



CallScripter

revolutionising your customer communications

Using CIM Systems for First Contact Resolution

White Paper

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Introduction

Managing a modern contact centre means grappling with several requirements that, at first sight appear to be totally at odds with each other. For example, on the one hand is contact centre efficiency; on the other is customer satisfaction.

Agent Handling Time (AHT) vs. First Contact Resolution (FCR)

Managers need to get the optimum productivity from their contact centre staff. The most obvious thing to do is to lower the Agent Handling Time (AHT) by ensuring staff handle the maximum amount of calls per hour, or insist they run through calls quickly (and keep the queue size down). Unfortunately, these requirements appear to be at odds with the 'holy grail' of customer service; ensuring an excellent telephony experience for the caller; handling calls in a professional polite manner; having all the answers to their questions at the agent's fingertips; dealing with problems efficiently and 'up-selling' that additional extra item (that the caller didn't even realise they needed when they called in!).

Studies have shown that First Contact Resolution (FCR) is a significant metric that contact centres must measure. Increasing FCR rates provides three major benefits; customer satisfaction increases, operating costs decrease, and contact centre generated revenues increases. Unfortunately, there are also potential downsides, such as extended call durations as agents work to keep the caller on the phone line until all outstanding issues have been resolved. When a customer calls the contact centre, the agent must ensure they resolve the caller's query on that first vital call. If they make a mistake, fail to have the correct information or have insufficient authority to correct problems then the customer has to call back – this makes the customer frustrated and the customer experience turns bad. Everyone loses.



Figure 1 - AHT vs. FCR

So, how does one reconcile these two competing elements of AHT and FCR? Well it is possible - the advances made in Customer Interaction Management (CIM) systems over the last few years have allowed contact centres to greatly enhance FCR whilst also increasing agent efficiency (and keeping those queue times low).

This document discusses current FCR trends and looks at where the CIM market is going.

What is CIM?

Before we dive into the detail, it is probably a good idea to define exactly what is meant by Customer Interaction Management (CIM).

Companies need to manage inbound and outbound interactions as efficiently as possible. Nowadays, these interactions happen through many channels including telephone (voice, SMS and IVR), e-mail and web chat. Inbound interactions involve the customer calling because they want something at that time – information about a product or help with a problem. This presents an opportunity for the contact centre agent to interact with the customer who is ready to share information. Outbound interactions, on the other hand, are used to target particular customer groups based upon the data a company holds about them.

The success of both inbound and outbound interactions depends to a large extent on the company's understanding of the customer. CIM is therefore all about ensuring the most effective and efficient dialogue with that customer. This is achieved by creating a single interface into the company's various data sources to ensure a consistent professional approach, one that is precisely tailored to the customer's needs. The CIM system will change, in real-time, the information displayed to the agent based upon the service the customer requires (and the communication channel used).

Where does scripting fit in?

CIM software is used during the interaction between the agent and the caller to 'define the customer journey'. Typically this 'journey' is dictated on the agent's desktop computer by a series of interlinked screens called a script. The script guides the agent through the customer interaction by suggesting the words to say and providing fields to be completed at each stage of the conversation with the caller. So, the first page will usually be a 'Welcome' page – something along the lines of 'Thank you for calling, my name is Geoff, how can I be of assistance today?' or 'Good afternoon, I am calling from Bargain Discounts. Would you be interested in this week's special offer?' The page will then contain multiple links to further pages, each designed to give the agent the information needed and gently guide the caller through the interaction process in the smoothest most professional manner (and sell them that vital 'up sell' I mentioned earlier).

Figure 2 - Scripting helps define the 'customer journey'

CIM systems enable the person building the interaction flow path (the script designer) to create a script that caters for the customer's needs, wants and requirements. The script pages can contain many items that help the agent perform their task:

- Conditional branching
- Calculation builders
- Calendars and diary booking systems
- Check and Validation Boxes
- Database connectors (for interfacing into back office CRM systems)
- Decision trees
- Email from script
- Images and colour schemes
- Live web feeds (for example currency rates via XML)
- Objection handling notes
- Payment gateways
- Postcode integration
- Questionnaires
- Rescheduling of calls
- Selectable lists
- Shopping baskets
- Telephony integration
- Web integrations – Google Maps™, e-commerce, Twitter™ campaigns, general social networking etc.

As an example, the results of a postcode enquiry at the start of a questionnaire script may cause the CIM logic to alter the questions asked depending on the region the caller is from.

The ability of the script to lead the agent through the interaction with the customer has led to a fundamental shift in the way contact centres operate.

Why measure first contact resolution?

I stated in the introduction that First Contact Resolution (FCR) is a significant metric that contact centres must measure. Let's look at the reasons why.

Numerous studies carried out by large research organisations (Gartner & Cornell University Research for example) have found that the percentage of interactions fully resolved during first contact varies from a low of 58 per cent, for contact centres engaged in problem solving work such as technical support, to a high of 80 per cent for centres engaged in basic query-response calls (such as taking orders, upgrading services, and answering billing questions). Overall, 20% to 40% of contacts require multiple communications to resolve.

FCR directly improves customer satisfaction rates

First Contact Resolution is the primary driver for customer satisfaction, but even with a good 80% FCR rate, this means that 20% of customers are having to contact the contact centre more than once (some of them more than twice or three times) to resolve their issues. This not only frustrates contact centre agents, supervisor teams and management, but has a negative impact on customer satisfaction.

Customer satisfaction matters because the costs of retaining a happy customer are far less than those associated with finding a new customer. Companies that have been successful retaining the business of their loyal customers have shown over time to consistently increase profits from their installed customer base. The impact of customer

loyalty is difficult to overlook. When customers receive timely, effective personal service they are likely to do business with the company again. Pushing customers off to self-service systems such as IVRs or web portals are often regarded as cheap substitutes by your customers as they do not get to interact directly with a company representative. On top of this, self-service systems also remove the opportunity to listen to customers.

FCR gives cost savings

First Contact Resolution rates have a direct financial impact on staffing operations. Let's examine this using the example of a 100 seat contact centre that increases its FCR from 75% to 85%.

100 agent contact centre call handling capability*	
Agent labour cost - salary	£16,000 per annum
Agent other costs – insurance & taxes (20%)	£4,000 per annum
Total agent salary - 100 seats	£2,000,000 per annum
100 agents working 7.5 hour shifts	750 hours worked per day
3 minute calls, 43.5 minute talk time per hour	14.5 calls per hour
100 agents calls per day	10,870 calls per day
100 agents calls per day x 5 days	54,348 calls per week
100 agents calls per week x 46 weeks (52 weeks minus 6 (30 days) weeks holiday)	2,500,000 calls per year

* 100 seat contact centre – working 09.00-17.00 Monday to Friday = 7.5 hour shift each agent, with a talk time of 43.5 minutes in the hour. 30 days holiday a year including bank holidays.

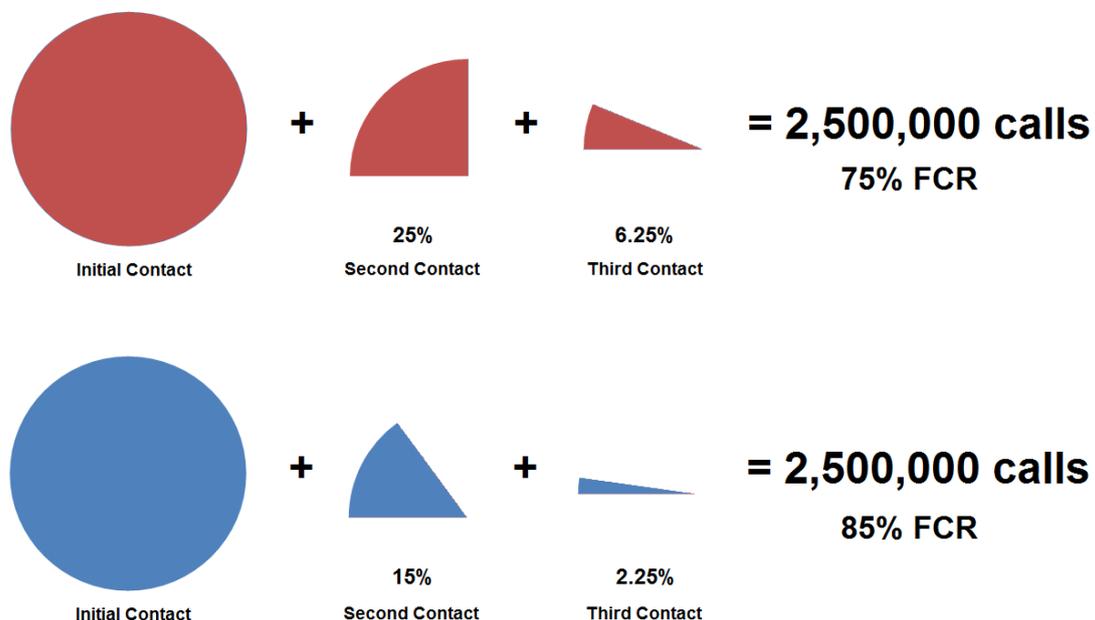


Figure 3 Moving from 75% FCR to 85% FCR

Scenario One (75% of calls resolved per interaction)

Callers having to call a second time	25%
Callers having to call a third time	6.25% (25% of the people who called a 2 nd time)
People who make at least one call	1,904,762
People who call at least twice	476,190
People who make a third call	119,048
Total	2,500,000 calls per year
First Call Resolution (75% of the people who make at least one call)	1,428,571 (57% of all calls received resolved on first call)
Second Call Resolution (75% of the people who make at least two calls)	357,142 (71% of all calls received resolved within 2 calls)

With a fixed size workforce (the 100 Agents taking 2.5 million calls a year) then whilst a First Call Resolution of 75% may sound impressive, its actually only 57% of calls handled. Consequently, the agents are spending a significant amount of time (and money) on resolving issues on second and third attempt, a poor customer experience, time that could be better spent on helping new customers.

If the First Call Resolution rate is improved by only 10% (to 85%) then we see the following (Scenario Two):

Scenario Two (85% of calls resolved per interaction)

Callers having to call a second time	15%
Callers having to call a third time	2.25% (15% of the people who called a 2 nd time)
People who make at least one call	2,132,196
People who call at least twice	319,830
People who make a third call	47,974
Total	2,500,000 calls per year
First Call Resolution (75% of the people who make at least one call)	1,812,366 (72% of all calls received resolved on first call)
Second Call Resolution (75% of the people who make at least two calls)	271,855 (83% of all calls received resolved within 2 calls)

Now we see the 85% FCR means that we are resolving 72% of all calls handled on the first call. Additionally, and may be more importantly, the contact centre is freed up to handle an additional 227,000 customers per year – all with no increase in staffing costs (equivalent to a saving of £182,000 per annum). The performance increases are highlighted in the table below:

Cost of repeat calls for a 100 agent contact centre

First Call Resolution @ 75%	1,428,571 calls per year
First Call Resolution @ 85%	1,812,366 calls per year
Increase in First Call Resolution	383,795 calls per year
Unique callers handled per year @ 75% FCR	1,904,792 people
Unique callers handled per year @ 85% FCR	2,132,196 people
Increase in unique callers handled	227,434 of which 85% get resolved first call (193,319 up 12%)
Cost of repeat calls @ 75% FCR	£476,190
Number of repeat calls @ 75% FCR	595,238
Cost of repeat calls @ 85% FCR	£294,243
Number of repeat calls @ 85% FCR	367,804
One year saving by reducing repeat calls from 25% to 15%	£181,947
Equivalent FTEs	9

So, a 10% increase in FCR has:

- The contact centre has handled 227,434 new callers that could not get through previously
- As a percentage of calls handled – FCR jumped from 57% to 72% (a 15% increase)
- Reduced the number of people having to call back for a third time by 60% - massive Customer Service Boost!
- Saved the contact centre at least £180k, equivalent to taking on 9 new staff.
- Increases customer satisfaction rates and reduced customer churn

Of course, the cost saving calculation above only considers direct labour costs. In reality, many additional costs that are also saved – for instance software licenses, hardware, training, IT support, accounts, supervisors etcetera. When these additional costs are considered, the potential savings nearly double.

It is worth noting that callers who have to make 3 calls to get their issue resolved are much more likely to have to be escalated to a supervisor or manager – leading to additional re-work requirements as the manager tries to unravel the failed situation.

Combining the considerable FCR cost savings with the increased customer satisfaction rates discussed in the previous section leads to a measurable reduction in customer churn, less stressed agent and therefore happier agents (lower staff churn within the contact centre).

Using CIM to improve FCR

The general public and businesses talk to contact centres all the time for a wide variety of reasons. Sometimes it's a positive experience – they are making a charity donation, buying clothes, booking a holiday and the caller is 'upbeat'. Sometimes the situation is far different – the caller is reporting an accident, is angry, owes money or needs to rearrange an appointment. Whatever the reason, the customer experience is vital. This is an area where a scripted solution can really empower the agent, enhance the customer experience and lower costs through increased FCR.

Giving the agent the right skills to do the job

Standardise how the call is handled

Your contact centre agents handle calls in a variety of ways. Some agents like to chatter away for hours, discussing their latest holiday plans with the caller whilst others, particularly those that have had a lousy weekend, are grumpy and answer customer enquiries with monosyllabic replies. Both these situations are bad from a customer experience perspective. By using scripted CIM the agent is presented with the 'approved' words to say at each stage of the customer interaction – these words, which have been carefully chosen by the script designer, present the agent as a professional operator; one who is delighted to be talking to the caller and is keen to help. Whilst each call is by its very nature slightly different, the script will keep the agent on the right track and ensure a standardised level of service.

Getting new agents quickly up to speed

New and inexperienced agents lack the skill, knowledge and training to resolve issues or locate the right resources. By involving the top performing agents and training personnel in the script design, the finalised script can be greatly enhanced so that all agents (even the new starters) perform at the top level.

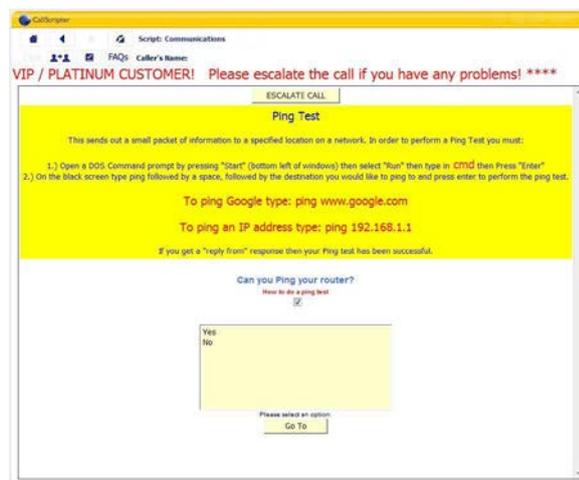


Figure 4 - Technical procedures can be simplified in a script

Enhanced objection handling

One of the great benefits of being a long term dedicated agent is that, over time, one learns the skills needed to gently cajole the customer into doing the right thing. In other words, the experienced agent becomes an expert at objection handling. Now, wouldn't it be great if all this 'expert objection handling knowledge was also available to the newer, less experienced staff?

Another big advantage of scripting is that the route taken by the agent throughout the script is recorded, including how long was spent on each page. By looking at these statistics, common areas of the script where agents tend to get 'stuck' can be identified and the script updated to help the call along (by adding extra information, rewording sentences so they ask questions in slightly different ways etc.). This is where the agents with the best knowledge of objection handling can play a vital role in enhancing the whole script process, creating a library of objection handling routines pertinent to the campaign and making them available to all agents at the click of a button.

Giving the agent access to the right information

Get the phone system to automatically launch the right script

All modern phone systems have the ability to pass call information to the Agent's workstation. This functionality (called CTI – Computer Telephony Integration) is usually used to display the caller's phone number (called CLI in Europe, ANI in the US) and the destination number they dialled (DDI/DNIS). If the contact centre uses a range of incoming DDIs to take calls, say one for sales and another for helpdesk, then this incoming DDI can be used to screen pop the correct script thereby saving the caller and agent time as the relevant information will automatically load onto the agent's screen.

Know your customer's call history

By utilising CTI to read the callers CLI the script can immediately gain access to a consumer's complete interaction history. The big benefit to your customer is that they are not taxed with recounting their previous and open issues as all the relevant history is automatically displayed on screen for the agent. This, in turn, frees up the agent to focus on addressing the issue at hand and on building the relationship.

Getting the facts right

In many cases, agents deliver inaccurate or ambiguous information to the caller. Having to refer back to yesterday's e-mails or a bunch of print-outs (some of which contradict each other) is never going to give the agent confidence that information is accurate and up-to-date. Use scripting to get the information right, CIM systems allow for instant updates to the script, in real-time without the agent having to close down and restart their system. Supervisors, reporting teams and third parties can be given access to upload information directly into the relevant part of the script via a simple web interface, delivering accurate answers and guidance directly to the agent desktop – at the moment it is needed.

Provide instant feedback to the customer

As the agent works through the script, asking relevant questions and recording the answers within the script pages, a record of the customer interaction is created. At the outcome of the call, the CIM system can automatically run a report summarising the call details in a document (Word, PDF, plain text, spread sheet etc.), that can then be e-mailed to the caller whilst they are still on the line providing them with a concise record of call progress and the items agreed during the call.

Unified desktop

The 'happiness' of contact centre agents is an important management consideration. Job satisfaction is closely linked to the ability of the agent to serve the caller. In order to handle the customer interaction an agent may have to access multiple systems (an old back office CRM system, product reference printouts and a credit reference checking website for instance). All these separate stand-alone systems and bits of paper need to be juggled by the agent during the interaction with the caller. The problem is that a lot of systems still do not 'talk' to each other, requiring the agent to log into each one separately (with different passwords of course) and re-key information from one system into another, each system having a completely different user interface. To work with these disparate systems the agent therefore has to undergo lengthy and complex training – which can be very expensive and time-consuming. If less well-trained agents are used, they end up being 'lost' in the systems and have to escalate the call, leading to both unhappy workers and lower customer satisfaction.

The idea of pulling all these different elements into one common, easy-to-use application is something that has been talked about repeatedly within the contact centre environment for years and this is one area where CIM software really has become an enabling force. By removing all the stand alone applications from the agent's desktop and replacing them all with one single web browser based CIM system the agent no longer needs to run multiple applications at once. The CIM software handles all the back-end integration into legacy CRM systems, presenting a single common interface to the agent.

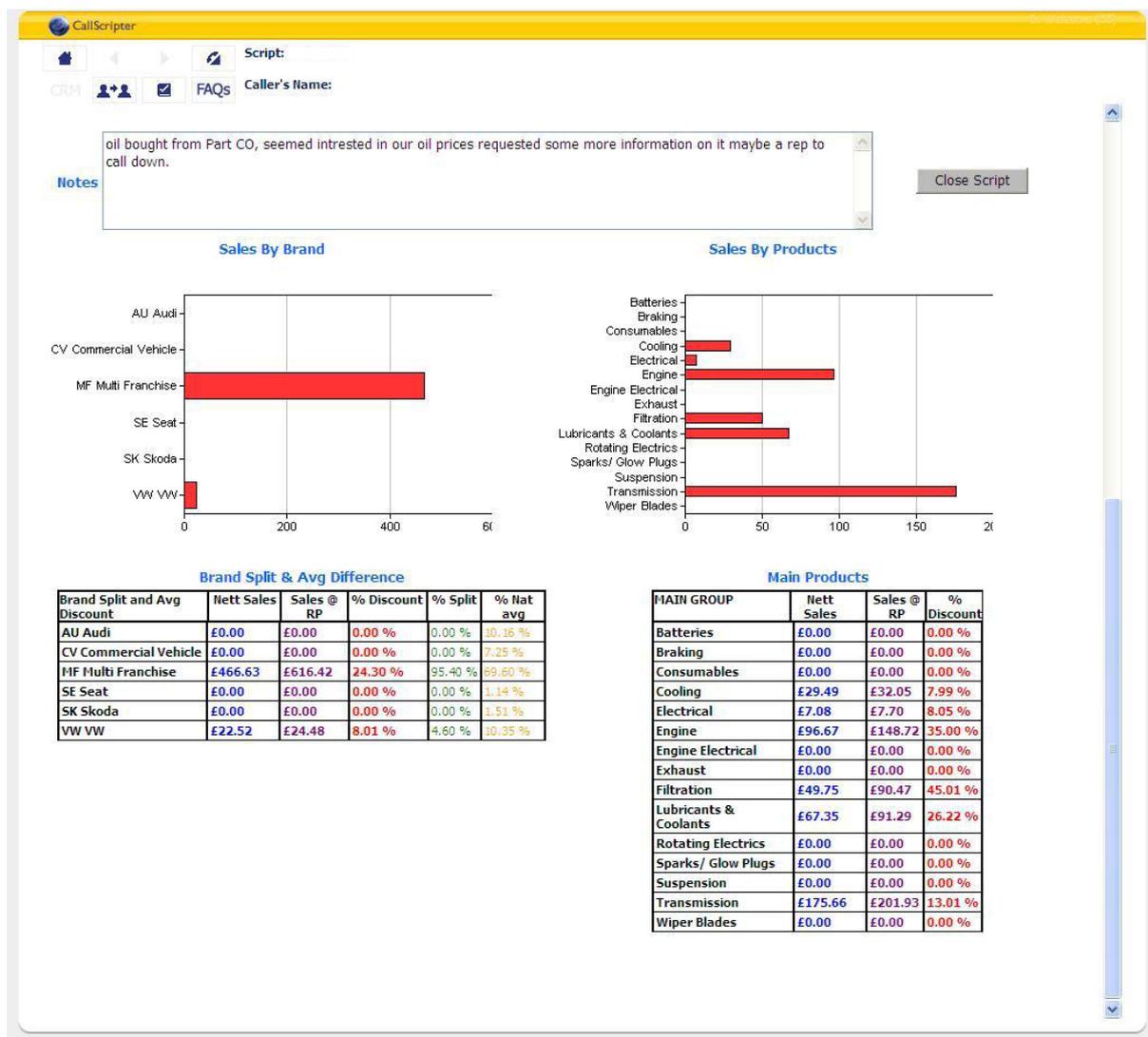


Figure 5 - Pulling data into a unified desktop

Using CIM with an effective scripting solution at its heart to bring all the different systems together makes it simple for the agent, allowing them to serve the caller, giving higher job performance and greater customer satisfaction – all in all, simply 'happier' agents.

Side-note: One recent trend in the CIM unified desktop approach is that it is not only the agent who can utilise the web browser based CIM software – other departments and clients can too. One example of this is clients updating their own rosters/call out plans over the Internet via a web CIM interface.

Measure the outcome of the call (outcome codes)

End of call recap

Require your agents to recap arrangements with the customer at the end of the call in order to:

- Clarify any possible misunderstandings
- Provide customers with the opportunity to correct or add details
- Reassure customers that the request has been fully understood and will be taken care of

End of call live customer survey - does the caller think it's resolved?

Additionally, a post call survey can be added to the script to ask 'was your problem resolved?'

End of call agent survey - does the agent think the call is resolved?

Asking the agent if they think the call is resolved can also gather FCR performance statistics, however it's not an appropriate method for measuring individual agent performance due to the built in bias of agents themselves, they tend to err on the side of thinking the call is resolved when the customer may not agree.

Mail/email surveys from script

CIM can be used to generate survey reports that can be mailed out to the customer once the agent has marked the call outcome as 'case closed'. Better still, by taking the callers e-mail address during the script run, a post-call questionnaire can be automatically sent at the end of the script.

Call recording analysis

Many contact centres record calls and use them to mark the agent's performance post-call. As a CIM system will assign a unique reference number (Session ID or Call ID) to the script run, it makes sense to link this ID to the call recording so that on playback the script pages and values entered can be displayed. Feedback from call recordings can then be used to enhance the script, perhaps adding extra notes, or reworking any bottleneck sections.

Post call business systems to support the agent

Message queue systems

Having spent so much energy in ensuring the customer is happy, it is important to ensure that any post call work is carried out in a timely manner. The worst thing would be if something fails to happen and the customer then needs to chase up the call. It is important to provide adequate after-call time for the agent to complete the customer's request.

The CIM system can automatically send post-call actions into a message queue. This will trigger a script pop on the appropriate agents desktop (or post call response team) at the most appropriate time. A wallboard system shows Service Level Agreement (SLA) statistics.

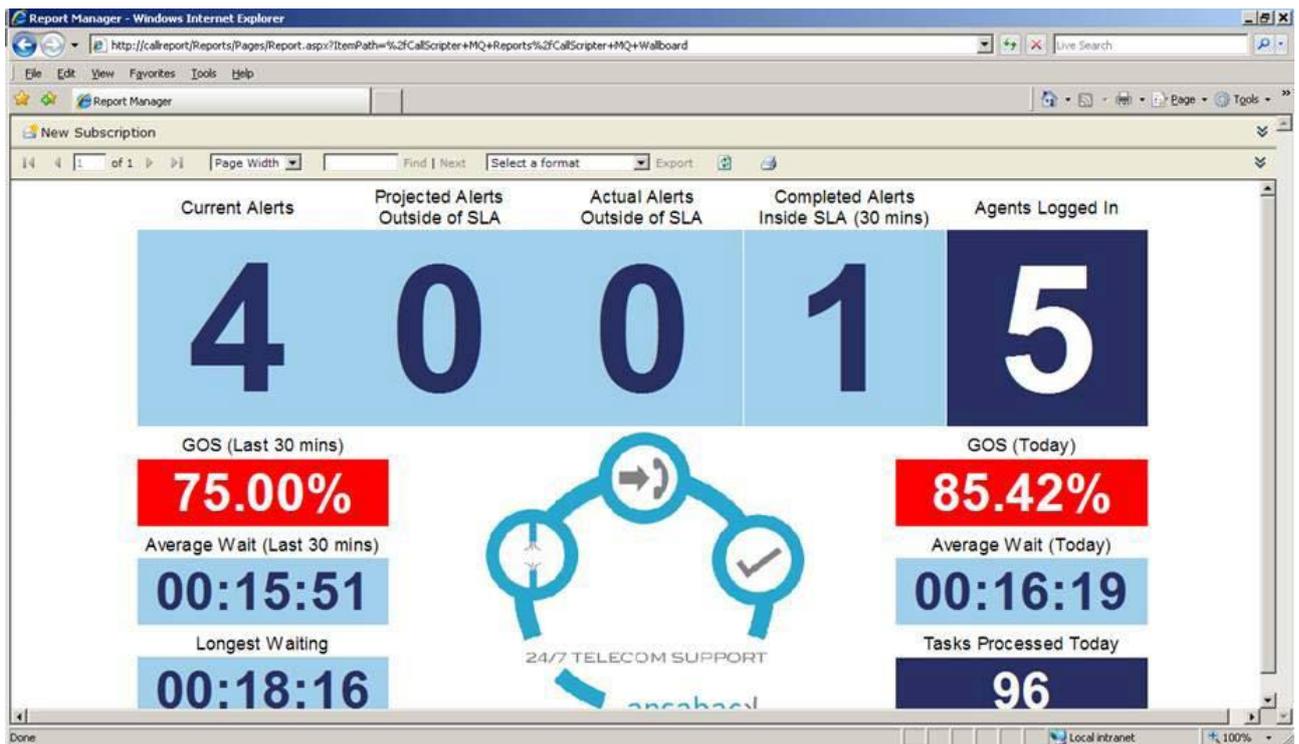


Figure 6 - Set SLAs for post call work

Be proactive

Proactive communications with customers is always a good thing and can significantly reduce incoming calls. When a potential problem is identified, use the CIM system to obtain a list of customers that will be affected and create an outbound campaign to contact them.

Conclusion

First contact resolution (FCR) is a significant metric that contact centres must measure.

Customer Interaction Management (CIM) systems play a vital role in modern contact centre operations, helping managers increase FCR whilst also maintaining large volumes of calls and interactions.

First Contact Resolution is the primary driver for customer satisfaction, and customer satisfaction matters because the costs of retaining a happy customer are far less than those associated with finding a new customer. When customers receive timely, effective personal service they are likely to do business with the company again.

Increasing FCR has many positive effects on the contact centre:

- The contact centre can handle significantly more new callers with the same number of agents
- Massive customer service boost by having to call customers back less often
- Saves the contact centre money, in our worked example this was equivalent to taking on 9 new staff
- Increases customer satisfaction rates and reduced customer churn

Customer Interaction Management systems help with FCR in the following ways:

- Giving the contact centre agent the right skills to do the job
- Standardises how the call is handled, so all callers get the same experience
- Gets new agents quickly up to speed, reducing training and staff churn
- Allows enhanced objection handling within the script
- Measure the outcome of the call
 - End of call recap
 - Post call survey
- Gives the contact centre agent access to the right information
 - Use telephony CTI to 'pop' the most appropriate script
 - Know the customers call history
 - Gets the facts right
 - Provide instant feedback to the customer - send emails and SMS from script
 - Access to CRM systems via database connectors
 - Unified Desktop – agents do not have to learn multiple legacy systems

Overall, CIM gives the business the systems needed to fully support the agent and ensure the call is resolved first time around. (On those rare occasions that the customer must be called back then CIM also allows for timely rescheduling of the outbound return call).

When implemented within the contact centre, CIM allows a company to increase productivity whilst enhancing the customer experience. Scripting helps with First Contact Resolution therefore making customers happy, saving money and reducing agent time.

Other white papers in the Next Generation Scripting series

This white paper is one in a series on 'Next Generation Scripting'. Discussions revolve around current and forward looking topics relevant to the contact centre industry; with particular emphasis on the customer service environment.

Other white papers currently include:

Current Trends in Customer Interaction Management Solutions

Achieving optimum productivity from contact centre staff whilst ensuring an excellent telephony experience for the caller is a goal that all managers strive to achieve. The advances made in Customer Interaction Management (CIM) systems over the last few years have allowed contact centres to greatly enhance the customer experience whilst also increasing agent efficiency (and keeping queue times low). CIM therefore enhances not only the customer experience, but the agent, management and support staff experience as well.

Additionally, contact centres are moving their technology up into the 'network cloud' using hosted solutions that dramatically lower the cost of ownership and provide enhanced disaster recovery capabilities.

This white paper discusses these trends and looks at where the CIM market is going.

Using CIM Systems for Regulatory Compliance – PCI DSS

The list of rules and regulations covering contact centre operations seems to be continually growing, with potentially large fines for any breaches that occur. Scripting has a major part to play in ensuring that your agents not only act the right way and say the 'right thing', but also allows management to produce compliance reports that demonstrate that adherence is being achieved.

All contact centres that take credit card payments must ensure that they meet the 12 Payment Card Industry Data Security Standard (PCI DSS) requirements. Implementing such requirements can be a complex, time consuming and expensive task. CIM systems can effectively be used to help companies comply with these requirements.

This white paper discusses PCI DSS compliance in detail, reviewing the available options for using Customer Interaction Management systems in a manner to ensuring compliance and handle sensitive data (such as credit card information) securely.

If you would like to be kept informed about future white papers and developments in the CIM market, please join our general mailing list sales@callscripiter.com or visit the website www.callscripiter.com/white-papers.html

The author



Geoff Forsyth BEng, CEng, MBCS, CITP, FRSA, is the founding Chief Technical Officer of IPPlus Plc, a British AIM listed company based in Ipswich, Suffolk. The company runs four distinct divisions: CallScripter, a software company producing integrated applications for the contact centre industry; Ansaback, a 24/7 bureau contact centre operation; Ancora Solutions, offering archiving, storage and removals solutions and IP3 Telecom, a network solution provider.

Over the past decade Geoff has advised on specification, project management, configuration and maintenance of both traditional ISDN and state of the art VoIP technologies. Geoff's technical knowledge and know how ensures that this 'thought leader' is well placed to provide an insightful look into the current and future trends of the modern contact centre.

Geoff is a Chartered IT Professional through the British Computer Society and a Fellow of the RSA.

The company

CallScripter is the next generation scripting tool, designed to maximise contact centre productivity whilst improving both agent and business efficiency.

CallScripter has rightfully gained a reputation as a best of breed CIM software supplier both in the UK and internationally.

CallScripter's background comes from not only producing software but also running a 100 seat 24/7, 365 days a year commercial contact centre. The resulting wealth of knowledge and hands-on experience obtained enables CallScripter to provide relevant 'real world' effective scripting software. Having a sizable contact centre in-house drives forward technological advances and best practice procedures.

CallScripter software solution is fast and flexible and can create the most sophisticated call scripts. Facilitating the rapid set-up, handling and reporting of campaigns, CallScripter's open architecture allows for easy integration into third party applications. The product is available in both a premise and hosted (SaaS) environment.