



Moving to Digital Customer Service

Paul Weald

Moving to digital customer service



- What do we mean by digital strategy & Omnichannel?
- How to deliver effective customer service & by what means?



The evolution of service

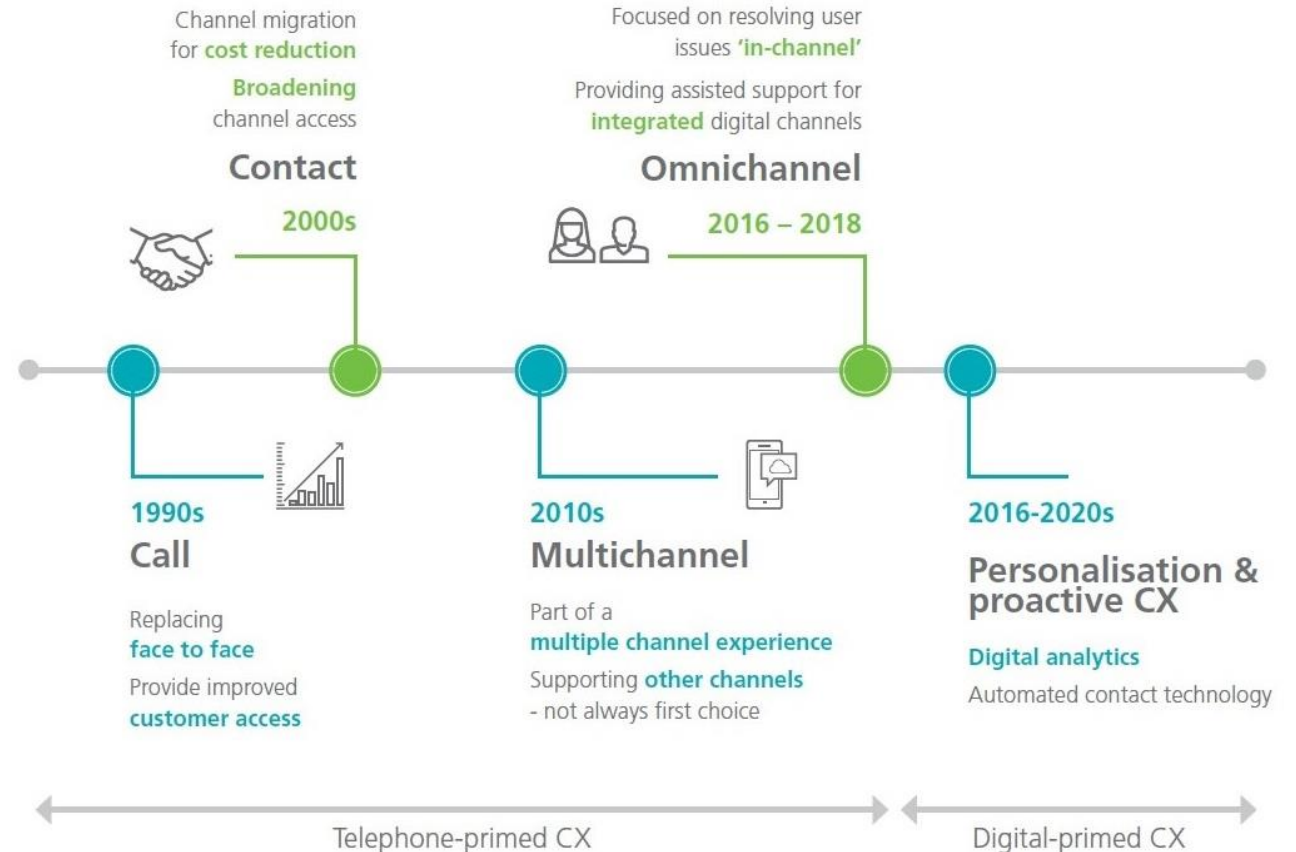


➤ From telephone to digital

➤ Increasing number of channels to support

➤ Greater need for technology

CX transformation: evolution of the contact centre



Which means.....



“The world has formed a digital skin. Business, service, technology and commercial models have changed forever.

Organisations are strategically challenged to keep pace with customer behaviour.”

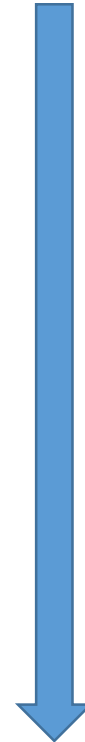
Credit: Dimension Data 2017 benchmarking report



What do we mean by Omnichannel?



Category	Proportion	Description
Multichannel	58%	Offer a choice of channels to customers (i.e. several of voice, email, social media, web chat), from which they can use one in a single interaction. If they change channel, the context and history is lost
Multimodal	12%	Offer a choice of channels, and customers can use more than one in the same interaction (e.g. an agent can send an email or SMS to a customer while they are talking on the phone)
Omnichannel	30%	Offer a choice of channels, and can use more than one over multiple interactions, while retaining the history and context of the original enquiry. Relevant information follows the customer across channels and interactions



What are the barriers?



Category	Proportion	Description
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Omnichannel	30%	Offer a choice of channels, and can use more than one over multiple interactions, while retaining the history and context of the original enquiry. Relevant information follows the customer across channels and interactions

- 53% - our technology platform does not support a single view of the customer
- 20% - business processes are siloed and separate
- 12% - insufficient budget to carry out the required changes

Poll



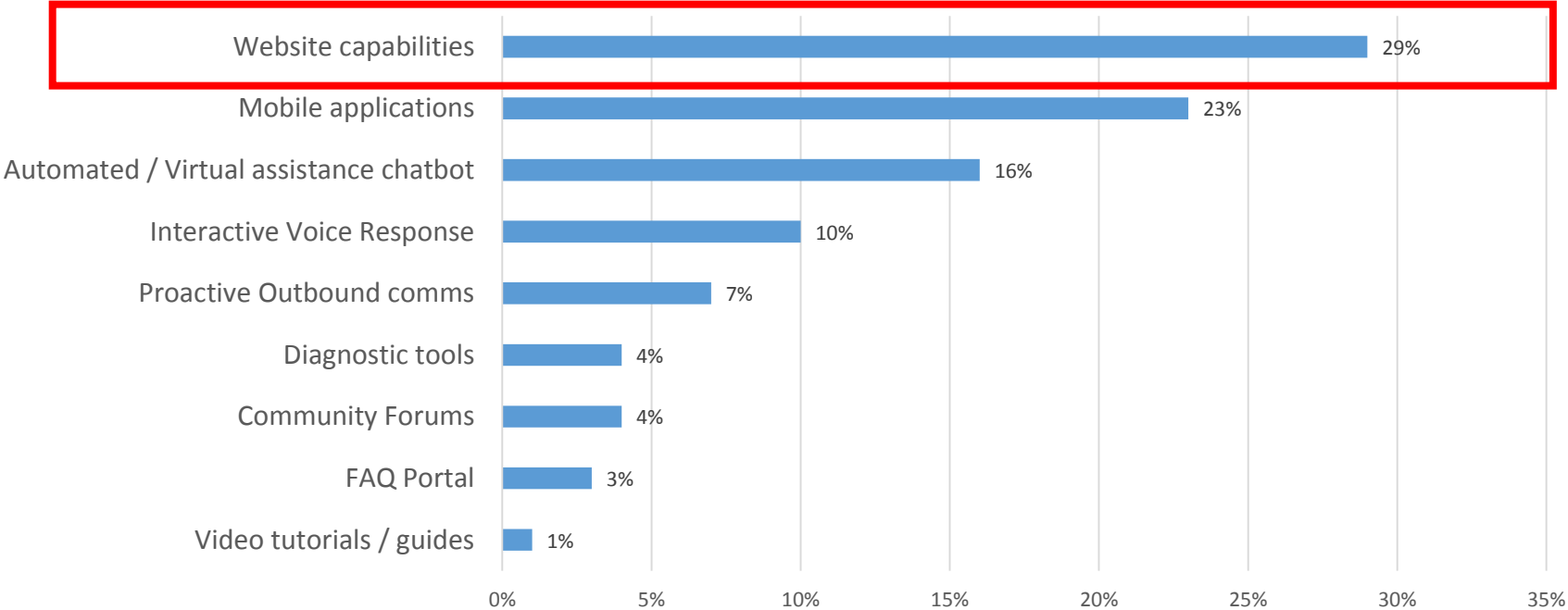
How mature is your digital strategy? (pick one)

- No strategy – voice and email only
- Separate standalone channels
- Developing Multimodal
- Reaching Omnichannel
- Mature - now moving towards AI

Where should you invest?



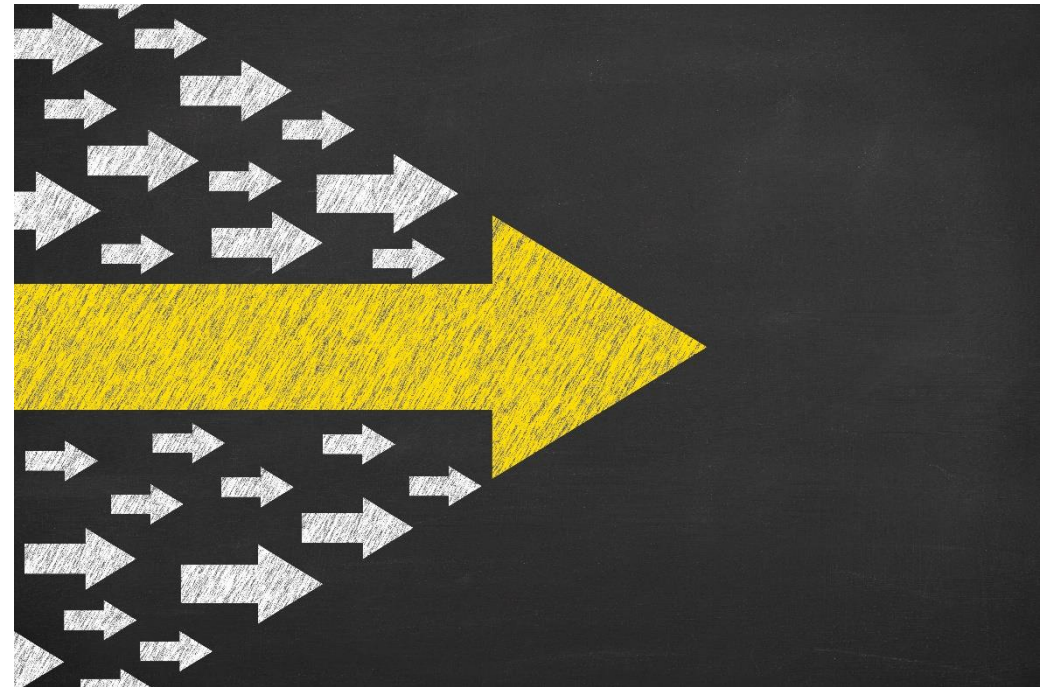
Where will you get maximum ROI?



Reference: Deloitte 2017 global contact centres report

Website capabilities

- **Customer journey:** understand the context of why the customer is visiting today
- **User experience:** websites where users spend less the 15 seconds on a landing page – because of poor user experience designs – fail to sustain their SEO rankings
- **Knowledge:** need to provide the right answer to search questions



Let's look at an example



- Most users start their search for problems via search engines like Google – which signposts them to landing pages managed by the business
- Control of the customer journey is then reliant on having good content and engaging copy & media

Google dispute paypal transaction

All News Videos Images Shopping More Settings Tools

About 2,170,000 results (0.36 seconds)

If you purchased the item from one of our merchants, follow these simple steps:

1. Log in to your PayPal account.
2. Open a dispute in the Resolution Center within 180 calendar days of your purchase.
3. Click "Dispute a Transaction."
4. Select item dispute.

[Solving problems with a PayPal purchase - PayPal](https://www.paypal.com/us/webapps/mpp/security/buyer-protection-resolution) ✓
<https://www.paypal.com/us/webapps/mpp/security/buyer-protection-resolution>

People also ask

- How long do I have to dispute a transaction on PayPal?
- Can you dispute a charge on PayPal?
- How long does it take for a PayPal dispute?
- Can you dispute a charge on your debit card?

Feedback

Google dispute paypal transaction

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About 52,800 results (0.30 seconds)

[PayPal dispute resolution: handling customer complaints](https://www.paypal.com/us/brc/article/understanding-disputes) ✓
10 Apr 2018
Once a buyer initiates the **dispute** resolution process, **PayPal** holds the money for that **transaction** until the ...

[Chargebacks & Reverse Credit Transactions - PayPal](https://www.paypal.com/uk/webapps/mpp/chargebacks) ✓
This can mean that a **payment** you've received in your **PayPal** account could be reversed, even if you've ...

[How to Dispute a Paypal Transaction and get a Full Refund - YouTube](https://www.youtube.com/watch?v=Q2rDjB2ysbs) ✓
12 May 2016 - Uploaded by Die Hard Internet Entrepreneur
This video shows you exactly how to **dispute** a **paypal transaction** and ask for a full refund. There could be ...

[Paypal How do I dispute a transaction? - YouTube](https://www.youtube.com/watch?v=aMz6cRIVJuo) ✓
12 Mar 2012 - Uploaded by Jim Armstrong
I was pissed about a **transaction** so I wanted to file a **dispute**. At first glance I did not see anything so I went ...

Enabling contact deflection



Excellent – layout, options and flow



A guide to disputes and chargebacks.

Disputes and claims

If a customer paid for an item but didn't receive it or received an item that's significantly different from the original description, they may contact the seller in the Resolution Centre and open a dispute. If the dispute can't be resolved, either party can escalate it to a claim within 20 days. PayPal business directly involved and will make a decision using the information provided.

When a dispute or chargeback is filed, the payment is put on hold. Read our guide on how to avoid disputes and chargebacks, and here's what to do, if one has been filed:

Chargebacks

Buyers may take action by asking their card issuer to reverse the charge (card companies call this a "chargeback"). A buyer asks their bank for a refund and does not involve the seller.

Disputes and claims

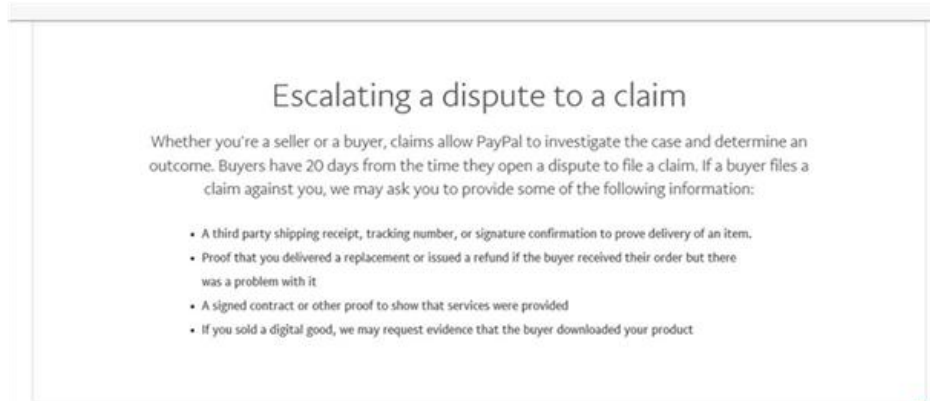
Resolving disputes.

In most cases, the easiest way to settle a dispute is for buyers and sellers to connect, work together to figure out what happened and come to an agreeable solution. Watch our video to see how to resolve a dispute.



Multiple contact reasons

Both have embedded videos



Escalating a dispute to a claim

Whether you're a seller or a buyer, claims allow PayPal to investigate the case and determine an outcome. Buyers have 20 days from the time they open a dispute to file a claim. If a buyer files a claim against you, we may ask you to provide some of the following information:

- A third party shipping receipt, tracking number, or signature confirmation to prove delivery of an item.
- Proof that you delivered a replacement or issued a refund if the buyer received their order but there was a problem with it
- A signed contract or other proof to show that services were provided
- If you sold a digital good, we may request evidence that the buyer downloaded your product

Download our guide



You can even download guide

Poll



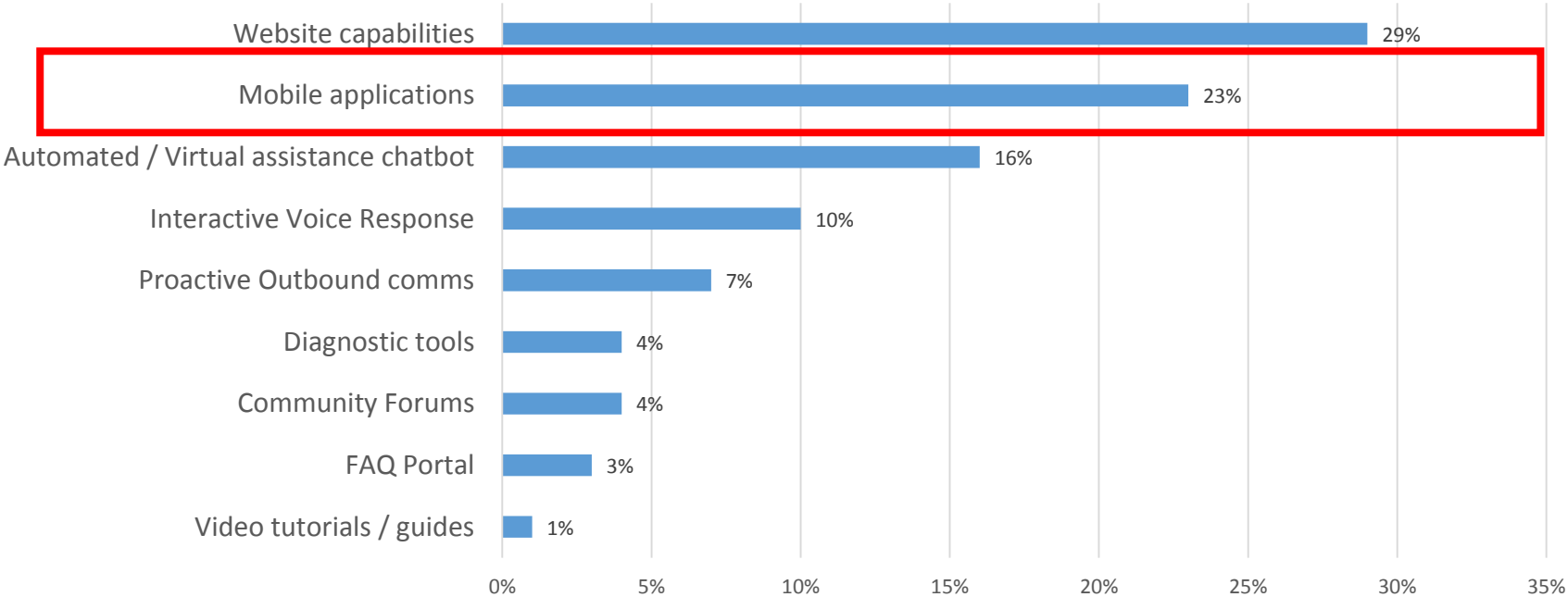
What proportion of your voice traffic have you moved to digital self-service? (pick one)

- None
- A little – less than 5%
- Some – up to 20%
- A lot – between 20-50%
- Most of it – 50% +

Where should you invest?



Where will you get maximum ROI?



Reference: Deloitte 2017 global contact centres report

Supporting mobile customers

- Google research showed that 73% of consumers will switch from a poorly designed mobile site to an alternative mobile site that makes purchasing easier
- Contact Babel found in 2017 that 53% of survey respondents offer mobile functionality for customer service, with a further 26% having definite plans to doing so
- Optimal support must include personalisation & context



But when asked how support is currently provided for mobile users



- 71% provide a telephone number
- 60% provide an email address
- 38% provide a hyperlink to the full website
- 28% click-to-chat
- 24% request call back
- 17% click-to-call

But when asked how support is currently provided for mobile users



Context retained

- 71% provide a telephone number No
- 60% provide an email address No
- 38% provide a hyperlink to the full website No
- **28% click-to-chat** Yes
- 24% request call back No
- **17% click-to-call** Yes

How to retain context

- **Customer identity:** app users have already ID&V'd
- **Geographical information:** smartphones are GPS-enabled
- **Historical activity:** customer browsing info available
- **Collect information:** the mobile device may also be used to capture and share information with the business
 - Use camera to take photos
 - Automate a two-way interaction: scan a QR code
 - Enhance routing – virtual IVR choices

Business outcomes



- **Better CX** – improved routing accuracy so that enquiries get to the right agent that can resolve them first-time
- **Lower costs** – decreased call handling time in cases where contextual data is passed to an agent
- **Higher CSAT** – improved customer satisfaction as a result of lower customer effort



Let's get the audience views

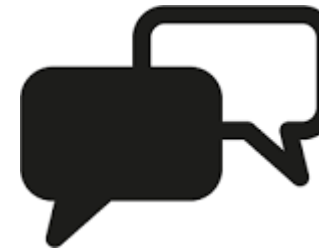
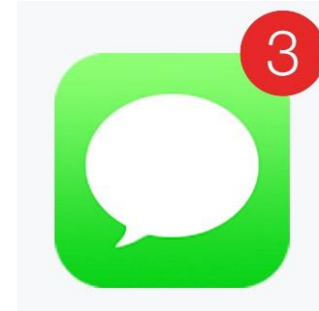


Which channels to offer?

➤ **SMS** – to send customers outbound communications

➤ **Web chat** – to provide customer support whilst they are on your site

➤ **Messaging** – asynchronous chat accessible by customers through their application of choice

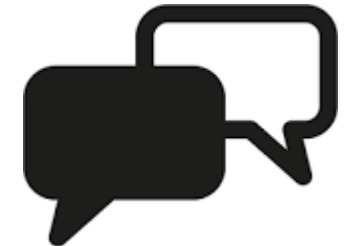
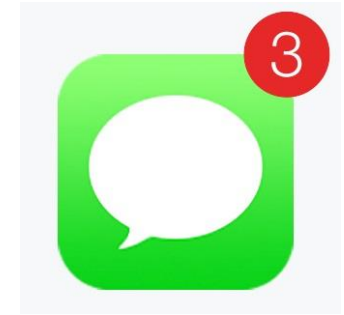


A decision making framework



➤ **Key factors to consider:**

- From what devices can a customer access the channel?
- Is there a record of the conversation?
- Does the organisation know if the customer has seen the message?
- How much time might a conversation take up?
- Is it attractive for digital natives?
- Is it attractive for high net worth segments?
- Are there technical barriers for an organisation to integrate the channel?
- Can chatbots be used?



The characteristics of the media



	Text messaging	Sync messaging	Async messaging
Access	Mobile only	Mobile & desktop	Mobile & desktop
Conversation type	Simple & structured e.g. please complete this survey	Potentially more complex & unstructured	Simple but unstructured
Comms audit trail	Yes	Upon request at end of chat	Yes
Platform	Generic SMS	Business website initiated web chat	Third party messaging app e.g. Whatsapp
Confirmation that message has been read by customer	No	No	Yes
Session length	Short	Potentially long	Short – but could involve multiple threads
Integrated calling	Via number included in the message	Only when initiated by agent	Yes – by customer or agent
Click through rates	Low to Medium	Medium to High	Medium to High
Attractive to millennials	Partially	Partially	Fully
Attractive to baby boomers	Fully	Partially	Partially
Business integration costs (technology)	Medium	Medium to High	Low to Medium
Channel growth potential	Low	Medium	High

For more information

- Other resources are available at www.mcx.co.uk
- Or you can find me via Linked in as the “Contact Centre Innovator”

