CONTACTBABEL

The Inner Circle Guide to Omnichannel

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CallMiner

The Inner Circle Guide to Omnichannel (US) – 3rd edition

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CallMiner

CallMiner was founded on the belief that understanding your customers is the key to improving your business.

In 2002, we began the journey of converting unstructured customer conversations into powerful tools to improve your business.

Our initial thrust was on helping contact centers become more efficient and effective in handling customer questions and concerns and providing a better customer experience. Over time, we realized those same conversations, and ultimately digital conversations as well, contained the keys to unlock value all throughout the enterprise.

Buried in those interactions are insights on how to improve sales, better target marketing messages and pricing, create higher value products, deliver class-leading customer service and drive employee engagement and stellar financial results.

Learn how to connect the dots between customer conversations, deep understanding, and business performance improvement at **callminer.com.**

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CallMiner is the global leader in conversation analytics to drive business performance improvement.

Powered by artificial intelligence and machine learning, CallMiner delivers the industry's most comprehensive platform to analyze omnichannel customer interactions at scale, allowing organizations to interpret sentiment and identify patterns to reveal deep understanding from every conversation.

By connecting the dots between insights and action, CallMiner enables companies to identify areas of opportunity to drive business improvement, growth, and transformational change more effectively than ever before.

CallMiner is trusted by the world's leading organizations across retail, financial services, healthcare and insurance, travel and hospitality, and more.

To learn more, visit CallMiner.com, read the CallMiner blog, or follow us on Twitter, LinkedIn and Facebook.

"The Inner Circle Guide to Omnichannel (3rd edition)" is one of the Inner Circle series of ContactBabel reports.

Other subjects include:

- AI, Chatbots & Machine Learning
- Cloud-based Contact Centers
- Customer Engagement & Personalization
- Customer Interaction Analytics
- First-Contact Resolution
- Fraud Reduction and PCI DSS Compliance
- Outbound & Call Blending
- Remote Working
- Self-Service
- Video & Next-Generation Customer Contact
- Voice of the Customer
- Workforce Optimization.

They can be downloaded free of charge from here.

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

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

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

Where given, years should be viewed as year-end.

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

The following chart shows the proportion of inbound interactions by channel since 2007, with predictions shown until the end of 2024. The most obvious thing to note is that telephony has declined from over 75% to around 65%, and that email and web chat have risen considerably, followed to a lesser extent by social media.

Non-telephony communication accounts for over one-third of inbound interactions in US contact centers, showing that the capability to handle both voice and non-voice communication effectively is vital for the industry: hence the need for omnichannel.

Figure 1: Contact center inbound interactions by channel, 2007-2024 (projection)

Contact center inbound interactions, 2007-2024
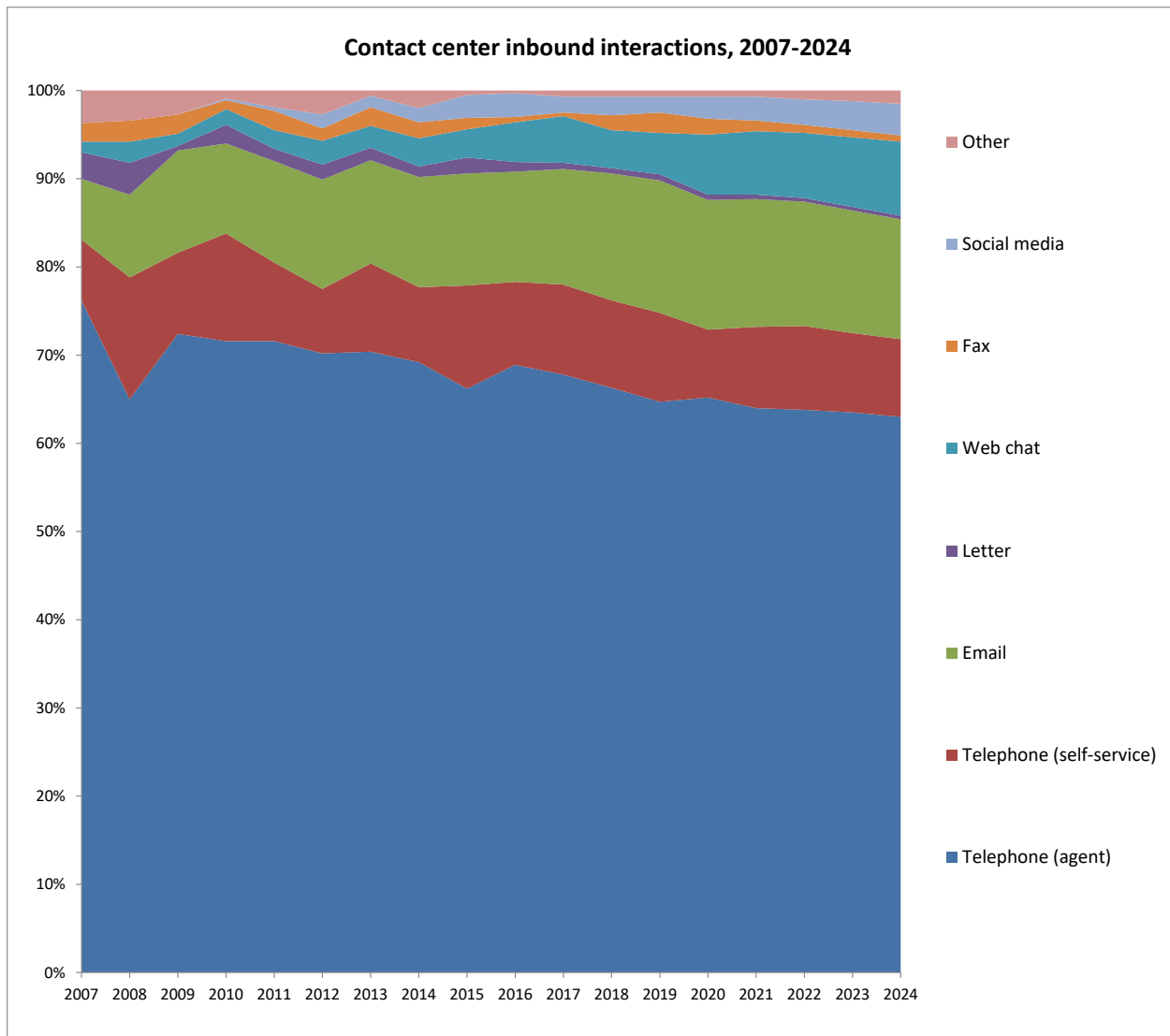
Year / Channel	Telephone (agent)	Telephone (self-service)	Email	Letter	Web chat	Fax	Social media	Other
2007	76.2%	6.9%	6.9%	3.0%	1.2%	2.1%	0.0%	3.7%
2008	65.0%	13.8%	9.4%	3.6%	2.4%	2.4%	0.0%	3.4%
2009	72.4%	9.2%	11.6%	0.5%	1.4%	2.2%	0.0%	2.7%
2010	71.6%	12.2%	10.2%	2.1%	1.8%	1.0%	0.2%	0.9%
2011	71.6%	8.9%	11.5%	1.4%	2.1%	2.2%	0.4%	1.9%
2012	70.2%	7.3%	12.4%	1.7%	2.7%	1.4%	1.6%	2.7%
2013	70.4%	10.0%	11.7%	1.4%	2.5%	2.1%	1.3%	0.6%
2014	69.2%	8.5%	12.5%	1.2%	3.2%	1.8%	1.6%	2.0%
2015	66.2%	11.7%	12.7%	1.8%	3.2%	1.3%	2.6%	0.5%
2016	68.9%	9.4%	12.5%	1.1%	4.5%	0.6%	2.7%	0.3%
2017	67.8%	10.2%	13.1%	0.7%	5.3%	0.4%	1.8%	0.7%
2018	66.3%	9.9%	14.4%	0.6%	4.3%	1.7%	2.1%	0.7%
2019	64.7%	10.1%	15.0%	0.7%	4.7%	2.3%	1.8%	0.7%
2020	65.2%	7.7%	14.7%	0.6%	6.8%	1.8%	2.5%	0.7%
2024	63.0%	8.8%	13.6%	0.4%	8.4%	0.7%	3.6%	1.5%

Live agent telephony will continue its gentle decline in terms of the proportion of interactions handled. Although older demographics become more comfortable with using it, email will decline slightly to around 13-14% of inbound interactions by the end of 2024, as there are more effective and quick digital channels to use in its place.

Web chat enjoyed a major increase in 2020 and will continue to become mainstream, led by the retail sector, where the opportunity to ask a quick question in real time can dramatically improve the conversion rate of online baskets, something that the US leads in. Telephony self-service will maintain its volumes, with implementations of visual IVR, which allow businesses to put a visual front-end on existing systems, offering the option to improve the customer experience.

The use of social media as a customer service channel will remain niche except for specific younger demographics communicating with companies which actively promote this digital channel to their consumer base. The use of messaging will increase, and we would expect to find video calls being made in some vertical markets by 2024.

The number of inbound interactions that agents handle is predicted to increase by 0.1% year-on-year in the next four years: while the easier, more transactional contacts will be increasingly handled through AI-enabled web self-service (with the average voice interaction becoming a more complex process, requiring longer to handle successfully), the increasing customer expectations, growth in multifunctional smartphones and other devices and the automated support of digital channels will serve the pent-up customer demand for immediate support.

However, there will continue to be strong growth in web chat interactions, supporting the online browsing sessions which require assistance, with email continuing to be a trusted solution for non-urgent and more complex requests that might historically have required a letter to be sent (e.g. in the case of a detailed complaint).

Figure 2: Relative changes in inbound channels, 2020-2024

Inbound channel	Compound annual growth rate (CAGR), 2020-24
Inbound voice (minutes)	-1.6%
Inbound voice (number of calls)	-0.9%
Average call duration	-0.6%
Email volume	-1.4%
Self-service (telephone) volume	3.2%
Web chat volume	9.0%
Social media volume	2.7%
Inbound agent positions	-0.9%
Overall inbound interactions	0.1%

A question was asked to survey respondents from over 200 US businesses about how each inbound channel will change, allowing us to judge if any alterations in the use of channels is due to real changes at a contact center-level, or is more of a statistical blip caused by a different set of respondents providing data each year.

How do you think inbound channels will change in your contact center in the next 12 months?
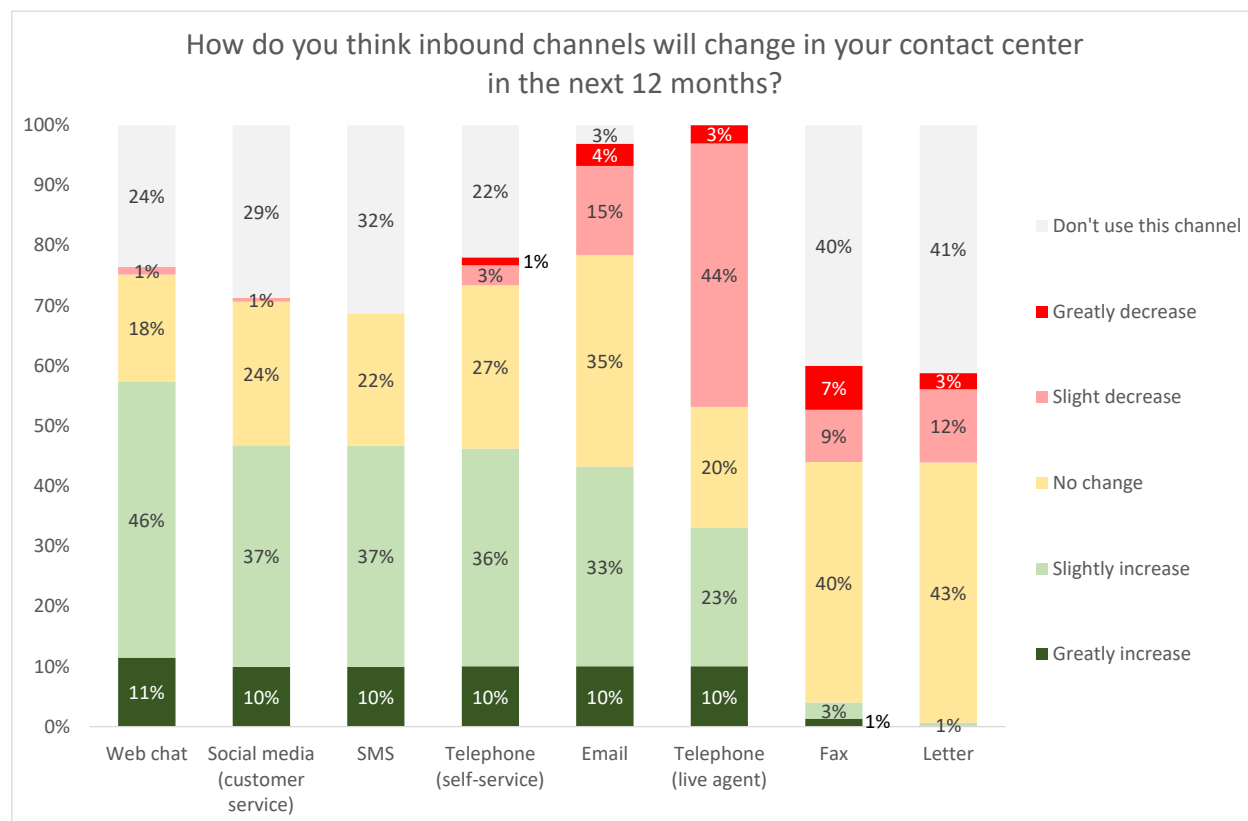
As usual, the traditional media of letters and fax will have a slight net decline in our respondents' eyes, although still have their place in the likes of the insurance, medical and manufacturing industries. More respondents believed the live telephony channel volumes would fall (47%) than thought they would rise (33%), demonstrating the continuing long-term move from telephony to digital contact.

Strong growth is once again expected in web chat and social media customer service interactions, with email volumes still predicted to grow although at a lower rate than previous years. Telephony self-service is expected to grow once again this year, with its twin benefits of customer convenience and low cost still very much relevant. New approaches, such as visual IVR, are likely to encourage further use of self-service. Although not shown on this chart, around half of respondents offer an app or mobile service option for customer service.

The rise of non-telephony channels suggests that these are becoming increasingly popular with customers. However, individual channels may work well in isolation, but to provide consistently good customer experience, they must be seamlessly linked as part of an omnichannel strategy.

DRIVERS FOR OMNICHANNEL

The two main factors influencing contact centers within any vertical market are the need to provide profitable (or at least, cost-managed) service, and customers' preferences for contacting organizations.

It is not only the nature of the specific business that needs to be considered. The urgency, complexity and emotional importance of the interaction is perhaps at least as important as the nature of the organization that is being contacted: for a customer calling a bank, a simple balance request and an urgent call about the progress of a mortgage application are very different types of call, and should be treated as such.

CUSTOMER DRIVERS FOR OMNICHANNEL

THE CHANNEL OF CHOICE

The Customer Interaction Cube (below) is a structure developed to categorize the different types of customer interactions that businesses have to handle, considering the urgency, complexity and emotional input of the interaction from the customer's perspective. Businesses could use this to analyze their volumes of each type of interaction, cross-referencing it with other variables such as the time of day these types of interaction are received, and the customer demographic preferences seen elsewhere in this report in order to support the relevant channels through the promotion of alternatives to live calls, and the correct levels of resourcing. Doing this will not only improve the customer experience, but also reduce the cost of service through anticipating the likely resourcing required and even proactively engaging with the customer on lower cost channels first.

The Customer Interaction Cube

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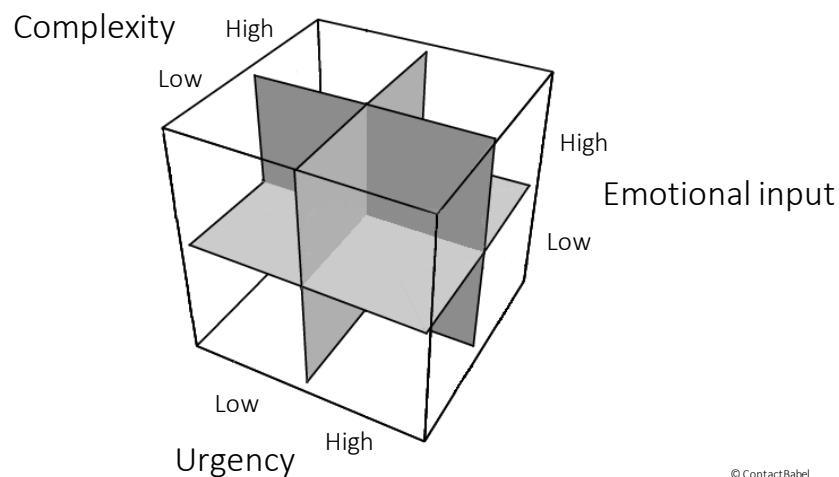
Using this 2x2x2 cube as a structure, there are eight types of interaction: combinations of either low or high urgency, complexity and emotional input. Our hypothesis is that each of these eight interaction types may best be suited to specific channels, and that both business and customer could benefit from matching channel with interaction type.

The examples shown below of various scenarios and the channels most suitable for these are suggestions, and will differ between customer types, businesses and vertical markets, but may offer a tentative framework for readers to build their own scenarios. It should be noted that the results of the customer survey that follow this section suggest that different age groups and socioeconomic segments have their own views on how they prefer to contact a business in each of these cases. Primary and secondary channels are suggested, but will differ between organizations and customer types.

Figure 4: The Customer Interaction Cube and suggested associated channels

Emotional importance	Urgency	Complexity	Examples of interaction	Primary channel	Secondary channel
Low	Low	Low	Meter reading; casual product research	Self-service	Web chat
Low	Low	High	Instructions on how to program a TV remote; find out about proposed planning / house building	Self-service	Email
Low	High	Low	Top up mobile credit; check payment has been made	Self-service	Phone
Low	High	High	Details of how to make an insurance claim; understand mobile roaming charges before imminent trip abroad	Web chat / self-service	Phone
High	Low	Low	Book train tickets for important engagement	Self-service	Phone
High	Low	High	Complaint about incorrect billing	Phone	Email
High	High	Low	Simple question about imminent desired purchase (e.g. delivery, personalization, return policy)	Web chat	Phone / social
High	High	High	Household emergency advice; 911	Phone	Web chat

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There are many other variables that could be considered alongside these that will impact upon the suitability of channels:

- Demographics

- Ownership of smartphone / broadband impacts upon channel availability

- Time of day (i.e. is this an out-of-hours enquiry? Is the customer at home, at work, or travelling?)

- Whether the request is specific to an account, or a generic issue (i.e. is it necessary to pass through security first?).

While the 2x2x2 cube can help businesses to estimate the current and potential volumes and resourcing required to serve the customer base, it is important to remember that similar types of customer interaction may require very different handling depending on circumstances. For example, a query about product delivery may be a small part of a wide-ranging research process carried out by a particularly thorough prospective customer, or may be asked by a customer who has just realized they've forgotten about an important birthday and needs immediate, accurate information.

McKinsey talks about the 'moment of truth' in customer interactions[1], often occurring when the customer has an unexpected problem or has a high emotional stake, when long-term loyalty and customer advocacy can be won or lost depending on the outcome and the way in which it is handled. Businesses and their representatives should be aware that these relatively rare occurrences offer great opportunities. Recognizing and handling these moments of truth appropriately – moments which are defined as such by the customer, not the business – will have a far greater long-term impact on customer satisfaction and loyalty than the dozens of competently-handled, forgettable interactions that may have happened previously.

Although the 2x2x2 cube gives some indication of the types of interaction that are more likely to be 'moments of truth', which businesses may choose to be handled by their more experienced and empathetic agents, they are by their nature difficult to predict. Current real-time speech analytics solutions can indicate a measure of stress in the customer's voice through sentiment analysis, flagging this up to the agent within the call. In any case, if the customer has already tried two or three other channels without success, it might be thought that even the most competent and empathetic agent will find it difficult to turn the moment of truth around positively. However, the 'peak-end' rule, a psychological finding where we recall a memory based upon how we felt at a peak (or trough) moment as well as how we felt at the end of the situation biases the memory of the overall experience, and gives live agents a chance to rescue even particularly poor customer experiences.

For more information on this and other customer engagement methods, please download "The Inner Circle Guide to Customer Engagement & Personalization", free from www.contactbabel.com.

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[1] http://www.mckinsey.com/business-functions/organization/our-insights/the-moment-of-truth-in-customer-service

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

This is not to say that moments of truth necessarily have to be handled by a live agent. The popularity of self-service runs deep in the customer base, and the only reason that many customers abandon self-service at the point of crisis in order to ring the contact center is because self-service cannot deliver what they need. If companies focused their efforts on providing more sophisticated and reliable self-service applications, there is no reason why these could not deliver at least as much customer benefit at these key points in the customer journey.

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

Our recent survey of 1,000 US consumers attempts to understand which the channels of preference would be in cases of high emotion, urgency and complexity through presenting survey respondents with three hypothetical scenarios:

High emotion: for example, a complaint or having to return an incorrect item they were looking forward to receiving.

High urgency: for example, checking the arrival time of a plane or train from which they were meeting someone.

High complexity: for example, difficulties completing a tax return or mortgage application form.

HIGH EMOTION INTERACTIONS

Consumers taking the survey were asked to imagine an interaction that would provoke a high levels of emotion in them (an example was suggested about a product they had ordered from a company had arrived but was incorrect). In this circumstance, they were asked which would be their preferred method for contacting the company to notify them that this was the case.

The most popular option was to call the organization, with 43% of respondents choosing this method. The second most popular options, at 14%, was emailing the organization or making a visit to a physical branch.

There was a strong pattern based on the age of the survey respondent and their preferred channel: the older demographics were more likely to pick up the phone, while web chat, social media and email were more popular options with the younger demographics.

Figure 5: Preferred method for contacting a company (high emotion interaction), by age range

Preferred method for contacting a company (high emotion interaction), by age range
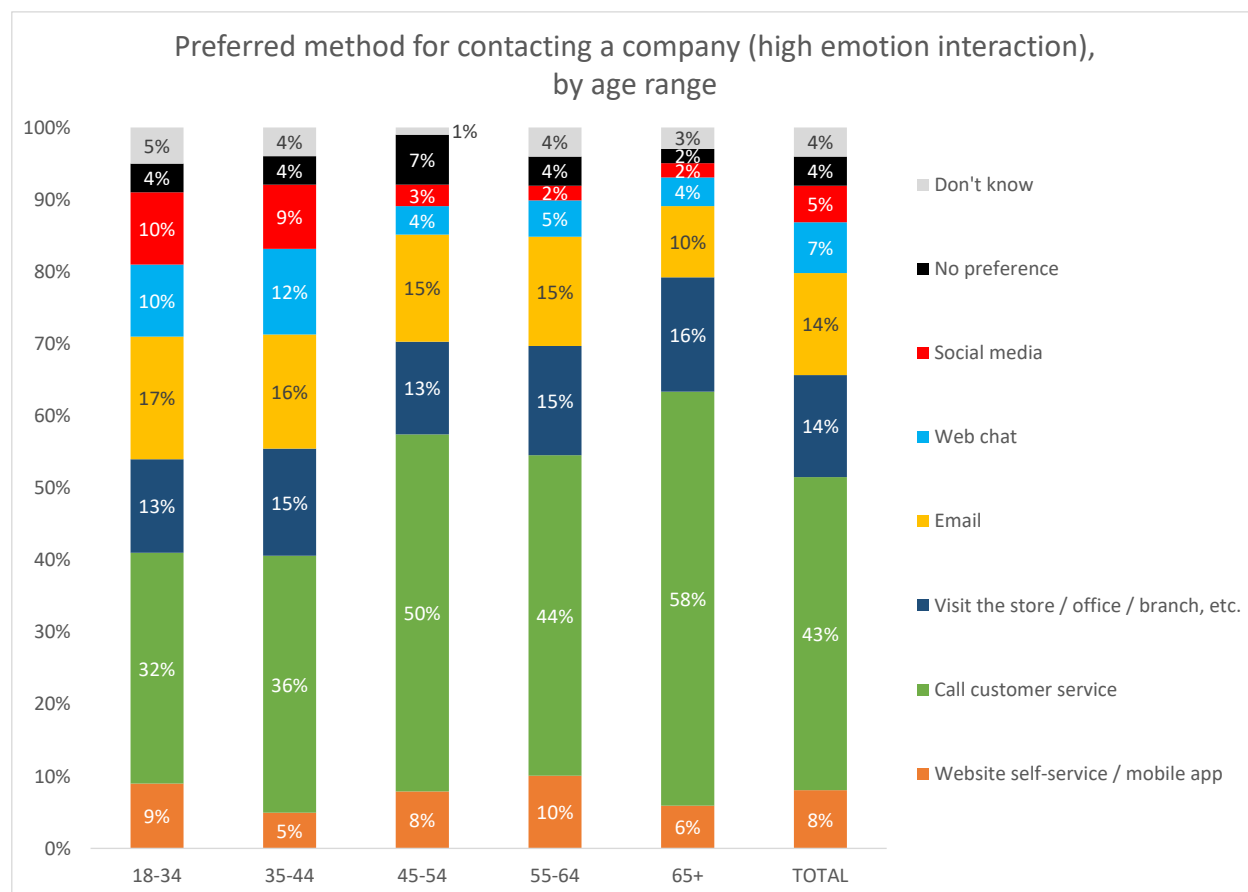
HIGH URGENCY INTERACTIONS

Survey respondents were asked which would be their preferred channel of choice in an urgent situation. An example was provided where they were meeting somebody from a plane or train, and needed to confirm the time at which it was arriving.

While web self-service/mobile app was a popular choice across the board, live telephony was placed in no.1 position by every age group this year.

Web chat and social media were more popular amongst the younger generation.

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

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

	18-34	35-44	45-54	55-64	65+	TOTAL
Don't know	5%	3%	4%	6%	4%	5%
No preference	4%	5%	5%	7%	4%	5%
Social media	12%	9%	5%	2%	1%	6%
Web chat	7%	9%	5%	5%	2%	6%
Email	12%	9%	8%	9%	6%	9%
Visit the store / office / branch, etc.	8%	12%	10%	5%	2%	7%
Call customer service	35%	29%	34%	35%	43%	36%
Website self-service / mobile app	17%	24%	28%	31%	38%	27%
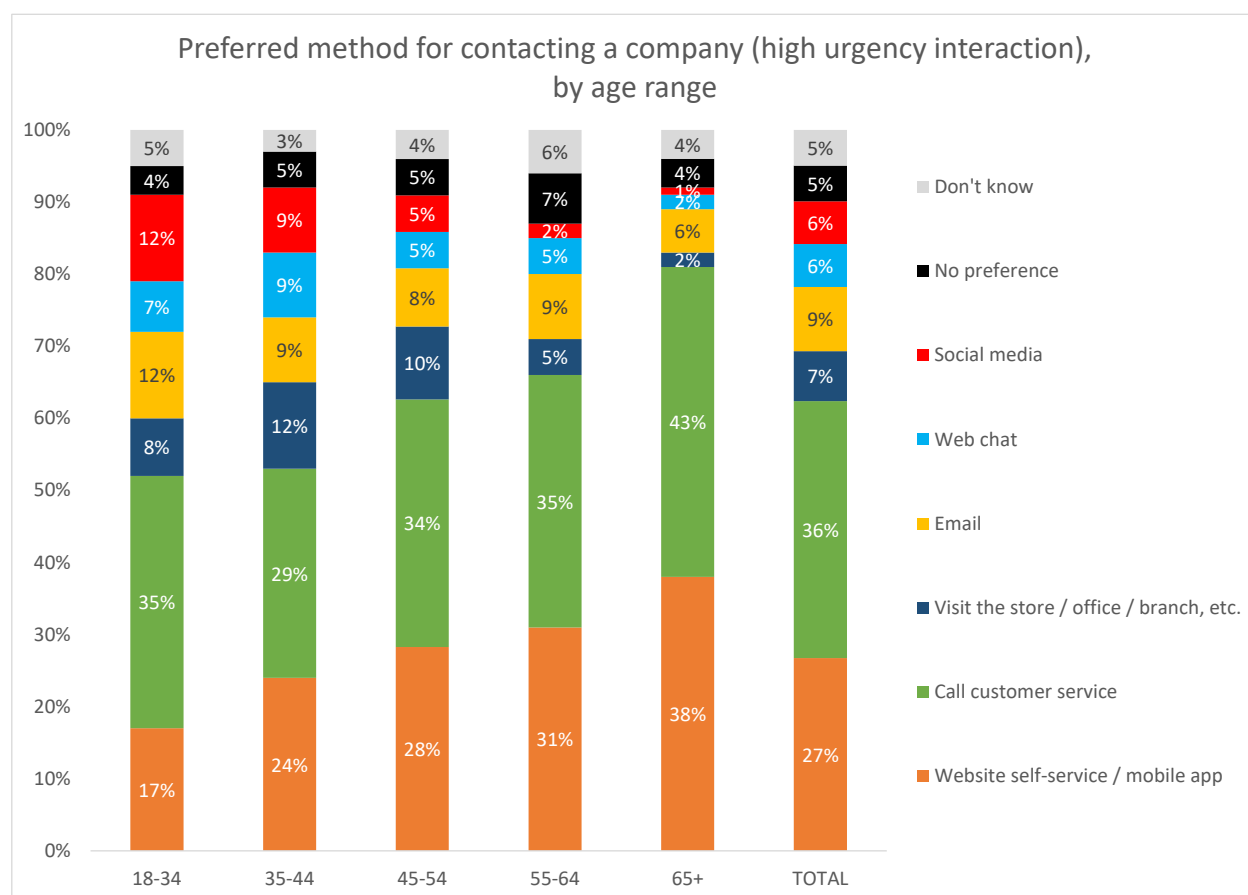
HIGH COMPLEXITY INTERACTIONS

For highly complex interactions, such as getting expert guidance with a tax form or mortgage application, the most popular contact choice has historically been to call the contact center. The pandemic looks to have increased this figure considerably, with live telephony rising from 24% to 40% since 2018, and physical visits declining from 26% to 19%.

It is noticeable that web self-service was a very much less popular option for complex interactions than it had been for urgent enquiries.

Figure 7: Preferred method for contacting a company (high complexity interaction), by age range

Preferred method for contacting a company (high complex interaction), by age range
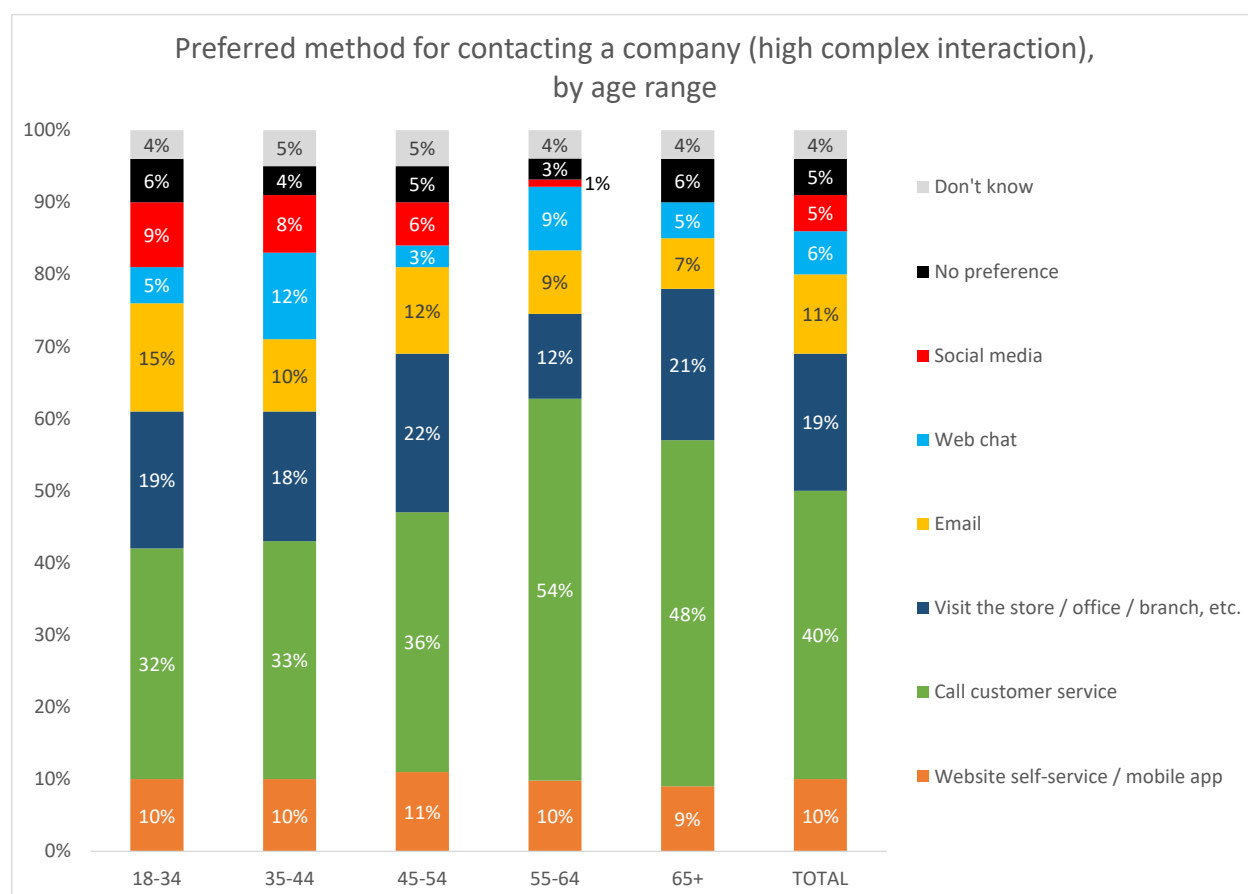
Despite the preference for telephony in all three of these scenarios, the channel does not have a majority in any of them. The general fact remains that customers don't usually want to pick up the phone in the first instance, and yet they do. The challenge for businesses is being able to understand not only how their customers want to engage with them, but also why and when.

ContactBabel commissioned the research firm Engine Group to carry out a survey of 1,000 US consumers. One of the purposes was to identify what were the most important customer experience factors when contacting an organization.

Figures below are expressed as the percentage of each age group that expressed an opinion.

Figure 8: What are the top 3 most important factors to you when contacting an organization by phone or digital channel? (by age range)

What are the top 3 most important factors to you when contacting an organization by phone or digital channel? (by age range)

Factor	18-34	35-44	45-54	55-64	65+
Long opening hours	18%	17%	13%	8%	9%
Short call / web chat times	22%	22%	15%	11%	6%
A choice of channels to communicate	32%	33%	27%	18%	24%
Issue handled by one employee	22%	20%	26%	35%	33%
U.S.-based employees	18%	27%	32%	34%	46%
Polite and friendly employees	42%	46%	50%	50%	49%
Short wait time for response	48%	50%	57%	56%	54%
Your question / issue is solved first-time	46%	47%	60%	65%	69%

The chart above shows the importance of various customer experience factors as an aggregated bar chart, segmented by age so as to show the factors that were of most importance to customers in each age range. Aggregating the results allows an understanding of which factors were placed in the top three overall, while also providing insight on age-related opinion.

For example, 46% of the youngest age group (18 to 34 years old) stated that first contact resolution was one of their top three most important factors, whereas 69% of the oldest age group (over 65 years old) placed this in their top three.

This consumer research has some interesting findings when comparing consumer attitudes to a survey which asked businesses about what they considered customers valued the most:

- both businesses and consumers agree that first contact resolution is the most important single factor impacting upon customer experience when contacting a business

- a short queue/wait time for response is also seen as being an important part of the customer experience

- having US-based employees is seen as far more important to customers than businesses believe, especially for older demographics.

When considering these findings from the perspective of the various age ranges, the importance of first contact resolution is considerably higher in the older age ranges, as is having US-based employees. There is also a pattern that older age-groups are less likely to be happy with being passed between agents.

Younger customers place very significant importance on longer opening hours, and are also more likely to value having a choice of ways to communicate with the organization. Further evidence for this age group's valuing of its time can be seen in relatively high importance being placed upon short call/web chat duration. However, the youngest age group are not willing to sacrifice courteous service for time saved.

At first glance, omnichannel / multichannel does not seem to place particularly highly – 'having a choice of ways to communicate' is only placed in the top 3 CX factors by around 25-30% of consumers (although it is more important than it was in 2018 when the first of these surveys was done). However, omnichannel is vital to the most important factor of all – having the issue resolved first-time – as true omnichannel provides a single view of the customer across channels, allowing seamless movement between channels without changing agents, losing context or making the customer repeat themselves.

Some might think that omnichannel is only a step along the way to the real end-goal: full AI-enabled automated service. However, even if this were possible today or in the near future, the customer base does not view this as their ideal outcome.

In order to gauge the level of acceptance and expectation around fully-automated customer contact, 1,000 US consumers were asked "If you have to contact a business to solve an issue, would you prefer to speak to a person or to use self-service, if the length and outcome of the interaction were **identical** in either case?" Bearing in mind the rapid advance and uptake in digital self-service, the findings were quite surprising.

Looking at the age group of the customer base, older demographics feel more strongly about human contact, with 82% of the oldest customers preferring to speak to a person.

Younger customers still preferred to talk to a person, but the youngest age group were more than twice as likely as the 65+ age group to prefer self-service. This fits in with the previous findings that this section of the customer base places more value on their time, whereas the older demographic prefers to have their issue resolved first-time by a single employee.

Remembering that this question emphasized that the outcome and customer effort/time **would be identical** in each case, the results show that the customer base at present is not yet at a stage where automation is generally seen as being even on equal terms with human contact, let alone the preferred method of contact with a business.

As such, an omnichannel strategy rather than a pure automation strategy would seem to be preferred by the majority of customers.

Figure 9: Preference to speak with an agent or use self-service, if the outcome and time were identical? (by age range)

Preference to speak with an agent or use self-service, if the outcome and time were identical? (by age range)
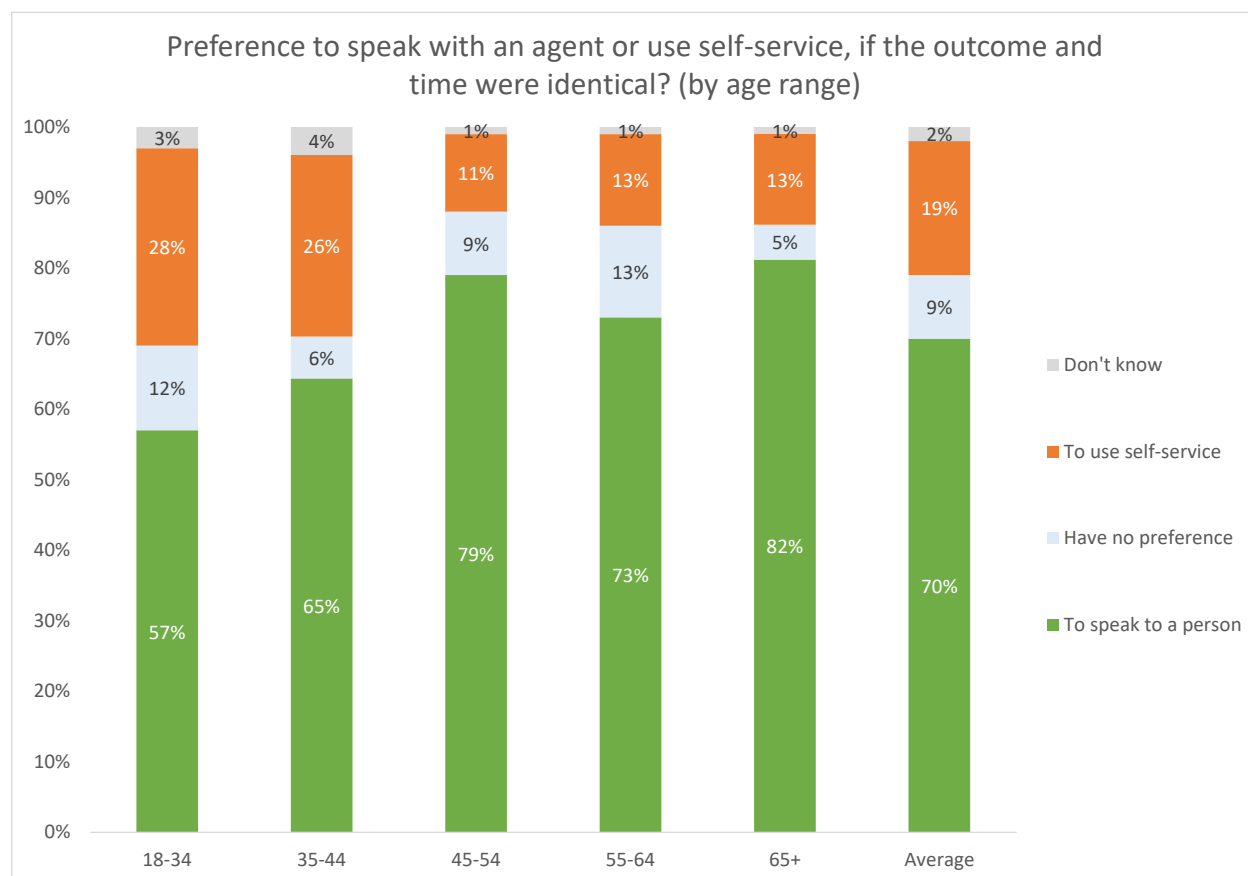
CHEAPER COST OF SERVICE?

Businesses want to balance quality with cost. Profitability is always at the forefront of any decision for commercial organizations, and the uptake of automation and digital channels promised high-quality service at a fraction of the cost of a phone call.

Looking at figures from hundreds of US contact centers, it seems fair to say that although there is some cost differential between telephony and the digital channels, it is by no means dramatic.

One of the main reasons for this is that there is still a relatively low level of automation being used in many businesses. For emails, it is also the case that if the query is not answered satisfactorily within a single response, the time and cost associated with multiple replies and possibly phone calls is soon greater than if the customer had simply called in the first instance.

Figure 10: Cost per inbound interaction (phone, social media, email & web chat – end-2020)

Channel	Mean	1st quartile	Median	3rd quartile
Phone	$7.46	$8.50	$5.50	$3.45
Email	$6.14	$8.50	$5.00	$2.13
Web chat	$6.95	$10.50	$5.00	$2.50
Social media	$6.89	$12.50	$3.80	$2.50

Despite some uptake in automation, social media and web chat costs have not yet begun to dip, and while more established channels such as telephony and email – which require live input from agents and may well be complex – have also increased in expense, this is at a far lower rate than for the newer digital channels.

Figure 11: Cost per inbound interaction, by channel (2014-2020)

Cost per inbound interaction, by channel (2014-2020)

Legend:
- Telephony
- Email
- Web chat
- Social media

Telephony: 2014 $5.50, 2015 $6.69, 2016 $5.58, 2017 $5.25, 2018 $7.18, 2019 $7.06, 2020 $7.46
Email: 2014 $3.82, 2015 $4.14, 2016 $3.51, 2017 $4.42, 2018 $5.79, 2019 $5.94, 2020 $6.14
Web chat: 2014 $3.16, 2015 $3.64, 2016 $3.04, 2017 $3.82, 2018 $5.71, 2019 $6.36, 2020 $6.95
Social media: 2018 $4.80, 2019 $5.68, 2020 $6.89

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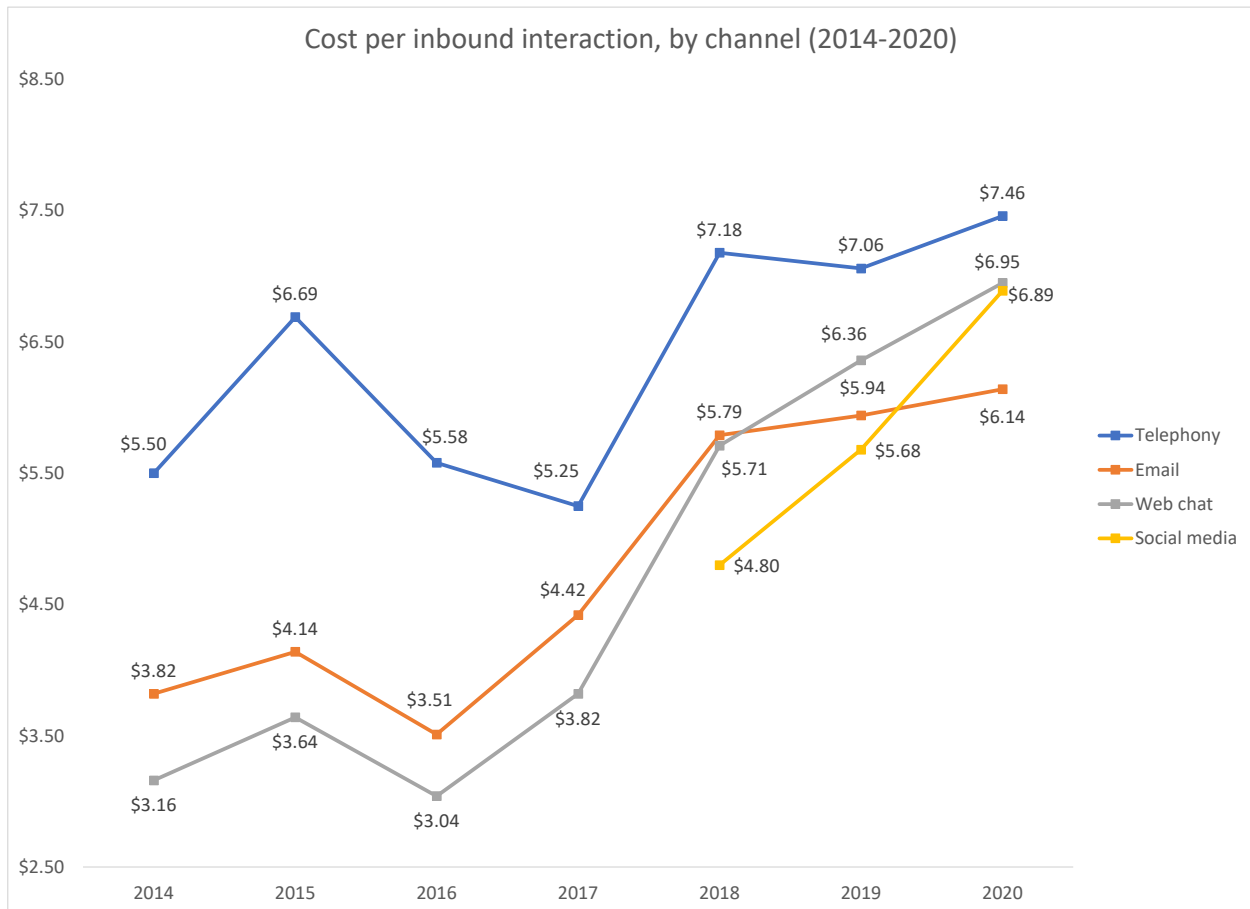
Understanding Omnichannel Customer Experience: Analyzing Every Touchpoint

Customers are connecting with brands across more channels than ever – succeeding in **omnichannel engagement** is no longer a nice to have, it's a must have to drive business improvement. The coronavirus pandemic has established a 'new normal' in the way consumers interact with the world and with organizations. Digital transformation has also influenced customer expectations for omnichannel customer service. When customers can hop between web self-service, chat and other digital channels, they have the expectation that a seamless transition to a phone call should be no different.

Customers no longer take a linear path to their product or service challenges. Rather, they engage with companies on multiple devices and across channels while pausing and resuming their journey along the way. The challenge is in identifying that someone is on a single contiguous **customer journey** without channel boundaries, while at the same time delivering a personalized, contextual experience at each touchpoint.

Every company should strive to create an outstanding omnichannel customer experience that eliminates the need for customers to repeat information, re-authenticate their identity or have it require multiple attempts to resolve their issue. Achieving this goal requires solutions like conversation analytics and **customer journey mapping tools.**

Conversation analytics allows organizations to optimize **omnichannel customer experience** by capturing and analyzing every interaction with customers, regardless of channel (phone, email, chat, social media, or surveys). The best solutions accurately reveal meaning from the way customers and agents speak (contextual meaning) and how it was said (acoustic measures) – as well as support chat, email, survey, and other text-based communications – enabling organizations to gather a complete perspective of customer behaviors, even for channel hoppers.

Conversation analytics also enables businesses to capture and **analyze customer emotion** and perform **sentiment analysis**, which can help businesses quantify emotion with acoustic intensity to prioritize focus and compel action across departmental boundaries with evidence of how people "feel."

Customer journey mapping is another critical step toward empowering agents with critical information as customers move between channels. Effective journey mapping solutions allow organizations to not only capture raw information for mapping purposes, but also group that information for analysis. Because the strongest omnichannel customer experiences provide a seamless transition between channels, it's critical to capture every interaction in every channel.

The combination of **customer journey mapping and conversation analytics** drives insights with the perspective that a customer may be on a journey with multiple touchpoints across more than one communication channel. Because the customer journey mapping continues after the purchase as well as after an issue is resolved, conversation analytics solutions can monitor and analyze customer behavior through customer service interactions and beyond. Today's customer journeys cross multiple channels and involve more touchpoints than ever before. By adopting **conversation analytics**, businesses have immediate access to data from every channel, creating a holistic view of customers' journeys.

By understanding every **customer journey touchpoint**, customers not only get the flexibility of using multiple channels – organizations gain customer insights that can empower **omnichannel experiences**, as well as every part of the business from marketing to finance to operations. These insights make it possible for organizations to better predict and influence outcomes, ultimately driving **business performance improvement**.

Learn more about omnichannel customer experience by **downloading our whitepaper here**.
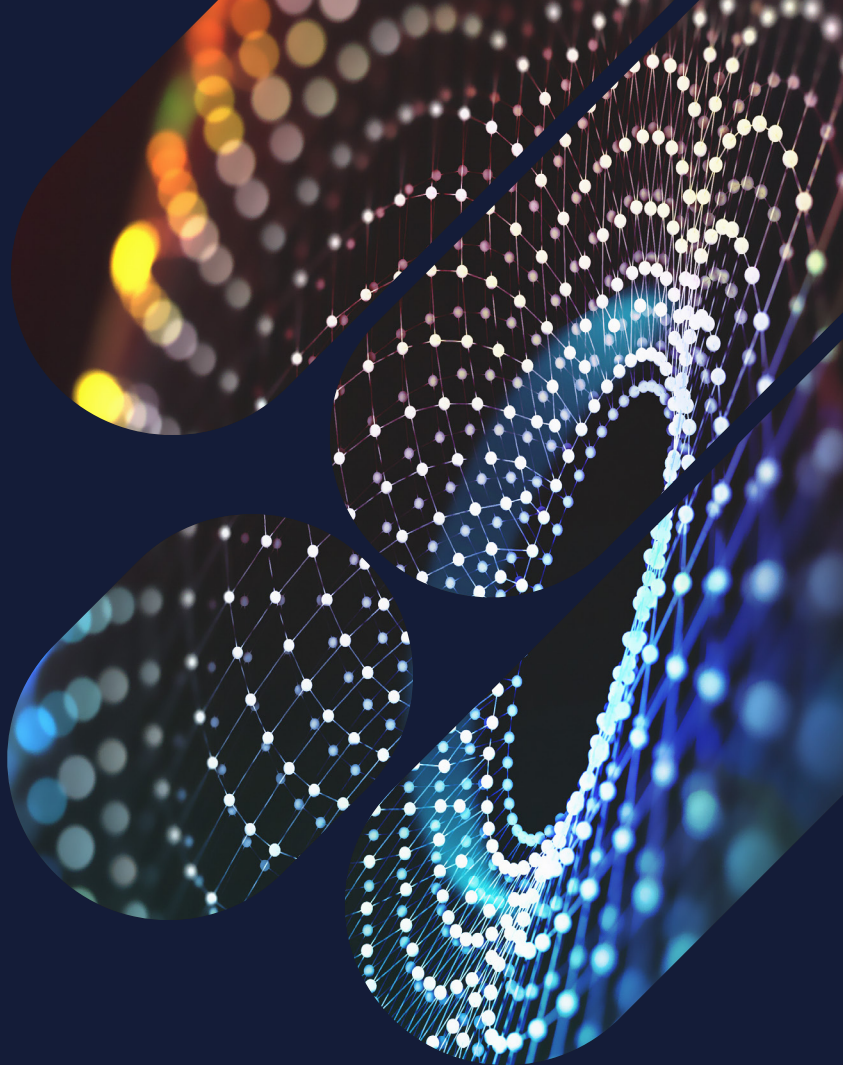
PROVIDING A BETTER CUSTOMER EXPERIENCE ACROSS CHANNELS

The importance of having an integrated omnichannel solution can be seen through the importance that customers place upon not having to re-explain issues or re-enter information if they have to move between channels to complete an interaction with a business, with recent research showing this as becoming a much more important factor in customer experience.

Having identified a seamless transition between channels as being of growing importance, the chart below shows that using multiple channels is still a common requirement for many customers and interactions. 41% of respondents state that more than 90% of emails can be handled over that specific channel, with a figure of 48% for web chat, and only 30% for social media.

In fact, 28% of survey respondents state that more than half of the social media requests they receive require another channel to resolve them effectively, highlighting the previous finding that customer satisfaction is increasingly affected by whether the customer has to repeat issues across different channels. Omnichannel aims to provide a seamless transition between channels, and is ever more necessary to provide a superior customer experience.

Figure 12: Email, web chat and social media customer contacts that require the use of another channel to be answered fully

Customer interactions that require the use of another channel to be answered fully
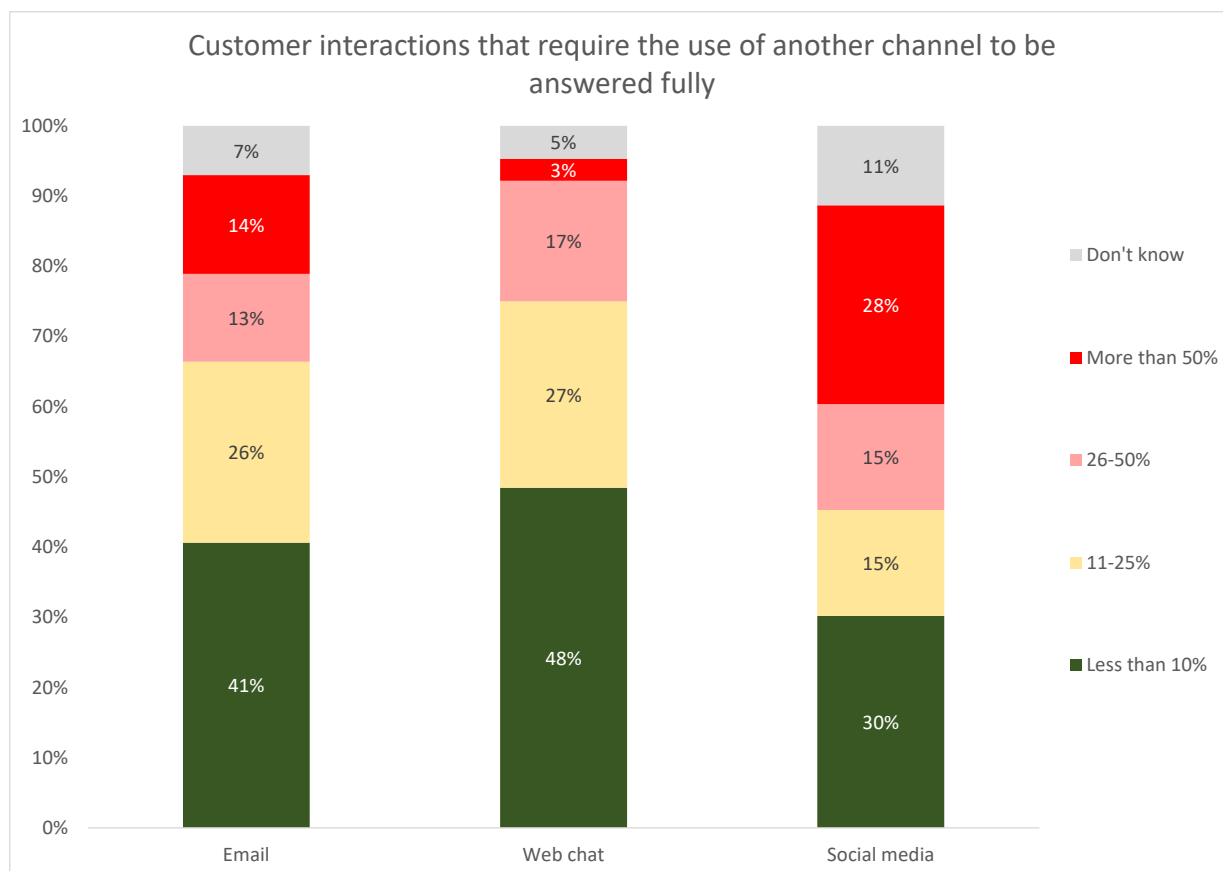
A follow-up question was asked about the reasons for using another channel. While this question specified the email channel, it is likely to apply to other digital channels as well as they face many of the same challenges.

There were two clear, interlinked reasons for requiring other channels to answer an email request fully: the multiple, back-and-forth nature of the queries are quicker to answer on a call; and complex issues are better handled with a phone call rather than an email.

The ability to take customers through security checks more easily in a different channel was also considered important by 43% of respondents, and 48% considered that email agents do not always have access to the sources of information that they need to answer the question fully.

Figure 13: Reasons for using another channel to answer emails fully

Reasons for using another channel to answer emails fully

	1st	2nd	3rd
Sensitive / confidential information requiring a letter to be sent	5%	6%	8%
Regulations or legislation	6%	4%	21%
Security check needed before query can be answered	15%	6%	22%
Need access to information not available to email agents	9%	20%	19%
Call is quicker to answer multiple / complex query	29%	28%	12%
Complex response which requires a phone call	36%	35%	18%

THE OUTBOUND OPPORTUNITY

It is important to note that omnichannel isn't simply about managing inbound interactions. Identifying opportunities for proactive outbound customer contact allows businesses to avoid unnecessary inbound calls while improving the customer experience, in that they are presented with useful information without having to make any effort.

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

23% of contact centers reported that more than a quarter of their inbound calls could be avoided if more proactivity was used, which would make a huge difference to costs (especially through automated outbound communication), as well as having a positive effect on customer experience.

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

Figure 14: Proportion of calls that could be avoided by proactive customer engagement

Proportion of calls that could be avoided by proactive customer engagement

- More than 50% 6%
- Don't know 11%
- None 4%
- 0-10% 15%
- 1-10% 9%
- 11-25% 38%
- 26-50% 17%
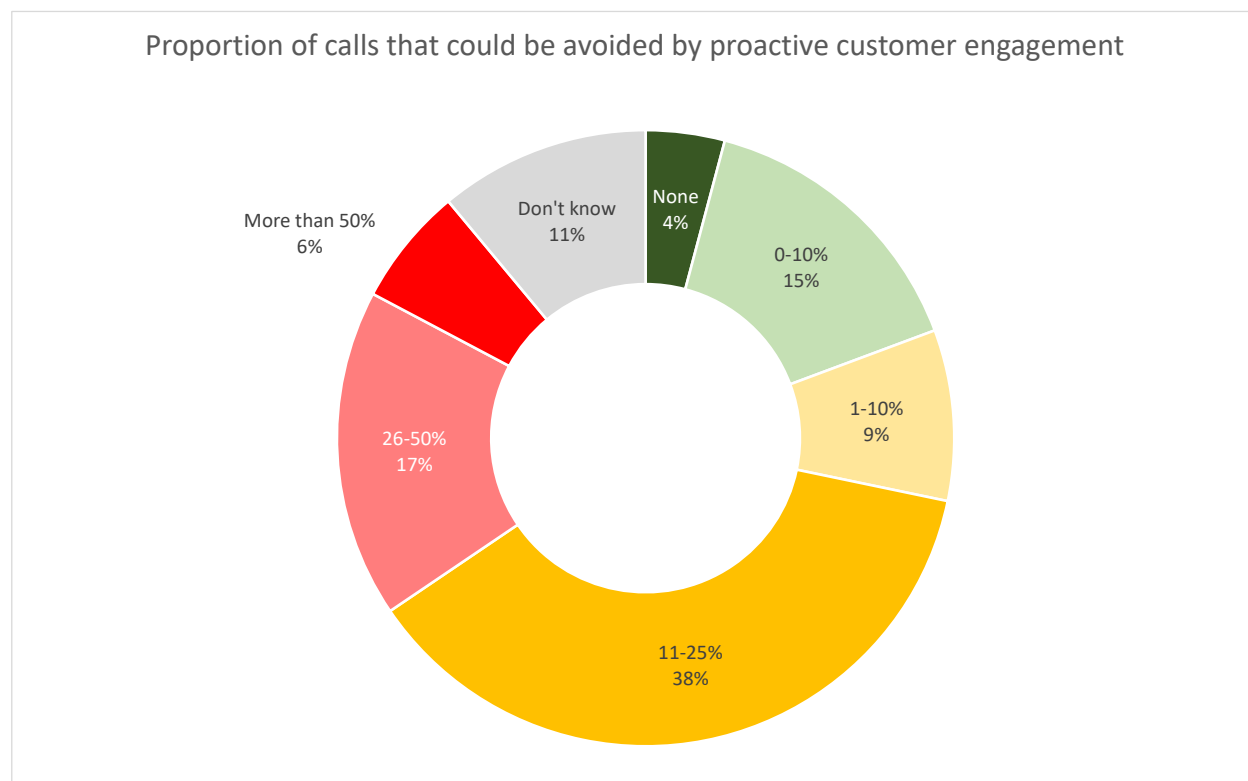
Businesses were asked about the effect that the technology that they used had on their customers' experience.

Generally, they are seen as providing a positive experience for customers, although IVR has a more polarizing view. (Only survey respondents that actually used these technologies were included in this analysis).

82% of respondents felt that having an omnichannel approach had a positive effect on the customer experience, being rated the highest of any technology.

Figure 15: What effect does technology have on your customers' experience?

What effect does technology have on your customers' experience?

Technology	Strongly positive	Somewhat positive	Neutral	Somewhat negative	Strongly negative
Touchtone / DTMF IVR	23%	30%	40%	4%	3%
Speech recognition	30%	54%	13%	4%	
Web self-service	32%	44%	14%	9%	
Web chat	35%	49%	9%	6%	
Interaction analytics	36%	42%	17%	3%	1%
Unified agent desktop	40%	39%	18%	4%	
Omnichannel / customer interaction hub	43%	39%	11%	7%	
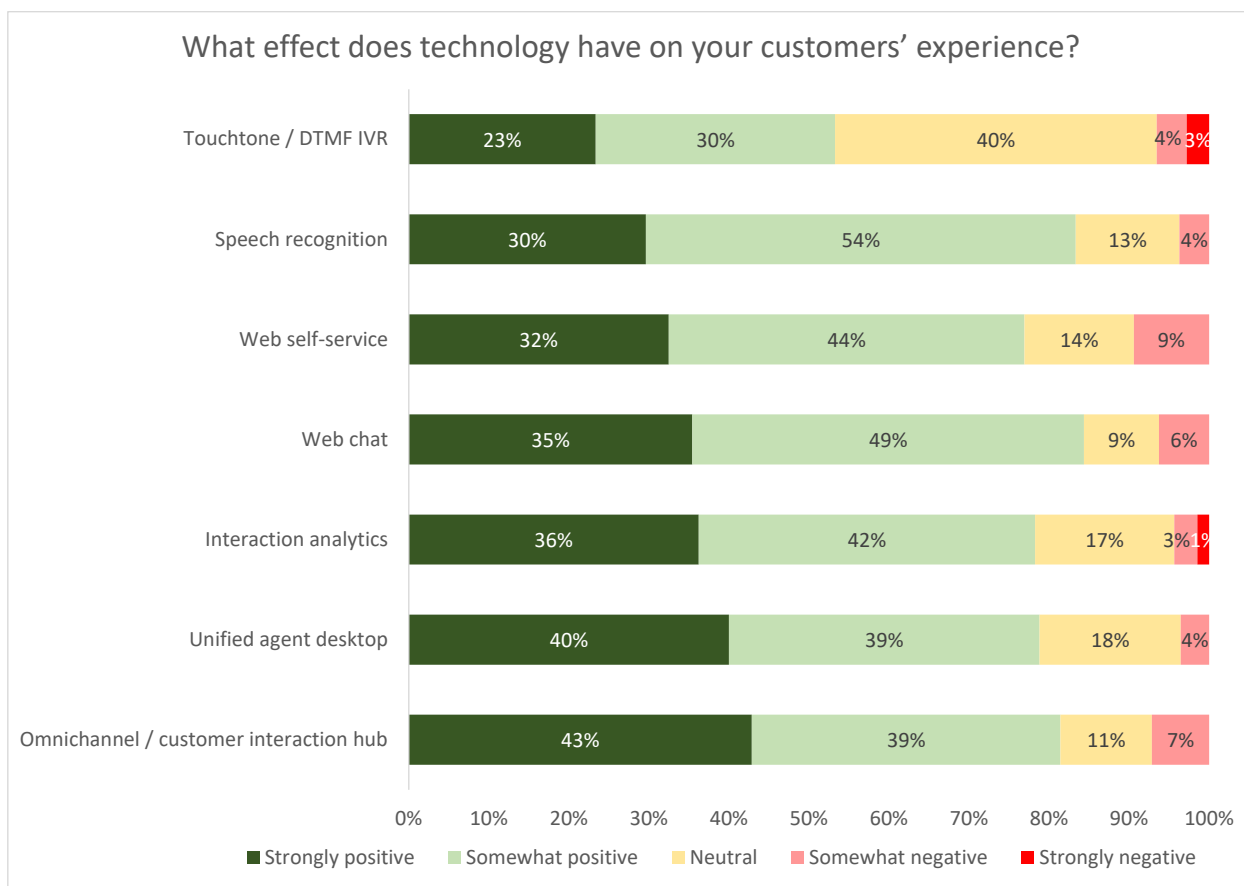
Almost half of survey respondents also state that not having a single view of the customer across channels or enough IT resource or budget are major problems for them, with those in larger operations were more likely to feel this.

Not being able to view the customer across channels means that the full benefit of omnichannel contact cannot be achieved, and that unnecessary time and effort are being spent by the customer, with sub-optimal results for all concerned.

Figure 16: To what extent is the lack of a single view of the customer across channels holding back customer experience? (by contact center size)
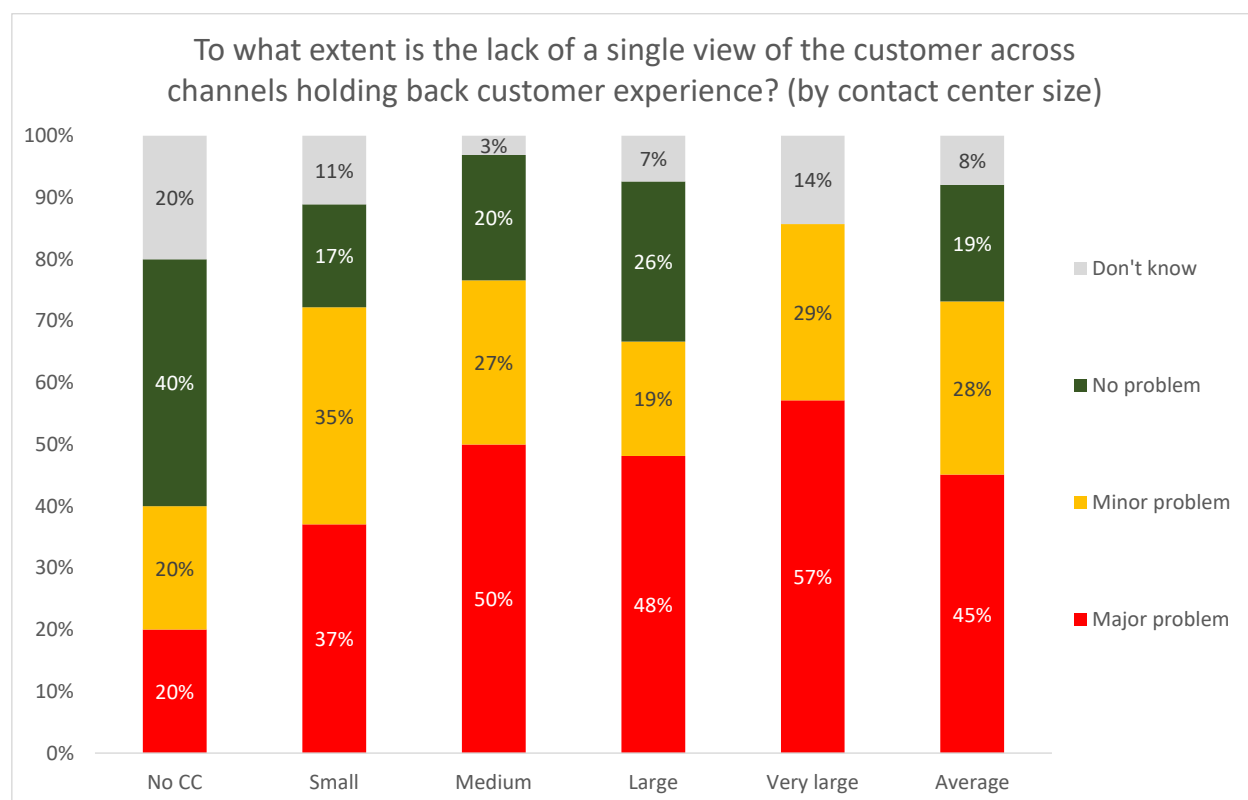
Looking at CX-related technology challenges from the perspective of company revenue and number of customers, it is the organizations with the most customers that are most likely to be having trouble gaining a single view of the customer, and these operations are also most likely to be restricted by their existing legacy systems.

The lesson that can be learned from these findings is that while individual channels (such as web chat) are seen to work well for customers, making them work together and having a single view of the customer across channels is still a major problem for many businesses.

The following chart shows the solutions that are being used to support digital channels, with at least half of respondents using automation or agent-supporting solutions for each of web chat, email and social media.

Interest in these solutions from those not already using them remains strong, especially for web chat.

Figure 17: Current use of digital customer service channel solutions

Current use of digital customer service channel solutions
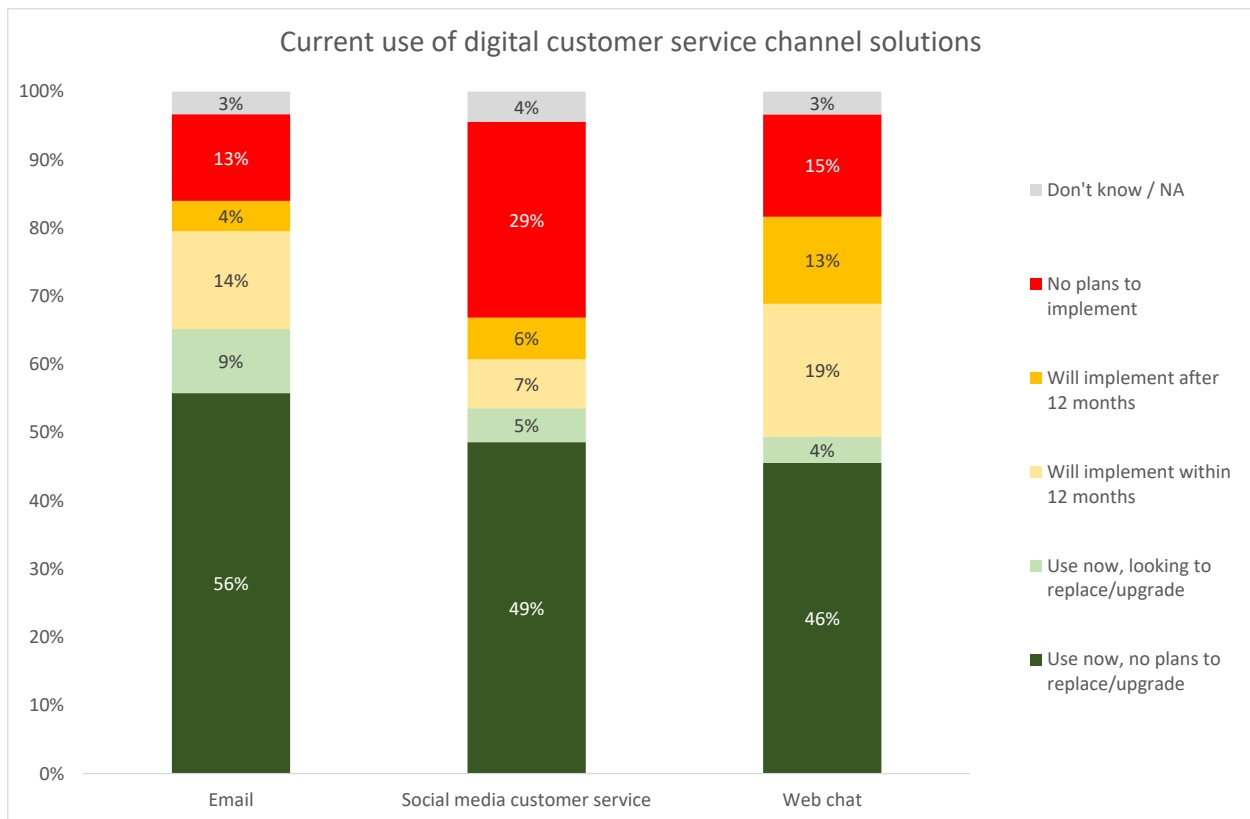
The next sections of this report look in depth at the use of various digital channels, including:

- Email
- Web chat
- Social media
- Messaging
- Video
- Co-browse / web collaboration.

EMAIL

Email was the first of the digital channels to be used, and is still by far the most well-used, having been mainstream for well over 10 years.

Email should stand as a salutary lesson that it is not businesses that make new channels a success, but customers. Email, in its first incarnation, failed almost entirely. Too many businesses rushed to push customers to this new channel – commonly supposed to be cheaper than voice – without having the processes, solutions or staff to manage this properly. What happened next can be understood as a 'herd inoculation': enough customers had enough bad experiences from enough organizations that the entire channel was discredited, even for those businesses which were providing a reasonable service through email or just keeping a watching brief.

The reason for this rejection was the unacceptable level of service provided by many of the early multimedia businesses. With response times stretching into many days, if not weeks, the companies failed to understand that any communication with the business has a degree of urgency to it, else why would they be trying to speak with the business at all? Of course, even when a response was eventually provided, the issue might have gone away, or been dealt with by calling the contact center, meaning that customers' existing confidence in the voice channel was further reinforced at the expense of the email channel. It is also the case that email does not fit the type of enquiries that people make in some cases, such as the need for quick, simple and confidential information (such as an account balance), and the increasing requirements for identity checking places a cap on the usefulness of email as a channel for some types of business.

It took many years, much investment and the coaxing of customers to try new channels again for email to emerge as being credible. Of course, businesses and customers now both realize that email is more suitable for some interaction types than others (the rise of web self-service, web chat and social media has meant email is no longer the only online communication method available), and complex issues such as complaints, or other enquiries requiring a formal paper trail are well-suited to email. In fact, much of the demise in the letter and fax as channels can be traced to a direct replacement by email.

Email is also an excellent outbound channel, providing reassurance, great levels of detail and attachments, and is able to link to other specific areas of information via hyperlinks. As an inbound channel, it has inherent weaknesses: an inability to carry out customer authentication and to carry out a real-time 2-way conversation being amongst them, as well as the lengthy wait to get a response. However, it does have the advantage over virtually every channel that there is no queue time at all – the customer writes the email and presses 'Send' immediately – a 'fire and forget' asynchronous interaction.

Usually, it is the retail respondents which report the greatest proportion of inbound traffic as email, with the B2B-focused manufacturing sector also reporting high levels of email, and this is the case again this year, with transport & travel also reporting high rates of email.

Figure 18: Inbound interactions that are email, by vertical market

Vertical market	% of inbound interactions that are email
Manufacturing	34%
Transport & Travel	22%
Retail & Distribution	20%
Services	18%
Public Sector	17%
Technology, Media & Telecoms	14%
Outsourcing & Telemarketing	13%
Insurance	8%
Finance	7%
Medical	6%
Average	**14.7%**

As with previous years, emails are proportionally less important for large contact centers.

Figure 19: Inbound interactions that are email, by contact center size

Contact center size	% of inbound interactions that are email
Small	20.0%
Medium	12.4%
Large	7.8%
Average	**14.7%**

The cost of email has risen compared to last year, and while it is historically a little lower than live telephony (which is around $7-8), it is considerably more expensive than a self-service session.

This may indicate that emails – in a similar way to live phone calls – are getting longer and more complex, as the easier work is handled through self-service.

Figure 20: Estimated cost per email

	Email cost
Mean	$6.14
1st quartile	$8.50
Median	$5.00
3rd quartile	$2.13

While it is not suggested that businesses should aim to answer an email in the same amount of time that it takes to complete a phone call, it is desirable to manage all interactions closely to consistent business rules and to act quickly if service levels slip. Too often it seems, contact centers have become so used to managing the telephony queue that they neglect multimedia interactions. The result is that digital channels' response times (mostly email) have historically been sacrificed to meet telephony service levels, and although there had been steady improvements in response rates until 2014, these seem to have tailed off somewhat.

Taking longer than one day to answer an email runs the risk of the customer losing patience, and going elsewhere or phoning the contact center, placing a greater cost burden on the business than if they had just called in the first place.

Clearly the pressure placed on businesses as a whole and the phone channel in particular in 2020 does not help, but this chart shows that email response rates have shown little improvement for many years. This may well be a factor of easier requests being handled by self-service or web chat.

Figure 21: What proportion of emails are answered successfully and completely within these timescales? (2010-20)

What proportion of emails are answered successfully and completely within these timescales? (2010-20)

Legend:
- Don't know
- More than 5 days
- Between 1 day & 5 days
- Between 1 hour & 1 day
- Less than 1 hour

Year	Less than 1 hour	Between 1 hour & 1 day	Between 1 day & 5 days	More than 5 days	Don't know
2010	13%	60%	8%	2%	17%
2011	20%	54%	16%	4%	6%
2012	24%	53%	16%	2%	5%
2013	26%	49%	19%	1%	5%
2014	30%	53%	15%	1%	1%
2015	26%	45%	19%	2%	8%
2016	20%	53%	19%	1%	7%
2017	18%	54%	20%	1%	7%
2018	23%	57%	14%	1%	5%
2019	19%	52%	18%	1%	9%
2020	21%	56%	16%	1%	5%
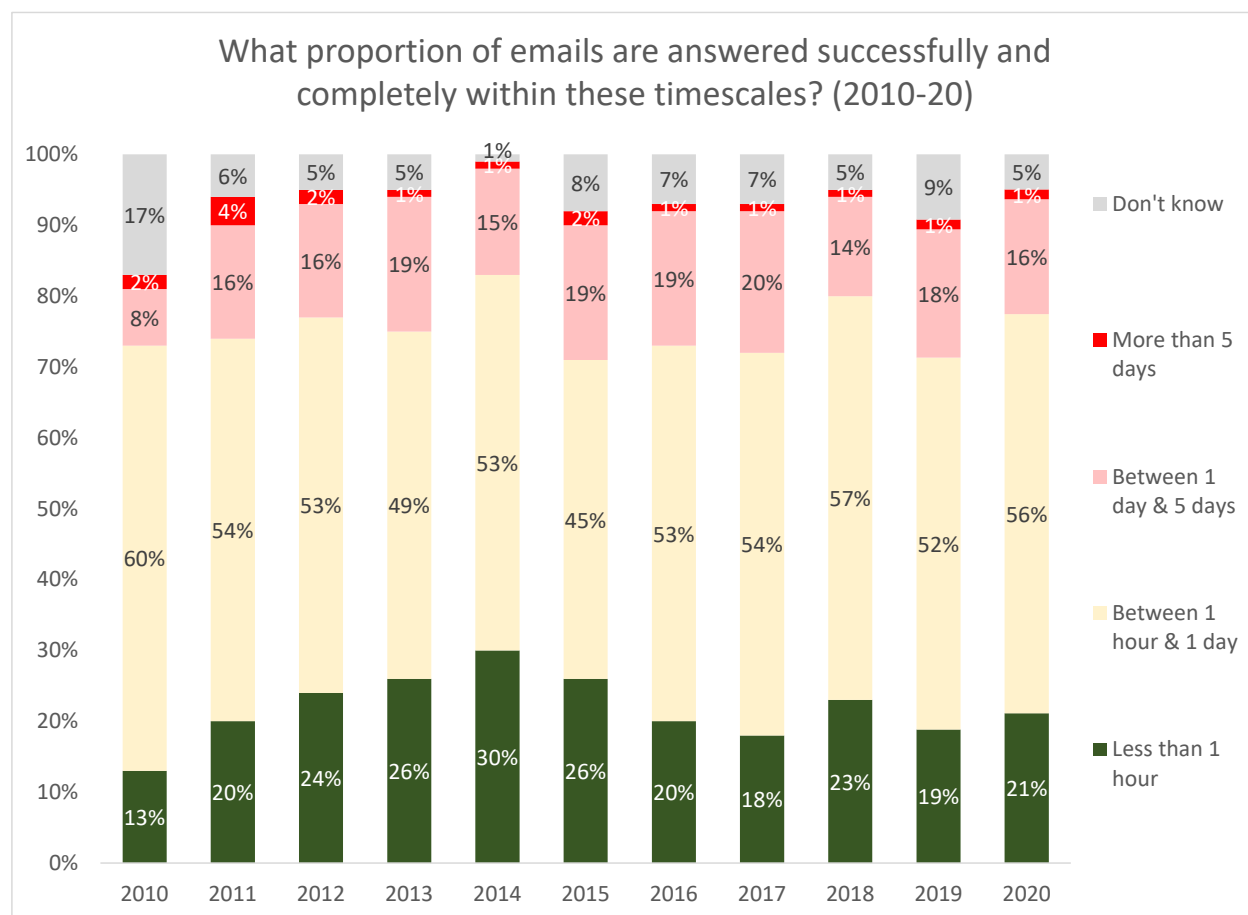
The most popular method of answering inbound email is to use agents, who start with templated, editable responses and change them accordingly, thus not having to compose every email from scratch, but also being able to draw from a common pool of knowledge.

The second most popular method of answering emails is to start with a blank email, and let agents completed themselves. This is not only likely to take longer, but also leads to an increased risk of poor grammar, spelling and punctuation, as well as a less consistent response.

Only 6% of emails have automated responses, (these statistics do **not** include simple automated acknowledgements), and of those, the majority have to be checked by agents before sending.

Figure 22: Level of automation used in email management

Level of automation used in email management

- Answered manually by agents using editable templates 59%
- Answered manually by agents using a blank email 35%
- Automated responses suggested, and checked or edited by the agent 5%
- Entirely by automation without any checking or editing by the agent 1%
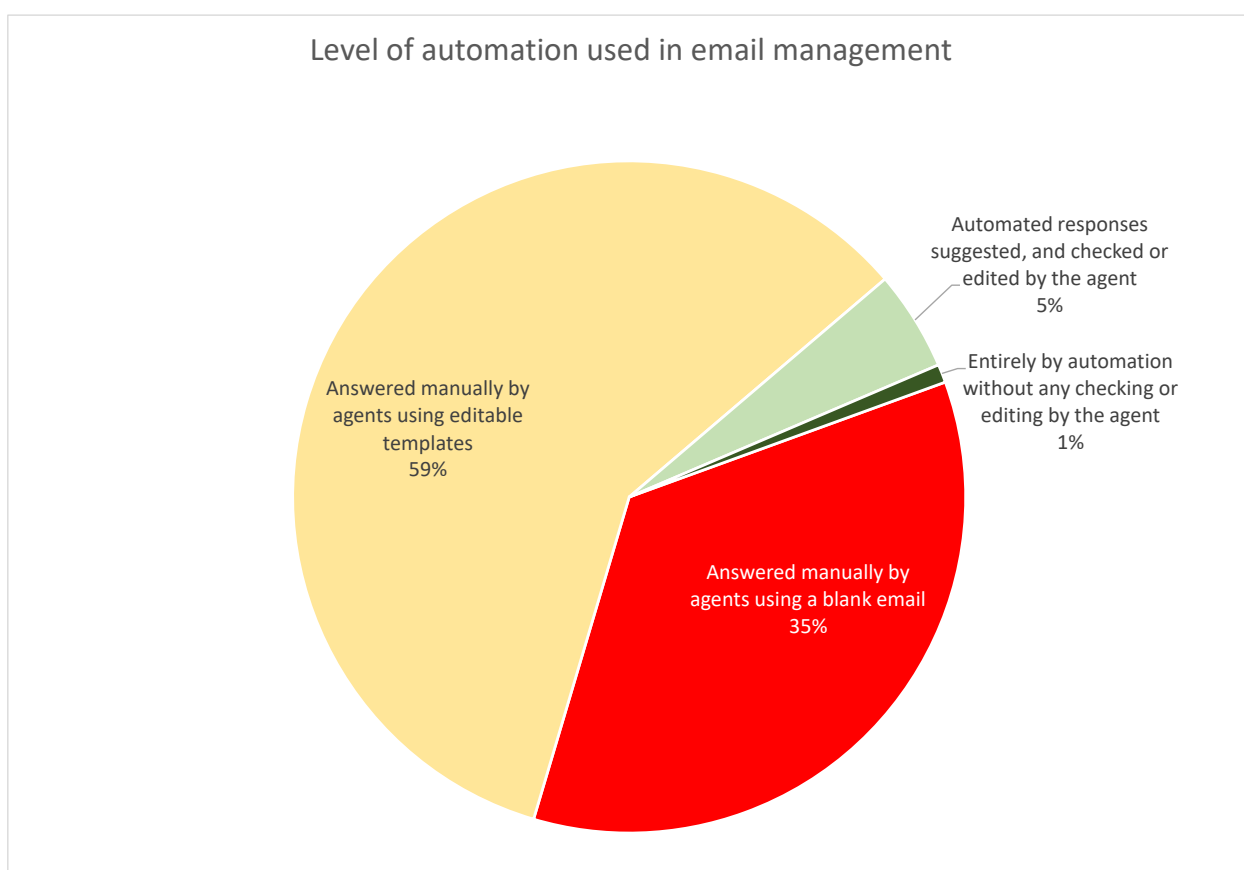
Respondents state that around half of their inbound emails are queries about products or services that have already been bought, with only 1 in 6 being from prospective new customers, who have queries about products or services which they are considering buying.

Complaints represent around 15% of inbound email traffic for our respondents, a similar figure to telephony.

Respondents were asked to estimate the proportion of emails that required the use of another channel to be answered fully.

Although 41% of 2020's respondents stated that fewer than 10% of their emails needed supplementary channel assistance, this figure has declined considerably since 2016, when 58% of respondents could say the same.

This suggests that the average complexity of an email has increased over this time, being more likely to need another channel to answer it fully, further strengthening the case for an omnichannel solution which provides seamless connections across channels.

Figure 23: Emails that require the use of another channel to be answered fully (2016-2020)

Emails that require the use of another channel to be answered fully (2016-2020)

Legend:
- Don't know
- >50%
- 26-50%
- 11-25%
- <10%

Category	2016	2017	2018	2019	2020
Don't know	1%	2%	5%	9%	7%
>50%	13%	10%	9%	7%	14%
26-50%	10%	12%	18%	13%	12%
11-25%	20%	23%	24%	26%	26%
<10%	56%	53%	44%	45%	41%

39
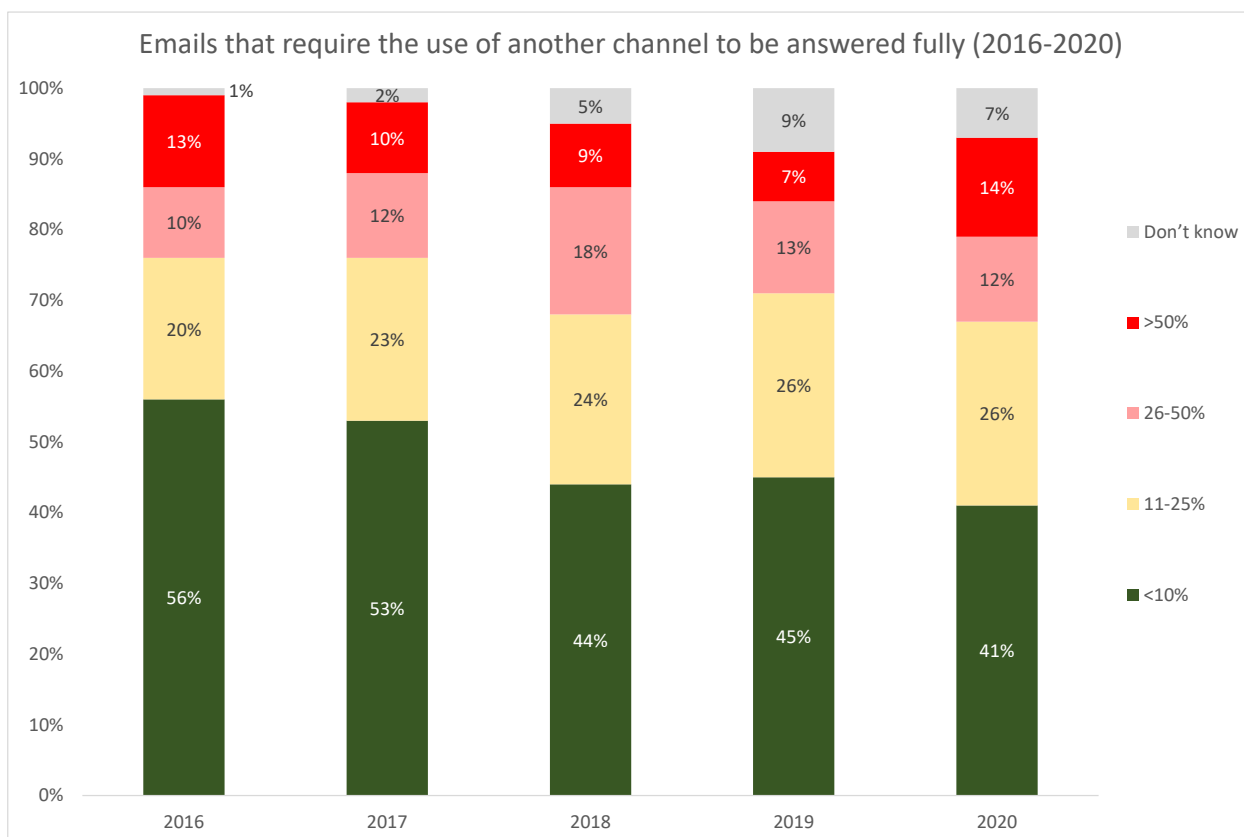
WEB CHAT

Live web chat offers an organization a chance to cut costs through running more than one chat session at a time with customers, using the time that a customer spends reading and replying to an agent's response to deal with other customers concurrently. Some solution providers have stated that an agent can deal with 4 or more web chat sessions at the same time, but whether this is a sustainable model for the agent or provides an acceptable quality of service for the customer is quite another question. Agents can respond to frequently-asked questions by using 'hot-keys', which provide templatised answers and can escalate queries if required.

Web chat is often used as a 'point of crisis' channel, for example, to convert an online shopping basket into a sale by providing timely service, or if a browser is paused on a webpage too long, perhaps as they can't find what they are looking for. In such cases, there are two main benefits to the business in providing web chat: revenue maximization, and the avoidance of unnecessary calls.

Web chat can also act as a safety net for the customer if an online self-service attempt fails. An analogy can be made with voice self-service, where a failed session is often ended with the customer 'zeroing-out' - pressing zero to get in touch with an agent. Failed web self-service sessions may end with a phone call being made, but web chat can avoid a number of these, which is a cost saving for the business, and better for the customer as well.

VIRTUAL AGENTS / CHATBOTS

One form of value-added web chat functionality is a Virtual Agent or chatbot, which may appear to a browsing website visitor to be a human agent, offering web chat. However, it is an automated piece of software which, depending on the sophistication of the chatbot, looks at keywords or natural language and attempts to answer the customer's request based on these, including sending relevant links, directing them to the correct part of the website or accessing the correct part of the knowledge base. If the virtual agent cannot answer the request successfully, it may then seamlessly route the interaction to a live web chat agent who will take over.

Virtual agents that encourage the visitor to engage with them using natural language, rather than keywords will parse, analyze and search for the answer which is deemed to be most suitable, returning this to the customer instantly. Many virtual agent applications will allow customers to give all sorts of information in any order, and either work with what it has been given, or ask the user for more detail about what they actually meant. Having been unconsciously trained over the years to provide their queries in a way which standard search functionality is more likely to be able to handle (for example, a couple of quite specific keywords), customers must be encouraged and educated to use natural language queries in order for virtual agents to be able to deliver to their full potential. This type of virtual agent application is different from standard search functionality, ignoring bad punctuation or grammar, and using longer phrases rather than just searching on keywords.

Sophisticated applications attempt to look for the actual intent behind the customer's question, trying to deliver a single correct answer (or at least a relatively small number of possible answers), rather than a list of dozens of potential answers contained in documents which may happen to contain some of the keywords that the customer has used. The virtual agent application may also try to exceed its brief by providing a list of related questions and answers to the original question, as it is well known that one question can lead to another. Solution providers and users train the system to pattern-match the right words or association of words with the correct result: the application, unlike older forms of web search techniques, does not simply guess what the customer wants, or how they will express themselves. Through 'listening' to what the customers actually say – perhaps through a mixture of large quantities of audio and text – the initial set-up configuration can achieve a good accuracy rate, which benefits over time as a positive feedback loop is established. Solutions that gather and differentiate customer requests and results from multiple channels, noting the difference between them, have an even better success rate.

Virtual agent functionality 'understands' the context of what the customer is asking, with the result being more akin to that of an empathetic human who also has had access to what the customer has been trying to do. For example, if asked "When can I expect my delivery?", the context and the required answer will be different depending on whether the customer has placed an order and is enquiring about its status, or has only a hypothetical interest in turnaround times in case they decide to place an order.

When the virtual agent application has low confidence that it has returned the correct result, it is able to escalate the customers query seamlessly to a live chat agent, who then has access to the chatbot and possibly self-service session history, enabling a greater chance of a successful resolution without repetition. The eventual correct response can be fed back to the automated virtual agent (and the knowledge base underlying it), which will make it more likely that future similar requests can be handled successfully through automated agents.

As an aside, some contact centers report that those experienced in playing online games are particularly suited to the fast-paced, text-oriented nature of web chat, and some businesses are actively recruiting such people to work as web chat agents. It is also worth commenting that although offshore customer contact has received a mixed press, many of the negative issues surrounding offshore are not applicable to the multimedia channel, such as the possible mutual incomprehensibility of accents.

Web chat is experiencing strong growth in its availability in the UK, and although volumes on average are still only around 5% of all customer/business interactions, there has been significant recent growth as the pandemic meant that voice channels were severely reduced for many organizations.

There is no reason why the user uptake of web chat will not continue: it works well for customers as providing an immediate response, and with multiple concurrent chat sessions per agent, it can be a lower cost channel than voice for the business to support, and cost differentials between phone and web chat are increasing. As more web chat work is carried out by chatbots, this will increase further. Solution providers report that web chat is currently being trialed by numerous businesses, often at a limited, or departmental level so they can assess the suitability of the channel for a company-wide rollout, and understand what needs to be done to ensure full implementation is a success.

More information about chatbots can be found in ContactBabel's "The Inner Circle Guide to AI, Chatbots & Machine Learning", available free of charge from www.contactbabel.com.

The mean average cost of a web chat was stated at the end of 2020 to be similar to a phone call and email, meaning that we are not yet starting to see a greater differential from a channel that can be at least partially automated and which offers the opportunity for multiple concurrent sessions.

Figure 24: Estimated cost per web chat

	Web chat cost
Mean	$6.95
1st quartile	$10.50
Median	$5.00
3rd quartile	$2.50

41% of respondents using web chat offer the option immediately to all website visitors, with 59% only doing so at some specifically-triggered point in the interaction.

Of these 59% who offer web chat at specific points, the most frequently used trigger for web chat was when a visitor went to a specific page, with other popular triggers being when a customer was on a page for a certain amount of time, or if they have been identified as a specific type of customer.

When considering how live web chats are handled, survey respondents from small and medium contact centers tend to take phone agents out of the queue to handle web chats on an ad-hoc basis, or as part of a mixed voice/digital queue. Those from large operations are more likely to use dedicated chat agents or multi-channel digital agents (e.g. handling social media or email too). Small operations report much more likelihood of having a single dynamic queue which handles voice as well as text customer interactions.

One of web chat's traditional strengths is seen as the ability to have agents handle multiple chats concurrently (of course, it only seems this way to a customer, as the web chat agent uses the time that the customer is typing their response to handle other chats). Some vendors have stated in the past that agents could run five or six concurrent chat sessions: the reality seems to be that two sessions is a reasonably consistent average, with a peak of three or even four if required, but which is not possible on a long-term basis.

Around two-thirds of survey respondents indicated that web chats are mainly carried out with existing customers, which fits in with previous findings that sales operations are less likely to be using web chat. This finding is further supported by the nature of most web chat: more than 80% of those offering web chat state that the majority of their web chats are focused on servicing existing products and services, rather than for sales queries.

As the cost of web chat is similar to other channels such as email, voice and social media, there is still considerable room for increasing efficiencies and lowering costs.

Whereas only 5% of web chats had any automation involved in 2015, this had grown to 23% in 2020, mainly as a result of initial handling by automated chatbots which may then hand off to live agents where appropriate.

Figure 25: Level of automation used in web chat, 2015-20

Level of automation used in web chat, 2015-20

Legend:
- Entirely by automation (i.e. chatbots / virtual agent)
- Initially by a virtual agent, but them by a human agent
- By a human agent in all instances

Year	By a human agent in all instances	Initially by a virtual agent, but then by a human agent	Entirely by automation
2015	95%	3%	2%
2016	89%	7%	4%
2017	86%	12%	2%
2018	79%	17%	4%
2019	85%	12%	3%
2020	77%	17%	6%
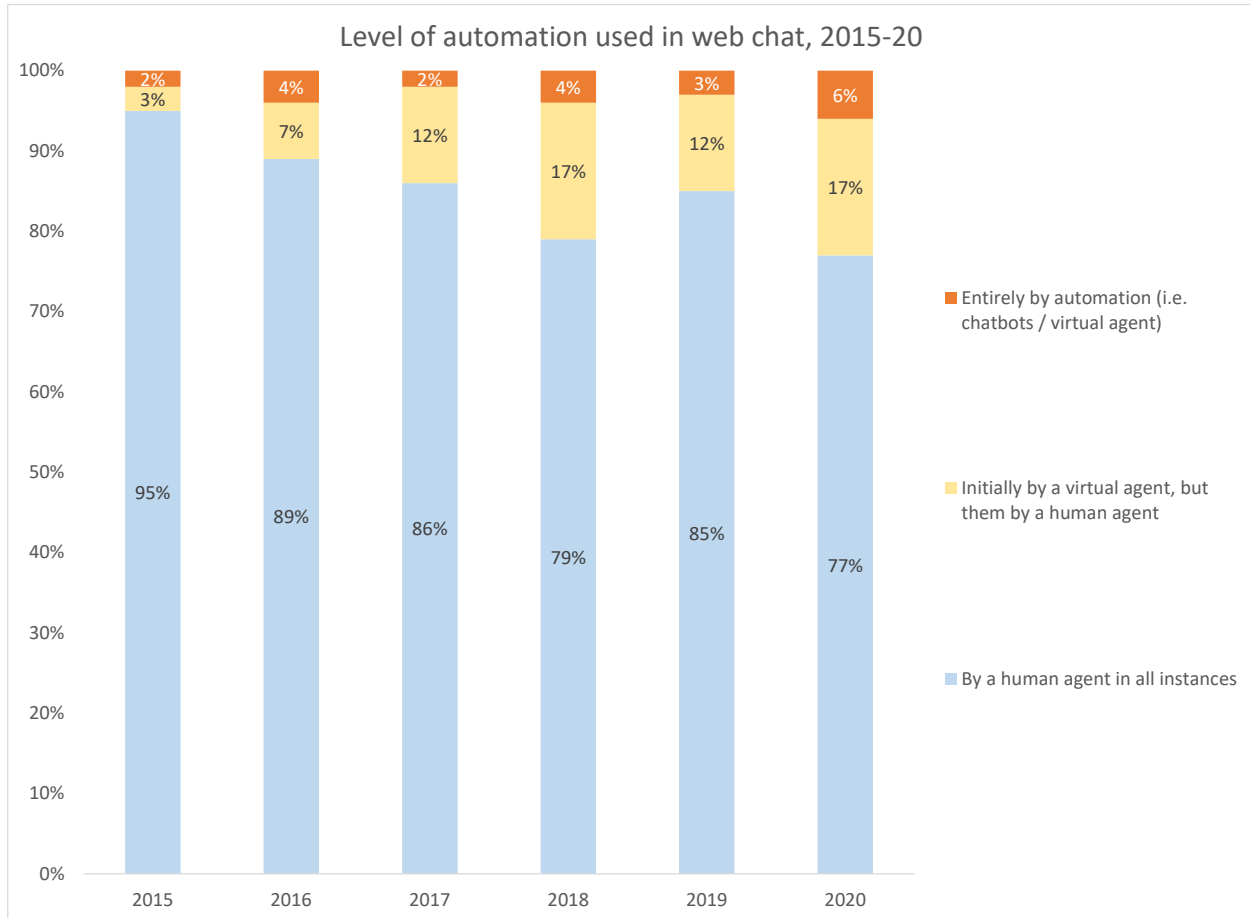
17% of respondents have a wait time for web chat of lower than 10 seconds, with a further 42% stating that the average wait time is less than 30 seconds, which is around the average speed to answer for telephony.

Little research has yet been carried out into the expectations of customers around web chat service levels, but it is reasonable to expect a channel being presented as an alternative to phone to have similar service level expectations and reality. If only 12% of web chats take longer than 1 minute before the customer is 'talking' with an agent, then we can expect customers to flock to this channel enthusiastically, as these service levels are generally superior to that of voice, and this year's reported jump in web chat volumes bears this out.

However, the average length of a web chat can often be longer than the same phone call would take, as multiple chats may be being carried out, and typing takes longer than talking.

Figure 26: Average wait time to interact with web chat agent, by contact center size

Average wait time to interact with web chat agent, by contact center size

	Small	Medium	Large	Average
Don't measure this / don't know			8%	3%
1-5 minutes	16%		13%	12%
30-60 seconds	38%	30%	8%	26%
20-30 seconds	19%	30%	13%	18%
10-20 seconds	19%	20%	33%	24%
Less than 10 seconds	9%	20%	25%	17%
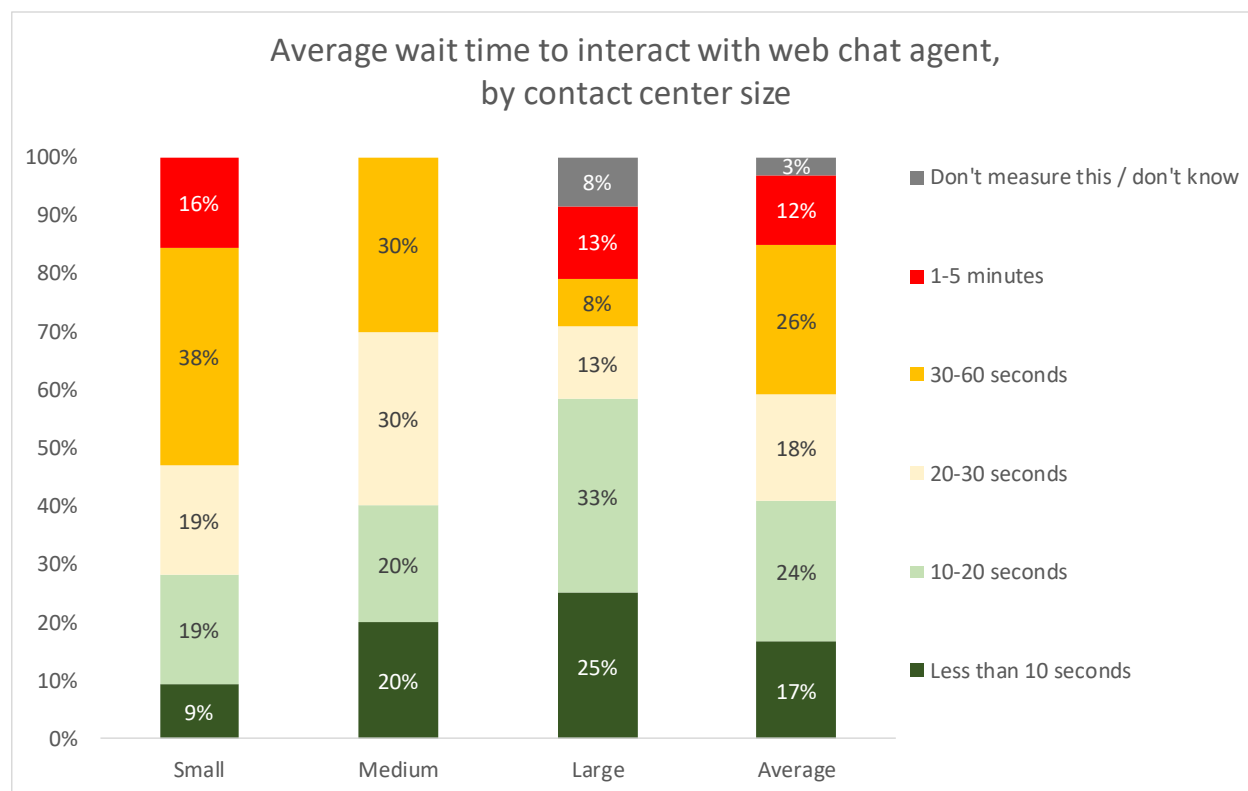
Further comparing the experience of web chats with telephone calls, the survey finds that 69% of web chats take longer than 3 minutes to complete fully, as agent multi-tasking and the time taken to type differs from the experience of handling a phone call.

Comparing web chat and telephone side-by-side, the customer will usually experience a shorter overall length of interaction over web chat: 25% of web chats are handled in less than 3 minutes, compared to only 9% of phone calls, almost certainly due to the average complexity of phone queries being greater than other channels as well as most web chat sessions not having to pass through security first.

However, it is noticeable that web chats are becoming longer, and it may be that – as with phone calls – the average complexity is rising. This, along with the low current use of automation, could provide a reason for the relatively high cost per web chat seen earlier.

Figure 27: Web chat and inbound call lengths – a comparison

Web chat and inbound call lengths – a comparison
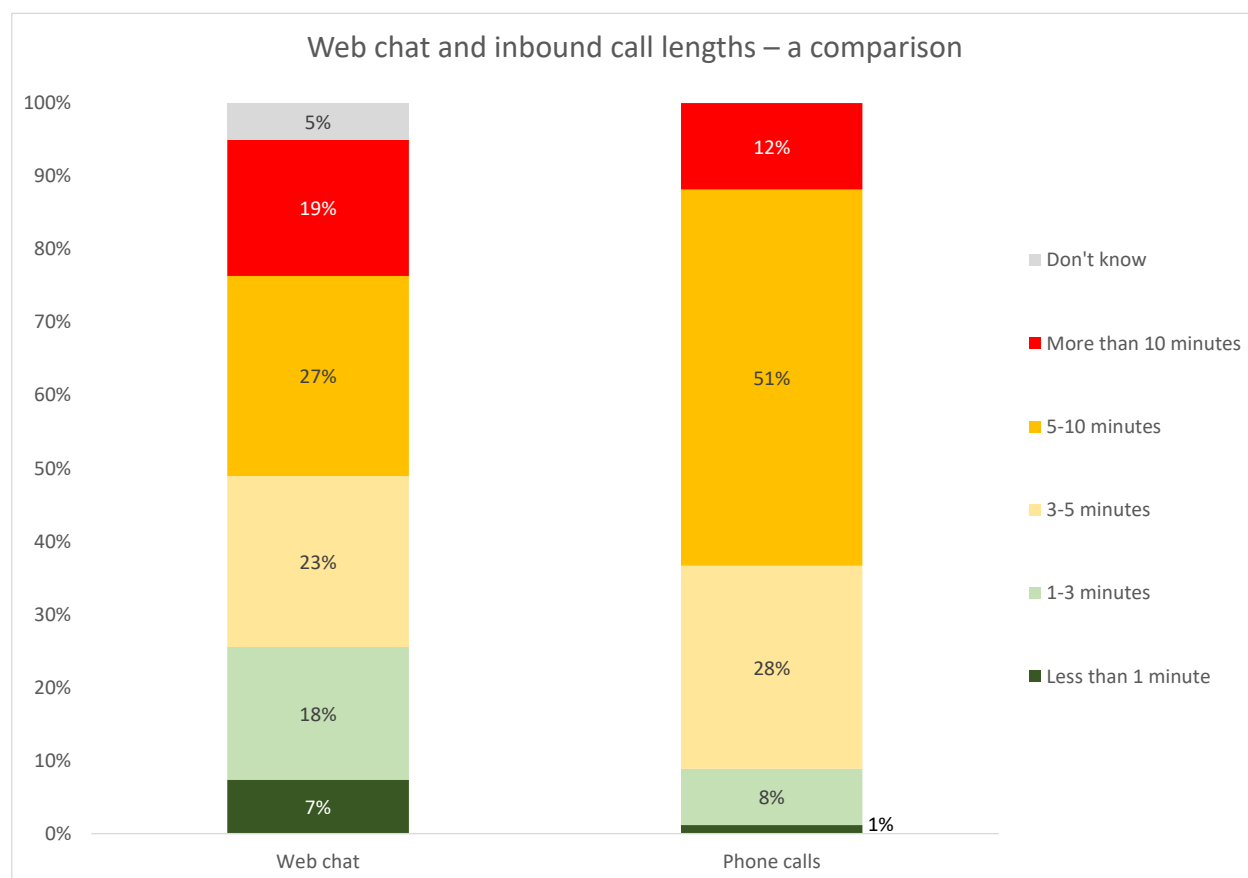
There is little historical change in the proportion of web chats requiring the use of other channels to be resolved, with around half of respondents stating that very few need this, whereas 20% or more of other businesses state that at least one-quarter of web chats need the use of other channels.

Web chats that require the use of another channel to be answered fully (2018-2020)

Year	<10%	11-25%	26-50%	>50%	Don't know
2018	46%	27%	15%	4%	8%
2019	50%	19%	19%	7%	5%
2020	48%	27%	17%	3%	5%
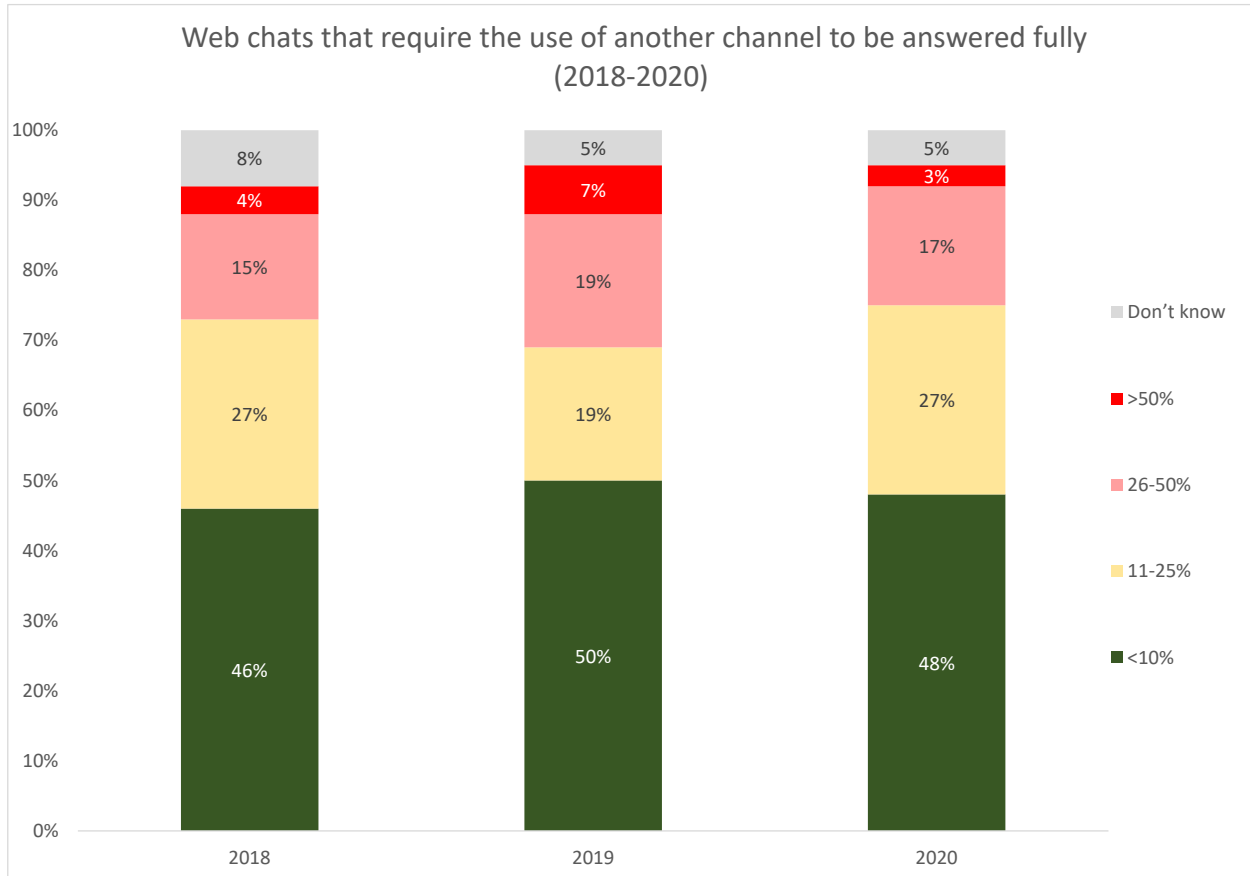
Tips for using chat and cobrowsing successfully

Understand the role that you want web chat to have within the customer contact mix. Do you see it as a replacement for email? Or is it more of a call avoidance strategy? Or is it perhaps a way to close the sale? Without understanding this, it'll be difficult to measure its success. Some businesses will offer web chat and cobrowsing only to their premium customers, or to those who are in the final stages of purchasing but who have stalled.

Choose the most suitable metrics for what you're trying to achieve. If web chat is about revenue, then perhaps focus on sales conversion rates, rather than average handle time, in order to encourage agents to make the most of cross-selling and up-selling opportunities.

Some customers may use web chat as an initial method to ask tentatively about products and services. The solution should provide the option to continue the conversation via a phone, or to send relevant documents and videos.

Work with the solution provider to determine what a reasonable and realistic number of concurrent web chat sessions might be. While it is theoretically possible for an agent to cope with four or more conversations at once, the reality is that this is unsustainable over long periods or with complex issues. It is far more realistic to expect a well-trained agent to deal with perhaps two or three conversations concurrently, and this should be fed into your workforce planning system. However, it may be that agents who deal with both telephony and web chat find it too difficult to deal with multiple chat sessions as well, and will deal with only one chat at a time.

As with any real-time interaction channel, monitoring traffic is vital to success. Plans need to be made to handle web chat spikes and providing estimated wait times to those in a web chat queue will allow them to choose a self-service, phone or email option instead.

Plan how web chat will integrate with existing customer service channels. It is possible to run web chat as an entirely separate, siloed channel, but customers expect to be able to move between channels seamlessly. Being able to treat web chat interactions in the same way as other communication channels means that resources can be spread across channels as and when needed.

Sophisticated web chat solutions allow for 3-way chat, so that an agent can bring subject experts into the conversation as required.

Consider using a trial, in a discrete department, product or service area. This will allow you to understand what works and what doesn't, in a relatively low-risk environment. Changing a small number of variables will also provide a more accurate understanding of how web chat affects customer service levels, customer satisfaction and revenue. It will also provide information about the types of customer and queries that web chat is likely to be used by and for.

Make customers aware that you're offering web chat, by promoting it through existing, higher-cost channels such as within the telephone queue's recorded announcement.

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The rise of social media as a customer service channel has often been *de facto*, in that customers have actively sought out the company's Facebook page or Twitter account to communicate with it, even if the company originally had a social media presence only to disseminate information.

Despite the relatively low levels of customer interactions via social media, the high-profile nature of this channel and the possible magnifying effects of negative comments means that social media has been viewed as being far more important than baseline interaction statistics would suggest. Some savvy customers, knowing that their public complaint or issue will be dealt with quickly, prefer to go straight to a social media channel rather than wait in a telephone queue. Others might choose the social channel after they've had a bad experience on another channel, such as waiting on hold for a phone agent.

Uniquely, social media has taken off as a customer service channel as a result of customer demand, rather than businesses' enthusiasm for promoting a cheaper service channel. For some customers, social media can provide a very positive experience with a very low pain point, and at virtually no cost of time or money: the customer complains, loudly and in public, so the business reacts quickly and effectively. For the customer, this is great: it is the business for whom the popular methods of social media handling are not optimal: not only do they have to carry out their business in public, reacting quickly and without being able to authenticate the customer's identity, but they often cannot handle the query without resorting to another channel such as phone or email, which provide more privacy and functionality. In such cases, they are not even seen by the outside world to be reacting quickly and effectively, or to have solved the problem.

Recently, customer service on public social media has been quietly moving to private messaging services, often through the same provider (e.g. through Facebook Messenger rather than through Facebook's public pages). Messaging has the potential to become a mainstream communication channel, especially amongst younger customers, and has some very positive capabilities discussed later in this section that can elevate it above other channels in some circumstances

PUBLIC SOCIAL MEDIA

Looking first at public social media, the propensity for customers to complain is actually seen by many businesses to be helpful: 60% of respondents that offer social media as a customer service channel consider it to be extremely useful for acting directly on negative comments and complaints picked up from customers.

Of concern for both businesses and customers, there seems to be very mixed opinions on whether social media is actually providing customers with a fully-supported customer service channel. While 29% feel strongly that they are doing so, 17% feel that they are not.

Social media is not felt to be supporting the business to learn more about its competitors: it may be that businesses are focusing their efforts upon learning what their customers are saying about their own products and services, rather than worrying too much about the competition.

Figure 29: Usefulness of social media for business activities

Usefulness of social media for business activities

Activity	Very useful	Somewhat useful	Not useful	Don't use social media for this activity
Learning more about our competition	28%	40%	20%	13%
Offering customers a fully-supported customer service channel	29%	21%	17%	33%
Delivering marketing and product information to the customer	60%	26%	2%	12%
Acting directly upon negative comments and complaints	60%	20%	5%	15%
Monitoring comments about company, products and services	76%	17%		7%

■ Very useful ■ Somewhat useful ■ Not useful ■ Don't use social media for this activity

There is some debate about the best way to handle social media inquiries. While it is possible for requests via social media to be analyzed (often by keyword spotting), prioritized and then routed to the agent team most capable of dealing with these specific inquiries, it is not just the same as a phone call or web chat. An individual's use of their own social media may well drive the expectation for a quick response, with the attendant pressure that such a service level places upon the organization, but social media does not exist within the same one-to-one paradigm as other customer service channels.

Target response times for handling a social media customer service request are somewhere between a phone call / web chat on the one hand (i.e. a maximum of a few minutes), and an email on the other (i.e. the same working day).

42% of respondents try to answer within the hour, but 52% state that they will probably take longer than an hour but less than a day.

Figure 30: Target response times for handling a customer service request via social media, 2015-20

Target response times for handling a customer service request via social media, 2015-20

Legend:
- Don't know / NA
- Longer than a day
- Same day
- 1-2 hours
- 15-60 minutes
- 5-15 minutes
- <5 minutes

	2016	2017	2018	2019	2020
Don't know / NA	12%	16%	3%	4%	4%
Longer than a day			3%	2%	6%
Same day	35%	35%	27%	38%	29%
1-2 hours	29%	14%	25%	21%	23%
15-60 minutes	15%	19%	29%	21%	20%
5-15 minutes	4%	8%	11%	13%	16%
<5 minutes	17%	24%	5%	6%	6%
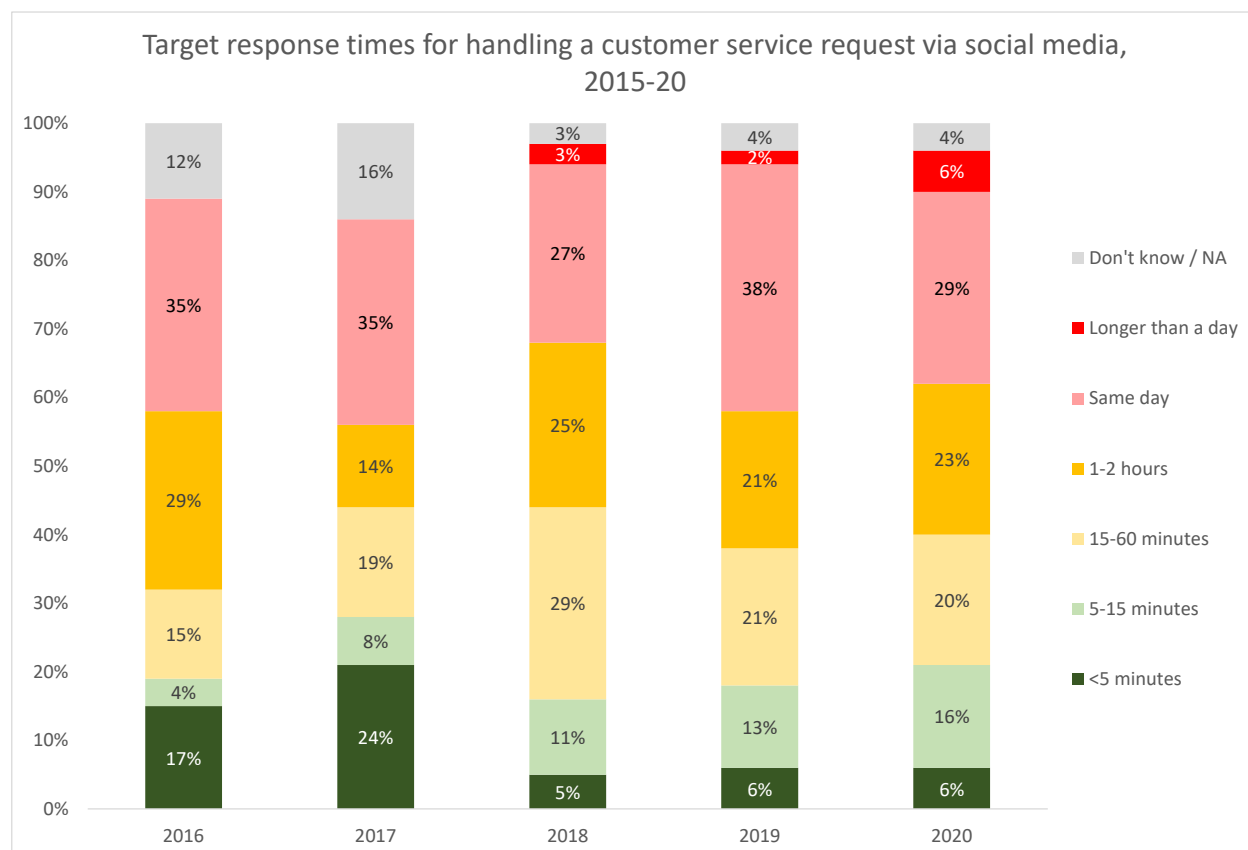
With well over 1bn active users of Facebook Messenger and WhatsApp, organizations should be actively considering their messaging strategy where customer contact is concerned. Add Twitter, Apple Business Chat, Line (Japan), Telegram and WeChat (China) to the mix, and the vast majority of your customers will be using at least one of these applications, regardless of where they are based.

The process of messaging is familiar for customers, and businesses may wish to investigate including these types of interaction within their agents' web chat screen. As many users live their lives permanently logged into these applications, there is an ease-of-use and ubiquity associated with them.

The applications allow historic records of interactions to be kept (which is not the case with all users of web chat), and messages are private which not only allows customer identity verification, but also will reduce the damage to a business through the public negative messages often seen on social media.

Messaging has a simplicity which is of great interest to customers for whom time is precious. They can fire-and-forget their request, leaving it up to the company to respond appropriately without the customer having to concern themselves about holding for a response, or learning how to navigate a company's website to use self-service.

Figure 31: Use of social media / mobile app for customer contact

Use of social media / mobile app for customer contact

Twitter	Facebook Messenger	Smartphone app	Instagram	WhatsApp
32%	28%	21%	14%	4%
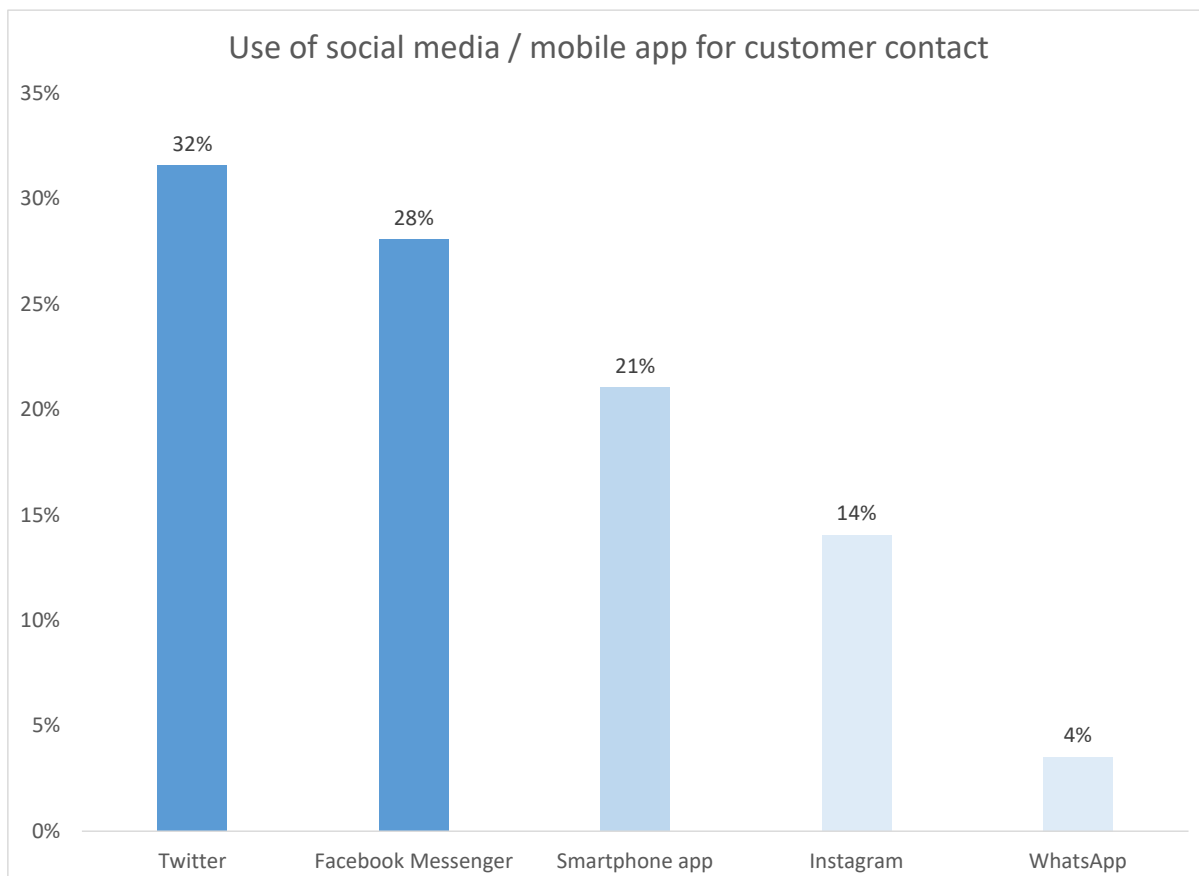
The familiarity of messaging applications will work well for agents as well as customers, which will reduce training time and cost. Businesses will also need to consider what is an acceptable service level for these channels: web chat is perhaps closest to the telephony channel's service level target, whereas social media is more akin to email. While the asynchronous nature of messaging suggests at face value that customer expectations will be aligned with social media (i.e. hours, rather than minutes), the usual messaging experience of many customers is a rapid, multiple back-and-forth conversation with their personal contacts. This is likely to prove difficult for businesses to match, and expectations of service levels need to be set.

WhatsApp, especially, is often used as a closed, group-based application, and there may be some pushback from segments of the customer community that do not currently associate the use of these applications with business communication. The challenge to businesses will be to persuade customers that letting them into their perceived social circle is worth the effort. This is being made easier by Google and Apple promoting "message" buttons on their online business directories and searches.

Regardless of the familiarity that customers and agents have with new communication tools, channel hopping and the need for these various channels to work together (not siloed) in a unified omnichannel experience will continue to remain a large concern. Organizations must be aware of the customer's intent and journey as more channels continue to become available.

To find out more about using messaging in the contact center, please download ContactBabel's "The Inner Circle Guide to Video and Next-Generation Customer Contact" from www.contactbabel.com.

Tips on providing customer service via social media

- Despite the pressure that social media puts onto a business, younger generations are the most likely to express a preference for communicating with businesses in this way. They are also more likely to complain about problems on social media, so supporting a social media customer care plan is vital to winning and keeping this section of your customer base.

- Social media does not have to refer only to the likes of Twitter and Facebook. Customers are growing increasingly more sophisticated at seeking out help themselves, with many preferring to attempt to find their own solution via customer communities before contacting a business, although this can be a very hit-or-miss approach.

- Be aware that age has a particularly strong role in the choice of customer communication channels. Generally speaking, older generations are more likely to choose the phone as their primary channel, whereas younger customers will look at digital channels. See the section on customer channel preferences earlier in this report for more detail.

- 80% of customers trust recommendations from other customers. The downside to this, of course, is that customers will also take a negative criticism of a product or company very seriously.

- By keeping a Twitter feed or Facebook page up-to-date, an organization can reduce inbound call traffic at a time when a particular issue is causing a spike of calls, for example, if bad weather threatens to close schools.

- Blending social media with other forms of customer communication can mean that agents get a more well-rounded view of what customers are actually thinking. Knowledge sharing between agents, especially where new information is put in a timely fashion into the knowledge base, will assist both agents and self-service customers.

- Just because the customer has initiated a social media interaction does not mean that a business has to stay on that channel to resolve it successfully. Customers may like to receive an outbound call from the agent, as this may provide the opportunity to go into further detail, and to resolve the issue entirely.

Video agents are a step towards more personalized, high-quality customer contact, and the pandemic has encouraged many individuals who have rarely or never used video to use it to keep in touch with family, colleagues or customers.

Video allows customers to see to whom they are talking through a computer or mobile device, assuming the broadband requirements are met. The imminent widespread rollout of 5G will make the smartphone an even more powerful device, and we can expect that the high bandwidth available will encourage businesses to offer both real-time and recorded video as part of their customer communication mix.

Allowing customers to start a video or voice call from the web browser or app (which may be via a desktop computer or more often a smartphone or tablet, perhaps as an escalation from an existing web chat session), means the organization's website can then offer video or voice contact center functionality in a seamless manner. Customers are able to request live communication with the business without the need to download specific software or seek out the phone number and break off from what they are doing on the website.

Two-way video communication is likely to be of particular relevance to mobile users, as their smartphone device already comes enabled with a camera and microphone, unlike many desktop computers which may not have this functionality as standard or whose users have it disabled.

Companies implementing video should have a strategy about what exactly they want it to do. On the face of it this seems self-evident, but video sits squarely in the middle of two other channels: phone calls and face-to-face interactions. Will video be seen by customers as a value-add phone call or as a way of keeping customers at arms' length? While we believe the former to be more likely, our research in this area showed that some customers saw video as just being a way for businesses to cut costs so they didn't have to offer "proper" (i.e. face-to-face) service. Customers whose main recent experience of video has been a virtual medical appointment rather than one in a surgery may see video as being a downgrade, but we believe that those who are open to using video will see it as an upgrade on a telephone call.

USE CASES FOR VIDEO

While video is probably not needed for many of the everyday interactions between businesses and customers, there are times when its capabilities can add value to the customer experience and the outcome of the interaction.

It's important to understand that offering live video to customers is not appropriate for every business. As the result of our customer survey shows later in this report, different demographics have varying views on video. Not every customer segment will agree that there is a benefit to seeing agents, and many interactions would be better off suited to another channel, such as web chat or self-service. However, for interactions where trust and empathy are important, and where the issue may be complex, video can provide a level of service that telephony cannot match.

Live video use cases include:

Sales: For an retailer selling high-value items on a website, the option to have a video call looks to be a very good idea. With cart abandonment rates reportedly averaging around 70%[2], having a relatively high cost channel such as click-to-video available at the point of sale could in theory prove highly profitable.

Some retailers choose to offer video to potential purchasers rather than for after-sales service (for which they may offer web chat), which allows the demonstration of products as well as the chance to cross-sell, upsell and offer insurance. This also allows businesses to consider a reduction in the number of physical stores that they have, as the website / contact center can then act as a virtual store. The Alibaba Group are taking this a step further by announcing their Buy+ virtual reality store which allows consumers to browse in a virtual environment. There is more information on virtual and augmented reality in a later section of this report.

Healthcare: The coronavirus pandemic has hugely accelerated a gradual move towards offering remote medical services. In some part, these have been restricted to telephone-based consultations which by their nature do not allow for visual examination and rely upon the patient's own description of symptoms. Video consultations provide a significant upgrade on this, providing more accurate information for triage and offering a way forward for primary healthcare providers as well as advice lines such as NHS 111 in the UK.

The few studies of the effectiveness of video health consultations in outpatient environment suggest high patient and clinician satisfaction, and similar levels of disease progression in chronic cases[3]. Primary care findings also showed little difference between face-to-face, telephone and video outcomes, although evidence was weak, technical issues were often experienced and doctors' attitudes were mixed.

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[2] https://baymard.com/lists/cart-abandonment-rate
[3] https://www.bmj.com/content/371/bmj.m3945

While video consultations are a significant step up on telephony-only appointments, they currently appear unlikely to replace face-to-face consultations for acute conditions, for those which require physical examinations, or for certain types of patient (for example, those unable to use technology effectively, or those which do not possess it).

Financial services: Various businesses – usually banks – are already using video kiosks to offer virtual branch banking services in areas where physical branches have closed. Skilled mortgage advisors, legal advisors and financial consultants who may otherwise have made a home visit can be put in front of potential customers immediately, saving their time. Many customers may welcome this, rather than feeling that they have to welcome a stranger into their home. Offering remote video consultations can also make appointments out-of-hours more palatable to all concerned.

Insurance: Many insurance companies are already asking customers who are making claims to upload photographic evidence of damage, and video can take this one step further by providing a clearer and more complete picture of the reason for the claim, increasing accuracy and reducing fraudulent claims. This reduces the need for the insurer to send out an assessor, which is beneficial for the customer as well as the business. Agents can also be trained to identify tell-tale visual signs of dishonesty.

Technical support: One of the most high-profile examples of video technical support was Amazon's Mayday service, offered on the Fire tablets from 2013. Despite its popularity with customers, it was quietly dropped in 2018. It may have been that it was a victim of its own success, becoming the most popular way to access technical support which would have impacted costs considerably (particularly as Amazon's Alexa virtual assistant has become ubiquitous).

Businesses looking to consider video agents may wish to consider what the likely demand will be, and possibly offer it only in certain circumstances and to specific customers. If the choice is between a phone call and a video call, then the interaction length (and therefore cost) is likely to be similar. However, if self-service could carry out a high proportion of initial requests, then video may best be left as a 2nd- or 3rd-line support option.

Product support demonstrations: if the agent has the product to hand, it is far easier to show the customer how to use it, rather than try to explain it (which may often involve jargon which is frustrating for the customer).

Complaints: While there are not many businesses using video agents to handle complaints, it can be theorized that demonstrating empathy is easier in a video call than in a phone call, and that the customer is likely to get less frustrated and angry if they can see who they're talking to, rather than just another "faceless employee". Video is seen by customers as a premium channel, and this may also show that the company is taking their issue seriously. This may also apply to renewals or where the customer has said that they wish to cancel a subscription.

CURRENT AND EXPECTED USAGE OF VIDEO

A recent ContactBabel survey of US companies found that 13% of respondents were using video in their contact centers today, and that a further 14% plan to do so within two years.

23% of survey respondents had made a definite decision not to do so.

Figure 32: Use of video agents in the contact center

Use of video agents in the contact center

- Don't know / NA 18%
- Yes, we use them now 13%
- We plan to use them within 2 years 14%
- No firm plans either way 32%
- We will not use video agents 23%
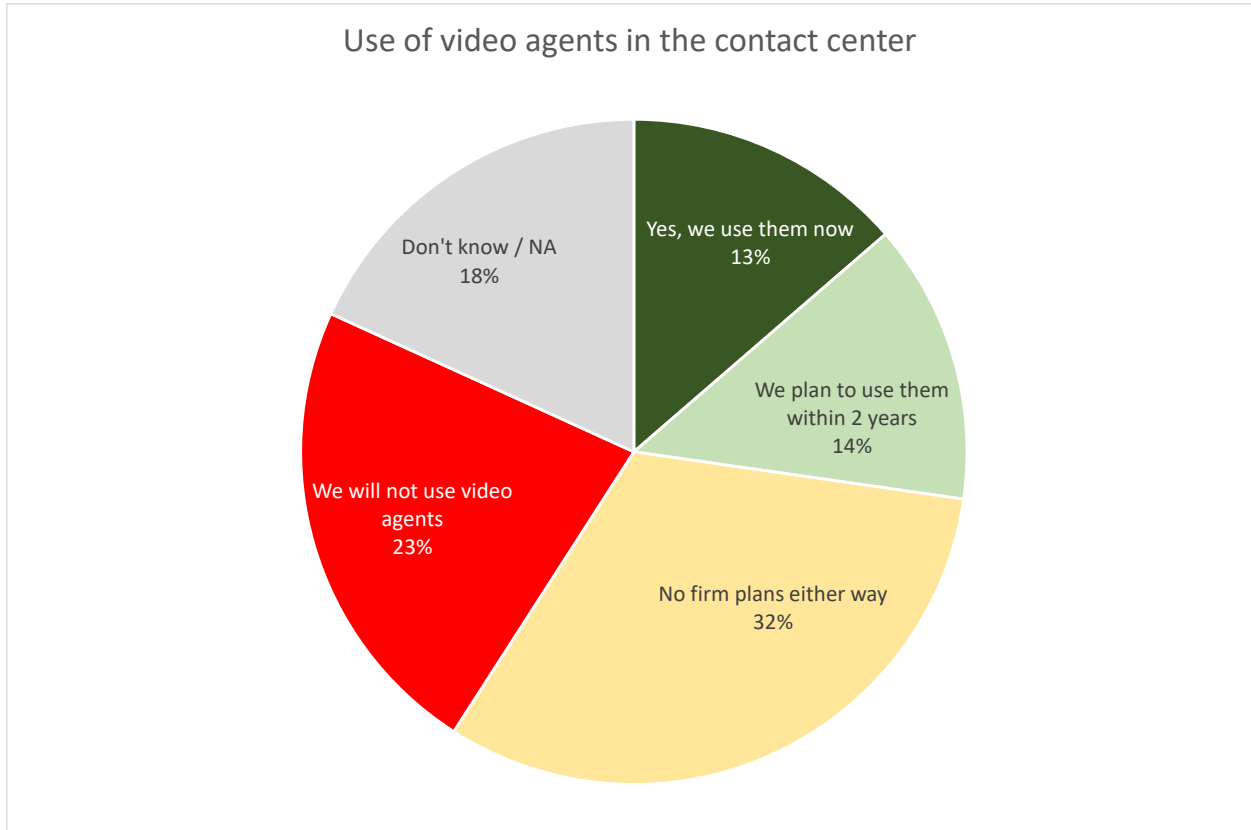
CUSTOMER ATTITUDES TO VIDEO IN THE CONTACT CENTER

A recent ContactBabel survey of 1,000 US consumers looked at whether the widespread use of video calls during lockdown had changed people's perceptions of this channel.

36% are now more comfortable with using video, with 9% less comfortable. 39% reported no change in their previous attitude.

There is a marginal difference between how comfortable people now are using video depending on their gender, with men very slightly more positive than women about this.

Figure 33: How, if at all, has lockdown changed how comfortable you are using video to talk to people? (by gender)

How, if at all, has lockdown changed your opinion on using video to talk to people? (by gender)

	Male	Female
Don't know	4%	4%
I've never used video to talk to people	11%	15%
I'm less comfortable with it now	10%	8%
No change	37%	40%
I'm more comfortable with it now	38%	33%
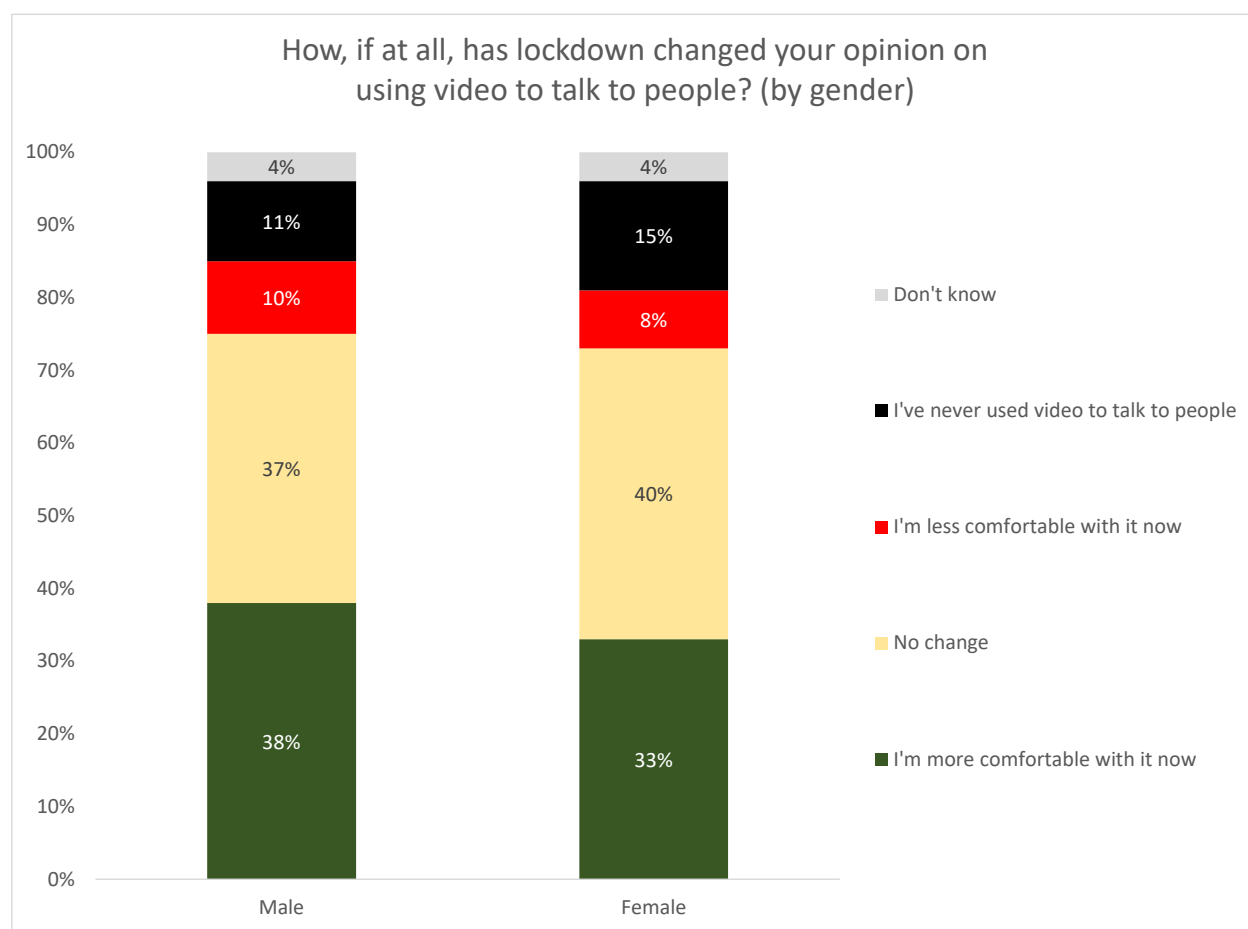
To find out more about using video in the contact center, please download ContactBabel's "The Inner Circle Guide to Video and Next-Generation Customer Contact" from www.contactbabel.com.

CO-BROWSE / WEB COLLABORATION

Co-browsing (or web collaboration), which sometimes includes form-filling and page-pushing as a sub-set of functionality, is a very intensive, one-to-one channel, formerly used for high-value customers or in those cases where it is quicker and more effective for an agent to take over the reins than to talk the customer through the process. While it has been useful for certain businesses, processes and customers, it is difficult to make a case for it on a cost-saving basis alone, although it will encourage the completion rate of sales, and as such, improve profitability.

Co-browsing may be used to help customers fill out forms, or to complete online transactions, and may be done in conjunction with a concurrent telephone call or web chat. Unlike page-pushing – which is a one-way movement of information from agent to customer – and screen sharing – where the agent takes control of the customer's desktop – co-browsing is a true two-way collaboration tool. Either the agent or the customer can control the cursor or enter data into fields, and business rules can be set up so that the agent does not see or enter sensitive information.

While it is not a cheap option, cobrowsing, particularly in association with a telephone call or web chat, can be an effective way of closing a high-value sale. It is, however, currently used in relatively few US organizations.

BARRIERS TO OMNICHANNEL

Recent years have seen the word 'omnichannel' introduced as describing the goal of customers being able to contact (and be contacted) through any channel - switching between them during the interaction as appropriate, while taking any relevant data and history along with them – with a single, unified view of the customer's journey being available to the agent.

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

- Multichannel: "We offer a choice of channels to customers (i.e. several of voice, email, social media, web chat), from which they can use one in a single interaction. If they change channel, the context and history is lost"

- Multimodal: "We offer a choice of channels, and customers can use more than one in the same interaction (e.g. an agent can send an email or SMS to a customer while they are talking on the phone)"

- Omnichannel: "We offer a choice of channels, and can use more than one over multiple interactions, while retaining the history and context of the original enquiry. Relevant information follows the customer across channels and interactions".

Figure 34: Multichannel, multimodal or omnichannel? (by contact center size)

Figure 34: Multichannel, multimodal or omnichannel? (by contact center size)
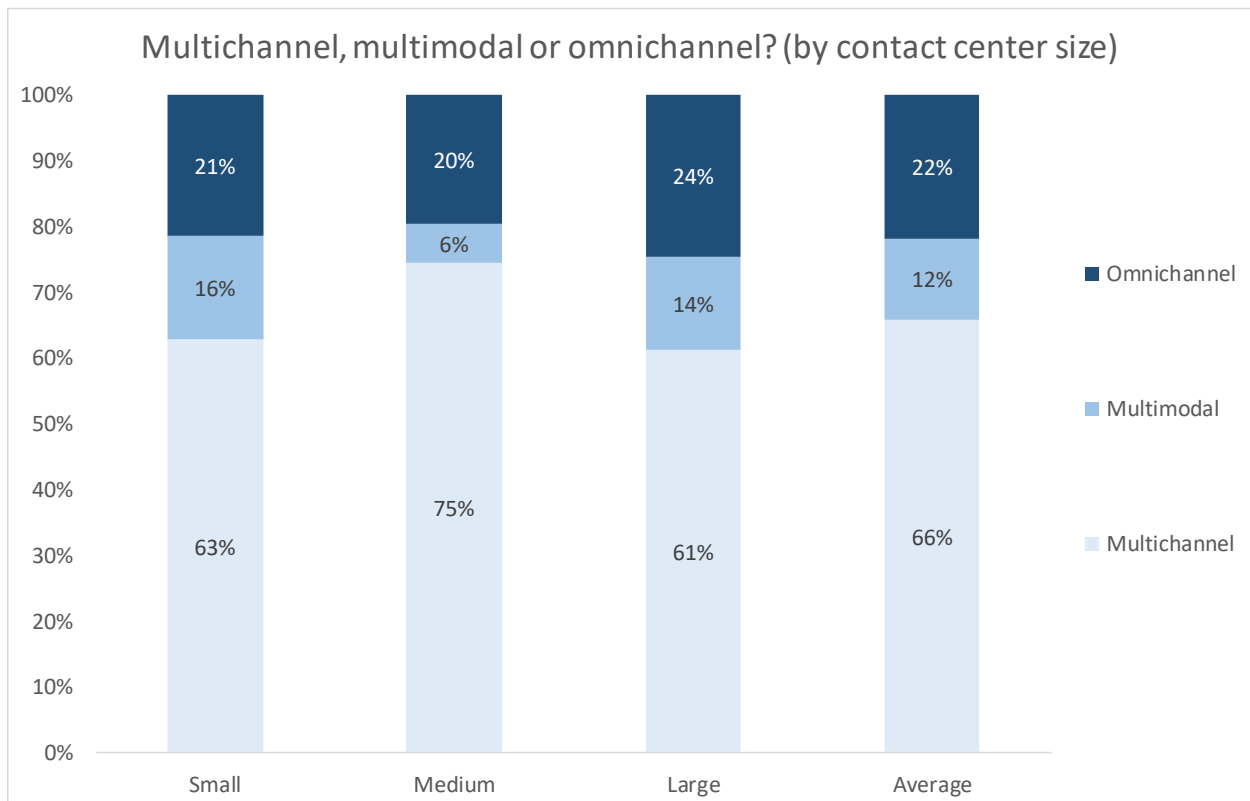
22% of respondents described themselves as omnichannel, with 14% assessing themselves as multimodal and 65% multichannel.

Mid-sized operations were less likely to describe themselves as either omnichannel or multimodal: smaller operations tend to have a higher proportion of digital interactions than larger operations and can often move more nimbly than large contact centers, whereas the largest operations will tend to have greater levels of investment in technology and business processes.

At a vertical market level, outsourcing and services respondents were most likely to describe their operations as omnichannel. Few respondents from retail & distribution, medical or public sector describe themselves as omnichannel.

Figure 35: Multichannel, multimodal or omnichannel? (by vertical market)
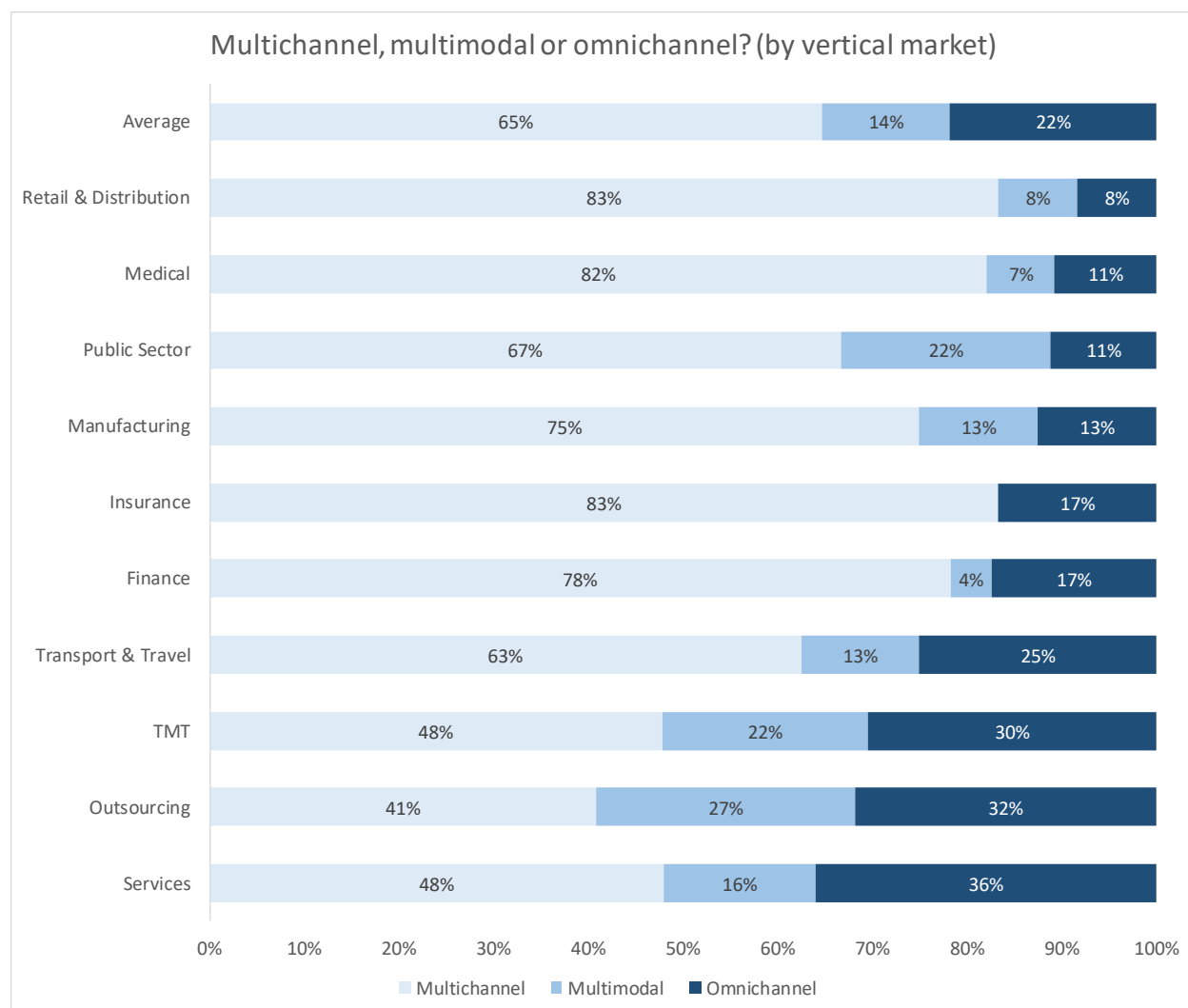
Looking at historical data, it seems as though there has been a certain stalling in the move to omnichannel amongst survey respondents since 2018.

Figure 36: Multichannel, multimodal or omnichannel? (2016-2020)

Multichannel, multimodal or omnichannel? (2016-2020)

Year	Multichannel	Multimodal	Omnichannel
2016	69%	18%	13%
2017	67%	18%	15%
2018	62%	15%	23%
2019	65%	13%	22%
2020	66%	12%	22%
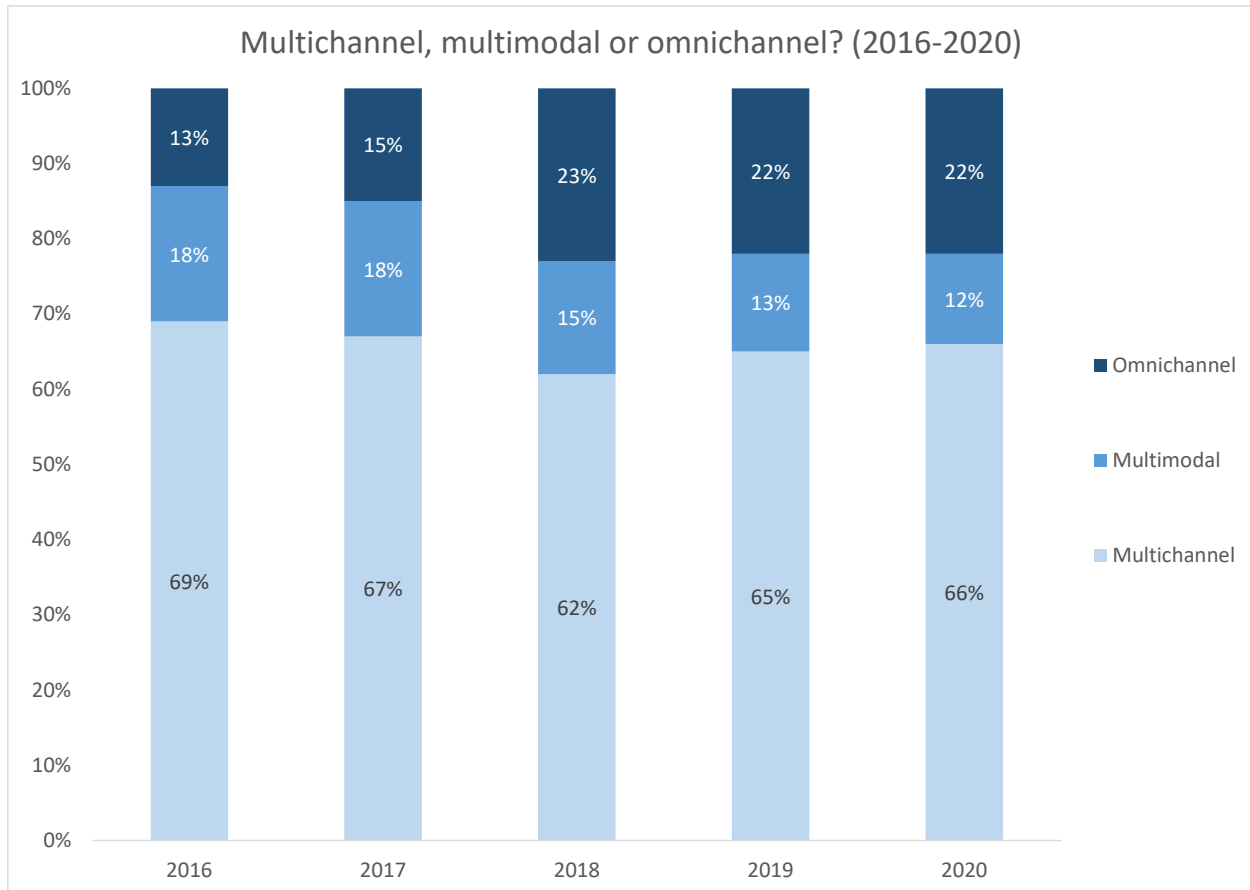
Respondents believe that there are four main barriers to omnichannel, any of which in isolation would be hard enough to overcome, but together appear to be quite daunting:

- the technology platform does not support a single view of the customer

- there is insufficient budget to carry out the required changes

- business processes are siloed and separate

- there is a lack of strategy and vision about what omnichannel can deliver.

Figure 37: Barriers to omnichannel

Barriers to omnichannel

Barrier	Most important	2nd most important	3rd most important
Agents lack skills and capabilities to handle multiple channels	7%	8%	8%
No single decision-maker with power to deliver full solution	6%	18%	9%
Business processes are siloed and separate	19%	15%	22%
Insufficient budget to carry out required changes	15%	22%	23%
Lack of strategy and vision about omnichannel	14%	17%	29%
Technology platform does not support single customer view	39%	21%	10%

While these inhibitors to omnichannel are certainly formidable, they are not insurmountable.

From a technical viewpoint, the starting point is to have a single integrated platform that is capable of identifying a customer regardless of the channel which they choose to use. This will involve mean evolving from the siloed, channel-focused point solutions that were put in place to handle a specific need, and using a services architecture that is extendable to different channels in the future. The chart below shows that this siloed architecture is still causing problems for many organizations that are trying to take an omnichannel approach.

Figure 38: "Siloed channels prevent omnichannel & a full view of the customer", by contact center size

"Siloed channels prevent omnichannel & a full view of the customer", by contact center size

	Small	Medium	Large	Average
Strongly disagree	2%			1%
Disagree	21%	3%	3%	12%
Neutral	21%	14%	21%	19%
Agree	44%	59%	55%	50%
Strongly agree	12%	24%	21%	17%
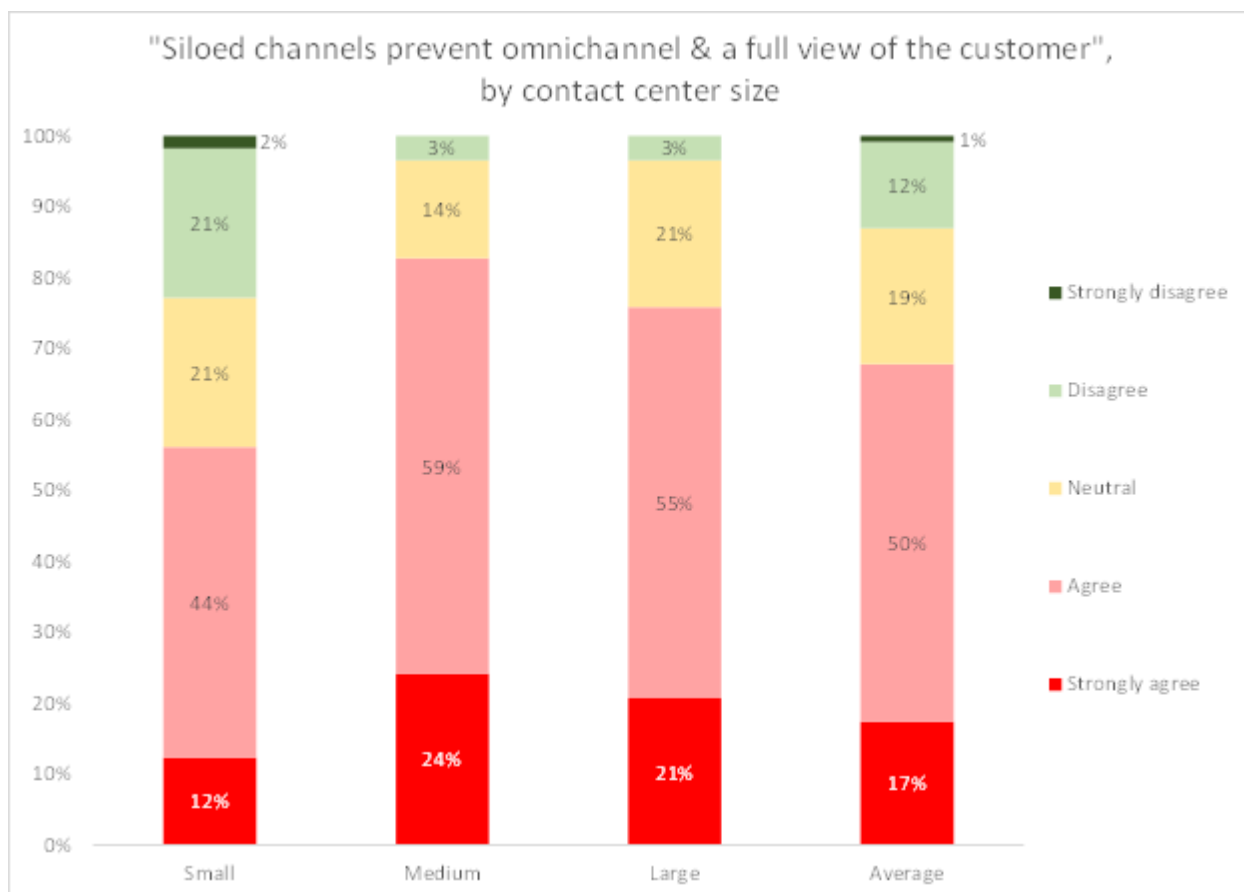
It is also important to have a master dataset for product and customer data which is a 'single source of truth' that can be drawn upon by any customer or agent through any channel.

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

Concern that agents lack the skills and capabilities to handle multiple channels is not seen as one of the major inhibitors, as the majority of respondents do not feel that this holds them back from offering customers a full omnichannel experience.

The absence of a technology platform that supports a single view of the customer can be further seen in the following chart.

Respondents were asked how well their organization currently supported their customer experience programs. In the main, the results were not particularly positive, with 47% of organizations stating that their CX technology was either poor or average, and 41% being lukewarm about the number of dedicated CX employees available.

On the positive side, more than half of respondents stated that the organizational culture was moving towards customer-centricity and 47% commended their executives' commitment, so it appears as though it is the execution of CX improvement rather than the acceptance of the concept itself which needs to be improved.

Having said that, the widespread finding that there were not always enough time and resource for CX improvement shows that having a customer-centric culture does not easily or necessarily translate into actual action to improve CX.

Figure 39: How well does your organization currently support your CX programs?

How well does your organization currently support your CX programs?

	Excellent	Good	Fair	Average	Poor
Amount of time available for CX improvement	2%	24%	35%	24%	15%
CX technology	7%	26%	20%	22%	25%
Available resources / budget	9%	34%	31%	13%	13%
Organisational readiness for change	11%	25%	23%	28%	13%
Number of dedicated CX employees	12%	29%	18%	18%	23%
Building customer-centric culture	17%	42%	20%	12%	9%
Board level support/executive commitment for CX	18%	29%	29%	15%	10%
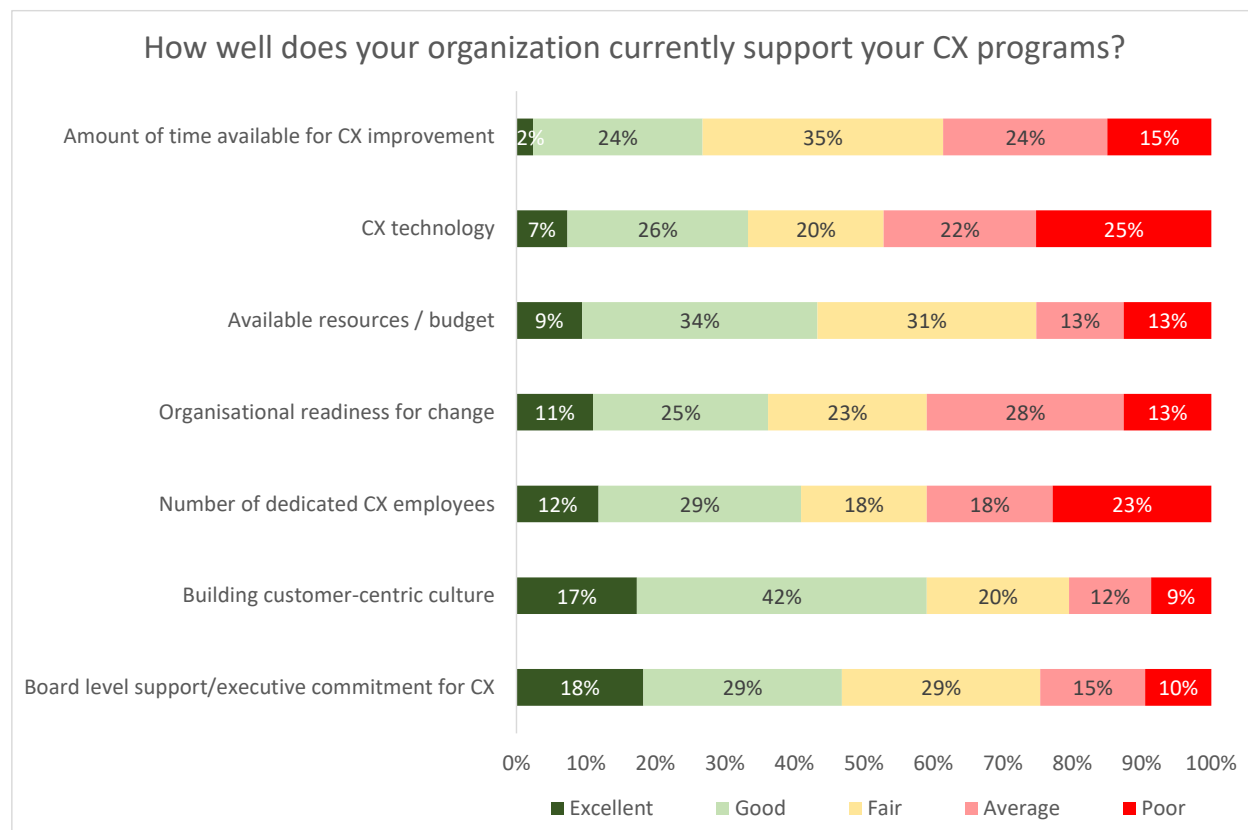
FROM MULTICHANNEL TO OMNICHANNEL

Without a single platform or customer interaction hub, the complexity of handling multiple channels increases greatly each time a new channel, device or medium is added to the customer service mix. The only constant is that – regardless of the method they choose to communicate with the business – customers want accurate, timely information delivered in a form with which they are happy.

The challenges for the business are to provide a high quality of service which is consistent across the channels and to do so in a cost-effective manner. To do this, and break down the boundaries between contact channels that has been stifling the potential of non-telephony contact, a platform is required which automatically captures, processes, routes and reports on customer interactions and related activities based on a company's specific business criteria, providing a view of each and every customer interaction. Customer interactions through channels such as voice, email, web chat, instant messaging and activities such as work items must be handled according to business-defined processes and strategies, avoiding the problem of rogue interactions that are left outside normal workflows, or favoring one channel (often, voice) to the detriment of others.

The universal queue approach – which has been around for many years – can set priority levels to incoming calls, e-mails and chats, and offers the functionality to blend inbound and outbound calls into a single queue to allow agents to move between media as required. This approach also facilitates a single view of the customer across all channels, which is one of the key ways to improve the quality of service offered, as well as improving the agent's confidence and morale.

Such is the theory. The reality for most businesses is that the requirements of their customer base, along with the opportunity to cut service costs have thrust numerous new channels into the customer service mix, leaving them with the headache of deciding how to implement and integrate new technology, recruit and train agents appropriately, and forecast and schedule the right staff to handle these new types of interaction. The easiest and quickest option has been to treat each channel separately, having agent silos and treating each interaction as being independent rather than part of a wider customer journey. If the customer changes channel, or contacts the business later about the same issue, they tend to have to start again from the beginning.

The "omni" element to omnichannel (meaning "all") can be understood as reflecting the customer's experience of interacting with the business: to them, an organization's separate internal workflow and siloed systems are not just irrelevant, they are unseen. Omnichannel requires the breaking down of boundaries, not only between channels but also the ownership and management of the various relevant business processes and departments affected by customer interactions. This is why successful omnichannel implementations will require a senior management sponsor, with the authority and remit to make changes in any and all appropriate business units.

It's important to realize that omnichannel is not simply about implementing the right technology. While omnichannel obviously involves supporting multiple channels consistently along the customer journey, it is vital to understand and create the business process workflows that occur within each interaction type, not simply across customer service channels, but also reaching into the back office, financial and order management systems, the distribution process and any other business activity that is affected by the initial customer contact.

Consistency is a concept that should be at the forefront of any discussion of omnichannel, as it is perhaps the key to a successful customer interaction, and applies to many of the elements within this strategy:

- Look-and-feel / branding across channels

- Unified knowledge base, both for the self-service and live agent environment

- Consistent pricing and stock levels available across all channels

- Single customer history, including the current customer journey and context of where they have been, updated across channels in real-time. This is particularly important at the boundary between self-service and live agent interaction: currently, the context and experience of the customer is usually lost once the move into the live agent environment: breaking down this boundary is vital to a successful omnichannel experience

- Functionality offered should be consistent where possible: for example, while it is not suitable to fill in a loan application on public social media, it is possible to carry out a web chat about a specific question on the loan application form while on the website.

END-USER QUESTION #1:

WHAT ARE THE STEPS WE NEED TO TAKE TO TURN OUR MULTICHANNEL
CONTACT CENTER INTO AN OMNICHANNEL CONTACT CENTER?

CallMiner Multichannel refers to companies interacting with customers through multiple, yet separate, channels, such as phone, email, and live chat. Instead, omnichannel blends multiple channels into single pane of glass view. Organizations need to embrace this integrated approach to provide a cohesive and seamless experience for both the customer and the agent across devices and touchpoints if they want to create a true omnichannel contact center. To achieve this, businesses need to embrace platforms and tools that allow for the ingestion of different data types, data sharing from across the enterprise and analytic capabilities that bridge the gap between different channels of communication.

Although the availability of budget and resource is often stated by contact centers as being the main reason for sub-optimal systems and processes, digital channels are receiving considerably more investment than the traditional telephony channel, so this concern should less affect those implementing omnichannel.

The chart below shows that small and medium businesses are embracing the digital channel as a way to give themselves a level playing field when competing against much larger organizations, although the very smallest respondents report spending the greatest proportion of their CX budget on their telephone channel.

Figure 40: Investment in CX channel, by revenue

Investment in CX channel, by revenue

Category	Digital	Telephone	Physical store	Other
Average	50%	38%	6%	7%
N/A, not commercial org.	45%	45%	10%	
More than $1bn	59%	36%	6%	
$100m - $1bn	45%	39%	4%	12%
$10-100m	49%	34%	8%	9%
$1-10m	53%	25%	5%	16%
Less than $1m	37%	63%		
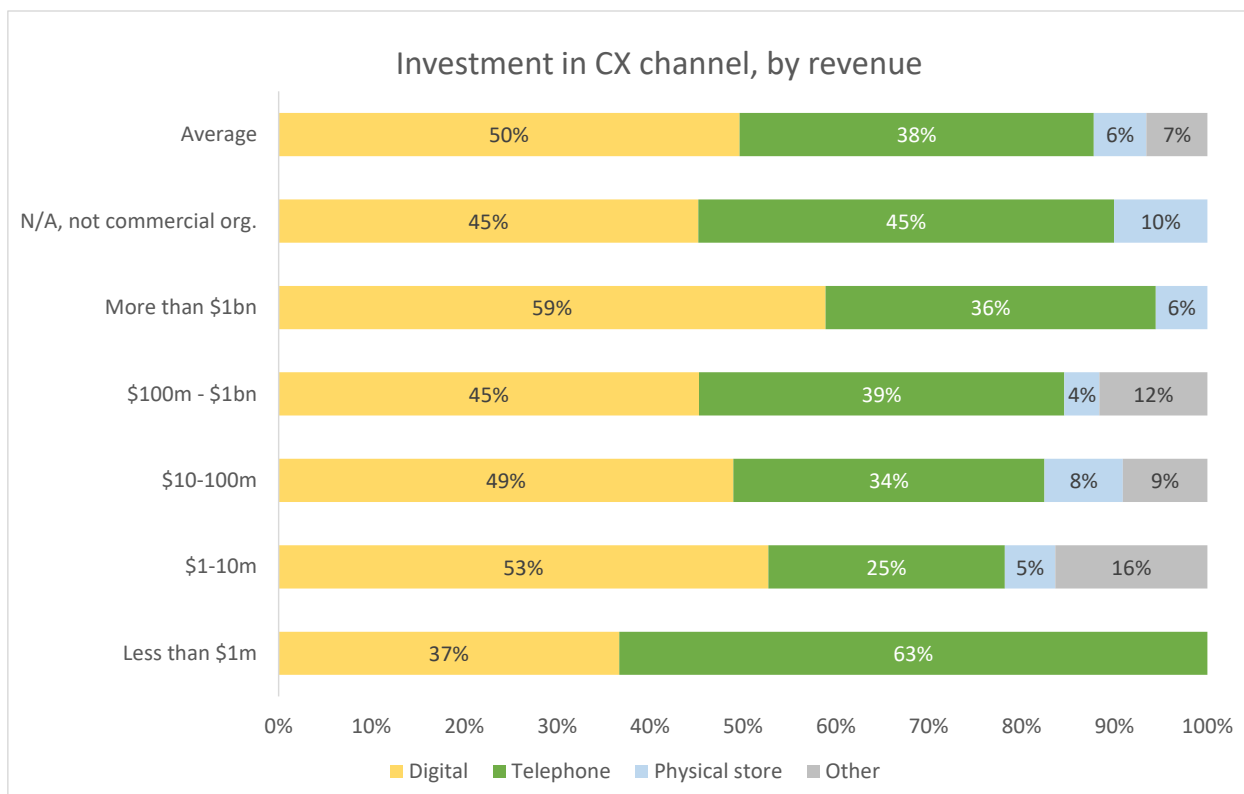
For the majority of vertical markets, digital channels such as email, web chat, website and social media receive far more attention and investment than the traditional telephony channel, despite the former accounting for around 25% of inbound interactions (excluding web self-service), compared to over 70% coming through telephony (whether live or self-service).

Figure 41: Investment in CX channel, by vertical market

Investment in CX channel, by vertical market

	Digital	Telephone	Physical stores	Other
Average	53%	35%	6%	6%
Medical	32%	45%		23%
TMT	46%	51%		3%
Services	51%	41%		8%
Finance	53%	23%	23%	
Public Sector	59%	27%	13%	1%
Manufacturing	62%	23%	11%	4%
Insurance	63%	37%		
Retail & Distribution	64%	14%	21%	
Outsourcing	71%	17%	12%	
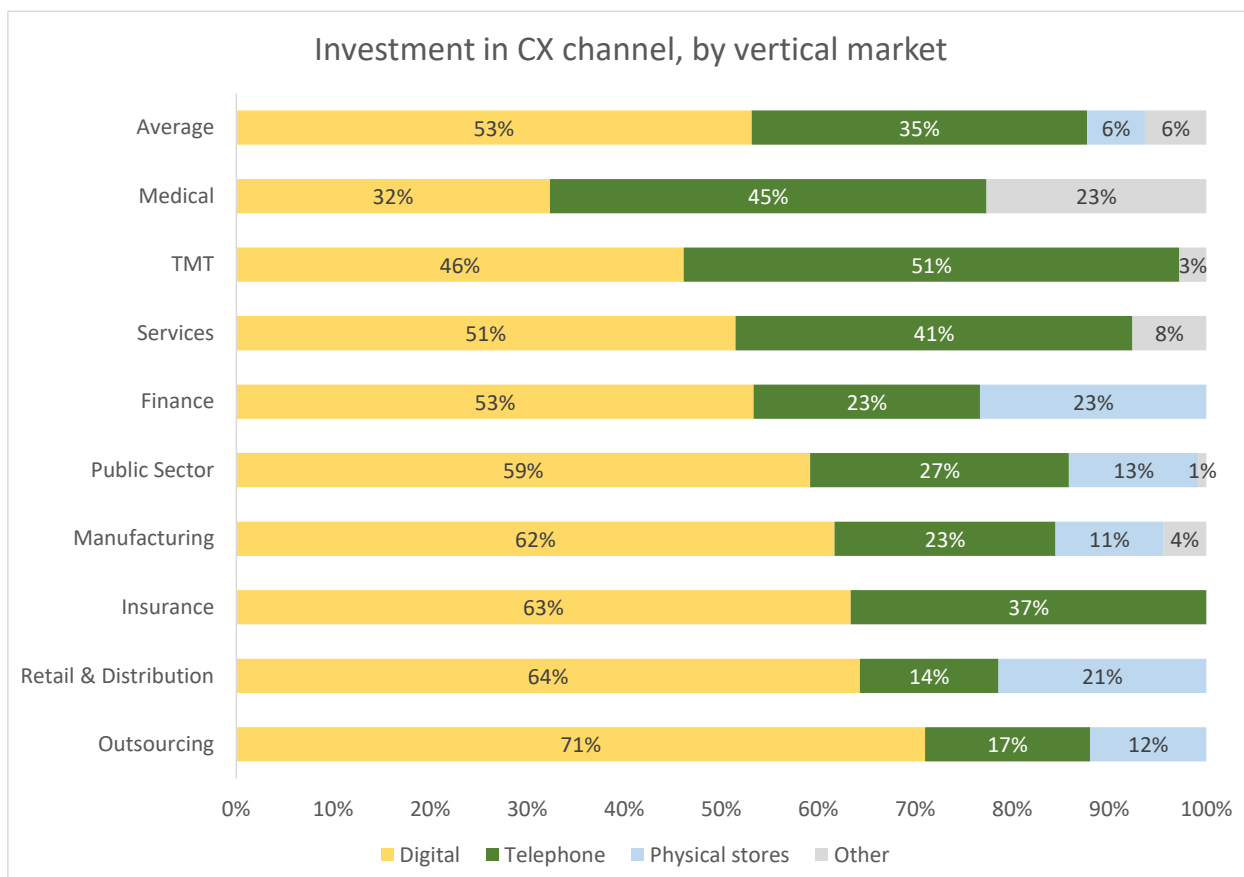
While these findings can be seen as being generally positive for the future of omnichannel, businesses should remember that live telephony accounts for around 65% of inbound interactions, and should not be neglected.

PROVING ROI

While differing from business to business, moving from multichannel to omnichannel is likely to require significant investment in platforms and business process reorganization. As with any investment or restructuring, the business has to be convinced by the financial improvements that will follow.

In order to quantify the business case for omnichannel, businesses should consider how the following potential improvements could affect them:

- analyzing and forecasting how many of each interaction there are can provide a baseline for measuring ROI and cost

- increasing cross-selling and upselling rates by making sure that the customer does not abandon the interaction through frustration caused by channel switching, and by responding to queries in an informed and timely manner

- increasing customer satisfaction and potentially reducing the cost of service by personalization and offering service through the customer's preferred channel

- increasing customer loyalty and lifetime value through providing superior and proactive service at the moment of truth

- if implementing a single unified agent desktop, significant decreases in call handling time can be expected as agents no longer have to toggle between multiple screens and applications to find what they're looking for. This is particularly the case for less experienced agents

- decreasing unnecessary calls by handling queries correctly early in the customer journey and using proactive outbound customer service to avoid unnecessary calls

- taking advantage of many customers' preference for self-service by offering a powerful and consistent experience across all channels which will reduce inbound call volumes

- cost reduction outside the contact center through improved inventory throughput and decreased cart abandonment

- implementing a cross-channel knowledge base which will provide consistent information to customers and agents regardless of channel

- if using a single vendor, consider the reduction in the cost of managing multiple vendors, point solution maintenance and upgrades that a single unified solution can bring

- escalating an interaction from self-service to live service in an omnichannel environment offers the opportunity for customer identity authentication to take place before the agent is involved, reducing cost and call length and improving service levels

- having the context and customer history on the agent's screen will reduce call lengths and decrease customer frustration

- having a single workforce management solution that can handle multiskilled resourcing in an omnichannel environment will improve service levels across all channels, and reduce time spent on manual scheduling. Intraday changes based on actual volumes within each channel will further optimize resources

- if a one-off issue (for example, related to a specific marketing campaign) suddenly becomes a major topic of customer interactions, templatised and consistent answers can be shared quickly across channels

- automatically moving agents quickly between channels based upon real-time interaction volumes improve service levels, removes the time taken to assign resource manually and a unified omnichannel desktop environment means that agents do not have to log onto multiple applications manually

- a consistent and up-to-date knowledge base shared across channels means that it is more likely that a query will be successfully answered early in the customer journey, improving customer satisfaction and decreasing the duplication of effort and unnecessary cost as customers will no longer have to seek an answer through an alternate channel

- improving first contact resolution rates on non-voice channels will decrease inbound call volumes and improve the customer experience. This will lead to improvements in customer satisfaction, NPS and customer loyalty, which will feed the bottom-line

- costs are not solely restricted to the IT implementation (including hardware, software, ongoing services, integration and consultancy), but will also include the time and effort of project stakeholders and the training of agents on new systems and processes

Businesses may wish to quantify volume of interactions that they received by type, perhaps using the 2x2x2 cube matrix shown earlier in the report. This will allow the identification of the types and volumes of interaction that are suitable for self-service or non-voice interaction, which will allow them to focus on the areas of greatest potential.

The measurement of omnichannel success is likely to be significantly different from the typical efficiency metrics associated with the contact center. There is likely to be increased focus upon customer-related metrics, such as NPS, customer effort and customer satisfaction, but it is vitally important to understand the more traditional measurements such as wait time, first contact resolution and interaction transfer rates also impact directly upon the customer experience, and consequently, customer satisfaction scores.

As time progresses, businesses are also more likely to include metrics such as number of channels used and % of calls deflected by self-service in order to appreciate and quantify the effect of the omnichannel experience upon the customer.

END-USER QUESTION #2:

HOW DO WE MEASURE THE ROI OF OMNICHANNEL? ARE THERE ANY QUICK
WINS WE CAN USE TO SHOW OUR SENIOR MANAGEMENT?

CallMiner

Today's customers don't connect with brands via one channel in particular. They reach out on different channels based on a range of factors, like the issue they need help with, but one thing is certain – they expect that companies respond quickly and that their issue can be resolved without having to contact the company a second time. That's why measuring contact center performance metrics, like response time and first call resolution (FCR), are critical. For example, FCR is shown to have a direct impact on customer loyalty, profitability, and workplace efficiency. By focusing on reducing the time it takes for agents to answer customers' questions and increasing FCR, senior management can better understand quick omnichannel wins.
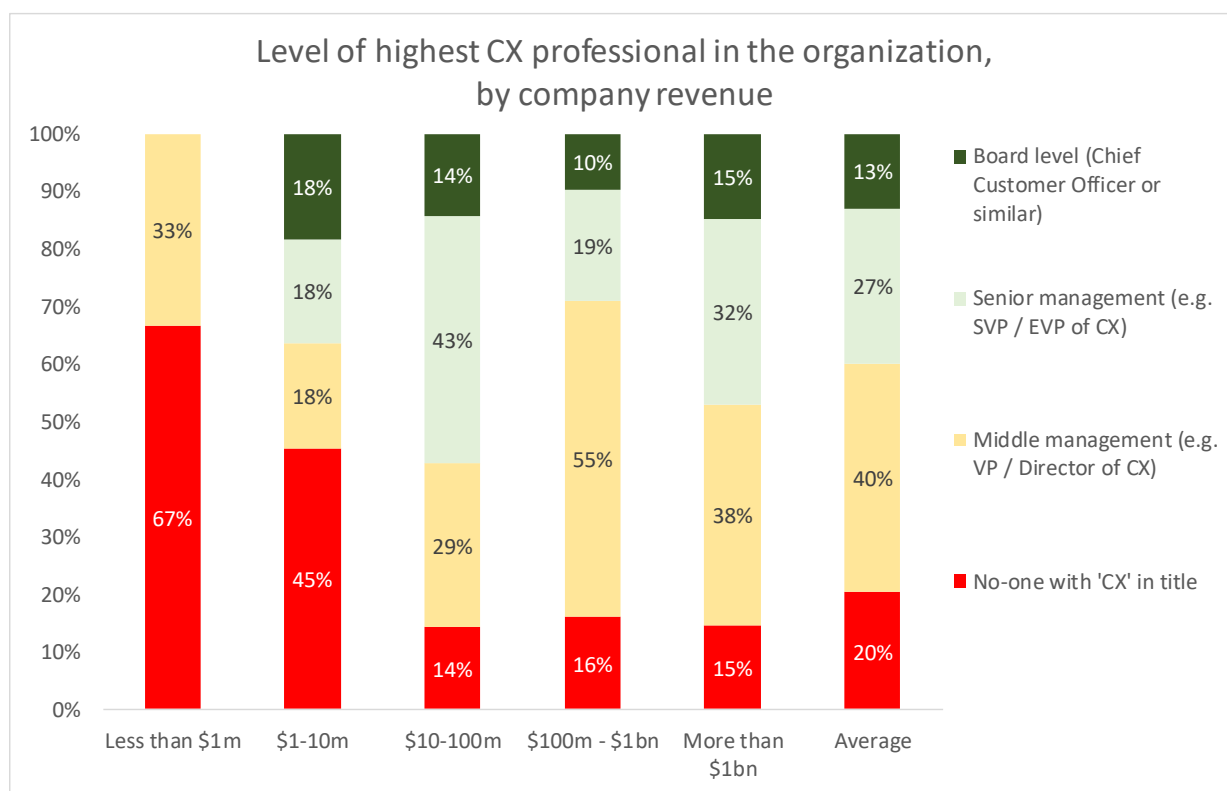
PULLING TOGETHER: THE POLITICS OF OMNICHANNEL

Organizations offering service across multiple channels and devices have to decide: who actually owns the space? Telephony is established as a contact center function, and some other non-voice customer channels also fall under its auspices, but social media is often still owned by marketing (who may also lay claim to mobile strategy), and the wider self-service, AI and knowledge base functionality may be a remit of the IT function. This fragmented and inconsistent ownership of multiple customer contact functions means that maintaining the same high standard of information and service across channels has become even harder, and the path to true omnichannel even more fraught.

It may not be possible or even desirable for a single unified group to take charge of all such functions. However, because the customer neither knows nor cares about the internal structure of the organization, a bridge between the channels must be created to ensure that a customer experience does not break down if the initial channel cannot handle all the customer's requirements effectively, and the growth in cross-functional customer experience teams is a response to this issue.

Survey respondents were asked who in their organization was responsible for customer experience. Governance shows how seriously CX is being taken, and how capable organizations will be of driving radical and successful CX programs, including omnichannel, which are likely to impact on many existing fiefdoms. The chart shows that small organizations are less likely to have a dedicated CX professional working within them. Even in the very largest organizations surveyed, only 15% had a CX professional at board level, although there is often representation for CX at very senior management level.

Figure 42: Level of highest CX professional in the organization, by company revenue

Level of highest CX professional in the organization, by company revenue

Revenue	No-one with 'CX' in title	Middle management (e.g. VP / Director of CX)	Senior management (e.g. SVP / EVP of CX)	Board level (Chief Customer Officer or similar)
Less than $1m	67%	33%		
$1-10m	45%	18%	18%	18%
$10-100m	14%	29%	43%	14%
$100m - $1bn	16%	55%	19%	10%
More than $1bn	15%	38%	32%	15%
Average	20%	40%	27%	13%

Survey respondents were asked their opinion on how important various customer experience developments would be to their organization in the next two years.
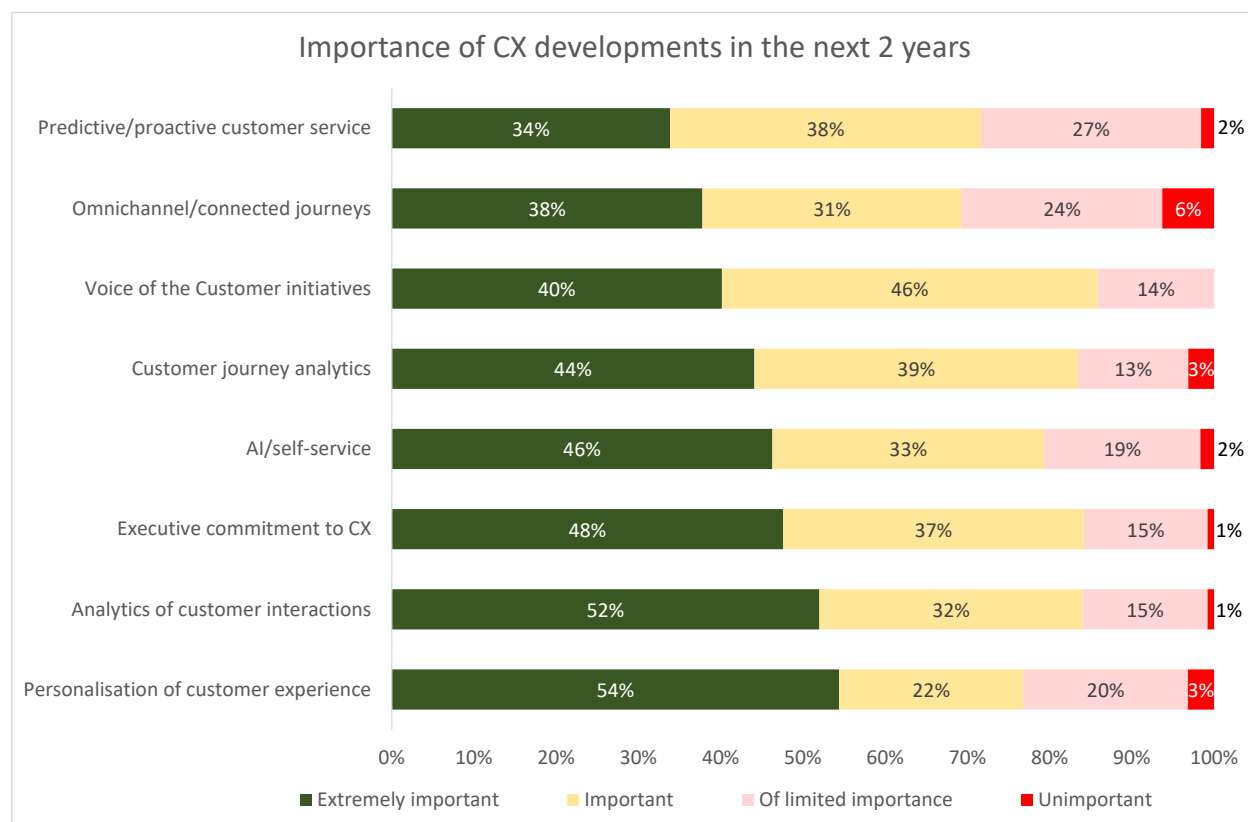
Perhaps the most striking finding was that the factor that was most often stated to be extremely important in determining the future success of the customer experience program was not technology-related, but an acknowledgment that the personalization of the customer experience had to improve.

A greater use of analytics to understand and develop strategies and processes for personalizing interactions with huge numbers of customers will be key to this, and analytics is placed in second place.

Surprisingly, omnichannel did not feature particularly highly, with 30% of CX decision-makers studied stating that it was of little or no importance to them.

As previous data in this report have shown, this view is very unlikely to be shared by these organizations' customers.

Figure 43: Importance of CX developments in the next 2 years

Importance of CX developments in the next 2 years

Development	Extremely important	Important	Of limited importance	Unimportant
Predictive/proactive customer service	34%	38%	27%	2%
Omnichannel/connected journeys	38%	31%	24%	6%
Voice of the Customer initiatives	40%	46%	14%	
Customer journey analytics	44%	39%	13%	3%
AI/self-service	46%	33%	19%	2%
Executive commitment to CX	48%	37%	15%	1%
Analytics of customer interactions	52%	32%	15%	1%
Personalisation of customer experience	54%	22%	20%	3%

- Gather as much information as possible from customers, through analytics, customer surveys or preferably both: many businesses are doing this through a Voice of the Customer program. The aim is to understand which business processes are working, which are suboptimal and perhaps most importantly, which are most valued by the customer. This should not just be restricted to contact center processes, but also into the organization's back office and fulfilment systems as well. Omnichannel is a journey, so focusing upon those areas which are most obviously broken will make sense, both from the customer's perspective and also in proving the concept to stakeholders within the business

- A single source of knowledge or 'truth' should be identified within your environment – for many companies, this is the CRM system – and make sure that other system components can integrate easily with this in order to access and amend customer records in real-time. A platform or hub will be required that allows every channel to access and update the customer's master record as and when required, with real-time synchronization being of vital importance. Within each individual channel, consider the potential use of further automation: for many businesses, non-voice channels still rely upon manual input and there are considerable opportunities to reduce cost and improve data consistency

- While the vision and strategy should be distinct and all-encompassing, the implementation can be done in phases that immediately impact upon the customer experience and prove ROI

- Set measurable objectives, using metrics that are directly related to the desired outcome, particularly those are valued by customers rather than simply using internal metrics. For example, if one of the aims of the omnichannel project is to reduce customer effort, it would make sense to consider first contact resolution rates, rather than agent occupancy rates, for example. Metrics that are able to demonstrate ROI should be chosen wherever possible, in order to demonstrate to and reassure stakeholders elsewhere in the business that the project is achieving financial success. As elements of the omnichannel journey go live, behaviors and outcomes that support these metrics should be tangibly rewarded

- As with any large, cross-departmental project that may need to alter the culture of the organization, omnichannel will require a project champion at a senior level, with the authority and vision to influence and create change wherever required, backed by and reporting to a sponsor at the highest level of the organization. Create a cross-functional organizational overlay that represents the interests of each interested party, and emphasize that this is a business transformation project rather than another IT-led operation. The key stakeholders involved at various stages of the omnichannel project should be identified and the benefits of the project explained to them. Throughout the project, communicate why these changes are being made and what the benefits are to individuals, departments and the organization as a whole

- Identify as many of the customer journeys as possible (and their business owners), tracking them across channel, into the back office, financial and distribution systems, and back out towards the customer. If some channels are owned by different departments (e.g. social media is often run by marketing), pitch the benefits of having the contact center deal with customer interactions, allowing the marketing department to concentrate on their core job

- Using a tool such as the 2x2x2 cube matrix shown earlier, identify volumes and uses associated with each customer channel, segmented by variables such as customer demographics and intent if possible. Identify the potential moments of truth and the knowledge and data required at each stage in the journey to identify gaps

- Make a point of learning from the people who have actually been handling interactions over different channels, and have the contact center agents work alongside them to understand what's different in these channels

- A single customer interaction interface on the agent's desktop will make it far easier for them to concurrently handle multiple interactions on different channels as they will not have to toggle between screens and applications, and means that the customer can stay engaged with the same agent throughout the process. The agent desktop should provide previous interaction details regardless of channel, current customer status, visibility of the channels the customer has used as part of this interaction, the customer's profile and even their persona/personality type

- Be careful not to automate a broken process: using customer journey analysis to identify those bottlenecks both within the contact center and in the wider enterprise that are causing frustration, delay and increased costs

- Accept that omnichannel customer contact is an ongoing process, to be revisited and continually improved as the nature of business, customer preferences and new channels further evolve

- Agent training should not be overlooked: while some employees may be highly skilled at handling telephony enquiries, they may require training on handling email or web chat, and the use of any public social media platform such as Facebook or Twitter will require different training around tone, brand and communication techniques.

END-USER QUESTION #3:

DO WE NEED TO REPLACE OUR LEGACY TECHNOLOGY TO GET A SINGLE VIEW OF THE CUSTOMER ACROSS ALL CHANNELS?

CallMiner

Brands often feel handcuffed by legacy systems that, in many cases, make integrating communications into a single view a monumental task. But that doesn't mean that legacy systems have to be replaced to create an omnichannel contact center. Solutions like conversation analytics platforms can not only integrate with and use data from legacy systems, such as CRMs, but they can also support data management and help share customer insights across the entire enterprise. Legacy systems capture a lot of valuable intelligence – what's key is getting that data out of those systems and into a single platform where it can be combined with other customer data, analyzed to uncover trends and insights, and drive business performance improvement.

There is no general agreement within the industry on how best to deal with digital channels, although there are genuine reasons to encourage digital/voice blending. On one side, there is a case made that letting agents answer non-voice interactions makes the job more interesting for them, lowering attrition and improving skills. The other side to this says that the skills required by digital agents are different from voice agents, and that it is difficult to find the agents to do both jobs. Both sides make sense logically, and historically, of those contact centers which use voice/digital blending, only around 1 in 5 have experienced problems finding the right staff for these types of role, a figure that decreased each year that it was surveyed.

Respondents were asked how they used agents to handle multichannel. In medium and large contact centers, around 60% of agents handle only voice, with around 5-10% handling text only (including email, web chat and social media).

Smaller contact centers – which tend not to have the depth of resource available to operate a dedicated single channel teams – are more likely to have agents moving between voice and text interactions as required. This approach, whether ad hoc or through a more formal blended approach, has been proven many times in past years' data to be positively correlated with improved agent attrition. This is not to claim causality, but a variety of work may impact positively upon agent engagement and attrition rates.

For some operations, multichannel blending is a strategic decision which has been invested in with the right levels of technology and training being provided. For others, it is a necessity, with agents encouraged to answer a few emails in slack call times. Small and medium operations – which in the past may not have had sufficient digital volumes or the investment available to formalize the blending by forming a universal queue to deal with all types of interaction – are now as likely to use a universal queue as the ad hoc method. Many larger contact centers prefer to use dedicated digital groups.

However, this preference of many larger contact centers to form specialized digital groups may not provide the same levels of service. Previous years' data indicated a formalized blending environment, such as a universal queue, has a beneficial effect on email response times. Respondents using a formal blended environment reported that twice as many emails were successfully handled within an hour, although the proportion being dealt with in the same working day were fairly similar, regardless of whether formal blending, ad-hoc distribution of work, or dedicated email teams were used.

Some operations dedicate a number of agents to a single activity, and have others acting as a pool of blended agents that move quickly to the activity where they are needed. Workforce management systems can take into account the times of day when each channel is used most (for example, phone volumes are considerable on Monday mornings in most banks), and schedule resource accordingly.
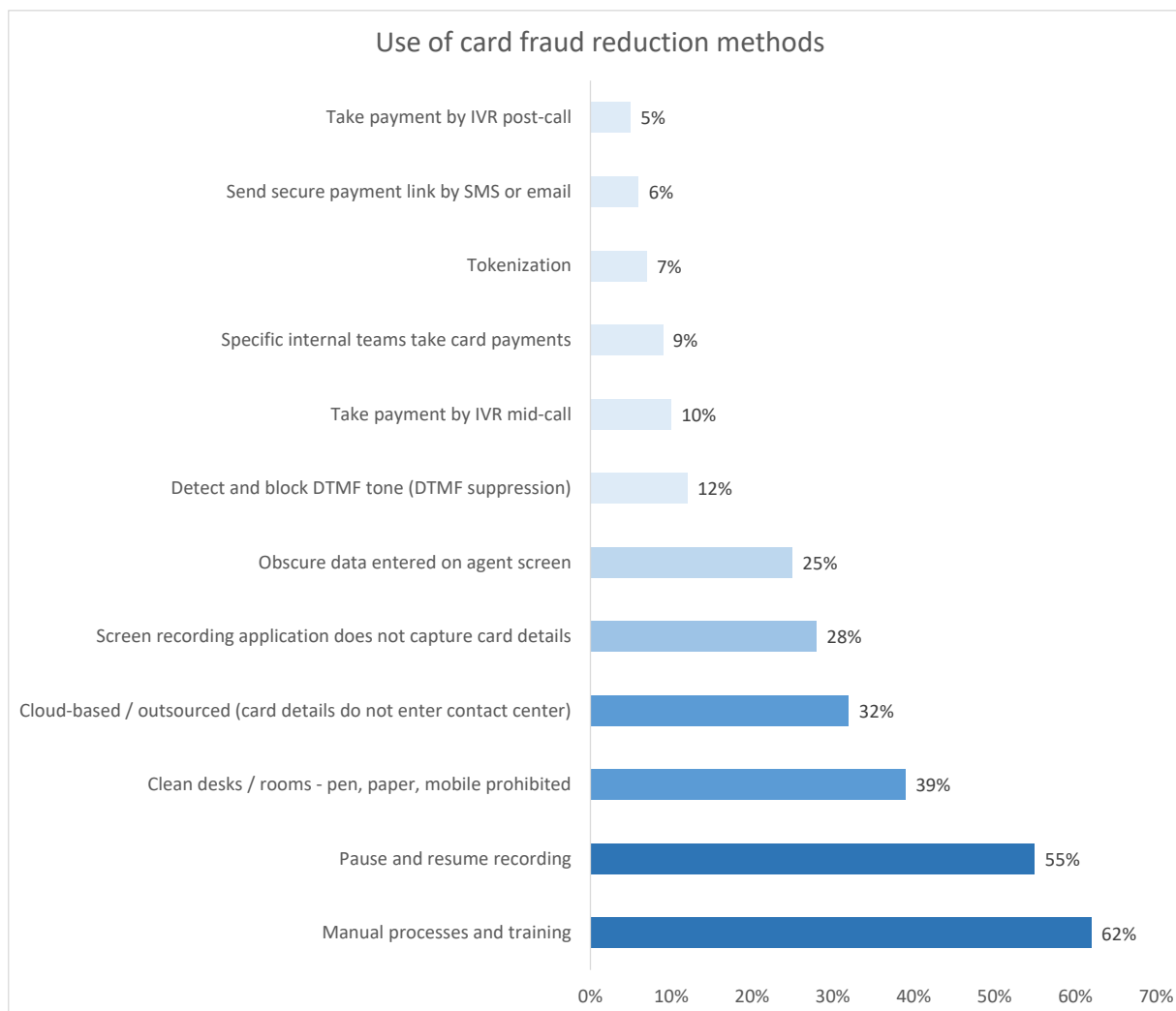
Businesses should be aware that the cross-channel omnichannel model may require the agent to move between channels within a single interaction, so may desire that all agents should be able to use all channels to at least some level of competence.

OMNICHANNEL PAYMENTS

The PCI DSS guidelines state: "As a starting point, consider whether the organization should aim at excluding telephone-based card payment data entirely…for organizations committed to taking payments over the telephone, consideration should be given to techniques that minimize exposure of PAN and SAD to the telephone environment and balance that with user/customer experience requirements, with the object of significantly reducing the CDE (card data environment) or eliminating the CDE altogether".

Respondents were presented with a long list of solutions, approaches and business processes that aimed to reduce the risk of card fraud within the contact center, and were asked to indicate which they used. It should be noted that many of these methods used do not in themselves render the operation fully PCI-compliant, although methods that do not allow the card data into the contact center at any point (even encrypted) will take the operation out of the scope of PCI.

Figure 44: Use of card fraud reduction methods

Use of card fraud reduction methods

Method	%
Take payment by IVR post-call	5%
Send secure payment link by SMS or email	6%
Tokenization	7%
Specific internal teams take card payments	9%
Take payment by IVR mid-call	10%
Detect and block DTMF tone (DTMF suppression)	12%
Obscure data entered on agent screen	25%
Screen recording application does not capture card details	28%
Cloud-based / outsourced (card details do not enter contact center)	32%
Clean desks / rooms - pen, paper, mobile prohibited	39%
Pause and resume recording	55%
Manual processes and training	62%

Improving Processes and Agent Training (62%)

The most widely-used method of card fraud reduction is that of **improving manual processes and agent training**: the biggest risk in any organization relating to data theft is its staff – not necessarily from fraudsters, but laxity in taking proper care of data – and the relatively low cost of training and education of the risks can go a long way in making staff vigilant to perils such as phishing emails and such like. Phishing emails can mean that staff innocently allow hackers to enter the system, and is a bigger risk than a rogue staff member writing down card numbers.

The practice of **obscuring card details (25%)** on an agent's screen as they are being typed in is a low-tech way of preventing screenshots of the card data being taken on a smartphone, for example. It can be linked to IVR data input, so that the agent can see that the card details have been entered by the caller, but not be able to see exactly what they are. **Disabling screen recording (28%)** in the card input screen also reduces the risk of card data being hacked, as it is simply not available to be stolen.

Pause and Resume (55%)

'Pause and resume' or 'stop-start' recording aims to prevent sensitive authentication data and other confidential information from entering the call recording environment. Pause and resume may be agent-initiated, act for a fixed time period (e.g. stopping recording for a minute), or be fully automated. The PCI DSS standard could be interpreted as to prefer automation over manual intervention to avoid human error. Automated pause and resume may use an API or desktop analytics to link the recording solution to the agent desktop or CRM application, being triggered when agent navigates to a payment screen, for example. The recording may then be paused, to be resumed at the time when the agent leaves the payment screen, which in theory should remove the period of time whereby the customer is reading out the card details. This method, one of the most popular, has several obvious benefits, not least of which include a low set-up cost and the speed of implementation.

Pause and resume is historically the most popular method of assisting with PCI compliance, and has several obvious benefits, not least of which include a low set-up cost and the speed of implementation. However, breaking a recording into two parts makes it difficult to analyze the entire interaction, and goes against some industry-specific regulations, e.g. any financial services regulations which require a record of the full conversation, so some contact centers prefer to mute the recording or play a continuous audio tone to the recording system while payment details are being collected, meaning that there is still a single call recording which can be used for QA and compliance purposes.

More pertinently, PCI DSS 3.0 guidance states that "Pause-and-resume technologies may be manual or automated, and whilst a properly implemented pause-and-resume solution could reduce applicability of PCI DSS by taking the call recording and storage systems out of scope, the technology does not reduce PCI DSS applicability to the agent, the agent desktop environment, or any other systems in the telephone environment."

The new PCI guidelines have moved away from just securing recorded card data, to securing **spoken and recorded** card data, the former of which pause and resume cannot assist with. Pause and resume takes the recording and storage part of a call out of scope, but still leaves the agent, the agent desktop environment and other systems in the telephony environment in scope for PCI.

Clean Desks / Rooms (39% / 9%)

Some organizations set up **dedicated payment teams (9%)**, working away from other agents, often in a **clean room** environment with no pens, paper or mobile phones, so that customers can be passed through this team to make payment. As these agents have a single responsibility – handling card payments – sometimes they are underutilized, and at other times there can be a queue of people waiting to make payments. In terms of the customer experience, this latter scenario is suboptimal. A clean room is generally not seen as being a particularly pleasant working environment for agents, being Spartan of necessity. Not being able to be in touch with the outside world, for example with children or schools, can be a significant problem for some agents. It has been estimated that it takes around $3,000 per agent per year to create and maintain a clean room environment. Implementing a clean desk policy in the contact center (rather than a dedicated clean room) will reduce the opportunity for agents to write down card details, but cannot be relied upon to prevent fraud.

IVR Payments (10%)

A minority of respondents, especially those with a large contact centers, using automated IVR process to take card details from the customer, cutting the agent risk out of the loop entirely. **Mid-call IVR (or agent-assisted IVR) (10%)** is more popular than **post-call IVR (5%)**, as it is seen as a more customer-friendly approach: the caller may have additional questions or the requirement for reassurance and confirmation after the payment process, perhaps around delivery times or other queries not related to the payment process.

Detect and Block the Phone's DTMF Tones (12%)

12% of this year's respondents use **DTMF suppression** in order to assist with their PCI compliance. DTMF suppression describes the practice of capturing DTMF tones and altering them in such a way that cardholder details cannot be identified either by the agent, the recording environment or any unauthorized person listening in. DTMF suppression aims to take the agent out of scope as well as the storage environment, as card details on the agent's screen may be masked as well as the DTMF tones being neutralized (thus removing any – albeit theoretically small – danger of a handheld recorder being used).

At the point in the conversation where payment is to be taken, the agent directs the customer to type in their card details using the telephone keypad. The DTMF tones are altered so that they no longer represent the card number or sensitive authentication details. The caller inputs their card data via a touchtone keypad in a similar way to an IVR session, keeping them in touch with the agent at any point in the transaction in case of difficulty, clarification or confirmation. There are anecdotal references made to an average time-saving per call of around 10 seconds if the caller types in their own card details rather than reading them out and having confirmed by an agent.

Third-Party Cloud-Based Payment Solution (32%)

32% of this year's respondents use **third-party cloud-based payment solutions**, which is far more likely to be the case in larger operations and which is growing in popularity very rapidly. Using a cloud-based solution to intercept card data at the network level means that no cardholder data is passed into the contact center environment, whether infrastructure, agents or storage. As such, this can be seen to de-scope the entire contact center from PCI compliance. Like any cloud or hosted solution, it relies heavily upon the security processes and operational effectiveness of the service provider, although the PCI DSS attestation of compliance and external audits, along with regular penetration testing may well show superior levels of security over that present in-house. Some cloud-based solutions may require greater levels of integration or configurations than their on-site equivalents, but most seem to be engineered in such a way as to minimize changes to the contact center systems, processes or agent activities.

Tokenization (7%)

In this discussion, the practice of **tokenization** should also be mentioned. Tokenization takes place in order to protect sensitive card information such as the PAN (primary account number or 'long card number') by replacing it with non-sensitive data which merely represents the initial data. The purpose of this is to devalue the data so that even if it is hacked or stolen, it is of no use to a criminal. One of the main benefits to tokenization is that it requires little change to the existing environment or business processes, as apart from the addition of a decoding mechanism, the flow of data, its capture and processing works in the same way as if it were true card information coming into the contact center environment.

A customer entering a 16-digit card number might have six digits within the middle of the card taken out and replaced by entirely different digits, before this information is passed as DTMF tones into the contact center environment. This allows the contact center to be outside PCI scope, as there is actually no **real** cardholder data entering the environment, as well as making it a less attractive target for data hacking and stealing. Tokenization does not require special integration with existing payment processes, storage systems, telephony or IVR systems, nor does the agent desktop have to change as the same data format is coming into the desktop environment.

The first stage of tokenization is to collect the actual cardholder data via DTMF tones. For each key press, the solution replaces the associated tone with a neutral or silent tone, and sends the actual number relating to the DTMF tone elsewhere within the solution in order to be tokenized. Card numbers and sensitive authentication data such as card validation codes are replaced as necessary, and the new tokenized DTMF tones are played down the line to the contact center. The actual cardholder data is held temporarily within the hosted environment.

Within the contact center environment, the tokenized DTMF entry goes to the same places that the existing payment process defines, being recorded as usual and going to the agent desktop just as if the card information was actually true, passing through a decoder (which may be hardware or software) which converts the tones to keystrokes that are entered in the payment screen. As the card data is only a tokenized representation, it cannot be said to be actual cardholder data and thus does not fall into the scope of PCI DSS compliance.

Once the agent submits the tokenized payment card details, the transaction is sent back to the hosted environment, where the tokenized data is matched and converted back into the actual cardholder information, which is passed on to the payment service provider, which returns the usual payment success/failure confirmation.

Of course, cardholder data is not the only DTMF-provided information coming into the contact center environment, as other data such as IVR routing options and the entry of account numbers often requires capture of DTMF tones as well. Various configuration options exist within solutions, based upon the specifics of the business in order to circumvent confusion. Customers should check that any hosted tokenization solution will not alter the performance of any required card number validation checks, including card length, range validation and 'Luhn' checks (to make sure a card number 'looks right' before presenting it to the payment services provider). The PCI SSC has published tokenization product security guidelines[4].

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[4] https://www.pcisecuritystandards.org/documents/Tokenization_Product_Security_Guidelines.pdf

Send Secure Payment Link by SMS or Email (6%)

Businesses that wish to take card payments, but not have any spoken or recorded card data in their telephony or agent environment have a number of choices of solution, including IVR and DTMF suppression/masking. (While pause/resume removes card data from the recorded environment, it still leaves the agent in scope).

Another of these methods is sending a secure payment link, which involves sending an SMS, email or WhatsApp link to a customer which then opens a secure form in which card details can be entered. Card data is kept outside the organization, keeping it outside of scope and can also be linked with tokenisation to collect new information if existing data has expired. This method is secure and reduces agent time, allowing customers to pay at their own convenience.

This type of payment can potentially be treated as a 3D Secure ecommerce payment rather than a MOTO – mail order / telephone order – type of payment (which are likely to be treated as non-secure payments by card brands), attracting lower fees and protecting the merchant against fraud-related chargebacks.

While this method takes the voice channel out of scope, this may not work for customers who do not have access to a device that allows them to pay online, who are prevented from doing so by disability, or who see online payments as insecure and refuse to use this option. Alternative measures mentioned previously can be put in place to handle these payment exceptions, but we expect to see secure payment links growing strongly in the next few years.

An omnichannel strategy aims to support the customer throughout any and all interactions that they have with the company, reducing their effort, with the goal of providing a high level of customer experience that translates into a long-term, profitable relationship.

As part of this, technology and business processes can be combined to give the customer an experience that is tailored to their requirements, rather than offering the same interaction options each time, regardless of who the customer is, and what they are trying to do.

As seen earlier in the report, customers have different channel preferences depending on their requirements and the sort of people that they are. Yet personalization does not stop there. This section describes some of the opportunities available for businesses which want to make their customers' experience truly personal, while optimizing the cost and outcome for the business as well.

ANALYZING CUSTOMER INTENT

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

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

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

PREDICTIVE ANALYTICS

Predictive analytics is a branch of analysis that looks at the nature and characteristics of past interactions, either with a specific customer or more widely, in order to identify indicators about the nature of a current interaction so as to make recommendations in real-time about how to handle the customer. AI drives predictive analytics to enable an instantaneous gathering and assessment of data from multiple sources to occur even before the call has been routed, which allows accurate prioritization and delivery of the call.

For example, an AI working in an airline contact center may judge a call to be urgent if the caller:

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

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

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

Using predictive analytics, a business can retrospectively analyze interactions in order to identify where customers have defected from the company or not renewed their contract. Typical indicators may include use of the words "unhappy" or "dissatisfied"; customers may have a larger-than-usual volume of calls into the contact center; use multiple channels in a very short space of time (if they grow impatient with one channel, customers may use another); and mention competitors' names. After analyzing this, and applying it to the customer base, a "propensity to defect" score may be placed against each customer, identifying those customers most at risk. Specific routing and scripting strategies may be put in place so that when the customer next calls, the chances of a high-quality customer experience using a top agent are greater and effective retention strategies are applied.

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

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

Predictive behavioral routing has its roots in communication-based psychological models for assessing personality type and identifying behavioral characteristics. One vendor's solution, for instance, is based upon a personality model developed in the 1970's to assist NASA with astronaut selection; the premise of this model is that individual personality type can be derived from a person's use of language. By understanding the type of customer, calls can be routed to agents who are best at handling the caller. Agents who are skilled at handling many types of callers' personality styles can be saved for callers whose character type is unknown, perhaps as this is the first time that they have called.

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

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

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

Figure 45: Personalized customer information available to the agent
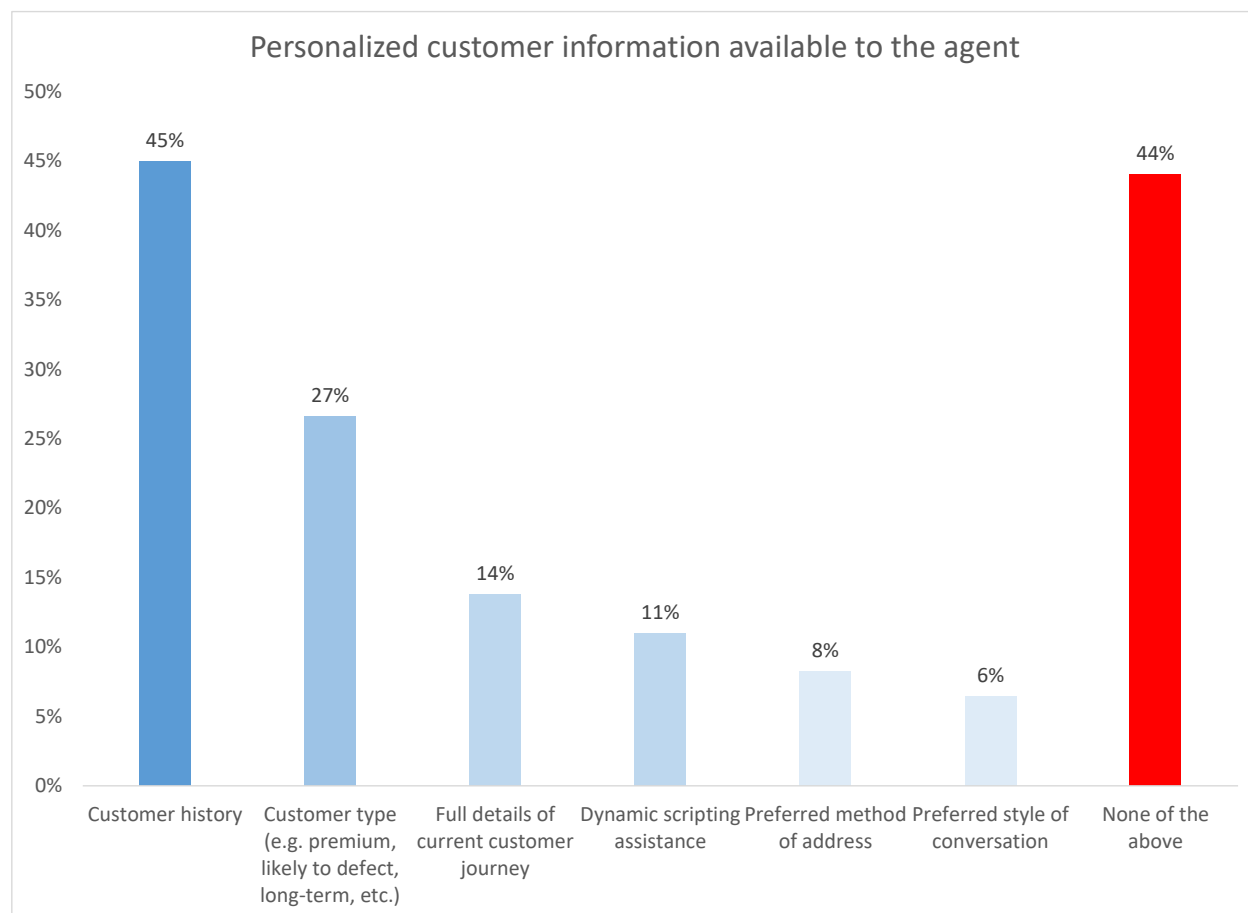
Surprisingly, only 45% of contact centers report that the agent even has a full view of the customer history, including any non-voice interactions, and few respondents state that their agents are provided with hints and tips on how the customer prefers to be addressed or their style of conversation, meaning at best that callers receive the same standard form of address.

CUSTOMER JOURNEY ANALYTICS

Driven by the need to get beyond the siloed nature of multichannel interactions, customer journey analytics aims to gather together the various data sources, triggered processes, and customer touch points involved the customer interaction in order to optimize the overall customer journey. By fully understanding the customer experience, businesses can identify and rectify inefficiencies, helping to break down the boundaries between channels and between the front office and the back office.

Customer journey analytics goes beyond the measurement of individual interactions and touchpoints. Sophisticated analytics solutions use data inputs from multiple sources, both structured and unstructured, in association with journey maps, which are produced by employees in multiple roles within the organization who document how various processes currently work and how they could be optimized.

In the past few years, a widespread realization amongst businesses that the complexity of the customer journey has increased in line with the number of new devices and channels available to customers to communicate with the business has led to the initiation of customer journey projects, backed by new management positions coming under the wider 'Customer Experience' banner.

This is particularly the case in larger contact center operations, where businesses are increasingly looking at the effectiveness of back office processes that can impact upon whether the customer has to contact the business multiple times.

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

Respondents using a customer journey project reported generally positive outcomes. A majority either disagreed or strongly disagreed that the contact center does not have the influence to change the area that is causing the problems. Although only around 1 in 5 of respondents state that they do not fully understand where in the wider business things are breaking down, 45% find that they have difficulty in following and understanding the customer journey across departments, with 35% struggling to follow it across channels.

For more information on customer personalization and customer journey analytics, please see "The Inner Circle Guide to Customer Engagement & Personalization" and "The Inner Circle Guide to the Voice of the Customer", available for free download from www.contactbabel.com.

There is an increasing requirement for omnichannel analytics, including email, text chat, IVR and web browsing sessions, to get the full picture of the customer's real journey in a single interaction, in order to identify and improve any channels that failed to fulfil their requirements. Improving self-service optimization is often a quick win that can provide immediate economic benefit to businesses: in the UK, a mean average of 13% of calls that go into an IVR system are 'zeroed-out' – rejected by the customer in favor of an operator – and in the US, a staggering 23% fail the self-service test.

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

Integrating desktop data analytics into speech analytics allows businesses to tag valuable data automatically – such as account ID, product name and order value – from CRM, helpdesk and other servicing applications to recorded interactions. This additional desktop data can be used to enhance automated classification, which allows more targeted and efficient analysis centered on key business issues, such as customer churn, differences in call handling patterns between employees, frequency of holds/transfers associated with order cancellations and upselling and cross-selling success rates. The use of desktop data analytics also allows the business to view the agent's desktop activity (for example, are they spending too much time in particular applications, are they navigating the screens efficiently, etc.), and to understand how much time is being spent in each section of the call.

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

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

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

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

This lack of uptake may have many reasons:

- the social media channel is often the responsibility of the marketing function within a business, whereas customer contact analytics - being focused on speech at the moment - is usually under the remit of the customer contact operation, meaning that harmonious, integrated analysis across channels is that much more difficult

- for most businesses, interaction volumes for email, chat, social media and other non-voice channels are far lower than for speech, so consequently there has been less urgency in analyzing these

- there may not be a single unified view of the customers' interactions across channels, as is the case in a siloed operation

- it can be more difficult to identify customer in non-voice channels such as text chat or casual web browsing, so the depth of insight available may be that much less.

Perhaps the most obvious potential contact center use of AI-enabled text analytics is in handling digital enquiries, where web chats generally take far longer than phone calls (due to agent multitasking, and typing time) and some email response rates can still be measured in days. As the cost of web chat is broadly similar to other channels such as email, voice and social media, there is considerable room for increasing efficiencies and lowering costs. Real-time text analytics can be used to assist agents when answering emails or handling web chats, or to identify customers at risk based on feedback comments they have left, initiating an action aimed at alleviating their problem immediately.

Most large companies will have formal customer satisfaction and feedback programs, and also will monitor third-parties such as TripAdvisor or Yelp, which provide structured data in the form of scores, and efforts should be made to identify the most important data sources. Text analytics helps to dig deeper into the actual unstructured comments left by customers, which are otherwise very difficult and time-consuming to categorize and act upon, especially where there are many thousands of comments. Industry-specific vocabularies can be used to identify and understand more of the relevant comments, and place them into the correct context. Solutions should also be more sophisticated than simply to identify key words or phrases: the sentiment of the whole comment should be considered (for example, "loud music" in a shop may be exciting to one customer, but irritating to another). Many comments are mixed-sentiment, and may also mix a 5-star review with some more critical comments, which the analytics solution will have to take into account: the comments are where the real value is found, with both positive and negative insights available to be understood.

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

The 'tell-me-why' and discovery modes of customer contact analytics will improve over time as better accuracy and more powerful processing provides richer and more joined-up data for analysis, and the inclusion of non-voice channels show the full picture of customer contact and its intent. There will also be major efforts to link analytics to proving profitability, including identifying "moments of truth" (points at which buying decisions are made, and long-term loyalty can be won or lost), and being able to predict and manage customer churn.

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

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

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

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

This includes:

- Customer identity: once the customer has identified themselves, such as by logging on, or through the mobile phone number, this allows the agent to access their existing customer history in the same way that would be done so on a phone call into the contact center.

- Geographical information: smartphones are GPS-enabled, allowing agents to see where customers are, and to direct them to the nearest shop, for example.

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- Historical activity: if the customer has been browsing a mobile website or app beforehand, the information that the customer browsed previously may be useful for the contact center agent to have to hand, in order to see and understand what the customer has already tried to do.

- Stored data: the mobile device may have data stored that identifies the customer, such as account number, that can speed up the interaction and make it more effective.

- Collected information: the mobile device may also be used to capture and share information with the business such as photographs or videos. It may be possible to automate a two-way interaction: for example, a customer may use their mobile phone to scan a QR (quick response) code on a product. Using the information on the code, as well as the customer's input into the app about what they are trying to do, the customer may be directed to the correct place within business's self-service function in order to solve the issue that they have. This can take the contact center out of the equation altogether, resulting in reduced costs for the business and a quicker and more effective customer experience.

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

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

- The overall omnichannel strategy should be clearly explained, and broken down into achievable aims and goals

- Anything that does not lead directly to implementing the strategy should be side-lined

- Align KPIs with what you want to achieve. If some traditional customer metrics don't support the strategy, don't be afraid to lose them

- The executive sponsor should have authority across departments, and have the ability to break down silos

- Talk to customers and understand what is broken, what works well and what they value most

- Customer journey analytics can identify processes that can be redesigned if they are wasteful, broken or inefficient. Remember to include back-office processes, fulfilment and third-parties if the customer journey uses these

- Have visibility and measurement along the customer journey, not just for individual channels

- Use analytics tools for text and desktop applications, as well as voice

- Identify the agent skills needed and those which are currently present: train and recruit accordingly

- Use an interaction platform capable of routing and handling multiple channels and cross-channel interactions with a single set of business and routing rules

- The platform should preserve context and history across channels, with no need for the customer to repeat their issue

- Connect the customer with the right agent: workforce management should be for all channels, not just voice, and have the capability to include knowledge workers and the back office if necessary

- Agents should have access to a single up-to-date knowledge base and a unified desktop application with all relevant applications and data

- Consistency across databases should happen automatically in real-time without the need for manual intervention or duplication

- Use closed-loop performance management – use regular assessments, measure process improvements, skills gaps etc.: omnichannel is an ongoing process.

END-USER QUESTION #4:

IS THERE ANYTHING THAT SUCCESSFUL OMNICHANNEL IMPLEMENTATIONS / PROJECTS HAVE IN COMMON? ANY PITFALLS TO AVOID?

CallMiner

It's important to never lose sight of the ultimate goal of omnichannel implementations, which is to deliver the best customer experience and service possible. In fact, our research indicates that nearly 75% of customers are likely to switch to a new company or service provider after a single bad experience. If brands aren't focused on improving how customers engage with them, helping agents deliver better outcomes, and more, omnichannel implementations are never going to be successful. Organizations must constantly be checking in to ensure new technology, systems and processes are ultimately benefiting the customer.

Businesses' interactions with customers are becoming a highly polarized mixture of the automated and the personalized. Moving a large proportion of interactions onto self-service works for businesses, and is increasingly popular with a customer base that is becoming more sophisticated and demanding in what it expects from self-service.

A greater understanding of the customer journey and experience will lead organizations to appreciate the customer's perspective more fully. Making existing channels more user-friendly, for example through adding videos to websites or implementing visual IVR , will help to evolve the customer experience without making them retreat to more familiar forms of communication which may not be as cost-effective for the business.

Analysis and prediction of customer actions will support proactive outbound customer contact, answering a customer's query before they have even initiated an inbound interaction.

The future will likely see greater transparency of an organization's systems, sharing information from a single knowledge base and master customer record with any relevant employee, and making much of this available to the customer as well. Some organizations may also share their customer interaction performance with customers, making the wait times per channel available and allowing customers to take control of how they communicate with the business.

In the longer-term, there's no doubt that AI will be used as a key part of handling customer interactions in most businesses, but the question is: how? The use of AI should be focused on use cases where the AI does a better job than a human, whether that's being quicker, more accurate, available 24/7 or able to see patterns in data that no person could see.

We can also expect to see personal technology applications seeking out the best deals on offer, or interacting with a business on behalf of customers without involving the customer at all. This leads to the conclusion that many customer-agent interactions will be exceptional, such as a complaint, an urgent or complex issue or a technical query that an FAQ or customer community couldn't solve. It is also likely that whole segments of the customer base who don't want automation at all will be handled directly by live agents in many cases.

Many self-service scenarios suggest a world in which customers speak directly to 'intelligent' systems, but an e2e world is becoming real, where systems talk directly to other systems without a human being involved at all. The customer will delegate many of their business interactions to an intelligent device, which will store information such as personal preferences, financial details and individuals' physical profiles. Customers will instruct the device to research the best deals for products and services, and to come back to the device's owner with the best selection. The personal AI would 'call' the relevant contact center (which could in fact be either a AI or possibly a live agent in some cases) and even purchase the best deal without having to involve the owner in any way.

The same principle applies to customer service: using the 'Internet of things' means that, for example, utilities meters send their own readings to suppliers on request, and a manufacturer can detect when a part on an appliance is about to fail, and organize a replacement part and engineer visit with the customer's permission.

Having said all that, our consumer surveys show that there is still a preference for human contact, even if the effort and result with the same as using automation. As time progresses and confidence in self-service continues to increase, there is likely to be a movement towards accepting automation for a considerable proportion of interactions. In the meantime, businesses pursuing an omnichannel strategy should always remain aware that telephony is still the largest channel and is likely to remain so for the foreseeable future.

Most organizations today are already leveraging automation to solve simple issues without human support, and if an issue does require human attention, it's routed directly to the right person. In five years, a customer will be able to contact an organization through FaceTime or Skype and end up talking to an avatar that already knows the customer's name, service plan, previous contact history, and more. Additionally, smart devices, like Alexa, will soon be able to communicate with businesses on behalf of customers. For example, a customer could say: "Hey, Alexa. My phone isn't working. What's going on?" Alexa could then communicate directly with that customer's service provider to find out if there's a power outage or some other issue. Customers are using more channels than ever before to connect with businesses, and that isn't slowing down – businesses need to make sure they're leveraging the right tools that can grow as omnichannel needs evolve.

ABOUT CONTACTBABEL

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

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

We help solution providers of all sizes to develop their contact center strategies and talk to the right prospects. We have shown the UK government how the global contact center industry will develop and change. We help contact centers compare themselves to their closest competitors so they can understand what they are doing well and what needs to improve.

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

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FURTHER CONTACTBABEL REPORTS

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

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

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

- AI, Chatbots & Machine Learning
- Cloud-based Contact Centers
- Customer Engagement & Personalization
- Customer Interaction Analytics
- First-Contact Resolution
- Fraud Reduction and PCI DSS Compliance
- Outbound & Call Blending
- Remote Working
- Self-Service
- Video & Next-Generation Customer Contact
- Voice of the Customer
- Workforce Optimization.

All Inner Circle Guides are free to download. Further information and downloadable reports can be found at www.contactbabel.com.