

# Cross-Channel Awareness

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## Introduction

Customers<sup>1</sup> have many ways to interact with companies today: web, phone through an IVR, phone with a live person, fax, email, traditional mail, chat, kiosk, brick and mortar, text, Twitter, Facebook, mobile apps, etc. The problem is that most of these channels or interaction points have no idea what’s going on with the others, or what a customer has done in interactions with them. We live in a wired world, and expectations are that this information is shared. To drive good, even excellent, customer service, these connections need to be made and acknowledged. Channels evolved at different times, and typically, each one was designed (if you’re

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<sup>1</sup> We use “customer” here because the focus is on the relationship between companies and their customers, but really, the concepts extend to users in all contexts, even with companies where the services are free or other situations.

lucky), developed, and maintained on its own, which has resulted in a bunch of silos. The effort must occur to unify them into a single customer experience. If your company doesn't do it, somebody else will.

## Define Cross-Channel, Please

Cross- and multi-, mode and channel. Both prefixes are used commonly with both nouns, and not always uniformly. One of the first tasks the authors faced was to make sure we were talking about the same thing. What exactly do these terms mean?

The difference between cross- and multi- is clear: cross- means you switch between two or more in a linear fashion; multi- means you're using more than one *at the same time in a parallel fashion*. It's the timing that makes the difference.

But what about modes and channels? This distinction is a little subtler. A mode refers to the method of interaction: speaking, reading, touching (which includes tapping, clicking, pinching, flicking, etc.). Typing is a mode of interaction, and it can even be broken down into subcategories: full-sized keyboard, touch-screen, phone keys with letters, etc. The bottom line is, how is information communicated? Think about your computer and how radical the concept of a mouse was at first as a different *mode* of input.

A channel is a contact point: IVR, live agent, web site, etc. Most of these can be further broken down into sub-channels: is the customer calling the IVR, or is the IVR making an outbound call to the customer? Is the agent interaction face-to-face or over the phone? Is the agent over the phone part of the contact center or a back office agent? These all represent different types of interactions between a company and its customers.

Consider this example. Company sends customer an email saying there's some kind of problem, please contact us at this number. Customer picks up the phone and calls said number, reaches an IVR, and is asked what they're calling about. Channel 1 is the email communication generated from somewhere within the company. Channel 2 is the IVR call managed by another part of the company. Since these interactions occur over time, it's Cross-Channel. The two parts are obviously not in communication, and the customer's response to why are you calling (as can be attested to by one author's call transcriptions), is generally along the lines of, "You guys are the ones who told me to call, you tell *me* why I'm calling."

## What's the Big Deal?

Why does Company need to be concerned about the above example? What does it mean? We live in an age where the biggest differentiator between two companies is generally the customer experience. Products and prices are comparable, loyalty is low, and churn is high. Keeping customers happy is important to retain them as customers, increase loyalty, cut down on churn, and get them telling their friends and neighbors that they should use the same company. Which brings us back to service. If you leave your customers frustrated, make them sigh, or have them wondering if you're stupid, you have a problem. And this is exactly what happens when the right hand doesn't know what the left hand is doing. And that old metaphor falls way short of today's reality where there are *many* "hands" in a business.

This is the information age. Customer assumes that Company has information about them. To them, Company is one big entity. It doesn't occur to them that different parts of Company might not have access to

the same information as other parts. Not only does it not occur to them, when it becomes painfully obvious, they find it ridiculous. Expectations are high when it comes to technology. Many companies are using customization, and even more customers are expecting it.

Think about something even as seemingly simple as passing an account number from the IVR to the agent. If you understand the technology behind that you know it's not that straightforward, that it takes certain technology to pass it around, that if you're switching from one telephone network to another it can complicate matters, that you then have to find a way to convey the information to something the agent's desktop can handle, and figure out a way to integrate it into their current workflow without disrupting them or increasing call handle times. Customers don't care about all this. They gave it to the machine, why on earth is the agent asking for it again? Or going back to our example, why should they give it to the machine in the first place since Company was the one that asked you to call them? Nobody cares what it takes to make these things work, they just expect them to happen.

## Drivers

Let's look for a moment at the three main drivers of cross-channel interactions. Each presents a slightly different situation:

### Problems

The most common driver is a problem of some sort. Customer has chosen to initiate an interaction with Company through Channel A. Customer gets stuck and tries Channel B.

For instance, the customer goes to your website because they haven't received their bill. They hunt around menus, follow links, read pages, and finally decide that nothing they can do is going to get them what they want. They click on the Contact Us page, find a phone number and call. In almost any company, this means the customer is starting the task over from scratch. They are now navigating the phone tree trying to find the right option, or maybe they're so tired of searching that they zero out at the beginning. This is a problem-driven cross-channel interaction.

### Business Initiated

Go back to our first example of the email. Company notifies Customer of a problem via email (channel A) and requests that the Customer contact them (channel B). The customer is in a completely different frame of mind in this situation. They may or may not even have a clear idea of what they're calling about, and they haven't reached the frustration point already. However, since we asked them to call, their tolerance for us not knowing why is pretty low, and their expectation for "continuation" on what they see as an interaction that has already started is pretty high.

### Channel Appropriate Tasks

This is pre-planning by the business to utilize more than one channel to finish a task. Consider looking for a mortgage. Preliminary rate research and form-filling is extremely well situated to a website interaction. However, most people wouldn't be comfortable *finishing* that task online. At some point they may have specific questions or need advice to figure out exactly what mortgage will work best for them. Enter a live agent via chat or phone.

## It's All About the Data

If you take nothing else from this paper, think about how data is shared and passed. If data exists in a company, it needs to be accessible everywhere in the company, and it needs to be used. Companies know a lot about their customers, and in some cases customers have even invested extra time in adding things to their profiles or accounts so they know even more about them. They need to act on it. (See the 2009 AVIXD workshop papers on customization – the two topics are tightly intertwined.<sup>2</sup>)

The web team is gathering data on what pages are hit, what happens on those pages, where sales are made, which customers are doing what. The IVR team does similar analysis on menu choices and call resolution. But rarely are the two acting together. Also, the focus has generally been on overall trends and statistics and less so on individual actions. But a business is built on its individual customers, and that data can be leveraged to improve individual interactions. Know your customers, know what they need and want and what they've been doing with your company, handle their problems efficiently and to their satisfaction.

## Successes and Failures

Let's look at several more examples where companies either utilize or lack cross-channel awareness. Some of these are hypothetical, some are things that happen now:

### Click to Call

Your website offers click-to-call functionality, making it easy to change channels if the customer needs to. But what do you do with that call? Do all callers go into a general queue where the agent asks them what they need? Or is session data passed from the web to the agent? Might it be possible for the agent to know exactly what page the customer was looking at? Even pop the same one to the agent? With whatever information they've already entered?

### Call Us, Enter Code

Most sites generally have a number to contact the call center. But it's a single number. What if, depending on the path the customer took to get to that page, they got a unique number? And it doesn't have to be a unique toll free number. It could be a code to enter once they call that number. That code could be tied to a destination within the IVR or with an agent that conveys what has happened in the web interaction to use that as a starting point (something akin to "there's an IVR app for that").

### Confirmation Number

Suppose the customer calls in to set up an appointment. This is a task that can be automated and handled completely in the IVR. At the end of the call, instead of reading out the confirmation number for the customer to right down, the IVR could give the customer the option: would you like it read or sent to you in an SMS text message? This is a smart way to utilize another, more appropriate channel for that piece of the interaction.

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<sup>2</sup> Papers can be found at [http://www.avixd.org/?page\\_id=42](http://www.avixd.org/?page_id=42)

## Doings Business Internationally

Airlines have to charge special taxes to travelers going into certain countries, which citizens of those countries are often exempt from. A foreign citizen living in the US wants to make a reservation home. He goes online to make it, but the website hasn't handled this edge case, and isn't able to make the reservation without the tax. If the customer calls and speaks to an agent to make the booking, he gets charged an offline booking fee. What to do? Start it online and then talk to someone to correct it (knowing the payment might go through and reimbursement might take time), or talk to someone first knowing they might get charged for doing a reservation over the phone? And not only that, but sometimes customers end up having to educate agents on the reasons for their request. This is a cross-channel interaction that isn't handled well at all.

## Payment Processing

A customer speaks with an agent to set up new service, choosing a service plan and getting everything set up. The next thing they need to do is make a payment. Lots of folks aren't comfortable giving credit card information to a person; they'd prefer to give it to a machine. And the company may be more comfortable with that as well from a security standpoint. So the agent (channel A) passes the call to a payment IVR (channel B).

## Fraud Prevention

Credit card companies are pretty good about monitoring their customers' accounts for fraud. They have to protect their own interests in addition to those of their customers. But how many of us have had the credit card company call our home phone? If we are indeed traveling in Italy, it's not going to do us any good to have them call us at home. Furthermore, how will customers feel the next time their card is denied in the middle of a foreign country? More thought has to be put in to consider not only the best way to communicate with a user (home or cell?) but also what the implications of certain actions could be in the life of those customers, which in turn might trigger a second interaction like the ones discussed above (see Business Initiated).

## Video Push

Say a customer calls a trouble-shooting application for their cable company. At some point they are instructed to look for a certain pattern of flashing lights or to disconnect a cable. How neat would it be to push them a video to their smart phone to show them exactly what they're supposed to be doing, or to use their smart phones to broadcast video back to the technician so they can assess the situation in an intelligent matter without having users go through boiler-plate troubleshooting steps they might've already performed (e.g. don't ask them to unplug and plug back in if the video shows a cable being plugged in the wrong slot)?

## Barriers

Why is there not more cross-channel awareness in companies today? The reasons range from organizational issues to historical timing, to standalone data systems, to credit for sales, to ROI challenges, to privacy concerns. Let's look at some of the most critical ones:



## Organizational Challenges

Because there are so many channels available, it's impossible for a company to monitor and control all of them from within one part of their organization. And as soon as multiple groups become involved in anything, conflicting goals, agendas, and resource scheduling have to be dealt with. You have to go far enough up the structure to find someone who can lead the charge and coordinate everybody.

A specific challenge across organizational groups exists around sales. If a sale is made, somebody has to get credit for it. How do you classify a sale that starts in one channel and ends in another? The first should get some credit for assisting in the process even if it's the second one that pulls it in. And that needs to be an acceptable goal within the company, because what's ultimately important is that the *company* made a sale, regardless of channel.

Furthermore, the different interpretation of customer interactions – opportunities from a sales side but expenses from a service side – needs to be addressed so the entire organization holds a single value set when evaluating current and desired interactions for their users.

## Evolution

Why doesn't the web communicate with the IVR, and each of them similarly with the mobile app? Because they evolved at different times. The IVR was probably built before either of the other two existed. It might even use screen scrapes to old systems to get its data. The website was built and uses web services. These probably don't exactly match what the IVR is getting, but nobody wants to go back and rebuild the old system. Then a mobile app came along, and it works a little differently than the web. It's no wonder they're not all in synch. And agent tools may tap into something different because they were developed before any of these other things.

And very similar to this issue is that data resides in different systems. The need for different data evolved at different times, and the data source was built with that need in mind. Down the line when somebody says, "Why don't we leverage this data for this other cool new use," the two systems involved may not talk to each other. Which ties back into organizational issues. Who's going to drive getting these two systems to talk to each other? Who owns it, who's going to pay for the resources to do it?

## ROI

We all like numbers to back up decisions. We like to measure the effect of changes. But this is hard stuff to quantify. It's not easy to write a proposal that says if we do these initiatives for cross-channel awareness to improve the customer experience, it will have this return on investment. That's not to say it can't be done, but it's not easy. If your company has ongoing services, it's relatively easy to measure churn, but if you're selling a product or providing a service, it's much harder to measure who doesn't come back or what the bottom-line impact of an abandoned interaction might be. And what price do you put on customer satisfaction, or even worse, bad PR via social media tools?

## Privacy

Some companies are leery of passing too much information around, worried that their customers will feel like it's a Big Brother invasion of privacy. Gen Xers have the biggest expectations around privacy.

Their parents grew up in smaller communities with more family around where everybody knew everything. Their children are growing up in a wired world where everybody again knows everything because it's posted online somewhere. The group in the middle had the most anonymity. And they're often the ones making decisions.

But the more information sharing and passing becomes the norm, even this middle group will slowly come to accept it. Right now we throw in little helpers in our dialogues. "I see from the number you're calling from that..." If we use the ANI (Automatic Number Identification – a.k.a. Caller ID) to find them, we let them know. This probably won't be necessary in the not-too-distant future. And it could even be tapered off within a given system for the same customer. People get used to it. And if they get used to that, then an agent having information about their web session will cease to be weird or spooky too. Time will help, and we can use strategies to assuage individuals' discomfort.

## Conclusion

So what do you do with all this? How do you make this work for your company? Start small. Connecting up all the pieces is a huge undertaking. Pick a starting place. Make it a goal to continually add more cross-channel awareness. Understand that not every channel is suited to every task. Put things where it makes sense, and capitalize on each channel's strengths. Booking new reservations is not something you want to do over the phone. Payments might best be done through automation. If nothing else, start collecting data you need to build the ROI. If the focus is on the customer, then cross-channel awareness is not optional. It's the right thing for your customers; it's the right thing for your business.