Customer Interaction Survey Results

Delivering real insight into customer needs and preferences.

As consumers, we have high expectations from the companies we choose to give our business to. Sometimes we want a personal touch – other times we just want the fastest way to an answer or action. A growing number of channels have emerged in recent years beyond traditional retail stores, snail mail and call centers. Consumers have a wide array of new quick, convenient ways to interact with companies for a variety of purposes. But what do consumers' want? Are there certain actions that drive consumers to specific channels? Is their interaction based on the type of company they're contacting?

We recently conducted an online survey to try to answer these questions. Participants were given several options to choose from to indicate their preferred method of interaction for completing various service tasks, across industries like telecom, financial services and utilities.

The online survey was distributed to a large group of consumers across age groups and geographical regions. Analysis of the responses delivered insight into today's true customer needs and preferences.

Executive Summary

The survey shows that consumers overwhelmingly prefer to interact with companies through websites, especially when it comes to simple, repetitive tasks like paying bills. The web is also becoming the preferred channel for informational transactions, like checking account status, which don't require live assistance, where between 40% and 80% of customers indicated using the web.

These findings aren't surprising given the massive adoption of web sites for more convenient and quick research, purchasing and communicating. Companies have been investing in optimizing their websites to continue to encourage their customers to find the answers they are looking for online. The web has become an increasingly user-friendly and easy way for customers to self-serve without the time and effort associated with live interactions, empowering them to be in charge of their accounts and time.

But what happens with more complex interaction types? In cases where customers are trying to make account changes, get technical help or report service outages, they will try to reach a live service agent between 40% and 70% of the time. This is especially clear in the insurance industry, where live service agents beat out the web channel in all categories except for bill pay. Making a claim with an insurance provider is the highest among all survey questions, coming in at over 82%. This is followed closely by customers disputing or inquiring about a bill from their healthcare provider, coming in at 81%.

Once again, these results are understandable given the delicate nature of these types of interactions. These are less informational and usually require some sort of resolution from the customer. There is however a tremendous opportunity here for both the web channel as well as the IVR (Interactive Voice Response) channel to capture some of the live agent traffic. The utility industry has made significant strides with new IVR outage reporting applications to proactively notify and update customers on service status, thereby containing callers in self-service through keeping them informed at every step. These improvements have brought the IVR usage for these types of interactions to almost 24%, which is the highest use IVR in the entire survey. This is followed by checking free or used minutes with a wireless provider which is almost 22% of the responses.

Two channels that are used less often are email and retail/branch locations. Email is perhaps not as mature as a self service channel and the interaction eventually requires a live person to read and answer an email request, therefore driving slower response and resolution times, and making it an expensive channel to operate.

Branches and retail locations are also not a high preference for most customers unless they need to deposit (40%) or transfer funds (9%) at a bank or get technical help from a wireless provider (6%). When depositing funds at a bank the branches are losing ground to ATM deposits (32.5%) and websites (24%). Certain banks have found a way to allow their more technical customers to make deposits by scanning the checks at home and then uploading the images through their websites. This is a great example of empowering your customers to use whatever method they deem to be the fastest and easiest for them to use.
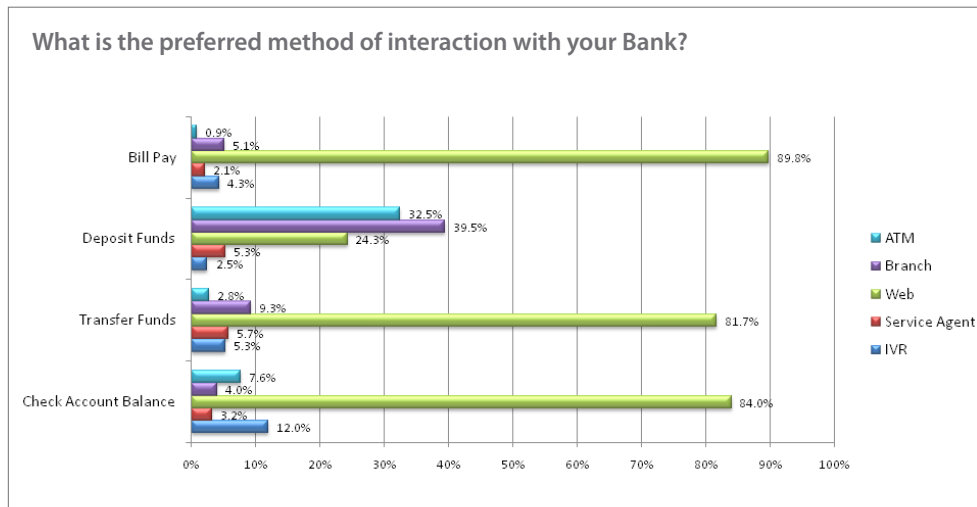
Key Findings and Opportunities

Below are snapshots of the findings, by industry, and across service channels and customer tasks, including key opportunities for improvement.

BANKING

The web seems to be a highly preferred channel for banking customers, especially to pay bills, transfer funds and check their account balances. IVR is mostly used to check account balance, which is also a preference for ATM users. ATMs are also used to deposit funds. This is a fairly new banking self-service interaction and has been well received with high adoption rates, second only to actual branch interactions. Branch transactions are also popular for funds transfer activities that are more sensitive and often require face-to-face contact.

The banking industry has had tremendous success with consumers adopting the web channel but additional opportunities exist for improvement of other non-online channels, especially the IVR.

What is the preferred method of interaction with your Bank?

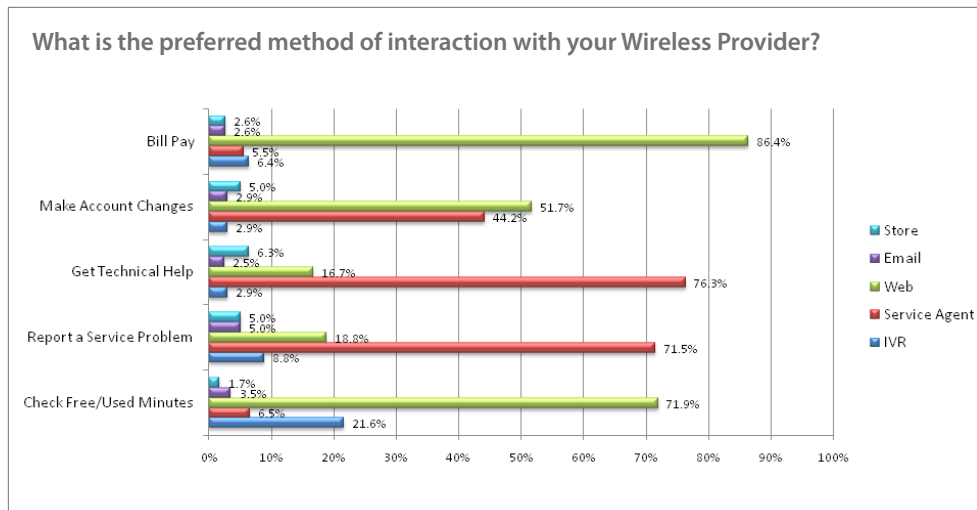| Task	ATM	Branch	Web	Service Agent	IVR
Bill Pay	0.9%	5.1%	89.8%	2.1%	4.3%
Deposit Funds	32.5%	39.5%	24.3%	5.3%	2.5%
Transfer Funds	2.8%	9.3%	81.7%	5.7%	5.3%
Check Account Balance	7.6%	4.0%	84.0%	3.2%	12.0%

WIRELESS

Wireless customers prefer quick web interactions or live service agents for more complex tasks. Web is used mainly for paying bills and checking minute usage, but also has some consumers who make account changes, report problems and get technical help. This penetration into all tasks on the web is unique to the wireless industry that has created self-service applications for almost every kind of customer interaction. Other live interactions, either with store personnel or a call center agent, are

preferred for complex tasks like getting technical help and reporting service issues. Quick and easy IVR applications that allow users to check usage have made these a popular choice. Some customers also use the IVR to report problems.
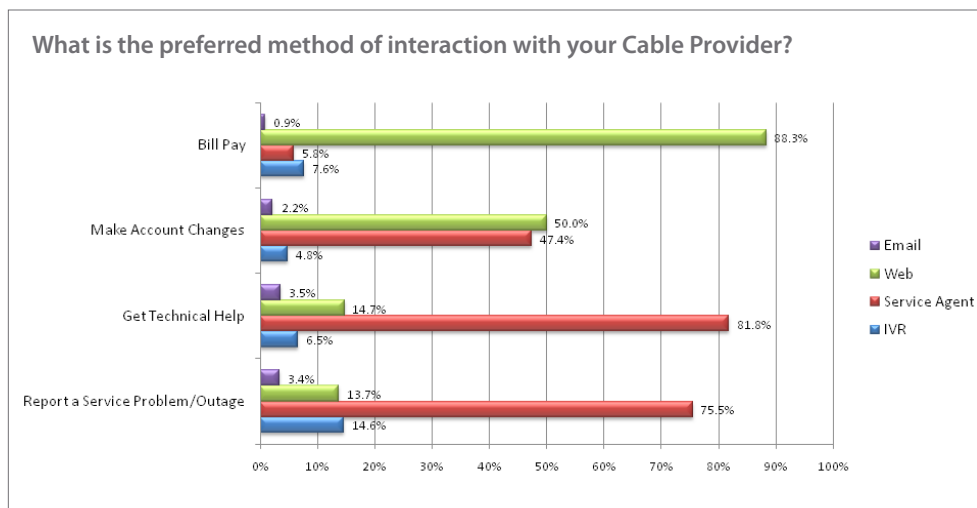
The biggest challenge (but also the biggest opportunity) that the wireless industry is facing is transforming their costly live service agent interactions into quick, efficient web and IVR self-service ones.

What is the preferred method of interaction with your Wireless Provider?

Bill Pay	Store 2.6%, Email 2.6%, Web 86.4%, Service Agent 5.5%, IVR 6.4%	
Make Account Changes	Store 5.0%, Email 2.9%, Web 51.7%, Service Agent 44.2%, IVR 2.9%	
Get Technical Help	Store 6.3%, Email 2.5%, Web 16.7%, Service Agent 76.3%, IVR 2.9%	
Report a Service Problem	Store 5.0%, Email 5.0%, Web 18.8%, Service Agent 71.5%, IVR 8.8%	
Check Free/Used Minutes	Store 1.7%, Email 3.5%, Web 71.9%, Service Agent 6.5%, IVR 21.6%	

Legend: Store, Email, Web, Service Agent, IVR
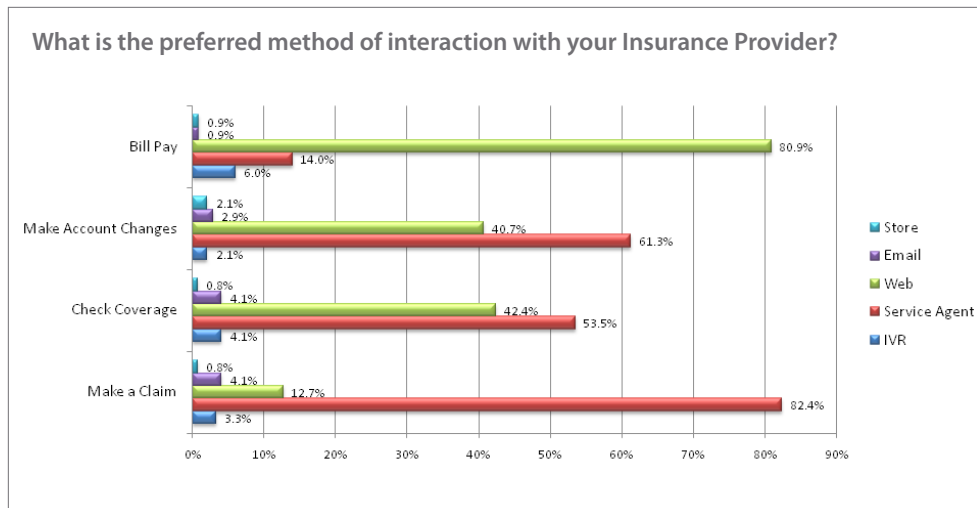
CABLE PROVIDER

The survey results for the cable industry are somewhat similar to the ones we saw for wireless. Once again we see that the web is the dominant channel for paying bills and making account changes. Again, the preference to speak to a live agent is high when it comes to more complex tasks like getting technical help, reporting a problem or outage and making account changes.

Interestingly, as with the wireless industry, cable customers utilize the IVR to report problems and outages. Since a cable outage is a similar event to a power outage, some cable operators have begun using the IVR for automated proactive notification of outages and provide updates, progress reports and estimated repair times.

What is the preferred method of interaction with your Cable Provider?

Bill Pay	Email 0.9%, Web 88.3%, Service Agent 5.8%, IVR 7.6%	
Make Account Changes	Email 2.2%, Web 50.0%, Service Agent 47.4%, IVR 4.8%	
Get Technical Help	Email 3.5%, Web 14.7%, Service Agent 81.8%, IVR 6.5%	
Report a Service Problem/Outage	Email 3.4%, Web 13.7%, Service Agent 75.5%, IVR 14.6%	

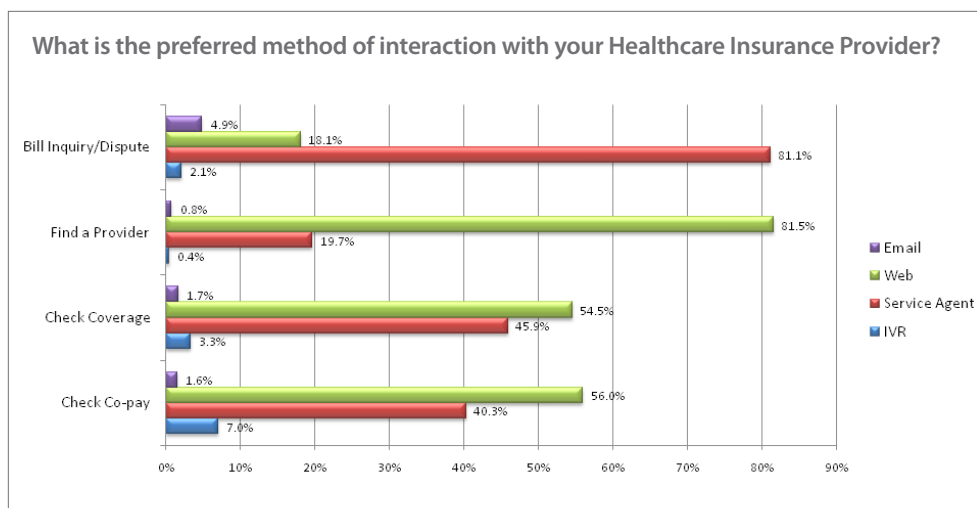Legend: Email, Web, Service Agent, IVR

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INSURANCE

The insurance industry has been making great strides towards deflecting live service agent calls to cheaper self-service channels. Informational interactions such as checking coverage and making account changes have found a large audience in the customer base. Not suprisingly, the preference of speaking with a live agent to make a claim is still very high, and will likely continue to be. However, there are opportunities to deflect claim status inquiries to the less expensive IVR channel. IVR is mostly used to pay bills as some insurance carriers are driving more adoption of online payment by including clear instructions on the paper bills.

What is the preferred method of interaction with your Insurance Provider?

Interaction	Store	Email	Web	Service Agent	IVR
Bill Pay	0.9%	0.9%	80.9%	14.0%	6.0%
Make Account Changes	2.1%	2.9%	40.7%	61.3%	2.1%
Check Coverage	0.8%	4.1%	42.4%	53.5%	4.1%
Make a Claim	0.8%	4.1%	12.7%	82.4%	3.3%

Legend: Store, Email, Web, Service Agent, IVR

HEALTHCARE

Although very similar to the insurance industry, healthcare does have several unique interaction types. As we've seen before, informational interactions are mostly done on the web, with finding a provider at the top of the list. Customers also prefer the web channel to check coverage and co-pay. Most healthcare customers prefer to speak to a live agent when faced with a billing inquiry or dispute. But interestingly, we also found that some customers prefer using email as a communication medium when inquiring or disputing a bill.

What is the preferred method of interaction with your Healthcare Insurance Provider?

Interaction	Email	Web	Service Agent	IVR
Bill Inquiry/Dispute	4.9%	18.1%	81.1%	2.1%
Find a Provider	0.8%	81.5%	19.7%	0.4%
Check Coverage	1.7%	54.5%	45.9%	3.3%
Check Co-pay	1.6%	56.0%	40.3%	7.0%

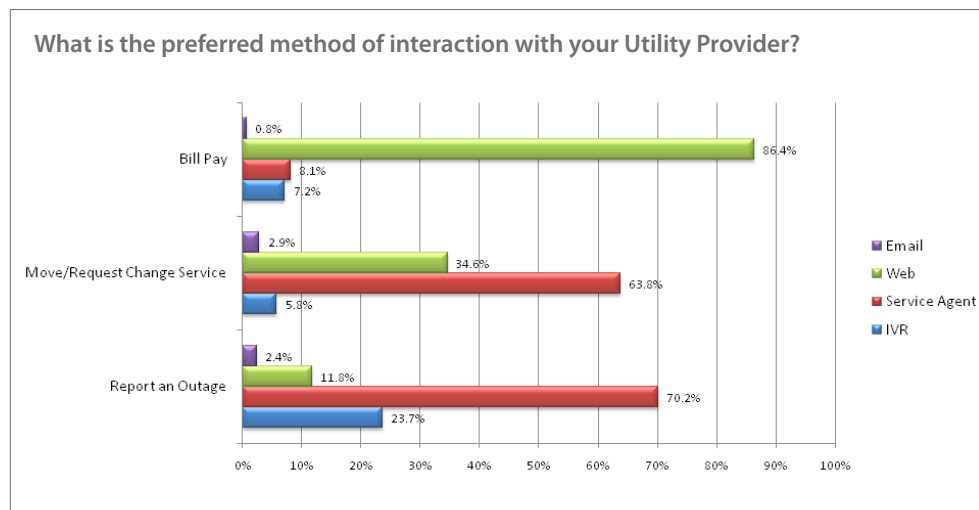Legend: Email, Web, Service Agent, IVR

The healthcare industry has a tremendous opportunity to increase IVR usage for informational interactions. Coverage and co-pay details are usually fixed and can be verified without the need to speak with a live agent other than in complex cases. Simple IVR applications can deflect live agent calls when customers are trying to find a provider.

UTILITIES

The utility industry has been making big strides towards becoming more self-service oriented and allowing customers to easily pay bills and make service requests online. While starting new service usually requires that a customer speak with a live agent, stopping service can be done on the web or through an IVR. Where IVR systems are gaining ground and are actually the most utilized in the entire survey, is in the case of reporting outages. As mentioned earlier, utility companies have significantly improved their IVR systems to proactively provide callers with information on outages.. Some systems offer the option of automatically calling the customer back when service has been restored.

While the industry has been able to reduce the number of customer calls to live agents for outage reporting, this is still an opportunity area to increase self-service through smart IVR applications and other proactive communications such as text messages.

What is the preferred method of interaction with your Utility Provider?

Bill Pay	Email 0.8%, Web 86.4%, Service Agent 8.1%, IVR 7.2%
Move/Request Change Service	Email 2.9%, Web 34.6%, Service Agent 63.8%, IVR 5.8%
Report an Outage	Email 2.4%, Web 11.8%, Service Agent 70.2%, IVR 23.7%

Legend: Email, Web, Service Agent, IVR

FINAL CONCLUSIONS AND COMMENTS

This survey provides insight into how customers prefer to interact with various organizations, by industry and by interaction type. Several conclusions can be reached from the data:

• The web is an extremely important self-service channel for the majority of companies and has become the place to go for informational transactions. Smart application design has enabled companies to deflect live service calls to the web and adoption of these has been very high. There are still areas for improvement in the web channel where unconventional solutions, such as making bank deposits, can be explored.

• The IVR channel is still under-utilized as a source of information for many industries. Live agent calls can be easily deflected to automated self-service IVR applications without compromising customer satisfaction, however customers consistently rank IVR systems as the most frustrating to use. A huge opportunity exists in optimizing these cost-effective tools for increased operational efficiency.

- The email channel has not found its place in the hearts of consumers and is hardly ever used, however, analysis of consumer-facing technology companies would likely reveal a higher email preference. We do see opportunity to align email communications for a better experience.

- Customers prefer not to go to a retail store or bank branch to solve their issues and have transformed most of these types of interactions to either online or phone-based ones. This benefits enterprises looking to identify cost savings opportunities since this is by far the most expensive channel.

We will repeat this survey on a recurring basis. If you have any comments or suggestions please email us at info@clickfox.com.

We wish to thank all the people who filled out our survey and we hope you find these insights beneficial.

About Clickfox

ClickFox is the defining leader of customer experience analytics (CEA) software and solutions.

Transcending a limited single channel view, ClickFox CEA patented behavioral analysis engine provides a visually intuitive mapping of all customer interactions—from IVR, retail, web, and email to agent CRM desktops, handheld devices, and interactive kiosks—delivering unparalleled visibility to uncover hidden connections and reveal bottom-line customer insights.

With nearly a billion interactions processed per month for some of the nation's largest telcos, financial institutions, among other Fortune 500 enterprises, ClickFox has a proven track record of helping world-class service providers dramatically boost operational efficiency and profitability.

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