



# White Paper

# Call Center Innovation:

## Integration of Live Agent and AI-Assisted SMS Chat

*By Dean Macri and Allison Hanes*



### EXECUTIVE SUMMARY

Great customer relationships are built on better conversations with Live Agents. Better conversations, which optimize the customer relationship and transform your contact center into a profit center. But staffing a contact center with live agent conversations is expensive. So, businesses leverage emerging technologies which emphasize inexpensive, self-serve solutions, at the expense of effective (yet costly) live agent conversations.

However, the power of the human connection should not be underestimated. Contact centers must focus on deploying new technology to ensure low-touch routine issues are addressed quickly by AI-based chatbots; while directing the more profitable conversations to live agents; empowered with mobile messaging tools.

CALL CENTER

Combine Live Agent Assist™ with innovative In-Queue Chatbot™ to Transform Call Centers into Profit Centers

EXCELLENCE

## THE CUSTOMER CARE CHALLENGE

Customer service comes in many forms; and usually is classified by the channel it's delivered through. For example, the company's website is typically its online channel; whereas, its 800 number is often referred to as the Phone Channel.

In large enterprises, customer service channels are often siloed. They are typically owned and managed by separate departments, each with its own budget and decision makers. Consequently, federated customer service solutions result in a disparate omnichannel experience.

Moreover, the metrics in which to measure the success of a customer service solution will be different across these channels. For example, the online channel might measure the number of emails responded to, as well as, the time between when the email is received and a response is sent. Whereas, the call center will measure how long a customer remains on hold and how many people hang up – abandon – before they speak with an agent.

When medium to large enterprises were asked what was their number one challenge, Kevin McMahon, an expert in collaboration services, stated that “60% of...users cited multichannel as a big concern” (McMahon). Loosely integrated, disparate customer service channels rarely work in synchrony. A customer journey will often move between channels when seeking to engage the enterprise. The challenge is to service the customer in a consistent, integrated way across all these channels.

### THE GOAL

Creating Better Conversations across the Omnichannel Customer Journey

## DIGITAL INNOVATION

The digital channel includes a company's online channel or website, and its mobile channel or app. The digital channel tends to be where most businesses direct their emerging technology investments.

It is less expensive, and relatively easier to deploy a chatbot in the company's app, than hire and train expensive Phone Channel agents.

There is also an implied, and somewhat myopic, view that new, mobile and online innovation belongs in the digital channel.



As a result, chat and chatbot solutions tend to be deployed only within the company's digital channels. Yet, live agents are still the most effective resource a business can utilize. They create better conversations leading to happier customers; allowing the company to optimize the relationship.

However, the most innovative companies are those who are deploying mobile and digital solutions within their live agent call center. For example, artificial intelligence (AI) should be deployed in the contact center's call queue – providing intelligent bot assisted authentication and issue resolution.

Unfortunately, legacy Interactive Voice Response (IVR) vendors have been slow to innovate in this area. In their place, new mobile innovators have stepped in, providing call queue solutions which incorporate AI and SMS-based chat directly in the queue.

## CONTACT CENTER CONVERSATIONS

Great companies, wishing to achieve excellence in customer care, recognize the need for omnichannel customer care solutions. Although digital is lower cost and garners the most attention, a live agent is still the most effective at creating lifetime customers.

Historically the expensive live agent has been viewed as a necessary cost. Companies need live agents answering the phone when customers have a problem. What is not fully appreciated is that live agents, in the course of resolving customer issues, have the power to convert the customer into a customer for life. Lifetime customers can be optimized; buying more products and services. The ability to convert a customer into a lifetime customer is not easily accomplished in the self-serve, digital channel. This defines the phone channel as the most effective in-bound sales channel. Optimizing the customer relationship through better conversations is essential in transforming a call center into a profit center.

## IN-QUEUE CHATBOTS

Evidence shows chatbots, deployed in the call-queue deliver great value in the live agent phone channel. The call queue is the phone channel's nemesis. Customer-focused companies hate the idea that customers are on hold waiting to speak to the expensive, yet most effective live agent. Customers hate it too, often hanging up – resulting in abandoned calls. Solving this challenge, one's first inclination is to add more expensive agents. Chatbots, deployed in the queue are a smarter alternative.

Most calls, about 40%, into the phone channel are repetitive, transactional issues. Many customers have questions such as: "I forgot my password and my account is locked", "what is the status of my order", etc. Chatbots are well suited to repetitive, mundane tasks. Also, Gartner analyst Janessa Rivera states that typically, "one-third of all customer service interactions will still require the support of a human intermediary" (Rivera). Indeed, freeing expensive, well trained live agents from handling repetitive tasks, allows them to focus on more important and profitable engagements.

Cielo, an innovator in contact center solutions, frees the live agent by identifying customers in the call queue who are using a mobile device. Cielo gives these mobile callers the option of establishing an SMS chat with a bot. The bot authenticates the issue and uses AI to intelligently address their problem. Deflecting the transactional calls in the queue to lower-cost chatbot conversations, reduces abandonment and frees the Live Agent to handle more profitable conversations.

## INTEGRATION WITH ENTERPRISE SYSTEMS

Chatbots, if they are to be deployed successfully, must be integrated with the enterprise's corporate systems. If a customer can't have their question answered simply because the bot can't access the order status system, it's a sure fire way to frustrate your customer.

Deploying a successful chatbot in the Contact Center – or anywhere else for that matter - requires integration with existing enterprise systems. Better conversations result when the enterprise has selected a platform designed for today's communications. This includes

“*Deflecting transactional calls, reduces abandonment and frees the Live Agent to handle more profitable conversations.*”



selecting a platform vendor that focuses on integration with enterprise systems. An integrated chatbot, that can access information and immediately resolve customer questions, in real-time, will surely redefine the customer call center experience.

What if you could free up repetitive, low-touch, issues that could be handled in real-time by an integrated chatbot? You'll have more effective Live Agents. Better still, what if chatbots could seamlessly access the information across enterprise systems to formulate an immediate resolution to the customer's problem? You may just find yourself with loyal customers as well as more effective Live Agents.

Greg Kihlstrom, a Forbes contributor, stresses that successful implementation of a chatbot comes with "a consistent method of organizing and updating information" as well as, a good "support system" and environment in which the chatbot can thrive and offer "consistent results" (Kihlstrom). The core belief is that integration into a business's enterprise systems is absolutely critical for this successful implementation. Integration gives the chatbot the ability to work for you and not only solve and complete tasks, but to intelligently communicate with customers.



## COMBINING IN-QUEUE CHATBOTS WITH LIVE AGENT CHAT

The most effective use of chatbots is during high call volumes. Frustrated customers with long wait times increases abandonment – sending them to your competitors.

Chatbots, deployed in your call queue, deflect low-

touch requests to the bot, allowing Live Agents to deliver the higher, human touch.

In-Queue chatbots immediately engage the customer and determine if their need is low-touch, or more profitable. If the latter, the SMS chat conversation is seamlessly transitioned to a Live Agent SMS chat. There is no need for the customer to switch over to an app or change their interface. The SMS chatbot, seamlessly transitions to Live Agent SMS chat, creating better conversations that lead to more valuable customer relationships.

## Call Center to Profit Center!

### WHEN CUSTOMERS DO SPEAK WITH THE LIVE AGENT

Chatbots create an effective strategy for deflecting transactional customers out of the call queue. But what happens when a customer does connect with a Live Agent?

Cielo Live Agent Assit™ allows the agent to service the customer using mobile technology while simultaneously speaking with them. For example, a customer calls with a request for a line of credit. While speaking to the customer the agent is able to obtain the proof of income and capture a signature, from the customer's mobile touch screen.

Live Agent Assit™ allows an agent to send links directly to the customer. They can send links to items such as pre-filled forms or links to FAQ videos that are easier for a customer to view and follow. As it happens, these developed Live Agent capabilities are identical to some of the same capabilities that allow Cielo Chatbots to quickly



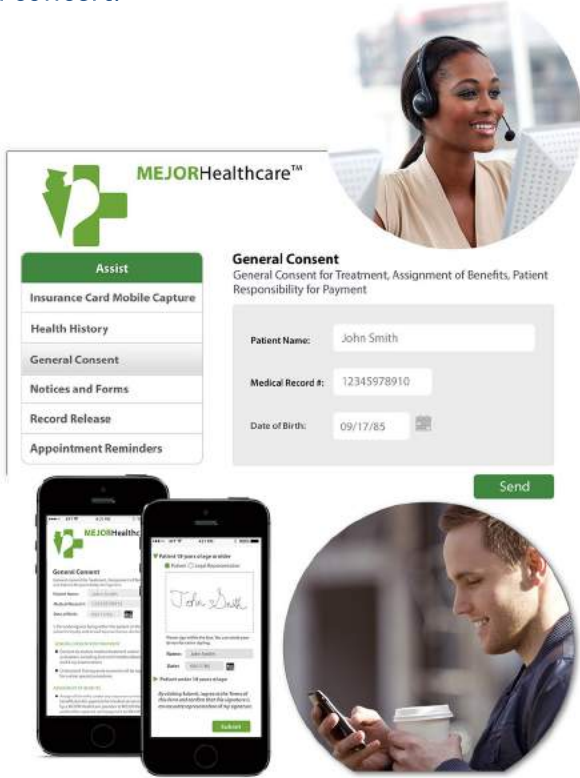
resolve issues. Chatbots complete these actions allowing the Agent to work faster and better. Better conversations and contact center profitability is achieved when Cielo's In-Queue Chatbot and Live Agent Assist work together in concert.

Live Agent Assist™ allows banks, such as TD, to innovate customer service applications in both phone and retail channels.

The Cielo Platform uses Smart Form interfaces with eDocument Submission, eDisclosure, eSignature and Banking Services Workflow applications across:

- Personal Lending
- Checking and Savings Disclosures
- Auto and Residential Insurance Claims
- Life and Health Insurance Sales

The key to Cielo's Platform is the tight integration between frontend Customer Service applications, and backend Banking Services workflows.



## CONCLUSION

The most innovative companies are those who are deploying mobile and digital solutions within their Live Agent call center. Artificial intelligence must be deployed in the contact center's call queue – providing intelligent bot assisted authentication and issue resolution. New mobile innovators have stepped in, providing call queue solutions which incorporate AI and SMS-based chat directly in the queue.

Cielo's Live Agent Assist™ and In-Queue Chatbot™ harmonize technology and expertise; empowering agents to deliver the best customer care possible. Integrated systems and knowledgeable personnel are invaluable resources to improve the customer experience and garner a long-lasting customer relationship. Cielo transforms the phone channel from a place of queues and abandonment to a place of optimized customer relationships!



## Citations:

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