



SEFAS INNOVATION

THE FUTURE OF CONTACT CENTRES - WHAT WILL IT LOOK LIKE POST PANDEMIC?

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THERE IS LITTLE DOUBT THAT THE CORONAVIRUS PANDEMIC HAS LED TO UNPRECEDENTED CHANGES TO THE WAY CONTACT CENTRES OPERATE. AS WE LOOK PURPOSELY TOWARDS A POST-PANDEMIC ERA, ONE OF THE BIG QUESTIONS IS: WHAT DOES 'NORMAL' MEAN FOR CONTACT CENTRES? INDEED, WHAT SORT OF 'NORMAL' DO WE WANT TO RETURN TO?

In many areas, office-based contact centres have morphed into virtual contact centres and it seems unlikely that contact centre staff will rushing back to the office any time soon.

According to *Contact Centre Monthly*, the contact centre has already changed beyond all recognition:

89%

of UK contact centre leaders stated that the COVID-19 crisis has changed the contact centre industry forever.

And during the pandemic:

77%

of contact centres had 50% or more of their employees working from home - and found that it works.

SO WHAT WILL THE CONTACT CENTRE OF THE FUTURE LOOK LIKE?

TO ESTABLISH AN EFFECTIVE POST-PANDEMIC CONTACT CENTRE, IT IS VITAL TO ENSURE THAT IT LIES AT THE HEART OF YOUR COMPANY'S DIGITAL TRANSFORMATION STRATEGY. SPECIFICALLY, YOU NEED TO ENSURE THAT:

- THE REMOTE CONTACT CENTRE REMAINS INTEGRATED WITH OFFICE SYSTEMS
- THERE IS INCREASED USE OF SELF-SERVICE AND AUTOMATION, WHILST STILL USING PEOPLE WHERE THEY MAKE THE MOST DIFFERENCE (TRANSACTIONAL INTERACTIONS VS OUT-OF- PROCESS INTERACTIONS, SUCH AS COMPLAINTS)
- ALL AGENTS AND SUPERVISORS CAN BE HOME-BASED AND CONNECTED OVER THE INTERNET
- THERE IS SECURE CONNECTIVITY FOR APPS - GDPR ISN'T GOING AWAY JUST BECAUSE OF HOME WORKING.
- YOU ASSESS YOUR CURRENT PLATFORM AND CONSIDER WHAT YOU NEED MOVING FORWARD TO ENABLE THE CONTACT CENTRE OF THE FUTURE FOR YOUR ORGANISATION.

THE IMPACT OF DIGITAL TRANSFORMATION

ACCORDING TO LEADING IT JOURNAL COMPUTER WEEKLY, THE CURRENT SITUATION HAS LED TO AN ACCELERATION OF DIGITAL TRANSFORMATION

ACROSS THE CONTACT CENTRE INDUSTRY. WHILE ON THE ONE HAND, THE PHYSICAL SIZE OF CONTACT CENTRES IS EXPECTED TO CONTRACT BECAUSE OF THE WIDESPREAD ADOPTION OF A HYBRID WORKING APPROACH, THE PREDICTION IS THAT THERE WILL BE A HIKE IN AUTOMATION OVER THE NEXT TWO YEARS.

THE SECRET TO SUCCESS WILL BE TO FIND THE BEST MIX IN TERMS OF HOW HUMANS AND MACHINES INTERACT TOGETHER. AUTOMATION WILL UNDOUBTEDLY HELP CONTACT CENTRE AGENTS UNDERSTAND CUSTOMER INTENT IN ORDER TO DEAL WITH CALLS IN THE MOST APPROPRIATE FASHION.

THE IMPLICATIONS OF THE ROAD AHEAD

In the Call Centre Management Association's assessment of the *evolution of the contact centre*, having successfully addressed the operational changes needed to function during lockdown, contact centres now have their sights firmly set on the future.

The implications of the road ahead extend far beyond the shift to remote working. Organisations, it says, must respond to customers' shifting expectations and behaviours. Again, accelerated automation will reshape the role of advisors, it says. Contact centres will become a more aspirational place to work as the skills required of advisors become more sophisticated.

The contact centre is evolving beyond its origins in operations to play a much greater role in marketing and customer experience, says the CCMA. This is a profound shift which will bring growth, investment and the hiring of new skills as the contact centre itself becomes more deeply embedded into all aspects of the organisation.

The CCMA also pinpoints the key trends that are transforming the sector:

- Being agile delivers results
- Homeworking is here to stay
- Customer behaviours are changing
- Closer ties are being forged with other functions
- The role of the advisor is changing
- Contact centres are becoming more strategic

Increasing deployment of self-serve, chatbots and other automated technologies will also contribute to elevating the role of the advisor, says the CCMA. The high profile that contact centres have enjoyed in 2020 is set to persist into the longer term, it adds.

More than ever, the contact centre is transcending its historical role as a downstream channel for customer service to become the upstream face of the organisation.

THE DRIVE TOWARDS AN OMNICHANNEL EXPERIENCE

According to a recent *HubSpot* survey across Europe,

90%

of consumers argue that one channel alone is not enough in terms of customer service.

Instead, they prefer an multichannel experience consisting of email, live chat and social media, as well as contact centres.

In the survey, when asked about their interactions with contact centres since the start of the pandemic:

48%

had at some point interacted with a contact centre during the pandemic.

Almost all had a “satisfactory” experience, according to the survey. This was attributed primarily to the increased speed and accuracy of the service and not needing to be placed on hold.

What this tells us that customers are surprisingly satisfied with, and in favour of, automated contact centre technology.

Impact on customer experience (CX)

According to *CX Today*, research conducted by the South West Contact Centre Forum, including insights from 102 contact centre leaders, found that

83%

of contact centre leaders said that they are revising their Business Continuity Strategy, or plan to address the possibility of further pandemic waves.



ARE WE HEADING INTO THE CLOUD?

According to Accenture, customer care was already on a journey to a new digital future. COVID-19 only reminded everyone why high-quality contact centre experiences are so necessary, while providing an insight into just how much can be achieved by rapid transformation in the cloud.

Businesses with leading contact centre operations are turning to the cloud to enable the features that will deliver exceptional levels of customer service, while supporting their employees in their roles.

Organisations are using the cloud to deploy next-generation integrated CRM (Customer Relationship Management) and Service Management platforms that enable advanced digital features, including self-service portals, chatbots and natural voice telephone services.



THE FUTURE IS FLEXIBLE

BASED ON THESE FACTORS, IT IS LIKELY THAT THE FLEXIBLE, HYBRID CONTACT CENTRE OF THE FUTURE WILL BE HERE MUCH SOONER THAN ANTICIPATED.

POST PANDEMIC, IT IS HARD TO SAY WITH CERTAINTY WHAT THE FUTURE CONTACT CENTRE WILL LOOK LIKE. HOWEVER, IT IS CLEAR THAT THE CURRENT CLIMATE HAS DEFINITELY PAVED THE WAY FOR CHANGE. WE MAY SEE A RISE IN VIRTUAL CONTACT CENTRES, BUT MANY WILL BE KEEN TO RUSH BACK TO THE 'NORMALITY' OF BRICKS-AND-MORTAR OFFICES.

IN THE QUEST FOR 'BUSINESS AS USUAL', CONTACT CENTRES WOULD BE WISE TO KEEP THEIR EYES OPEN TO THE POSSIBILITY THAT THE UNTHINKABLE - OR SOMETHING EQUALLY AS IMPACTFUL AS THE COVID-19 PANDEMIC - COULD JUST HAPPEN AGAIN.

AS SUCH, MAINTAINING A LASER FOCUS ON A PERSONALISED CUSTOMER EXPERIENCE IS THE BEST MOVE ANY CONTACT CENTRE OF THE FUTURE CAN MAKE.



USE CASE: INSURANCE

The insurance industry, like many others, faced massive disruption in 2020. As the knock-on effects continue to impact the industry, innovative brands will need to meet the shifting demands of local markets by rethinking their products, services, channel strategies and the customer experience.

But what are the CX priorities for companies as the sector emerges from a period of dramatic change and searches for better ways of operating?

The big issues impacting the insurance industry in the rest of 2021 and beyond relate to changes in consumer behaviour and product demand. Both require new digital products or services and a greater use of digital channels.

Most telecommunication companies are now putting the spotlight on digital channels to reach customers more effectively. The demand for customer self-service and new digital services remains high. As a result, insurance CIOs are reporting a significantly increased need for customer engagement channel technology compared to 2020.

This means working towards these capabilities:

1. **Multichannel** - enabling channel shift through phone, chat, chatbot, web and email.
2. **Enhanced customer data (preferential and behavioural)** - to drive efficiency.
3. **Decisioning platforms** - that enable real-time, automated analysis and action.
4. **Redefining customer experience** - putting customers and their needs to the forefront
5. **Taking a mobile-first view** - from account access, to switching supplier
6. **Developing a data strategy** - personalisation and centralising existing datasets

To be able to achieve these capabilities, insurers have to select the right technology platforms to meet customers' needs.

In 2021, the industry is taking a big step forward and increasing investment in digital transformation and cloud solutions in the customer engagement arena, offering scalability, higher responsiveness, greater speed to adapt, agility and reduced costs.

POST-PANDEMIC CONTACT CENTRES - THREE VITAL FACTORS TO CONSIDER

While every contact centre business is unique, there are three core key areas to consider:

PEOPLE

One assumption is that, in the short term at least, most contact centre staff will be eager to return to the office and to some degree of normality. Teams are used to working to shared goals and exchanging experiences of challenging customer service interactions. A virtual or more devolved contact centre risks losing this.

However, there is no doubt that others have embraced the opportunity for greater flexibility - in fact, many have thrived on it. There is no doubt that the current climate has forced contact centres to overcome some of the hurdles traditionally associated with working from home, and this will only likely pave the way for greater flexibility in the future.

PROCESSES

If we are to see a hybrid contact centre future, it is critical that adequate processes are set up to provide a seamless experience across both models. Some contact centres are traditionally used to a 'closer' management approach, which will have been extensively tested within a devolved workforce.

Organisations will also need to review their operating models and associated processes in light of evolving customer behaviours and other ripple effects as a result of the pandemic. They will need to ensure that any operational or process-driven changes they make will support these evolutions.

TECHNOLOGY

While home working and remote workers are hardly new concepts within business, for many contact centres it is uncharted territory. The present pandemic has forced the hand of many to quickly implement cloud-based solutions to enable remote working.

Contact centres should review their overall technology landscape to see where they can be more effective, both in times of uncertainty and for when the dust has settled to reveal whatever is the 'new normal'. For example, automation can ease the burden on agents, making it quicker and easier to enhance the customer experience and enable customer self-service to ease pressure on an already stretched contact centre.



USE CASE: BANKING

As technology has developed, there has been a rise in customers' expectations of banking, not least from the instant and personalised services provided by the leading fintech challengers and BigTech firms.

They have shown what is possible and that all banks need a digital plan. According to Fintech Magazine, since the lockdown there has been a

72% rise in the use of fintech apps in Europe.

This is a key battleground for banks as they try to convince investors they can incorporate an effective digital path for customers, while also reducing costs and not risking operational resilience.

Banks can also improve their web channels by personalising experiences through self-selection navigation, targeted online banking communication and robust FAQ content and features. It all helps customers and should also ensure less need for contact centre staff.

Many banks have already started to focus on four key areas to make digital work for customers:

- Redefining **customer experience** and putting customers and their needs to the forefront
- Taking a **mobile-first view**, from contactless banking to account access
- Developing a **data strategy** for personalisation and centralising existing datasets
- Selecting the right **technology platforms** to meet customers needs

HOW SEFAS CAN HELP

eACCESS from Sefas is a package of solutions provided through a web interface designed to enable a truly simplified user experience. It allows your contact centre employees to boost productivity and be more responsive to customers, enabling:

CUSTOMER SELF HELP

Fully composed documents can be triggered over the internet through customer interaction from their remote log-in.

ONE-TO-ONE COMMUNICATION

Your communication content is personalised, adapted to the customer and target device and then transmitted over the most appropriate broadcast channel.

OMNICHANNEL COMMUNICATION

You operate all contact points through all channels, reinforcing brand guidelines to your customers for a seamless relationship.

COMMERCIAL EFFICIENCY

Your organisation becomes more agile and improves responsiveness. Average time saving of 75%.

SECURITY AND COMPLIANCE

Your documents comply with brand guidelines and the latest regulatory requirements.

