

# Voice Leadership Forum 2008

10<sup>th</sup> - 11<sup>th</sup> April  
Sydney Harbour Marriott





# Improving Customer Service and Saving Time

Rob Thomas  
11<sup>th</sup> April 2008

# Contents

- ✔ **Why automated verification is good for business**
- ✔ **How to go about it and keep your job in the process**
- ✔ **Some statistics to back it all up**

# What is Automated Verification and Identification?

# Automated Verification and Identification

- ✔ **Biometrics**
- ✔ **Knowledge Based Questions**
- ✔ **It's not a technology project**

# Rules

- ✔ Think from the callers perspective
- ✔ Don't annoy your customers! It's better to give up early.
- ✔ Only verify callers who are likely to need verification
- ✔ If you don't succeed with biometrics then get them to an agent

# Calculating the Savings

# How to Compare

- ✔ Simple measures – pre and post implementation
- ✔ Agent enrolment and it's impact on handling times
- ✔ Comparisons
  - ✔ Is you agent skill set the same? ❌
  - ✔ Is your product the same? ❌
  - ✔ Do you have seasonal factors to consider? ✔

# ahm Calculations

- ✔ Compared same day of the week, same time of the day, similar call volume, and agent availability.
- ✔ Day 1 – Automated verification, no enrollments
- ✔ Day 2 – Manual Verification, no enrollments

# The Results...

Day 1 - Average Time Servicing Manually Verified	Day 2 - Average Time Servicing Automatically Verified
4:06	3:36

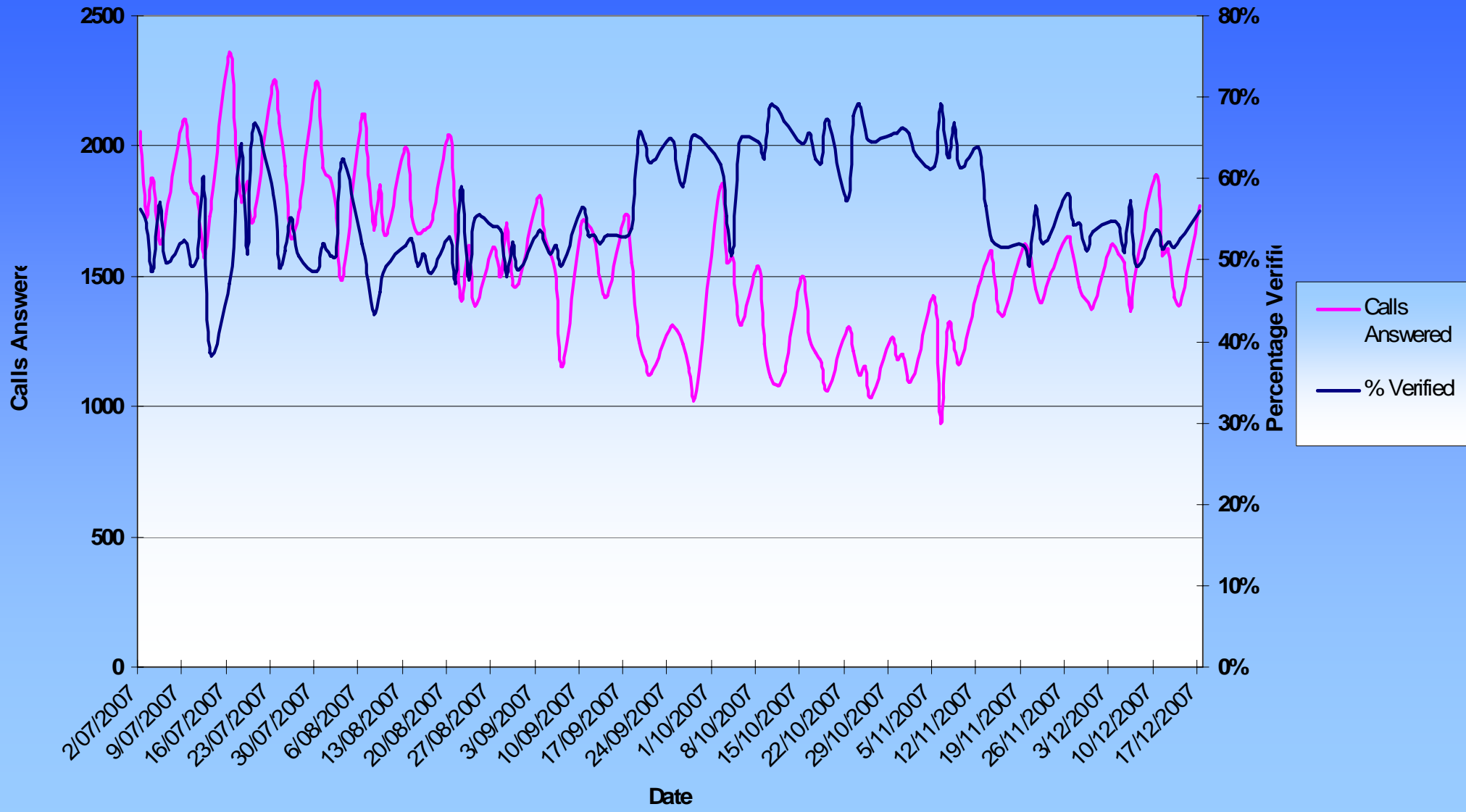
- ✔ Time saved = 30 seconds
- ✔ That figure is the average saving across the contact centre.
- ✔ Time Saved on a automatically verified call verses a manually verified call is 56 seconds.

# 56 Seconds?

- ✔ If you invite agents and customers to fill time with small talk, they will.
- ✔ By moving straight into business the agent and caller are more focused, and therefore much quicker.
- ✔ This is ahm's figure, what could yours be?

# Unexpected Efficiencies

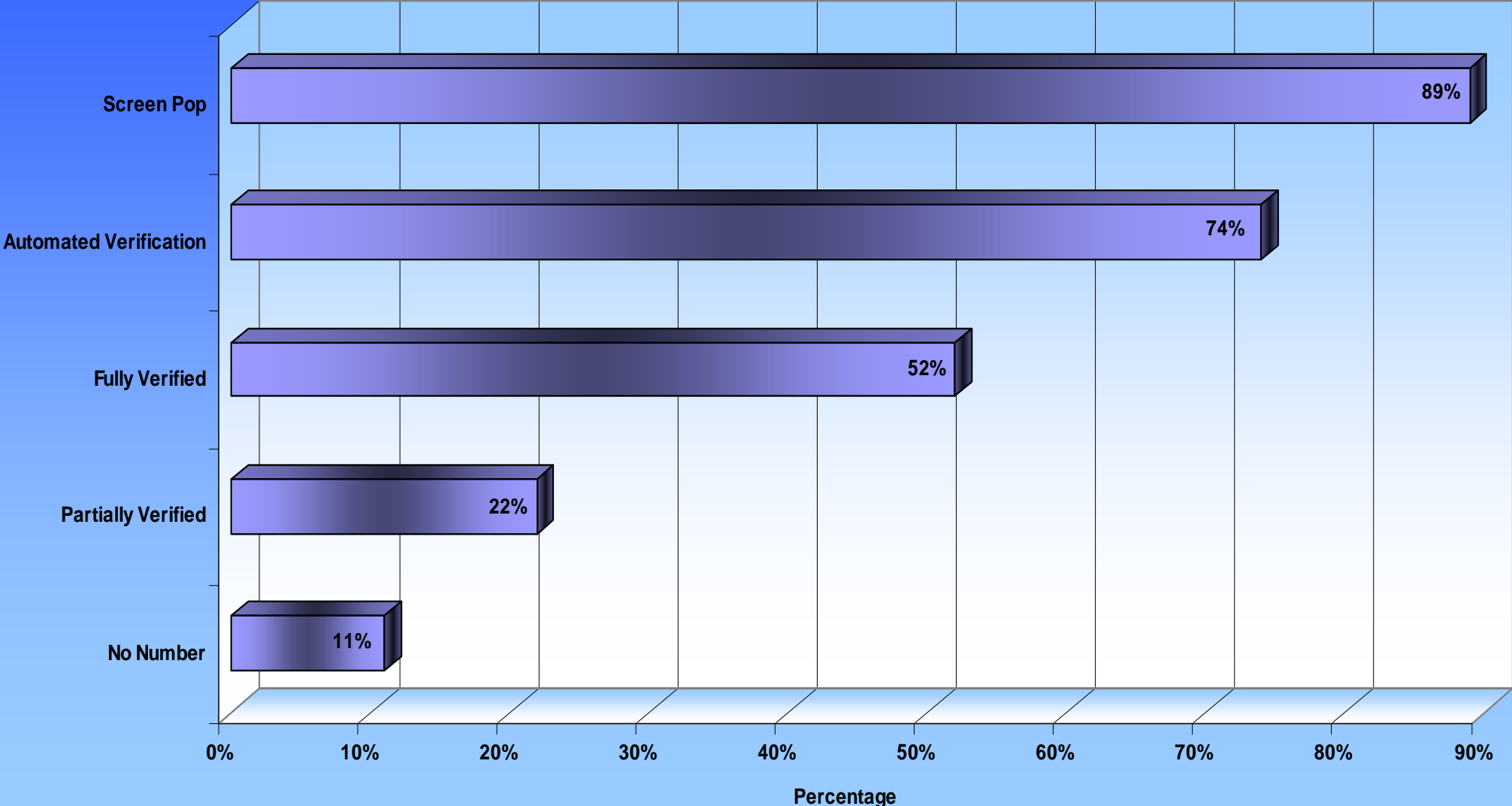
# Percentage of Calls Automatically Verified - July 07 to December 07



# Client Numbers and Partial Verification

- ✔ Partial automated verification is almost as good as completely automated verification.
- ✔ The caller isn't verified but we still have their number!
- ✔ Service options using the number
  - ✔ Automation of transactions
  - ✔ Routing

# Percentages of Automation



# **Selling the Project Internally and Externally**

# Customer Service is the Key

- ✔ No matter who you are talking to this is not about security. That's a bonus!
- ✔ This rule applies for everyone except internal audit. Then all you do is sell security.

# Selling Automated Verification Externally

## ✔ Golden Rule: Be careful not to create alarm

✔ Up until now our security measures haven't been great, but hey we've got good news now it's fine!

✔ People hate answering the 3 questions – who you are, not what you need

✔ Use that to sell Biometrics

✔ Agents hate asking the 3 questions –they aren't robots

✔ Respect the right for your customer to say “no”

# Selling the Project Internally

✔ It can be a very lonely project. Many expected failure as they perceived a customer backlash

## ✔ Push

✔ Customer Service

✔ Reduced Handling Time saving FTE

✔ Value add is improved security, unless that is you main line of business.

✔ Agent buy-in through reduction of repetition and improved quality monitoring results

# ahm's Enrolment

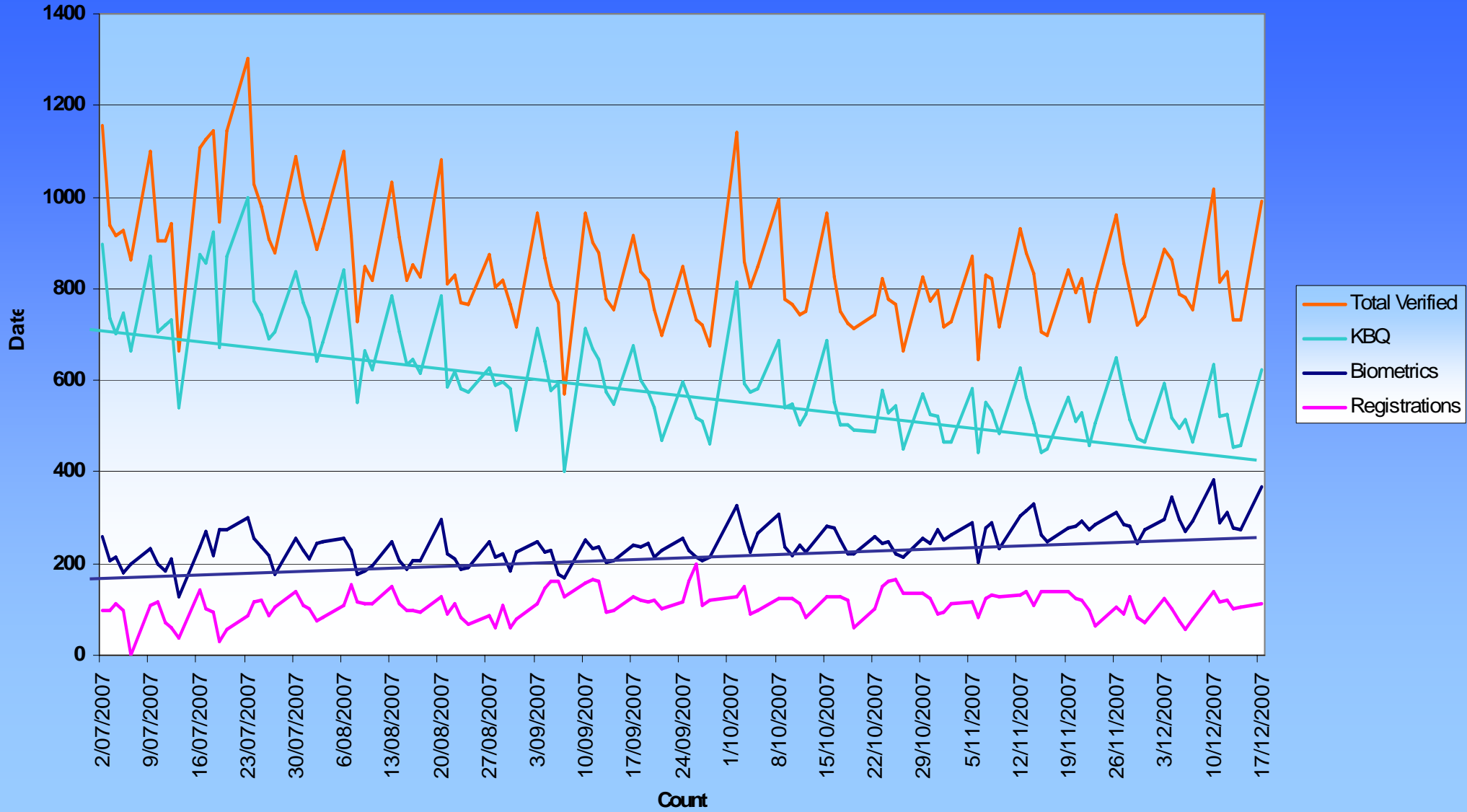
# Enrolment – ahm's model

- ✔ Ensuring the agent is confident they are speaking with right person prior to offering Biometrics enrolment.
- ✔ Walking the caller through the process gives incredibly good results.
- ✔ Train your agents to identify good candidates for Biometrics
- ✔ Educate the caller and be prepared to use English differently e.g. “Please speak your number”
- ✔ Sell the Process!

# ahm's Figures

- ✔ Over 32,000 registered for Biometrics – 12.6% of people 16 or older
- ✔ Over 173,000 fully automated verifications
- ✔ Of those we offer registration
  - ✔ 85% Register
  - ✔ 9% ask to register later
  - ✔ 4% don't want to register
  - ✔ 2% are unable to register



# Automated Verification Statistics - July 07 to December 07





# 2 Types of Enrolment

# Agent Offering Enrolment

## Pros




-  Higher success rate
-  Arguably better security

## Cons



-  Slower enrolment process
-  Slower uptake of Biometrics

# IVR Enrolment

## Pros

-  Provides quick enrolment to customers
-  Faster uptake of Biometrics
-  Large organisations are doing it

## Cons

-  Potentially not as secure
-  Likely to have more failures i.e. unable to register

# Lesson's Learnt Along The Way

# Some problems along the way...

- ✔ **Biometrics does create some issues, given manual verification keeps your data current**
- ✔ **Keeping enrolment rates up takes effort, re-energising and focusing your agents**
- ✔ **We had to increase our speech ports to cope with the volumes going through the system**

# What would we do differently

- ✔ Implement knowledge based questions sooner
- ✔ Implement screen pop at the same time
- ✔ Set targets for enrolment

# What went well

- ✔ Member enrolment at the end of the call
- ✔ Sending a letter to anyone who registers for biometrics confirming this – good security measure
- ✔ The data the agent receives for each call, and the data that management receives
- ✔ Acceptance of the systems by our customers and staff
- ✔ The project delivered its benefits – expected and unexpected

# Summary

- ✔ Automated verification comes in two flavours
- ✔ Partial automated verification is good
- ✔ Savings are real
- ✔ Other possibilities for further automation are created
- ✔ Security in ahm's view is a value add

**Questions?**

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