

# How to: improve service delivery

Call centers in financial institutions have evolved from low-cost channels to handle customer problems and routine transactions to become an integral part of the sales and delivery process. However, just as call centers have evolved, so have customers – and they now demand the highest levels of service delivery. **John Broderick**, CEO and CFO of Cicero, Inc., looks at how to meet the higher levels of service delivery.

**T**he fight for customer wallet share – the demand to capture a greater portion of each customer's portfolio – is on. In today's competitive business climate, financial institutions face the need to provide best-in-class customer service while controlling costs and expanding contact center revenue. Organizations that effectively manage and service customer interactions, turning them into relationships, create an advantage to win greater wallet share and are therefore more successful.

Unfortunately, contact centers struggle with the requirement to accomplish more in less time amidst a multifaceted application, system and process environment. The maze of applications and systems required to complete a task is becoming increasingly more complex. This increased complexity, along with other problems fueled by rapid growth, M&A or market-driven reorganizations, force the rapid integration of people, new and legacy applications and business processes. Consequently, the contact center agents' working environment becomes more complex as new tools are added, altered or removed from the desktop. This negatively impacts the agents' ability to provide quality service.

The capability to select, implement and use technology successfully is critical in today's contact center. The challenge goes beyond simply meeting service levels and now requires agents to be revenue generators. Successful financial institutions deploy increasingly sophisticated and personalized strategies to up-sell and cross-sell products and services to win wallet share. As these organizations transform call centers into next generation contact centers that provide world-class customer service, they demand software solutions that are highly scalable yet cost-effective. Additionally, financial institutions must find ways to leverage existing technology more effectively, replacing only those applications that guarantee improved contact center effectiveness at an acceptable cost. Many organizations add new systems such as CRM, portals and web pages to the existing agent desktop, providing new sources of information, screens to navigate and processes to follow. Typically, these new applications are either not integrated or only partially integrated with other systems the agents use, increasing the complexity of the agent working environment.

To ensure success in addressing these ongoing changes, financial institutions must overcome one of the most challenging tasks in their

contact centers – how to integrate dissimilar applications, processes and data. Integration allows contact centers to unite disparate systems in an effort to assist agents in becoming more efficient thereby improving service delivery. The traditional approaches to integration in contact centers have been to create server-based systems that attempt to reshape the agent working environment through the creation of composite applications, portals and other customized solutions. Although these approaches may eliminate some inefficiency, they are costly, take months to implement and carry more inherent risk because all the business process and data components must be captured at the server. If something is left out or changes, the integrated environment or composite application will be broken.

A more efficient solution is to integrate applications where they are used – at the agent desktop. Desktop integration is a more effective approach to organizing the agent work environment, streamlining processes and reducing the amount of time the agent spends completing tasks. Desktop integration can be non-invasive and does not require server-side integration, thereby reducing integration costs and lowering implementation time from months to weeks.

Desktop integration improves service delivery by eliminating redundant data entry, streamlining processes and organizing application screens logically. Fortune 500 financial services companies that use desktop integration have also addressed major organizational and training issues related to M&A, and other changing business needs. This type of integration has proven invaluable in reducing agent call times, allowing them to focus on sales opportunities with customers. New applications can easily be integrated with legacy systems while exposing only the applicable screens, data and processes of specific applications for the agent. The result is an agent desktop that is organized in a task-oriented environment focused on providing a higher level of service.

Cicero is a non-invasive desktop integration product that has a proven record in financial service contact centers for improving the use of technology, enhancing customer service and reducing costs while improving revenue opportunities. Cicero has been installed at Fortune 500 companies such as Merrill Lynch and at Nationwide Insurance. In one recent implementation, Cicero was used to integrate 900 agents' desktops in just seven weeks, reducing the average call times by approximately 40 seconds and allowing agents to spend more time with customers and handle more calls. At the same time, the contact center was able to roll out a new application and Cicero was used to quickly integrate it into the unified desktop, minimizing both the training and operational impact to contact center. Due to improved agent productivity and shorter call times, the savings were over US\$1 million in the first year.

Selecting the appropriate contact center technology can be daunting within today's financial institutions. Rather than add new applications or replace existing systems, organizations should examine tools their agents currently use and how productivity can be increased through integration. The most effective approach to integration will continue to be integration at the point of contact – integration at the agent desktop to improve delivery of service and again win greater wallet share. ■