Optimizing Digital Self-Service to Boost Customer Loyalty

Five steps for improving web and mobile customer service
Summary

Catalyst

Customers need more efficient ways to access information on the Web and their mobile devices, as well as more seamless ways to switch to a live interaction from self-service when necessary. So far, customers have led the way in adopting social and mobile tools, and enterprises have struggled to adapt their customer support and self-service tools. Enterprises need to take control of how customers view and use online channels, aligning their strategies across these channels. They need better technology and staff to manage and improve digital interactions in order to influence customer decisions at each point in the customer journey. To address this change, enterprises must first review customer needs and behavioral trends so that they can define ideal processes and improve information access online.

Ovum view

The range of digital self-service technology capabilities has significantly improved, with knowledge management and real-time analytics becoming a central part of any offering. Automated decisioning and natural-language processing can now be used to create relevant responses and feeds within FAQ pages, social media, and chat. These intelligent virtual agent tools, although not yet widespread, are expected to play a bigger role in customer service in order to predict and preempt customer needs. Enterprises need to invest in modern analytics tools that will help them tie together digital support and create a cohesive customer experience, at the same time as allowing them to better manage and monitor interactions.

To deliver successful customer interactions, enterprises need to understand the limitations of self-service and be able to automatically pinpoint when a customer needs to switch to a live-agent interaction. Based on privacy, customer preference, complexity, and urgency, customers should be given the option to reach out by chat, email or voice to an agent. And when an interaction moves from self-service to an agent, the agent needs updated information on the customer’s historical web behavior. This is where analytics and data retention become even more valuable in automating information flow and ensuring that the entire interaction is carried out smoothly, with minimal effort from the customer.

Key messages

- Enterprises should develop their web and mobile self-service strategies to ensure that customers have the best information at each touch point.
- They need to focus on improving the usability and intelligence of mobile applications in order to benefit loyal customers and improve resolution rates.
- Communities, virtual agents, chat, and mobile applications should play a greater role in customer support, but must be better integrated with existing contact center tools.
- Real-time analytics is important to ensure customers get personalized information at the right time in the right channel.
Knowledge management ensures that information is consistent for both customers and agents, but must be continually updated and managed as the business and its customers evolve.

Digital-self-service should be used as a differentiator to improve customer loyalty, but enterprises must recognize its limitations and ensure that customers can still reach an agent when needed.

Customers have led social and mobile trends

Digital tools have empowered customers

When it comes to using consumer technologies for business communications, customers are leading the way, and forcing enterprises to adapt. In some ways, customers are “gaming” the support system; tired of waiting on hold, early adopters switched to Twitter to get their voice (and complaints) heard and ensure a faster response. Enterprises, worried about their brand reputation, had to react faster to a broadcast Tweet or other social post than to a customer call.

Another example of customers leading enterprise support evolution is in online shopping. When a customer adds items to a cart on an online store, they may then leave the page without making a purchase. That customer could be sent a reminder email or a discount to entice them back to complete the purchase. If a customer knows that a discount is a possibility they may leave the shopping cart on purpose, intending to come back after they receive the predicted offer. The enterprise has no idea of the customer’s true intentions and must react in a way that they believe will most likely encourage the customer to return.

These examples are unique to individual, web-savvy customer sets, but they are part of a broader trend of customers realizing the influence they can have on an organization using technology. The power of peer sharing, made easier by customer communities and social media, is forcing enterprises to adapt at the hands of the customer.

Customers flit between channels, using different devices to connect

Customers are also creating a challenge for enterprises when they switch between channels, making it complex to track and predict their behavior. Whether a customer is looking to make a purchase and searching for the best price, or trying to find a resolution to a technical issue, they will turn to the most easily available channel and device. This could be a search engine on their laptop, a social network, or a mobile application. Each customer will have a different preferred channel or process for finding information, and will likely switch channels or even end goals before they complete a task. For example, a customer looking to purchase a new fridge may end up wanting to design an entire kitchen after finding an offer, and then have questions about delivery dates, support, and the availability of different materials. The business will see a completely different picture to the customer, with siloes between channels – and more specifically between marketing and sales data and live customer support questions.
Customers expect equal functionality via web and mobile

As customers turn to their smartphones for a majority of interactions, they increasingly expect the same functionality on those devices as on the Web. Chat, customer communities, social media, and mobile web pages all need to be tailored for smartphones so that it is easy to find information from a smaller screen while in different locations. Today there is still a lag in the design and functionality of mobile services, with communities being difficult to read, and mobile applications siloed from live-agent interactions.

As customers change their needs, and as smart devices get larger and tablets become the core device chosen by customers to carry out a majority of their interactions, the support offered on these devices needs to be improved. Customers expect better-designed, more responsive applications that alter according to the size of their screen and their channel preferences. Mobile self-service needs to include visual IVR menus and easily searchable communities to avoid reading small print, excessive scrolling, and disconnected experiences. Technology is becoming more responsive and vendors are providing mobile communities, chat, and cobrowse options, but enterprises still need to invest in making mobile support more effective and personalized.

Enterprises must review customer trends and adapt

Enterprises need better control over digital self-service channels

Many organizations have invested in their online support channels, adapting processes, technology, and staff to support chat and social media. However, these channels are rarely optimized for high-resolution rates, which leads to customers having more power than the enterprise over how they view and use information.

Enterprises need to close the gap between the ways in which their customers are using web and mobile devices and the ways in which they present support information across these channels. They need to use customer web data to benefit themselves, rather than struggling to keep up. In order to do this they must anticipate customer needs and be ready to provide efficient, personalized self-service in the channels that customers choose. They must connect data that tracks customer behavior across digital channels, and then determine how to influence these customers and improve resolution and satisfaction across digital channels.

Predicting customer patterns can be difficult

One of the biggest issues for enterprises is that customer behaviors depend on habits, preferences, location, and the accessibility of a smartphone or computer to that individual. In fact, customers move from one channel to another with ease, rarely thinking about the channels – they are more interested in finding a resolution. With so many different processes and channels at their fingertips, it can be difficult for enterprises to really understand the information that customers need. However, if support information on a company website could be targeted to the specific needs of each customer, in a similar format to a personal social media feed, the customer would be more likely to remain in one channel and have a better overall experience.
Internal silos must be addressed before investing in technology

In addition to the complexity of customer interactions, enterprises also face the challenge of disjointed internal systems, management priorities, and data. Because a company website or mobile application connects to so many internal departments, from sales, marketing, and support to payments and legal, all of these stakeholders need to come together in order to make major changes to information flow. It is also for this reason that digital services need to be better valued by the enterprise as the main portal for customers. They should be prioritized as a source of information, with content and communications features tailored to customers’ support requirements.

The digital self-service technology stack

Today’s self-service options incorporate social and mobile

Digital self-service tools incorporate a number of different technologies: websites that include FAQ pages, communities, social feeds, and automated chats. The same functionality is also available for mobile devices, but simplified for smaller screen sizes and usability. Figure 1 depicts the core self-service interaction channels and how they are most commonly linked to agent-assisted service.

![Figure 1: Digital customer support channels](source: Ovum)
**Web pages and FAQs**

FAQ pages were traditionally a static part of a website, designed to aid customers with common queries and prevent those customers asking agents the same simple questions over and over. Alongside websites they represent the very first concept of digital self-service: an easy-to-access place for customers to find information. Today FAQ pages can be much more dynamic and intelligent, integrated with search and back-end knowledge management to offer targeted responses as customers type questions. Enterprises should look for ways to use customer web behavior and login information to make visual tips and FAQs that appear at the time when a customer is most likely to need them. This also applies to mobile applications – although it can be awkward to find relevant information on a small screen, the customer does not want to leave an app to switch to a web page in the middle of an interaction.

**Communities**

Communities are designed to be interactive places for customers to post and respond to each other’s queries. They can either be used by passive customers, looking for additional information from customers with similar issues, or by active customers who want to ask questions or respond to peers. Articles should be directly linked with web pages and FAQs so that additional information or videos from communities can be viewed within the same channel.

One of the challenges with communities is that they are less easily controlled by an enterprise because customers, once they log in, can post and answer questions as they please. And although they do come under the category of self-service, they need careful moderation by an enterprise to safeguard accurate, relevant responses and ensure that important questions do not go unanswered. Enterprise-managed and supported communities work best because they mean that enterprises can encourage customer collaboration and monitor customer feedback about specific brands or products. However, topic-specific forums that are more general, and typically managed by an external party, are still useful to customers looking for industry insight – on travel or healthcare services, for example. They should also be monitored by organizations, with useful posts sent to agents and managers who can respond to questions if appropriate.

Communities should also be mobile responsive, so that information can easily be viewed from different devices. Long scrolling menus can be impractical when on the go; enterprises need to invest in mobile communities that are flexible, changing as customers type search terms from their devices.

**Social customer support**

Social tools such as Facebook and Twitter are not necessarily considered self-service options because they encourage two-way communications between customers and enterprises. However, a simple web search could lead to a post on a social site; a customer may read reviews or similar examples from their peers without necessarily interacting. And, similarly, customers may share information and links among themselves without a need for a support representative to participate. Because of the easily accessible nature of social media, communities and FAQ support can also be integrated within social business pages themselves so that customers can view answers and resolutions from within the social network. Although social media pages are limited in terms of what can be shared publicly or personalized for individual customers, they do require customer authentication and offer an easy access point to view information.
Intelligent virtual agents

A virtual agent is an automated application used to respond to customer queries on the Web or within a mobile application. It may also be referred to as a virtual assistant or, in some instances, a chatbot. These applications use text analytics with natural-language processing to interpret the context of a customer query as it is typed into a search box or spoken through a mobile application. The query is then analyzed and matched to a corresponding answer within a database. The customer receives a response in the same medium they began their query in.

Virtual agents can be integrated with web chat, social media, mobile applications, and FAQ pages, or with any other suitable customer-facing channel. They are most often embedded within web pages and chat, because queries there are generally more straightforward. The solutions work best when customers ask the same questions repeatedly; they must be trained on common questions and answers. They pull information from a database that has been prepopulated by historical customer interaction examples. There is a big opportunity for enterprises to use virtual agent capabilities to make their websites and community pages more personalized for customers. Real-time information and automatic response can significantly improve the speed at which customers can find answers, and also helps determine the point when a customer needs to move from a self-service interaction to speak with an agent. Eventually this intelligent functionality will be fully ingrained within smart devices themselves to reduce switching from app to app and to create a virtual personal assistant experience.

Speech- or text-enabled mobile guidance

Speech-enabled virtual agents can also be used to help customers navigate applications and carry out tasks on mobile devices. For example, a customer can ask a speech-based virtual agent to refill a prescription using a pharmacy app on a tablet or pay a bill via a banking app on a smartphone. Customers do not want to navigate complex menus, and by using speech alongside a visual IVR solution these tasks can be simplified. This again reduces clicks and scrolling on a smaller screen, and customers can speak to their devices in a more natural manner.

Speech will play a big role in wearable devices and watches given that the screen size is much smaller. In Puls, the smartwatch introduced by will.i.am at Dreamforce in October 2014, communications are driven by a speech-based assistant rather than scrolling and text commands.

Mobile applications

Like websites, mobile applications offer a way to carry out self-service tasks and interactions while on the go. This can include simple activities such as paying a bill, checking into a flight, booking a healthcare appointment, or using service-sharing applications such as Uber and Airbnb. At any point when a customer is using a mobile application they may need additional support, and it makes sense that they can ask questions from within the application. Mobile applications should be designed to handle support queries and to connect to service channels in as efficient a way as possible.

Typically customers who download applications are regular, repeat customers who need to access their information frequently; these customers should be a focus for enterprises when adapting their mobile customer service options. To date, mobile experiences are limited to basic functionality; enterprises need to create intelligent support offerings with easy connections to agents that prioritize these loyal customers.

Self-service options within a mobile application may include visual menus with an element of speech to reduce the need for typing on a small screen while on the go. Visual cues can be used to help
guide customers through simple tasks and push relevant support options. Customers need to authenticate in order to use an app or check a booking anyway and so it is easier to personalize this data using real-time analytics. The addition of in-application click-to-call or click-to-chat with an agent is the next step in migrating from self-service to agent-assisted service while retaining context and remaining within an application.

**SMS**

Automated SMS messages are typically used for outbound notifications to send customers simple reminders or updates. Customers will frequently respond to these messages in their own language, as well as sending standard responses. SMS can be integrated with text analytics to understand the context behind customer requests. An example of a successful use of automated SMS is Zipcar, the car-sharing service, where users get alerts about their car reservation and can extend or change a booking via text. A more complex request might involve a patient asking a question about preparing for a healthcare appointment. That customer would need a more in-depth reply or the option to speak to a service representative. The advantage of SMS is that it is simple, familiar, and does not require a smartphone, meaning it can be used in regions where smartphone penetration is lower. Automated responses are particularly important in handling large-scale notifications such as disaster-recovery alerts.

**IVR should not be neglected**

The original self-service mechanism, IVR, has a bad reputation because of its focus on cost savings rather than resolution and user friendliness. But if designed correctly, IVR can also offer efficient resolutions for particular customer queries. There is still room for improvement in menu design and speech recognition to ensure that IVR is simpler and more tailored to customer needs. Enterprises should align their IVR strategy with the rest of their self-service options to create a more cohesive experience for customers. In addition, enterprises should look to IVR’s successes and failures to replicate information flow when designing digital self-service processes, particularly mobile visual IVR menus.

As more customers start to use web and mobile self-service, reaching out via phone only when they cannot resolve their issues, IVR will become a lower priority. Although they will still need to connect to an agent by phone for complex, personalized requests, ideally they will be able to do so from a website or mobile application, using call-back or click-to-chat. If that customer has already authenticated themselves and detailed their issue in the channel, IVR is not needed for routing, and the agent should be pushed the historical context from the website or application. In order to change self-service completely, enterprises will need to gradually alter customer behavior by encouraging the adoption of mobile applications and call-back over inbound voice calls. This is likely to take a number of years, and in the meantime IVR should be simplified and designed to match the digital customer experience with intelligent, personalized menu options.
Analytics and knowledge are the backbone of digital self-service

Centralized knowledge management ensures connected data across channels

Behind web self-service, enterprises need a knowledgebase where they can keep accurate, updated logs of business, product, and service information to share with customers. Knowledge management systems enable organizations to:

- ensure that information shared between customers is accurate
- understand how online sales and marketing campaigns affect incoming customer queries and prepare agents to answer related queries
- pull information from peer-to-peer interactions and communities to share with agents if comments are relevant
- update FAQ and web pages to provide up-to-date, personalized information that customers can easily access
- link online data with existing product, customer, and agent information to provide guidance to agents about how to handle queries.

Although knowledge systems have been around for many years, they play an even greater role in the enterprise now that customers are using digital channels to connect. They ensure that agents and customers can view the same articles, and that online data is up to date. Enterprises need to keep investing in their knowledge systems – and in staff to manage and update them. Agents and customers need to view the same information, which should be kept consistent across customer-facing pages and agent desktops.

Customer-created content should be used to update the knowledgebase

Customers using social channels and communities are also creating information that can be useful within the organization. Community participants may have specialist knowledge or an ability to explain a technical resolution very clearly, and their responses could be used to help agents answer queries more effectively by telephone or email. Enterprises should use customer content from forums and social sites to understand customer needs and update internal knowledgebases. They should pull insightful answers and information exchanges into their knowledgebases, harnessing what is happening outside the enterprise walls to benefit agents and customers that are not using the Web, as well as product and service teams. The aim is to use community data to harmonize customer-driven and enterprise-driven processes and data sources.

Real-time analytics helps push personalized data to customers

If the knowledgebase is the central repository for managing all relevant content for self-service, analytics is the intelligence. Analytics can help enterprises understand customer trends and behavior, and can also be used to pinpoint in real time information to be pushed to customers and agents. Automated systems such as intelligent virtual agents use natural-language processing to determine customer intent and forward relevant knowledge articles or ask additional questions. These same analytics capabilities should be used for IVR, communities, FAQ pages, and in mobile apps to predict
the customer’s intentions and tailor the support information to that customer’s preferences and historical purchases. Real-time analytics needs to be used in conjunction with post-interaction analysis that tracks trends and metrics in order to understand resolution rates and individual tasks.

An integrated technology stack is essential to create smooth interactions

Self-service tools need to be tightly integrated so that customers can move easily from one channel to the next while retaining context. Back-end knowledge must be consistent, and a connected strategy is needed to link processes and make it easier to find information. Likewise, self-service must be connected to existing customer data in CRM systems and pushed to agents in order to improve live interactions. Although specialist vendors still exist for virtual agents, communities, and mobile application development, the gap is closing; suite solutions that incorporate CRM, contact center infrastructure, and digital self-service management channels are becoming more widely available. Table 1 lists the leading vendors in digital self-service. The large number of vendors in this space makes it difficult to pinpoint every unique solution, and very few vendors offer a complete stack of tools. Knowledge management and community solutions are typically more mature, with larger numbers of customers, than the newer social, mobile, and intelligent virtual agent offerings.

Many of the vendors listed also have some analytics capabilities for CRM or text-based communications, but the range of analytics tools on the market makes it difficult to include a comparison. Delivering real-time, personalized analytics often involves complicated connections across customer data and business applications.

<table>
<thead>
<tr>
<th>Table 1: Digital self-service vendor overview</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vendor</td>
</tr>
<tr>
<td>-----------------</td>
</tr>
<tr>
<td>[24]7</td>
</tr>
<tr>
<td>Avaya</td>
</tr>
<tr>
<td>Creative Virtual</td>
</tr>
<tr>
<td>Dimelo</td>
</tr>
<tr>
<td>eGain</td>
</tr>
<tr>
<td>Get Satisfaction</td>
</tr>
<tr>
<td>IntelliResponse</td>
</tr>
<tr>
<td>Jive Software</td>
</tr>
<tr>
<td>Kana (Verint)</td>
</tr>
<tr>
<td>Lithium</td>
</tr>
<tr>
<td>Parature (Microsoft)</td>
</tr>
<tr>
<td>Nuance</td>
</tr>
<tr>
<td>Oracle</td>
</tr>
<tr>
<td>Pegasystems</td>
</tr>
<tr>
<td>Salesforce</td>
</tr>
<tr>
<td>SAP</td>
</tr>
</tbody>
</table>

© 2014 Ovum. All rights reserved. Unauthorized reproduction prohibited.
Five steps for improving customer loyalty with self-service

Guidelines for self-service

Many enterprises have invested in digital self-service tools, but few have optimized these channels to ensure first-contact resolution. They need to review their digital service offerings in order to create smoother processes that push personalized responsive information to customers. Ovum has defined some guidelines that will help enterprises use self-service as a differentiator, with questions for customers to ask at each stage of their journey in improving self-service.

Of course the suitability of different channels will depend on the enterprise, its customers, and industry regulations. A bank, for example, may have invested heavily in its mobile application for simple transactions but not yet have connected the application with chat or customer communities because of privacy concerns. A retailer, on the other hand, may prioritize chat on its web page or application because it knows it can push relevant offers and encourage customers to complete a purchase. Although the organizations have different priorities, both need to use their mobile applications to enhance the customer support experience while ensuring the customer is authenticated for security and does not have to leave the application to get guidance or support.

One of the biggest challenges when designing a self-service experience for customers is identifying the point when a customer must be routed to an agent from self-service. At that stage the customer should have easy access to live support and the agent should be made aware of the context behind the interaction. Before this can happen, enterprises need to track and understand customers’ historical behaviors so they can push data in real time and enhance the agent interaction. Figure 2 shows five steps to achieve this, listing the organizational changes and technological investments that are required at each stage.

---

**Figure 2: Five steps for improving digital self-service**

<table>
<thead>
<tr>
<th>ORGANIZATIONAL CHANGES</th>
<th>TECHNOLOGY INVESTMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connect data from across departments</td>
<td>Use web and customer interaction analytics</td>
</tr>
<tr>
<td>Define cohesive web and mobile strategy across channels</td>
<td>Invest in relevant channels, adding intelligent search and analytics</td>
</tr>
<tr>
<td>Use resources to update and manage knowledge articles</td>
<td>Integrate knowledge information with real-time analytics</td>
</tr>
<tr>
<td>Review journeys and pinpoint scenarios where a live interaction is required</td>
<td>Connect digital self-service with routing and live interaction channels</td>
</tr>
<tr>
<td>Evaluate customer feedback and plan for continued evolution</td>
<td>Use analytics and surveys to understand the customer perspective</td>
</tr>
</tbody>
</table>

---

© 2014 Ovum. All rights reserved. Unauthorized reproduction prohibited.
Step one: Analyze customer behavior

The first part of a self-service strategy is looking at the holistic customer picture, determining why customers are driven to self-service and pinpointing the most common support issues across each channel. Enterprises should review their existing channel offerings and look at how they are being used by customers. Key questions to address include:

- Which self-service options are currently available for customers?
- What type of information are customers searching for in self-service?
- How often do customers rely on peers or social media for information?
- At what point in the journey do customers reach out to an agent?
- Where are online processes broken or causing issues for customers?
- How long, on average, do individual tasks take within a mobile application or website?

Combine web analytics with survey data to get a more complete picture

To address these questions, enterprises need to consider how to track behavior and collect data. It can be difficult to understand customer behavior when interactions take place outside of business-managed support channels – on Facebook, Twitter, blogs, or communities, for example. The first step is to monitor these sites and track customer clicks on websites and applications. This requires coordinating with different departments to bring together data sets; for example, marketing has a wealth of web tracking data that they use for targeted advertising, and the contact center has information on the channels and types of questions customers use. Customer login data also helps with mapping the types of behavior to a set of customers; customers can be grouped by their value, the products and services they have purchased, or even satisfaction rates. Tying this tracking data to customer surveys asking about effort and satisfaction across web interactions will help enterprises to get a broader perspective on customer journeys. In addition, social media monitoring can be used to pull in customer trends data from sources that may be outside the company walls.

Enterprises should review the customer journey from two perspectives: what the customer sees (and keeps track of) and how the agent views the journey. There may be missing data points that should be at least considered. For example, the customer may start their journey on the mobile web, clicking through to a company website and FAQ pages. If that customer cannot find the right information they may then connect through a chat, wait for an agent, and ask their question, ideally getting a resolution within chat. The enterprise may track that customer as a user of the mobile website, but the contact center agent who connects with the customer is unlikely to know much about the previous steps the customer took. Likewise, the marketing department that tracks clicks on a webpage is unlikely to know much about the agent interaction, being focused only on web behavior and revenues from advertising.

Once enterprises have a better view of these complex behavioral patterns and channel changes they can make it easier for customers to find information in self-service, as well as to switch from a purchase to a support question while remaining within the device or channel of choice.

Step two: Improve self-service

Enterprises need to determine which areas are most important for investments in their digital self-service stack. From the list of common issues and pain points collected in step one, enterprises should consider:
Which support questions can be addressed entirely in web or mobile self-service?
Which self-service tools need to be improved to differentiate?
When should customers be encouraged to authenticate themselves?
How can existing customer data be used to preempt customer needs in real time?
Can mobile applications and websites be personalized to customer preferences and devices?

Enterprises first need to ensure they have the best fit of channel options for their customers. They should then look at ways to connect the content with customer data so that customers receive personalized information based on their preferences. They should look at the different steps in typical customer journeys, and use real-time knowledge where possible to tailor information to individual customer needs and the devices they choose. Investment is necessary to add intelligence to existing channels using analytics and automated response tools such as virtual agents. The aim is to push the most relevant information to each customer at that first touch point in order to deflect a live interaction and reduce customer effort.

**Design customer service with the device in mind**

Because customers use smartphones so frequently to connect, enterprises should consider how information will be viewed on different screen sizes and use detection to automate responsive support information. This applies to mobile communities, web pages, and mobile chat. Links within an application and visual IVR can help to reduce scrolling for customers. Using customer search terms with real-time prediction of customer requirements, enterprises can deliver a smoother experience on a smaller screen.

**Focus on regular customers for app design**

Customers that have made the effort to download a mobile application to interact with an enterprise are likely to be loyal customers. They have deemed it worth downloading an application because they want to connect more than once; they typically carry out standard transactions such as making bank transfers, purchasing items on a retail application, or checking into flights. These customers should be prioritized when looking at application design. Because they need to authenticate to carry out the transactions, they should have easy access to support information that is tailored to their personal preferences. Their needs should be in the forefront when creating an ideal self-service experience that will encourage adoption.

**Deliver proactive and personalized assistance**

Customers need a balance between guided assistance with visual menu options and the ability to find information when they need help. Once they authenticate within an application, real-time analytics can use that customer’s preference and history to push potentially relevant suggestions to the top of a page or app. However, customers need to have a choice over customer support in the same way that they have a choice over how they reach out to an enterprise. They need to choose when they want help in conjunction with web or mobile activities. Personalized guidance should not be limited to mobile, but be applied across websites and communities as well.

**Educate customers and agents about self-service options**

An education process is also needed in order to train both customers and agents. Customers should be guided in how and when to use self-service for particular queries. Agents need to have historical context detailing customers’ online behavior in order to better serve them and reduce repetition. Not only do customers need to be educated and encouraged to adopt channels for particular uses; they
also need information to be available in a more responsive, tailored format. Part of enterprises taking control over customer interactions includes education around information flow and dictating the ideal scenarios for customer use of digital self-service.

**Step three: Integrate channels**

Rather than viewing self-service technologies as separate channels to add to an existing contact center solution, enterprises need to create connected pathways. The initial priority should be helping customers get resolution in the channel they choose and on the device they are using; the next should be a customer experience that allows seamless flow from one channel to another without having to repeat information. For example, a mobile application should include links to a mobile community, with guided information from the community pushed into the application where relevant. In order to do this, enterprises need to review customer processes and track the points when a customer may need to switch channel:

- What are the common processes that customers go through to get a resolution?
- How can channels be linked so that customers do not need to leave an application or web page to connect?
- What customer data should be shared with an agent at each touch point?
- Should customers be able to access social feeds from within a mobile application?

Organizations need to connect the data points from across customers’ digital journeys and think about how they can better integrate technology. They need to work with vendors to ensure a centralized knowledge store feeds information to all channels. Better integration is needed between websites, social feeds, community-driven information, mobile applications, and automated chat. Within mobile applications themselves, customers do not want to have to switch to a community or chat to get technical assistance.

The priorities should be first ensuring that customers do not need to repeat information when they move across channels and then guiding the customer to the right source of information at the right stage in their journey. Customer journey mapping can be used to help determine links from channel to channel, looking at the different ways customers start to find information and how and when they switch across channels. What the consumer and the organization view as customer touch points may in fact be very different, because the customer often carries out tasks at different times. User experience testing and surveys can be helpful in determining pain points for customers and in evolving processes or links between data sources. This linking of information is also necessary when a customer needs to switch to an agent-assisted interaction, for example from a community to web chat to a voice call.

**Step four: Link to live support**

To drive successful self-service experiences, enterprises also need to understand the approach’s limitations. Live support, in one form or another, will always be required for questions that contain personal, complex, and unique questions. Enterprises find the point in an interaction when a customer needs to speak with an agent by asking:

- Which questions should be resolved by an agent?
- What are the different factors that influence a customer’s need to speak to an agent?
How can you push context about customer journeys from self-service to an agent?

Should the option to reach out via chat or phone be prioritized according to the point in a customer’s journey or customer value?

Can click-to-call or click-to-chat be integrated within an application or website?

How can call-back functionality be used in conjunction with self-service to reduce wait time?

If self-service is not optimized then even simple interactions will require a phone call, whether because of lack of available information or a badly designed mobile application. In these instances enterprises need to first improve self-service and connect data across channels, determining which interactions can be carried out entirely in self-service and guiding customers along this route (as in step two). But the next stage in optimized service is realizing when an interaction should go to an agent, and pushing context about the customer’s web history or previous questions to the agent in advance. Factors that impact that switch point from self-service to live-agent service include:

- **Uniqueness** – personalized insight is required if a customer has an issue that is unique to their account, such as an unsuspected bank charge.

- **Urgency** – in the event of a service cancellation, account fraud, or a lost item, customers want to know that they can reach someone quickly. For example, when a flight is cancelled, customers want to book another flight and reduce disruption to their journey. Although this is a process that could be pushed to a self-service application or in-airport kiosk, at the point when customers begin to panic they need the support of a live agent.

- **Privacy** – to resolve certain health or billing issues, customers need to discuss private information. One of the issues with communities and social media has been around customers risking fraud by sharing personal details. If a customer has a unique bank account issue they cannot provide their details over web channels and will need to connect with an agent.

- **Convenience and preference** – if a customer does not have an Internet connection or is on the move, a phone call may be easier. In addition, some customers will simply prefer to speak to someone to resolve issues, and those customers' wishes should be respected.

### Retain context from self-service for live interactions

Firstly, customers need better access to a live agent from mobile applications and websites. Secondly, they need the agent interaction to be more seamless, with reduced repetition. At the point that a customer chooses to cross from one channel to another the context and historical web behavior should be pushed to the agent. If a customer has authenticated themselves within an application, automated chat session, or community, the enterprise will have the information readily available to push to the agent. It will help the agent to answer a question, as well as route queries to the most suitable agent.

A simple example is where a customer needs to change their telecoms bill. They may begin with online research about competitor pricing, then log in to a website to make a change or look for cheaper alternatives. Unsure of how to proceed, they may then begin a chat session that results in a click-to-call. The agent would need to view the chat history as well as the customer’s account information on a CRM system. To improve this interaction the customer could receive more personalized in-site guidance about changing their bill. And if they still needed help, a call-back from an agent who knows their history and problem can make the interaction faster and more effective.
Figure 3 shows how businesses should use existing customer data in conjunction with real-time information to improve the customer journey. The customer wants personalized assistance as well as easy access to an agent; the agent needs to understand why the customer needs to speak to them and have relevant answers to handle the query as efficiently as possible.

**Figure 3: Real-time analytics ensures customers receive personalized support**

Source: Ovum

### Step five: Track satisfaction and evolve

The Web and smartphones are evolving rapidly, with many more different devices on the market and new social media channels appearing. Organizations must continually adapt to customer needs and technology changes. So far, they have followed customer demand by adapting their support tools to the Web, but they should now use these tools to better influence customers, find upsell opportunities, and deliver smooth service experiences that lead to loyal customers. It is imperative to track customer satisfaction and adoption of self-service channels to ensure that their changes are successful. This step links directly to step one, where customer behavior is understood. Questions to ask further down the line with regard to customer satisfaction include:

- How often are queries resolved in self-service?
- How many customers are using each digital and mobile channel following improvements?
- Are customers satisfied with the website and mobile application experience?
- Can agents answer questions faster with additional knowledge?

### The customer experience is paramount in driving up loyalty

To create a truly connected service experience – where information flows easily across channels and customers can find resolutions online without the help of agents – enterprises have to invest in people and technology. Although the aim of the program is customer loyalty and increased revenues, cultural change and investment are needed to ensure that customer needs are prioritized above cost savings.

Enterprises need to shift their thinking away from individual channels and view the complete customer experience. They should use their websites and mobile applications as portals to connect customers to the knowledge that is most relevant for them at a particular point in their journey. Customers should want to use a website or application because of its usability and the ease with which it allows them to...
connect to peers or find information. It is also important to manage customer data privacy and preferences above automation and self-service; the experience should be easier and faster, but also respectful to customer needs.

**Recommendations**

**Recommendations for enterprises**

**Offer the most suitable channels for your customers**

Depending on industry and customer demographics, one self-service channel may be more suitable than another. A banking customer may prefer to request a call-back from within their mobile application; a customer looking for a technical fix may want a crowd-sourced answer from a community.

Enterprises need to assess the behavior and demographics of their customers, considering the most common support requests as well as possibilities for future needs in order to develop the most relevant channel strategy. In addition to following customer patterns, they should also think about how a channel could be better utilized and even change customer behavior.

**Think outside the contact center**

Websites and mobile applications are used for sales, marketing, and product information as well as customer support. Enterprises therefore need to determine how they will connect customer data across these different departments. For example, could marketing data be used to predict customer service requests? How can customer service issues be used to improve products and supporting information on FAQ pages or communities? When developing a digital self-service strategy, enterprises need to think about the complete customer journey and how customers will use a mobile application or website at each stage. It helps to have management buy-in so that the company as a whole will be able to invest in the connected experience.

**Use real-time analytics to preempt customer behavior**

Because customers alternate between devices and applications, information should be tailored to their screen size, location, or channel preference. Real-time analytics is necessary, not only to predict customer trends, but also to customize the content of a website or application to the customer’s needs and preempt the need to connect with an agent. Although historical analytics is also necessary to understand support issues and find pain points, real-time analytics will ensure that interactions are efficient and effective. Contact centers should collect data as customers interact in different channels, and combine this information with customer records data to create adaptive, responsive self-service tools.

**Design self-service capabilities with usability in mind**

Complexity of finding information, lack of agent knowledge, and hold times all contribute to customer dissatisfaction. Enterprises need to make customer support more effective by looking to modern social tools (including websites and mobile apps) for examples of simple-to-use, adaptable interfaces. They should measure task-resolution rates and customer effort to carry out common activities. They should then develop ideal processes and workflows, not just for customer interactions on a website but also for agents to respond or update a knowledge article. Device-responsive and personalized
services will help keep customers coming back to a tool, creating a loyal following and improving the experience.

**Ensure live-agent options are available**

Ideally, websites and mobile applications would be backed up by natural-language analytics tools and would be so easy to use that they would automatically push intelligent responses. However, there is still a need for customers to reach live agents with specific, personal, and complex questions that cannot be resolved in self-service. Rather than having to switch channels, enterprises should look at putting click-to-call or click-to-chat options at the point of need within mobile applications and websites. Context should be retained and the customer should not have to wait on hold. Enterprises need to carefully consider how live channels can be integrated with self-service, and ensure that customer behavioral trends are sent to agents in real time where appropriate.

**Recommendations for vendors**

**Real-time analytics should underpin any self-service solution**

Self-service should be intelligent and offer automated recommendations for customers. Enterprises need more accessible real-time capabilities to help them connect the different self-service options and push relevant data to customers. Text analytics and real-time decisioning vendors need to create simplified add-ons to existing self-service solutions that help enterprises update information at the individual channel points. At the moment, analytics solutions are expensive and complex to deploy, but if limited features were added to self-service tools, as with virtual agents, then these capabilities would become more feasible and useful to enterprises. Vendors need to make clear how real-time capabilities will benefit enterprises through customer experience metrics, including improved first-contact resolution rates, customer effort, and satisfaction scores.

**Enterprises need help creating responsive, visual mobile applications**

Enterprises need assistance tailoring their mobile applications to customer service needs. One of the issues has been ownership of mobile applications within the enterprise, and part of the shift toward more connected customer support involves a cultural shift within the enterprise. Mobile developments – including connecting applications to live voice calls, communities, and responsive websites – still have a long way to go. Vendors need to prioritize selling responsive visual mobile tools and offer customer-facing applications that include click-to-call, click-to-chat, and cobrowse options alongside mobile communities and social sites. Although speech has been added to different applications, customers may still prefer text and visual menus, and should be given a choice.

**Partner to link self-service with live-agent interactions**

Routing and infrastructure should be more closely aligned with web self-service delivery. To date, although contact center infrastructure and voice vendors have added routing for text-based channels, they still do not offer a complete package of web self-service tools. Tighter partnerships and clearer messaging around connecting live interactions with self-service is needed. For example, community solutions have been kept distinct, with minimal options for community users to reach out to an agent through a live interaction. But a community is an ideal place for this connection – the customer is logged in with their ID and the company has a record of their query or search. Infrastructure vendors, CRM, social, and analytics players need to work closely together to create connected solutions, making it easier to retain context and combine data for analytics.
Appendix

Methodology

This report was developed using input from senior executives within leading digital self-service vendors, enterprise technology decision-makers, and other Ovum analysts. The author also included information from Ovum's existing internal knowledgebase of consumer surveys, financial data, and vendor product information.

Further reading

2015 Trends to Watch: Customer Engagement, IT0020-000055 (October 2014)
Intelligent Virtual Agent Tools for Customer Service, IT020-000017 (April 2014)
Leveraging Web Chat to Optimize the Customer Experience, TE007-000650 (January 2013)
“Businesses should become more like Facebook in targeting customers,” IT0020-000057 (October 2014)

Author

Aphrodite Brinsmead, Senior Analyst, Customer Engagement
aphrodite.brinsmead@ovum.com

Ovum Consulting

We hope that this analysis will help you make informed and imaginative business decisions. If you have further requirements, Ovum’s consulting team may be able to help you. For more information about Ovum’s consulting capabilities, please contact us directly at consulting@ovum.com.

Copyright notice and disclaimer

The contents of this product are protected by international copyright laws, database rights and other intellectual property rights. The owner of these rights is Informa Telecoms and Media Limited, our affiliates or other third party licensors. All product and company names and logos contained within or appearing on this product are the trademarks, service marks or trading names of their respective owners, including Informa Telecoms and Media Limited. This product may not be copied, reproduced, distributed or transmitted in any form or by any means without the prior permission of Informa Telecoms and Media Limited.

Whilst reasonable efforts have been made to ensure that the information and content of this product was correct as at the date of first publication, neither Informa Telecoms and Media Limited nor any person engaged or employed by Informa Telecoms and Media Limited accepts any liability for any errors, omissions or other inaccuracies. Readers should independently verify any facts and figures as no liability can be accepted in this regard – readers assume full responsibility and risk accordingly for their use of such information and content.
Optimizing Digital Self-Service to Boost Customer Loyalty

Any views and/or opinions expressed in this product by individual authors or contributors are their personal views and/or opinions and do not necessarily reflect the views and/or opinions of Informa Telecoms and Media Limited.