



THE US CONTACT CENTER DECISION-MAKERS' GUIDE 2017

THE MOBILE CUSTOMER CHAPTER

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Jacada



“The 2017 US Contact Center Decision-Makers’ Guide (10th edition)” – EXTRACT

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The "*US Contact Center Decision-Makers' Guide (2017 - 10th edition)*" is the major annual report studying the performance, operations, technology and HR aspects of US contact center operations.

Taking a random sample of the industry, a detailed structured questionnaire was answered by 214 contact center managers and directors between March and June 2017. Analysis of the results was carried out in June and July 2017. The result is the 10th edition of the largest and most comprehensive study of all aspects of the US contact center industry.

This White Paper is taken from the "Mobile Customer" chapter, sponsored by Jacada.



Jacada Inc. enables organizations to deliver effortless customer self-service and agent assisted interactions by implementing cutting-edge mobile, smart device, and web based solutions, as well as optimized agent desktops, and business process optimization tools. Customers can benefit from an improved customer experience at every touch point with the organization, whether digitally on the website or mobile device, at the contact center, or at the retail store. Most Jacada deployments provide complete return on investment within the first three to seven months after deployment. Founded in 1990, Jacada operates globally with offices in Atlanta, USA; London, England; Munich, Germany; and Herzliya, Israel.

More information is available at www.Jacada.com.

Jacada at a Glance:

- Key customer base sector: Telco; Finance; Insurance; Utility
- Key technology partners: Cisco; Avaya; Amdocs; Optus; Liveops; Zendesk;
- Over 50% increase in self-service adoption
- A reduction of at least 10% in inbound call volume
- Up to 50% reduction in Average Handling Time (AHT)
- Up to 90% reduction in Agent training time
- 35% improvement in First Call Resolution (FCR)
- Over \$50M of savings for worldwide customers

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THE MOBILE CUSTOMER

Statistics that show the number of smartphone users, volume of apps downloaded and the value of mobile transactions are rising so quickly that they would be out-of-date before this report is published. It is sufficient to note that with very few exceptions, the mobile customer is relevant to every organization, in every vertical market, in every geography of the world.

The rapidly decreasing cost of mobile bandwidth, coupled with the huge improvements in mobile networks (e.g. 4G) means that businesses can be ambitious in what they are attempting within this channel, as they can have a high level of confidence that what they can imagine today will be technically possible within a couple of years, if not a matter of months.

Research from Netbiscuits¹ shows that 91% of customers who have a poor experience with shopping on a mobile site will abandon it: some may intend to return via a PC, but many others will search elsewhere: there is no differentiation or allowances made for sub-optimal mobile web experiences. Furthermore, most businesses are currently failing in this attempt, with the mobile channel lagging way behind online websites and bricks-and-mortar shops.

Offering a mobile customer experience tends to mean offering a smartphone app and/or a mobile version of a website, and the next section of the report looks at what this means for businesses and customers.

¹ Quoted at <http://mobilemarketingmagazine.com/34-per-cent-abandon-poor-mobile-experiences>

DON'T FRUSTRATE YOUR CUSTOMERS, OFFER **VISUAL IVR**

Imagine allowing the customers who visit your website to click their way through your IVR without having to pick up the phone and listen to each voice prompt or struggle with voice recognition!

www.visual-ivr.com



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MOBILE WEBSITES

A mobile website differs from simply accessing a full website via a mobile browser, rather offering a mobile-optimized alternative which is easier to use and overcomes some of the constraints around using a smartphone to access the web, such as tiny fonts, excessive scrolling and difficult-to-press buttons.

Mobile websites usually do not try to offer every single item available on the full website, but focus upon the information and processes that most users will want in order to act or make a decision. Ease of use is vital: text must be fully displayed on screen, buttons must be clickable and businesses have had to consider minimizing the use of graphics to achieve quicker load times in areas with poor mobile data services, although this is becoming less of an issue as 4G and cheaper data becomes more widespread.

Bearing in mind that a mobile site generally cannot support every type of interaction that a customer may want, businesses may consider that allowing mobile users to access the main website is a good idea. Contact details should be clear, and offering a seamless route from self-service into supported service, via email, web chat or telephony is very desirable.

It is beneficial for businesses to understand why customers are using a mobile site rather than waiting until they are in front of a PC: the request may be related to what they are doing at that current time, and so waiting is not appropriate. Generally, customers will be more task-focused on a mobile device than a PC (and may not be in a position to give the interaction their entire attention for as long as is needed), so the emphasis should be on delivering quick, simple, high-volume interactions.

For example, by looking at the current use of their full website, a bank may discover that a high proportion of users just want to check their bank balance or view recent transactions rather than setting up automatic bill payments or ordering foreign currency. Consequently, the mobile version of the website may focus only on a small number of high-volume interaction types, acting as triage and a call avoidance tactic.

SMARTPHONE APPS

A good app may provide a superior user experience to a mobile website, due to the greater level of design. However, they tend to be much more expensive to build, and unlike a mobile website, a new one has to be developed for each smartphone platform. Additionally, company apps will tend to be free to download, so there is little opportunity to make money directly from them.

Smartphone platform market shares show that Android and iOS shipments account for over 90% of the market², so businesses could decide to produce only two flavors of app, which would actually support the great majority of the smartphone market.

A native application developed for a mobile device can use some of the device's capabilities to enhance the customer experience. For example, a smartphone app can prompt drivers at the scene of a car accident to provide and capture the correct information, including photos. Such an app could also use GPS to give the exact location of the accident for use by the insurance company.

Industry estimates for building an app vary considerably depending on what they are trying to do, but many sources indicate that a cost of \$30,000 upwards (per platform) is very feasible. The cost of developing a mobile website is less, and only needs to be done once. Whether an app is suitable for a company depends on their budget, and their customer base. It may be that the superior branding associated with apps is seen as being well worth the expense, even before factors like increased sales conversion rates are taken into account.



App adoption remains problematic especially in a customer service context. Customers are unlikely to download your app just to receive service for an issue they are trying to get resolved. Moreover, those that have downloaded the app may likely never use it ("app decay").

² <http://www.idc.com/prodserv/smartphone-os-market-share.jsp>

TIPS ON BUILDING SUCCESSFUL APPS

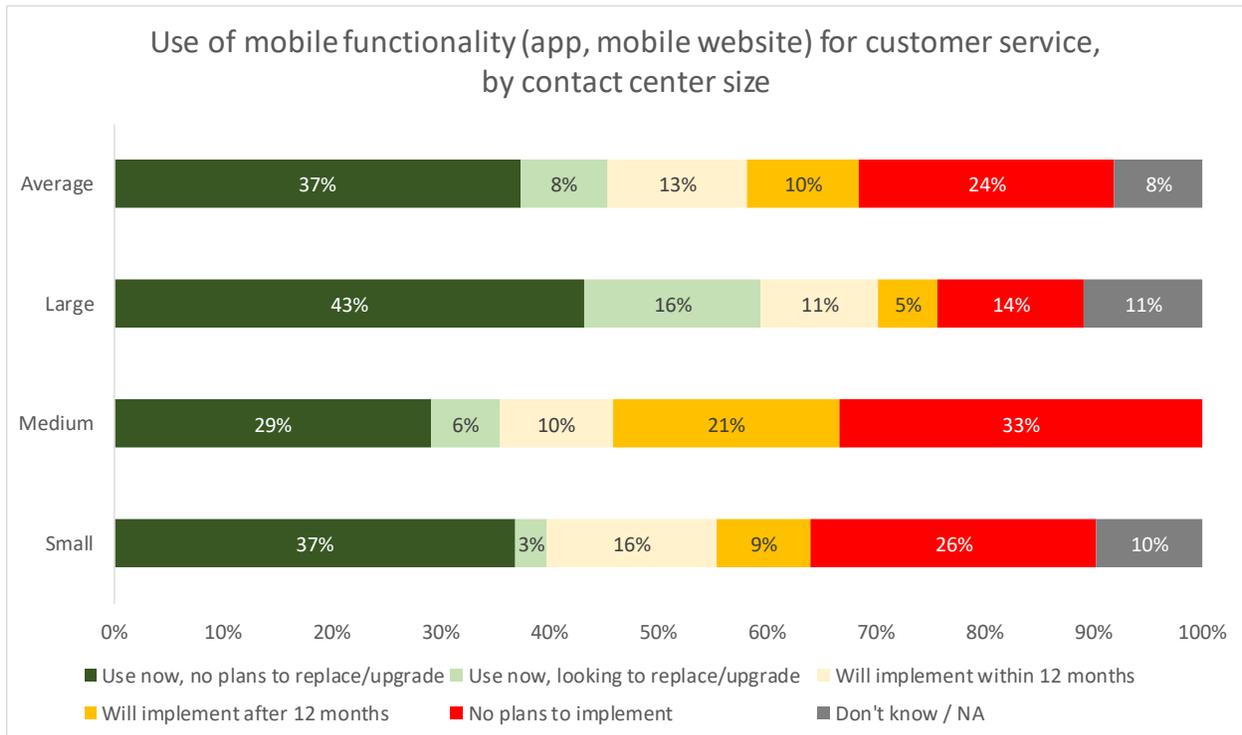
- Understand what the most popular self-service transactions are that your customers wish to do, and focus initially on providing the means to do this via a mobile app. This will give you a quick win, familiarize your customers with this channel, and encourage them to think positively about it
- If any interactions require knowledge of a customer's location, the GPS capabilities within a smartphone may make this particularly suitable to put onto a mobile app
- An app should be able to divert a large number of simple calls away from the contact center. Businesses may find that mobile apps replace some of the work done by telephony IVR, with the visual element allowing a greater depth of functionality and a quicker self-service experience for the customer. Visual IVR could also be employed to offer greater depth and usability to self-service
- Consider the demographics of your customer base. Do your younger customers wish to carry out different transactions or interactions than your older customer base? If so, focus mobile functionality on the demographic that will use it most
- If there is a problem with the app, or the customer cannot do what they wish to do, it is vital to offer a clear route into live customer service. This may be via a 'call me' button on the website, which can put the customer into a virtual queue, and can provide all the transaction-based information that the customer has already input, along with any of the other relevant customer details so that the agent does not have to start from the beginning. A call-back option also means that the customer does not have to spend their own mobile minutes waiting in a queue.

USE OF MOBILE SERVICE FUNCTIONALITY

45% of this year’s survey respondents stated that they offer mobile functionality for customer service (up from 40% in 2016), with a further 23% having definite plans to do so.

Larger contact centers are more than those in the small and medium sector to offer an app or mobile website for customer service, but the difference is far less than in past years.

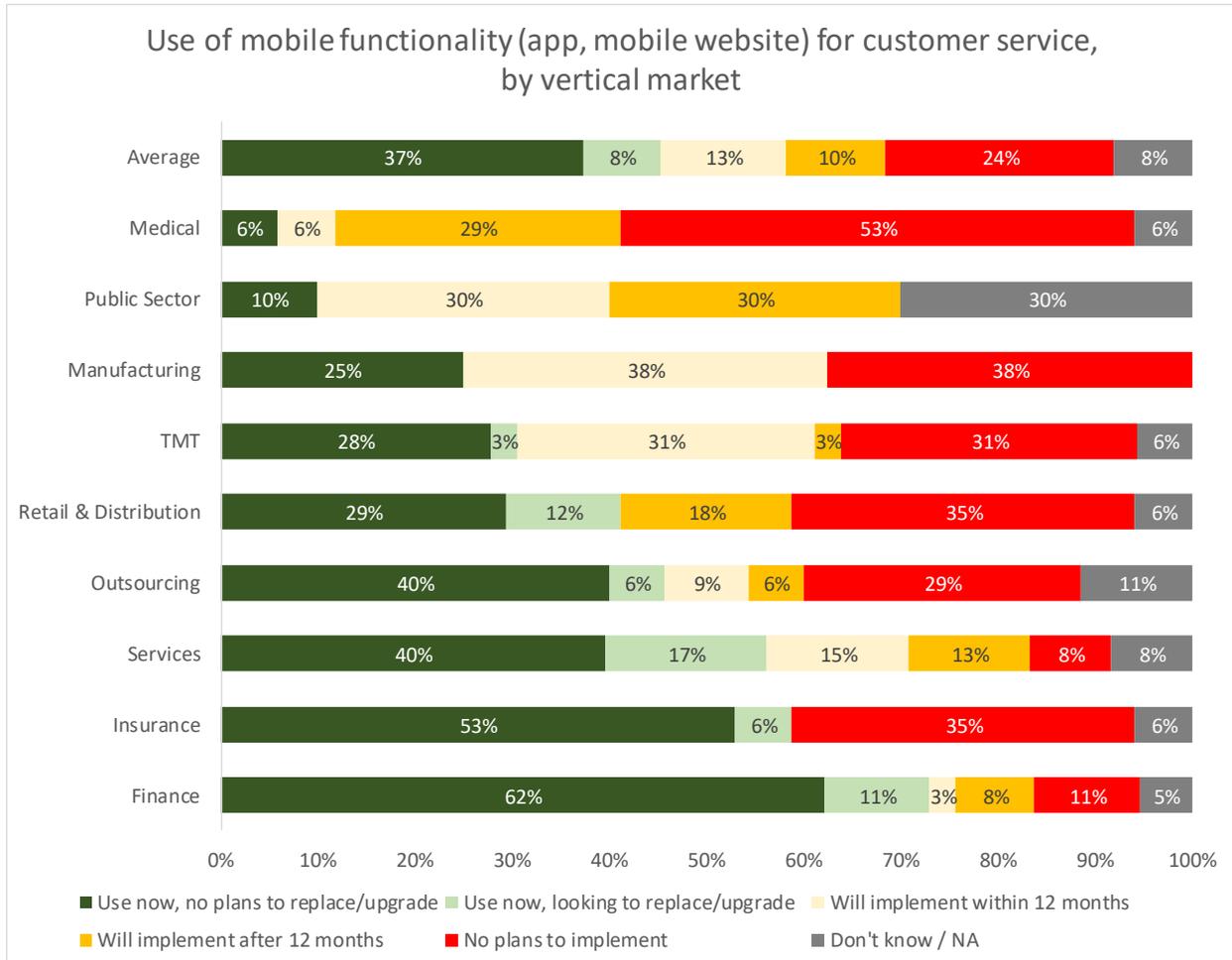
Figure 1: Use of mobile functionality (app, mobile website) for customer service, by contact center size



Those in the finance and insurance sectors are most likely to be offering customer service via mobile functionality, a finding that is quite consistent over time.

Those in the medical and public sectors are once again least likely to be doing so.

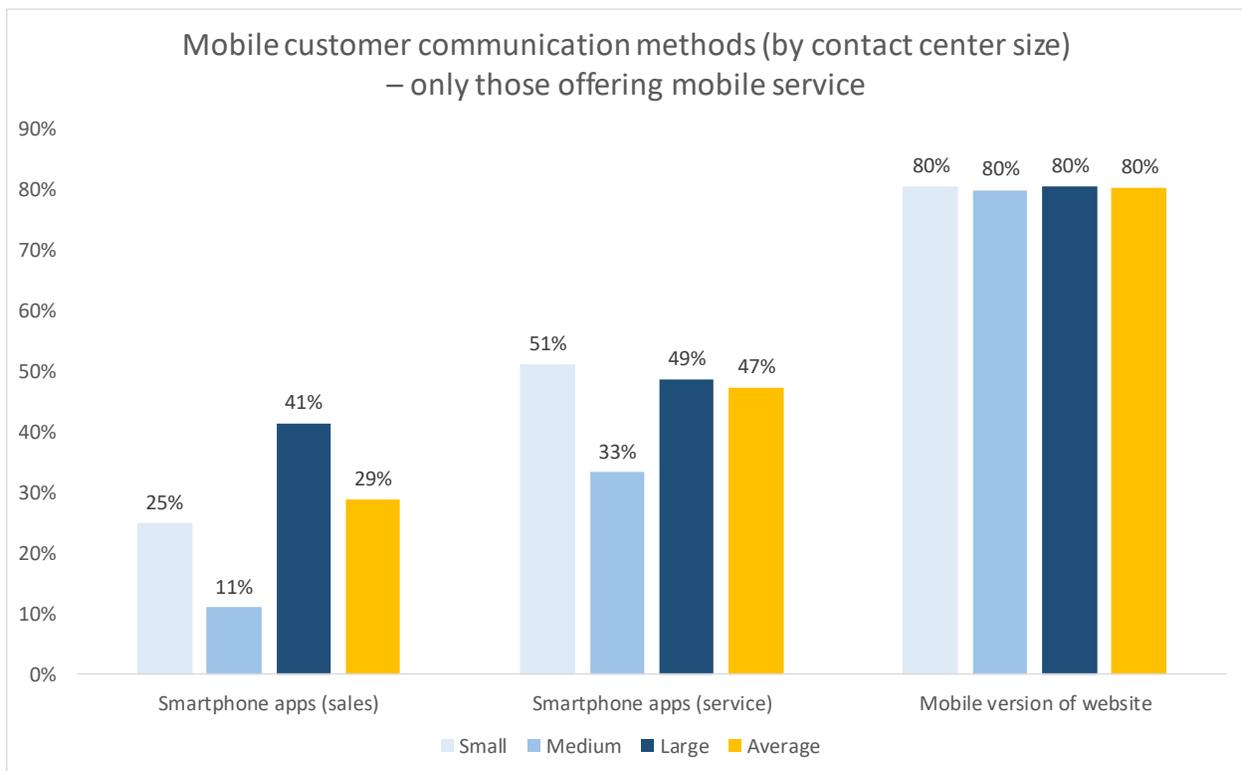
Figure 2: Use of mobile functionality (app, mobile website) for customer service, by vertical market



As the following chart shows, of the respondents which provide mobile customer service, 80% offer a mobile version of their website, for example by having the most popular elements available, speedy load times, optimized graphics, improved readability and scrolling, etc.

47% of respondents offered a smartphone app for customer service, with little difference seen across size bands, suggesting that mobile service is viewed by smaller operations as a democratizing technology. However, only 29% offer the same mobile support for sales, with larger operations more likely than smaller organizations to try to win new business through investing in an app.

Figure 3: Mobile customer communication methods (by contact center size) – only those offering mobile service

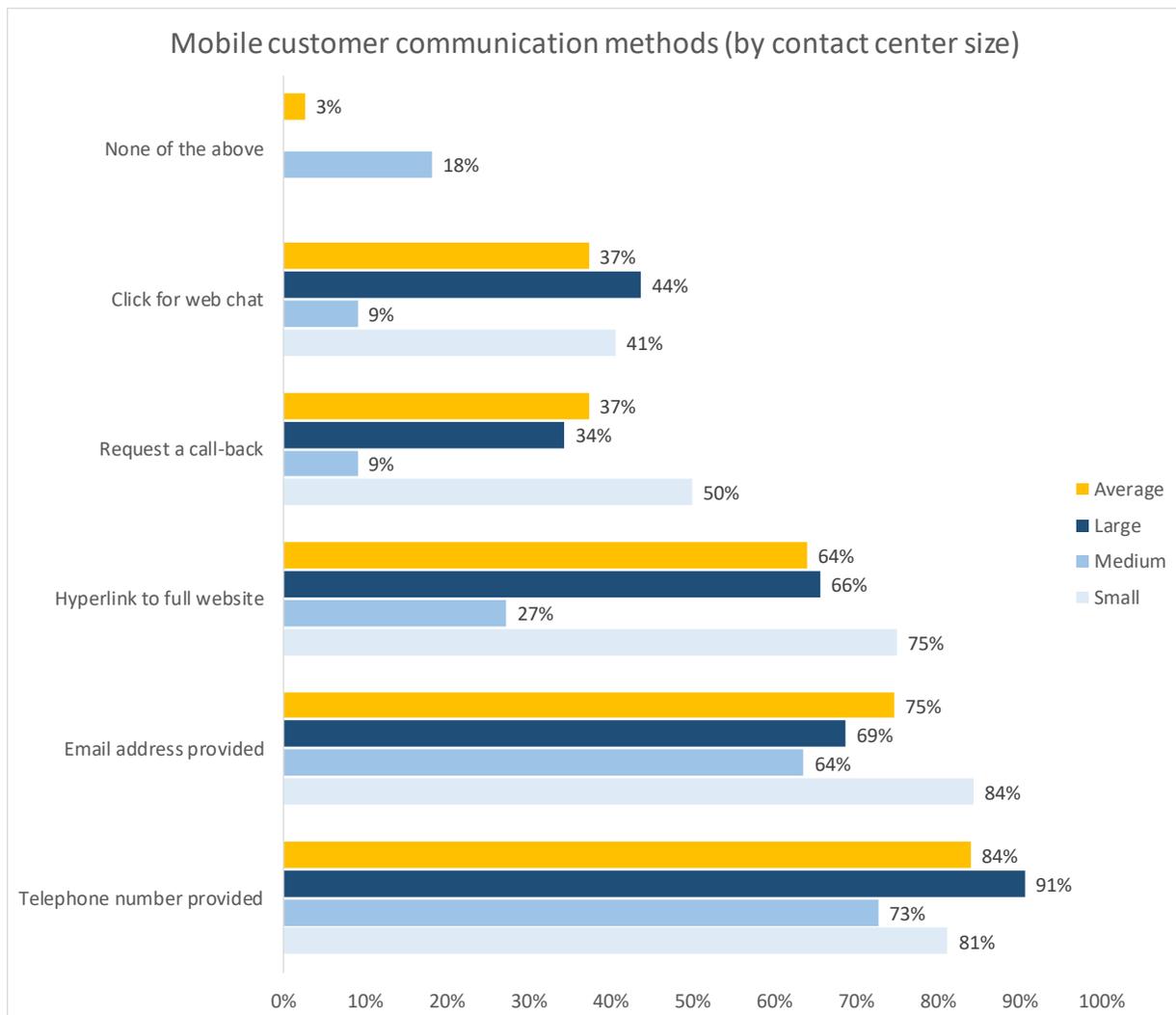


CROSS-CHANNEL ESCALATION

A considerable amount of service functionality available to the mobile consumer has been unsophisticated and often divorced from the rest of the customer experience. Put simply, if the customer tries to use a mobile app or website but cannot successfully do what they want to, in many cases they will be forced to initiate a service request via another channel, such as email or phone, which will be treated by the business as a separate request without any understanding of the history, activity or effort that the customer has already undertaken.

Gathering, understanding and using the contextual data that can surround the mobile consumer will be key to pushing the uptake and functionality of this channel forward. The plethora of channels immediately available to the mobile consumer - including voice, web browsing, SMS, social media, and web chat - encourages the customer to act immediately for all their service or information requirements, rather than waiting until they are in front of a desktop computer.

Figure 4: Mobile customer communication methods (by contact center size)



Where the user needs to pass through security - and also where other reasons mean that the customer cannot complete their interaction solely through mobile browsing or using an app - businesses should consider how they will keep the customer or prospect engaged with the business.

The easiest way to support cross-channel contact is to offer a telephone number on the mobile website or inside the app, and 84% of respondents do so. However, the user/ customer must often start their request again from the beginning, as many respondents will not trust the security and identification process that the customer has already been through, nor will the browsing history be passed onto the agent. Effectively, the customer may as well not have used the mobile channel at all, which is a negative for them and their attitude towards this channel in future.



Passing context to the agent can be accomplished by using DNI – Dynamic Number Insertion which provides a temporary unique number to the caller which allows their voice session and their data session to be correlated. This is an inherent capability of Visual IVR solutions.

Providing an email address is the second most popular escalation method (75%), which does allow the pre-population of fields in an email form (user details, account details, type of issue etc.) although only a few respondents do this. However, email is a slow medium even when done correctly, and the user will not get an answer in real time. Sales operations prefer to encourage mobile browsers to contact them through a more immediate channel, to reduce the chance of losing a sale.

64% of respondents allow mobile web visitors to click through to the main website, where richer and more detailed functionality may be available. However, as this is optimized for desktop viewing, rather than mobile, it can be almost unusable to all but the most determined customer.

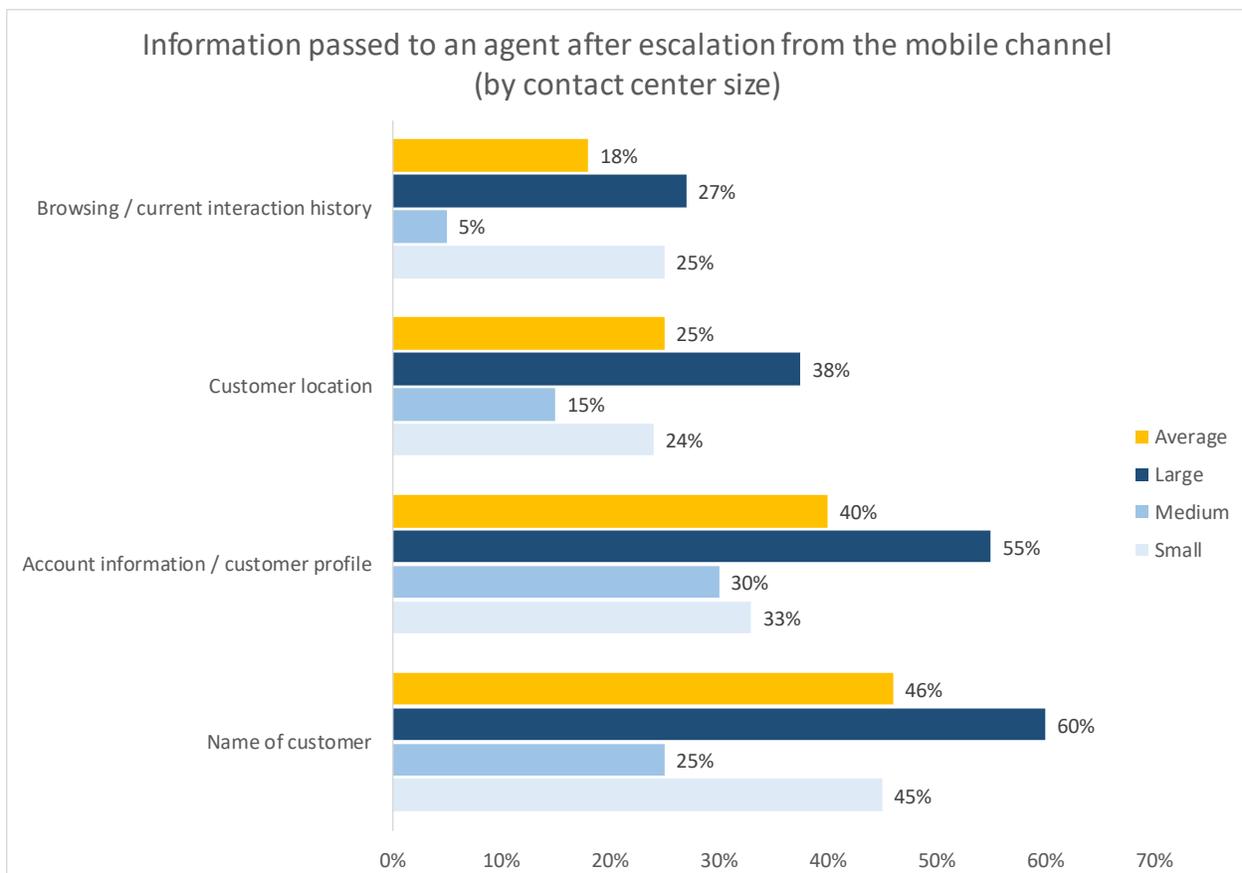
37% of respondents using the mobile channel state that they offer call-backs to customers. While this is a positive and proactive response, the user is often left in the same situation as if they had called in the first place, as the agent will often have to take them through security and establish what the problem is.

37% of respondents were offered a web chat option within the mobile site or app, this being the channel most closely resembling the activity the user is already undertaking (i.e. using the mobile device to look for information, and typing rather than speaking). Web chat is more immediate than email, and offers a chance to move between self-service and assisted service seamlessly, with the agent being able to push links and video to the user in real-time. The difficulty in typing on a smartphone screen means that this is still not a perfect solution.

Similar to previous years' findings, a significant minority of respondents state that upon escalation, an agent is provided with some information about the customer, most often the customer's name and account information, rather than anything more closely linked and relevant to what the customer was trying to do, or where they are currently located.

In reality, this information will rarely be used to provide a quicker customer experience (for example, by jumping a call queue or by having details of the mobile session already undertaken screen-popped onto the agent's desktop). Some of the larger operations have begun to include the customer's browsing history, which is a positive finding.

Figure 5: What information is passed to an agent after escalation from the mobile channel? (by contact center size)



CORPORATE OWNERSHIP OF THE MOBILE FUNCTION

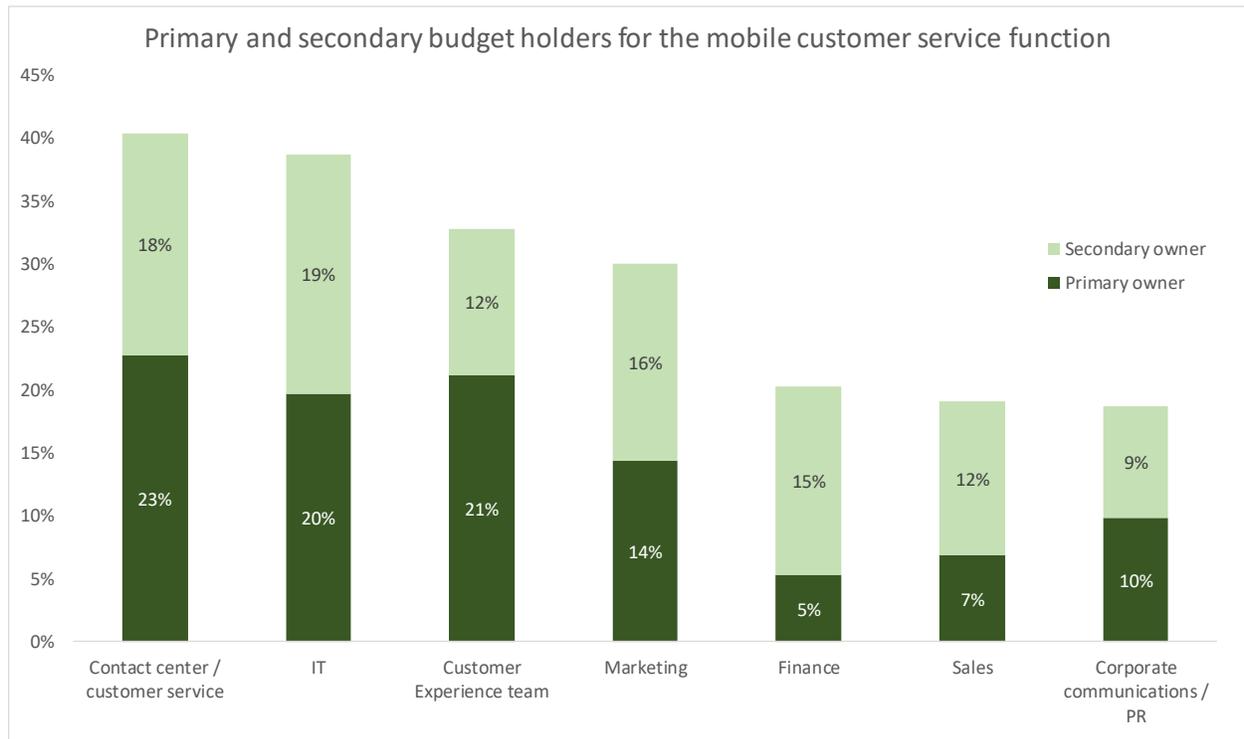
One of the major issues to overcome within most organizations that offer self-service across multiple channels and devices is this: who actually owns the space? Telephony is established as a contact center function, and some other non-voice customer channels also fall under its auspices, but social media is often still owned by marketing (who may also lay claim to mobile strategy), and the wider self-service functionality may be a remit of the IT function. This fragmented and inconsistent ownership of multichannel customer contact functions means that maintaining the same high and reliable standard of information and service across channels has become an even more considerable challenge.

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 multichannel 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.

This is explored further within the recent ContactBabel report [“The Inner Circle Guide to Omnichannel”](#).

The following chart shows that 39% of respondents named the IT function as the primary budget holder for mobile customer service, although 41% stated that it was the primary responsibility of the contact center or customer experience divisions, which is a reversal of past years’ findings. As an increasing number of mobile interactions start with self-service (which may be IT’s purview), and then moved to a live agent (the customer service/contact center function), this dual responsibility may be understandable, if not optimal for the customer or the business. The CX team’s role is rapidly growing.

Figure 6: Primary and secondary budget holders for the mobile customer service function



DEVELOPMENTS IN MOBILE

Solution providers are keen to offer technology that ties the mobile channel in 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 as a failure 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. WebRTC will offer businesses the chance to offer easy click-to-call or click-to-video directly from the website, which could make transition from self-service to assisted service far less painful.

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 leverage 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 leverage 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 or technical support, 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.

It is not just the customer interaction points that will become more integrated. Brick-and-mortar stores are also becoming more integrated with their digital component, in order to provide correct real-time inventory levels at store- and company-wide levels, thus matching the capabilities of their dot-com competitors while being able to take advantage of being able to provide in-store services to customers.

Like any technology, application or channel, mobile service has to be seen to pay its way. Quite apart from the importance of fulfilling a customer demand, there are numerous elements to consider when looking at return on investment:

- Call avoidance due to increased use of self-service, although the difference made to the number of IVR sessions should be taken into account: customers may simply be swapping one self-service method for another, rather than avoiding expensive live calls
- Increasing the accuracy of routing by leveraging mobile and customer data means that calls are more likely to go to an agent that can resolve them first-time, impacting positively upon first-contact resolution, call transfer rates, average handle time and customer satisfaction
- Decreased call handling time in cases where mobile browsing information and other contextual data is passed to an agent, enabling them to reduce effort duplication
- Improved customer satisfaction, and decreased customer effort is likely to lead to improved loyalty, revenue and customer advocacy

Contextual information, such as geographical location, enables greater cross-selling and up-selling opportunities based on improved knowledge about the customer and their circumstances.

VISUAL IVR

The widespread use of smartphones allows a visual representation of IVR menus: some studies show that a caller can navigate a visual IVR menu between four and five times quicker than a DTMF IVR menu without sacrificing any functionality or options. Visual IVR can also send video presentations to a waiting caller, for educational or marketing purposes.

Businesses which have made significant investments in IVR can simply overlay visual IVR on top of existing IVR functionality, showing the IVR's path as a picture on a smartphone, with callers touching the selection that they require. This is both quicker than listening to IVR menu options, and more likely to give the correct information or be routed to the right place. Visual IVR menu systems integrate with existing DTMF structures and reuse the same VoiceXML scripts, meaning that any changes made to the IVR system will be automatically replicated.

Despite the huge uptake in smartphones and mobile apps, it is unlikely that customers will have an app for every company with which they do business. A visual IVR option provides businesses with an opportunity to display corporate branding and deliver an improved customer experience.



Visual IVR provides a lower effort customer interaction. Production deployments routinely show a 40-60% improvement in self-service over a traditional voice IVR and is quite often the highest performing channel from a customer satisfaction perspective. In addition to providing a visualization of the voice IVR, Visual IVR also allows organizations to merge all their digital assets and surface them to the voice callers, including rich media such as troubleshooting videos, FAQs and Virtual Agents.

Lower Inbound Call Volume with Digital Engagement for Voice Callers

Companies are investing millions each year in digital self-service solution in anticipation of the “digital natives”. Yet, despite this investment in self-service solutions, companies are finding that inbound call volume isn’t decreasing at the pace they had hoped for. In fact, research shows that 82% of interactions are still ending up in the contact center.

What is Visual IVR?

Visual IVR engages voice callers and pivots them to a digital channel. By pivoting an inbound call to a digital interaction, Jacada Visual IVR allows you to surface all of your digital assets, in a single location, to your voice callers. This dramatically increases the likelihood that your customer will adopt and use your various digital assets to effectively self-service their needs.

Turning voice calls into a digital experience improves self-service by over 10% based on our implementations at Fortune 500 companies globally. Visual IVR also allows customers to transition from the digital channel to the agent with full context resulting in significantly reduced handle times.

Actual Results

	Telco	Software	Telco	Telco
About	Leading telco in its region serving 38 million subscribers	Fortune 50 Software Company	Multinational Telco w/over 728 million broadband subscribers and 864 million pay TV subscribers	serves over 600 million mobile subscribers worldwide
Pain/Solution	Reduce inbound call volume by allowing Complex troubleshooting with embedded video content on the callers digital device	Pivot voice callers to digital engagement across multiple lines of business.	Reduce inbound call volume originating from the website and offer Technical support for set-top boxes	Drive digital adoption and lower call volume for multiple call types including billing, activation and support.
Results	~70% successful call containment for visual IVR users	11% overall call reduction across 4 lines of business and AHT reduction 7.9m to 1.15m	15% overall call reduction within the subsidiary using Visual IVR	60% successful call containment for Visual IVR users.

As companies place an increased focus on delivering a superior customer experience, there is no shortage of technologies to assist them in achieving this goal. It is important to engage your customers where they are – whether it’s an inbound digital session, a voice inquiry, or a proactive outbound alert for true event driven engagement.



CONTEXTUAL DATA: THE GREAT MOBILE OPPORTUNITY

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 store, for example.
- **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.

WEB RTC & VIDEO

While not a channel in itself, WebRTC (Web Real Time Communications) is an API definition that supports browser-to-browser applications for voice calling, video chat, and P2P file sharing without the need of either internal or external plugins³.

The announcement⁴ in April 2016 that Apple would support WebRTC within its WebKit engine that runs the Safari browser is a major step forward for next-generation customer support, enabling voice, video and collaborative communications directly from a website without the need for additional software. While mainstream use of click-to-video has been a very long time coming, WebRTC offers the opportunity to businesses to engage customers face-to-face where appropriate, offering the browsing customer a route straight into the contact center without any breaking of channel or extra effort.

WebRTC allows customers to start a video or voice call from the web browser (which may be via a desktop computer, but perhaps more often a smartphone, perhaps as an escalation from an existing web chat session), which means the organization's website can then offer video or voice contact center functionality in a seamless manner, with customers 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 more interest 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 or whose users have it disabled. One-way video, to protect users' privacy, is perhaps a more likely option in many instances, as is click-to-call.

Video agents are a step towards more personalized, high-quality customer contact. The customer will be able to see to whom they are talking, through a multimedia PC or mobile device, assuming the broadband requirements are met.

³ <https://en.wikipedia.org/wiki/WebRTC>

⁴ <http://www.nojitter.com/post/240171589/apple-jumps-on-the-webrtc-bandwagon>

There are a number of cultural and business issues to consider:

- Customers may prefer the impersonality of non-visual contact, and may be uncomfortable with the agent seeing them in a domestic environment, which would suggest one-way video may be more popular
- Eye contact is critical for establishing trust and 60% of the communication process is actually visual. For sensitive purchases such as financial services, being able to see the financial advisor can help to establish trust and put the customer at ease. The entire contact may be captured and distributed electronically for further reference
- Verbal abuse, a major problem for some agents, may decrease in a virtual face-to-face setting, however, agents may feel their privacy is decreased if they are on camera, especially one-way, and the incidence of disturbing crank calls may increase
- The contact center environment will need to be altered to impress the customer, and voice agents will need to be trained in visual communication.

This application has potential, especially in a sales environment, and with technical support, where the agent shows the customer what they mean. Various businesses - usually banks - are already using video kiosks to offer virtual branch banking services in areas where physical branches have closed. Currently, customers are more likely to find that video is not being used to show a company's agents in a live environment, but as part of a supported multimedia service experience, with the agent sending relevant recorded video clips either via chat or email.



APPENDIX: ABOUT CONTACTBABEL

ContactBabel is the contact center 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 the biggest and most successful vendors 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 contact center industry, perhaps we can help you.

Email: info@contactbabel.com

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The full version of "The 2017 US Contact Center Decision-Makers' Guide (10th edition) is available free of charge from: www.contactbabel.com/reports.cfm