

WHITE PAPER

# Intelligent Decisioning Automation: The New Frontier for Call Center Effectiveness

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If you're in collections or call center management, you have entered a new frontier where agent productivity is at the forefront of your initiatives. You have made considerable strides in equipping your most valuable resource, your people, with the tools and techniques to improve their overall effectiveness. But it's still not enough...there is more to conquer.

When you can't make them work harder or faster, when you can't push more calls through, when those old plays reach a point of diminishing returns, what lever can you pull?

Fortunately, there is a new lever available, and it's called ***Intelligent Decision Automation ("IDA")***. IDA means stepping back from being a volume-driven center and becoming an analytics-driven center. IDA means providing your valuable people with information and automation that helps them make better decisions and take the right actions with greater efficiency. It means having happier agents, more promises from the people they call and an overall improvement in key profitability metrics to boot.

The urgency for IDA within call centers is unmistakable. In a recent study, we found that the top initiatives for proactive call centers include:

- Coordinating early stage collection efforts with efforts for cross selling and/or marketing opportunities.
- Reducing collection roll rates through improved call center operations.
- Leveraging external data to affect campaign strategy.
- Proactively contacting customers that are current but over limit to preempt a portion of them from entering the collection process.

These are not goals that can be fulfilled by agents working at breakneck pace with meager information at their fingertips and little decision support.

According to a fourth quarter 2010 survey of 103 enterprise contact center and IT managers around the world, call centers are focused on: improving productivity, reducing operating expenses, reducing agent attrition and increasing sales.

Again, those ambitious goals depend on helping agents work smarter, not harder – there's no trade-off involved – more for less is what they must achieve.

How can IDA deliver on such tall orders? Because of its firm construction using three solid pillars:

1. Advanced Contact Analytics
2. Automated Decisioning
3. Dynamic Campaign Management

All three make an integrated whole, capable of radically lifting the performance of the call center.

## Advanced Contact Analytics

Knowing whom to contact, what channel is the most effective and often more importantly, whom not to contact, is essential to maximizing collection operations and call center productivity and profitability. When resources are tight, the last thing a center can afford to do is waste time contacting people who are not likely to respond or would respond through another lower cost contact channel. They should be focused solely on calling those clients that require a call to make a promise.

Conventional wisdom says, “Contact more, convert more.” In fact, ALI Solutions (“ALI”) has found a weak correlation between call volume and revenue generated or dollars collected. As much as 35% of a typical collection calling file is made up of consumers who are self-cures or consumers who are unable or unwilling to pay, regardless of the actions taken by an agent. These are consumers whose payment activity will not be affected by a contact. Knowing who these customers are and removing them from the calling file prior to a campaign can reduce agent-based contact expense by more than 10%, with no decline in contact performance. These savings drop straight to the bottom line. In today’s high-volume call center environment, this can mean millions of dollars for large organizations.

So, simply having agents calling as many contacts as possible has diminishing returns. What changes the game? Advanced predictive contact analytics. They can help you determine whom to contact, the best time to reach them and through what channel (phone, email, text message, etc.). Predictive analytics help you use your call center staff where they can be most useful, send other contacts to be handled through other lower cost channels, while generating the most profitable results.

## Automated Decisioning

Conventional wisdom also says, “The harder your agents work, the better your results will be.” No longer the case.

The wealth of information available about customers, both within your organization and external to it, necessitates advanced capabilities for compiling and fusing that information with your contact files and making it instantly available to take action on. They are also acting faster on status changes, such as bankruptcy notifications and marital status changes, in real-time in order to affect that day’s contact strategy. Appending contact records with better information quickly and more easily using automated decision software, further improves agent productivity and overall operational success.

Today, technology helps agents work smarter, which gives you not only better results but more effective agents. Automated decisioning tools bring intelligence to the hands of the operations team with specialized segmentation for targeted contact management. These tools also enable operation managers to control policy management for individual campaigns, further refining the centralized corporate policy.

Automated decisioning enables quick, effective development and deployment of customer-focused policies, strategies and actions. It extracts and fuses data, applies analytics, makes decisions and executes actions in both batch and real-time modes. This enables organizations to easily deploy consistent, effective, customer decision management strategies with every customer interaction.

Leveraging all relevant data about the consumer in a holistic way has a powerful customer advantage: each customer interaction can be handled consistently and profitably, ensuring high levels of customer satisfaction.

## Dynamic Campaign Management

Contact center strategies used to be a lot simpler. Large outbound calling campaigns were launched efficiently and there was capacity to answer in-bound calls. The world just isn’t that simple any longer. Today you need dynamic campaign management.

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While a dialer is certainly necessary, it is not sufficient for running consistent yet flexible outbound contact campaigns. When collection managers can control campaigns in real-time, making intraday changes in the campaigns depending on workloads, goals and responses, they can drive up productivity and results.

The complexity goes up significantly with the explosion of channels for communicating with customers. Today people are more mobile and have many more communication devices than they used to, and it is important to use the channel that will deliver the best results. Campaigns need centralized management across all channels, and also need the flexibility to move accounts and campaigns across the channels as analytics indicate.

With the added complexity of incorporating multiple contact channels, it is advantageous to efficiently schedule campaigns in advance. This provides consistency and helps organizations keep control over shifting work between campaigns and channels in real-time, based on ever-changing business demands and the outcome of prior contact efforts.

By scheduling campaigns in advance, administrative time is freed up and can be refocused to review campaign performance and develop new strategies to further improve results. Dynamic campaign management enables organizations to schedule campaigns and contact strategies days in advance – flexibly modifying campaign settings to accommodate changes in real-time, as needed. Campaign automation lets you easily make intraday adjustments, apply new strategies and shift work between campaigns in real-time without stopping and restarting campaigns and disrupting workflow productivity.

Previously, success meant maintaining high penetration rates while minimizing agent idle time. On the new frontier, high performing call centers will accomplish their ambitious goals with the help of IDA and its three pillars:

- Advanced analytics to ensure you contact the right customers, the right way, at the right time.
- Automated decisioning to ensure you take the right action based on the right information.
- Dynamic campaign management to ensure flexible control over all aspects of running your campaigns.

The good news is that the three pillars pay for themselves with improved agent productivity and retention, more Right-Party-Contacts, more Promises-To-Pay, more revenue collected and more sales. On these three pillars rests the success of the call center.

## About ALI Solutions

A leading provider of contact center solutions and the leading brand providing best-in-class analytics applications to the collections market. ALI's solutions empower business users to maximize agent productivity and optimize customer contacts through advanced contact analytics, automated decisioning and dynamic campaign management. Since 1992, many of the world's most successful companies throughout North America and the Asia Pacific region have chosen ALI because its solutions enable them to proactively communicate with their customers more effectively, thereby improving business performance and enhancing their customer relationships.

For more information, contact ALI Solutions at 512-328-8215 or visit [www.ALIolutions.com](http://www.ALIolutions.com).

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