



Building The Business Case For Dynamic Customer Service

With **Keyfax Inter•View**

Contents

| | |
|--|---------|
| Introduction | 1 |
| What Does Excellent Service Look Like? | 2 |
| Building The Business Case For Dynamic Customer Services | 3 |
| The Value of Dynamic Call Flow Navigation | 4 - 5 |
| Expected Improvements In Contact Centre | 6 |
| The Value of Dynamic Call Flow Navigation for On-line Services | 7 |
| Impact On Organisation-wide Efficiencies | 8 - 9 |
| Impact On Organisation-wide Effectiveness | 10 |
| Impact on Customer Experience | 11 |
| Staff Morale, Retention & Training | 12 - 13 |
| About Omfax | 14 |

Introduction

Delivering a high quality service to residents is high on the priority list of every social housing organisation. However, turning intent into practice is the real challenge.

There is only so much that can be achieved through incremental improvements. To make a transformational step requires a transformational change in the culture of an organisation and its attitude towards customer service and this has to be backed up by the tools and capabilities that support customer interactions.

We'd argue that the customer service teams are the nucleus of a social housing organisation. To do this it needs to dynamically link the relevant guidance for that resident to ensure the service it provides fits them, the organisation and the ever changing circumstances of both.

But how do you build a business case for transforming Customer Service in this way, when so many of the benefits are soft and cannot be clearly measured in terms of Return on Investment (ROI)?

This document will assist customer service teams within social housing to build the business case for Dynamic Call Flow Navigation to be an enabler for the transformation of customer service.



What Does Excellent Service Look Like?

It is not what we think that is important, it is what the customer thinks.

Although the public sector has made great inroads in improving the service they provide to their customers, according to an Ipsos Mori poll released in early 2013, **only 25% of citizens are happy** with the service they receive.

Delivering a good service is no longer sufficient; customers expect excellent service. Customers do not benchmark your service on how much it has improved over last year; they compare you to the customer experience they receive from others - the bank, the travel company and the retailer. To deliver excellent service, you need to excel in the areas that the customers' consider to be important.

Personalised - Customers want a response that recognises them, not a 'one size fits all' approach. Therefore, understanding if the caller is a special needs resident or leaseholder or if they have particular vulnerabilities, is of paramount importance.

Choice – 63% of residents prefer to have a personal call with an advisor. Whilst many are happy to deal with straightforward transactions on-line, residents want to talk with another person, especially when they have what they regard as a personal query.

Accessible – you need to make it easy for residents to contact you and answer their call quickly. 48% rank short queue times as being an important factor¹. Convenience is also important; residents want to call or go on-line when it is convenient for them. Therefore, providing services out-of-hours is vital, across multiple channels.

Knowledgeable – 41% of residents place high importance on the ability of the person answering the call being able to handle the whole enquiry². They expect to speak to a knowledgeable and experienced advisor who can help them. We can all relate to the frustration felt by customers waiting in one queue, only to be transferred to another. Having a single point of contact for all queries, however complex, is key.

Understanding – soft skills are important; 71% of residents place high importance on having their call handled by a polite and friendly advisor¹. People relate to people; critical to service excellence is the human touch.

Effective – having their enquiry resolved during the initial call is the top ranking expectation of residents. 72% of residents see first call resolution as a critical factor¹. It not only makes the contact centre more efficient, it significantly improves the customer experience.

These are all great aspirations but how do social landlords deliver this while working with ever tightening budgets? By transforming customer services in this way, you have not only an argument for improved service, but a mechanism of reducing cost.

¹ Source: Contact Babel

² Source: CCA Consumer Survey, Sept 2013

49% of UK adults want a quick response
Source: callcentrehelper.com 2013

44% of UK adults expect a query to be resolved immediately
Source: callcentrehelper.com 2013

51% of residents say they are irritated at having to repeat information to different people.
Source: UKCSI 2012, Institute of Customer Service



1 in 2 residents think it takes too long to identify them
Source: Davies/Hickman 2013

Building The Business Case For Dynamic Customer Services

Customer service excellence and operational productivity are not mutually exclusive; in fact they are interdependent. Create a contact centre that is highly efficient and effective and this will have a major positive impact on the customer experience, as well as a high performing organisation.

In the following pages, we will show how applying Dynamic Call Flow Navigation within your contact centre and on-line can transform the service you deliver.

However, more importantly, we will provide you with a framework that you can use to build the business case for making such a transformation. What are the tangible benefits, what are the cost savings and what is the real value to your organisation?



Improvements in **Contact Centre Productivity**



Improvements in **Organisation-wide Efficiencies**



Improvements in **Organisation-wide Effectiveness**



Improvements in **Staff Morale, Retention & Training**



Return On Investment

The Value of Dynamic Call Flow Navigation

The ultimate objective of any contact centre is to deliver a high quality and effective service to its customer and to do this in a highly efficient manner, maximising the productivity of contact centre staff, while streamlining processes.

Key to this is ensuring that each call is handled in the optimum manner. This demands aligning the way in which the caller describes their situation or query, with how that information needs to be collected by the underlying systems and how the advisor is able to resolve the query.

This is where Dynamic Call Flow Navigation plays a crucial role. Keyfax Inter•View can be compared to the most experienced specialist from each department sitting with each advisor, prompting and guiding them through each call, while checking all the relevant information across a number of different systems. The outcome being the caller is given the right answer for them every time.

Overlaid on your existing housing management, CRM and repair management systems, Dynamic Call Flow Navigation with Keyfax Inter•View makes it possible to define the optimum call flow for each type of call. It automatically takes into account the best way for the caller to convey information that reflects their personal circumstance and the necessary information needed to determine the correct response. In simple terms, it aligns the needs of the customer with the operational needs of the contact centre.



The Value of Dynamic Call Flow Navigation



Logical Call Flow

Dynamic Call Flow Navigation resolves the conflict between the way customers present information and how such information needs to be entered into underlying systems. The front-end system collates information in line with the flow of the conversation, and then posts this in the appropriate way to the relevant back-end systems.



Policy Guidance

With Dynamic Call Flow Navigation, there is no need for the advisor to have to know every policy and how these should be applied. **Keyfax Inter-View** guides the conversation and provides the advisor with the appropriate policy interpretation for that resident, based on their circumstances, and ensures that this is always applied consistently.



Specialist Guidance

Where detailed specialist or technical knowledge is required, this is provided by the system, which significantly reduces the amount of calls that have to be referred to an expert.



Providing The Right Advice

Contextual guidance also enables targeted and accurate advice to be given every time. Knowing the type of property and tenancy, for example, can automatically change the flow and type of questions asked, arriving at the correct answer earlier, and ensuring that the information provided is both relevant and accurate.



Personalised service

Dynamic Call Flow Navigation provides a service for transforming customer relations by personalising the call around the individual resident. By accessing and utilising the history of contacts, the known information and the particular needs of the individual resident, you ensure the response given is tailor-made to that resident.



Flexible and up to date

With Dynamic Call Flow Navigation from **Keyfax Inter-View**, advice, guidance and service responses are readily amended and updated as services develop and expand, and a greater understanding of customer enquiries is acquired. So answers will always be correct and appropriate.

Expected Improvements In Contact Centre Productivity

Dynamic Call Flow Navigation from **Keyfax Inter•View** delivers very real and tangible productivity improvements for the contact centre, reducing call durations, increasing first call resolution, reducing the number of required follow-up calls and reducing the number of repeat or avoidable calls.

Reduced Call Duration – by utilising Dynamic Call Flow Navigation, you are able to transform the way you handle every customer call and ensure optimum call flow. Conversations are no longer disjointed and can flow more logically. Questions never have to be repeated and questions that are irrelevant for that resident, or that particular enquiry, are never asked. What's more, questions can even be replaced with a link to a back office system to gather necessary information, if it indeed exists, saving countless clicks. What this means is that, on average, call durations are reduced through a more efficient process.

Increase In First Call Resolution – by empowering the advisor with the all of the information they need, you are in effect, making them an expert and ensuring that they are able to deal with a higher proportion of customer enquiries during the first call. Dynamic Call Flow Navigation provides them with the customer, policy and technical information they need, to ensure they do not need to refer the call to an expert or have to call the customer back.

Reduced Repeat Call – an increase in first call resolution produces a reduction in repeat calls releasing precious capacity in the contact centre.



The following scenarios are based on a social housing contact centre of 20 full-time advisors with an average call duration of 4 minutes, wrap-time of 2 minutes and idle time between calls of 2 minutes.

»
18%

The Impact of Reduced Call Duration

Bromford Living **decreased call duration by 18%** within 4 weeks

Orbit Group reduced the average repair by **40 seconds** and the creation of Direct Debits by **33 seconds**

By taking just an average **30 seconds** (12 less than Bromford Housing achieved) off each call through the use of Dynamic Call Flow Navigation:

Increase in Contact Centre Capacity = 7%
This is equivalent to 56.25 more calls that can be taken each day or 1.3 advisors.

7%



»
50%

The Impact of Increased First Call Resolution

Is it not untypical for a third of calls into a contact centre to be repeat calls, and thus avoidable.

Family Housing reduced avoidable calls by 20% and Solihull Community Housing by 12%

By reducing this by 50% through the use Dynamic Call Flow Navigation:

Increase in Contact Centre Capacity = 12%
This is equivalent to 104.6 more calls that can be taken each day or 2.48 advisors.

12%



The Value of Dynamic Call Flow Navigation for On-line Services

In this day and age, providing services on-line is a must from both an efficiency and customer excellence perspective. 83% of the UK population is now on-line, via either a smart phone, Tablet or PC, with the vast majority accessing it daily. It's important, therefore, that social landlords embrace this opportunity to provide better services for less.

Source: Internet Access - Households and Individuals, 2013 | 08 August 2013

Putting Dynamic Call Flow Navigation at the heart of your on-line platform will ensure a seamless transaction that matches the contact centre's procedures, while delivering the same, highly personal service.

Convenience - the internet is the most feasible way of landlords providing 24/7 access to information and services. With the proportion of residents of working age growing, the need to access services outside of business hours will follow.

Control - Just because the resident is pressing the buttons doesn't mean the landlord has any less control. Dynamic Call Flow Navigation will provide the same flexibility, control and personalisation seen in the contact centre.

Efficiency - the return on invest argument couldn't be clearer- an 88% saving can be made when a transaction takes place on-line, compared to over the phone, and 95% compared to face-to-face.

Source: Socitm Insight

Personalisation - as with the contact centre, the use of information from the resident's profile is utilised to tailor a response to match the individual needs of each resident.

£8.23



face-to-face

£3.21



telephone contact

39p



web transaction

Socitm, the professional association for public sector ICT management, estimates the cost of each customer **face-to-face contact is £8.23** and each **telephone contact is £3.21**. In stark comparison, each **web transaction is estimated to cost just 39p**.

Source: Socitm Insight December 2009

Omfax Calculation:

£28k

£28k- savings delivered by logging 10,000 (that's 20% - based on Omfax usage data) of repairs on-line

73%

of adults use the internet every day



The following % of UK adults used the internet to:

Bank- 50%
Read a newspaper/ magazine- 55%
Public Sector 43%
Buy groceries- 21%

The Universal credit: "most people will apply on-line and manage their claim through an on-line account" This is likely to have a significant impact on the number of adults who use the internet to interact with public authorities and services on-line.

Internet Access - Households and Individuals, 2013 | 08 August 2013

Impact On Organisation-wide Efficiencies

Although the contact centre is by far the most efficient place to deal with customer calls, many organisations are dependent on departmental specialists to deal with more complex or technical enquiries. This does not have to be the case; even if just part of the interaction can be handled by the contact centre, significant savings can be made.

By equipping the contact centre with Dynamic Call Flow Navigation from **Keyfax Inter-View**, advisors are empowered with the information and guidance they need to deal with a broader set of resident enquiries.

Removing Calls To Departmental Specialists – such as Rent Officers, by enabling the contact centre to conduct initial information gathering, to follow-up for additional information and to handle calls from customers chasing progress, the departmental specialist is freed from a significant proportion of the administrative tasks that are better suited to the contact centre.

Reducing Workload of Departmental Specialists – it is not just the time taken with the tasks described above, that reduces the workload of the departmental specialist but the unproductive time associated with these tasks. The time wasted trying to reach a resident, the time taken missing calls and having to call the resident back, the time taken collecting base information that should be already known.

Stats: (Joseph Rowntree Foundation)

½ of those affected by the bedroom tax are now in rent arrears



EXAMPLE

Arrears - Many clients, including Solihull Community Housing, Orbit Group, Sandwell Homes and whg, have used **Keyfax** to support the reduction in rent arrears. By using **Keyfax Inter-View** to highlight this, help manage the queries and concerns arising from Welfare Reform, and even tailor the repairs response to identify this issue, front line customer service staff are fully equipped to tackle this time bomb.

Impact On Organisation-wide Efficiencies

The following scenario is based on a departmental specialist that has, on average, 10 interactions with customers per day, with an average call duration of 8 minutes and average call preparation time and call wrap-up time of 4 minutes each.



80min

Impact of Reduction of Calls

By migrating just half of these calls to the contact centre through the introduction of Dynamic Call Flow Navigation:

Time Saved By Departmental Specialist Per Day = 80 minutes

This is equivalent to 24% of the workable time freed-up of each departmental specialist.



20min

Impact of Reduced Call Duration

If, through utilising the contact centre to gather information for the departmental specialist, it is not unreasonable to expect the calls still handled by these specialists to reduce in length by on average 25%:

Additional Time Saved By Departmental Specialists Per Day = 20 minutes

This is equivalent to a further 6% of the workable time freed-up of each departmental specialist.

ASRA Housing



Enquiries now handled by the Contact Centre

Housing: An average of **50% improvement in first line fix (FLF)** from 2012 has meant a reduction of 1,800 cases being referred to Housing Teams per month in 2013. A Housing Officer takes an average of 30 minutes to deal with a case. Based on an average salary cost of an Officer of £14 per hour, this equates to £12,600 per month saved, or £151,200 a year



Income: An average of **30% improvement in FLF** from 2012 has meant an average reduction of 1,000 cases per month in 2013 being referred to the Income Team. Working on the same hourly salary, this equates to a saving of £7,000 per month or £84,000 per year



Repairs: A **20% increase in FLF** was achieved in 2013, meaning a reduction of 2,150 cases per month. Based on an average salary cost of a surveyor of £18 an hour and an average of 30 minutes to resolve the query, this equates to a saving of £19,350 a month or £232,200 a year

Total Savings from improvements in First Line Fix:

Monthly savings: £38,950

Annually savings: £467,400

Impact On Organisation-wide Effectiveness

Efficiency is all about doing more things within the contact centre; effectiveness is about doing these things right in the contact centre. It is about ensuring that repairs and enquiries are accurately defined and allocated, and cases are comprehensively captured and managed.

By deploying Dynamic Call Flow Navigation, contact centres are able to get more things right first time which has a significant impact on both the productivity and the effectiveness of the whole organisation in delivering service to the customer.

East Durham Homes - The Audit commission awarded EDH one star for service in 2007. Keyfax went live in 2008 and EDH was quickly awarded their 2nd star.

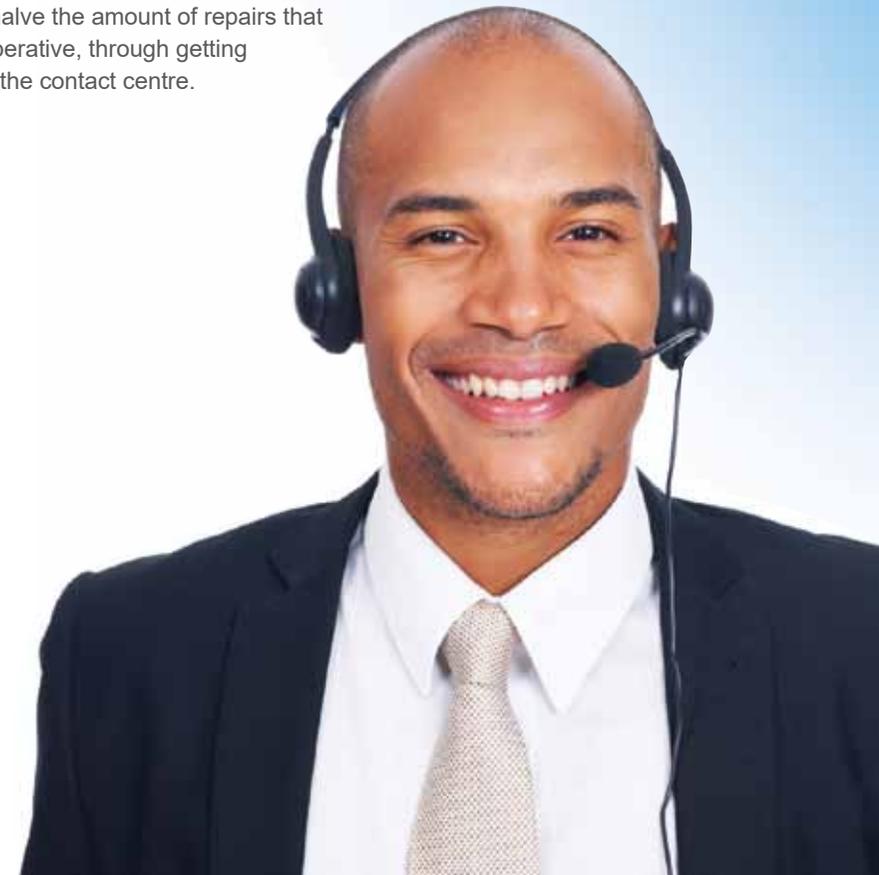
Reduction In Secondary Calls – ensuring that the advisor collects all of the information required by the department delivering the service to the customers reduces the need for a second or third call having to be placed to the customer in order to obtain missing information. This significantly streamlines processes and reduces workload at the departmental level.

Reduction In Average Case Duration – in a similar manner, by ensuring that the right information is comprehensively and accurately collected through Dynamic Call Flow Navigation, the contact centre has a major impact on streamlining processes and reducing the average time taken to process and close customer cases.

Increase In Repairs Completed During Initial Visit – the completion of information collected and its accurate categorisation is especially critical for housing repairs. Correctly defining what repair is required in the contact centre ensures that the right operative with the right tools, material and time allocated can be sent to the property and therefore, complete more jobs within a single visit.

Oaklee Homes - Oaklee have been using Keyfax since 2005 and now 90% of repairs are completed within 1st visit.

Halving The Number of Second Repair Visits - it is not untypical for an organisation to be able to halve the amount of repairs that require a second visit by an operative, through getting the initial job definition right in the contact centre.



Impact on Customer Experience

It is not just the improvements in productivity and subsequent increase in capacity that is delivered through Dynamic Call Flow Navigation. All the factors described in previous sections combine, to deliver a transformational impact on the customer experience – delivering more of what the resident wants.

Accessibility – through improved efficiency and increased capacity within the contact centre, queuing time is reduced and customers are answered quicker. Adding the same level of service to the on-line experience not only increases capacity but opens up services.

Knowledgeable – by empowering agents with Dynamic Call Flow Navigation, every advisor has access to the information and knowledge that they need to deal with the individual customer enquiry, ensuring that every advisor can give the right answer to the right resident, every time.

Understanding – by placing intelligence within the advisors front end, it not only guarantees that it is used, but also that less time is spent by advisors searching within different systems. The system takes care of it all, enabling the advisor to focus on listening to, and conversing with, the resident.

Effective – by applying consistent guidance to every call, service delivery becomes far more effective. The contact centre is transformed and is able to consistently deliver a high quality service and the correct outcome for each and every call.

Increasing First Call Resolution...



“Contact centres tend to be focused on call volumes and average handle times and, although important to us, we do things differently at SCH. We focus on how effective we are at dealing with customer enquiries. We know if we continue to get this right, the other metrics will be right.”



Lourdes Sharpe, Head of Customer Services, Solihull Community Housing.

20%^{SAVING}

Bromford Living experienced a significant reduction in call handle time, down from 3.5 minutes to 2.8 minutes saving 20%.



Avoidable calls down 20% in year 1 at Family Housing Birmingham

Staff Morale, Retention & Training

An agent that is equipped with the right tools to do their work effectively is happier, less likely to take time off sick, to leave and requires far less ongoing training.

These may sound like soft-benefits, but the reality is that they translate into real tangible return on investment.

Fewer Training Days – by placing greater intelligence in the front-end system that your advisors use, you reduce the amount of both initial and ongoing training required. Advisors do not have to remember technical detail - the system holds this, they do not have to be updated on policy change - this is automatically reflected in the system, and they do not have to understand every back-end system, as the front-end shields them from this.

Improved Retention – when an advisor leaves your contact centre, it is not just their experience you lose, but also their productivity. It takes time and money to get a new advisor up to speed. With Dynamic Call Flow Navigation, advisors are less stressed and therefore less likely to leave and if they do, then the time to full-effectiveness of new advisors is significantly reduced.

Fewer Sick Days – for every day an advisor is off sick, you are faced with reduced capacity in your contact centre. An average absence through sickness of 5 days per year reduces contact centre capacity by 2.2%. Our customers, and more importantly their advisors, tell us they are much happier in their role since they started using Dynamic Call Flow Navigation and this results in fewer sick days.



Staff Morale, Retention & Training

The following scenarios are based on a social housing contact centre of 20 full-time advisors, with an average call duration of 4 minutes, wrap-time of 2 minutes and idle time between calls of 2 minutes.



Reducing Sick Days

If the average number of sick days for a contact centre advisor is 5 days per year then this equates to 100 advisor days per year in lost capacity. By reducing this by just 40% saves 40 advisor days per year.

This is equivalent to 1,687 more calls that can be taken each year by your contact centre.



Increase In Retention

If we assume an annual attrition rate of 20% within the contact centre and the lost productivity of replacing an advisor being approximately 30 days, then a contact centre will lose 120 days per year through attrition, the equivalent of over 50% of a full-time advisor. Reducing this by 50% will save 60 agent days per year.

This is equivalent to 2,530 more calls that can be taken each year by your contact centre.



Reduction In Training Days

If we assume that the average training days required for each agent is 6 per year, then this equates to 120 days per year of lost capacity. If, through the use of Dynamic Call Flow Navigation, you were able to reduce this by 50%, as was the case the whg, then you would gain the equivalent of 60 agent days back per year, as well as free-up valuable management time.

This is again equivalent to a further 2,530 more calls that can be taken each year by your contact centre.

Sandwell MBC moved from a 3 week training scheme for repairs agents to only 2 days.

whg now focus their staff training on the background and allow Keyfax to support advisors with the detail - reducing the induction period by 50% in some cases.

About Omfax

Omfax is the leading provider of information solutions for customer service within social housing. We offer a portfolio of innovative products and services that bring unrivalled clarity, consistency and efficiency to communicate with residents.

Established in 1989, Omfax has become known throughout the social housing sector for our Keyfax response management software, handbooks, guides and elearning; all created specifically to respond to the communication challenges of social housing organisations, from housing associations to ALMO's.

Our Keyfax Response Management solutions enable social housing contact centres to better serve their residents. By providing Dynamic Call Flow Navigation, Keyfax Inter•View improves the advisors' ability to deal with each and every enquiry, increasing first call resolution rates, improving the accuracy of call outcomes, and helping to reduce the costs of everyday housing maintenance and management.

Follow Us On



Omfax Systems Ltd
Unit 7, Bicester Business Park
Telford Road, Bicester
Oxon OX26 4LD

E: sales@omfax.co.uk

T: 01869 242967

www.omfax.co.uk