

# 2012 ROUNDTABLE OF CHAMPIONS

J.D. POWER  
AND ASSOCIATES®

**The Contact Center's Pervasive Role  
in Creating A Competitive Advantage  
in the New Norm**

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# Momenti miraculus

**“There are very few people on this planet who can do this!”**



**“He’s just simply amazing!”**

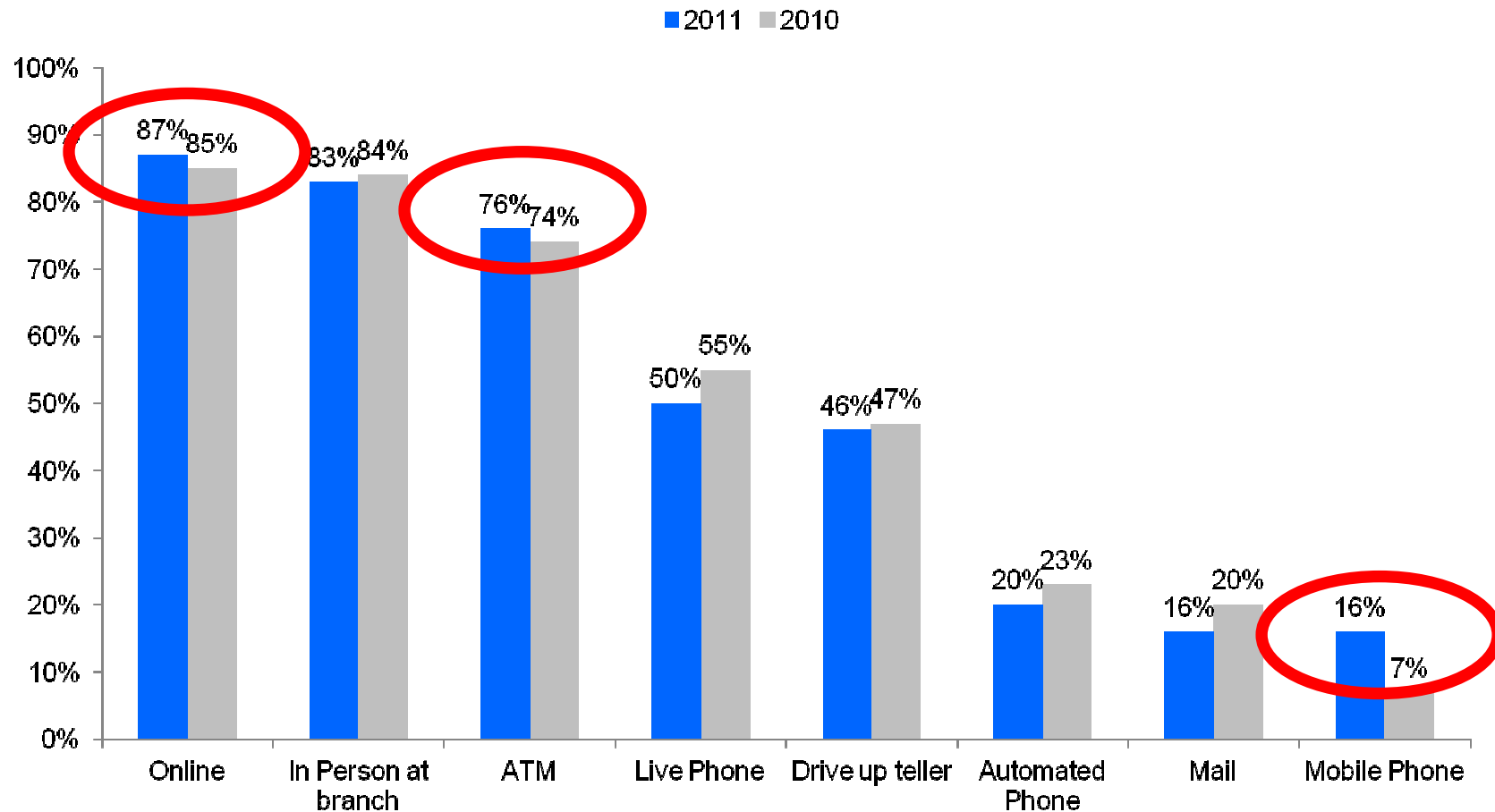
## All Expectations Were Exceeded

## Question we attempt to answer

- **Q: How can contact centers be the driving force behind superior customer experiences across channels and be the catalyst for brand loyalty, advocacy, and higher profits?**
- **A: Be good at everything across channels, but be intentional about creating “moments of wow” because it is these moments that create loyalty and advocacy which profits depend on**
- **Q: How do you create momenti miraculus?**

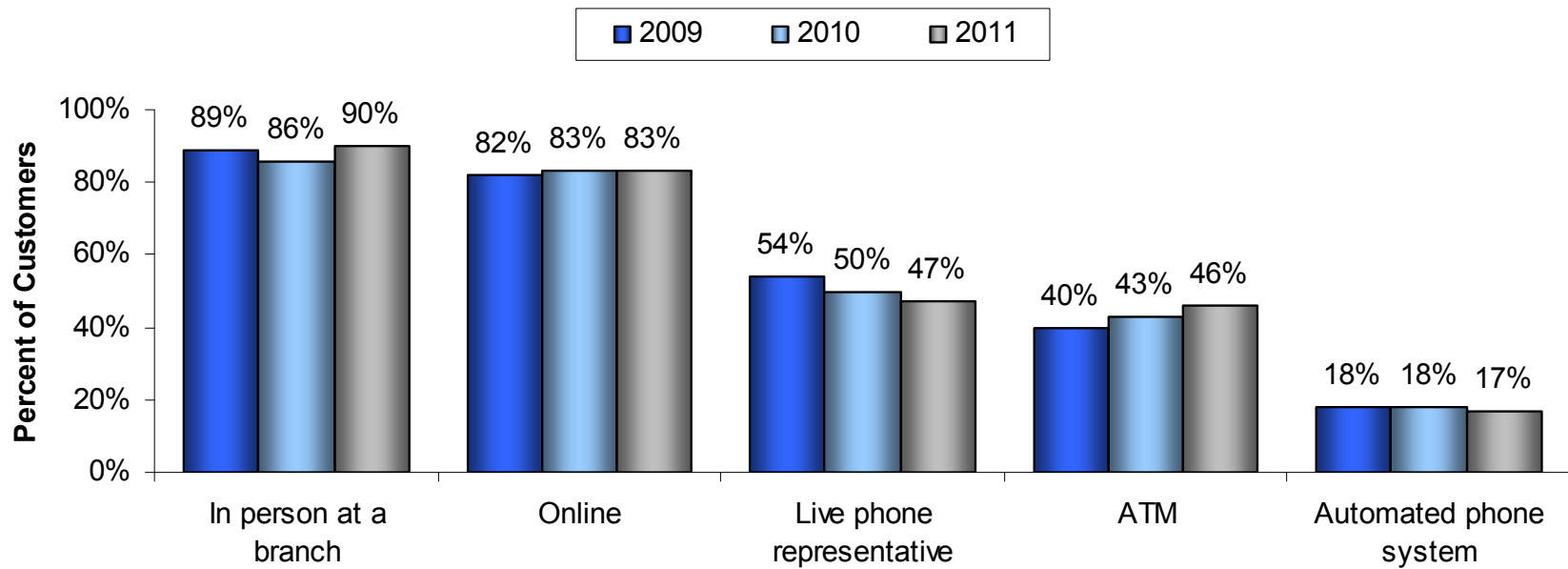
# RBS Channel Usage

Retail Banking Year-over-Year Channel Usage



# SBB Channel Usage

Channel Usage Year over Year



Subfactor

Score:	765	758	776	755	753	766	761	768	753	768	765	757	697	700	691
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Survey Question: Q28, SBB Variables

# The **Call** is Losing Relevance

- Simple transactions are handled by self serve mechanisms
- The most complex transactions are handled by people
- However, each year more simple transactions and more complex transactions are being handled by self-serve channels
- This will reduce the importance of human interactions and eventually carbon will be replaced by silicon...right?

# “Reports of my death have been highly exaggerated”

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**WRONG.**

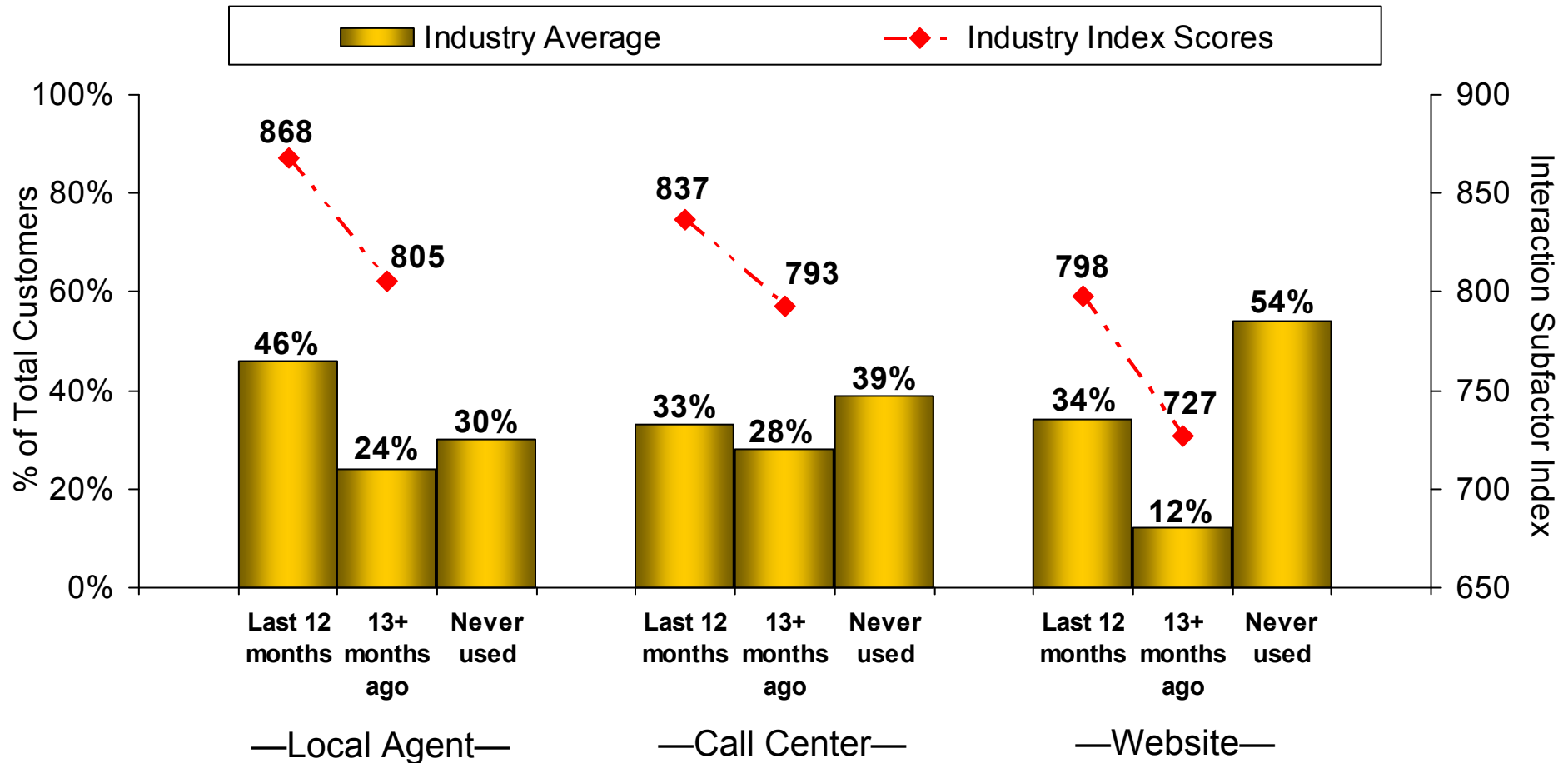
# Momenti miraculus happens with carbon, not silicon

- Is it possible to create a raving fan by providing great service on simple, reactive transactions?
  - Possible, but very difficult
  - You can't win here, but you can lose here
- Who has been blown away by their experience when checking their bank balance online?
  - Why not?
    - Low complexity = High expectations: Customers expect these transactions to be easy, fast and right
    - Market mastery: simple reactive transactions are easy to do, ubiquitous and offer little differentiation opportunities
    - Proactive information and channel management is not today where it can be and will be
- Interactions with channels that involve people have the largest impact on satisfaction



# People Channels Add Value in Insurance

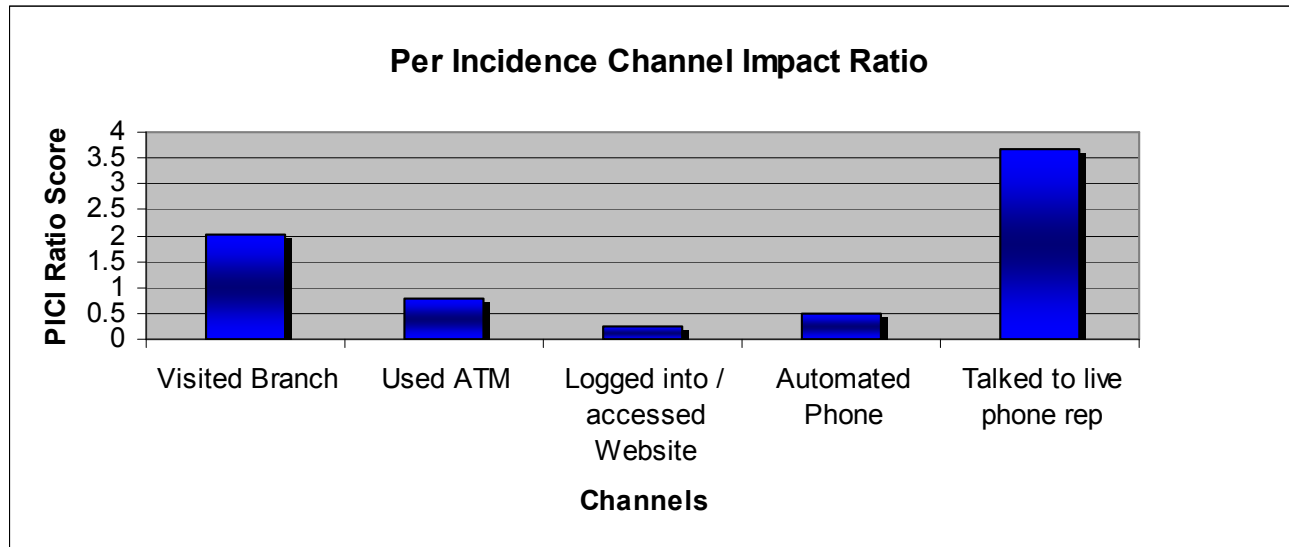
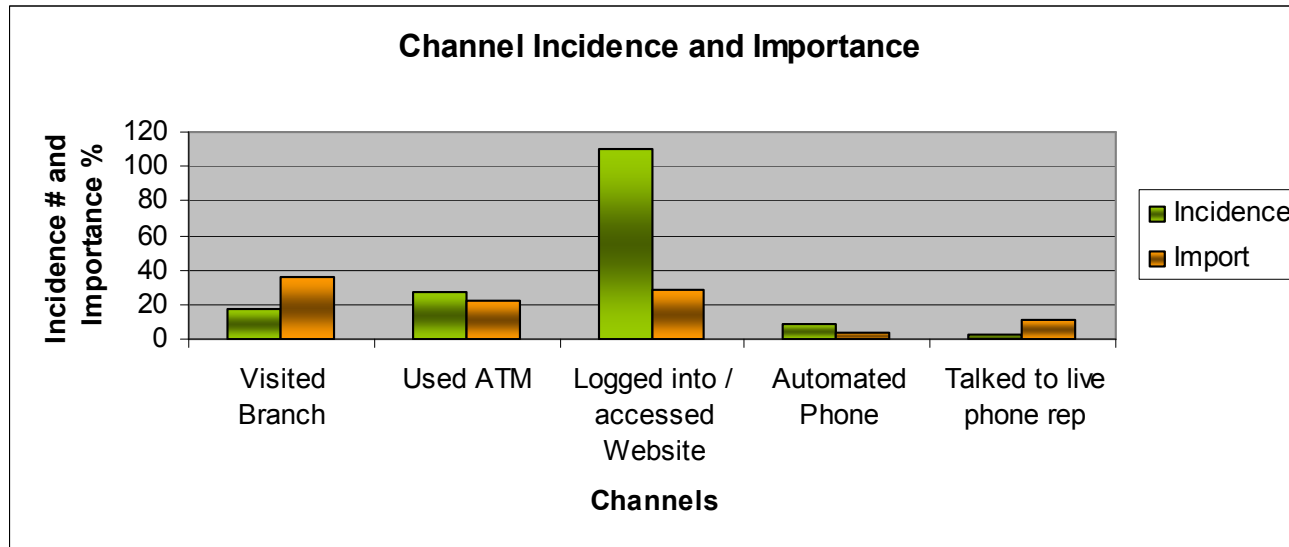
*Agent has the highest satisfaction and incidence of customer interaction, while Web has the highest rate of customer avoidance and lowest satisfaction.*



Caution: \* small sample (n=30-99).

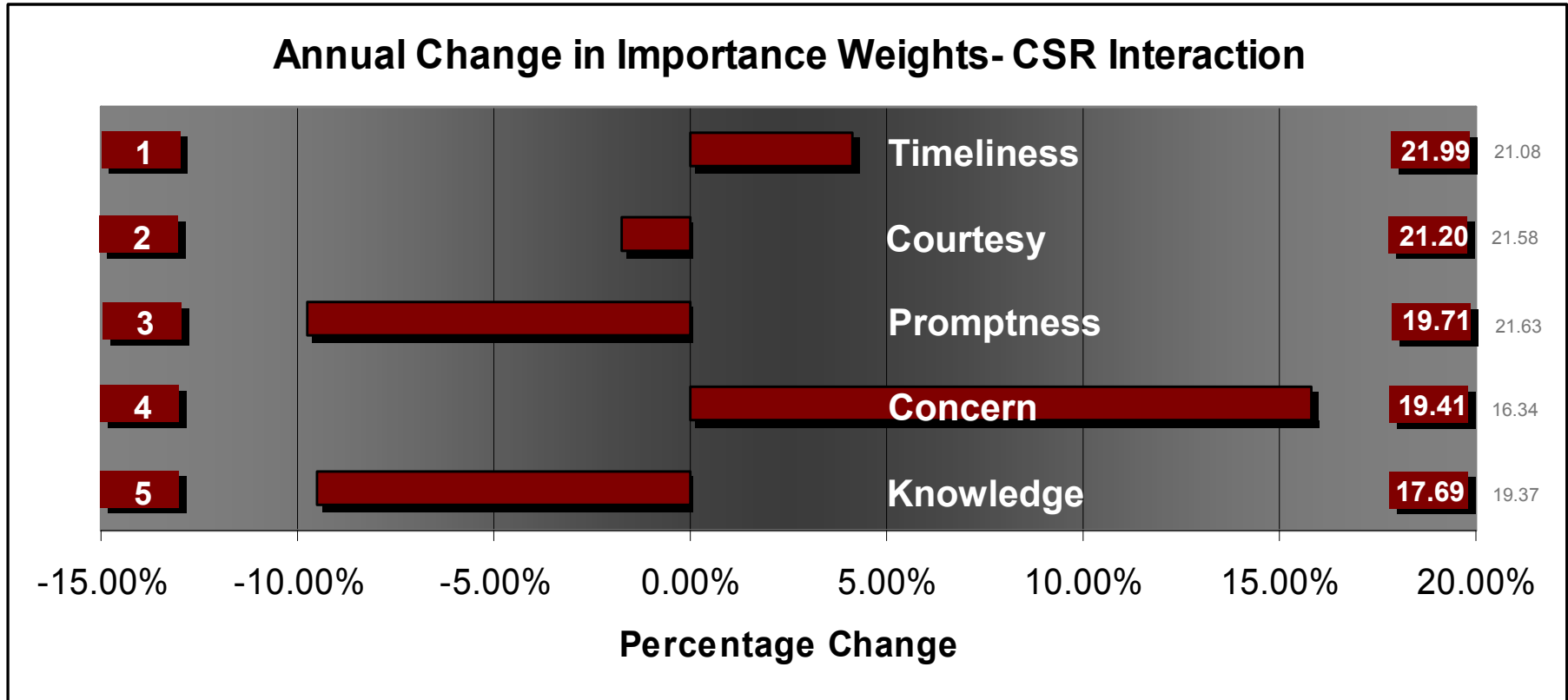
# 1.) Serious Problems

## Retail Banking Channel Impact Ratio



# CSR Interaction- The Top 5

30 70



It's not what you know, it's who you know.

# “Reports of my death have been highly exaggerated” (continued)

- Interactions with the call center channel will become even more vital for three reasons:
  1. Serious issues and concerns require people
  2. Channel interrupt
  3. Web 2.0 needs people to fulfill its promise
  
- Dependent Variables:
  1. Data, information and analysis access and use
  2. Channel integration and management
  3. Well trained, smart agents

# Momenti normalus

Checking Account Balance



Banking Customer

Channel Used

Fax

IVR Self Service

Web Self Service

Email

Chat

Social Media

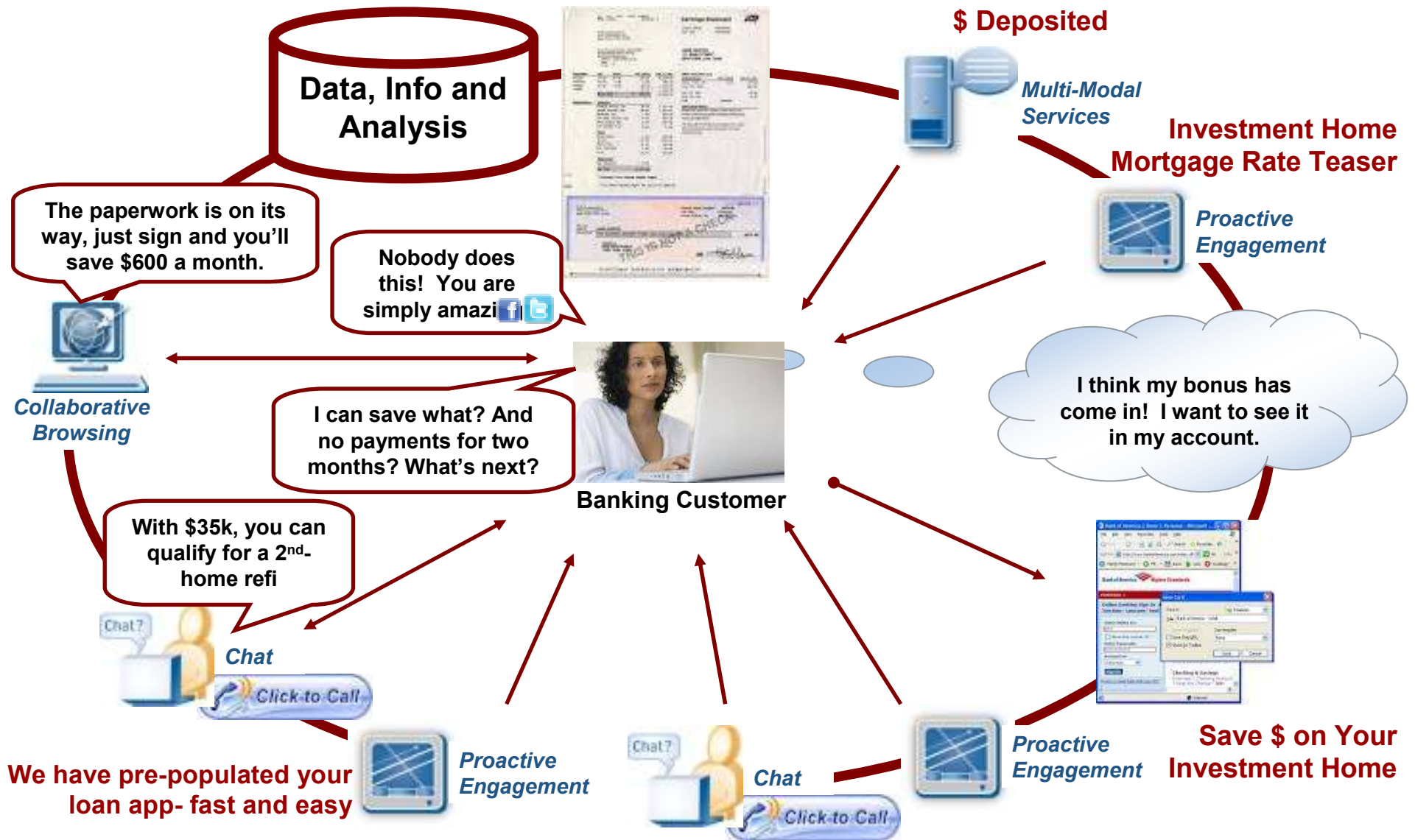
Text

Phone

Channels Managed



# Momenti miraculus



# Principals for providing momenti miraculus via the contact center

- Move beyond just responding to what the customer is inquiring about and give them what they can benefit most from
- Enable your frontline to become a trusted advisor
- Prerequisites
  - Data, information and analysis access
  - Channel integration and management
  - Well trained, smart agents
  - A customer management strategy built on VOC
  - Speed
  - Scenario intentionality

