



State of the Contact Center

A Call Center IQ Industry Comparison Report

As we work to construct the contact center of the future, let us take a look at the challenges and circumstances facing contact centers in four distinct industries.



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It is the ultimate irony. Whether in the form of a webinar, a blog post, a whitepaper or a live conference presentation, today's contact center dialogue hinges on the notion that businesses must get closer to their customers. They must understand who their customers are, what they truly want and how they can uniquely align with those profiles and desires.

Yet this call to be more customer-centric—and more personal—is oddly enough presented from a blanket, wholesale perspective. Conveyed via clichés and generic action points, the advice that accompanies the call to become more personal is decidedly impersonal. The result? Contact centers make modest, restrained overtures towards the creation of more intricate and valuable customer experiences but remain incapable of driving the sweeping, fundamental shifts they truly need to make.

For contact center advice to resonate, it must go beyond the innocuous cries of omni-channel, customer centricity and agent engagement. It must recognize the challenges specific to different industries, customer bases and the organizations that operate in the former and work to satisfy the latter. It must recognize differentiation in the ambitions and objectives that drive organizations and assure that it allows organizations to become more customer-centric without sacrificing pursuit of those goals.

Personalized instruction is, naturally, the key to helping businesses offer more personalized customer care, and a movement in favor of such instruction is long overdue.

For contact center advice to resonate, it must go beyond the innocuous cries of omni-channel, customer centricity and agent engagement. It must recognize the challenges specific to different industries, customer bases and the organizations that operate in the former and work to satisfy the latter.

Over the next several pages, this industry breakdown will also help provide such context. It will unpack the specific, nuanced focuses, challenges and opportunities lying before customer service professionals in **finance/insurance, consumer goods, business services** and **consumer services**.

Enter the **Evolution Stimulus Discussions** at the [Future Contact Center Summit, January 26-30 in Orlando](#).

Instead of asking attendees to approach every contact center challenge from an overly broad perspective, the discussions facilitate intensive network, discussion and benchmarking between like-minded individuals.

Structured based on areas like contact center size, industry and focus, the discussions allow organizations to dig deep into what *their* unique customer bases are facing and what specific action is needed to overcome any challenges.

Businesses leaders should not close their minds to the advice of other professionals from other industries. After all, if today's businesses "competing on the customer experience," then they must remain open to implementing the best ideas from *all* types of businesses with *all* types of customers.

But insofar as their customers are theirs and theirs alone, they need to put any such advice into the unique context of their businesses. The stimulus discussions will help provide that context.

Contents

Over the next several pages, this industry breakdown will also help provide such context. It will unpack the specific, nuanced focuses, challenges and opportunities lying before customer service professionals in the following industries:

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Finance and Insurance



If there is one word that defines the financial or insurance contact center, it is “stakes.”

The Scenario

If there is one word that defines the financial or insurance contact center, it is “stakes.”

While all customer-centric businesses are urged to recognize that every customer is important and every transaction is paramount, the sell is considerably easier within the financial and insurance spaces. There, contact centers are literally responsible for managing their customers’ livelihoods, and the consequences of failure directly affect customers’ wellbeing.

The significant, personal implications tied to even the most basic financial interactions positions *trust* at the center of the equation. Whereas trust represents an obvious—and often important—differentiator in product-driven contact center environments, it represents the core of the financial



The Financial and/or Insurance Contact Center

Marketing –
Lead/Demand
Generation,
Social/Digital
Engagement

Sales – Basic services
sales, Licensed sales,
Customer
retention/service
expansion

Support – Customer
Care, Technical Support,
Claims Support, Fraud
Support,
Compliance/Back-Office
Support

services and insurance offerings. If customers cannot get the organization to handle each interaction responsibly, reliably, accurately and securely, they cannot even consider moving forward with a business relationship.

Desirable in most cases, perpetual access is imperative in the financial services sector. Because there are no strict rules about when one will encounter an issue related to his financial or physical well-being, there can be no strict rules about when one can interact with support from his financial services or insurance provider. And insofar as the issue can be simultaneously urgent and comprehensive, instant access to an agent or system capable of quickly handling a complex, high-touch is a required ingredient in this particular flavor of “always-on” care.

Personalization also takes on a new meaning in the context of finance and insurance interactions. Whereas many organizations can get away with using broad customer profiles to establish their customer-centricity, financial and insurance institutions must, in all situations, tailor their experiences to the specific, intricate tastes, behaviors, sentiments and characteristics of individual customers. Personalization becomes a matter of precision.

The Structure

Like those of all industries, finance and insurance contact centers routinely engage in sales and support interactions.

Unlike those of many industries, the scope of their contact centers does not end there. Concerns related to fraud, security, privacy and the sheer nuance of managing issues on a microscopic, personal level necessitate a comprehensive approach to the contact center function.

Segments commonly included in the finance and insurance contact center mix:

- Lead and demand generation – soft, outbound marketing and sales
- Sales – basic features and services

- Licensed sales – higher-profile, higher-complexity, higher-stakes interactions
- Customer care
- Customer retention/relationship expansion
- Technical support
- Claims support
- Fraud and fraud prevention support
- Compliance/back office support

All segments must be present in *every* available contact channel, possess live person and self-service options and be tailored to specific customer types (individuals, high-net-worth investors, business, etc).

The Challenges

Trust and personalization, two of the key tenets of optimal financial or insurance interactions, combine to form the most fundamental challenge associated with the industry’s contact centers.

Because the data involved in industry interactions is so significant and personal, the need for stronger security, privacy and reliability is paramount. Even the slightest inclination that data is *at risk* of compromise will irreparably destroy a customer’s willingness to continue his relationship with a financial or insurance institution.

And the risk does not simply apply to the organization’s standing with customers. Heavily regulated, finance and insurance organizations are responsible for assuring that they maintain compliance even as personal customer interactions transition to more public forums.

Collectively, the data security challenge bottlenecks organizations’ efforts towards the creation of an omni-channel customer experience. Aware that convenience and customer preference are important, these organizations *want* to offer comprehensive service in social, web and

Key Challenges for Financial and Insurance Contact Centers

- 1) Protect customer data (privacy and security)
- 2) Manage interaction complexity
- 3) Incorporate digital amid regulatory/compl exity concerns
- 4) Deliver personalized service
- 5) Balance interaction efficiency with efficacy

Juggling the need to keep interactions seamless and painless without driving agents to rush through calls is an ability that will separate functional finance and insurance contact centers from elite ones.

mobile channels, but the matter of data limits the extent to which they can do so.

The complexity of finance and insurance contact centers also creates challenges in today's omni-channel world. The variety of contact center functions necessitate an often simultaneous need for specialization, efficiency and efficacy. Establishing the staff and systems needed to deliver on those tenets—regardless of when, where, how or why the customer is contacting—is no walk in the park.

Because of the intricate, personalized nature of interactions in the finance and insurance industries, “traditional” contact center metrics like average handle time are inappropriate benchmarks of performance. On the other hand, the urgency often associated with financial transactions means that efficiency is particularly important. Juggling the need to keep interactions seamless and painless without driving agents to rush through calls is an ability that will separate functional finance and insurance contact centers from elite ones.

At the Summit

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There are also sessions led by industry experts such as the **SVP of Customer Service and Engagement at Discover Financial Services** and the **VP, Client Business Support at Tangerine Bank**.

Consumer Goods



The Scenario

In today's era of customer empowerment, the brand experience is no longer limited to the reactive realm of customer support. Every conceivable point of interaction represents an opportunity to engage the customer, connect brand values to his values and build lasting loyalty.

For retail- and consumer-oriented businesses, the quality of interactions in those touchpoints represents the greatest opportunity for differentiation. Distance they might not be able to create via price or product quality can be achieved

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The Consumer Goods Contact Center

Marketing – Loyalty marketing, Customer retention, Outbound demand generation, Digital branding, Customer relations

Sales – Inbound (corporate level), Outbound (corporate level), Point-of-purchase

Support – Order support, Customer service/care (corporate), Customer service/care (point-of-purchase), Product support, Technical/channel support

by creating a superior, more customer-centric experience throughout the entire life cycle.

To get there, businesses have to approach each element of the experience from the perspective of the customer. What can be done to enhance the buying experience? What can be done to make each interaction more personal and rewarding? How can policies be revamped to produce the benefits for the customer rather than protection against short-term business costs?

That ambitious sense of customer-centricity must be applied in all channels and across all interaction types. Whether a business is responding to a web order, dealing with a product support issue over the phone or assisting a confused buyer at a retail store, the focus must be on the relationship rather than on the transaction.

Getting closer to the customer is not merely a credo for the executive rank. It is a call to action, and it is therefore imperative for consumer goods organizations to better identify, internalize and align with the voice of the customer.

Demanding to be understood by businesses, customers also want to *understand* consumer-oriented businesses. Information about policies and products must be communicated on the customer's terms and *in* the customer's language. Self-service, similarly, can only be used as an efficiency-boosting tool when designed to operate within that conversational framework.

The Structure

Unique to the consumer goods space is deliberate separation between how businesses and customers view the different customer experience functions. When structuring their contact centers, consumer-oriented organizations must be careful to fulfill all necessary internal tasks but orient everything with the customer's perspective.

Segments common to the consumer goods space:

- Retention – loyalty marketing, rewards programs
- Retention – customer feedback
- Outbound demand generation/creation/promotion
- Sales – inbound, corporate
- Sales – outbound, corporate
- Sales – point-of-purchase
- Customer care – service issues, corporate
- Customer service – point-of-purchase
- Order support
- Product support
- Technical support – channel issues
- Customer relations

The Challenges

The call for customer-centricity, on the surface, runs directly counter to the cost and performance expectations associated with traditional contact centers. Whether evaluating those responsible for demand generation, sales or customer support, expectations of results exist, and they often do not allow for the qualitative context provided by a more customer-centric approach. If sales and call counts are not up to quota, the notion of high-quality interactions does not always provide a satisfactory excuse for businesses bred on tradition.

Moreover, customers often have their own, hard expectations about brand interactions. That they want a personalized, customer-centric experience does not mean they want one that is overly long or absent the specific resolution or request they are seeking. The challenge of training agents to balance the need to delight customers with the need to maintain particular service levels consistently plagues contact center agents.

Because of the diverse ways in which customers and businesses interact, a significant learning curve burdens the agents and systems within a consumer goods contact center. Knowledge bases must be detailed enough—yet flexible enough—to account for personalized inquiries related to transactions, product issues, product delivery

Key Challenges for Consumer Goods Contact Centers

- 1) Balancing performance against customer-centricity
- 2) Understanding customer expectations/sentiment
- 3) Improving knowledge bases and communication across all touchpoints
- 4) Aligning internal culture with customer expectations
- 5) Developing specialized support segments without creating siloes

In order to tailor their culture to that of customers—and, just as importantly, tailor operations to customer demands—businesses have to acquire customer feedback in a usable, relevant, valuable form. The rise of alternative contact channels might provide businesses with more *chances* to interact with customers, but it does not make any assurances about the context of those interactions.

issues, experiential issues and technical issues related to the support process.

Segmentation and specialization would seemingly make the task easier for individual agents, but insofar as today's customers expect to be able to seamlessly move between agents and channels, universal access to overarching, rapid knowledge is essential.

Perfected by the best consumer-oriented brands, including Apple and Zappos, the creation of a consistent culture is no easy task for the industry's heavily segmented contact centers. In addition to needing to establish a culture that is simultaneously performance-driven and customer-centric, organizations must also create cultural cohesion across all functions and channels even though the different segments serve distinct purposes and interact with customers in distinct ways.

Fleshing out the appropriate culture to drive through the organization creates an even bigger challenge. In order to tailor their culture to that of customers—and, just as importantly, tailor operations to customer demands—businesses have to acquire customer feedback in a usable, relevant, valuable form. The rise of alternative contact channels might provide businesses with more *chances* to interact with customers, but it does not make any assurances about the context of those interactions.

At the Summit

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Business Services



The Situation

Because the efforts of all businesses, at some point, trickle down to an end-user customer, business services contact centers are in a unique scenario. They must simultaneously satisfy the needs of a business *and* of the customers that business is ultimately responsible for serving.

Culturally, that means they simultaneously have to adapt to the values of their business clients and of their business clients' customers. From the manner in which they engage, to the manner in which they provide information, to the hours and performance standards they keep, business

The end result is a call for immense flexibility. While a B2C contact center might be able to get away with limited hours and channel offerings based on a firm understanding of its customer base, B2B contact centers must account not only for their direct customers but for the diverse preferences of the subsequent tier of customers.



The Business Services Contact Center

Marketing – Demand generation, Lead researching

Sales – Direct/outbound sales, Inbound order processing (initial transaction), Billing/invoicing (recurrent customers), Client/account management

Support – Product support, Technical/platform support, End-user support (white glove), Legal/compliance

services organizations have to assure they are putting their clients in the right position to delight their customers.

The end result is a call for immense flexibility. While a B2C contact center might be able to get away with limited hours and channel offerings based on a firm understanding of its customer base, B2B contact centers must account not only for their direct customers but for the diverse preferences of the subsequent tier of customers.

While B2B organization can rely on public, consumer-oriented channels for building brand capital, their direct demand generation efforts must be more targeted. Telemarketing, via an inside sales team, is an essential ingredient in business services' call centers. Such organizations must also maintain a far more proactive and recurrent chain of communication with clients. Since satisfaction must trickle down, B2B call centers must assure the feedback is trickling up.

Typically comprised of numerous employees, business clients present a unique CRM challenge for B2B contact centers. Such contact centers must be nimble enough to define their customers by the sums of their parts and must thus be able to identify the relevant stakeholders, decision-makers and product practitioners at every stage of the marketing, sales and customer support process.

Their 360-degree perspective, therefore, must not only account for every possible interaction they have with their business clients, as entities, but for every relevant individual within the business *and* every end-user customer served by that business.

Because business clients will often rely on their providers for “pass-through” support, B2B contact centers must not only integrate all of their own systems but assure their systems can directly integrate with those of their client base.

The Structure

Designed to drive long-term, valuable partnerships, business services contact centers place significant emphasis on the customer acquisition and retention functions. Customer and technical support tasks are pivotal, but the purest focus of the centers is on relationships.

Segments common to business services contact centers:

- Demand generation
- Sales – outbound
- Order processing - inbound
- Client relations/account management
- Billing/invoicing
- Product/service support
- Technical/platform support
- End-user support (if offered)
- Legal/compliance

The Challenges

One of the advantages of the B2B contact center is the fact that it presents an overt alignment between customer-centricity and business outcome. The experiences and relationships businesses develop have a direct, irrefutable impact on the bottom line.

That, of course, creates an immense pressure to precisely tailor each experience to the needs of the corporate client. While personalization carries ambiguous meaning in the consumer space, it presents an immense, specific burden in the corporate sphere. Contact centers must have insight into who their clients are, what they do, how their customers feel and who within each client organization plays each role in the purchasing process.

Because the goods and services provided by a B2B contact center must successfully trickle down to the end-user, such contact centers must hold themselves accountable—from an information and performance perspective—for how their offerings are aiding or hindering their clients' success.

Key Challenges for Business Services Contact Centers:

- 1) Personalization must simultaneously account for direct clients and their end-user customers
- 2) Mapping marketplace to identify and understand decision-makers and stakeholders
- 3) Accommodating numerous, distinct customer bases with flexible hours and service levels
- 4) Continuing to generate new demand throughout the life cycle (while still effectively fulfilling existing contracts)
- 5) Integrating with diverse platforms

Once they secure the client, they then must recognize the extent to which customer care—and availability of that care—are contract items rather than enhancements. The cost-benefit analyses that allow B2C contact centers to limit experiential elements do not exist as commonly in the B2B world.

Difficult enough to monitor, especially across all channels, corporate stakeholders and end-user customers, that performance element must be *managed* by the original B2B contact center. Clients will complain to their service providers when their end-user customers are unhappy, which means the service provider contact centers must assure their clients are in position to keep the end-users happy.

From a sales standpoint, an effective B2B contact center is versatile in its messaging, efficient in its targeting and effective in its presentation. Since the product demand often needs to be created from scratch—rather than generated from a pre-existing need recognized by the business—B2B contact centers need to garner enough intelligence about key industry stakeholders to properly tailor their messaging.

Expert insight into buying cycles is also paramount.

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Consumer Services



The Situation

What if a customer demanded your agents resolve a problem they truly could not solve? What if the happiness of your customers hinged upon forces that were out of your direct control?

That is often the case for consumer services contact centers, which are exclusively held accountable for customer satisfaction even though they are not necessarily the only entities involved in the matter.

Businesses responsible for utilities services, including telecommunications and cable, can often find themselves at the whim of faulty customer setups and uncontrollable network outages. Customer support teams for hotels and resorts might be held responsible for noisy patrons and or business closures for which they cannot truly account. Airlines cannot control for weather or unexpected traffic situations, but they will always be the face to blame when a customer gets delayed.

When those outside or uncontrollable forces affect customer experiences, it is the contact center's obligation to proactively engage customers with solutions. If a cable

Preparation and situational awareness is, therefore, essential. More so than any other form of business, consumer services providers must be completely dialed into the myriad of variables that affect the services *they* provide and the mindsets of customers who experience those services.

Requisite for worthwhile proactivity is an effective outbound contact strategy. Whereas “omni-channel” is typically thought of from an inbound perspective (can we accommodate the customer no matter where he contacts us?), it has significant implications for the outbound world as well. Without getting a direct, explicit signal from the customer about where he wants to connect, the business must determine the appropriate forum for communicating its message.

company notices something faulty with a customer’s connection, it should not require the customer to call for assistance – it should be ready with an automated or personal assistance call. If a resort near Disneyworld knows of a ride closure or hour change, it should provide customers with that information—and other options—before the customer gets riled up. If a telecommunications company recognizes that a customer is approaching her monthly data limit, it should provide an alert—with advice on measures she can take to avoid overages.

Requisite for worthwhile proactivity is an effective outbound contact strategy. Whereas “omni-channel” is typically thought of from an inbound perspective, it has significant implications for the outbound world as well. Without getting a direct, explicit signal from the customer about where he wants to connect, the business must determine the appropriate forum for communicating its message. It must determine how to connect with customers in a way that will prevent frustration and the inconvenience associated with preventing that frustration.

Consumer services contact centers often hinge on agent empowerment. Interactions related to poor service—whether related to the quality of cellular service, cable or internet outages, messy hotel rooms or poorly staffed restaurants—represent critical points in brands’ relationships with customers. At those critical moments, the business cannot afford to stall in acknowledging the customer’s frustration and responding with an appropriate resolution. Since the interactions themselves represent fundamental failings in the service and ask the customer to apply effort he did not price into his purchase, every moment an issue lingers comes at a direct cost to the brand’s relationship with that customer.

The Structure

Consumer services centers must know what is going on in their product universes before the customer directly

communicates with the business. Monitoring is therefore an essential ingredient of the consumer services center.

Since the most valuable consumer services interactions can be of the outbound variety, businesses must develop a similarly vivid level of insight into customer journeys. Knowing how—and when—customers engage is essential for delivering satisfactory experiences.

Segments common to consumer services contact centers:

- Marketing – customer profiling, direct promotions
- Sales – outbound, telemarketing
- Customer retention – support for problem accounts
- Customer retention – sales focused on upgrading existing customers
- Service monitoring / Service support
- Billing/renewals
- Customer support / Technical support
- Customer feedback/helpline
- Field services – point-of-purchase/use support
- Consumer affairs

The Challenges

With no assurance of product differentiation, consumer services providers fiercely compete over price and experience. The problem is that the two are often conflicting—stronger, more customer-centric experiences cost money, which makes it harder to keep prices down—and organizations are forced to find a balance.

This quest for a balance impacts all facets of the contact center experience. IVRs, which can be of value to customers in theory, are often used as deflection mechanisms to reduce the number of agents (and thus cost) needed to satisfy customers. Omni-channel interaction points—such those in social media, web chat and mobile—often function in the same way.

Instead of looking at these auxiliary venues as means of reducing costs *in* the traditional call center, consumer



The Consumer Services Contact Center

Marketing – Customer profiling, Account profiling, Direct promotions, Digital promotions, Outbound loyalty/retention campaigns

Sales – Outbound telemarketing, Inbound order processing, Billing/renewals, Inbound customer retention strategy

Support – Service monitoring, Service support, Customer support (account issues), Technical support, Customer feedback line, Customer information line, Consumer affairs, Field services/point-of-use

Key Challenges for Consumer Services Contact Centers:

- 1) Competing on price *and* experience while still maintaining an attractive bottom line
- 2) Assuring low-touch channels serve to enhance the experience – not simply to deflect calls from higher-touch, higher-cost channels
- 3) Monitoring and addressing external variables that can impact the customer's experience with the service
- 4) Claiming a larger role in the product lifecycle
- 5) Improving agent versatility

services businesses need to embrace them as means of optimizing the customer experience. They need to provide full, comprehensive, personalized, customer-centric service at all touchpoints. And, ideally, they will do so proactively to keep customer effort low.

In addition to monitoring the impact of external factors on the experience, consumer services contact centers must also figure out ways to become more involved in the entire delivery process. Since they will be held accountable for outages no matter what, they are best served when they can actually resolve those outages.

Competing on the customer experience—especially through proactive care—requires businesses to have a clear window into customer sentiment. That insight is not always easy to require. Many service products spur a binary analysis: either they work or they do not. If the service is functioning correctly, businesses will not necessarily directly hear anything from customers. If the service stops functioning correctly, businesses will surely hear about it, but they will get feedback related to that one issue rather than to the entire experience. Journey mapping is key.

Agent versatility is essential. Consumer services representatives will need to be able to understand issues from the customer's perspective, from a back-end/technical perspective and from the business' perspective in order to make fast, informed, valuable decisions about resolutions.

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