



Delivering the Digital Contact Centre

Developed for the Deloitte Customer Service Leaders Forum

Digital channels open
new opportunities for
contact centres

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Foreword

With digital channel uptake steadily increasing, a new and increasingly valuable role is emerging for contact centres.

In our previous paper*, we talked about how organisations should adapt to embrace digital channels. This focussed on building digital services that can be accessed from any device and are intuitive to use, then marketing them effectively to customers at registration and beyond, and using data to help target ongoing efforts. As expected, this digital disruption is picking up speed, transforming the way we buy products, access public services and get customer service from organisations. We are becoming more comfortable self-serving for things, ranging from paying our council tax to checking when our order is going to arrive, and as digital penetration continues to increase, this trend is likely to continue.

But where does this leave our traditional service channel – the contact centre? People have been predicting the ‘death of the contact centre’ since the first internet boom in the late 1990s, and as digital channels have become more mature, many are expecting its demise to be accelerated.

We believe that, far from forcing the contact centre onto its death bed, digital channels are actually giving contact centres a new lease of life. As transactional enquiries move to self-serve channels, contact centre advisors are being freed up to provide a more valuable service to the customer. While there is a role for contact centres in supporting and embedding digital and self-serve channels, we believe that their role over the longer term lies in three places:

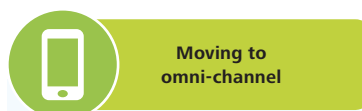
- Delivering the digital experience through assisted channels such as webchat and online co-browsing.
- Acting as the lynchpin for an increasingly omni-channel experience and making sure customers don’t fall through the gaps between those channels.
- Providing the intimate expert, personal service that has been lost as organisations have moved away from local face to face interactions.

This shift in emphasis has important implications for how we operate our contact centres; in particular the type of advisor we need and the technology needed to enable them to perform their changing role.

We believe that the advisor of the future will no longer be a process expert who ‘turns the wheel’ and makes the organisation work, but will instead move to being an expert communicator, capable of delivering insight rather than information and adding substantive value to the customer experience across traditional and digital channels.

*This paper is part of a series created for the Deloitte Customer Service Leaders Forum. The previous paper was “Customer Service in the Digital Age”.

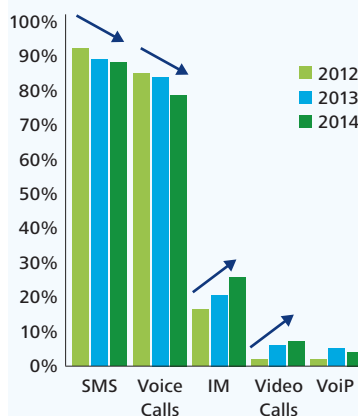
The new normal: The digital customer



Primary customer interaction still taking place through traditional channels.



In the last 7 days, in which of the following ways did you use your phone to communicate with others?



only
28%



of contact centres have complete cross-channel reporting integration – but it is still a focus for contact centres looking to improve agent interactions, costs and self-service



50%



of organisations use customer segmentation. Only half of these are aligned to the wider segmentation model

25%

of contact centres are not using segmentation to inform agent action

72%



of contact centres are looking to leverage reporting and analytics in the future to improve customer experience and operational productivity

Source: Deloitte Global contact centre survey, 2013

Source: UK Edition, Deloitte Global Mobile Consumer Survey, 2014

Introduction: A place for the traditional contact centre

Compared to automated digital channels, contact centres are expensive to run, often deliver a less consistent customer experience and sometimes generate negative customer sentiment. So what future does the contact centre have?

We believe that there are four key areas where the contact centre should evolve in the digital age





Delivering the digital experience

1) Managing failure demand

At the most basic level, there will always be a role for contact centres to 'pick up the pieces' when the digital experience does not deliver what the customer needs, whether due to immature self-serve channels or a complex customer requirement. Many contact centres are finding themselves adopting this 'failure demand' role as digital channels become more popular.

2) Targeted digital adoption

Investment in low cost digital channels is redundant if the customer does not engage with the business through them. Migration of the right contact centre demand to digital self-service channels is essential to delivering digital strategy and remaining competitive. Contact centre advisors are central to promoting digital channels to contact centre customers. However, without an ability to target the "right" demand, the payoff from adoption exercises can be limited, so it is important that this is not pursued as a scattergun approach.

3) Delivering digital Customer service

Customer Service agents are at the heart of digital service delivery as they interact with customers over new channels such as webchat, videochat and social media. The contact centre remains the natural home for these services, having the skills, experience and technology to deliver them effectively.



Owning the customer across the omni-channel experience

4) At the heart of the cross-channel customer experience

With access to data from all customer touch points, the contact centre is ideally positioned to play a role in planning and managing contact across the customer lifecycle. By assessing customer experience from a cross channel perspective, issues and opportunities can be identified and acted on that would otherwise be overlooked by in-channel performance management practices.

5) Moving from contact centre to customer engagement centre: proactive customer interventions

As customers increasingly behave in an omni-channel way, moving from one channel to another, there is a risk that opportunities are missed and customers are dropped between those channels. Contact centres are uniquely positioned to look across the entire journey and intervene where they can add value.

6) A shared source of knowledge and feedback

Central to creating an omni-channel customer experience is the availability of consistent information across channels. The contact centre acts as a focal point to identify and resolve knowledge related customer issues and support new content creation to enable self-service in the future.



Exploiting omni-channel information

7) Analysing customer data to drive wider business objectives

The contact centre's central role in managing the customer experience means that it is able to use the rich sources of data that it captures and combine them with data from other channels to give insight into customer needs and behaviours.

There are opportunities across all sectors to use this insight to deliver tangible value for customers and the organisation:

a) Making the sale in retail

Contact centre advisors with product knowledge, supported by rich information about the customer's online browsing history, in-store purchase history and previous contact centre interactions, are strongly positioned to recognise customer preferences and needs and deliver sales.

b) Focussing on retention in utilities and telcos

In an environment where contact is driven by subscribed customers, focus shifts from generating sales to retaining customers. With a large proportion of everyday transactional servicing migrating to digital channels, well trained advisors are able to deliver highly personalised service to reduce churn.

c) Providing access to services in the public sector

As 'Digital by Default' prevails across public sector customer service operations, contact centre attention can shift to providing personalised advice to encourage citizens to make the right decisions and use the right services at the right times.

d) Acting in the customer's best interests within financial services

As regulatory pressure increases across financial services, a digital-enabled reduction in the range of transactional requirements allows contact centre



Leveraging a new breed of contact centre advisor

operations to apply more focus on delivering service tailored to customer demands and needs.

To enable the contact centre to adapt and excel in the digital environment, key operational changes must be considered and acted upon:

8) A different kind of contact centre advisor

The contact centre advisor role will shift from process to knowledge-oriented. A new advisor skill set will be sought; with wider communications skills and a deeper understanding of the company's products, services and customer needs.

9) With access to the right tools and data

With a contact centre shift to a knowledge and advisory focus, the right technology must be employed to enable advisors to make customer decisions based upon the best available information. This ranges from analytics-supported decision making to knowledge and collaboration tools.

10) Managed in a different way to enable different outcomes

As the prevalence of digital channels changes the constitution of demand and strategic delivery expectations for contact centres, resourcing models and performance management processes must adapt accordingly.

Delivering the digital experience

Aside from continuing to service those who ‘can’t’ or ‘won’t’ engage via digital, the contact centre has a key role to play in delivering the digital experience. This includes delivering service over interactive digital channels as well as encouraging digital adoption and picking up the pieces where digital self service has failed.



Managing failure demand

At the most basic level, contact centres can fill the gaps in service delivered through immature online and self-serve channels, providing information that isn't available online or resolving issues for which there is no online process. Good contact centres not only resolve those customer issues, but also become the main channel through which the organisation learns about its online deficiencies and fixes them.

While it could be easily dismissed as a short term phenomenon, demand for the contact centre continues to exist when digital channels cannot be accessed. While some of this may be internally driven and mitigable, for example testing application updates or system errors, an element of systemic demand will persist. Customers whose internet connection is unavailable will always need some form of telephone contact. Similarly, a customer who has lost their bank card or has had a missed delivery or appointment is unlikely to go online and self-serve to resolve their issue and the availability of a digital-alternative channel to provide a prompt resolution can make or break a customer's experience and long term brand loyalty.

Targeted digital adoption

The contact centre has a big role to play in developing the online channel. While many organisations have online capability, this investment is redundant if customers aren't using it and using it to its full extent.

There will always be early adopters, but for those whose behavioural preferences lie later in the adoption lifecycle, active promotion will help to encourage swifter uptake and long term regular use of digital. Migration of this customer base is often essential to make the long term digital business case stack up. Many customers call the contact centre because that's what they've always done.

Contact centre advisors can help customers move to these new channels, not just by signposting, but also by educating customers in what they can do online and actually showing them how to do it. Advisors are able to use technologies such as co-browsing to see what the customer is seeing and either help them do something online or point out the functionality they could use to self-serve in future.

Case study

Marketing campaigns to promote digital adoption

With Deloitte's support, a financial services client used targeted marketing campaigns to promote digital self-service to its customers. Analytics was used to identify where opportunities to migrate demand to digital from legacy channels existed and segment customers according to their channel preferences, needs and previous channel behaviours. Tailored proactive and reactive customer communications were designed and deployed cross channel, including through email, SMS and inbound IVR to enhance the uptake and usage of self-service channels beyond previous "mass market" campaigns.



Delivering digital service

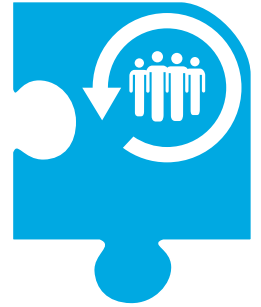
Contact centres have always been adaptable to new channels. What started as a 'call centre' quickly became a 'contact centre' with the arrival of post and email. Telephony is still the biggest channel by far; however this is increasingly managed alongside advisor-enabled channels.

Some digital customer channels, such as social media monitoring, started life as siloed operations with different strategic objectives, for example to support marketing activity. As customer expectations of digital customer service widen and volumes increase, the concentration of advisors with the right skill sets, scalable infrastructure and customer-oriented performance management make the contact centre the natural strategic home for these new channel operations.

Furthermore, consolidating telephony with email, post, web-chat, social media and SMS can provide not just a measure of economies of scale through effective workforce management, but an ability to provide a consistent type of service across channels and an increased ability to load balance to manage channel-related spikes.

Owning and facilitating the omni-channel experience

Developing your contact centre to support digital channels is an essential first step in the journey to redefining the contact centre's role in customer service; however, the contact centre should be playing a more strategic role in the customer experience.



At the heart of the cross-channel customer experience

With customer touchpoints continuing to proliferate, there are now multiple teams within organisations who want to communicate with the customer for a mixture of sales, marketing and servicing reasons. Deciding on how and when customers should be contacted to maximise value for both the customer and the organisation has never been more important. The contact centre can and should play an important strategic role as the team closest to the customer data in planning and managing contact across the customer lifecycle.

To effectively manage the omni-channel experience, the contact centre needs to be at the heart of understanding that experience. It is no longer enough to just measure the quality of your call and the customer's satisfaction with their contact centre experience – the end-to-end experience needs to be monitored, measured and co-ordinated. The contact centre is uniquely placed to measure the experience. It is able to follow up with customers after their interaction and have a conversation about how things could be improved in a way that an engineer, shop assistant, banking assistant or benefits office worker isn't.

Case study

A well-known insurance company have worked hard to enable customer tagging across all channels – so feedback surveys using net promoter score, customer effort and “right first time” are able to be analysed against customer profiles and acted upon instantly – creating significant savings in reduction of mailing costs, failure demand, and improvements in NPS.

Moving from contact centre to customer engagement centre: Proactive customer interventions

Customers are increasingly interacting across, and moving between, multiple contact channels. Indeed, there are many occasions where it is preferable to move a customer conversation on to another channel. During this process, there is great value in being able to understand where, when and how to intervene in the customer journey. For example, a customer might browse for a product online, book an appointment in store, but then never follow up on their interest. Whilst each of these channels is managing their own part of the journey, none of them is managing the end-to-end experience, and none will be able to see the history of customer interactions.

The contact centre can play a unique role here in defining and then proactively managing customer journeys between channels to manage the overall experience. Many contact centres are now rebranding themselves as customer engagement centres, reflecting not just the additional channels but this two-way nature of contact. Contact centres are well placed to see these channel interactions *and* proactively act upon any anomalies. If a customer is browsing online but doesn't then complete a transaction, technology allows contact centres to recognise this and offer a webchat or co-browsing session. If the customer doesn't show up for an in-store appointment, the store often doesn't have the luxury of being able to call them back as the steady footfall means they need to quickly move on. The contact centre, on the other hand, is able to view the information and make a proactive contact to the customer to see what else can be done to help them.

A shared source of knowledge and feedback

With the proliferation of new inbound, outbound and self-serve channels, there is a risk that the customer experience becomes fragmented and the information a customer gets varies depending on which channel they use. In the digital age, there should be one version of the truth. Similarly, if customer service advisors don't have access to at least the same information as the online FAQs and other information sources, the customer will have a very unsatisfactory experience.

In the digital world, there should be one version of the truth available across multiple channels in order to manage this. As the area most likely to be contacted for queries, the contact centre is the logical focal point to be able to not just have visibility of all information that is available, but also to capture and manage any issues that arise from lack of information. Given the change in focus from a channel which provides information to one which provides insight and assistance, the contact centre should focus not just on resolving customer enquiries but also on building content to enable customers to resolve queries themselves in future.



Exploiting omni-channel information

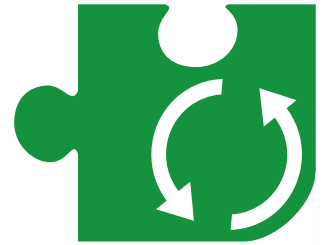
As more transactional enquiries move into self-service channels, contact centre advisors have the opportunity to provide a different type of service. To truly exploit this changed role, however, organisations need to empower contact centre advisors by giving them access to the huge volumes of information that can be captured across traditional, assisted and self-service channels to tailor responses and offer the most appropriate insight for each customer.

Driving value through data and analytics

Giving the contact centre a central role in managing the customer experience means that it is finally able to use the rich sources of data that it captures and combine them with data from other channels to give insight into customer needs and behaviours. Leading organisations are beginning to place their customer analytics functions within or near their contact centre operation – and are using traditional customer and product information alongside speech and text analytics to analyse reasons for contact, product usage and value.

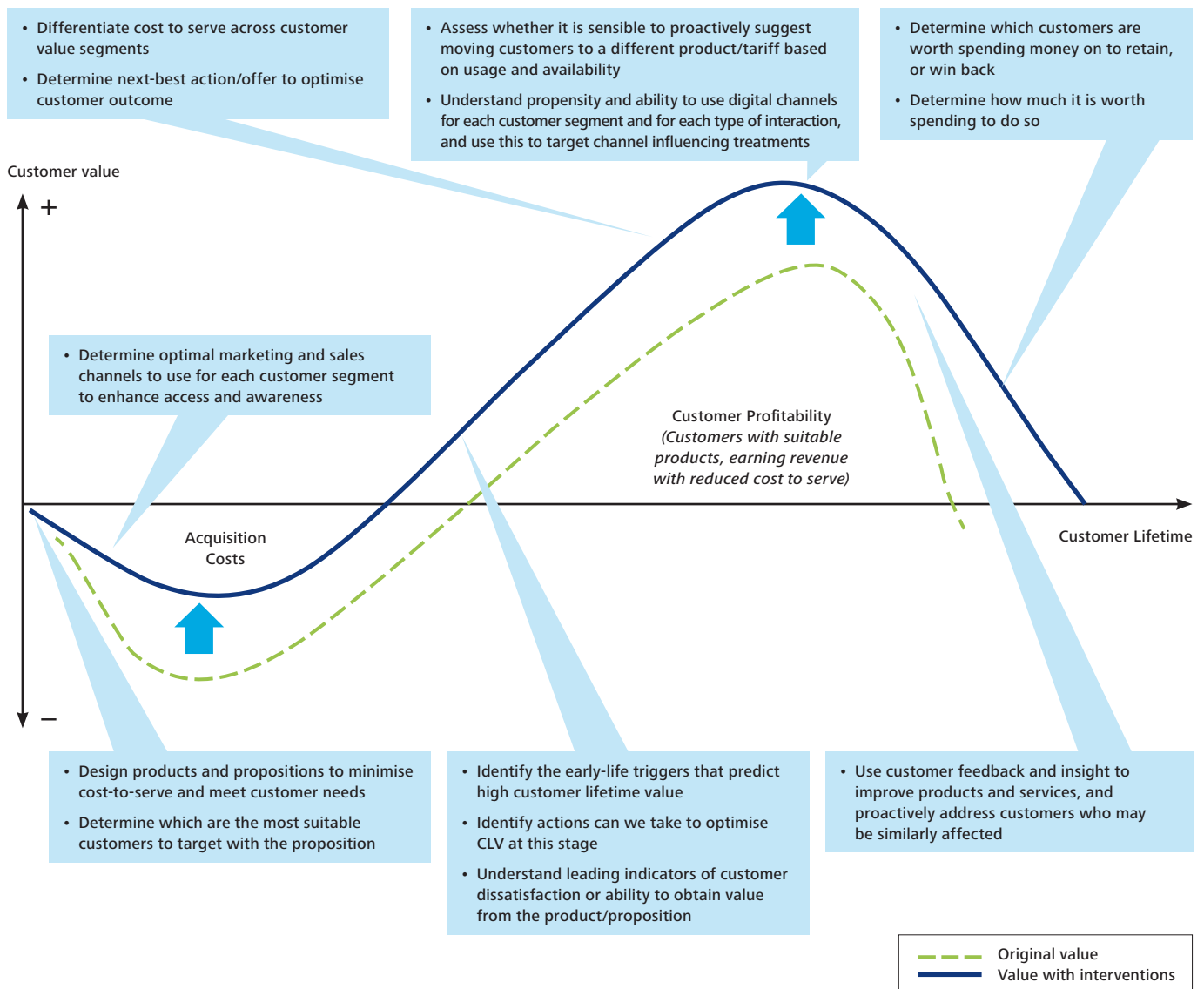
Sharing this information with the contact centre helps deliver more value for the customer; whether to maximise the opportunities to deliver better value for the customer; whether it is spotting that a customer is due a car service, or performing complex analysis of historical customer behavioural data to understand trends and changes in their buying patterns.

This insight can be delivered to an advisor either through training and coaching, or via tailored “next best action” prompts. Both are extremely powerful in delivering significantly enhanced customer experience.



There are opportunities across all sectors to use this insight, alongside the advisors' newly found freedom from transactional enquiries, to deliver tangible value for customers and the organisation:

Creating value in the contact centre using data from digital channels



Making the sale in retail

Retail contact centres have traditionally either been engaged in failure demand activities such as managing customer disappointment when deliveries don't turn up, or managing simple processes such as providing stock information or processing orders. As digital channels help customers self-serve for many of these contact types, more and more retailers are using their contact centre to deliver sales. Well trained product experts on the end of a phone can be the deciding factor for many online customers, particularly when making a big purchase. Contact centre advisors are well placed to understand customer needs properly, given that they have the customer's preferences and previous purchase history at their fingertips while they are talking to them. In the digital age, contact centre advisors are also able to access rich sources of information about the customer which will help the advisor move the customer towards a purchase. As channels converge for the omni-channel retailer, contact centre advisors not only want to know the customer's purchase and contact history, but also want to understand more about the times they didn't buy from them – which web pages did they look at, where did they linger the longest? This data not only helps agents to help customers navigate the website, but also provides real insight into a particular customer's preferences and likely buying behaviour.

Focussing on retention in utilities and telcos

Simple billing enquiries and straightforward processes like submitting a meter read are increasingly handled online. This gives utilities and telco companies the chance to focus on one of their biggest issues – how to retain their customers, stop them churning and keep them paying. Well trained advisors are able to deliver highly personalised advice to customers on topics ranging from better tariffs to energy efficiency and advanced network and device capabilities.

More and more utilities companies are moving from a model where the customer buys a commodity product from them for a number of years and then switches to a cheaper provider, to one where they manage the relationship across the customer lifecycle, tailoring customer service and product offers to meet the unique demands of different customers. Realtime analytics and 'next best action' engines are able to help the agent understand how best to meet the customer's immediate and longer term needs, whether that is to move to a cheaper tariff or to manage heating and powering their home more efficiently through SMART technology. As SMART homes become the norm, the role of contact centres will further change.

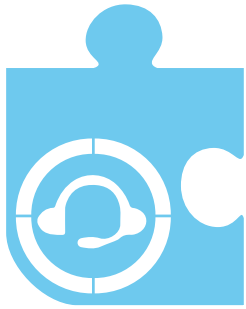
Providing access to services in the public sector

The government is actively driving citizens online as part of the 'digital by default' agenda. The public can now do everything from submitting their tax return to arranging a hospital appointment. What this means for public sector contact centres, apart from the obvious volume and cost reduction, is that they can start to advise their customers much better. Advisors can help with more complex enquiries, such as making sure that claimants are getting the right benefits or advising customers on local planning laws.

Acting in the customer's best interests within financial services

Financial services firms are increasingly being asked to review multiple aspects of the customer journey in order to establish whether products are suitable at point of sale and on an ongoing basis, and whether they are treating customers appropriately. Equally, with potential reforms to complaint handling reporting, understanding and resolving root cause is ever more important. Giving customer service advisors the ability to take the outputs of all of this information and tailor sales, service and advice accordingly will prove increasingly important in furthering financial services firms' strategic goals whilst delivering fair outcomes for customers.

A new breed of contact centre advisor



With increasing emphasis on resolving complex issues and providing insights on customer needs, there is a need for a new type of contact centre advisor.

A different kind of contact centre advisor...

Traditionally, advisors were largely focussed on performing processes for customers – setting up a new account or managing a return or exchange, for example. With the changes outlined in this document, advisors will need to become knowledge workers, capable of providing customers with the assistance and insight that they need.

The advisor of the future will need a different set of skills to manage the digital customer. These include:

- **Written skills** – An increasing volume of customer interactions via assisted channels will be text-based. Whether the channel used is webchat, social or even email, this requires a much better grasp of written skills, particularly as customers will increasingly be asking more complex questions for which a knowledge management template cannot be created.
- **Brand guardianship** – Linked to this need for the written word is a need to understand the impact those words can have on a company's reputation. In the age of Twitter and Facebook, the response a contact centre advisor gives to the customer can quickly go viral, impacting the organisation's brand image around the world.
- **Multi-tasking** – New channels present efficiency opportunities which many organisations are already taking advantage of. The ability to manage multiple, concurrent webchat or social responses allows greater volume to be managed; however to make sure quality doesn't suffer, advisors need to be able to switch between those multiple sessions, retaining an understanding of each of their customer's needs.

- **Deep product and service knowledge** – With the widespread availability of information online, customers now expect the advisor to “*know more*” than they do. What this means in practice is that advisors need a deep understanding of the products and services they are advising customers on, to the extent that many organisations are starting to move back from a multi-skilled ‘generalist’ frontline to teams of specialists who know more than can be posted on a knowledge management system.

- **In-depth customer knowledge** – Sitting alongside the need for better product knowledge is a need to understand the customer better. Advisor advice is more powerful if it's aligned to what the customer really needs, and that relies not just on technology tools, but also on advisor judgement. Contact centres have been providing ‘personality type’ training to advisors for a long time, but this has often sat gathering dust once the advisor was on the call floor. Now is an opportunity to start really using it and benefiting from it.

With a change in the advisor profile comes the challenge of adapting recruitment, training and retention processes and upskilling existing staff. Recruiting the right people will become harder, as contact centres increasingly find themselves in competition with other businesses for the best people – communication experts who have a passion for the product or service the business delivers. The tone of the training provided to these new recruits might also change, with topics such as brand and reputation management coming to the fore and more basic processes becoming less relevant. Retaining advisors will also be a challenge as other businesses compete for these highly skilled resources. Organisations will need to carefully consider the advisor development plan as they develop confidence in their new responsibilities.

...Using new tools...

Technology is helping organisations in all sectors to start delivering more value through their advisor population. Making it work well relies on a number of core components:

- **Next best action** – A single customer data view can be exploited to generate tailored prompts delivered by contact centre advisors. This requires a decision engine with adaptive and predictive capabilities, applying rule sets aligned to strategic objectives to make the best possible decisions based on historical and real-time responses, generating an automated 'next best action' advisor prompt. These actions may look to cross-sell a product based upon customer behaviour online or tailor a service based upon dialogue captured in previous conversations; extending an overdraft limit or adjusting a mobile phone data plan for example.

Case study

A leading telecommunications and media company, receiving 30 million requests per year across its web, IVR and telephony channels, implemented a next best action programme aimed at putting the customer at the front of multichannel strategy to increase customer satisfaction and lifetime value. Leveraging real-time marketing capabilities, the vision was to optimise the outcome of each request by providing a tailored response, or treatment, to each subscriber dependent upon their specific needs and situation.

The solution, which employed over 150 personalised customer treatments, and enabled:

- **A 10% profitability increase** – by cutting operational expenses by 5% and improving customer request outcomes
- **A 30% up-sell rate** – in web and IVR channels, up from 10%
- Significant reductions in call centre advisor effectiveness and time to market for new retention promotions

- **Dynamic knowledge tools** – As advisors are expected to know more and understand more, they need a strong knowledge management tool through which they can quickly find the relevant content they need while having a conversation with the customer.

- **Collaboration tools** – In the past, when advisors didn't know the answer to a customer question, that question was either escalated, or in some cases quickly forgotten. Collaboration tools allow live chat and telephone conversations between advisors and other groups of specialists not normally considered as contact centre resources. This could be a product developer, a buyer or a policy expert within the public sector.

...Managed in a different way to deliver different outcomes

The operational environment that advisors work in will also change. Whilst forecasting and scheduling for voice is a mature capability in most contact centres, planning for new digital channel communications can be challenging, particularly in the social media world, where issues can quickly escalate beyond the capacity of most contact centres. Changes to operational hours and shift patterns need to be thought through too as digital customers expect instant responses regardless of time of day. To increase scheduling flexibility and fully exploit the skilled workforce, we may see growth in the existence of 'omni-channel' advisors; those trained to serve across both traditional and digital channels and able to seamlessly move between these during a shift in response to demand.

An inevitable consequence of these changes is pressure on cost to serve. Whilst overall volume of contacts should fall, labour costs for the remaining demand may rise as businesses compete for scarcer, more complex skillsets in the labour market. In terms of contact handling costs, complexity often leads to increased handling time and challenges in maintaining resolution rates. Contact centre leaders in a 2013 Deloitte study suggested that increased complexity was reducing first contact resolution by an estimated 33%. As the skill levels of our advisors improve, resolution rates should increase again and may surpass where they are now; however the way we measure and manage our advisors may need to change, as handling more complex contacts may mean longer calls, but better outcomes for the customer.



The shift from volume-based to outcome-based metrics in the contact centre has already begun. Few contact centres now actively target their advisors on their handle time, even if it remains for most an important key performance indicator. Similarly, targeting advisors and teams on the number of calls or work items they can process is a hangover from a time when advisors were tasked with making processes work on behalf of the business rather than solving customers problems. As we move into the post-digital age, different metrics will come to the fore:

- **Monitoring channel usage** through metrics such as percentage of contacts managed online helps organisations continue the channel shift from contact centre to online.
- **First Contact Resolution** becomes even more important for the omni-channel customer. Customers who have tried to solve their problem online and potentially through face to face channels have already had multiple interfaces with the organisation. Multiple telephone calls on top of that experience are likely to frustrate them even further.
- **Customer Effort** is becoming even more important to measure and act on as customers who are used to self-serving and having control over their own online experience are likely to become frustrated by overly complex IVR systems and the internal organisational structures they need to navigate. 'One and done' service is what customers now expect.
- **Sales and value delivery** are no longer the preserve of the sales team. Sales through service is finally coming into maturity as contact centres are given the opportunity to add value for the customer and advisors and managers need to be rewarded for their success.
- **End to end customer experience metrics** such as net promoter score, quality monitoring, mystery shopping and customer satisfaction analysis need to be tracked within the contact centre. It is no longer enough to say that the contact centre delivered great service if the delivery driver or the field engineer turned up late and was rude to the customer.
- **Financial and cost reduction metrics** such as cost-to-serve and the cost of customer operations will still play an important role. Keeping control of costs in an environment where advisors are being encouraged to think about what's best for the customer rather than how many contacts they can process is becoming even more challenging.

Conclusion

We believe there is a strong future for the contact centre in the post-digital world. As digital channels take the burden of transactional enquiry types, and customers increasingly interact across multiple channels, the contact centre is well placed to play a more strategic role, holding together the omni-channel customer experience and adding value through advice to customers. To make this happen there are a number of steps that businesses need to take:

- **Include your contact centre in your digital strategy** – what role will the contact centre take? Is it just failure demand or is there a more fundamental role in encouraging digital adoption or in actually supporting and delivering customer interactions?
- **Give your contact centre a central role in the omni-channel experience** – contact centres need to understand the full end-to-end experience, not least because they most often bear the brunt of customer dissatisfaction when things go wrong.
- **Put customer analytics at the heart of your contact centre** – having a customer analytics team closely linked to your contact centre means that you can act swiftly on what you find, following up across multiple channels to enhance the customer experience.
- **Give your people the right tools** – collaboration, next best action and knowledge management are all essential to support the new role the contact centre will play.
- **Get the right people and the right management structures in place** – contact centre advisors need a significantly different skillset and managers need different ways of managing their performance, focussed on different outcomes. Invest to get this right.
- **Add value** – from reducing churn and managing conduct risk to increasing digital access and generating new sales opportunities, whatever industry you are in, the post digital world offers great opportunities for contact centres.

Contact us

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