



THE US CONTACT CENTER DECISION-MAKERS' GUIDE 2015

THE MOBILE CUSTOMER CHAPTER

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“The 2015 US Contact Center Decision-Makers’ Guide (8th edition)” – extract

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Jacada enables organizations to deliver effortless customer self service and agent assisted interactions by implementing cutting-edge mobile, smart device, and web based visual IVR solutions, as well as optimized agent desktops, and business process optimization tools. Customers can benefit from an improved customer experience at every touch point with the organization, whether at the contact center, on the mobile, the website, or at the retail store. Most Jacada deployments provide complete return on investment within the first three to seven months after deployment.

Founded in 1990, Jacada operates globally with offices in Atlanta, USA; London, England; Munich, Germany; and Herzliya, Israel.

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THE MOBILE CUSTOMER

Statistics that show the number of smartphone users, volume of apps downloaded and the value of mobile transactions are rising so quickly that they would be out-of-date before this report is published. It is sufficient to note that with very few exceptions, the mobile customer is relevant to every organization, in every vertical market, in every geography of the world.

The rapidly decreasing cost of mobile bandwidth, coupled with the huge improvements in mobile networks (e.g. 4G) means that businesses can be ambitious in what they are attempting within this channel, as they can have a high level of confidence that what they can imagine today will be technically possible within a couple of years, if not a matter of months.

Research from Netbiscuits¹ shows that 91% of customers who have a poor experience with shopping on a mobile site will abandon it: some may intend to return via a PC, but many others will search elsewhere: there is no differentiation or allowances made for sub-optimal mobile web experiences. Furthermore, most businesses are currently failing in this attempt, with the mobile channel lagging way behind online websites and bricks-and-mortar shops.

Offering a mobile customer experience tends to mean offering a smartphone app and/or a mobile version of a website, and the next section of the report looks at what this means for businesses and customers.

¹ Quoted at <http://mobilemarketingmagazine.com/34-per-cent-abandon-poor-mobile-experiences>

From Your Customer's Device To Your Agent's Desktop



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- ☑ **Continuous**
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MOBILE WEBSITES

A mobile website differs from simply accessing a full website via a mobile browser, rather offering a mobile-optimized alternative which is easier to use and overcomes some of the constraints around using a smartphone to access the web, such as tiny fonts, excessive scrolling and difficult-to-press buttons.

Mobile websites usually do not try to offer every single item available on the full website, but focus upon the information and processes that most users will want in order to act or make a decision. Ease of use is vital: text must be fully displayed on screen, buttons must be clickable and businesses have had to consider minimizing the use of graphics to achieve quicker load times in areas with poor mobile data services, although this is becoming less of an issue as 4G and cheaper data becomes more widespread.

Bearing in mind that a mobile site generally cannot support every type of interaction that a customer may want, businesses may consider that allowing mobile users to access the main website is a good idea. Contact details should be clear, and offering a seamless route from self-service into supported service, via email, web chat or telephony is very desirable.



Companies need to ensure they are meeting consumer demands across all touchpoints. Siloed interaction channels frustrate customers. It's critically important that businesses drive continuity as consumers move across touch points

It is beneficial for businesses to understand why customers are using a mobile site rather than waiting until they are in front of a PC: the request may be related to what they are doing at that current time, and so waiting is not appropriate. Generally, customers will be more task-focused on a mobile device than a PC, so the emphasis should be on delivering quick, simple, high-volume interactions. For example, by looking at the current use of their full website, a bank may discover that a high proportion of users want to check their bank balance or view recent transactions rather than setting up automatic bill payments or ordering foreign currency. Consequently, the mobile version of the website may focus only on a small number of high-volume interaction types.

SMARTPHONE APPS

A good app may provide a superior user experience to a mobile website, due to the greater level of design. However, they tend to be much more expensive to build, and unlike a mobile website, a new one has to be developed for each smartphone platform. Additionally, company apps will tend to be free to download, so there is little opportunity to make money directly from them.

Smartphone platform market shares show that Android and iOS shipments account for over 90% of the market², so businesses could decide to produce only two flavors of app, which would actually support the great majority of the smartphone market.

A native application developed for a mobile device can use some of the device's capabilities to enhance the customer experience. For example, a smartphone app³ can prompt drivers at the scene of a car accident to provide and capture the correct information, including photos. Such an app could also use GPS to give the exact location of the accident for use by the insurance company.

Industry estimates for building an app vary considerably depending on what they are trying to do, but many sources indicate that a cost of \$30,000 upwards (per platform) is very feasible. The cost of developing a mobile website is less, and only needs to be done once. Whether an app is suitable for a company depends on their budget, and their customer base. It may be that the superior branding associated with apps is seen as being well worth the expense, even before factors like increased sales conversion rates are taken into account.

² <http://www.idc.com/prodserv/smartphone-os-market-share.jsp>

³ http://www.naic.org/Releases/2012_docs/wreckcheck_mobile_app_auto_accidents.htm

TIPS ON BUILDING SUCCESSFUL APPS

- Understand what the most popular self-service transactions are that your customers wish to do, and focus initially on providing the means to do this via a mobile app. This will give you a quick win, familiarize your customers with this channel, and encourage them to think positively about it.
- If any interactions require knowledge of a customer's location, the GPS capabilities within a smartphone may make this particularly suitable to put onto a mobile app.
- An app should be able to divert a large number of simple calls away from the contact center. Businesses may find that mobile apps replace some of the work done by telephony IVR, with the visual element allowing a greater depth of functionality and a quicker self-service experience for the customer.
- Consider the demographics of your customer base. Do your younger customers wish to carry out different transactions or interactions than your older customer base? If so, focus mobile functionality on the demographic that will use it most.
- If there is a problem with the app, or the customer cannot do what they wish to do, it is vital to offer a clear route into live customer service. This may be via a 'call me' button on the website, which can put the customer into a virtual queue, and can provide all the transaction-based information that the customer has already input, along with any of the other relevant customer details so that the agent does not have to start from scratch. A call-back option also means that the customer does not have to spend their own mobile minutes waiting in a queue.



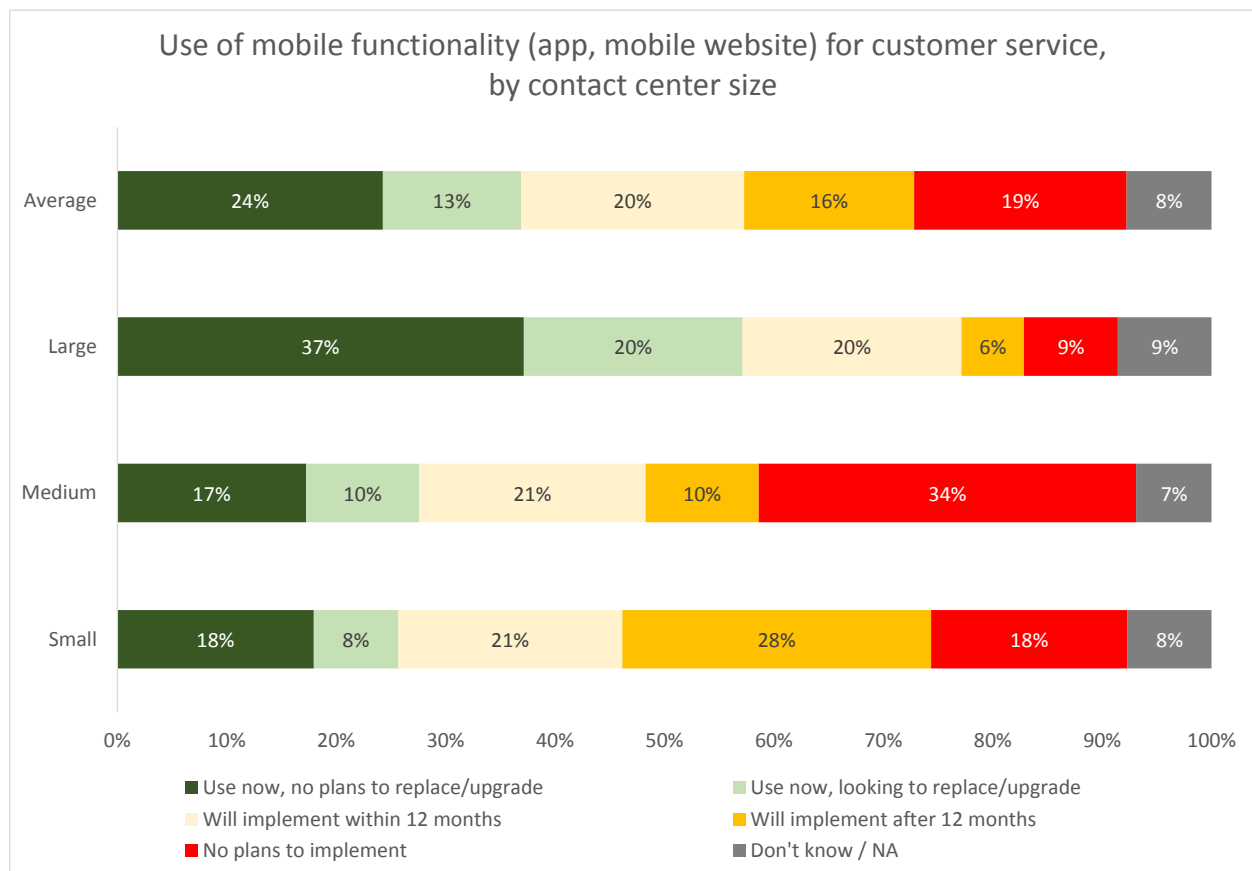
Remember, even though a mobile app may offer a better brand and buying experience; companies must still consider the customer effort required to have a question answered or complete a transaction. Companies are advised to provide easy connectivity that allows a customer to choose the channel they want to use to finish the interaction.

USE OF MOBILE SERVICE FUNCTIONALITY

37% of this year’s survey respondents stated that they offer mobile functionality for customer service, with a further 36% having definite plans to doing so.

Larger contact centers are more than twice as likely as those in the small and medium sector to offer an app or mobile website for customer service.

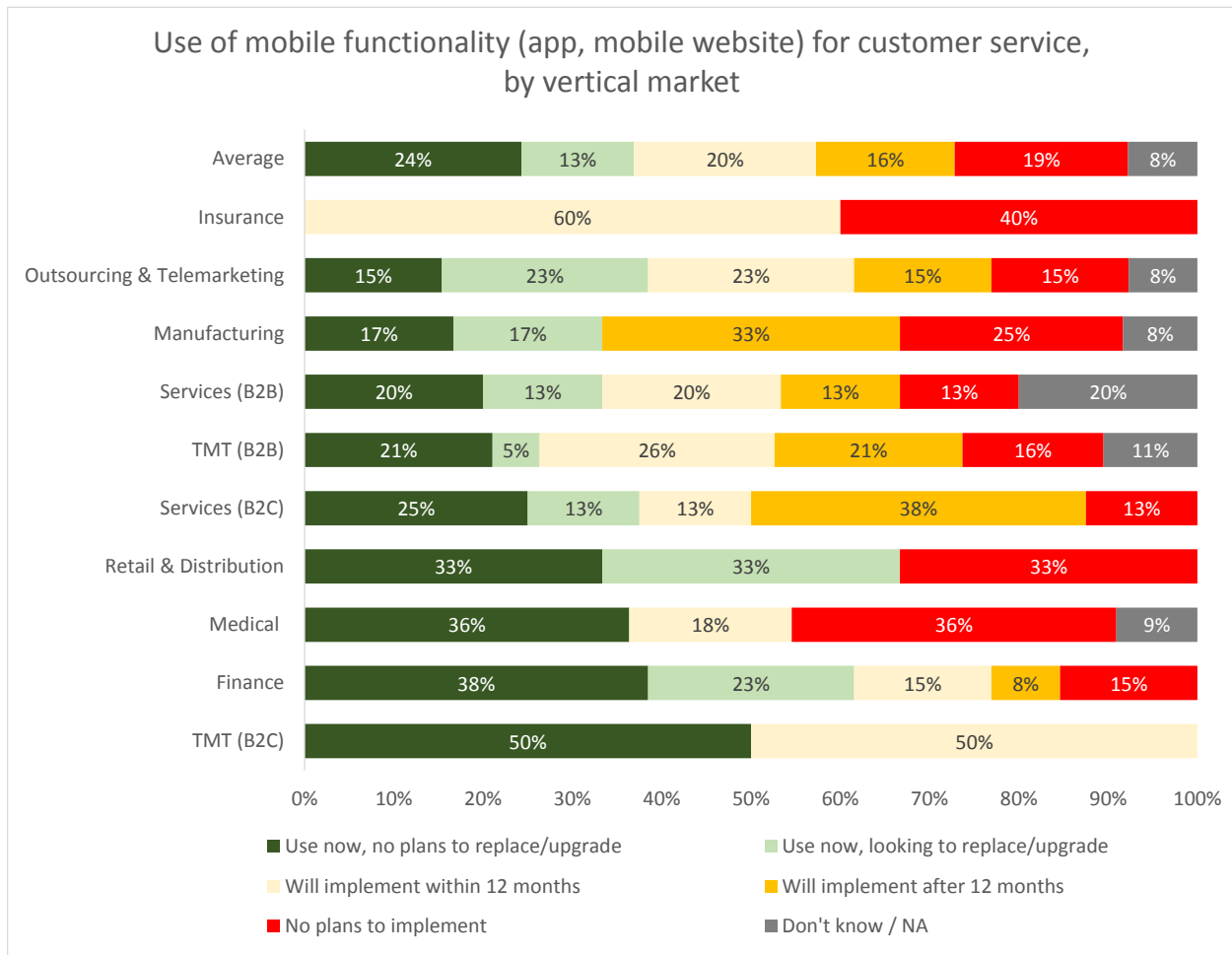
Figure 1: Use of mobile functionality (app, mobile website) for customer service, by contact center size



Although some vertical markets had relatively low response rates which can skew the figures somewhat (e.g. insurance), those in the finance and retail distribution sectors are most likely to be offering customer service via mobile functionality.

Those in the more B2B-oriented sectors (for example, manufacturing, B2B services and B2B TMT) are least likely to be doing so.

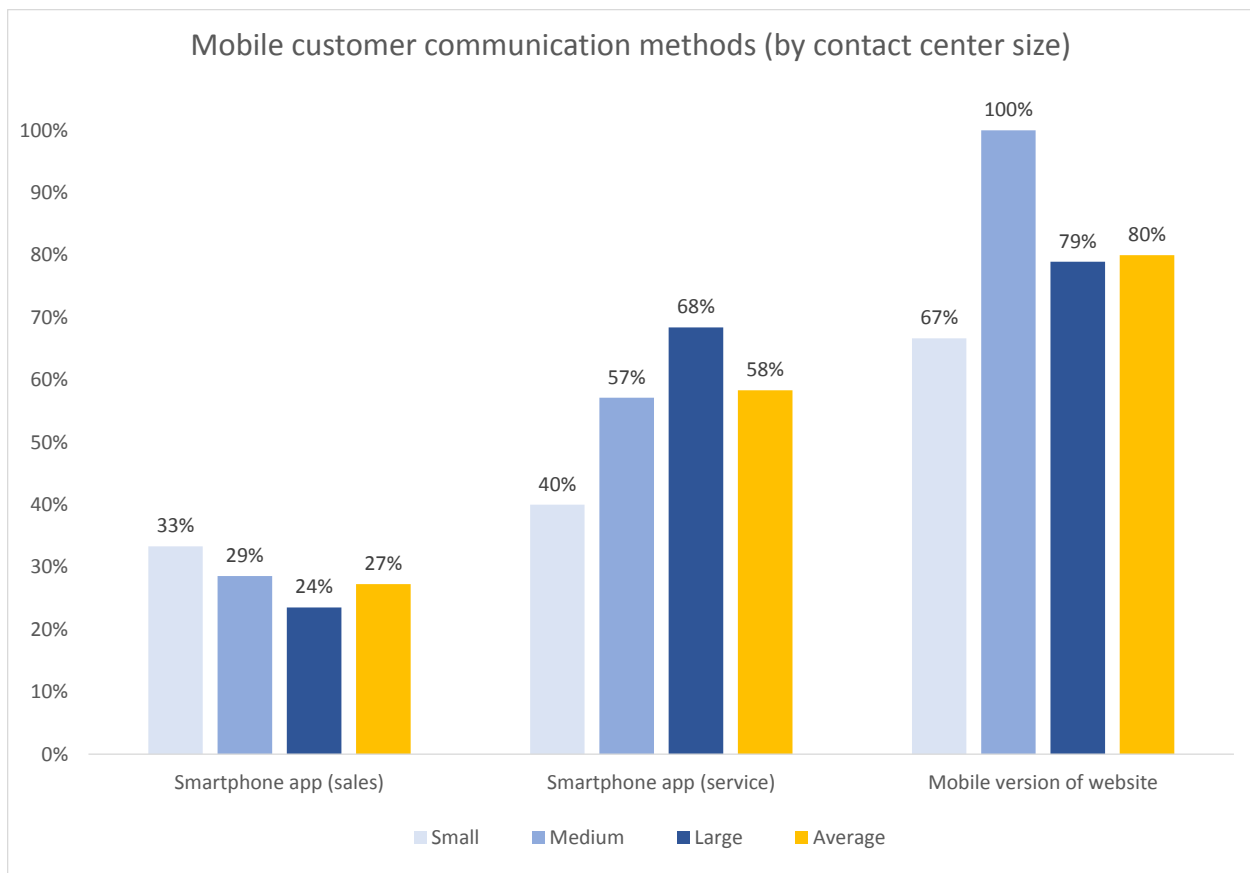
Figure 2: Use of mobile functionality (app, mobile website) for customer service, by vertical market



As the following chart shows, of the respondents which provide mobile customer service, 80% offer a mobile version of their website, for example by having the most popular elements available, speedy load times, optimized graphics, improved readability and scrolling, etc.

58% of respondents offered a smartphone app service, with larger respondents more likely to be doing so. However, only 27% offer the same mobile support for sales, with smaller operations being more likely to try to win new business through investing in an app. This latter finding may simply be a statistical blip, and future year’s surveys will look to see if this is a definite pattern.

Figure 3: Mobile customer communication methods (by contact center size) – only those offering mobile service



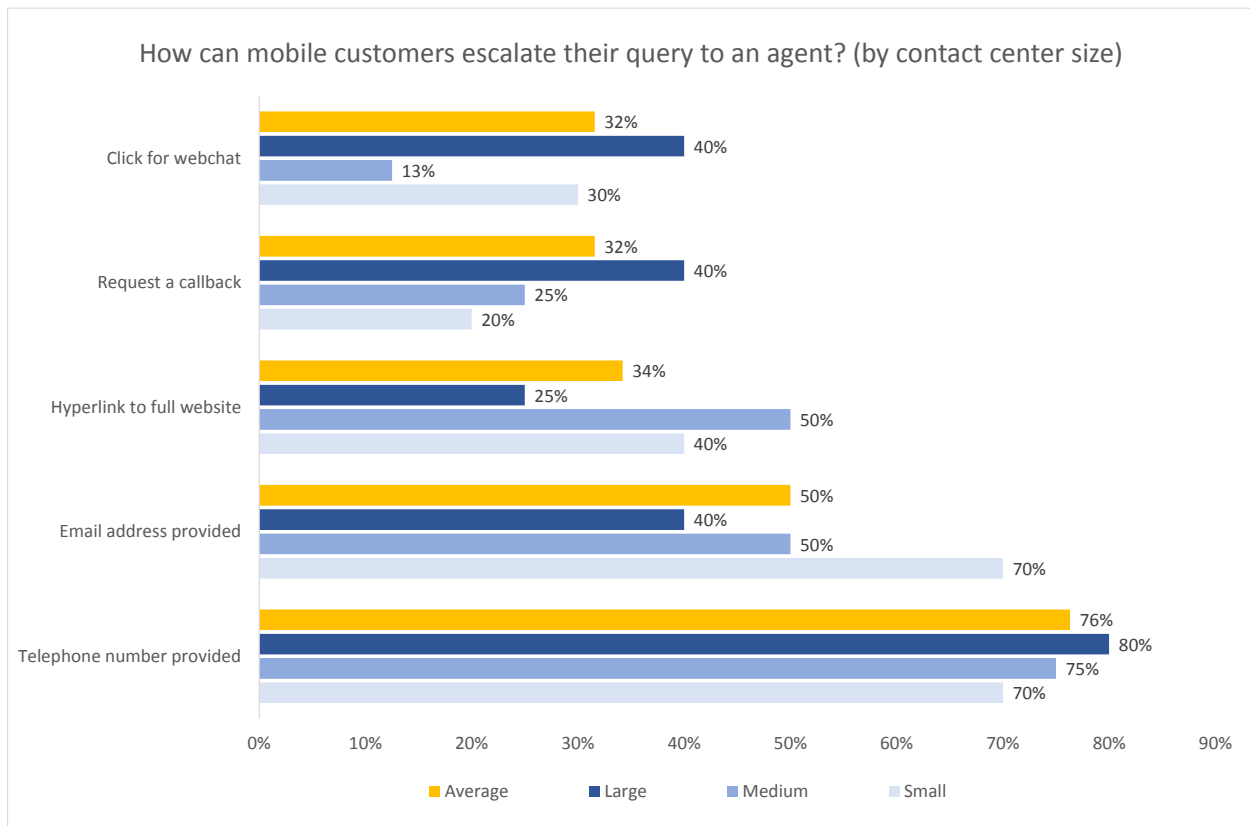
CROSS-CHANNEL ESCALATION

A considerable amount of service functionality available to the mobile consumer is unsophisticated and often divorced from the rest of the customer experience. Put simply, if the customer tries to use a mobile app or website but cannot successfully do what they want to, in many cases they will be forced to initiate a service request via another channel, such as email or phone, which will be treated by the business as a separate request without any understanding of the history, activity or effort that the customer has already undertaken.

Gathering, understanding and using the contextual data that can surround the mobile consumer will be key to pushing the uptake and functionality of this channel forward. The plethora of channels immediately available to the mobile consumer - including voice, web browsing, SMS, social media, and web chat - encourages the customer to act immediately for all their service or information requirements, rather than waiting until they are in front of a desktop computer.

In cases where the user needs to pass through security - and also where other reasons mean that the customer cannot complete their interaction solely through mobile browsing or using an app - businesses should consider how they will keep the customer or prospect engaged with the business.

Figure 4: How can mobile customers escalate their query to an agent? (by contact center size)



The easiest way to support cross-channel contact is to offer a telephone number on the mobile website or inside the app, and 76% of respondents do so. However, the user/ customer must often start their request again from the beginning, as many respondents will not credit the security and identification process that the customer has already been through, nor will the browsing history be passed onto the agent. Effectively, the customer may as well not have used the mobile channel at all, which is a negative for them and their attitude towards this channel in future.

Providing an email address is the second most popular escalation method, which does allow the pre-population of fields in an email form (user details, account details, type of issue etc.) although only a few respondents do this. However, email is a slow medium even when done correctly, and the user will not get an answer in real time. Sales operations prefer to encourage mobile browsers to contact them through a more immediate channel, to reduce the chance of losing a sale.

32% of respondents using the mobile channel state that they offer scheduled call-backs to customers. While this is a positive and proactive response, the user is often left in the same situation as if they had called in the first place, as the agent will often have to take them through security and establish what the problem is.

32% of respondents were offered a web chat option within the mobile site or app, this being the channel most closely resembling the activity the user is already undertaking (i.e. using the mobile device to look for information, and typing rather than speaking). Web chat is more immediate than email, and offers a chance to move between self-service and assisted service seamlessly, with the agent being able to push links and video to the user in real-time. The difficulty in typing on a smartphone screen means that this is still not a perfect solution.



--- Thought Leadership ---

Comparison of Mobile Self-Service Solutions

Read the complete comparison White Paper [here](#).

Mobile devices have had a huge impact on customer expectations. These days, customers call your company from anywhere, day or night. They demand more ways to connect to you, and they're using more than one channel to do so. As companies place an increased focus on delivering a superior customer experience, there is no shortage of technologies to assist them in achieving this goal. However, as the world rapidly moves to an omnichannel (or connected multi-channel) environment there is an inherent danger that these customer service technologies deepen the silos in which they operate, instead of offering a seamless customer experience.

Visual IVR connects that self-service session with the agent, ensuring the call starts warm, with no repeating of information

With the advent of Visual IVR technology, many are left weighing the differences between Visual IVR and other mobile self-service solutions. This paper explores Visual IVR technology and compares and contrasts it to many of the other customer self-service technologies. In some instances, Visual IVR should be considered as a preferable alternate new means of servicing customers, and in other instances Visual IVR is highly complementary to these technologies.

What is Visual IVR?

Visual IVR aims to bridge the inherent disconnect that occurs between self-service and assisted service. Consumers feel this pain every day, navigating a traditional voice IVR tree, only to be asked for the same information when connected to an agent. This disconnect occurs on almost all platforms. For example, engaging in an online chat session operates in a silo. When a customer is forced to abandon the chat session and call the company, there is no continuity of that interaction and the customer starts at the beginning.

Visual IVR provides a visual interface to assist the customer, either on their mobile phone or directly on your website. This visual interface can replace your existing cumbersome Voice IVR prompts, or can offer even more sophisticated self-service options to further

	Visual IVR	Chat	Click-To-Call/ Callback	Cobrowse	Virtual Agents
Omnichannel (all touchpoints)	Yes	No - Web only	Yes	No - Web Only	No - Web Only
Improves Self Service	Yes	No - requires agent	No - requires agent	No - requires agent	No - Web Only
Bridges disconnect when transition to Voice channel	YES - Agent has full visibility into self service session	No - Voice call typically starts 'cold'	No - usually only a customer or account identifier is known by the agent	No, unless voice session remains with same	No. If the virtual agent session breaks down, the customer starts from the beginning with a live agent.
Implementation cost	Low	Low to High	High	Medium	High (when properly integrating to your knowledge sources)

reduce your inbound calls. And for those calls that still need to be made, Visual IVR connects that self-service session with the agent, ensuring the call starts warm with no repeating of information.

This paper reviews the pros and cons of the various customer service technologies, compares and contrasts them to Visual IVR and explores how they can be deployed together to mutually benefit the company and the customer.

Download the complete white paper [here](#).

Similar to last year's findings, a significant minority of respondents state that upon escalation, an agent is provided with some information about the customer, most often the customer's name and account information, rather than anything more closely linked and relevant to what the customer was trying to do, or where they are currently located. In reality, this information will rarely be used to provide a quicker customer experience (for example, by jumping a call queue or by having details of the mobile session already undertaken screen-popped onto the agent's desktop).

Figure 5: What information is passed to an agent after escalation from the mobile channel?

Is this information passed to the agent from the mobile channel?	Proportion of respondents
Customer name	48%
Account information	39%
Customer location	19%
Browsing history	13%



Customer choice empowers the consumer, however, providing inconsistent options, answers, and naming conventions confuses them causing frustration and lowering loyalty. Ensure that the mobile solution you offer: remembers who and what the customer has done, provides all relevant connection options clearly and in the context of their problem (don't make them search a cluttered contact us page!), and finally that the solution keeps a collaboration channel open to ensure that rich digital content may continue to be shared while the escalation call/chat/video session is in progress.

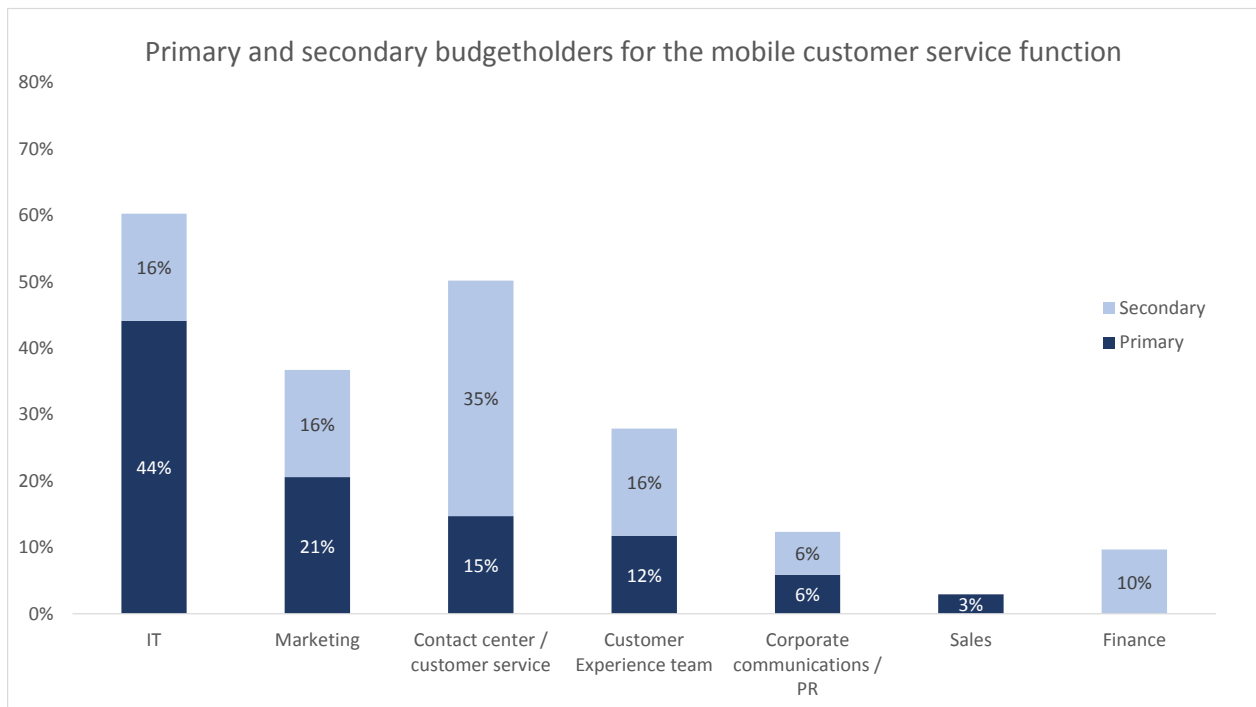
CORPORATE OWNERSHIP OF THE MOBILE FUNCTION

One of the major issues to overcome within most organizations that offer self-service across multiple channels and devices is this: who actually owns the space? Telephony is established as a contact center function, and some other non-voice customer channels also fall under its auspices, but social media is often still owned by marketing (who may also lay claim to mobile strategy), and the wider self-service functionality may be a remit of the IT function. This fragmented and inconsistent ownership of multichannel customer contact functions means that maintaining the same high and reliable standard of information and service across channels has become an even more considerable challenge.

It may not be possible or even desirable for a single unified group to take charge of all such functions. However, because the customer neither knows nor cares about the internal structure of the organization, a bridge between the channels must be created to ensure that a multichannel customer experience does not break down if the initial channel cannot handle all the customer’s requirements effectively, and the growth in cross-functional customer experience teams is a response to this issue. This is explored further within the recent ContactBabel report [“The Inner Circle Guide to Multichannel”](#).

The following chart shows that 44% of respondents named the IT function as the primary budget holder for mobile customer service, with only 15% stating that it was the responsibility of the contact center or customer service division). As an increasing number of mobile interactions start with self-service (which may be IT’s purview), and then moved to a live agent (the customer service/contact center function), this may be understandable, if not optimal for the customer or the business.

Figure 6: Primary and secondary budget holders for the mobile customer service function



CONTEXTUAL DATA: THE GREAT MOBILE OPPORTUNITY

The nature of mobile devices means that businesses potentially have the opportunity to know more about their customers and their specific requirements and preferences than ever before.

This includes:

- **Customer identity:** once the customer has identified themselves, such as by logging on, or through the mobile phone number, this allows the agent to access their existing customer history in the same way that would be done so on a phone call into the contact center.
- **Geographical information:** smartphones are GPS-enabled, allowing agents to see where customers are, and to direct them to the nearest store, for example.
- **Historical activity:** if the customer has been browsing a mobile website or app beforehand, the information that the customer browsed previously may be useful for the contact center agent to have to hand, in order to see and understand what the customer has already tried to do.
- **Stored data:** the mobile device may have data stored that identifies the customer, such as account number, that can speed up the interaction and make it more effective.
- **Collected information:** the mobile device may also be used to capture and share information with the business such as photographs or videos. It may be possible to automate a two-way interaction: for example, a customer may use their mobile phone to scan a QR (quick response) code on a product. Using the information on the code, as well as the customer's input into the app about what they are trying to do, the customer may be directed to the correct place within business's self-service function in order to solve the issue that they have. This can take the contact center out of the equation altogether, resulting in reduced costs for the business and a quicker and more effective customer experience.

VIDEO AND IVVR

Away from the mobile self-service options that are opening up, some solution providers see video agents as a step towards more personalized, high-quality customer contact. The customer will be able to see to whom they are talking, through a multimedia PC or mobile device, assuming the broadband requirements are met.

There are a number of cultural and business issues to consider:

- Customers may prefer the impersonality of non-visual contact, and may be uncomfortable with the agent seeing them in a domestic environment, which would suggest one-way video may be more popular
- Eye contact is critical for establishing trust and 60% of the communication process is actually visual. For sensitive purchases such as financial services, being able to see the financial advisor can help to establish trust and put the customer at ease. The entire contact may be captured and distributed electronically for further reference
- Verbal abuse, a major problem for some agents, may decrease in a virtual face-to-face setting, however, agents may feel their privacy is decreased if they are on camera, especially one-way, and the incidence of disturbing crank calls may increase
- The contact center environment will need to be altered to impress the customer, and voice agents will need to be trained in visual communication.

This application has potential, especially in a sales environment, and with technical support, where the agent show the customer what they mean. Various businesses - usually banks - are already using video kiosks to offer virtual branch banking services in areas where physical branches have closed. Currently, customers are more likely to find that video is not being used to show a company's agents in a live environment, but as part of a supported multimedia service experience, with the agent sending relevant recorded video clips either via chat or email.

Visual IVR

Visual IVR - the placement of visual self-service options on a screen (PC or smartphone) - adds a new dimension to the caller's experience: in addition to hearing traditional IVR voice menus and announcements, a caller can now see menu choices, and receive video presentations while waiting for an agent, during call transfers, or wherever appropriate in the self-service experience. As people can read a menu far more quickly than they can listen to it, visual IVR can provide a much wider choice of self-service options than a voice-only IVR.

LIKELY FUTURE DEVELOPMENTS IN MOBILE

Looking to the future, solution providers are keen to offer technology that ties the mobile channel in more tightly with the existing voice and data customer support channels, providing a single integrated user experience regardless of initial channel choice and any cross-channel movement by the customer. One of the key ways to do this is to offer live agent support more easily (for example, through clicking an icon within an app), which provides a context-relevant, geographically-supported and personalized customer experience. The movement between self-service and live service is currently very difficult for many customers - it is certainly not seamless - and actually may involve abandoning the mobile channel entirely as a failure in order to start afresh with another channel. As the customer has chosen originally to use a mobile channel, even a successful outcome with another channel will risk leaving the customer dissatisfied with the company, and less likely to use the mobile channel in future. There is also the danger that because the organization is unaware that a failed mobile session has been the root cause of a live contact, it will underestimate the reality of cross-channel interaction failures.

On moving from self-service to assisted service, mobile service applications should gather the browsing history, customer information and the context of the session in order to pass this to a live agent. Smartphones are enabled with GPS tracking, so businesses should look to leverage this capability to deliver better customer experiences where possible. In fact, the inherent capabilities of the mobile device offer businesses huge opportunities to impress their customers, including location-specific information, such as local broadband outages, or the ability to leverage photo-taking functionality on the phone to provide the agent with a clearer picture of the situation (which may be particularly useful for insurance claims, for example).

SMS and outbound calling also offer opportunities for businesses to deliver proactive customer service through the mobile channel, creating a positive attitude. Furthermore, location-specific device information also allows businesses to deliver timely service and relevant marketing messages which can be positives for the customer at that specific place and time.

It is not just the customer interaction points that will become more integrated. Brick-and-mortar stores are also becoming more integrated with their digital component, in order to provide correct inventory levels at store- and company-wide levels, thus matching the capabilities of their dot-com competitors while being able to take advantage of being able to provide in-store services to customers.

Like any technology, application or channel, mobile service has to be seen to pay its way. Quite apart from the importance of fulfilling a customer demand, there are numerous elements to consider when looking at return on investment:

- Call avoidance due to increased use of self-service, although the difference made to the number of IVR sessions should be taken into account: customers may simply be swapping one self-service method for another, rather than avoiding expensive live calls
- Increasing the accuracy of routing by leveraging mobile and customer data means that calls are more likely to go to an agent that can resolve them first-time, impacting positively upon first-contact resolution, call transfer rates, average handle time and customer satisfaction
- Decreased call handling time in cases where mobile browsing information and other contextual data is passed to an agent, enabling them to reduce effort duplication
- Improved customer satisfaction, and decreased customer effort is likely to lead to improved loyalty, revenue and customer advocacy
- Contextual information, such as geographical location, enables greater cross-selling and up-selling opportunities based on improved knowledge about the customer and their circumstances.

WebRTC or Web Real Time Communications, is an API definition that supports browser-to-browser applications for voice calling, video chat, and P2P file sharing without the need of either internal or external plugins⁴.

It allows customers to start a video or voice call from the web browser (which may be via a desktop computer or smartphone), which means the organization's website can then offer video or voice contact center functionality in a seamless manner, with customers able to request live communication with the business without the need to download specific software or seek out the phone number and break off from what they are doing on the website. This is likely to be of particular interest to mobile users, as their smartphone device already comes enabled with a camera and microphone, unlike many desktop computers which may not have this functionality or whose users have it disabled.

⁴ <https://en.wikipedia.org/wiki/WebRTC>



APPENDIX: ABOUT CONTACTBABEL

ContactBabel is the contact center industry expert. If you have a question about how the industry works, or where it's heading, the chances are we have the answer.

The coverage provided by our massive and ongoing primary research projects is matched by our experience analyzing the contact center industry. We understand how technology, people and process best fit together, and how they will work collectively in the future.

We help the biggest and most successful vendors develop their contact center strategies and talk to the right prospects. We have shown the UK government how the global contact center industry will develop and change. We help contact centers compare themselves to their closest competitors so they can understand what they are doing well and what needs to improve.

If you have a question about your company's place in the contact center industry, perhaps we can help you.

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