

Give Them a Reason Not to “Zero Out”

Executive Summary

In today's fast-paced world, customers want immediate and accurate assistance. When they call your company, they expect their call to be answered quickly and their problem to be resolved promptly.

As a contact center decision maker, you're under extreme pressure to meet your customers' needs and increase their satisfaction while simultaneously decreasing operating costs and improving profit margins. You know that meeting your customers' demands can give your company a competitive advantage and help to enforce your company's brand image in the minds of your customers. But, you also know that increasing service levels has historically mapped to increasing costs – something your center can't afford right now.

What should you do?

Speech self service may be your solution. If you design your system to provide your customers with what they want, you will give them every reason not to zero out. In fact, you should realize rapid return on investment, reduced costs and increased customer and agent satisfaction. Speech self service can help your contact center provide outstanding and memorable customer experiences that will keep your customers loyal and encourage them to tell others.

This white paper will guide you through the benefits of well-planned contact center automation, explain the limitations you may face with your existing touch-tone system, and help you understand how to improve your technology and processes to get the results you want – decreased costs, happier customers, and increased revenue as your agents spend less time on routine transactions and more time on those that could generate additional income.

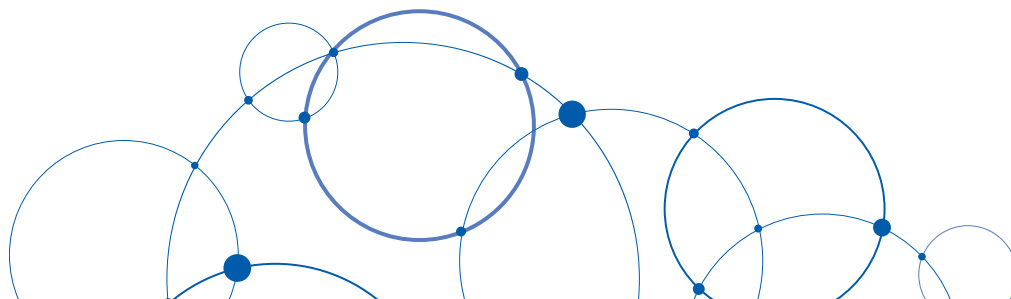
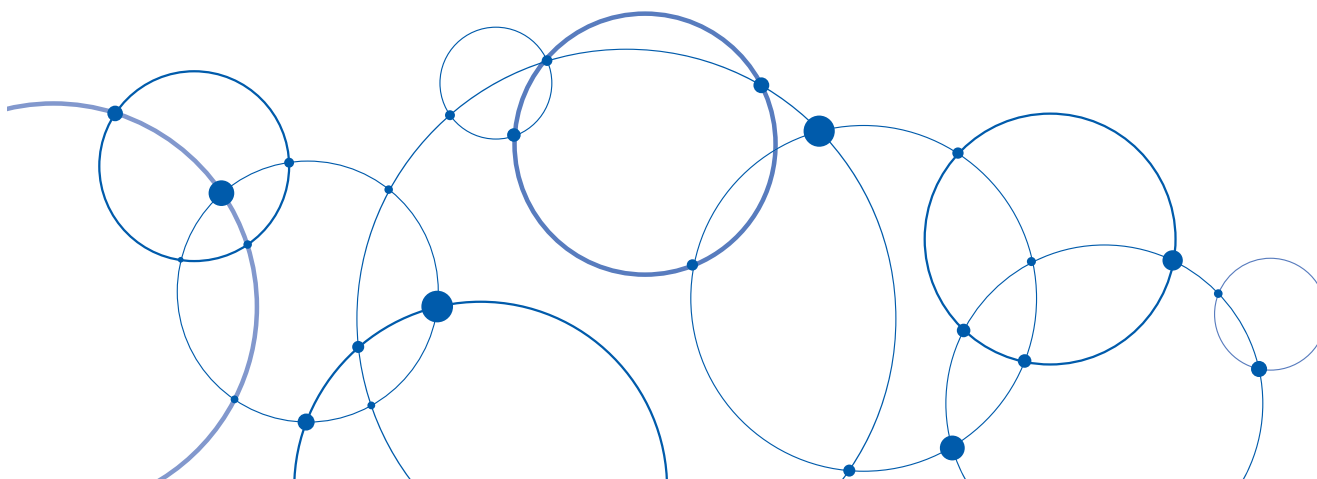


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Don't Hesitate - Automate

It is no secret that staffing accounts for the largest cost in many contact centers - generally between 60 and 70 percent of the overall budget. Live agents are expensive as they require annual salaries, benefits and training; not to mention associated peripheral expenses such as computers, office furniture and the overhead on facilities. Agents are, however, a very necessary and important part of your business. Without agents, it would be impossible for your company to provide customers with the service and information that they require and demand.

How can you cut costs while keeping up with your call volume and maintaining your service levels?

Automated speech self service.

Augmenting your human workforce with an automated speech self-service system provides your customers with the tools they need to quickly and easily obtain answers to standard questions or complete simple transactions on their own. You can use an automated system to deflect routine calls, such as account balance inquiries and address changes, so that your agents can handle more complex transactions, and potentially focus on cross-selling, up-selling or closing sales.

Automation allows you to deliver 24x7x365 service while extending your market reach in time zones worldwide without having to staff your contact centers around-the-clock. Automation also enables you to use your workforce more efficiently and employ fewer agents. It allows you to cut costs and increase revenues by reducing staffing expenses and agent turnover; decrease phone charges resulting from excessive hang-ups, call-backs, and lengthy hold times; and maximize agent productivity. Put simply, automated speech self service can help you strike the right balance between meeting customer demands and acknowledging the realities of the bottom line.

Give Your Customers What They Need

You like the idea of reducing costs, but you know that your customers aren't thrilled with automation - or at least the automation you have to offer today. What you may not know is that a well-implemented speech self-service system can actually help you satisfy and retain your customers by allowing them to get the information they want, when they want it, without having to hold for assistance.

If your customers prefer not to discuss certain transactions with agents, automation is an ideal way to ensure privacy. For example, a customer who is paying an overdue bill might be more comfortable handling the transaction using automated self service; or a healthcare customer who is calling to get routine medical test results might prefer to hear the results read by a text-to-speech application versus a live agent.

Think of speech self service as having a positive snowball effect on your business. As more and more tedious customer requests are handled by your automated system, you will most likely see an increase in morale amongst your agents. When your agents are happy, they will provide your customers with better service, thus further enhancing your customers' experiences. And, because customers are getting quicker and more efficient service, your organization will save money in toll charges.

Many companies have already implemented quality speech self service options to complement live agent interactions. If you're not one of them, it's time to jump on the bandwagon. As consumers enjoy higher levels of service with other organizations, they will expect more from your contact center. If you can't deliver, your company could be left in the cold.

Unlike Wine, Older is Not Necessarily Better

It's Saturday morning and you call your credit card company to ask them about a new low interest offer you just received in the mail. Your call is answered by a recording that provides eight different options for service requests, but none correspond with your inquiry. You are confused, so you look at your telephone keypad and press zero to speak with an agent - you assume zero is the universal option for reaching a live person. Much to your dismay, rather than connecting with an agent, you are forced to listen to the same eight-option menu again. You are stuck in what has become affectionately referred to by many as "IVR jail" - a perpetual loop of recorded prompts without a clear path to live agent assistance. You've been on the phone for 10 minutes when you get so frustrated that you hang up. Your question hasn't been answered and you decide to take your business elsewhere.

Traditional touch-tone automation, which is outlined in the above example, has a number of limitations and can lead to unsatisfactory results for many businesses and callers alike. The odds are that a large number of this credit card company's customers have become just as frustrated with this antiquated touch-tone system as you, and have figured out how to bypass the system and go directly to an agent. As a result, this company is missing out on anticipated cost savings that could be achieved from speech self service; it is decreasing customer satisfaction and quite possibly causing excessive attrition.

Keep Your Eye on the Ball

Implementing an automated system that doesn't meet your customers' needs may reduce customer loyalty and could drive your customers into the arms of your competition.

Following are three surefire signs that your contact center is guilty of poor automation:

- **Your customers circumvent your interactive voice response system (IVR) to go straight to agents (zero out), making it difficult for you to contain costs.**

What good is your automated system if your customers don't use it? If your application is too confusing or forces your customers into automation that doesn't help them, then the automation is not providing value. Your customers will inevitably find a way to bypass your system and speak with your agents.

During the past two decades, contact centers have become more and more dependent on IVRs to offload calls from live agents. At the same time, the industry as a whole has made it somewhat difficult for customers to opt-out of automated systems. Pop culture has responded with websites devoted entirely to providing "secret codes" (e.g. www.gethuman.com) that individual companies are using to allow customers to speak with agents. And, some of your competitors are now attempting to differentiate themselves by touting speedy customer accessibility to live agents.

- **Your contact center is having a difficult time keeping up with call volume.**

An effective self-service system should take some of the onus off your agents. If your agents are still handling basic, routine requests and transactions, there is a good chance that your customers are experiencing long hold times and your center is not efficiently managing spikes in call volumes.

- **Your contact center is unable to deliver positive customer experiences.**

You can surely frustrate your customers when you require them to listen to laundry lists of options and navigate through a variety of menus and then fail to provide them with the information they need to complete the transactions they require.

What Customers Want

Aspect recently commissioned an independent survey of more than 1,000 consumers and 150 contact center professionals across North America to help gain a stronger understanding of what customers think about their interactions with contact centers. The consumers represented a cross-section of age groups, incomes, professions and education levels.

According to this study - the Aspect® Contact Center Satisfaction Index™ - consumers rated their experience with contact center automation an overall D- grade or 61 percent. Regarding technology, consumers voiced a preference for systems that facilitate human access, as evidenced by the features they ranked most important:

- Easily access a person from an automated menu.
- Person instead of an automated system.
- Easy-to-use automated menu.

Encouragingly, however, the study showed that consumer satisfaction with new and emerging technological capabilities ranked high, in the good-to-excellent range, as consumers gave the best possible satisfaction rankings to voice-activated self service over touch-tone keypad automation, among other features.

Let Them Talk

As evidenced by the results of the Aspect Index, customers want to talk. In recent years, a number of contact centers have adopted speech recognition technology to enhance their voice self service and to encourage their customers to use automated systems. With this technology, customers are finding answers to their questions and completing transactions by speaking into their phones rather than pressing numbers on their telephone keypads. Companies are more effectively managing increasing call volumes while customers are experiencing more satisfying interactions.

Studies have shown that a large percentage of consumers feel that speech self service is an acceptable alternative to around-the-clock live agent service, and a much better option than touch-tone self service. In fact, many organizations that have deployed speech self service have seen reductions in abandonment, zero out and redirection rates; and have effectively reduced call volumes and costs associated with handling customer calls.

Reaping the Rewards

The benefits of a well-implemented speech self-service system are plentiful to your company, your customers and your agents.

Your Company

- Reduces costs.
- Increases revenue by freeing up agents to work on income-generating tasks.
- Improves productivity.
- Reduces agent turnover and associated costs.
- Results in rapid return on your investment- often within less than one year.
- Increases customer satisfaction, retention rates and loyalty.
- Creates and strengthens brand identity.
- Enables more automation than touch-tone.
- Extends hours of service.
- Increases contact center efficiency and capacity.
- Decreases call abandon rates and opt-outs.
- Increases agent availability.
- Provides more accurate routing resulting in improved first call resolution rates.

- Enhances flexibility to respond to customer needs or spikes in call volume.
- Decreases the number of calls handled by live agents.
- Differentiates service offerings.

Your Customers

- Delivers an intuitive and easy-to-use self-service option.
- Improves access to and control over information.
- Increases satisfaction.
- Decreases or eliminates hold times.
- Enables more secure transactions and minimizes the need for passwords and personal identification numbers through options such as voiceprints.

Your Agents

- Decreases number of routine requests and transactions.
- Increases job satisfaction and morale.

Taking Advantage of Technology

Businesses in a range of major industries are today using advanced speech-enabled systems to improve efficiency, enhance customer loyalty and increase revenue. Following are some examples of industry-specific applications.

Banking

Using speech recognition and text-to-speech, your bank gives you more convenient access to your accounts over the telephone.

You just finished updating your checking and savings account registers and you want to make sure your balances match those on file with the bank. You call your bank and rather than wading through complex touch-tone menus, you are able to speak directly to the automated system using simple natural phrases such as, "Tell me the balance of both my checking and savings accounts." While you're on the phone, you remember that you need to change your address on both accounts. The bank's user-friendly interface allows for the automation of this more complex transaction. As a result, your call to the bank is quick and efficient and you hang up the phone satisfied, knowing your requests have been handled. Many banks are using speech self service to offload more calls from agents, and customers are transacting more business during off hours.

Other applications that banks and financial institutions have automated using speech recognition include:

- ATM locator.
- Transaction confirmations and listings.
- Interest information.
- Check reordering.

Keep it Simple

So, why is speech self service better than traditional self service?

"Talking to" an automated system is obviously more intuitive and convenient than entering information into a telephone keypad, especially when the keypad is inconveniently located on the handset of your telephone. Beyond this, there are a number of features that make speech applications particularly appealing to businesses and customers alike – features that boost customers' trials and acceptances of automated systems and encourage them to use speech self service time and time again.

Perception is Reality

Speech self-service systems are perceived to be easier to use than touch-tone systems, largely because they don't require customers to do anything extraordinary. Successful use of these systems literally requires nothing more than talking into a telephone. Unlike touch-tone systems, speech self-service systems are not limited to 12 input options at any level, making them extremely flexible.

Imagine for a moment that you are calling your investment company to change your address. You connect with the speech system and you are greeted by a consistent and friendly voice that delivers a level of personalization not offered by other forms of self service. The voice is ready and available to guide you through your interaction, acting as a "virtual agent." It offers you flattened menus and streamlined navigation tools, enabling you to more quickly and easily access the information you want and need.

Your interaction with your investment company's speech system may be as follows:

"How can I help you Mrs. Smith?" your virtual agent asks.

"I would like to change my address," you reply.

"Please provide me with your new address," states your virtual agent.

You speak your new address including street, town and zip code. Your virtual agent repeats your new address and then asks, "Is that right?"

"Yes," you respond.

"Is there anything else I can do for you today, Mrs. Smith?" your virtual agent questions.

"No," you say.

"Thank you for calling Mrs. Smith. Have a nice afternoon," comments your virtual agent.

You've just had a stellar customer experience, the contact center has saved money by automating this transaction, and the agent you would have spoken with prior to the implementation of speech self service is helping another customer complete a more complex transaction.

Spread a Little Joy

The most important aspect of speech self service is that your customers will have positive experiences. Instead of zeroing out of your automated system to speak with your agents, they will continue to use your system, resulting in reduced costs for your business, improved satisfaction for your customers and a healthier bottom line for your company.

Your customers will no longer have to look at their telephone keypads and simultaneously listen to menus with the hopes of remembering which numbers correspond with which transaction options. Instead, they will be able to speak their responses. Their hold times will be drastically reduced – as fewer customers attempt to access your agents – or eliminated, as customers complete transactions via your automated system. Your customers will no longer be forced to listen to long menus and will easily be able to say "help" or "agent" or "operator" to be connected with live agents.

Healthcare

Using speech recognition, text-to-speech, speaker verification and natural-language call steering, a health insurance provider lets its customers update their records via telephone, and the changes are automatically posted to the company's website.

You have just moved into a new home when you call your health insurance company's toll-free number. The system greets you with the question, "How can I help you?" You respond, "I'd like to check a claim."

Before you are delivered to the application that will let you check your claim, you undergo an identification process during which your voiceprint is matched with the one on file. Once verified, the application allows you to check your claim by speaking the claim ID. The system then looks up your claim and provides the status.

Other applications that healthcare providers have automated using speech recognition include:

- Benefits administration.
- Prescription refills.
- Patient eligibility.
- Physician locator.

When they do need to speak with your agents, your customers' interactions will be more pleasurable because they will be reaching the right resources on their first attempts. They will be resolving more of their issues during their initial contacts and they will be receiving a higher level of service from your happier agents.

Deliver Value

Speech is most effective for organizations that have established a clearly-defined corporate strategy and are employing best practices in and around their contact centers. If you follow these general rules, your customers will use your automated system and have a good time doing it:

- **Integrate it into your contact center.**

Your speech application is much more valuable to your customers and your business when it provides a seamless and all-encompassing experience.

Creating a user-friendly interface requires that you integrate your speech application with your customer relationship management (CRM) system. This will allow you to leverage the information stored in your back-end systems to identify your customers based on inputs like phone numbers and account numbers, and personalize your interactions, like greeting your customers by name, for example. You can even go further by attempting to understand your customers' likely needs and behaviors, making assumptions about transactions you can conduct today and using artificial reasoning to enable your callers to problem-solve in your automated system.

Implementing computer telephony integration (CTI) allows you to seamlessly pass the data compiled by your self-service system to your contact center agents. Why should you penalize your customers for using your automated system by forcing them to repeat their names, account information or other data when they are transferred from your self-service application to your agents? Instead, allow your agents to pick up where your automated system left off. Transferring customer information along with calls provides your customers with more positive experiences and improves call handle times for agents.

- **Connect customers to the right place (agent or automated application) the first time.**

You call your local cable company to report that your broadband Internet access service is not working. You listen to the touch-tone options and none seem to fit your exact needs. So, you say, "Service." You are transferred to an agent. You share your name, account information and the reason for your call. The agent then discloses that he is unable to help you troubleshoot your Internet service, but would be more than happy to troubleshoot your cable television with you. You are ultimately transferred to someone who can provide you with assistance, but your valuable time has already been wasted.

Don't make your customers go through this excruciating process. When interactions cannot be handled entirely by your speech application, your customers should be transferred to the right agents the first time. Provide the appropriate resources upon first contact and you will significantly enhance customer satisfaction while increasing your first call resolution rates.

- **Design with your customers in mind.**

Too many of today's self-service applications are built on the "Field of Dreams" principle of "if you build it, they will come" rather than really taking the time to understand your customers' needs and how they want to interact with you. Worse yet, many companies are creating systems that their customers can't avoid.

Retail

Using a speech-enabled system, a retailer gives its customers access to order tracking information via the telephone.

You want to check the shipping status of a product you purchased from a retailer's website – easy enough to do from a web browser, but you are away from your desk. Using your cell phone, you identify yourself by speaking your name and address. The application checks your account, finds that you actually have two orders in process and asks which one you would like to check. You identify the order and the application tells you, in natural-sounding speech, that your order has been shipped and should have already been received. The system provides you with the shipping company and tracking number, and offers you the option to have this same information emailed to the address the company has on file.

Other applications that retailers have automated with speech recognition include:

- Customer account information.
- Exchange & return information.
- Order processing and status.
- Store locator.

When planning your applications, step back and consider what your callers might need. Ask questions that help you understand the types of transactions your customers would like automated, the complexity of these transactions, your customers' emotional needs for various types of transactions and whether or not privacy would be a help or a hindrance.

- **Enable your customers to take action without having to listen to the full menu.**

Your customers want quick and accurate service. They don't have the time or the desire to wade through long lists of menu options before they can take action. Call steering technology expedites the transfer process and allows your customers to speak into their phones to be automatically routed to the agents or automated applications that can best meet their needs.

You can also expedite your customers' inquiries or transactions by streamlining your menu:

- Limit the number of options you provide your customers.
- Design prompts that your customers can easily understand and provide universal commands.
- Use language that is meaningful to your customers.
- Empower your customers to opt-out of your menu at any time.
- Enable your customers to skip over the rest of your menu if they hear (or know from previous use) the appropriate menu option.

If your customers can't find the answers to all of their questions or complete their transactions using your automated system, make it easy for them to reach live agents. Design your system so that if it fails to accept your callers' responses, customers are promptly transferred to live agents.

- **Design your automated applications to be like your best agent.**

Your speech application, which augments your live agent workforce with an army of "virtual agents," should contain all of the attributes that you would expect from your top agents. It should be courteous, listen carefully to your customers to determine their needs, and repeat responses to confirm accuracy and to take appropriate action.

Properly integrating with corporate resources, such as CRM and inventory systems, helps you ensure that your automated applications are as dynamic and well-informed as your agents. For example, when a delinquent customer calls your contact center, your automated system and your agents should both be made aware of his status. It may even be appropriate to immediately transfer this customer's call to your payment or collections department once his delinquency has been noted.

- **Tune your application.**

Just as your business constantly evolves, so must your speech self service. This can be accomplished through ongoing testing and tuning. Tuning is often most exhaustive when you initially launch your speech application as you tweak grammar, timing and customer recognition. However, minor usability adjustments will be required throughout the life of your application.

It is important that you regularly analyze your results to see how your callers interact with your system and your agents when they zero out. You will then be able to make adjustments based on your findings.

- **Maintain and evolve your application.**

Customers become reliant on well-designed speech applications therefore, you must ensure that yours remains fresh, updated and responsive to your customers' requests. It's the only way to maintain the high level of satisfaction you will have achieved through your well thought-out design and implementation phases.

Utilities

Using speech recognition and text-to-speech, a utility company automates changes in service.

You recently sold your house and want to disconnect service at your old address. The system prompts you for your phone number so that it can identify your account. It immediately recognizes that you have service at two addresses, one of which was recently initiated. You fit the profile of a customer who wants to disconnect service; therefore, the system's initial prompt asks you if you've called to shut off service at the older of the two addresses. The contact center has efficiently handled this call, and you are likely to use the system again.

Other applications that utility companies have automated with speech recognition include:

- Automated trouble tickets.
- Outage information.
- Read meter.
- Start and transfer service.

Aspect Point of View:**Keep an Eye on the Future**

Speech self service will be an integral component of virtually every company's contact center strategy in the coming years. As the world's largest company solely focused on the contact center industry, Aspect is uniquely positioned to help your contact center control costs while delivering proven, innovative speech self-service technology designed to automate more transactions. Using our solutions, you can provide your customers with self-service options that are easy to use and intuitive.

Each day, more than one million agents at more than 5,000 customer sites worldwide manage in excess of 125 million interactions with Aspect solutions. Customers use Aspect solutions to communicate with organizations around the globe, verify the status of orders and shipments, pay bills and make purchases. They are engaging in activities that build long-term customer-company relationships – the types of relationships that are critical to the success of your organization.

We have been honing our contact center knowledge, skills and insight for more than 30 years, and we are dedicated to ensuring that our products support your customer-centric contact center strategies. Whether you provide customer service, collections or sales & telemarketing services, Aspect understands your business process and can help your contact center best meet its objectives.

We offer a full range of contact center products and services. Our voice self-service solutions enable you to provide your customers with a way to find quick answers to basic questions and avoid long hold times while your agents are spending more time handling complex, potentially revenue-generating interactions. CTI integrated into or embedded in our products, makes your deployment run smoothly. And, our use of advanced technologies such as speech recognition and text-to-speech enable you to deploy a flexible user interface that helps you to automate more and make your system easier for your customers to use.

Aspect solutions are integrated into your overall contact center environment allowing you to access data from back-office systems to personalize interactions and fulfill specific inquiries. Likewise, if your customers need to speak with agents, you can transfer calls, along with associated data, to the appropriate agents. Aspect offers two voice self-service choices, both of which support VoiceXML and advanced speech technology – the standalone Aspect® Customer Self Service™; and Voice Portal functionality as part of our unified contact center product, Aspect® EnsemblePro™.

Whichever option you select, you can look forward to reducing your staffing expenses and increasing agent productivity by automating routine requests; building customer loyalty by giving repeat customers fast access to information; increasing overall capacity without increasing costs or personnel through additional in-queue service options; providing customers with real-time access to information and services 24x7x365 through automation; and improving customer satisfaction with intuitive services driven by speech recognition and text-to-speech.

Can you afford to wait?

Government

Using speech recognition and text-to-speech, a government agency can provide information on taxes, such as refund status.

You submitted your tax return and are awaiting your hefty refund. You are trying to determine when you will receive your check, so you call the 800 number. You are given three choices: obtain tax refund status, order tax forms or change your address. After you select the first option, you are immediately authenticated with your social security number and last name. The system checks the status of your tax return and provides you with the amount of the check and the date it was mailed.

Other applications that government agencies have automated with speech recognition include:

- Motor vehicle license renewal.
- Social security benefits processing.
- Emergency transportation information.

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About Aspect

Aspect provides software and consulting services that turn the potential of unified communications into real business results across the enterprise and in the contact center. Applying 35 years of insight and experience, Aspect helps more than two-thirds of the FORTUNE Global 100, as well as small and medium enterprises, power their business processes with communications. For more information, visit www.aspect.com.

