

**The Importance  
of monitoring  
and analysing  
100% of  
recorded calls.**



# Why 100% Call Coverage?

*"Speech Analytics has become essential to all contact centres - it's no longer a nice-to-have."*

In the increasingly complex world of contact centre-driven sales or customer services, three technical components have become vital to ensure efficient, effective, compliant, and profitable operations.

- An efficient omnichannel telephony and digital (text or non-voice) communication platform
- A robust voice recording platform and
- A cost-effective speech analytics solution

It has also become a business imperative that contact centres use technology to monitor, assess, analyse and report on 100% call coverage. Random sampling of calls for quality and compliance is no longer acceptable.

Speech analytics is a contact centre operations and business intelligence game-changer. Any customer-centric business with a relatively modern contact centre platform and call recording capabilities have access to potentially hundreds of thousands, if not millions of hours of customer conversations. The knowledge, information and insights contained in this latent data are a potential goldmine for the enlightened organisation.

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It is these 'hidden insights' that, when systematically 'mined', become the data-supported and validated basis for many tactical and strategic decisions, both on the contact centre floor and as true, quantified business intelligence in the boardroom.

*Random call sampling for quality and compliance is no longer an acceptable business practice.*

In years past, speech analytics technology has been an exceptionally expensive option, affordable only by the very large, 'tier One' corporates such as major banks, insurance groups and large-scale BPO-type operations. Recent technological developments have made speech analytics remarkably affordable for any contact centre, even those operating as few as twenty to thirty agents.



*Speech Analytics enables contact centres to 'listen' to 100% of calls. The true Voice of the Customer.*

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## The Case for Speech Analytics

There are basically five very good reasons why call centres and contact centres are rapidly starting to deploy speech analytics technologies.

### One: Compliance

Speech analytics provides operational managers and supervisors with the ability to monitor the entire content of 100% of all calls, not only for valuable insights as discussed above but for compliance or breaches in mandatory compliance statements, processes, procedures and for all manner of quality assurance issues.

### Two: Direct Cost Savings

The astute use of speech analytics quickly highlights all manner of flaws in contact centre operations. These insights focus management's attention on flawed processes and procedures, staff behaviours and other operational realities that drive up costs and allow inefficiencies to flourish.

Addressing these challenges with evidence-backed data can quickly lead to significant cost reductions and ongoing savings.



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## Three: Revenue Generation

By using speech analytics to identify specific customer wants, needs and expectations or to clearly establish whether certain sales scripts and associated training are effective, or not, managers can quickly adjust the 'sales pitch' to achieve greater sales revenues.

Similarly, in the service environment, speech analytics can focus managers' attention on inefficient processes, poor adherence to approved and mandatory customer engagement policies or statements, and many other forms of undesirable agent behaviours. Correcting these flaws results in increased customer satisfaction and enhanced overall customer experience.



## Four: Customer and Staff Experience

By using speech analytics to identify specific agent or customer pain points or frustrations or to identify agent training or coaching needs, managers can use these insights to focus on driving up staff engagement and job satisfaction whilst simultaneously improving the customer's experience with the organisation's contact centre.

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## Five: Improved Key Performance Indicators

Before expanding in more detail on the specific benefits that can be derived from using speech analytics by customer service or sales operations, it is worth highlighting a few of the widely recognised headline statistics.



Typically, companies implementing speech analytics in their call or contact centres quickly experience significant measurable successes. The following are verifiable examples of the positive impact that can be achieved.

- Reduction in average call handling time (15% to 25%)
- Increase in first contact resolution (30%+)
- Increase in employee satisfaction (30%+)
- Increase in customer satisfaction (30%+)
- Reduction in customer churn (depending on vertical, between 10% to 15%)

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In the case of typical collections or debt recovery contact centres that have deployed speech analytics, the following are some of the typical performance improvements noted.

- Right Party Connect (RPC) to Promise to Pay (PTP) improved by 10%
- Number of Promise to Pay (PTP) commitments increased by 12%
- Adherence to compliance requirements improved by 9%
- Aggregated Quality Metrics improved by between 22% and 25%
- Cost of collections decreased by 11%
- Keep Ration improved by 6%

The individual benefits are discussed in more detail below, and it is notable that most of these benefits have cost-saving, revenue generation, efficiency improvement, compliance, and staff/customer satisfaction characteristics.

## 1: COMPLIANCE & RISK ISSUES

Contact centres are under increasing scrutiny and pressure from regulators and other bodies to ensure compliance with appropriate regulations, standards of behaviour, specific processes, and prescribed practices. Speech analytics provides a cost-effective way to provide managers with appropriate insights on 100% of all calls to ensure that agents perform according to these requirements and expectations.

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## Improve script compliance.

Especially in the highly regulated financial services sector, call centre agents must meticulously adhere to approved scripts and processes. Even minor deviations can have extremely costly consequences.

Using speech analytics, managers can automatically mine all calls to ensure that agents are following specific approved processes and procedures and making the correct compliance statements. What's more, speech analytics will also identify when compulsory compliance statements are not made or are incomplete or not in accordance with training and coaching instructions.

## QA Score 100% of all calls.

Agents are often under considerable pressure to meet defined productivity goals or other efficiency-based KPIs. This kind of pressure will often result in a high percentage of non-compliant calls where, for example, agents fail to make certain disclosures or compliance statements. The general practice of assessing randomly selected calls can result in many non-compliant calls 'slipping through the cracks' and placing the contact centre and the organisation at huge risk. Callbi speech analytics solution can automatically QA score every inbound or outbound call against specified compliance criteria.



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## 2: QUALITY MONITORING & QUALITY OPTIMISATION

Typically, the Quality Assurance function evaluates small numbers (typically, well under 5% of total call volume) of mostly randomly selected calls and measures, for example: Did the agent greet the customer properly? Was the agent courteous or professional during the call? Did the agent validate and confirm captured key customer data during the interaction? Was the customer provided with the correct information in an efficient and friendly manner? Did the agent express 'empathy'?

Speech analytics can quickly change the paradigm by focusing on driving performance improvement by most agents and not by exception. In other words, using speech analytics' insights based on 100% call assessments allows supervisors or managers to focus training, coaching or disciplinary engagements on the outliers without wasting precious (and costly) resources on 'averages'.

### Improve the efficiency of quality assessments.

It can easily take three to four times the actual call duration for a quality analyst to carry out an accurate call assessment, score, or rate individual sections of the call, and then complete the process by adding coaching or training notes.

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Speech analytics allows far more efficient use of QA resources by allowing shortlists of likely low-scoring or non-compliant calls to be automatically extracted and analysed.

This dramatically increases efficiencies and reduces costs, allowing QA and compliance teams to focus only on high-risk or poor-quality calls. The coverage of QA is significantly increased, compared to random selection. To a large extent, producing quality assessments and individual or team scorecards can also be fully automated using speech analytics tools.



## 3: IMPROVING AGENT PERFORMANCE

### Mandatory Discussions

To achieve outstanding results, most sales-orientated contact centres (and, for that matter, service focussed centres) train agents to follow specific, well-proven processes and to use specific words or phrases or to follow call guides that provide a ridged framework for Mandatory Discussions with customers or prospective customers. Speech analytics can be used to automatically ascertain if these mandatory discussions did or did not take place during any given call when monitored across all calls.

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The following are just a few examples of the types of mandatory discussions that might be required for a typical sales call to be 'compliant' in terms of the specified company or campaign processes or training or stated desirable outcomes.

- Introduction: Agent identifies/introduce self by name. Introduce 'calling from/organisation'.
- Mention Customer's Name and Right Party Connect/ Verify & Confirm
- Connecting statements: Reason for calling
- Introduce product or service / Elevator Pitch
- The benefit statements (Key features or benefits of the product or service)
- Use words that imply excitement. (e.g. This exciting offer. Incredible value etc.)
- Use words that imply urgency (e.g. Only available this week. While stocks last. etc)
- Discuss payment options/terms of payment. (e.g Only so much per month over 36 months)
- Ask for the order
- Identify prospect's problems (Ask)
- Identify objections (Ask)
- Rebuttals / Overcome objections



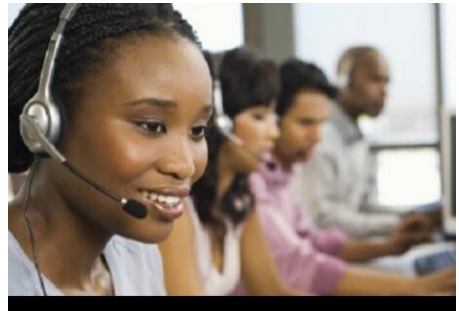
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In typical debt collection contact centres, the following are examples of what may be considered to be mandatory discussions.

- Salary or Pay Date
- Debit Order/Bank Debit
- Benefit of Debit Order Discussion
- Discount for Payment
- Permissions & Authorisations (For debit)
- Bank Details
- Confirmations
- Closure statement
- Wrap-up / Disposition Codes/s (system codes)

- Settlement Discussion
- Single Payment Discussion
- Instalment Discussion
- Immediate Payment Discussion
- Consequences of Non-Payment



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Utilising speech analytics, 100% call monitoring allows team leaders or supervisors to categorise calls by type easily and to quickly identify poor or unacceptable agent behaviours and specifically the presence or absence of all defined Mandatory Discussions.

This provides supervisors or managers with true insights and, therefore the ability to intervene with appropriate, targeted correctional coaching, training, and other interventions. This obviously applies to both new recruits and agents with long tenure.

## 4: IMPROVEMENTS IN OPERATIONAL KPI'S

By skilfully using speech analytics, the operation can mine every call for vast amounts of incredibly valuable metadata. This adds considerably to the value and the context of many operational KPIs. The data also significantly enhances the quality of the insights and the business intelligence that the contact centre can utilise to drive its performance, to provide the boardroom with added strategic or tactical substance to the organisation and to feedback to the client or credit provider.

Only by using speech analytics is it practically possible to re-engineer how agent performance is measured in a typical sales contact centre.

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In the example below, the insights drawn from structured speech analytics queries are exported into an Excel model (or any other downstream BI tool) to create powerful reports and dashboards, clearly indicating – for example- poor or exemplary performance, compliance to mandatory discussions and highlighting the need for specific interventions such as training, coaching or disciplinary processes.



## 5: STREAMLINING BUSINESS PROCESSES

At the very heart and soul of any effective, efficient contact centre are the operation’s specific processes. In the case of typical sales contact centres, these processes are not only the drivers for achieving high levels of actual sales and revenue, but they constitute an important element of the organisation’s overall value proposition and, in many cases, the core of the relationship with appropriate product providers.

Adherence to certain processes and procedures is also vital to ensure compliance. It, therefore, stands to reason that those processes should be clearly defined, exceptionally well documented and reviewed and re-engineered regularly.

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Analysis of call content will quickly highlight flaws in processes and compliance or noncompliance with mandatory processes or discussions.

## 6: CHECK AND MEND SERVICE LEVEL

Analysis of vast numbers of historical and current calls or interaction recordings will highlight many previously 'invisible' insights. It will provide management with the ability to identify critical areas in operation and agent performance, such as previously mentioned flaws in processes, behavioural issues, weakness in products, services, or distribution channels. Interventions designed to counter these types of issues give rise to far more astute capacity planning and, consequently, infinitely better control over service level.

## 7: FAST ROI

How speech analytics will directly and measurably benefit individual organisations will naturally vary from one operation to another. ROI will essentially be driven by how cost-saving and revenue-generation strategies and tactics are deployed. By using a speech analytics solution, a surprisingly fast return on investment is possible. In several verifiable cases, certain operations have seen the total annual cost of the speech analytics solution fully recovered within 60 days of deployment!



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## 8: CHANGING CONTACT CENTRE CULTURE

An inefficient and ineffective contact centre is a toxic contact centre. It has much to do with the contact centre's culture. Toxic contact centres have exceptionally high staff turnover, poor sales or CSat metrics, burgeoning costs, minimal executive support, and a highly disengaged and unhappy workforce.

In the hands of a skilled and experienced manager, speech analytics can be used to remould contact centre culture and to craft far more efficient and effective processes and practices. The results will manifest as exceptionally improved collections and operational profitability.

## 9: INCREASING & IMPROVING MARKET & BUSINESS INTELLIGENCE

In today's fast-moving digital economy, organisations need to be incredibly agile to be able to respond to fickle and changing market conditions, to the competitive landscape and socio-economic realities, not to mention the recent trends to deploy work-from-home agents and managers. Agility can represent the success, or even the survival of the product, brand, service or even the company. Speech analytics is today's well-proven method of rapidly obtaining the insights that the boardroom needs from data that is both quantifiable and vastly less costly to obtain than conventional market research.



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## 10: REDUCE CUSTOMER EFFORT

There is a direct correlation between the actual effort a customer needs to put into concluding a satisfactory enquiry, service or sales process and the efficiency of the sale or the provision of appropriate service or information. Astute analysts can identify specific flaws in the overall communication process by running well-created speech analytics queries.

Words or phrases occurring in conversations such as 'complicated', 'ridiculous process' or 'I don't understand' will soon enough highlight high levels of customer effort required by an inappropriate or badly engineered process. Analytics will also quickly identify 'high risk' interactions, for example, based on the use of certain words or phrases such as "I will sue you", "Speak to my lawyer," or "I'll take it up with my attorney".



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Callbi is an international cloud-based software-as-a-service speech analytics solution for contact centres. Callbi is a member of the Alphawave Group, a technology hub and specialised technology investment group based in Stellenbosch.

Alphawave supports businesses with the potential to develop and reinvent solutions in an always-connected world. Callbi speech analytics is recorder agnostic and requires no integration with existing platforms. Callbi is a low-cost, highly effective solution that enables organisations to maximise revenue, improve efficiency and effectiveness, reduce costs, and mitigate business risks.

For more information about Callbi Speech Analytics  
or to arrange a comprehensive demonstration,  
please email [info@callbi.io](mailto:info@callbi.io)  
or visit the website at <https://callbi.io>



**"I help Decision Makers  
to make good decisions about CX Contact Centres"**

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