Multichannel Customer Interaction

The Internet has trained customers to expect marketing, sales and service interactions to provide exactly what they want, when they want it, using the most convenient interaction method. It has served as a catalyst in raising expectations about the customer experience. However many businesses, start-ups in particular, have mistakenly positioned the Internet to meet all needs for all customers. As a result, they have not built a sufficient customer service organization with supporting resources. Established businesses and start-up companies alike must support seamless, tailored customer experiences across a range of channels, including the Web, telephone, fax, e-mail, kiosks, written correspondence, field sales and branch offices.

Key Challenges
Established companies have recently been quick to recognize that the Internet provides low-cost, one-to-one experiences for customers. However, they are also now recognizing – and are being told by their customers – that different interaction methods are needed to serve different customers in different situations. The level of personalization that can now be enabled on the Web must also be available to traditional touchpoints. Retail sales assistants or field salespeople should have access to and knowledge of a customer's previous interactions and buying history.

The chief challenge for both established companies and start-ups is to integrate Web-based marketing, sales and service with traditional channels and the organizations that support them. Established businesses need to re-tool and reorganize sales, marketing, and customer service to work together using all customer contact channels in a customer-driven manner. Start-ups need to create robust sales, marketing and service processes and organizations to support not only an initial Web presence but also traditional channels for interaction, such as phone, mail, and face-to-face.

Taking the following actions allows businesses to:

- Create a customer experience that is seamless across all channels.
- Define and execute Internet interactions, including transactions, self-service, e-mail, chat and Web telephony.
- Deploy and update customer personalization at Web and non-Web touch points.
- Align the call center to support interaction using the Internet.
- Provide customers with the appropriate method of interaction for the appropriate situation.
- Create a customer-driven interaction model.

Customer Expectations
Customers today want to interact with companies across the entire continuum of their buying experience. They expect to:

Stay at home and be able to:
- Talk to a salesperson on the phone and order from a catalog.
- Access a store’s Web site to find information and...
make a purchase without any sort of human assistance.
• Access a store’s Web site, interact with a Web salesperson, and make a purchase.

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• Use the Web to receive store promotions, information, and to receive offers based on personal preferences.

Walk into a store and be able to:
• Talk to a store salesperson and buy off the shelf.
• Talk to a salesperson on the phone and order from a catalog.
• Use a kiosk to access the store’s Web site to interact with a Web salesperson and make a purchase.

Customers want companies to know them regardless of the interaction channel they choose to use – interchangeably and seamlessly. Companies need to identify which channels their customers prefer and then determine how they are going to support interchangeable and seamless interactions. Companies that do not provide these interaction capabilities lose sales. Two-thirds of customers who put items in online shopping carts never buy them, often because they can’t get their questions answered, according to a survey of 25 Internet sellers conducted by Net Effect Systems, Inc. In a survey by Jupiter Communications, 41 percent of the respondents said they would be more likely to complete an online transaction if they had access to customer service via chat, Web call-back or e-mail.

Meeting these expectations – anytime, anywhere – requires a blend of customer self-service capabilities and on-demand human interaction. Fail to provide this kind of experience and a competitor who can is only a mouse click away.

Guidelines for Delivering the Right Web Interaction at the Right Time
When determining how to deliver the right interaction at the right time, Web interactions must be considered in the context of an overall customer interaction strategy. In our work with start-ups and established companies alike, Andersen Consulting has been able to develop some general guidelines for incorporating Web capabilities.

Make simple queries or data requests into self-service transactions
When customers want to place orders, view product and service offerings, or maintain personal profile information, create user-friendly applications that make it easy to accomplish these tasks. For qualitative information, develop a knowledge base that allows customers to perform natural language searches to get answers to simpler questions. None of these self-service capabilities requires human intervention.

Support complex product support transactions that do not require an immediate answer with e-mail
Once self-service options have been attempted and customers have not found exactly what they need, then e-mail becomes an appropriate channel of communication for answering complex product support questions that do not require an immediate answer. Customer service representatives can perform research using internal knowledge sources to create a thorough response to a customer’s unique question. Auto-response e-mail should be reserved for acknowledging receipt of a customer’s e-mail and confirmation of customer data updates or transactions. If a question can be answered with an automated e-mail reply, then the answer content is more appropriately placed in a self-service knowledge base.

Provide sales and complex product support for transactions that require an immediate answer with human intervention capabilities
Human intervention should be reserved for sales and service of complex or subjective products. As Web sites become the significant sales and marketing channel for businesses, customer sales and service representatives need to be ready to facilitate the customer’s Web experience in real time, whether through chat sessions, traditional voice communications or Web telephony. In all these cases, company representatives can collaborate with the customer, viewing the same Web page and answering questions in real time.

Case Studies
Transforming established call centers – Ford Motor Company
Many large corporations have made significant investment in call centers to support marketing, sales and service. These established businesses must quickly transform their traditional inbound and outbound call centers into multichannel, integrated, real-time interaction centers that can support Web site visitors as well as phone visitors. Today’s call centers must evolve in two ways; first, they must integrate marketing, sales and service both inbound and outbound and second, they must serve e-mail, Web-based, wireless data and broadband interactions.

The key challenge is to re-tool...
Ford Motor Company had to change its staffing profile when it transformed its North American Customer Assistance Center from a traditional call center, handling inbound phone calls and mail, to a multi-channel customer interaction center that responded to customer requests using Web-based self-service and e-mail integrated with phone and mail. Ford had to define new roles and skills to support Web-based customer service. The company evaluated existing call center resources and discovered that less than 25 percent of phone representatives had the skills necessary for written e-mail correspondence. As a result, Ford combined new recruiting and selection activities with new training and education programs to develop the resources necessary to support its transformed customer service operation.

“We also created an entirely new training program, incorporating factors like our ‘Write to the Top’ business writing style,” notes Susan Golinski, Internet channel manager, Ford Customer Support Center. “Write to the Top” emphasizes short, easy-to-read documents that answer the question within the first paragraph. Classes also were designed to update the new customer service representatives on all of Ford Motor Company’s current Internet initiatives.

In addition, Ford implemented two Web-enabled CRM capabilities. The first component, using e-mail response management software, allows e-mail to be received from different Ford Web sites and routed to a customer service agent with the appropriate skill set. “The software allows us to prioritize our customers’ e-mail, based on subject content,” Golinski said. “Keywords within each e-mail are automatically scanned by the software, and the incoming e-mails are placed in appropriate queues for faster processing.” The software also provides an alternative and effective way to capture valuable customer information, which is essential to understanding individual needs and preferences. This information can then be used in various ways – for example, driving individualized marketing programs. As new channels are added for dialogue with owners, new data capture capabilities can be implemented.

The second capability for Web self-service uses a knowledge base software tool to enable customers to enter natural language searches or to follow a series of questions to get answers to their queries. This self-service application gives customers immediate answers to simpler inquiries, providing a low-cost, easy-to-use alternative to e-mail or phone interaction. “This is an exciting new area for us,” Golinski said. “We are now able to give customers access to Ford Motor Company on a 24-hours-a-day, seven-days-a-week basis.”

This transformation of skills and resources in the North American Customer Assistance Center, combined with new Web-based customer service tools, allows Ford to handle millions of self-service interactions and hundreds of thousands of customer service e-mails per year. Moreover, these new avenues for customer interaction will allow the company to gain a deeper understanding of its customers, better meet customer needs, increase customer loyalty and position Ford Motor Company to expand the use of the Internet to deliver products and services to its customers.

Creating customer service capabilities for start-ups – InsWeb

Web-based start-up businesses typically are quick to establish their brand, provide product information, and enable a sales order capability on their Web sites. However, customers will expect more than just information and order entry capability. Web self-service capabilities and the telephone-based human interaction traditionally provided within a call center environment. This technology integrates the visual content of the Web with voice or chat conversation, enabling simultaneous collaboration between the customer and a sales and service representative to enhance and streamline the customer interaction experience.

This end-to-end solution enables start-up and established organizations to create, via the Web, the level of customer intimacy and support on a real-time basis that only face-to-face customer interactions have offered in the past. It transforms traditional call centers into multichannel customer interaction centers, capable of handling multiple customer-driven interaction methods in a seamless manner – from telephone and Web to e-mail and blended Web and phone collaboration. It is the logical starting point for an interaction center for dot-coms.

InsWeb offers a case in point. InsWeb, one of the leading online insurance organizations in the United States, provides consumers with real-time quotes for automobile, home, renter’s, life and health insurance, and helps insurance providers reduce acquisition and servicing costs. While 48 percent of consumers who visit the

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InsWeb site complete the quote process, InsWeb wanted to generate additional demand for insurance products over the Web. The company began enhancing its current business model by creating a new customer care capability, called eCare, staffed with customer care specialists who handle real-time customer inquiries. eCare’s objectives are to increase the number of consumers who complete the entire online insurance quote process by five percent and to provide superior support for each interaction.

Because changes in business processes for this type of application are as important as new technologies, InsWeb’s Workforce and Training Development team played an integral role. They facilitated sessions on eCare’s organizational design, helped develop job descriptions, designed career path models and identified key performance measurements at the organizational and individual levels. They also worked with InsWeb management to create high-level workflows for customer care specialists, educational material focused on service delivery, interpersonal skills development and response coaching. These tools served as a foundation for customer care specialists as they adjusted to their work environment and came to understand their roles within the organization.

Phase I of eCare introduced interactive Web text chat sessions with InsWeb customer care specialists and enhanced e-mail capabilities. Long term, customer care specialists will interact with consumers using a variety of media, including e-mail, phone, collaborative Web chat and Web telephony integration for joint forms completion, collaborative browsing and whiteboarding.

Conclusion
Established companies and dot-com start-ups face the same set of customer service challenges. Web-enabled marketing, sales and service are now the norm – not the exception. Customers do not want just the Web. They want the Web, the bricks and mortar, the salespeople and the call center – all integrated and all proactively used at the right moment in the customer’s experience.

Businesses that meet these expectations gain a number of benefits. By integrating all levels of customer interactions, organizations can quickly realize:

- Increased sales conversions.
- Shortened sales cycles.
- Greater agent productivity.
- Enhanced customer self-service.

In turn, improved customer interactions can enhance key performance indicators, resulting in:

- Increased profitability.
- Higher lifetime value per customer.
- Superior loyalty and retention rates.

There is no time to lose, however. The challenge does not end with adopting and adapting to this new channel of communication. The Internet will quickly become as pervasive as the telephone. Enabling a variety of customer interactions through the Web will give companies a significant competitive advantage today – but multichannel interactions will soon be state-of-the-market.