

Speech analytics: quality and customer experience

See how successful implementation of analytics has transformed the contribution of Quality at Vitality, engaging colleagues and raising care scores up by a quarter, with a 13% drop in lapse rates.

Summary

A detailed view of customer experience is provided by 10 new scorecards, based on 100% sample, made possible by the successful automation of call scoring using CallMiner. This has already completed the equivalent of 20 years manual effort and audit fails are down 16%. A new governance process is developing the use of analytics in the business, with Quality, Coaching & Continuous Improvement coming together, in a value-add function, alongside planning. Programming of 260+ rules, based on over 750 key phrases, relied on the expertise of external consultants from Ember, who provide a managed service. In just 18 months this new Quality Framework, has been rolled out across four areas of the business, raising NPS by 8-18%, supporting a 4.5 Star rating on Trust Pilot and leading to being voted the best large centre and No.1 for voice contacts.

Key Initiatives

Automation enabled greater quality and insight

A quality product and great customer experience are important to Vitality. Yet understanding how well they delivered this still depended on manual methods of call monitoring, as in many contact centres, with just four calls per agent reviewed each month requiring a team of 26. With automation, all calls are now reviewed – a big step change that has driven huge consistency and improved understanding of customer needs. The costs are offset in the Quality Team, saving time and enabling quality reviews to focus on training needs and improvements in customer experience. What's more, the quality team is now an even more integral part of continuous improvement within the business. Speech has vastly increased their customer insight, enhancing the QA/Coaching roles, not removing.

Speech Analytics: delivering for Quality Management

Understanding the desired deliverables from Call Miner was critical to how it was implemented to review calls. Three pillars of quality were established: regulatory information, service excellence and process assurance. This focus means that Vitality can now score the most critical parts of calls. Engaging colleagues, to understand how customers and agents talk, has allowed the mapping of key words and key parts of conversations – scoring them against a standard agreed with the Operation. Colleagues identified and refined over 750 key phrases, whilst Ember's consultants built these into over 260 rules in the system. Engagement, across the business with the partners, enabled a development roadmap to be created. The proof of concept rolled out in Claims helped speed up the time to implement in Retention and the other areas of Customer Services. Vitality worked on the notion that if they could get this to work in their most complex call types it would work anywhere.

Measuring quality: a new view of what good looks like

Automation was the key step in moving from a small call quality sample size to total coverage. This, in turn, made possible the creation of the quality scorecards that moved the team away from a 'tick box exercise', in which contentious challenges were removed. Design of the ten new scorecards was based on 360+ rules, grouped under the three pillars. With each component being scored,



**Life's better
with Vitality.**

"Q&A was a manual and time consuming process before coaching could commence, Finding calls to coach took a lot of time."

Simon Evans,
Performance Director

"Speech Analytics only does what you ask of it; understanding what you want is the first thing to get right and maintain."

Karen Firth,
Head of Retention

"Automation has freed up manager time to act upon the score rather than creating them, focussing on the outcome, not finding it and minimising the disputes over single call scores."

Tom Farmer,
Retentions Ops Manager

"I thought capturing a claim process with speech analytics would be impossible, but it wasn't."

Lauren Holmes,
Quality Consultant/Coach



**Raising Standards in
Customer Operations**

it's now possible to drill down to identify the exact area of need. This means agents can have next-day feedback and scores are monitored to confirm that improvement is sustained. As anticipated, scores were lower at the start, due to increased coverage and more demanding scoring. Agents can see how each call is scored, they can focus on the important parts quickly.

Greater insight drives greater change

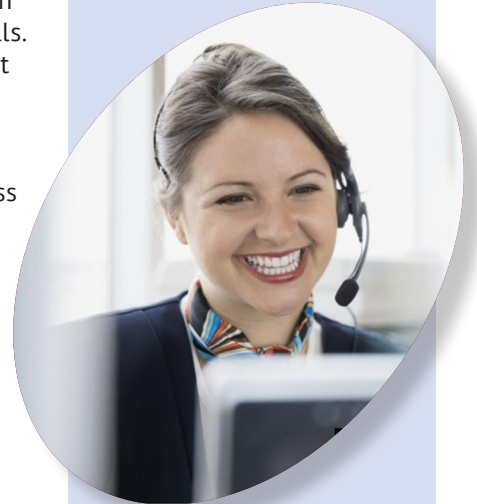
Another key step has been improved insight into why customers call. To do this, key phrases were identified to look out for, and sequences of words in context. Although complex to programme initially in CallMiner, production of this insight was then automated which was a massive step. It was also important to remove agents' manual call logs and stand-alone phone numbers. The insight has been woven into call demand forecasts, improving accuracy and plans for agent skills. What's more the role of quality coaches now includes continuous improvement and analysis of call demand is used to validate the size of opportunities. The resulting changes led to external recognition and Vitality gained 1st for call service in the Top50 mystery shoppers awards in 2019. Lapse rates have improved by 13% per annum as renewals are now processed consistently across agents. Their biggest challenge was what they didn't know but the effort they invested is paying them back.

The managed service approach

An important ingredient of success was the relationship with Ember, who provide the specialist knowledge that made it possible for the system to be rolled out so quickly, with a proof of concept for claims in just six months, then extended to a further three areas within the year. Not only did they bring proven experience in programming the system, but also they were able to develop the use of metadata which underpinned mapping of the claims process. The testing strategy and review of rule performance also proved key to success. A new governance framework now supports a wider change strategy, with broader developments steered from the top of the business and many specific improvements made on a daily basis by the Quality Forums. Working together and setting the standard for speech analytics and winning the Vitality partnership award meant a huge amount to Ember.

Results

- NPS scores rose by 8-18% after roll-out
- 350k calls monitored to date
- Care scores up 24%
- 4.5 star ranking on Trust Pilot (65% excellent)
- 13% improvement in lapse rates



"We brought in Ember to help us get under the bonnet, the cost/benefit case made perfect sense. Ember's expertise allowed Vitality to concentrate on the outcomes."

Vicki Franz,
Head of Quality & Efficiency

"Mapping the processes means customer demand analysis is way beyond what we had before."

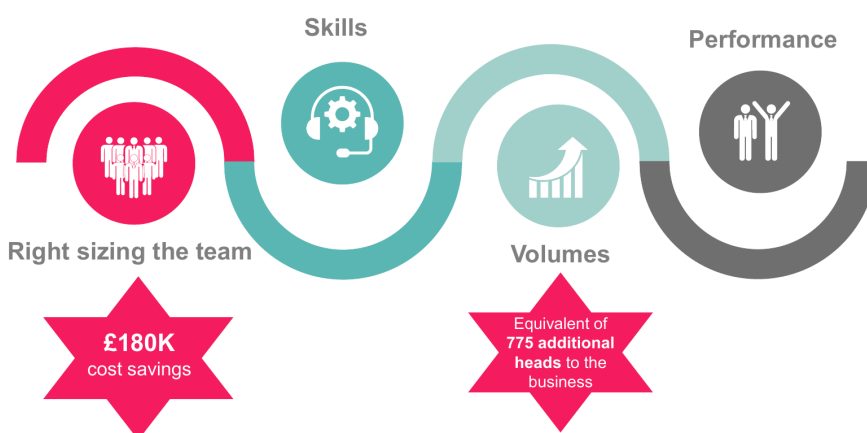
Pete Devlin,
CI Analyst

Benefits can be seen through presenting the results in the new scorecards."

Andy Rothwell,
Ember Consultant

"Providing excellent customer service protects the Vitality brand, we need to invest in quality to be the most trusted provider. To be the best in breed you need to work with the best in breed."

Simon Evans,
Performance Director



VitalityHealth was established in 2014 and specialises in providing private medical insurance within the UK. Located in Stockport and Bournemouth with over 500 frontline agents. Systems used include CallMiner, Eureka Coach, Power BI & quality score cards.