

**Self-Service  
- finding the right balance of tools**

**A win-win  
for contact  
centres and  
consumers**

# Confused?

**If you're confused about which customer engagement channels to implement it's not surprising and you're not alone.**

There are statistics that show that the telephone is coming back as a preferred engagement channel as people value the human interaction.

On the other hand, there are equally compelling statistics that show that most people want to self-serve, resolving issues for themselves without having to speak to an agent. 75% of customers state that they find self-service convenient <sup>[2]</sup> and many prefer the anonymity and speed of self-service plus the fact that they can do it when it best suits them.

The reality is that, for today's contact centres, the answer lies somewhere in the middle.

So, if you're in charge of providing the best customer experience how can you find your way through the mass of communication channels and delivery methods?

This eGuide takes a look at how self-service came about, what we can learn from the past and how technology has enabled evolution of self-service into a 'channel of choice' for today's consumers.

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**69% of people will go elsewhere if they can't speak to a real person <sup>[1]</sup>**

**67% of people would rather use Self-Service than speak to someone <sup>[2]</sup>**



# Self-Service:

## how it started...

Shoppers didn't know what to make of it in 1948 when the Co-op store in Manor Park, East London did something radical. Instead of shoppers queuing for a clerk to hand-pick items on their behalf at the counter, customers were invited to ... shop for themselves.<sup>[3]</sup>

The rest is history of course. Shoppers love the Self-Service concept — and the success story has continued to today. The UK grocery market was estimated to be worth a jaw-dropping 192.6 billion in 2017.<sup>[4]</sup>

## and now...

It's difficult to imagine everyday life without Self-Service ...

- No self-scan checkouts at supermarkets
- No contactless payment systems on public transport
- No help-yourself breakfast buffets at hotels

Like any change, each of these provoked ripples of discontent when introduced.

If you removed them today, imagine the queues ... the frustration ... and the outcry?

When it works well, people adore Self-Service and they won't stand for anything less.

Self-Service belongs to them. It's their service after all. Self = Me.



**So why are companies so cautious about Self-Service?**



# When it goes bad... it's bad

Giving consumers the tools to do something for themselves sounds simple. But it's intensely controversial. People get suspicious about motives. Arguments over control, responsibility, service, value and incompetence can ignite suddenly. So it's no wonder that some organisations are reluctant to transform their consumer contact channels. Relying on agents for more and more tasks can seem a safe bet. Much of the concern is that supposedly-clever tech can go embarrassingly wrong. And this fear is sometimes well founded...

## 1 When it doesn't work, it's humiliating

By its nature, Self-Service sets out to do clever things. So when it falls down, it seems especially stupid and the laughter is more raucous. In the worst scenarios, this can lead to a media feeding frenzy, corporate humiliation, action by regulators and compensation claims. This underlines the need to choose the right Self-Service technology partner.

## Self-Service at its worst

Classic examples of shocking Self-Service are the IVR systems that take you round in circles and early Chatbots that infuriated consumers by being painfully limited in their ability to answer simple questions. Even web Self-Service isn't immune to problems. A new low was set in 2018 when the TSB Bank in the UK experienced weeks of problems following a system change - some customers couldn't log in, some said they could view the accounts of other users. <sup>[5]</sup>

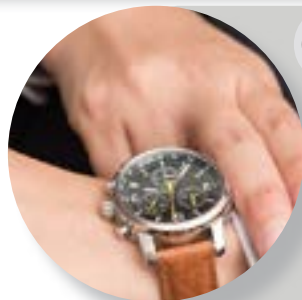


## 2 If you make life harder for customers

Most people don't like their routines to change without good reason. If you get Self-Service wrong, then expect an instant outpouring of rage on social media, possibly accompanied by screen grabs and videos.

## Failing to 'think like a customer'

It's essential for Self-Service to be intuitive. Failures can lead to open customer rebellion. Maybe a task that used to take two minutes, now takes someone twice the time? Worse still, what if the channel/option they preferred has disappeared completely? Consumers value their time and their power. Don't attempt to take either from them. In fact, Self-Service should give them more of both.



## 3 When it's obviously all about cutbacks

Customers 'smell a rat' when it's brazenly obvious that Self-Service is being introduced solely so a company can spend less money on looking after them. If service levels drop, then customers will think Self-Service has been introduced at their expense.

## 'Is there anything here for me?'

Let there be no doubt ... Self-Service can be a great way for companies to save money. If that's the only reason that Self-Service is introduced, then consumers will feel aggrieved and cheated. The 'what's in it for me?' advantages of Self-Service must be clear immediately to consumers.



## What we learn

For Self-Service to be embraced readily, it has to provide a genuine net advantage to consumers, who are otherwise prone to be cynical.



# When it's good... it's great

Self-Service can deliver dramatic benefits.

If delivered correctly, everyone wins. Companies save money and deliver a better service to appreciative consumers who deepen their loyalty. Not only that, your business becomes scalable and can deliver better service, 24x7.

Consumers save on their most precious commodity ... time. They also enjoy greater control which can make their interactions feel more positive.

So how can your contact centre deliver greater Self-Service to consumers successfully?

Self-Service enjoys a sweet spot ... where demand for a better customer experience overlaps with a yearning for greater customer power and the arrival of the tools to make it happen.

This sweet spot is getting bigger by the day too. What was once a niche idea is now becoming a mainstream expectation.

If you delve deeper, you'll find five reasons why Self-Service has finally come of age ...

**Did you know?**  
67% of people would rather use Self-Service than speak to someone

(Source: Nuance)

Nearly a third of consumers would rather clean a toilet than talk to customer service. (Source: Aspect)



# Why the right time...is now

## 1 Consumers have changed

They like taking control and completing micro tasks in a matter of moments, from ordering items, to checking their accounts, to leaving feedback. They are prepared to do more ... if it's easy and if they get what they want faster.

## 2 Self-Service tech has advanced hugely

People's lives are often bound up with their mobile phones. That means any relationship you have with them, will be with their mobiles too. And you have to 'meet them' on whichever channel they prefer at any given moment. Now there's a raft of advanced Self-Service technology to make this possible.

## 3 People want 24x7

Customer-facing organisations and contact centres have tried to extend their hours. Who can please all the people, all the time, while keeping costs under control? With 24x7 Self-Service, you can satisfy customers easily and fit with their busy lifestyles.

## 4 Contact centres need to do more with less

Customers expect your organisation to match, or exceed, the best experience they've encountered elsewhere. However, contact centres don't have the rising budgets to hire and train more staff to keep pace. Self-Service enables customers to complete tasks for themselves.

## 5 Agents need to be used in a smarter way

When agents are expensive to employ and replace, you need to think how best to use them tactically. With Self-Service, many of the humdrum, morale-sapping tasks can be lifted off agents. This can free up your contact centre teams for more complex enquiries and value-added tasks, such as sales.



# How Self-Service makes the difference

For consumers, Self-Service means greater control, choice, speed and convenience. They get a bigger say in how their relationship works with you. And they don't need to explain themselves to anyone.

For companies, Self-Service means savings, scalability, consistency and a helpful audit trail of customer actions. By handing over the reins to customers in key areas, they can also earn greater loyalty from them, learn more about their preferences and fine tune services.

1

## Identification & Verification

You can reduce agent call handling times, operational costs, and the risk of fraud and identity theft. Automated customer verification identifies customers over voice, web or mobile channels before they get transferred to an agent to discuss the main reason for their call, saving valuable minutes for everyone.

2

## Hosted IVR

With the right industry expertise, it's possible to reduce menu layers — to deliver a faster and more engaging customer experience. For callers, there's no more wasting time and getting stuck in menu dead ends.

3

## Conversational IVR

This technology enables human-like interactions so that customers can self-serve and successfully resolve issues within the IVR. It delivers an intuitive service experience that anticipates the caller's needs and lets them engage with the system naturally, in their own words. This provides faster and easier service.

4

## Visual IVR

There are some customer enquiries that can be handled more easily by visual IVR — so they don't take up hours of your agents' time. Callers can be invited to request guides, terms, details, choices, offers and videos to be sent to their devices automatically, 24x7.

5

## General Enquiries

With an automated information service, your customers can get basic product or service information at any time of the day or night. This can include anything from travel information, to stock availability and opening times.

Home

# How Self-Service makes the difference

6

## Smart SMS

Why tie up skilled agents' time when you can automate outbound customer updates, offers and confirmations? Supporting one-way and two-way messaging, SMS is offline, saving agent time at peak periods, and it's what customers are used to.

10

## After Service Surveys

Telephone, online or SMS surveys can be completed by your customers in moments - giving them a way to express their experience and providing insights on how to improve your service. The feedback process can be fast and effortless for customers.

7

## Intelligent Call Routing

You can avoid customer frustration by letting them select who they want to speak to - in a smart way. Intelligent Call Routing directs inbound calls to contact centres, departments or branches in ways you can define. You can make best use of your resources, while customers reach the most appropriate person/IVR for a faster and more efficient call resolution.

8

## Chatbots

Chatbots can be connected to a powerful Knowledge Base - providing intelligent answers 24x7 to customers who might otherwise walk away. It's a great way to save sales, boost service levels and save your agents from answering repetitive questions.

9

## Secure payments

Why involve your agents in taking payments? It's possible to enable PCI DSS compliant secure, Multi-Channel, automated payments for every customer over the phone, web and mobile devices. The service can be fast, easy and available 24x7. Customers have the freedom to pay for goods and services whenever they want — securely and conveniently.



# Tips for getting it right

## Easily understood

Self-Service interaction should feel as understandable and human-like as possible. This will put consumers at ease and increase their confidence. It will also help them to value the service.

## Proven and reliable

Choose the right provider with Self-Service technology experience - someone who can tailor their solutions so they look and sound like your business and not any generic enterprise. Also, select a partner at the leading edge of Self-Service, so you can keep pace with rising consumer expectations.

## An improvement in service

Consumers should be able to understand the value of the Self-Service channel immediately. For example, they can achieve something new ... that was never possible before. This will encourage and accelerate their buy-in.

## Offer an escape hatch

If someone wants to bail out and speak to a human, make sure it's easy for them to escape from Self-Service. You need other channels too. An agent might be able to show nervous consumers how to use Self-Service and even share a video with them on how it's done.



## Intelligent

It must feel personal for consumers, so any service should make the most of data and other systems/CRMs as appropriate. In other words, the Self-Service channel recognises who they are and treats them as an individual.



# What's the solution?

If you're delivering Self-Service or Agent-Assisted solutions, your delivery needs to be consistent, responsive and seamless.

This can be hard to achieve using individual solutions, bolted on to legacy infrastructure. This causes frustration and creates a barrier to evolving to meet changing consumer preferences.

However, a true Omni-Channel platform can incorporate every engagement channel available and allow you to add more as they emerge. This can future proof your contact centre for the journey ahead. A single platform for everything makes life so much easier - for your agents, your business and your consumers.

With the right platform, you can focus on Engagement, Experience and Expectation.

You can access a vast range of solutions that are essential for today's contact centres across every kind of industry. You can make sure your customer experience is outstanding - and keep it that way.

## Fast and painless adoption...

The best Self-Service technology is easy for consumers to use — and simple for you to deploy.

You don't need to turn your business upside down or spend a fortune.

Cloud-based services can be added quickly and easily on a pay-as-you-go basis.

What's more, Self-Service pays for itself quickly...

You can do far more - with less.

# Who's doing it right?



1.5 minute reduction in AHT with 70% of all customer service calls completing ID&V prior to being routed to an agent.



25 million calls handled by Self-Service since 2004  
59 million minutes of traffic  
2 million text enquiries with two-way SMS service



1 minute reduction per call  
50% reduction in handling time  
Saving £millions  
55% reduction in number of calls handled by agents



381k calls handled per year  
2 million minutes  
86,000 payments valued over £7 million in 6 months



# Eckoh Experience Portal

**Omni-Channel engagement - one portal makes life so much easier  
- for your agents, your business and your customers.**

## **Agent-Assisted**

**Web Chat** – improve online sales and CX

**Instant Call-Back** – call back when convenient

**Social media agent** – listen, learn and respond

**Co-Browsing** – see the customers' viewpoint

**Email** – accurate routing allows faster response

**SMS** – make text messaging a powerful tool

**Knowledge Base** – faster accurate answers

**Workflow** – inform agents to respond

**Secure payments** - Agent-assisted CallGuard, Alternative Payments, ChatGuard and full contact centre payment services

## **Self-Service**

**Chatbot** – always on' customer service

**IVR** – the underlying engine to all Self-Service

**Call Routing** – control call delivery

**ID&V** – confirm who you're talking to

**Natural language** – asks 'how can I help you?'

**Voice biometrics** – step up fraud prevention

**Visual IVR** – spoken and visual interaction

**Secure payments** – PCI DSS compliance self-service automated payments allow you to be open 24x365.



**Start the conversation...**

**...get in touch today.**

**Find out how the Eckoh Experience Portal can change your customer engagement - for the better.**



Sources; [1] Yonder Digital Group 2017 [2] Nuance 2018 [3] "How Britain's shoppers dealt with the first 'anti-social' self service supermarkets 70 years ago" (Daily Mirror, Jan 11, 2018) [4] "Market value of grocery retail in the United Kingdom" (The Statistics Portal) [5] "TSB: How it all went so wrong for the bank" (BBC, April 28, 2018)

**Find out more:**

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