

CCT in practice

Helping National Friendly to maintain customer service excellence while introducing new contact channels

CCT enhances National Friendly's customer contact and customer service capability with solutions from Avaya and Verint.

Background

National Friendly was founded in 1868 to provide health insurance services to its members.

Since then it has expanded its portfolio to include other financial products, such as ISAs and savings plans.

Nevertheless, health insurance remains National Friendly's core business and it has developed the Health Care Deposit Account – an innovative and market-leading product.

Traditionally, National Friendly has sold its financial products through a network of intermediaries and face-to-face sales teams.

However, a strategic decision was taken to expand its channels to market. Rather than relying solely on intermediaries as the source of new business, the organisation needed to increase its ability to sell direct to the public.

Issues

- New strategy for direct sales demanded a review of customer contact strategy and associated tools and processes
- Brand reputation dependent on quality of service and consistency of contact with customers across different communication channels
- Partners expected a high quality contact centre capability

Solution

- Avaya Communication Manager contact centre, including Avaya PDS predictive dialling, advanced real-time and historical reporting
- Verint voice recording solution
- CCT implementation and 'best in class' support services

Benefits

- Increased opportunity to grow revenues with a new direct sales channel
- Customers now receive a first-class service and improved personal contact with the National Friendly team
- Initial analysis shows agent productivity expected to increase by up to 75%.
- National Friendly better able to control and maintain the strength of its brand, and that of its partners



Getting Started

The first project was to enhance its online presence to promote its products better and to provide a channel for customers to contact National Friendly directly. The second project was to implement a customer contact centre in conjunction with the improved web presence and other lead generating initiatives, which also served to improve the direct contact with potential and existing customers.

Enhance Customer Contact

Another key business factor driving the need for National Friendly to improve its customer contact strategy was to ensure that its reputation for high quality customer service could be maintained with the introduction of a direct sales advice model.

Martyn Love, Business Services Manager at National Friendly says: "National Friendly is a medium-sized business and doesn't compete with the big players in the market. Nevertheless, where we do differentiate our business is in providing a niche health insurance product and delivering an exceptional level of customer service.

Having our own contact centre here in the UK means we can reduce our reliance on a single 3rd party channel to market, but it also means we have full control over the way we interact with our customers."

New Contact Centre

At the time National Friendly was planning to implement a contact centre, it transpired that one of its intermediaries was selling one.

Buying a ready-made contact centre would obviously save National Friendly a significant amount of money and development time. National Friendly bought the contact centre operations and re-located it to its headquarters in Bristol.

Although the contact centre was relatively new, it needed to be upgraded to meet National Friendly's needs. At the same time, the company planned to revamp the office telephone system, so decided to integrate everything into a single Voice-over-IP (VoIP) solution.

Technology Partner

National Friendly's existing telephone system provider had been with the business for 20 years and had delivered a very good service over that time.

The contact centre was a new venture for National Friendly and, since it was key to the company's future business strategy, getting it right first time was essential.

Mr Love says: "CCT was the specialist Avaya business partner supporting the contact centre for our intermediary before we took it over, but we were not familiar with them. We visited a number of CCT clients and received some excellent feedback about the company and their services.

"However, what really impressed us was CCT's knowledge of, and expertise in, the contact centre environment. In spite of the history with our existing provider, the best business decision for us was to work with CCT."

From the date of signing the contract, CCT had the challenge of de-commissioning, relocating and re-commissioning the contact centre in just one month.

"Communication is key to our business, 'mission critical' you could say. So in the event of any form of system failure, the first thing we need to be able to do is re-establish communication with our customers. We've designed for that but we're also re-assured by the reliability of the Avaya system. CCT plays a huge role because they are the guys that helped build it and the people who would help us get the system back up if there was a problem. Without the phone system, our business would be impacted and now that we have a direct channel, telephony is even more important."

Martyn Love

Business Services Manager
National Friendly

“The CCT engineering and project management teams were fantastic and support from specialists across CCT overall was great. The team helped us to close the contact centre on Friday evening, relocate it to our Bristol office and have it ready for agents to start work by the following Monday morning.” **Martyn Love**

Execution and Planning

“CCT managed to plan and execute this in one month and I couldn’t really ask for more than that. Looking back, I don’t think we could have done it any better.”

National Friendly’s contact centre has around 25 agents split into two groups – one for health business and one to handle other financial services products.

A number of the agents are fully qualified financial service advisors (FSAs), offering advice to customers on a range of financial services, broadening the scope of services provided to National Friendly’s customers.

In addition to its own business, National Friendly acts as a contact centre outsourcer to other financial services companies.

The contact centre now provides National Friendly with another distribution channel, allowing the company to expand sales from new channels rather than relying solely on its intermediaries.

Competitive Advantage

By having a UK-based customer contact centre and, wherever possible, a person on the end of the phone, it enables National Friendly to control the way it interacts with customers. Consequently, the company is better able to manage the way its brand is perceived compared to its competitors.

As Mr Love says: “National Friendly is customer oriented. The key thing we need to do is maintain personal contact with our customers and, in turn, ensure that it’s straightforward for them to contact us.

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Powerful Business Tools

However, it is the additional features and capabilities that CCT has helped National Friendly deploy, that have helped turn the contact centre into an even more powerful and essential business tool, catering for the growth in new, direct business and helping the organisation deliver a high quality service to its customers at the same time.

Shortly after the Avaya contact centre implementation, CCT deployed a 50 seat Verint Call Recording and Quality Monitoring solution.

The solution is used to provide an audit trail for dispute resolution to protect both customers and staff and helps National Friendly comply with regulations to monitor financial services activities.



National Friendly is also able to identify any training requirements through the use of screen capture software and can use Verint's Quality Evaluation tools to create performance scorecards to guide possible improvements.

Outbound Contact

The contact centre already had a predictive dialler but, on CCT's recommendation, this was replaced with a more up-to-date Avaya PDS solution.

A predictive dialler makes contact centre operations much more efficient and productive. For example, up to 75% of outbound calls can be wasted due to factors such as dialling a wrong number, reaching an answer machine or finding the number dialled is engaged.

However, a predictive dialler makes calls automatically and passes on to agents only those calls that are answered, making agents far more efficient.

Web Call Back

When someone requests a call back from the National Friendly web site, these requests are now automatically scheduled in the dialler to automate the outbound contact.

Previously, managing these contact requests involved a manual re-keying process to schedule the outbound follow up call. As the volume of requests grows, the efficiency gains from the Avaya PDS solution are expected to be significant.

Contact Centre Reporting

The Avaya call management system, the reporting and performance management element of the contact centre solution, helps to improve agent efficiency and optimise customer service levels.

The solution implemented by CCT provides National Friendly with real-time and historical

information on contact centre activity and agent performance.

According to Mr Love, the CCT solution ensures it is both simple and quick to obtain important information on team performance, from time spent on calls and the number of repeat calls, through to the volume of dropped calls.

Quality Control

The Avaya call management system performs a vital role in quality control and performance management, not only concerning National Friendly's customers, but also for companies that have outsourced their customer contact operations to National Friendly.

"We have a number of partners who have, effectively, put their reputation in our hands and we, in turn, have made a commitment to them to ensure that their customers benefit from an excellent service. CCT's

solution helps us provide a proven, first class service to our partners, but also to our own customers."

Just The Beginning..

CCT continues to help National Friendly optimise its business operations and improve customer service.

For example, CCT and National Friendly plan to integrate the contact centre with its CRM system, in order to automatically present relevant information about the customer to the agent – such as previous contact history – when the customer dials in.

Examples such as this, plus ensuring PCI DSS compliance associated with the capture and storage of credit card details via the Call Recording system, are a few of the ways that CCT continues to add value as a technology partner to National Friendly and validates choosing CCT.

To find out how you can transform efficiency and improve customer service, call us today
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