



A banking industry case study

CLEVVA Digital Co-workers navigate contact centre agents through optimal service conversations

A large South African vehicle and asset finance company's contact centre offers support for a broad range of client support queries, from account queries to product information requests. To service the wide range of possible queries, specialised teams were established and the IVR system ensures upfront query categorisation so that calls are channeled to the right agents.

The agents try to diagnose the cause of each customer query, and then attempt to apply the relevant procedural guidelines to resolve the query in line with company policy. Whenever an agent is unable to effectively resolve the query, they second tier the call to a small team of specialists.

The challenge

The Contact Centre faced a number of cost and service quality challenges that needed urgent attention.

The varying call volumes across different query categories resulted in sub-optimal workforce utilisation, with certain specialist teams being idle while other teams were overwhelmed. Given the specialised nature of the calls, agents could not easily be transferred across teams.

It took approximately six weeks to formally train new agents, with many agents taking a further three to six months to be deemed competent on the floor.

This lead time reduced the Contact Centre's

reaction time when responding to changing customer demands.

A sizable percentage of calls was being sent to the experts in the second tier. This was a result of both the complex nature of most calls and the agents' fear of making a mistake, given the fiduciary requirements placed on giving advice.

Policy and procedure change relatively frequently and agents struggled to keep up.

Free-text call reports varied dramatically in detail and quality, making follow ups and reporting very difficult.

The requirement

The management team was looking for a solution which would

- + Create multi-skilled teams, capable of handling any call category
- + Increase first-call resolutions
- + Improve call reporting
- + Improve workflow management once an order is captured
- + Improve sales call reporting
- + Improve client satisfaction ratings
- Reduce the time needed to get a new sales rep performing effectively



The solution

After an extensive global review, the Call Centre selected CLEVVA to build a team of digital workers to augment the staff and deliver an improved self-service offering.

A small team of automation engineers worked with the Call Centre service team to capture all the rule-based decisioning logic that the few experts were applying to resolve all known query types.

The team initially leveraged the detailed documentation available on the knowledge base but found that much of the implied logic was missing. This was then filled in during workshops with key subject-matter experts within the business.

To offer the agents real-time access to a CLEVVA Digital Co-worker, a web front end

was deployed. The logic enabled agents to handle any customer call as if they were an expert, with the CLEVVA Digital Co-worker guiding them dynamically to ask the right questions, offer the right answers and take the right actions at the right time, while providing a detailed call report to prove it.

After navigating over two million customer calls with CLEVVA's Digital Co-worker, the Call Centre intends to leverage a CLEVVA Digital Specialist to offer customers digital self-service via web, mobile app and social media channels.

In addition, the Call Centre is looking to deploy unattended 3rd-party system bots to work with the CLEVVA digital workers to automatically execute resulting system actions.

The results

Improvements within the key Call Centre metrics were seen almost immediately.

-  First-call resolutions dramatically increased, as agents can resolve all known call queries themselves
-  Training reduced by 40%, primarily in the content areas focused on policy and procedural details. Training focus shifted to call-handling skills so agents can focus on optimising the customer experience
-  Agents were capable of handling any query type so they can be more easily deployed to meet changing call volumes
-  The decision-pathway summaries provided at the end of every call detail every question asked, every answer given and every action taken. Free-text summaries were no longer required and the accurate call reporting lowered the quality-assurance risk. This data was used to provide in-depth call insights.

These results confirm the power of having a digital workforce capable of navigating staff through all known customer engagement processes. The addition of digital workers to automate system actions, and the deployment of digital self-service offer an exciting trajectory for the Call Centre in 2020.

The benefits

CLEVVA enabled the Contact Centre team to deliver a consistent, compliant level of service to all customers without the historic risk of varying agent knowledge and experience. No matter who answers the call, the customer will be asked the same questions, be offered the same answers, and experience the same outcomes.

Going forward, their deployment of CLEVVA Digital Specialists for seamless customer self-service and their addition of RPA digital workers to perform more of the back-office system tasks, mean the Call Centre is well set to thrive in a world of growing complexity and cost pressures.