and from a customer perspective.

Before you implemented this, did you have any case studies that you drew upon on to learn what the potential outcome would be?

It was personal experience. I've worked with the company that we use, eGain, in the past and I know they have a good integrated platform with a knowledge management system, dynamic FAQs, etc. I've worked with them to get web chat in place elsewhere and worked with them with social media on the same platform. So it's very much drawing from personal experience.

It is the same for the company that we've worked with who have acted as consultants in terms of our behavioural training, so from an advisor and a team leader perspective. I've worked with a company called Customer Whisperers who we've brought in recently to do that training. And, again, I've worked with the company in the past and seen the successes that we've got from that.

Case Study: How Euroloan Group PLC Has Achieved Employee Engagement in an Outsourced Contact Centre

Petra Mengelt is a CX Network Advisory Board member and the Customer Service Director of FinTech company Euroloan Group. While a small business, they're one of the 500 fastest growing companies within Europe and view their customer service and vital differentiator. They made the choice to outsource their contact centre but with a particular emphasis on making sure that the contact centre employees feel a part of the Euroloan Group company culture. She spoke to CX Network to share their journey and provide advice that can help other organisations achieve a more integrated employee engagement too, even when outsourcing part – or all of – their contact centre.

As a start-up company, in the beginning, everyone within the business was involved with customer service, but that stage was quickly overcome to form an in-house team of customer service people. The challenge at the time was that service levels could be very high, or not high at all, and so it was difficult to justify having at least three to four agents in-house at all times.

That's when they partnered up with outsourcer VSP in Finland, which allowed them to have a number of agents depending on service levels volume. It provided a security of always having a good level of qualified agents. Petra joined the company in March 2012 to not only take charge of this but to also bring the Euroloan Group touch to the contact centre; to bring the people together, get them motivated and help them understand the business.

The Challenge of Employee Engagement

One of the biggest challenges when opting for outsourcing a contact centre over having one in-house is how do you make the contact centre employees feel a part of the company culture, and this was the same for Euroloan Group. In-house they would see their leaders and employees constantly communicate. But with the outsourced contact centre being a two-hour drive away, the agents didn't breathe the same air, didn't necessarily understand the culture, and weren't as involved with the company. You



Petra Mengelt is a CX Network Advisory Board member and the Customer Service Director of Euroloan Group PLC.

Petra is an advocate of involving all organisational layers to participate in customer experience. To understand customer centricity is not only connecting the service to customers, but making everyone at the company responsible for the result. She has ten years of lean management experience in the aerospace and metals industry, in both the US and in Europe. For over a decade, she has trained hundreds of people, from entry level employees all the way to board members, to improve not only their attitude but also create a broader understanding throughout the organisation. As a customer service director at international FinTech company Euroloan Group PLC, Petra is responsible for the customer experience throughout the customer journey. She wants to challenge traditional banking online service to offer emotional experiences that customers remember and are willing to recommend...

could of course communicate with them over email, or even video chat, but neither of those allowed the people to smell, feel and touch Euroloan.

This physical disconnect from the Euroloan Group company culture and values resulted in an okay customer service. Petra believes that customer service will always be okay if you know what you're doing, but in this instance it was missing the personal touch, which customers can feel. Her fear was that customers might not know better and believe that the formal, polite approach was the Euroloan Group way.

Closing the Distance

To close that gap between the Euroloan Group offices and the contact centre, Petra and her colleagues often visit the contact centre, and vice versa. She doesn't bring the whole contact centre team over as she is conscious they have to be on the phone, chat and email, but every once in a while a few people at a time come over to visit. It is very challenging to have negotiations with colleagues who are in other offices, and so she emphasises that you have to meet. One of her other goals when visiting the contact centre is to truly get to know the people; they laugh together and have fun together. They had, for example, an informal dinner meeting and the pictures they took are now displayed on posters on the wall. It's about feeling involved.

In addition to closing the physical gap, Euroloan Group also puts an emphasis on training, and has given the contact centre employees specific cards that allow them to check whether they have done an anti-money laundering course, for example, or something else. This is both educational and motivational. They also make sure that contact centre employees are included in other things they do for their people, such as sending Valentines Day cards or congratulations when someone has been with Euroloan Group for a number of years.

Further afield, Euroloan also works with CCP, Call Center Poland, which understandably isn't as easy to visit on a regular basis though Petra does visit a few times a year. She also has a customer service coordinator who is in daily contact with the call centre and she has a weekly catch-up call where they talk about anything. Additionally, they make sure the team feel a part of Euroloan with a quality card practice, raffles and Euroloan posters.

Petra says she treats the contact centre employees as their own Euroloan Group employees.

Linking NPS to Incentives

Like many organisations, Euroloan Group uses NPS and they link it to an SMS feedback system which asks three quick and simple questions from randomly chosen customers getting in touch with the contact centre, to measure how well they're doing when it comes to serving the customer and Petra says their NPS has "skyrocketed" since making the changes.

Another challenge was that contact centre agents are not the highest paid employees and so previously achieving a great NPS score was often linked to someone being there for three to six months scoping out a better position. They would either advance within the company to team leader or be lost all-together as they would go work someone else. Petra says she was always losing the good ones and so they started linking an additional bonus to the agents' personal NPS and first call solution scores. This gives the agents working for Euroloan Group more of a goal and the incentive to give that one per cent more.

There are also a number of competitions from monetary two-monthly bonuses to movie tickets and bottles of sparkling wine. Long term

goals might disappear on the horizon if there isn't a little something in between. Petra says these are easy processes to start but you have to keep them going. You need to have a programme, have people check and set reminders, so you don't make any promises you don't keep.

Plans for the Future

With the rise of social media customers are already with Euroloan Group before they officially are, because they might spend hours doing research and following the company on social media. With social media becoming such a huge part of customer contact, Petra says that she encourages the contact centre employees to be on social media with their own name.

The customer service agents need to feel important and see that their work matters. They are one of the key parts of Euroloan Group. This mentality has made the Euroloan Group customer service team at VSP one of the most sought after teams and they're getting CVs specifically from people asking if there are positions open within that team. The fact that people want to be a part of the team and are actively trying to become a part of it, is what Petra says makes her feel really, really good.

"Forget all the tools, the data and all the providers, concentrate on people," she says. "Listen, don't talk too much. Make decisions that involve everybody. Customer service is the heart of your product or service."

Outsourcing as a Competitive Differentiator

Euroloan Group's outsourcing story is a successful one. Petra explains that outsourcing can actually be the differentiator for a company. They want to outsource because the contact centre is out there sniffing what is best and newest in their field and they're really good at that. Euroloan Group has connections with the contact centre management and agents, but also with a steering group within the management of the contact centre.

Petra says that she wouldn't understand nor have the time allocated to research where the contact centre industry is heading, what the trends are or the long term strategy. "They're really good at that and I am happy to pay for that know-how," she concludes.

Interview: Dawn Cox, Customer Service Director, Staples

The Customer Service Director of Staples and CX Network Advisory Board member, Dawn Cox, talks about training, employee engagement and what makes a successful customer service strategy for today's contact centre.

How have you seen the customer service industry and contact centres change in recent years?

Overall contact volumes are reducing as more and more customers chose to self-serve. Chat and social channels are growing but not as fast as email and call volumes are declining. With the move to self-serve the contacts received generally have a longer handling time as they are the more complex problems and questions. All of this means we need to rethink our profile of the contact centre advisor now and in the future.

What can customer service leaders do to adapt to this change?

Be more thorough in the recruitment approach in looking for a new skill set, complex problem solvers, rapport builders and great communicators across different channels. Create a "model advisor profile" to recruit against based on your most successful advisors so you are clear on what good looks like. We are no longer looking for people who can deal with volume transactions at pace.

How do you see this continue to develop in the next 12-18 months?

I think this will depend upon the customer base organisations have and the speed of change will be driven by the customers. Those with a largely generation Y and Z customer base will need to be more nimble in embracing more immediate technologies like messaging apps as a service channel.

Are there any other tools or technology that you think will make a big impact on the industry in the immediate future?

Not in the immediate future. Social media and chat channels will continue to grow, alongside self serve options alongside a likely reduction in email contacts.



Dawn Cox is a CX Network Advisory Board member and the Customer Service Director at Staples.

Dawn is an industry leading Customer Service Director with over 20 years experience both at a UK and global level. Dawn's career spans across sectors including logistics, distribution, automotive and now retail. In her current role, Dawn is responsible for the contact centre experience all Staples European customers receive from their major corporate customers through to their SOHO customers and consumers.

Dawn defined and deployed the Staples Servicology programme. Having defined the programme, and following the first 12 months of deployment in the UK where the approach delivered outstanding business results, she now spearheads its deployment across Europe. As a result of the programme's success, in 2015 Dawn led Staples to win the Best Contact Centre Training Programme award at the European Call Centre and Customer Service Awards, and in 2012 won the Best Improvement Strategy Award.

A passionate believer that people are the differentiator in any service organisation, for the last 12 years Dawn's work has focused on transforming service by developing people, and making customer service a viable career path; where talented individuals want to build a future. Dawn focuses her work on looking beyond the cost centre and creating best in class customer and staff experiences that deliver true ROI.

Phone as a channel is likely to remain but for much more complex problem solving, when customers have tried everything else. Hence the need for a new breed of advisors to handle this increased level of complexity and customer demands.

What should be the key elements of any successful customer service strategy in 2016 and beyond?

The most successful service experiences will be those that combine effectiveness and efficiency with making it easy for the customer. In the drive to reduce costs sometimes taking time to build rapport and an emotional connection can be forgotten, or eliminated which in the long term is a mistake in terms of customer loyalty and repeat purchase.

What are some of the biggest challenges when it comes to delivering an exceptional customer service with a contact centre?

I'm a passionate believer that people make the difference to any service organisation. People are our greatest strength, yet they can also be our biggest weakness. Organisations who give great service invest in their people; they unite everyone around a common purpose and engage their people in the journey. In a world where customer demands and expectations are continually evolving engaging people to consistently deliver great service experiences can be challenging.

Organisations that overcome this invest in infrastructure, tools for the job, the work environment, they empower people to do the right thing for the customer and they invest in developing their teams.

When it comes to your people, what are the pros and cons of having an in-house customer service team opposed to outsourcing this?

There are so many arguments for and against outsource versus in-house, if you make the right partner selection there is no reason why the outsource option cannot be as successful as the in-house option. I have worked in organisations with fully in-house operations, fully outsourced operations and a blend of both.

The biggest success factor in all cases is having a clear vision and objectives of your service strategy and experience so your customers don't know (or often care) whether you are in-house or outsourced because the experience is great and consistent.

Employee engagement is a pillar for customer-centricity, but what are the biggest ways in which organisations get employee engagement wrong, and how can they turn this around?

Annual employee satisfaction surveys, where the organisation spends the week before telling people all the things they did for them in the past year, or after the survey the results are never shared or improvement actions plans not discussed with the team.

Ensure the employee's voice throughout the organisation – involve them in discussion groups, gaining insight, looking for solutions, let them know they are central to organisational success.

Recognition and reward – making the mistake of thinking it's about big gestures and pay increases. It's often the little things that make the biggest differences, thank you cards, pizza lunches,

And what are some differentiated ways in which organisations can encourage employee engagement?

There is no one size fits all approach. Knowing your people is key to increasing engagement. You need to operate lots of options to reach as many people as possible, whether its allocating time in their schedules for additional development activity, giving people exposure to business projects to help give insight to other functions if they are looking to move on in the organisation, empowering a team to organise fun or social activities.

The one constant is communication and finding as many different ways to communicate, involve and have exchange with your people, as possible, is key. Whether that's social media, daily huddles, noticeboards in the rest areas, open forums over breakfast, the list is endless and they all have their place.

Finally, we found training to be one of the top investment priorities for contact centres in 2016, what are innovative ways in which organisations can make training a competitive differentiator for the customer service they're providing?

Training, or learning and development activity, needs to be agile in today's business environment. Gone are the days of spending days in classrooms or even at the other end of the scale putting advisors out on the floor after a morning of side by side observation just to achieve service levels.

Learning needs to be fun and continuous with a blend of methodologies that can be supported by the operations team everyday, bite size learning in morning huddles, or lunch time learning sessions that are informal and fun but hit the mark in terms of developing skills that customers will experience in the service they receive are key for the future.

People are one part of your contact centre, and technology is another. But what about the processes that hold it all together? The capabilities of available technology is constantly evolving, but rather than focusing on vendor companies that are ahead in the field or specific tools that will help you stay ahead, within this part of the report we'll be focusing on how processes and technology are changing to keep up with increasing customer demands, specifically looking at automation, self-service, VOC, and data and analytics.

Automating Processes for Greater Efficiency

Automating processes does not mean replacing contact centre agents with robots and artificial intelligence – at least not for the foreseeable future as customers continue to want some human interaction. What it does mean is greater personalisation and efficiency as some processes are being automated, such as interactive voice-response (IVR) which is aimed at answering simple customer queries.

This can mean freeing up the time of customer service representatives to deal with more complex issues and enquiries. Additionally, automation solutions can help direct the customer service agents with the right skills to the right channels, also known as intelligent routing, which too makes customer contact more efficient.

Another place where automation is proving invaluable is to ensure that the various contact channels are integrated and providing a seamless and consistent service to customers. Traditionally organisations wouldn't necessarily link up customers who, for example, called in with an enquiry and then followed this up with a message on social media, but this integrated 360-degree customer view is becoming the norm. Even if you haven't achieved this level of omni-channel consistency yet, other business have and so they've set the bar. Using automated processes to ensure integration and seamlessness across all channels is also imperative to meet rising customer expectations.

Self-Service Surges as a Preferred Touch Point

Related to the proliferation of channels is of course the rise of self-service. The multi-channel model allows customers to choose which contact

channel they approach you through, but as speed of response is becoming increasingly paramount, self-service provides the opportunity to satisfy your customers' needs for an answer 24/7, 365 days a week, even when a contact centre agent isn't available to help them. If you aren't offering self-service as an option you risk alienating your customers. Forrester has found that 53 per cent of customers are likely to abandon their online purchases if they can't find quick answers to their questions online^[3].

However, just like with other touch points it's important to not push your customers towards one solution. You have to segment your audience to ensure the self service channels fulfil all your customers' needs and provides a beneficial user experience.

Aimee Lucas, Vice President and CX Transformist of Temkin Group, explained: "It's important the company is clear on who its target customers are and who it is designing for. It is important to be conscious of who the company is making choices for when designing its self-service processes. One of the pitfalls that can trap companies is to try to design an experience to be pleasing to everyone, which usually ends up being pleasing to no-one. Having a clear picture of their customer persona in mind as they're making design decisions will improve the chances that moving things to that self-service model will be more successful for the customers and the company."

And while self-service can be a great additional channel, Amanda Cochrane, Head of Operations at AXA Business Insurance, warns that it shouldn't be the sole channel to focus on and the contact centre should be there for additional advice and service. She said: "Self-service is in huge demand, and AXA Business Insurance customers can manage their policies themselves in an online account. If you wake up at 4am thinking about your business and it occurs to you that you'll be hiring in equipment the next day, you may want to double check you're covered for that and correct the policy

if you're not. You don't have to wait for the phone lines to open if an issue comes up you are really concerned about.

"As a business, we'll continue to invest in and develop self-service. But, of course, we need to make sure that the contact centre is there to enhance this experience. We're there for times when life gets more complicated and the customer wants extra reassurance and guidance."

New Ways of Capturing the Voice of the Customer

One way that traditionally has been key to collecting the Voice of the Customer (VOC) is through surveys. But as customers get inundated with surveys after every interaction they become less responsive to it and survey fatigue can lead to a lack of incoming new data. So how can you still capture that valuable customer information to help you optimise your customer insights and capture VOC?

Claire Hill, Customer Service Director at boohoo.com, said that they're looking at social media and real-time updates. She explained: "We've tried to engage with customers more by putting the link to a survey on Facebook and Twitter. The best responses we've got so far are through the website exit survey. So actually the customer is going through our website and then receiving a link at the end of it asking whether they want to complete our survey. And incentivising the customer to do that has probably been the best way of getting that real-time information through.

"Rather than it being a couple of weeks after they've made the purchase, or a couple of weeks after they've had the contact, it's about doing the survey in real time. So it feels more seamless to the customer. I really don't think our profile of customers want to think about something that they did two weeks ago, because their lives have moved on. But if you capture them in the moment, at the end of them making the purchase on the website, then I think that's a much better way of doing it for our particular customers."

Aimee Lucas, Vice President and CX Transformist of Temkin Group, added

the importance of taking action on the back of survey insights. She said: "If organisations really want to focus on improving contact centre customer service it's about taking action on the back of their VOC programme – on the insights they are already gathering, including from employees in the contact centre itself – not on gathering more and more and more feedback."

Creating Actionable Insights From Data and Analytics

Data and analytics are industry buzzwords and you'd be forgiven for thinking that perhaps they're just that. However, the opposite is the case. Dimension Data highlighted in their latest Global Benchmarking Report that contact centres analytics will be key by 2020, yet 40 per cent don't have the capability for this yet^[4]. This is a worrying discrepancy and one that needs addressing. Having data on your customers and the capability to turn this information into actionable insights means you not only provide a better and more personalised service, but also that you can predict problems before they occur and prevent them from happening in the first place.

While data is at the forefront of gaining valuable insights, it can be easy to drown in a sea of big data instead of turning the information gathered into actions that help drive continuous customer service improvements. There is a case to be made for only gathering the customer insights you require for a specific campaign, to prevent that drowning sensation. However, in a rapidly changing industry you don't necessarily know which data might become relevant in the future. And you don't want to risk having any data gaps, so the focus needs to be on applying analytics to glean insights from the data, rather than purely collecting information for the sake of it.

In addition to capturing data, another way to enhance the customer service is through predictive analysis. This approach looks at existing data and patterns to predict future trends through techniques such as machine learning and data mining. It's an advancement that is still very much in the early stages of development for many organisations, though a large corporation such as Google is already using machine learning.

Interview: Ken Landoline, Principal Analyst, Customer Engagement, Ovum

Ken Landoline is the Principal Analyst, Customer Engagement at analyst firm Ovum. With a wealth of experience within customer service and contact centres he reflects upon the changes impacting this market in the last few decades and how this will continue to develop in the coming years. He also discusses processes trends data and analytics, self-service and artificial intelligence.

What is your background in customer service and contact centre research, and how has it become a key focus for you at Ovum?

I've been in the telecoms space for decades and voice telephony has always been a focus of mine. About 20 years ago I got into the analyst side of the business. It gravitated me to the contact centre, as contact centres were getting to be a very hot topic 10-12 years ago. I managed a small contact centre for a while and I was involved with some of the service providers in contact centres as a product and business manager. And then I was in charge of business strategy for a major contact centre vendor; putting together business plans for their contact centres for a few years.

When I joined a Giga Information Group (now Forrester Research), I was the person that was managing the research in contact centres. It was the perfect timing on my part, because 15 years ago or so this market took off and the disruptors in the marketplace really had an effect. I was able to do a lot of work on forecasting business futures and how the world was going to change in the contact centre space. I then went on to Yankee Group, where I focused on customer engagement and managed that service there.

And now, I'm at Ovum where they've asked me to do a very similar thing. As things are changing so quickly at this space, I'm never at a loss of something to research or write.



Ken Landoline is the Principal Analyst, Customer Engagement at Ovum.

Ken is a member of Ovum's Customer Engagement team, where he analyses and tracks contact centre hardware/software technologies and associated applications for both on-premise and cloud-based solutions.

Areas of coverage include IVR, customer self-service, workforce management, workforce optimisation, data analytics, gamification, and contact centre business process outsourcing.

Prior to joining Ovum, Ken founded B2C Analytics, where he advised businesses in optimising their B2C interface to improve revenues, raise customer satisfaction, and increase retention levels. Previously, Ken held the position of principal analyst within the Business Technology and Software group at Current Analysis, where he managed the Customer Engagement Management research sector and custom consulting projects for clients in the customer service/contact centre technology marketplace.

He was also a principal analyst at Yankee Group, where he managed the customer engagement research efforts of that consultancy. Before becoming an industry analyst, Ken spent more than 20 years in a variety of product and market management positions with several major global telecoms companies, including Siemens, Fujitsu, AT&T, and ITT.

With your wealth of experience within this space, how have you seen customer service through contact centres change in recent years?

There's a long list, but if you ask me for the biggest thing that has changed in the past 20 years, I would say the shift from hardware-based systems to software-based systems. This obviously has a big effect on product development, channels, the marketplace, sales, incentive plans, and everything else going on in the business. The other big change has been the move from premise to cloud, which is related but a little different. Companies are moving their systems off premise and convincing the world that the cloud approach works and it is secure enough.

And there has been an evolution, although it's not complete yet, in perceiving the contact centre as the profit centre. Too few companies have crossed that chasm as of yet, but I think that's going to be a key differentiator in the marketplace. The

last thing I'd mention is the economic ups and downs. Every time the economy changes, people don't like to say that they're trying to minimise costs in the contact centre and customer care, but the economy drives that very certainly.

When the economy goes down, people withdraw from their investments in the equipment and the technology, and have to go back to getting the agent off the phone as quickly as possible and not letting people come to the agent if they don't absolutely have to, and it takes a hit on customer service. So, in good economic times people spend more time on budgeting for the new technology, and moving in the right direction of putting the customer first, and doing what's right for the customer as opposed to what's right for the organisation economically.

This is also aligned with the fact that customer expectations are continuously rising and so if you're not putting the customer first, then you're losing them.

And the expectations of the younger customer base are very different from the older customer base, and that evolution will go on for the next 10, 15, or 20 years, until the millennials are driving this business process.

What new or other emerging trends do you believe will really change the industry in the next 12 to 18 months?

Big data and use of artificial intelligence. We're seeing some things with automated agents getting more effective lately, but such a small percentage of companies running contact centres use the data they have on hand today effectively. I think the look into big data and for providers of algorithms and processes to incorporate big data into customer service is going to be a big move.

And then self-service is obviously going to get more important. But I think backing self-service with a good, solid artificial intelligence engine is going to be critical, because too much self-service today is too repetitive. It leaves it up to the customer to drive it, opposed to the customer jumping in and the system knowing much about them from big data and driving them in the right direction to the right person using artificial intelligence.

Companies have been spending lots of money and lots of time on the agent side of the business. I was at a conference and one of the vendors was Aspect Software. I spent a couple of days with their executives, and Joe Gagnon, SVP Strategy, said something very intriguing that had, sort of, summarised my belief going forward:

"It's not about what you do for your customers, but what you enable them to do for themselves."

That intrigued me and that really focuses on self-service. Self-service, in a good way, means that customers don't feel shorted when they don't talk to an agent. More and more of the younger generation is going to feel that way. I know I feel that way myself; I'd rather interact with a self-service application at 11 o'clock at night as opposed to 3 o'clock in the afternoon, talking to an agent. And if I can speed it up or eliminate that interaction, I'm happy about that, not disappointed, if it's done properly.

You mentioned self-service is great when done well, where do a lot of contact centres not get it right yet? And what should they be doing differently?

One of the issues is the IVR of today is that it is not adequate to handle self-service very effectively. It's going to be built into the automatic call distributor (ACD) or the contact centre system itself, because it has to take advantage of all the big data that's in the company. Not only in the company or the CRM system, but even data outside of the company that people can look up during an interaction.

The front end of the situation today is inadequate. I called into a contact centre and got an IVR recently, and there were 12 choices and I had to start writing these things down. And then the irony was, at the end of this, none of those 12 choices matched what I wanted to do. I couldn't get out of the loop, so I had to hang up and start over again.

I think companies don't want to spend the time and the money to have people talking to an agent but I find it frustrating when you look at an ad for a company and there's no phone number, just the website. You don't know how to call them or to get to their contact centre. In the banking world today, for example, you cannot find a phone number of a local branch. You have to call a central contact centre and then tell your problem to someone you don't know, a stranger you've never met. Even though you can walk down the street and go to your bank and probably fix it in the office, why can't you call your local bank, or asked to be switched to your local branch? It just doesn't happen as much as it should.

When I was a child, I walked down the street to the local grocery store, and the ladies who ran that store knew me, they knew my parents, they knew my grandparents. When I walked in the door, the lady would say, 'tell your mum that

the ham she wanted is in stock now. We can sell her some, if she wants it'. They knew more about me than these fancy high-tech systems today. We have to go back to, that personal, corner-store kind of environment.

What are other big challenges organisations are currently facing when it comes to utilising these market developments to help them deliver an exceptional customer service with their contact centre?

The most common challenge I hear when I talk to contact centre managers today is budget. For whatever reason – and it'd be a discussion in itself – the contact centre in most corporations today is looked at as a cost centre and that is unfortunate.

The contact centre is a necessary evil that companies have to support to keep up with the competition and keep their customers at least semi-happy going forward. It's the exception to the rule that companies are really as customer-focused as they should be, and when they see their centre as a potential for an opportunity to upsell and cross-sell to customers. Upsell and cross-sell is something that few people do well in the contact centre business, and it's got a negative connotation about it, but I've seen vendors handle it very effectively.

You mentioned that budget is one of the biggest issues, do you think it's something as easy as getting senior management buy-in for these strategies to get a bigger budget?

Yes, that's a big deal. I'm finding that more vendors of contact centre services are starting to sell to the C-level managers in companies opposed to the contact centre manager themselves. Traditionally, they have sold into the contact centre directly. With some of the newer technologies and opportunities in the new approaches to customer service – including the artificial intelligence and the upsell, cross-sell capabilities – selling to CFO or the CEO or other C-level executives is more common.

This is a way more and more vendors are approaching the marketplace and I think that'll be a trend you're going to see ramping up of attention on the contact centre in the future, just because the contact centre, and good customer service is so relevant to the performance of the entire company.

Are there are emerging technologies that customer service leaders should be looking into to stay on top of these changes in the industry?

Yes. An example would be an up-and-coming company called SmartAction. They do some pretty interesting things with artificial intelligence, which works very smoothly to get people through the customer service environment in a very pleasing way, segmenting what the customer has to do and acting sort of like a human being in the early stages of the call and, if necessary, get them to a live agent.

Finally, how do organisations anticipate their customer's need before they know they have one to deliver that fantastic service?

Knowing your customer well and having so much information on them that you can solve their problem before they are aware of it is the path to great customer service. You must recreate the personal experience that we once experienced in that corner shop we frequented years ago.

PROCESSES AND TECHNOLOGY

Top Tips: How to Harmonise People vs Processes and Technology

We have spoken a lot about the people side vs the processes and technology side of contact centre customer experience y, but how do you harmonise these two seeming opposites to make the most of the opportunities and resources available? We asked our panel of customer service leaders and this is what they said.

“Involve the people in improving the processes. The answers to most business problems lie in the heads of the people on the frontline. They know the reoccurring problems, they know what annoys customers and they generally know what it would take to fix it. Eliminating points of failure makes for greater levels of customer satisfaction, happier employees and better business results.”

**Dawn Cox, Customer Services
Director, Staples**

“A smart way of working, supported by tools, is necessary for continued growth and consistent performance. The main trends for me are clearly: employee engagement/ culture vs. automation. We try to engage people to review our processes, flows and systems support on a (very) regular basis thus improving continuously. The steps are not always big but the general perception is that we are successfully developing over time.”

**Edwin van Outersterp, Senior
Director, Global Customer Service,
Sanofi Genzyme**

“The trick there is customer segmentation. You have to know your customer well enough, whether that’s through voice of the customer kind of technology or something else, and you have to know what they want. I’ll give you an example. I was working with a client a while back who managed a well-known vacation website. People would often call in via an 800 phone number associated with that website. The company was astute enough to know that the system didn’t work well with speech automation if the customer was on a mobile phone while in a noisy environment such as when driving in a car. There was just too much background noise. So before they picked up anyone’s call, if it was coming from a mobile phone, they automatically decided to go to a live agent, because the speech automation at that time –this is going back eight or ten years ago – was inadequate to handle that call.

“They would literally do a lookup. I didn’t know this existed, but apparently there are lists of every mobile phone number in the world, and you can do a quick lookup using the number identification coming into the contact centre before the agent even picks up the phone. And if it was from a mobile phone, the system sent you to a live voice agent. If it’s not a mobile phone calling, it would opt out to go to an IVR and use speech recognition. Really knowing your customer that well and having the technology to segment the market very quickly is going to be critical to segmenting your customers effectively to optimise service in the future.”

Ken Landoline, Principal Analyst, Customer Engagement, Ovum

“We’ve always had people with access to systems and we have always had processes. Where we are now is that digital is an enabler and it gives the agent ownership and accountability for that customer interaction to help them find a solution quicker; it pulls the two elements together.”

**Richard George, Director of Digital,
eir Group**

“We’re still in the process of harmonising all our systems into one single view of the customer. Even now, it is helping us have a more meaningful conversation with the customer and reduce the need to repeat earlier conversations.”

**Amanda Cochrane, Head of Operations,
AXA Business Insurance**

PROCESSES AND TECHNOLOGY

PEOPLE

PROCESSES AND
TECHNOLOGY

DIGITAL

“Our view is that if you get that values-based, intuitive connection right, then you don’t need so much in terms of process and scripts. In fact, we have no scripting at all for our contact centre. It’s all about trusting people to deliver the experience that those customers are expecting.

“When it comes to core banking disciplines we have to have processes to keep the relevant controls in place, to meet regulation, etc., but from a frontline support perspective we’re empowering our people to do what’s right in that moment for that customer.”

Stewart Bromley, COO, Atom Bank

“The It starts by making sure that the broader customer experience and management approach recognises the need to work collaboratively. In our model describing an effective closed-loop voice of the customer process, one of the things we stress is diagnosis and discussion. It is important for companies as they learn things to recognise that all of the answers might not be “in” the first set of survey findings. Companies may need to go out to go our and do some additional research to diagnose what the initial round of feedback is telling them so that they can to diagnose root cause and start to get a sense of what customers are really looking for.

“But that has to be combined with discussion, not just with the particular area where the problem may reside or the group developing the solution. We recommend companies bring together a cross-functional teams that represents the full journey the customer will have so that the contact centre (and others) can be represented in those diagnosis discussions and can be a voice in the development process. That way we’re taking advantage of the knowledge that everyone has about the customer and the business and they’re getting a say into the decisions that are being made on the process side of things.”

Aimee Lucas, Vice President and CX Transformist, Temkin Group

“Processes, for me, are something you fall back on. To get the advisor to really focus on that relationship with the customer shouldn’t be cognisant, it should be automatic. One of the ways that we’ve addressed that in a previous company, and we’re on our journey towards that here, is using a knowledge system and having that information in a search engine in the knowledge system to enable the advisor to draw on.

“That is quite powerful because that doesn’t come up in the process, but that comes up as a guide to the advisor to then develop that relationship. It is to understand the context of what the customer is asking and making sure that it’s consistent across all the advisors. So you’re not actually using processes to ensure that consistency, you’re using knowledge to ensure that consistency.”

Claire Hill, Customer Services Director, boohoo.com



How Digital and Omni-Channel Link People, Processes and Technology Together

While this report has broken people and processes & technology into two different sections, it's clear that their strength lies in the collaboration and harmonisation. The rise of digital technology and channels has also gone a long way in helping achieve this. It has even led to the need for an omni-channel model, which marries the two sides together to create a single customer view across channels for a consistent and seamless customer experience.

Richard George is a CX Network Advisory Board member and Director of Digital for telecommunications organisation eir Group. He explained how this evolution has taken shape: "It is interesting to see how digital has evolved over the last few years, how the role has changed and how, ultimately, digital has become omni-channel. Digital started with a very basic web presence, such as a telephone number for customers to call, and has evolved into digital as a channel.

"The next wave is digital as an enabler and that's the big difference to me between omni-channel, digital and online. Digital is the glue that holds the different channels together and omni-channel is the experience you're trying to create for the customer. And that experience leads to new opportunities, such as creating personalised experiences and solving issues through self-service. It really changes the way we can serve customers."

And, as we mentioned before, digital accounts for over a third over customer interactions within contact centres already, overtaking voice as the preferred choice for customers by 2020^[5]. So as an organisation you have to think about expanding into this if you haven't already, to be able to keep up with where the market – and your competitors – are heading.

The Biggest Opportunities Within Digital

While there are a lot of digital tools and technology that can make contact centre processes swifter and easier, and digital contact channels which provide more touch point choices for customers, where are the biggest opportunities for organisations when it comes to integrating digital in their contact centre? Our experts share some concrete ways in which digital is becoming a differentiator for customer service.

Aimee Lucas, Vice President and CX Transformist at Temkin Group, said: "One of the opportunities is as companies get better at designing digital interactions, they will make it easier for their customers to do some of the simpler things themselves. That pleases customers who are having a little bit more control and it reduces some of the inbound traffic that might normally have taken up an agent's time and freeing them up to handle the more complex questions that are important for customers to be able to get help on. So one of the biggest improvements has been that shifting of some of those tasks that customers are comfortable and willing to do themselves, so agents can focus on more complex things that require a greater understanding and they can be there ready to assist."

Richard George, Director of Digital at eir Group, gave an example as to how digital has impacted what they're doing in their contact centre to provide an even better service to customers. He said: "One of the pieces we've looked at is around our social listening and social management platform. We recently brought in a new vendor called Conversocial, and where in the past we would react to traffic or post a Tweet a customer has referenced us in directly, this software has allowed us to find people who are unhappy about our service but haven't referenced us directly so we can manage their problems. We can also see if a customer is unhappy about another provider and use it in a sales environment."

And Claire Hill, Customer Services Director of boohoo.com, highlighted how digital has made it much easier for them to be agile in their ventures reducing complexity when providing real time customer service. She explained: "Recently we wanted to do quite a big splash in Los Angeles

and we launched a pop-up shop there for a few weeks. We have the ability to respond and be very agile without the pain that you have with bricks and mortar, and lease and renting, etc. So, it's not something that is cumbersome to us but we have the ability to do it if we need to through a pop-up shop. And that works very well in terms of a halo effect and helping us with a launch in a new area.

"Additionally, the complexity is reduced significantly when you're dealing with social media and email, opposed to a telephone channel, and it secures the service levels that we have. I think web chat and the channel shift towards web chat is what's going to be most interesting for us, because that's much more real time and we will need to understand that. The difference from a telephone channel with web chat is that while both are real time, web chat will only offer the button to the customer if we have the resource available. So it enables us to control it a lot better."

How to Make the Most From Digital and Omni-Channel

While there are many ways in which digital and omni-channel can be a competitive differentiator in the service you're providing, particularly when it comes to marrying up the different elements form within the contact centre, what are some of the things you need to take into consideration to make it a success?

Aimee Lucas, Vice President and CX Transformist of Temkin Group, said that it's all about being informed and truly understanding what you're getting yourself in for. She concluded: "Contact centres are going to be most successful with digital and omni-channel when they're informed about it and the understand it. For example, when a customer calls in in regards to a problem with their online banking app, if the contact centre doesn't realise that an update was pushed out and they're stuck learning at the same time the customers is, that's not good for anyone.

"Sometimes it's a matter of involving those folks in development. Leverage the contact centre as you're developing some of these things because they're talking to customers every day and they're hearing what customers are struggling with. They can help provide feedback to those product managers."

Interview: Amanda Cochrane, Head of Operations, AXA Business Insurance

Digital, omni-channel and personalisation are key topics we've touched upon within the digital part of this contact centre customer service report. We spoke to the Head of Operations at AXA Business Insurance, Amanda Cochrane, who shared examples of their practises within these fields.

Can you tell me about the key elements of the customer service strategy at AXA Business Insurance and the role of the contact centre within this?

Our service is becoming ever more personalised, and ever more tailored. These days it isn't good enough simply to offer a package, for example, giving a builder a one-size-fits-all Tradesman Policy. Small businesses vary enormously, and they want to pick and choose what makes up that policy and fine tune their individual level of protection. However they get a quote – online or over the phone – we have to put the customer in the driving seat.

Customers also have very individual preferences in how they want to communicate with us – web chat, email, SMS, online or by phone. This all falls down if a customer starts a web chat and then finds the person they are speaking to can't answer their question and has to transfer them. The challenge is to ensure that each of our advisors is multi-skilled rather than specialising in just one area.

What are the biggest challenges you're currently facing when it comes to delivering an exceptional customer service with your contact centre?

Customers can't be put into neat boxes – online customer, offline customer. The truth is they'll use the most convenient tool to hand at the time. More and more of our business is moving online, but that needs to be backed up by fast and consistent access to an advisor when they need extra reassurance.

We respond to emails within 24 hours, and we have tight service levels around web chat and SMS. Quite reasonably in a digital age, customers expect communication to be in real time, whatever the channel, and we are constantly battling to cut these response times further and further.



Amanda Cochrane is the Head of Operations at AXA Business Insurance.

Amanda has over 20 years experience in general insurance in a number of senior roles and joined AXA in 2006. Prior to working in AXA she was the operational lead for the set up and implementation of the NHS24 national service in Scotland.

She is responsible for developing and implementing leading edge customer service strategies within a multi channel environment. She is committed to achieving the highest possible standards for customers and creating a customer focused culture with her teams.

Amanda has an MBA with the Open University. She is charities secretary for the Insurance and Actuarial Society of Glasgow.

What steps are you taking to overcome these challenges?

Training, training, training. We develop our advisors into genuine insurance experts who can give the customer the full story on their business protection. There are no 'salesmen' in our company: each advisor is trained to handle queries from customers at all stages of their journey with us.

Supporting them in obtaining formal professional qualifications is crucial, and brings enormous benefits not just for the individual's future career, but also to us. Forty two per cent of our advisors have a qualification from the Chartered Institute of Insurers, 14 per cent from the Institute of Customer Service, and a further 25 per cent are currently studying towards a professional qualification.

And what has been your biggest success story within contact centre customer service at AXA Business Insurance so far?

In the early days, when the company started to grow fast, customers became segmented between different operating systems. We're progressing fast towards a single integrated system that will allow us to see the customer in the round – all their policies and facets of their business in one view.

Emotional engagement is tracked through this single view, not just the hard facts.

When an advisor starts a conversation with a customer these days, they can see at a glance an emoticon that gives them a good estimate of how the customer felt following their last communication with us. That helps provide an intelligent, personal response, where the customer feels they're having one ongoing conversation rather than lots of chopped up conversations with different people.

What trends within the contact centre space are you currently focusing on at AXA Business Insurance?

We have used Feefo, an independent review site, for a number of years now, and it has proven a success for us. It allows customers to buy their insurance in the same way they'd book a hotel using TripAdvisor – they can leave their own reviews and view other customers' rating of our service at point of sale.

We have a 97 per cent approval rating, which is fantastic. What interests me most are the negative reviews though, when a customer feels we have got it wrong. That's very valuable information that we can really grapple with and use to drive change in the business. And just like our social media channel, it also gives us the chance to put things right with the customer concerned.

And when it comes to the digital changes impacting the industry, how are you making the most of this?

The AXA Business Insurance Wizard^[6] has won several awards since its inception three years ago. All the customer has to do is click the icons that represent their activities and risks, and the wizard gives them an overview of the cover they need in a few sentences. Seventy-five per cent of customers who use the tool go on to buy online. This is certainly a tool that will continue to develop and evolve.

What is the next step on your digital or omni-channel journey?

Where there is still a challenge, and we actually have a big project this year, is to integrate our CRM system and the multiple channels, because we're technically not omni-channel yet.

Case Study: How Digital-Only Atom Bank Has Integrated the Contact Centre Into Their App

Stewart Bromley is the Chief Operating Officer (COO) of financial services company Atom Bank. Atom is the UK's first bank designed specifically for digital, offering easy and convenient banking, along with unique and engaging ways to manage money. As a digital-only bank, they were facing the additional challenge of integrating the contact centre into the app, while still ensuring they provide at least the same – if not better – customer service than organisations in the traditional banking industry. In this case study, Stewart outlines how they tackled this challenge and how they're planning to grow the customer service strategy in the future.

Atom is built as a self-service bank. And there isn't anything quite like it. So customers can literally join the bank, register by themselves, open accounts, close accounts – everything in between – without any human intervention. They can do it completely electronically via the mobile app. And they can do this within about five to six minutes.

So there is no need, in theory, to contact anybody. However, should customers have any issues with the technology and they want support, then Atom Bank will offer customer support 24/7, 365 days a year. There is a contact centre where customers can receive banking support such as a transaction dispute or stolen card, but the main reason for the contact centre is for technical support. The contact centre is located in in-house as it's located in Atom's head office in Durham, UK.

How the Contact Centre in the App Works

If you look at other banking solutions, most people do not give you any support from within the app. They may have some app functionality but if you get stuck, you leave the app and have to call the contact centre completely separate. Atom Bank has done the exact opposite and customers stay in the app. They currently have chat support within the app and are launching video and voice support within the next few months.



Stewart Bromley is the Chief Operator Officer of Atom Bank.

Stewart, who graduated from Warwick University, has over 28 years international blue chip corporate experience, within automotive, mobile telecommunications and finance sectors.

He spent 6 years at first direct and HSBC, where he went on to create the first Digital Centre of Excellence for HSBC Group globally. He was accountable for all aspects of Digital for the HSBC Retail businesses in the UK, and for digital design & delivery for HSBC brands across Europe. Stewart has led digital projects since the mid 90s, and ran a mobile services hot-house team in 2000. His experience spans leading technology, people, change and digital throughout his career.

At Atom, Stewart is the Chief Operating Officer, which encompasses Customer Operations, Intermediary Management, Customer Experience, Business Change, App Design & Development and the end to end programme delivery of the bank. Atom aims to be the first fully fledged digital bank in the UK, with a mission to change banking for good, permanently for the better for customers.

As customers never leave the app, when they connect to the contact centre on chat today the customer service representative already knows who the customer is and they don't have to re-authenticate. To be able to give customers a much better level of support, they also know things like what device they're on, so the contact centre can give contextual support.

And when they will introduce voice in the app, they will show the real-time service levels so customers will know instantaneously if there's a queue or wait time to get support, or whether they can go straight through. And they can choose the channel of contact in that moment, so it's a totally up to the customer.

The other part of support base Atom offers is self-help. They use an artificial intelligence system behind the scenes, Agent IQ from a company called WDS (Wireless Data Assistance), which allows customers to type in any question they want, and the system will recognise the language and give the highest possible solution to the question. And when someone phones up the contact centre or chats with them, they use the same system. So it constantly trains the system to get to the best answers quickest.

The way it works in the app is that the customer can start a chat with a bot and if halfway through an agent becomes available, the customer is informed and can switch for an agent who takes over the conversation and sees the transcript of what the customer has already done. No one else is using this capability like Atom is using it, so it's a differentiator.

Another difference is that Atom uses biometrics as a way to log in. From their research, face biometrics has been the real winner with customers. You take almost like a selfie and within a couple of seconds you're logged in. And people love it. Customers don't have to remember passwords or usernames or anything like that and Stewart says there's an awful lot of positive feedback around the facial biometrics capabilities.

Another thing is that the app is all built on 3D animation, so it doesn't look like any other banking app. There are no menus or traffic navigation, it's all 3D and every piece of animation is clickable. It takes customers off to either more information or to different data.

The Challenge of a Digital Contact Centre

For all third party providers Atom works with it is a requirement that they can provision their service through APIs. That is a limitation because some people don't do it. The Atom app is completely native and the interface and the span of the interface is something that they control the apps in. Atom writes all programmes and therefore don't want to use third party presentation-layer solutions. They just want their APIs to get to the data.

In terms of functionality for Android and for iOS they have everything they want, but issue is that even some of those providers don't yet provision APIs for Windows apps. So Atom is working with a number of those vendors to fill that gap because they do want to do Windows as well down the line. The Windows mobile penetration in the UK is very low, about 2 per cent of the market but they will also provide the app on Windows desktops, and that's where it makes a difference. They won't ever do any web-based functionality – for security reasons – but they will provision our app on the desktop. And for that to work they need those Windows APIs sorted.

While this is definitely a challenge now, they're working through it with a

number of our current vendors with the aim to have it solved by the end of the year.

The Future of Atom's Digital Contact Centre

Atom's plan is to release a new functionality every month, and every month there'll be enhancements for the existing capabilities. So, for example, they have got chat inside the app today but it's quite a basic chat system; customers would initiate a chat and get a feed of responses.

In one of the next release after this one, customers will see the icon of the agent they're actually speaking to. It's little touches like that which on every release make the contact centre experience more functional and engaging.

There are a lots of things coming but the core construct of the customer support are chat and voice, video, self-help for the intelligent system, and the ability to see service levels real-time.

The Key Learnings From Atom's Journey

Having a contact centre integrated into an app is the way forward, Stewart says. Other organisations, regardless of sector, are going to have to offer very similar features as they move forward. The idea of having to come away from the app to get support and then having to go back to the app is old school. Stewart believes they're setting the standard that everyone will follow.

Other organisations wanting to follow suit will have to make sure they have that seamless integration and they're thinking about it from a customer viewpoint if it's an app-based self-service model. They have to align the right support strategies to go with that and think strategically how that's going to work.

Customer service leaders can't underestimate the amount of training and education they have to provide employees either, Stewart warns. They are your frontline and every single time someone needs support it's a moment of truth, and it can't be taken for granted. So organisations have to make sure they're hiring people that love the brand, are on the brand, represent the brand, and are able to give that world-class customer service at every touch.

THE LEADERS WITHIN CONTACT CENTRE CUSTOMER SERVICE

In this report we've been discussing what organisations should be doing to create that differentiated and memorable customer service with their contact centre. But which brands are already getting it right – and how – that can you look at for inspiration? Here are the leaders as mentioned by our panel of experts.

“My most recent experience of an organisation getting it right is **Air France-KLM** and their approach to handling customers who are part of their loyalty programme, as a gold or platinum member you genuinely feel like you are valued, known and given something special as a result. It was all down to the personalisation. Even if they didn't know me I got the impression they did and that they valued the fact I am a frequent flyer.”

Dawn Cox, Customer Services Director, Staples

“I think businesses like **AO.com** and **Lush** have a great service – Why? In my mind it is linked to customer culture being part of the fabric of the brand. One example for AO.com is that the CEO personally writes to all customers who have experienced a problematic service or product. This is very effective at keeping the focus on the root cause that affects customer experience”

Megan Neale, Global Head of Consumer Engagement Centres, at a multinational consumer goods company

“The best model that I've seen is the **Amazon** model where you almost never need to contact customer services because they're so good at self-serve. When you do contact customer service, it's very swift, it's done very quickly and there's a lot of trust placed in the customer. I think that's a really good model.”

Claire Hill, Customer Services Director, boohoo.com

“One company would be **USAA**, which has been identified as an industry leader in customer care for many years. I've been a client of USAA for 40 years or more, so I know them very well. They started out as an auto insurance company, and now they've expanded to a full financial service company.

“I was once calling USAA concerning my auto insurance policy as I was going to add my younger daughter onto the insurance policy because she had just gotten her driver's license. And at the end of the call, the agent said, 'I noticed that you're leasing a car right now, and the lease is up in about three months.

Have you decided what you're going to do with that car?' I responded that I hadn't thought about it. The USAA agent said, 'you have a high financial rating with us and you've been with us many years, we can switch you over to our banking department and we can put a loan together in a couple of minutes which will allow you to buy the car. I said I have to check into the value and they responded: 'we deal with Nissan every day. I can call Nissan and get those numbers for you right now.

“Obviously this was an upsell as I didn't call to do this that day, and it was a cross-sell because she switched me over, after she got the information from Nissan, to their banking department. The banking department already had all of my information and just asked a few questions.

“This was a problem I didn't even know I had, and because I had such trust in this company I knew I was getting the best rate for the loan from them, so I didn't have to hesitate. They took me out of the market for looking for a bank loan and securely tied me into them with no problem at all. This was the best upsell, cross-sell I had ever experienced. Up-sell and cross-sell, if done right, can make people feel very satisfied when they're off the phone and they're happy it happened, contrary to common belief.”

Ken Landoline, Principal Analyst, Customer Engagement, Ovum

TOP TIPS: HOW TO OPTIMISE YOUR CONTACT CENTRE CUSTOMER SERVICE

Summarising the wealth of advice within this report to optimise the customer service your contact centre is providing, our community of experts provide some final top tips to help you leverage the trends and changes within the customer service industry and propel your contact centre ahead of that of your competitors.



Fabien Pelous, Customer Contact Centres Project Director, Air France - KLM

“Help contact centre associates find meaning in their work. When contact centre associates find meaning in their work, it is often found in those intimate interactions with customers. That intimacy and engagement creates emotional connections that bring both the employee and customer increased satisfaction with your company.”

Rhonda Bassler, Director, Customer Engagement, Hallmark

“Emotion is everything, even in insurance! Excellent customer service is all about how you measure your people. It’s not good enough just to measure how many sales they got that day, you need to understand how customers feel when they come off the phone. That’s more important long term – you may not get a sale today, but if the customer knows and likes you, they’ll come back.”

Amanda Cochrane, Head of Operations, AXA Business Insurance

“As a leader, be visible, spend a lot of time on the contact centre floor and listen to what your teams are telling you. They will often speak on behalf of customers more than themselves. The secret of improving customer experience is easily unlocked by asking your advisors and team leaders what they would like to do better for their customers”

Megan Neale, Global Head of Consumer Engagement Centres at a multinational consumer goods company

“The days of looking at average handle time (AHT) as a way to drive performance is too one dimensional, looking at total customer effort, is the way to drive an excellent customer service experience. Spending a little longer in contact, may lead to a reduction in having to contact your brand again reducing total effort. It sounds sensible, but too many contact centres concentrate on each interaction, not the whole of the customer’s journey.”

Wayne Butterfield, General Manager – Digital Care, BT

“It’s all about the people. Put power into the research of the right personnel. One you have them treat them with respect, because they are the business card to the world of your company.”

Petra Mengelt, Customer Service Director, Euroloan Group PLC



Lynda Campbell, General Manager British Gas Cardiff, British Gas

TOP TIPS: HOW TO OPTIMISE YOUR CONTACT CENTRE CUSTOMER SERVICE

“For me the no-brainer is the integrated contact history; regardless of channel making sure that advisors have the ability to see every contact that the customer has made, regardless of the channel that they’ve made that contact with. It all starts with that relationship from a customer perspective. And if an advisor is going into that relationship blind to what the previous history is then there’s no way we’ll ever get to where we need to get to.”

“Stop focussing on point solutions that deliver each one and start focussing more on the customer journey. It’s sorting those suppliers that provide the integration within the channels. It’s taking away all of those point solutions and ensuring that we put that all onto the same solution. I was lucky that we had eGain as the email management system, because I knew we could build on that with all the different modules. There are plenty of companies out there that do that kind of thing. So it’s sourcing those companies that provide that integration.”

**Claire Hill, Customer Services Director,
boohoo.com**

“The key is around hiring the right skills for a digital world and making sure that you have that blur between sales, service and retention. I read an interesting article recently about the skills contact centre agents need, which are customer centricity, accountability, collaboration, inclusion and transparency. They aren’t necessarily what was required in a voice world 20 years ago, so if you build your organisation with the right skill set in your agents you’ll get more traction.”

**Richard George, Director of Digital,
eir Group**

“Always be proactive and strive to do more than customers asks. If you do your best to solve customers’ problems, before they are aware they have problems, you will be on track to maximise every client interaction while increasing customer delight.”

**Ken Landoline, Principal Analyst
Customer Engagement, Ovum**

“Take the time to understand your customers’ journeys and make sure that the agents in the contact centre and the employees across the company understand the customer in the broader context of what the customer is trying to accomplish in his or her life; the bigger goals and needs that they are trying to get met along this journey. When employees who meet the customer at one particular spot on that journey have some sense of who that customer is, what they’ve been going through before this moment, and where they’re continuing on in this journey to accomplish a goal, they will have a stronger customer-centric mindset and able to demonstrate more empathy to the customer. So my one tip is really to understand those customer journeys, not just at an organisation leadership level, but making sure that it’s shared in a way that employees can appreciate and understand the customers and the journeys that they’re on.”

**Aimee Lucas, Vice President and
CX Transformist, Temkin Group**

“Team managers are the backbone to successful contact centres, make the right selection there and they are the fastest, most effective way to engage your people and deliver great customer service. But don’t fall in to the age of old trap of thinking the best advisors will be the best team managers, because they are good with customers or they know the business processes well. Leadership skills and a coaching style are key. You need people who will focus their efforts on the success of their team”

Dawn Cox, Customer Services Director, Staples

“Create an opportunity to experience your own customer service as a real customer, not just for yourself but also for the people in your team. Depending on your product it might not be so easy to arrange but the value is significant”

**Edwin van Outersterp, Senior Director, Global
Customer Service, Sanofi Genzyme**



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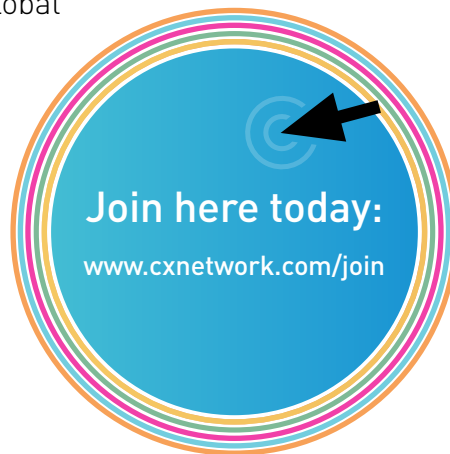
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