The Value of Blending eServices and the Contact Center

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Executive summary

With the explosion of broadband services and ubiquitous access to the Internet not only at home but anywhere via smart mobile devices, the types of services customers are looking for have changed dramatically. eServices, the handling of non-voice interactions such as email, chat, faxes, SMS, Social Media and others in the contact center can be an important part of an organization's response to this challenge.

Companies who fail to align their eServices strategies with the practices their customers demand are increasingly finding themselves at a competitive disadvantage. Customers understand they have choices in the forms of communications they use on a daily basis and contact centers need to provide access to them — or customers will seek alternatives.

Contact center management, however, often struggles with knowing the right channels to deploy, when to deploy them, and how to hire and train their agents to accommodate the newest channels. In this paper, three companies share their best practices in these areas. National Pen Company, FORUM Credit Union, and MCAP currently offer interaction channels to their customers in addition to voice.

Through these interviews, the following best practices were noted and are elaborated on later in the paper:

- Choose only those channels your customers demand
- Handle eServices with care
- Hire from within
- Dedicate agents to channels
- Don't be shy about integrated, all-in-one solutions
- Treat your channels like voice
- Always seek advice first

This paper provides practical insight into extending contact center operations to include eService transaction types. Through the experiences of the three companies that have taken the journey in their centers, you will find corollaries to help determine the best way to incorporate eServices into your organization.

eServices and why it matters

In the early days of the Internet, being considered an "e-business" was easy. You created a web site with the company's mission statement, added general company information, brief product descriptions and a company telephone number to call to actually transact business. It was enough to say "check out our web site at …" to show a company's differentiation. Very quickly, however, companies began creating online product catalogs and electronic shopping carts for customers to place orders online.

As companies began the ecommerce journey, the thinking was that the Internet would provide a cheaper way to offer and deliver products and services to customers. The goal for call centers and help desks was to practice call avoidance and deflection by driving simple problem resolution to self-service via Internet channels. This would allow customer service workers to spend time on cross-selling and up-selling opportunities to drive additional revenues and free support workers to concentrate on more difficult and mission-critical technical problems.

The initial focus of eService was on how the company could benefit. If customers were allowed to send queries via email, the company could respond in less busy periods. If detailed FAQs on how to return products were posted on the website, it wouldn't be necessary to have a toll-free number for product returns.

The result was an explosion of stories about how companies were not answering emails in a timely way. For example, a *Wall Street Journal* article in 2005 stated, "over a quarter of emails that consumers send to companies are ignored altogether."

With the explosion of broadband services and ubiquitous access to the Internet not only at home but anywhere via smart mobile devices, the types of services customers are looking for has changed. The era of Web 2.0 has brought to life a culture of empowered online users — the Netflix enthusiast, the fantasy football participant, the avid Facebook user, etc. And these empowered consumers have a new set of expectations about how they want their customer service and online buying needs met.

The evolving definition of eServices

Definitions of eServices vary, but in the context of the contact center the following technologies are generally included in the definition of an eServices suite:

- Email response management
- Web chat
- Collaborative browsing
- Short message service (SMS) and multimodal communication
- Knowledge base for self-service

For the purposes of this white paper, we are going to broaden that definition to include two additional types of interactions, one old and one new: fax response management and social media interactions. The reason we believe it makes sense to expand the definition of eServices to include fax is that in the contact center, fax is typically handled by the same processes used for email handling. Fax and email share a number of characteristics:

- Both fax and email are non-voice interactions
- Often fax is delivered to an agent as an email, using the email routing capabilities of the contact center software
- Fax and email are either asynchronous or non-real time interactions; while the goal is always to provide a timely response to customers, unlike voice or chat, fax and email can be distributed and handled during non-peak periods

The inclusion of social media interactions as eServices needs perhaps less rationale. Social media was not included in traditional definitions of eServices because it hadn't yet come on the scene. Now that it has, and now that contact center companies are adapting their software to allow for the routing, queuing and reporting for social media events, their inclusion as eServices is a natural.

Different paths to integrated eServices

Adding eServices components to the contact center can provide a host of customer service, cost and competitive advantages, yet change is difficult. Each company has a different set of existing technologies, financing concerns, competitive pressures and may not fully understand what benefits implementation of eServices could mean for their operation.

For the companies that have chosen to implement eServices in their contact center, why have they chosen to do so? What have their experiences been? What criteria did they use to choose among the many service providers that are available?

To answer those questions, Sheila McGee-Smith of McGee-Smith Analytics and Tim Passios, Director of Solutions Marketing for Interactive Intelligence, spoke to a cross-section of contact centers that have implemented eServices. In the sections that follow, we provide insight into the reasons these companies looked at incorporating or extending existing eServices, the criteria they used to evaluate their options and the ways they have chosen to incorporate the new processes into their operations.

National Pen Company

National Pen Company is a leader in providing highly personalized ad specialty products worldwide, including custom imprinted pens, promotional calendars, imprinted t-shirts, custom imprinted mugs, etc. The company operates in 20 countries around the world, and its website is a key source of inquiries and orders. It allows customers to browse through the categories of promotional items available and see sample items and colors.

Talking about why eServices was important to National Pen, David Miller, manager of workforce management, stated simply, "Voice-only was perfect 10 years ago." With voice calls the most expensive to provide, offering customers chat and email helps reduce the voice traffic and reduce overall contact center costs. At the same time, National Pen sees that offering web chat and email in addition to voice makes them more attractive to their customers.

eServices rollout is a process, not an event

The first type of non-voice interaction that National Pen distributed through their contact center software was web chat. Initially, the system was setup to send one chat at a time to a sales representative. With natural delays as customers typed questions and comments, National Pen increased the maximum from one chat to two, then to three, eventually settling on having each sales rep handle up to four customer chats simultaneously.

With a "Click here to Chat Live" button prominently displayed on their home page, National Pen can support this customer option with just two full time sales reps. And customers and prospects are increasingly taking advantage of the web chat option. National Pen reports that in the few months since they implemented web chat, volumes have gone from 200 to 800 chats per week.

The next phase of eServices integration with the contact center solution will likely be email. While email is being handled by sales reps today, they are not being distributed by the contact center software. Today, all emails are directed to a single Outlook inbox and then are manually distributed to sales reps. National Pen believes that distributing email using contact center software, and thus being able to manage email flow using supervisor reporting tools, will allow them to realize with email the kind of efficiencies they have realized with web chat.

Expanding eServices to include social media

National Pen believes there may be an advantage to be gained by adding yet another eService to the contact center in the future, social media channels. The company already has over 1,000 friends on Facebook. Twitter is something new that the company has just started focusing on and already they have 600 followers. "In a competitive market, we're trying to find the best edge, try to go past our competitors. We want our customers to have multiple areas where they can contact us, to make a sale," Miller said.

Today, as is true in many companies, National Pen's social media contacts are being handled by a marketing group at corporate headquarters. As volume increases, however, contact center management believes there would be value in having those processed

through the contact center solution where it can be monitored, recorded, tracked and scheduled. Social media could then be treated just like any other interaction and sent to one of the sales representatives. National Pen believes that if they were the first specialty products marketing company to implement social media routing to the contact center that it would give them an edge in their very competitive market.

FORUM Credit Union

FORUM is a locally-owned financial institution in the Indianapolis, Indiana area offering checking accounts, online banking, home equity loans, mortgages, and more. A credit union rather than a bank, FORUM is owned and managed by its members. Member ownership is an important variable in how FORUM is run, constantly reinforced by the marketing tagline, "Your Money. Your Voice."

For those not familiar with credit unions, it may be surprising to learn that online and self-serve banking services were deployed earlier by credit unions than many commercial banks. The smaller size of credit unions makes it easier for them to be nimble, allowing them to trial and deploy new solutions more easily than large financial institutions that have complicated legacy solutions in place. Also, because credit unions are traditionally nonprofit, they can't afford big staffs and look to technology to help provide improved efficiency.

But big commercial banks have definitely caught up when it comes to technology, quickly learning that customers want more flexible access to financial services and that there are economies to be gained. Today, with a regulatory landscape that increasingly allows for regional and national branch banking, credit unions like FORUM understand they have to offer a broad array of convenient services to serve existing members and be attractive to new ones. As Cameron Piercefield, FORUM's VP of Technology, said, "It's not enough to be the best credit union; you have to be the best financial institution."

An opportunity to integrate eServices

In 2008, FORUM found themselves with perhaps the right mix of eServices to serve their members, but using multiple products from different companies to deliver them. They had one vendor for the voice call center, a different hosted solution for web chat and email was being handled in a fairly ad hoc manner with an associate monitoring an email inbox.

Many organizations might end up living with this kind of scenario for many years, but FORUM found itself in what could be seen as an enviable situation. The voice call center system had been installed on a lease basis and the lease term was coming to an end. There was also recognition that the existing voice-only system was outdated. While the incumbent vendor was "good at bringing in alliance partners to do different pieces of the puzzle," the end result was five or six different vendor relationships that FORUM had to manage. As Piercefield stated, "It was really tough. The total cost of ownership was high."

FORUM looked at many of the major contact center/enterprise telephony players when deciding on their next generation of technology. Asked what decision criteria was used when deciding on a vendor, FORUM's answer was short and sweet, "cost and overhead." They were looking for a solid solution at a reasonable cost that would minimize the overhead in terms of IT time to manage it.

The concept of low overhead extends to the ease with which the new system could be learned by FORUM's staff. New credit union employees have so much to learn — about FORUM's many financial products and the systems where transactions are completed — that adding learning how to navigate around a complex telephony system can be overwhelming.

One vendor's solution was dismissed because FORUM felt it had some of the same failings of the system being replaced. The vendor had created its telephony and contact center applications from a series of acquisitions, and FORUM felt like it was more like four different solutions, with four different interfaces to manage them.

In the end, FORUM chose an integrated system, one that offered all of the enterprise telephony, voice contact center as well as eServices they were already using today. Replacing a system that had been in place for 10 years, FORUM says that most people went through just one training session and were up to speed. In fact, employees were using the new system "infinitely better than they ever were on the old one," said Piercefield. The integrated system also makes it easy for any new hire to be up and running quickly on the agent interface.

A single interface, for supervisor and agents

Before moving to an integrated eServices solution, FORUM had one system for voice call monitoring, a different system for chat monitoring and yet a third to check email traffic. Now instead of having to manage three different systems, information for all three interaction channels is available in a single pane on a display.

Operationally what a single monitoring system means is that throughout the day, managers have the information available to quickly shift staff to address a real-time need. For example, the system is set to show a visual alert if a chat has been waiting more than a prescribed number of seconds. If that alert comes up, the supervisor can quickly see if there are voice agents available and no waiting calls, and shift an agent to handle the chat.

For the most part FORUM chooses to dedicate agents to a specific type of interaction, say voice or chat. With a single chat agent handling up to five simultaneous chats, FORUM finds that staying in that chat "mindset" is more effective than sending a mix of chat and voice.

With the new integrated system, agents responding to chats or voice calls are using the same agent interface. This means that when chat volume dictates, an agent that primarily does voice can easily begin working as a back-up chat agent, without switching interfaces, till the spike has been handled. This is something that was not easily accomplished when chat was a separate, hosted system.

Integrated reporting across voice and chat interactions has meant that FORUM re-evaluated the hours they were offering chat services. With more detailed data easily accessible across channels, they found that it was not necessary to extend chat hours to 10 PM. By cutting back to 8 PM, they were able to meet the needs of members looking for out of hours support, but not overstaff. As a result, FORUM adjusted agent schedules and were able to improve response time during busy business hours.

From best of breed to integrated chat

While moving from five or six systems to a single-vendor solution had clear benefits, FORUM acknowledges going through some initial adjustment as they moved from their existing web chat provider to a capability integrated with the contact center. It made FORUM realize that there were a core set of capabilities that they needed, most importantly, the ability to have a single agent manage five chats that they could easily work among as well as have a repository of canned responses available to agents. From experience, FORUM knew those capabilities were essential to keep their chat interactions flowing smoothly.

Thinking back on the situation, FORUM says, "We made a lot of assumptions we shouldn't have made regarding what would be a standard set of features across all platforms. But what sets apart different companies is how they react when there is a problem." In this case, FORUM was pleased with how the new vendor worked with them to get key features working the way their agents needed them.

Once these operational issues had been addressed, the advantages that a single system brought could be fully appreciated. FORUM highlights specifically the improved visibility and reporting they have now on chat interactions. "The reporting piece on chat is extremely easy to use and helps expedite decision making."

Integrated chat, and the overall flexibility of the contact center solution, meant that FORUM could create a post-chat survey solution. Post-chat survey data is being used to coach agents, and combined with the actual recorded chats, allows FORUM to continuously improve customer satisfaction with chat interactions.

In summary, while recognizing that there were some initial hurdles transitioning from one chat system to another, FORUM is very happy with the added benefits that integrated chat has brought to their operation.

Chat – an expanding channel

As was true for National Pen, FORUM has seen their chat volume grow over time. "It is the one media outlet that continues to grow. Our members are getting more used to it and we continue to explore ways to expand it." As stated earlier, FORUM sees chat's key value as allowing the credit union to extend support hours to 8 PM, efficiently and economically.

FORUM says that chat is a win-win for both them and their members. Some members like chat because one doesn't have to navigate a possible maze of phone menus. Also, people can be chatting with FORUM while doing something else. If it takes an agent a

few seconds to respond, the customer can be multi-tasking while they wait and not irked by the delay.

Next stop social media?

Like National Pen, FORUM has already taken steps to begin managing their social media presence. Today, there is one part-time marketing employee monitoring FORUM's Facebook and Twitter presence. Asked whether FORUM would consider moving social media management to the contact center, the response is a cautious, "It's too early to predict."

Piercefield goes on to say, "It just doesn't seem that from a Twitter or Facebook message standpoint that the volume is there." FORUM also recognizes that there are as yet unknown security issues with dealing with financial data and social media. "It's one thing to market yourself over social media; it's another to think about taking financial transactions over Twitter."

FORUM is certainly not ruling out moving social media into the contact center. Instead, they are saying that they will continue to watch the evolution of Facebook and Twitter. While recognizing that both have too much traction to call them passing fads, FORUM still doesn't think they know enough to decide whether social media will be a medium for credit union transactions, which is the biggest part of their interaction volume.

FORUM describes themselves as not only having members that love technology, but employees that love technology as well. While they try not to be bleeding edge when it comes to the adoption of technology, they would say they are leading edge. FORUM understands that the integrated contact center solution they have implemented will allow them to add social media interaction routing if and when they decide it's the right strategic decision.

MCAP

With offices across Canada and its head office in Toronto, MCAP is Canada's largest independent mortgage and equipment financing company. The company operates in four key lines of business: residential mortgages, commercial mortgages, construction loans, and equipment financing. MCAP also operates as a business process outsourcer, providing private and white label services for other lenders — including contact center services. While much of the discussion below centers on MCAP's support of its direct customers, the processes and technologies that they have put in place play a key role in the company's ability to successfully compete for the outsourced customer service business of other lenders.

Focus on customer experience

With a portfolio of products that is available from many providers, MCAP recognizes that an important differentiating factor is to leverage each customer's experience and depth of relationship with MCAP. Customers will shop for a competitive price, but they will be inclined to select their provider based on an emotional connection. They will select based on factors such as personal treatment, ease of service or other emotional criteria.

Based on the belief that customer experience helps drive provider preference, one of MCAP's key corporate strategies is not to drive the customer away from contact but to introduce and increase opportunities with each contact. They understand that contact with the customer allows MCAP to shape the customers' experience, which results in improved brand and customer loyalty.

Before implementation of an eServices-capable contact center solution, MCAP agents' first priority was handling voice calls; postal mail and fax were handled in down periods. When customers started using email, that was added as another type of interaction handled in between voice calls.

For all of these non-voice interaction types, there were no standards as to who would respond and how they would respond, no effective tracking, no reporting tools. As a first step, MCAP separated non-customer facing work into a separate department. A back office group handled postal mail and fax while the contact center handled email and voice.

While this improved management of the various types of customer communications, MCAP recognized a need to handle email contacts in a more consistent manner, to treat them like interactions. An internal report at the time, part of a broad effort within the company to address the customer experience, commented, "Inbound customer email volumes are growing as an alternative source of contact. To date, we use manual delivery, allocation and tracking tools. There is an added risk element with email in that the style tends to be casual but the content accuracy is as critical, as it would be with any formal communication. We need a system to ensure proper standards in our email communications while at the same time reduce processing time."

The document went on to recognize that, "agents need to understand the 'arrival time' of an email and the expected 'response time' for the appropriate service level. In addition, the email needs to be delivered to selected agents based on skill and availability. As part of the email service, we need to store the email for future reference, classifying and monitoring."

The next few sections give a sense of how MCAP went about incorporating non-voice interaction traffic into the contact center. One statistic, however, summarizes the company's success with its strategy of focusing on the customer experience. MCAP annually surveys its borrowers on their attitudes on MCAP customer service and 91 percent say they are "Very Satisfied" with the service that is provided — an enviable result.

Email: sometimes an alternative to voice, sometimes a choice

With a strong corporate-level customer experience directive in place, MCAP brought email handling into the contact center. Today, they handle about 2,000 emails per month. Having email distributed to agents via the contact center solution has allowed MCAP to create templates for common email scenarios. Agents can start with the template and customize it to the situation, ensuring a consistent look for all emails. Templates ensure that there is proper spelling and grammar, that each email response looks professional.

MCAP says that email volume can climb in periods of rapid interest rate changes. For example, customers may get concerned that they have to lock in a rate before rates move higher. Voice call volumes will increase, often meaning that the wait time to speak to an agent will also rise. Instead of waiting, customers will send an email.

MCAP says that during predictably busy periods, they will change the opening announcement on their voice lines to make customers aware of the email alternative. The message will include a statement that MCAP will honor the rate in effect as of the date and time of the email, giving customers the confidence to email instead of waiting for a live agent.

MCAP says that a rate change period is the only time they see customers changing their preference from voice and moving to email instead. At other times, email interactions are coming from customers that just prefer that media type. For example, a customer may choose to email in the middle of the night — on their time schedule — and are content to have the answer the next day.

eService helps create an agent career path

When MCAP first started accepting emails, and they were done by voice agents between calls, agents did both voice and email. That experience showed that the skill sets for doing phone plus email was different than just taking telephone calls. One of the issues was scheduling the work, making sure that email was handled in a timely way — especially in times of heavy call volume.

Today, MCAP has a small, dedicated team that does email. They may also take some phone calls in times of high volume, but the dedicated team ensures that email is given the appropriate level of priority. People on this team have to have demonstrated a certain skill level in writing and grammar; typically they are more senior agents. MCAP says that agents like working on the email team and enjoy getting time off the phones. The work is also more varied, and it is typically at a higher pay scale.

What the email channel has thus created is an opportunity for a career path within the contact center, from voice agent to higher paid email agent that may also help out on voice. Given the relatively small size of the email group, MCAP says that this arrangement has allowed them to find all of their email agents from within their labor pool — they haven't found the need to recruit different types of agents directly onto the email team.

Fax: key channel in mortgage industry

As discussed earlier, as a non-voice interaction channel fax is often included in a discussion of eServices. For MCAP, the ability to handle fax efficiently could be seen as 10 times as important as email — if one judges by volume. The contact center handles about 2,000 emails a month, but 25,000 faxes.

MCAP explains the importance of fax in their industry in terms of the mortgage lifecycle. At the beginning, there's a lot of back and forth among the lawyers, the brokers, and the mortgage company. The contact center, however, gets involved once the mortgage is funded. Faxes come in from borrowers, often having to do with mortgage renewals or rate re-negotiations. At the end of the mortgage, there is another period of intense document activity, for example as lawyers request pay-out statements.

Though fax is still handled as a back office operation, MCAP is aware that their existing multichannel contact center solution could also handle fax, and it is something they may do in the future.

Best practices

Reviewing these case studies of companies that have chosen to implement eServices in their contact centers, a number of themes begin to emerge.

- **Choose only those channels your customers demand –** The channel a company chooses to incorporate into their contact center will vary by industry. For National Pen and FORUM, chat was the most important channel to address, while for MCAP it was email. For all three, Social Media had not yet made it to their list of deployed channels, but all were considering it. Therefore, find out what channels you need to deploy by understanding your customers' needs and by asking them.
- **Handle eServices with care –** Gone are the days when companies could think that deploying eServices was a differentiator. As MCAP told us, in their business everyone processes email and fax; it's the price of entry to be in the market. "Otherwise you will be flooded with complaints and phone calls." The question is how well are you handling those channels, and is it done as consistently and efficiently as voice calls. So deploy the channels your customers demand, but make sure to monitor, record, and adjust as you move forward.
- **Hire from within –** When looking for the right skilled agent to handle new channels, look to the agents you already have. Typically, agents involved in eServices have started as voice agents and have already learned the business, which makes it much easier to bring that new channel up to speed versus hiring from the outside. Additionally, eServices is often a team populated with more senior agents, and is often seen as a perk that is earned.

- **Dedicate agents to channels –** The companies in this paper have found that dedicated teams for specific channels work best. They found that it was more difficult for agents to switch from a voice channel to a written channel (chat, email) when handling one interaction after another. The written channels take a different mindset and often require the agent to handle multiple interactions simultaneously.

- **Don't be shy about integrated, all-in-one solutions –** Over the years, your company may have implemented a best of breed eServices solution for one or more interaction channels. There may be concern that functionality will be lost moving to an integrated solution. Like FORUM, you'll more likely to find that the essential functionality you need is there and that the benefits derived from one integrated solution and a single vendor far outweigh a few feature bells and whistles.

- **Treat your channels like voice –** As you take steps to incorporate multichannel into your contact center, remember the key is to treat non-voice channels just like your voice channel when it comes to routing by skills, monitoring, recording and reporting. These valuable tools are just as essential to non-voice interactions in order for customers to be happy.

- **Always seek advice first –** Before deploying a new channel, seek advice from those who have experience. National Pen's Miller says, "In my experience, email and chat are just more difficult to deploy than inbound and outbound channels due to the complexity of measuring agent performance, forecasting and staffing, as well as getting a handle on KPIs." Reach out to the authors of this paper or find experienced consultants or industry analysts who can help address your questions as well as help you plan your eServices strategy.

In closing, effective customer service no longer begins and ends with a toll-free number into your contact center. Today's customer is empowered with all forms of communications that they use on a daily basis. Those companies who actively seek to incorporate the same communication channels into their contact center will find that implementing an eService solution may provide the greatest return for their contact center solution dollar.

McGee-Smith Analytics

McGee-Smith Analytics was founded in 2000 to offer enterprises and solution providers an expert and reliable source for information and analysis related to the contact center and enterprise communications markets. A decade later, McGee-Smith Analytics continues to serve clients across a range of industries and geographies, delivering strategic counsel and intelligence regarding the converging fields of contact center, unified communications (UC), collaboration and communications-enabled business processes (CEBP).
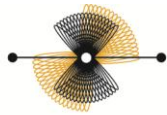
Interactive Intelligence, Inc.

Interactive Intelligence Inc. (Nasdaq: ININ) is a global provider of unified business communications solutions for contact center automation, enterprise IP telephony, and business process automation.

The company has developed an all-in-one IP communications software suite that's scalable and standards-based, offering single-platform architecture with inherent multichannel processing to deliver comprehensive applications minus the cost and complexity introduced by multipoint products.

Founded in 1994 and backed by more than 3,500 customers worldwide, Interactive Intelligence is an experienced leader delivering a comprehensive solution-set composed of premise-based and on-demand Communications as a Service (CaaS) offerings, including software, hardware, consulting, support, education and implementation

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