

CONTACT CENTER SATISFACTION INDEX (CCSI)

REPORT | 2018



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INTRODUCTION

Contact centers are big business. Consulting firm A.T. Kearney estimates the global contact center market to be more than \$320 billion, 18% of which is composed of outsourced services. Global Industry Analysts project the global industry to reach over \$400 billion by 2020. In the U.S. alone, contact centers are responsible for 3.4 million combined in-house and outsourced jobs.

But things are changing quickly. Defining the contact center market is becoming increasingly challenging. Digital advances and developments in artificial intelligence are broadening the role of contact centers in providing customer service, and blurring the lines between digital channels, service automation, and live person interaction.

The CFI Group Contact Center Satisfaction Index (CCSI) 2018 is a measure of how well contact centers are delivering service to customers. The CCSI measure shows a slight improvement in customer satisfaction from 2017. This report, based on a panel of 1,557 customers who recently contacted customer service, looks at the importance of measuring satisfaction across three primary channels:

- 1 **DIGITAL PROPERTIES**
Customers Expect Online Self-Serve Tools
- 2 **AUTOMATED INTERACTIONS**
Virtual Agent Technology is not the Solution—yet
- 3 **PROFESSIONAL AGENTS**
Live Agents Still Drive Customer Satisfaction

To effectively measure contact center satisfaction, companies must look across these three channels to manage entire customer service journey.

CFI GROUP SOLUTIONS FOR CONTACT CENTERS



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CEO

Sheri manages offices across 4 continents from the CFI Group world headquarters in Ann Arbor, Michigan.



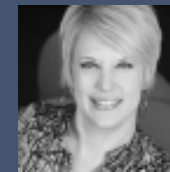
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Rodger manages accounts in the public/military sector as well as others in both consumer and business-to-business contexts.



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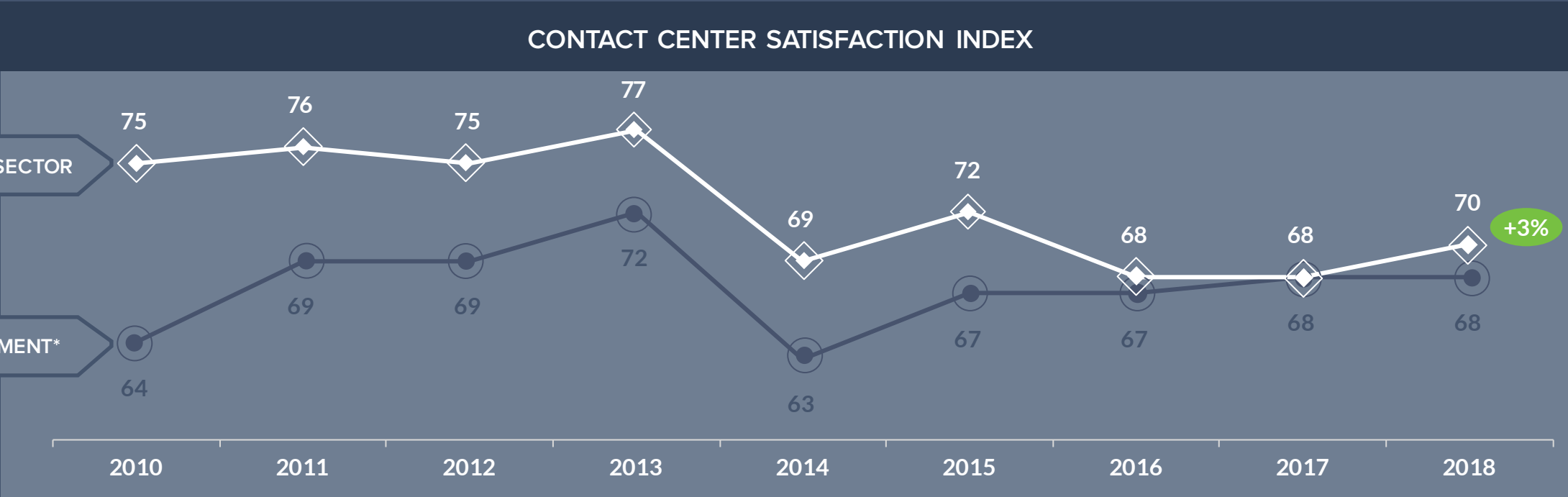


CONTACT CENTER SATISFACTION INDEX (CCSI)

CONTACT CENTER SATISFACTION IS UP

Contact Center Satisfaction Index (CCSI) is 70, as measured on a 0-100 scale, up 3% from 68 in 2017. This study involved a panel of 1,557 respondents who had contacted customer service in the prior 30 days.

Private sector CCSI historically has run a few points higher than the Government Contact Center Satisfaction Index (GCCSI), but the gap began to close in 2016.



* See full GCCSI Report at <https://cfigroup.com/resource-item/gccsi-2018/>

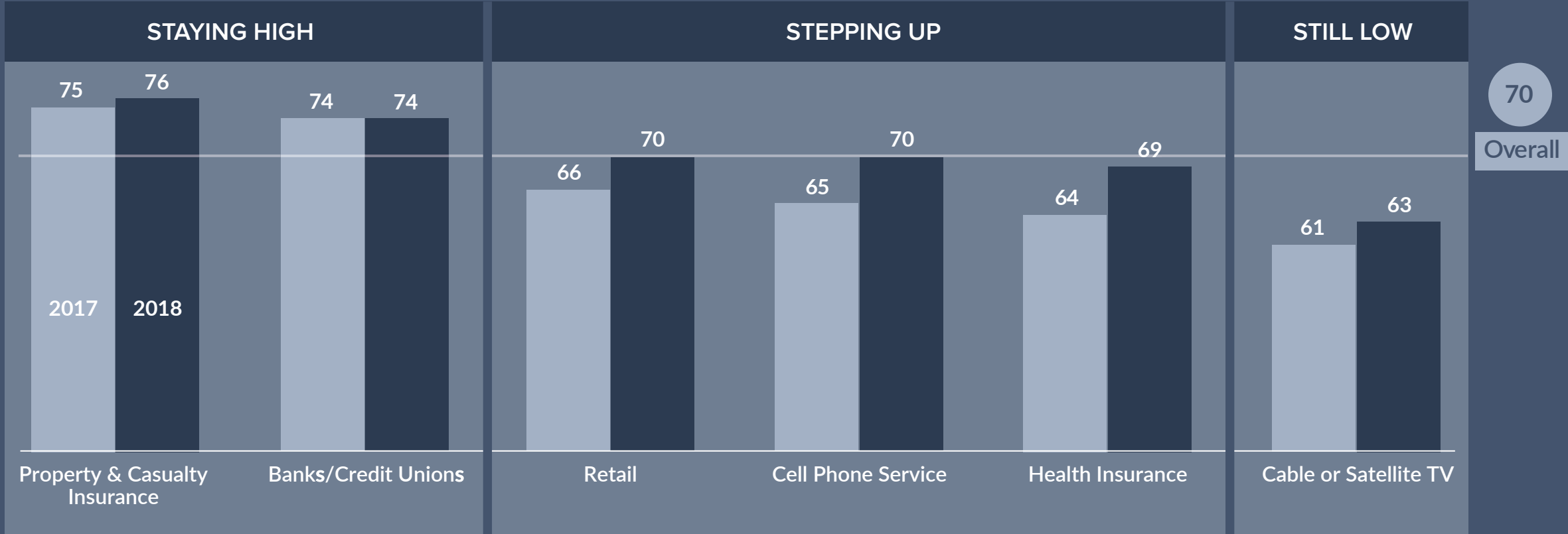
PROPERTY & CASUALTY INSURANCE AND BANK/CREDIT UNIONS REMAIN HIGH

CCSI is up across all six primary industries measured, though year-over-year changes vary.

STAYING HIGH: Property & Casualty Insurance and Bank/Credit Unions contact centers continue delivering a great experience for their customers.

STEPPING UP: Retail, Cell Phone Service, and Health Insurance contact centers made remarkable improvement, each increasing CCSI from 2017.

STILL LOW: Cable or Satellite TV contact center satisfaction remains the lowest among the industries measured.

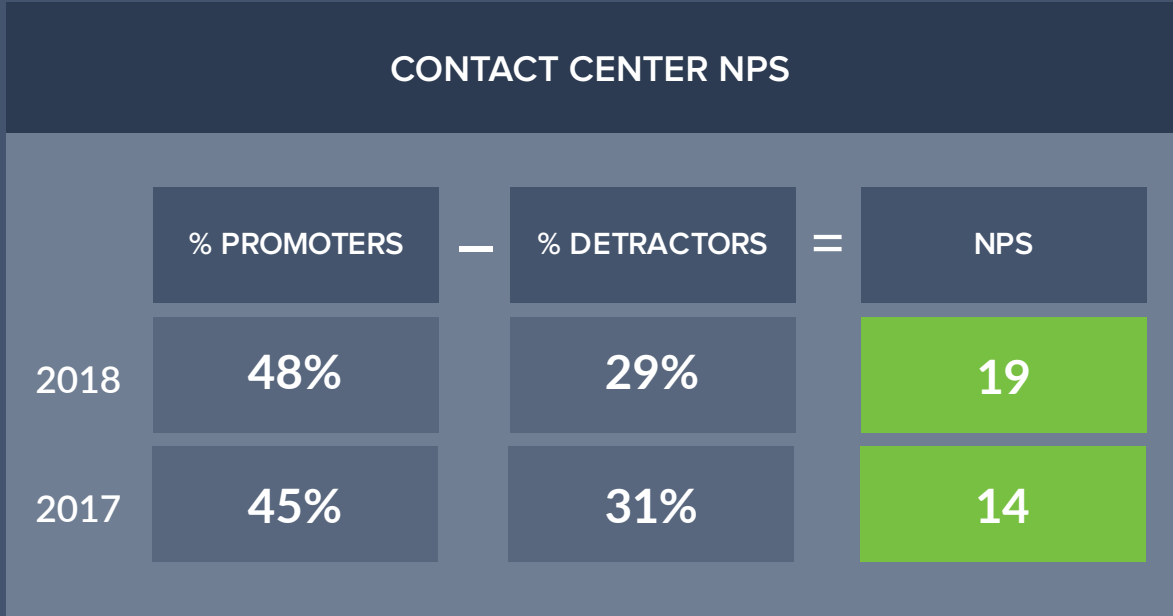


THE POWER OF WORD-OF-MOUTH – NET PROMOTER SCORE (NPS)

Net Promoter Score (NPS) is derived from a customer’s likelihood to recommend a company based on their interaction with the company. NPS is simply the percent of Promoters (people who give a 9 or 10 for the likelihood to recommend) minus the percent of Detractors (people who give 6 or less). Contact Center NPS for 2018 is 19, up from 14 in 2017.

Property & Casualty Insurance contact centers retain the highest NPS among the six industries, while Cable or Satellite TV continues to have the greatest difficulty with NPS and customer recommendations.

INDUSTRY	CONTACT CENTER NPS	
	2017	2018
Property & Casualty Insurance	33	35
Retail	16	27
Bank/Credit Union	33	23
Cell Phone Service	9	20
Health Insurance	-4	13
Cable or Satellite TV	-1	-2



CUSTOMER EXPERIENCE WITH CUSTOMER SERVICE AGENTS IMPROVES

The interaction with customer service agents drives overall customer contact satisfaction. CFI Group models the contact center experience using our patented cause & effect methodology. Applying this methodology, we have identified five satisfaction drivers of agent interaction with customers: Demeanor, Communication, Knowledge, Effectiveness, and Empowerment.

Scores for most of these experience drivers are up slightly from last year. Agent knowledge, in particular, improved 4% from 2017. Customers feel that agents are more capable of understanding their situation and providing accurate information to address the issue.

The agent plays the most significant role in the customer’s experience with customer service, but companies must do more than simply measure and manage interactions with agents. Companies must see agent interactions within the context of the complete customer service journey.

YEAR-OVER-YEAR CHANGES			
	2017	Δ	2018
CCSI OVERALL	68	+3%	70
AGENT DRIVERS	DEMEANOR	—	82
	COMMUNICATION	+1%	80
	KNOWLEDGE	+4%	76
	EFFECTIVENESS	+1%	74
	EMPOWERMENT	+1%	72



46%

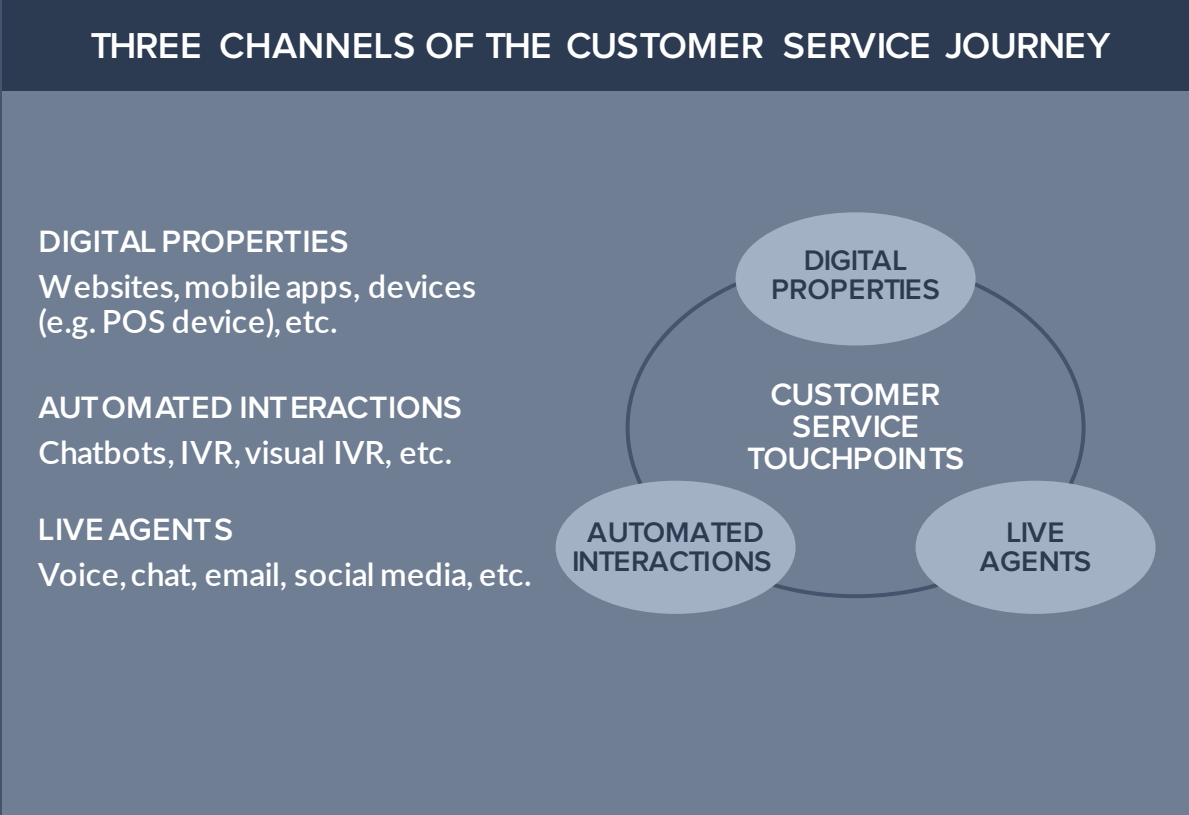
SHARE THEIR CUSTOMER
SERVICE EXPERIENCE
WITH OTHERS

MEASURING THE CUSTOMER SERVICE JOURNEY

MEASURING THE CUSTOMER SERVICE JOURNEY

Companies need to measure the entire customer service journey to understand a full contact center experience. It is insufficient to measure interactions with customer service in isolation; a customer’s attempt to find answers via other channels will impact their evaluation of customer service.

The approach to measuring the customer experience with customer service has evolved, but many companies still have not updated their measurement approach to capture the full customer experience. Companies should evaluate their current stage and then make plans to move to the next measurement stage.



FOUR STAGES OF COMPANY MEASUREMENT DEVELOPMENT

STAGE	MEASUREMENT	NEXT EVOLUTION
1. SANS	No customer measurement program in place	Begin measuring feedback at one of the channels
2. SOLO	Only one channel is measured	Initiate a measurement program for multiple channels
3. SILOS	Channels are measured independently	Design a system of interconnected measures
4. SYSTEM	Channels are integrated into a cohesive system	Map and measure customer service journeys

MAPPING THE CUSTOMER SERVICE JOURNEY

When customers seek to resolve an issue, they go through a series of steps before reaching a live agent. Each customer follows an individual path to find answers to their questions, but companies can group and measure some of the more common paths taken.

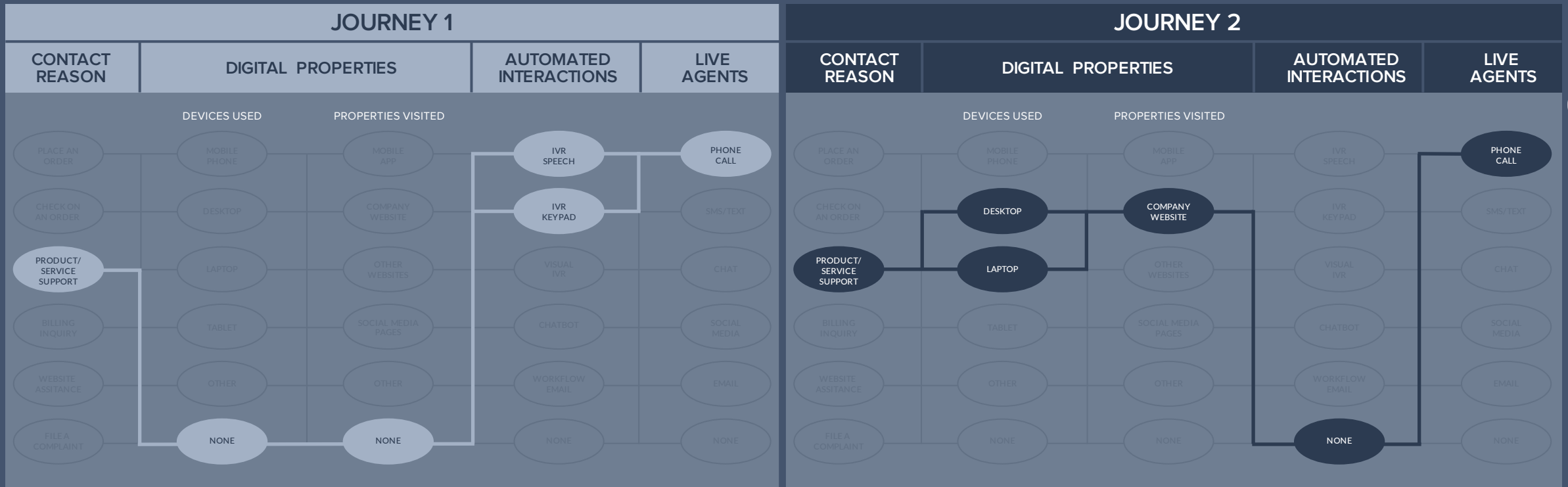
The journey begins with the customer’s primary reason for contact, and perhaps one or more Digital Properties to solve the issue. If the problem isn’t solved with Digital Properties, the customer contacts customer service and reaches an Automated Interaction, a Live Agent, or both.

CUSTOMER SERVICE JOURNEY				
CONTACT REASON	DIGITAL PROPERTIES		AUTOMATED INTERACTIONS	LIVE AGENTS
	DEVICES USED	PROPERTIES VISITED		
PLACE AN ORDER	MOBILE PHONE	MOBILE APP	IVR SPEECH	PHONE CALL
CHECK ON AN ORDER	DESKTOP	COMPANY WEBSITE	IVR KEYPAD	SMS/TEXT
PRODUCT/SERVICE SUPPORT	LAPTOP	OTHER WEBSITES	VISUAL IVR	CHAT
BILLING INQUIRY	TABLET	SOCIAL MEDIA PAGES	CHATBOT	SOCIAL MEDIA
WEBSITE ASSISTANCE	OTHER	OTHER	WORKFLOW EMAIL	EMAIL
FILE A COMPLAINT	NONE	NONE	NONE	NONE

TWO CUSTOMER SERVICE JOURNEYS

In Journey 1, customers seeking product/service support contact customer service without trying to first self serve at available digital properties. In this journey, they contact customer service by phone. When they call, they first face an IVR speech or keypad system. Then, for whatever reason, they are connected to a live agent.

In Journey 2, customers first use a desktop or laptop to visit the company website, before contacting customer service. For whatever reason, they still have questions and must contact customer service. They contact customer service and reach a live agent directly without being required to navigate an IVR system.



TWO CUSTOMER SERVICE JOURNEYS

Both journeys involve product/service support and a phone call with a live agent. However, Journey 1 involves no digital properties visits and an IVR interaction before speaking to a live agent. Journey 2, on the other hand, involves a website visit and no IVR interaction.

JOURNEY 1: Customers do not get access to self-serve tools online, and they are forced to navigate through an IVR system, resulting in lower-than-average outcome measures.

JOURNEY 2: Customers explore self-serve options on the website before calling. And when they call, they are not forced to try self serving with an IVR system, so they have higher-than-average outcome measures.

It is not enough to measure a single website or contact center as a silo. Journey 2 outperforms Journey 1, even though both journeys involve speaking with a live agent. A reliable measurement approach must effectively integrate Digital Properties, Automated Interactions, and Live Agents.

	JOURNEY 1		ALL JOURNEYS	JOURNEY 2	
SATISFACTION (CCSI)	67	-4%	70	76	+9%
LOYALTY	75	—	75	81	+8%
RECOMMEND	67	-8%	73	81	+11%



72%

VISIT DIGITAL PROPERTIES
TO RESOLVE THEIR ISSUE
BEFORE CONTACTING
CUSTOMER SERVICE

1

DIGITAL PROPERTIES

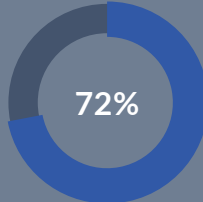
Customers Expect Online Self-Serve Tools

MOST CUSTOMERS TRY TO SELF SERVE ON DIGITAL PROPERTIES

A company’s set of digital properties forms a critical component of its overall customer services efforts. Before customers reach out to contact customer service about an issue, more than 2 out of 3 of them will first visit one or more digital properties in an effort to solve the issue on their own.

Digital properties for a company can include websites, mobile apps, or devices (e.g. POS device). While it is not surprising to see customers visiting digital properties to explore self-serve tools, many companies still make the mistake of measuring and managing digital properties separately from the contact center.

Instead, companies should view digital properties as part of the customer service journey. Customers mostly turn to a company’s website for self-help, but 15% try the company mobile app. And about 1 out of 10 visit other websites (e.g., competitor sites, or pages from a search result). The digital properties customers visit before reaching the contact center have an impact on the interaction customers have with the agents.



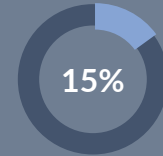
Tried to resolve their issue before contacting customer service

PROPERTIES CUSTOMERS USE TO RESOLVE THE ISSUE BEFORE CONTACTING CUSTOMER SERVICE

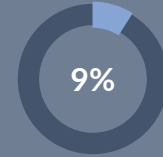


Company Websites

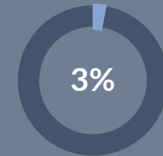
- 43% - Laptop
- 42% - Tablet
- 33% - Desktop
- 12% - Mobile Phone



Company Mobile Apps



Other Websites



Other Properties (e.g., Social Media Pages)

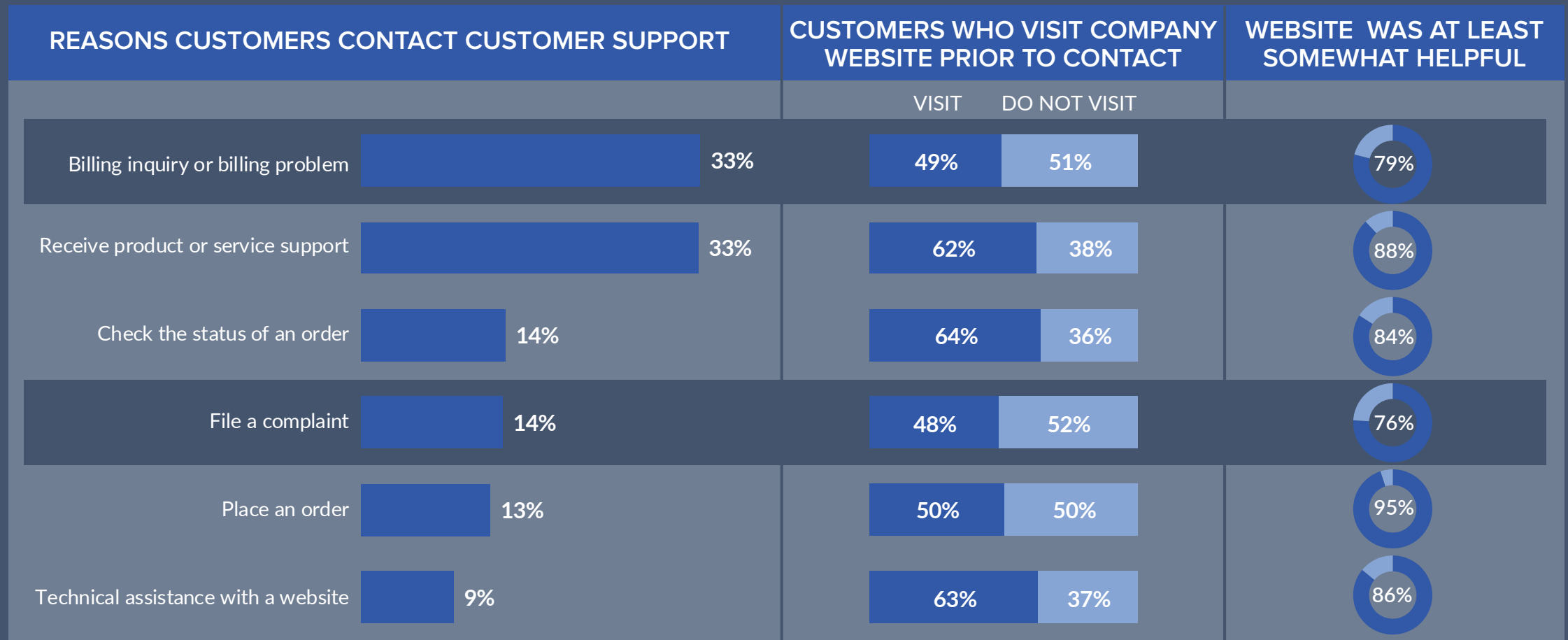
* Multiple responses allowed

Sources: <https://support.google.com/analytics/answer/2649554?hl=en>

SOME CUSTOMER SUPPORT SHOULD BE ADDRESSED ON THE COMPANY WEBSITE

Contact centers should explore opportunities to help customers solve issues when visiting digital properties. Companies can analyze call data to determine the best opportunities for developing new self-help tools, and encouraging customers to explore digital properties for help.

Many companies need to provide better online tools that help customers answer billing questions. Roughly 1 of 3 contacts to customer service are billing related, but only half of the customers first visit the company website for self help. And for those who do visit, 21% say the website was not at all helpful.





88%

WHO REACH AN IVR
END UP TALKING TO
A LIVE AGENT TO
RESOLVE THEIR ISSUE

2










AUTOMATED INTERACTIONS

Virtual Agent Technology is not the Solution—yet

AUTOMATED INTERACTION TECHNOLOGY IS IMPROVING

Contact centers are experiencing a seismic shift in how customer service is delivered. Exciting new technologies are quickly changing how customers self serve via automated interactions, making it easier, faster, and more intuitive for customers to resolve issues on their own.

Companies such as Amazon, IBM, and Radial have developed chatbot and IVR tools that are in the market today and used effectively by companies to reduce contact center costs while providing enhanced self-serve tools to customers.

COMPANY/TECHNOLOGY	WHAT IT DOES	SAMPLE COMPANIES USING IT
 AMAZON LEX	<p>“Amazon Lex is a service for building conversational interfaces into any application using voice and text.”</p>	 
 WATSON CHATBOT	<p>“Use Watson to build robust, enterprise-grade chatbots to transform your customer service department and more.”</p>	  H&R BLOCK
 VISUAL IVR	<p>“Visual IVR On-Demand guides customers to answers through touch screen menus streamed to their smartphone.”</p>	 

BUT CUSTOMERS DON'T WANT TO SELF SERVE WHEN CALLING

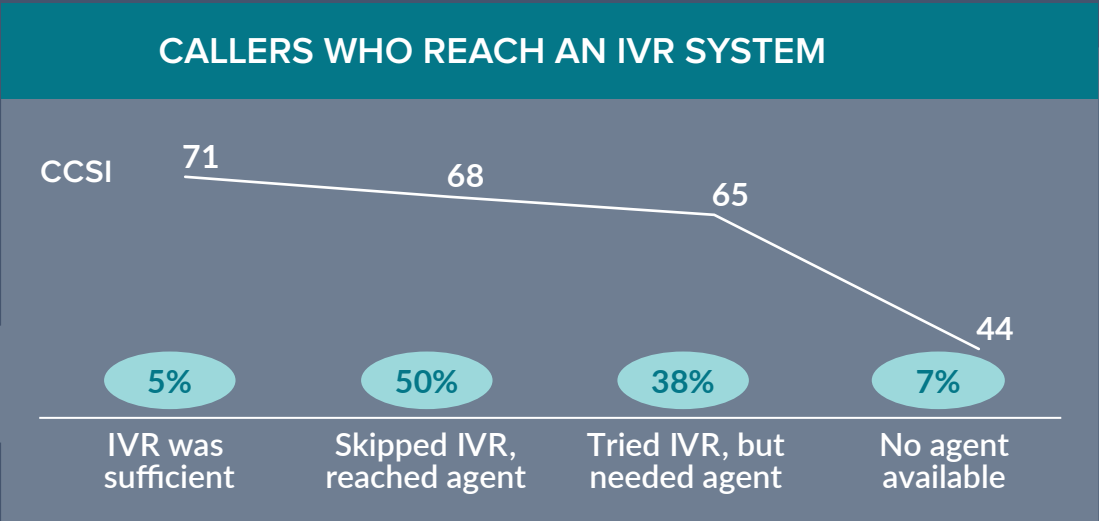
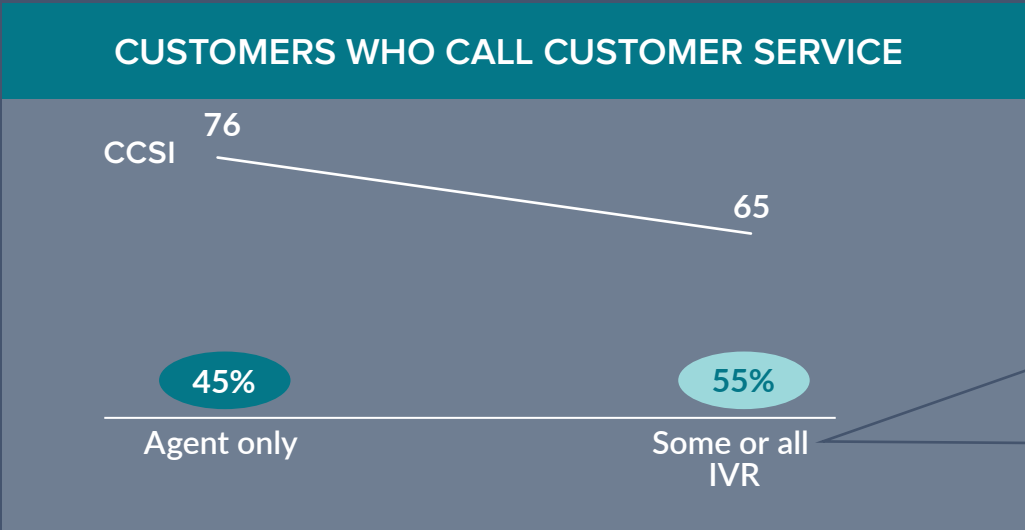
When customers call customer service, most have already tried to self serve using a digital property. By the time they call customer service, they are no longer looking to self serve; they want to speak with a live agent who can help them quickly.

CCSI is 76 for the 45% of the callers who get connected directly to a live agent. For the 55% who reach an IVR, CCSI is much lower at 65, due in part to the effort required to get past the IVR and get to a live person.

For the select few callers for whom an IVR alone was sufficient to resolve their issue, CCSI is 71. Unfortunately, this high score only applies to just 5% of all callers who reach an IVR.

A full 50% of all callers who reach an IVR just skip right past it, making no attempt to use it. The CCSI for this group is 68, above the 65 for the 38% who try to navigate the IVR but have to speak to an agent to resolve the issue.

Recall that many of these customers were unable to solve their problems with digital properties, a channel that has a much broader ability to include helpful information and tools. By the time customers call customer service, they need an easier way to get to an agent.





79% CALL ON THE PHONE
WHEN CONTACTING
CUSTOMER SERVICE

3

PROFESSIONAL AGENTS

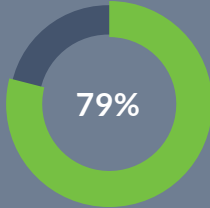
Live Agents Still Drive Customer Satisfaction

PHONE CALLS REMAIN THE PREFERRED CUSTOMER SERVICE CHANNEL

Despite the continued growth of multi-channel contact centers, a voice phone call still dominates as the customer's channel of choice. A full 79% of customers who contact customer service do so over the phone.

It does not mean that contact centers should neglect other channels. 20% use email (up from 14% in 2017), with ever-increasing expectations on reply times. 12% use online chat (up from 9%), a number that we expect to continue to grow in 2018. Similar to online chat customers are the 11% who connect using an online contact form.

Social media continues to grow as a mechanism for interacting with customer service. 3% of customers who contact customer service actually reach out through Facebook, and we expect these channels to grow as they become more familiar to less tech-savvy customers.

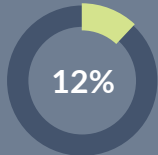


Contact Customer Service by Calling on the Phone

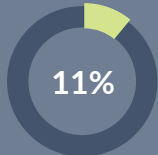
OTHER METHODS CUSTOMERS USE TO TRY TO CONTACT CUSTOMER SERVICE



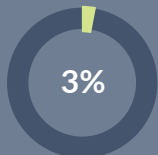
Email



Interactive (Online) Chat



Online Contact Form



Facebook

* Multiple responses allowed

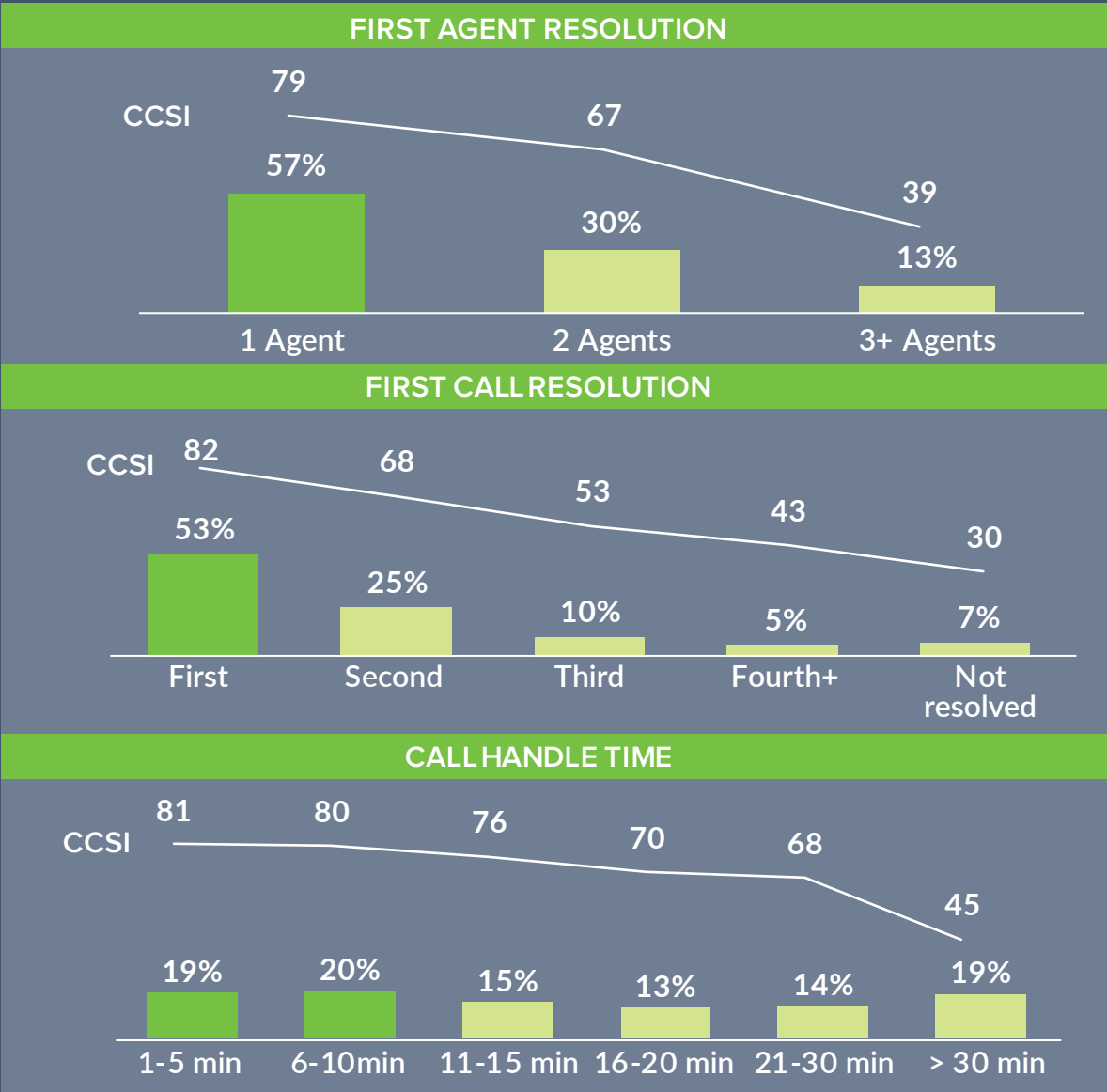
PROFESSIONAL CALL HANDLING BY AGENTS LEADS TO A GREAT EXPERIENCE

Professional agents who can deliver first agent resolution, first call resolution, and low call handle time are critical for ensuring a great contact center experience.

FIRST AGENT RESOLUTION – 57% of callers say the issue is resolved with the first agent, resulting in a CCSI of 79. CCSI falls as the number of agents needed to resolve the issue increases.

FIRST CALL RESOLUTION – 53% of callers say that the issue is resolved the first time, with an average CCSI of 82. CCSI dips as the issue requires multiple contacts.

CALL HANDLE TIME – 19% of callers say the contact was handled in 5 minutes or less, with a CCSI of 81. Another 20% of all calls are handled within 6-10 minutes, with a CCSI of 80. After 10 minutes, however, CCSI begins to drop sharply.



PROFESSIONAL LIVE AGENTS DRIVE CUSTOMER SATISFACTION

The customer journey involves a myriad of touchpoints, but the interaction with live agents clearly remains the dominant aspect of satisfaction with the customer service journey. CFI Group’s ACSI-powered technology calculates the relative impacts of the drivers on satisfaction. Our modeling shows that the top two drivers for CCSI are the overall effectiveness of the agent and the degree of empowerment agents have to address the issue.

EFFECTIVENESS: Agents must be able to explain the process, help customers find information, and complete the transaction quickly.

EMPOWERMENT: Agents should be granted the authority to offer a tailored solution, empowered to address the issue, and equipped to help customers understand and navigate applicable policies and procedures.

	HIGH IMPACT		MEDIUM IMPACT		MINOR IMPACT
	EFFECTIVENESS	EMPOWERMENT	KNOWLEDGE	DEMEANOR	COMMUNICATION
KEY MEASURES	Explaining the process to address your issue	Policies that make sense	Ability to answer your questions in a timely manner	Courteousness	Speaking/writing clearly
	Helping you find the information you need	Ability to offer a product or solution tailored to your situation	Ability to understand your situation	Friendliness	Explaining things in a way that is easy to understand
	Successfully completing your interaction	Being empowered to address your issue	Ability to provide accurate information	Professionalism	Using words that are easy to understand

ABOUT THE APPROACH

This is the tenth year CFI Group has conducted an extensive study of customer satisfaction contact centers using the proven technology powered by our patented customization of the American Customer Satisfaction Index (ACSI). All survey panel respondents had contact with customer service within the previous 30 days. This report analyzes the aggregate set of respondents across the mix of industries measured.

The purpose of this study is to provide managers with a better understanding of how to measure and manage the customer service journey experience across the three channels: Digital Properties, Automated Interactions, and Live Agents.

Contact centers play a vital role in supporting and delivering products and services offered by a company. CFI Group focuses its contact center study on six primary industries:

- Bank/Credit Union
- Cable or Satellite TV
- Cell Phone Service
- Property and Casualty Insurance
- Health Insurance
- Retail

Within this select group, the range of functions the contact center must perform is far-reaching. Centers must provide technical support, give policy information, handle complaints, and potentially play countless other roles.

This year's CCSI study continues the exploration of how well contact centers are delivering services and resolving their issues. It examines trends and offers recommendations to improve satisfaction with the contact center experience.

ABOUT US

Since 1988, CFI Group has delivered customer experience measurement and business insights from its Ann Arbor, Michigan headquarters and a network of global offices. As founding partner of the American Customer Satisfaction Index (ACSI), CFI Group is the only company within the United States licensed to apply customized ACSI methodology in the federal government. Using its patented technology and top research experts, CFI Group helps companies improve customer satisfaction with the experience.

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