"*To increase the desire—and ability—to self-serve, your options must be designed effectively, require low effort, and be intuitive, with no learning curve.*" *p. 3*

ACHIEVING SELF-SERVICE POTENTIAL

BY Brian Hinton, Strategic Contact Inc.

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CUSTOMERS REALLY JUST WANT TO HELP THEMSELVES… SO WHY ARE YOU STILL TALKING TO THEM?

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CONTACT CENTERS EXIST to support customers who need to access information or complete transactions. Companies can reduce costs by addressing those needs, partially if not wholly, with technology. In addition, many customers *really* don't want to talk to someone. The "win-win" opportunity of self-service has never been greater than it is today with mobile devices at most customer's fingertips.

It's likely you offer at least one self-service channel, even if it is as basic as an IVR. So why are you still talking to customers? It's because self-service falls short, and customers can't find information or complete transactions without assistance. The value in closing this gap is huge—in dollars and customer happiness.

In this article, we will take a look at self-service, the channels available, and the impacts each one carries in an effort to help you give your customers what they want—and just maybe increase your profits at the same time!

Self-service Is More Than IVR

Many equate "self-service" to interactive voice response (IVR) because of the focus on, and predominance of, the phone channel. The first step in determining whether your self-service strategy is neglecting your customers is to think more broadly about the self-service channels available, and those that your demographic desires.

- **IVR:** Even with the web as a common starting point for self-service, we can't ignore the IVR. It's necessary in some verticals and should always be designed well, ideally including dynamic menus. The IVR also plays a crucial role in caller identification and routing for assisted service. Making decisions such as whether to speech-enable requires a payback analysis.

- **Website (standard and mobile):** Web self-service is generally via web portals, where the user logs in to an account. However, the corporate website can play a self-service role in some industries. For example, in utilities and airlines, information about outages or flight status can be all a customer needs to satisfy information needs. Design an adaptive website that adjusts to all screen sizes and device types for real value to your customers.

- **Web Portal:** With a secure login, customers can access information specific to their own service or account. Self-service within your web portal can be expanded so the customer has access to information and the ability to process a wide array of transactions on par with an agent.

- **Mobile App:** Banks, airlines, retail and other verticals are making transactions and information through mobile apps easier and easier. A mobile app fills a need beyond a website designed for a mobile device. It should include portal features plus more by using the inherent smart phone capabilities such as location services and camera. Mobile apps are especially valuable for companies that interact frequently with their customers. You might consider leveraging capabilities such as speech recognition (e.g., iPhone's Siri) or visual IVR, which replicates your IVR prompts through choices within the mobile app to facilitate reaching an agent for assisted service.

- **Proactive Outbound Communication:** One way to remove the need for your customers to call is providing information proactively (e.g., planned or unplanned service interruptions, appointment reminders, past-due notices, etc.). Automated outbound communication has traditionally been through calls or email. Using SMS (texting) as the automated outbound channel is becoming more common. By reviewing your customer's journey, you can define triggers to give your customers the right information at the right time in the right channel.

In additional to the list above, other channels, such as email, chat and SMS/text, backed up with knowledge bases and business rules, can become self-service using automated responses. Virtual assistants on websites can play the same role, providing a "human-like" response.

Self-Service Evaluation Criteria

Once you understand the range of tools available to you, it is important to evaluate the impact of your self-service channels on your customers with the following criteria:

- Low level of effort in accessing valuable information and services within self-service channels

- Credible identification and verification that allows access without becoming a cumbersome process

- Sufficient data control and security that satisfy your compliance needs and builds customer confidence in using self-service channels

- Keeping up with market innovations that your customers expect

Table 1 evaluates each channel against the criteria, and I expand on each below.

Customers Evaluate the Level of Effort

Matt Dixon, in his book, *The Effortless Experience*, reports that customers do not necessarily want to call (based on surveying 125,000 customers). They call because they can't figure it out on their own. When calling is the option to which customers resort, it reveals a problem to solve.

To increase the desire—and ability—to self-serve, your options must

TABLE 1: Evaluate Self-Service Channels Against Criteria That Impact Customer Use

CHANNEL	LEVEL OF EFFORT	AUTHENTICATION	SECURITY	WHAT'S NEXT
IVR	• Can be high if IVR is not designed well; many are not • Made easier by leveraging data and intelligence for dynamic, customer-specific applications • Customer s learn to press "0" to bypass self-service	• Most callers are familiar and comfortable with the process • Minimal traction for innovations but opportunity for voice biometrics	• High customer and company confidence and trust	• Concierge routing rather than expanded applications • Investment in this channel (e.g., speech enablement, dynamic apps) should be evaluated critically for ROI and customer adoption
Website (including Mobile Website)	• Access is ubiquitous • Must design for variety of devices • Success can be achieved with simple messages and interactions in some industries (e.g., utilities, airlines) • Limits applicability for self-service beyond providing general information • Collect data on why customers call to understand the information to provide	• Unsecure; no identification or authentication required	• Depending on device access, can't assume secure data flow • Still valuable channel for generic product and service information that customers require	• Visitor tracking to provide the right information at the right time to avoid the need for assisted service • Virtual Assistants to aid FAQ and navigation • Auto response to emails and chats
Web Portal	• Require access to customer-specific information and use often enough to justify establishing account • Customers should have the same access to information as agents	• Customers are familiar and comfortable with account log ins • Mobile device logins could drive innovation in authentication processes	• Mobile data service is more secure than public Wi-Fi	• Consistent, easy to use interface for customers and agents to reduce need to call, decrease handle time and reduce training time • Expand services offered and information available through web portals • Virtual assistants • Auto response to emails and chats
Mobile Apps	• The "if we build it, they will come" mentality is not enough to lure users • Define a continual need for information or transactions to make an app worthwhile • Design for "omnichannel" with link to assisted service	• Similar to Web Portal but often has "remember my login" to ease access on return	• Mobile data service is more secure than public Wi-Fi	• Voice command recognition • Visual IVR • Ability to start SMS chat within mobile app and/or change from mobile app to voice call seamlessly
Proactive Outbound Communication	• Low effort as long as the information is delivered in the customer's channel of choice	• Most information doesn't require authentication after sign up for notifications • Secure notifications can be delivered in mobile app or web portal	• Depends on channel and communication content	• SMS/texting

be designed effectively, require low effort, and be intuitive, with no learning curve. The tools must be easy to use and customer friendly. Today's customer expects to figure it out without help. Customers should have access to the same information that your agents do. In fact, we are beginning to see portal and agent interfaces blending for complete consistency in service and to expand access to self-service. When the interfaces become one, you ensure that self-service and assisted service are supported with the same knowledge base and customer data.

Channel choice can impact customer effort. Don't overwhelm your customers with channel options just because you can. Make logical channel choices for information and transactions. The level of effort to receive the information they want or to process a transaction can be the primary way your customer evaluates your company and service.

Expanding Self-Service
Requires Expanding ID&V

To go beyond providing generic information, you must be able to identify and verify customers attempting self-service. Authentication is becoming more of an issue as self-service channels expand, regulation increases, and security threats grow.

There is a reasonable level of confidence and ease of authentication on self-service via voice channel as we are all used to entering an account based on an IVR prompt and providing security data. But that comfort level is changing as risk management gets more involved (e.g., no longer allow use of SSN or account number printed on mailings). Other forms of authentication (e.g., voice biometrics) are not getting traction in most verticals. Identification and authentication in a web portal or mobile app is becoming more common and necessary as it is required for secure email, chat or SMS.

Changes in mainstream technology and increasing security on mobile devices will help advance authentication as we all move from pins and passwords to fingerprints and other biometrics.

Hit the Sweet Spot
for Data Control and Security

Proper identification and verification can help build customer confidence in self-service channels, but data control and security concerns can stop companies (and customers) from trying new self-service features in some channels. Security concerns change as self-service channels expand, and as the world faces increasingly common and impactful "hacking" scenarios.

A mobile device's data network is more secure than a public (Wi-Fi) network. Big carriers subscribe to a similar set of security standards and policies. It is harder for someone to hack into those networks and intercept the data transmitted from your mobile device than it is to do so on a public network—even if that public network is password protected. Bluetooth opens a window for hackers to get directly into your device. Network security is essentially irrelevant if you have spyware or some other form of malicious software on your device.

Balance additional security needs with user experience expectations. Acknowledge data security concerns when deciding which services to provide over each channel and inform your customers how and why you protect their data.

Monitor Market Innovation

Mainstream technology innovation will help advance contact center technology. Changes in everyday communication with friends, family, and colleagues heighten expectations on communicating with the companies with which we do business. SMS/texting is one such breakthrough, and video is making headway, as well.

When an innovation in service channels requires us to learn something new or update our approach to personal devices, we tend to view it as "high level of effort" and likely avoid it. But as new technology gains mainstream acceptance, its use becomes second nature. For example, voice biometrics, finger print, or visual authentication could begin to expand fairly quickly as mobile devices and apps use those forms of identification.

Use advancements such as voice-assisted mobile apps or web virtual assistants when use-cases are compelling. Avoid deploying that latest "shiny object" merely as a gimmick. The latest innovation can often be very expensive to deploy. Try piloting innovations first, or formal customer usability testing at a minimum, to determine the acceptance and ROI before a full roll-out.

Overcome Challenges for Forward Momentum

Innovations for "next-generation" self-service are continually released. Yet most companies don't make revolutionary strides in their self-service offerings. Why not?

The biggest issue is probably the same reason omnichannel strategies can be so difficult to implement—there isn't one owner. The customer experience, technology and data control can all reside in different departments, and it can be difficult to break down the silos to make progress. In addition, budget limitations, varying priorities, and a lack of resources make it difficult to assign ownership, funding, resources and accountability in a cross-silo initiative. So organizational harmony is the first note to hit.

The second issue is the dilemma of adoption and patience in a world of speed and demand for results. Sometimes a credible self-service option takes time to become ingrained in culture, company processes or customer habits. Vendors often focus on the *next* great thing before the *last* great thing is really adopted. So if a new technology doesn't work right away, everyone may move on. Spending time up front on things like use cases, usability testing, pilots, marketing and promotion may help tackle this predicament.

Remember, self-service can have a huge, positive financial impact. Evaluate self-service channels for your industry and company using the criteria described here (Table 1 provides an example) to determine where your investment in self-service *could* have the biggest payback. Just remember, to ensure a payback, your customers have to *use* your self-service options. That requires self-service that is low effort, has credible identification and verification, has sufficient data control and security, and keeps up with market innovations. ◉

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