



RAMP: REAL-TIME ANALYTICS MATCHING PLATFORM

AN ANALYTICS OPTIMIZED ROUTING APPROACH FOR INBOUND CALLS

Inbound calls are random and uncertain, and often don't contain good news

Today's call centers are under increasing pressure to retain customers, grow revenue and lower attrition. And, with a marketing environment that bombards customers with opportunities to change providers, it is not unusual for an inbound call to come from a customer bent on canceling a current contract, or stopping a current service.

Technologies like Skills Based Routing (SBR) have evolved to help classify and route callers to CSRs. Unfortunately, there is usually insufficient precision in the intelligence behind the customer-CSR assignments to significantly increase effectiveness over a comparable contact center without SBR. To be sure, SBR helps, but it does not achieve the most optimal results. Consequently, successful call outcomes are all too often a random event. In an environment where operational efficiencies now take a backseat to customer retention and up/cross sales, CSRs find themselves in the difficult position of having to appeal to callers to keep their service, or even buy more of it – without the tools to make it happen.

Training alone can only go so far in equipping the CSR to deal with these challenges. Analysis proves that customer rapport *coupled* with CSR training is the key factor in achieving desired call outcomes. Rapport is situational and depends on ensuring the CSR is well 'matched' to the caller. There is a wealth of information stored about customers and CSRs to aid in the matching process but, until now, no one has been able to determine how to model this data in a way that produces matches that get the right customer to the right CSR every time.

Matching the right CSR to the right customer for the right results

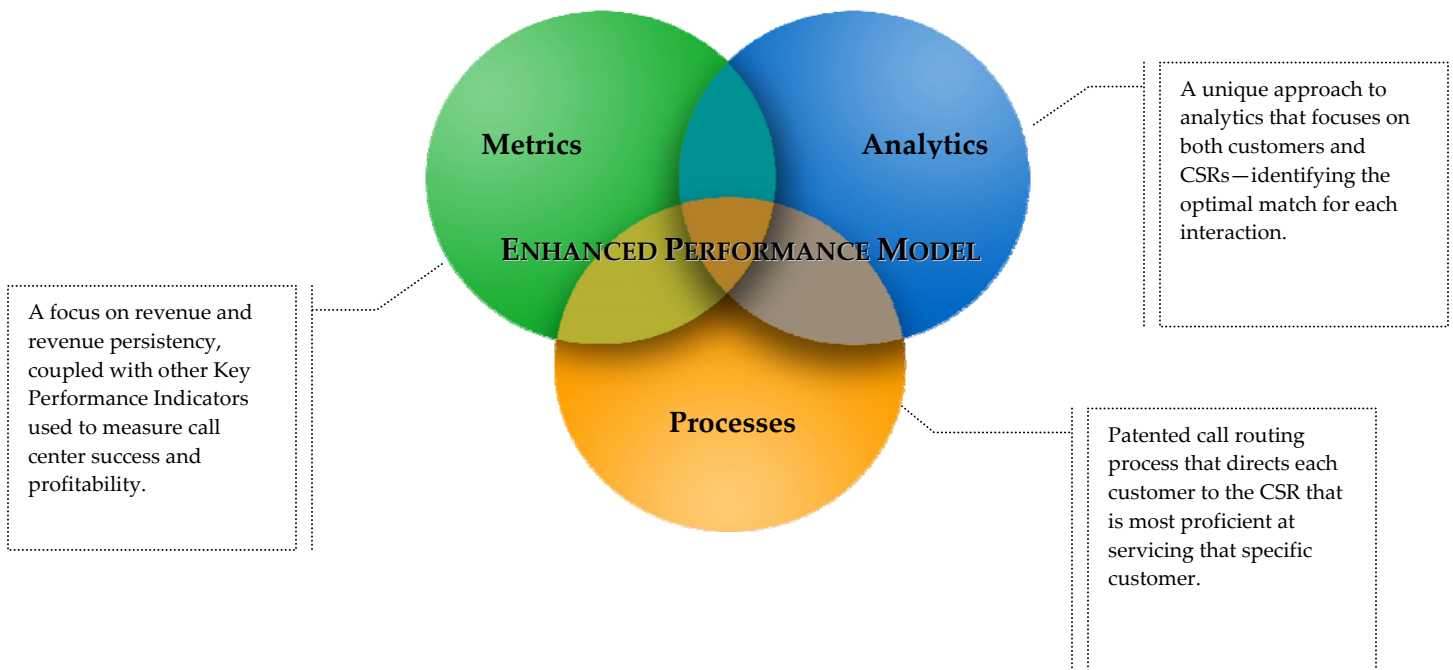
IBM, in collaboration with Assurant Solutions, now provides RAMP—an approach that leverages sophisticated applied analytics and patented call routing processes to successfully match customers and CSRs for a more productive conversation and outcome.

RAMP is a call handling approach with a purpose similar to SBR—to match incoming callers to the most optimal CSR. The key differentiator is that RAMP focuses on previously unexplored caller and CSR attributes. This unique insight can increase operational efficiency/revenue as much as 30% and can reduce CSR attrition by over 5%. RAMP has been deployed in Assurant contact centers for the past 6 years with year over year improvements in sales revenue, customer retention and CSR attrition. In 2006 and 2009, Assurant was awarded patents recognizing this unique approach in contact routing.

RAMP's integrated approach:

- Uses patented real-time and historical analytics with a focus on customers *and* CSRs to identify CSRs with the highest *affinity* (rapport potential) for *specific* customers. In some cases, scoring algorithms determine that a customer may be best suited for self-service and a patented deflection algorithm instructs the system to handle the caller in the IVR.
- Leverages patented call routing processes and predicted availability algorithms to deliver a caller to the right CSR, *even if that CSR is currently engaged with another contact*. Statistically, better outcomes may be achieved if customers wait in queue for the *optimal* CSR rather than the *next available* CSR.
- Enhances call center metrics such as Average Handling Time, Customer Satisfaction and Service Level Adherence with a focus on revenue and revenue persistency (likelihood a customer will generate revenue over a long period).

An Integrated Approach:



What does this mean operationally?

RAMP's components are designed to easily integrate into the current IVR and CTI environment. The solution is SOA (Service Oriented Architecture) based, can run on industry standard infrastructure (WebSphere, MQ, Unix, Linux, Wintel) and is designed to be deployed with minimal operational disruption.

Matching algorithms consider location specific attributes such as SLAs, CSR fatigue (defined by utilization relative to peers), average speed of answer in the center, and other customizable rules (e.g. time of day, day of week) when making decisions.

The analytics workbench component performs a thorough analysis of the historical data with the customer, and identifies key attributes for the CSR and customer where the correlation between the two defines success. Additionally, flexible modeling tools are employed allowing attributes to be quickly added or removed, facilitating response to a rapidly changing business environment (e.g. adding new products).

More importantly, what does this mean to the outcomes?

Applying our patented analytics to routing means a customer is more likely to be assisted by a CSR that understands their situation, generating good rapport for the conversation and increasing the likelihood of a successful outcome. Demographics, psychographics and historical performance models may be employed to find CSRs with 'things in common' with the customer. Overall customer satisfaction noticeably increases.

Successful outcomes increase CSR confidence levels as they recognize they are much more likely to get calls from customers they can deal with positively. Their performance metrics will improve and they sense more 'predictability' in their days. Such parameters in a call center can help lower attrition and increase motivation for the CSRs. Natural learning curves result and CSR's are more likely to increase their performance over time.

In short, RAMP can assist in:

- Increasing measurable results through accurate interactions
- Minimizing CSR turnover
- Creating a performance path for new CSRs and
- Increasing customer response rate and satisfaction.

RAMP Impacts the Entire Organization

Executive Management

- Increase in customer retention rates
- Increase in customer persistency
- ROI realized in a few short months

Contact Center Director

- SLAs are met
- Ability to control the relative priority of the drivers. For example, if a customer is very sensitive to SLA performance, the system gives this customer the necessary priority so SLAs are not missed.

Managers

- Safety mechanisms guarantee that calls will be routed to agents even if the solution is disabled.

Supervisors

- Natural learning curve: as agents succeed, the bar is automatically raised for them. The system detects agents improvement and automatically matches them to higher value customers

Agents

- Meet more of their performance goals
- Day has much more “predictability” – agents feel confident that they will be able to deal with and relate to the customers they get.

Human Resources

- Attrition is down: agents are successful and seem more motivated

IT

- Solution is reliable, scaleable and is built on proven technologies including Websphere, Cognos and Tivoli
- There is very little maintenance associated with the product; once the initial attributes were established all that is needed is to tweak the relative priorities of the drivers

One example of RAMP in action is at Assurant Solutions' (the patent holders of this cutting edge technology) Customer Retention Call Centers. After introducing RAMP fees increased 37%, retained customer cross/up sales increased 29% and sales yields increased 29%. Deflections to IVRs for self-service reduced calls to CSRs by 4%. And, all this success contributed to drive CSR attrition down 25%. Incredible? Not really, just the results of exploiting the untapped potential of analytics. Similar improvements were also observed at multiple Fortune 100 Financial Services organizations where RAMP was employed. The solution saves millions of dollars each year and has the potential to double or even triple as models are evolved.

Bringing more value with RAMP

Self-learning, intelligent customer-CSR compatibility models that evolve and improve over time result in improved retention rates and higher revenue – this is proven at some of the largest organizations in the world. Customers are happier, CSRs are happier, results are better, and call center management realize operational efficiencies and lower attrition.

RAMP is complex and sophisticated in concept and design, but is surprisingly simple to deploy. Designed to layer over existing analytics or customer segmentation processes in place, RAMP can integrate seamlessly with the industry's leading Computer Telephony and Interactive Voice Response Vendors. RAMP is designed to 'plug-into' most CTI and routing environments including Genesys, Cisco and Nortel. Other integrations are possible – just check with us!

Turning analytics into action

This approach is part of the IBM Center for Business Optimization solutions portfolio, working in concert with Assurant solutions. The IBM Center for Business Optimization brings together IBM's industry and process expertise, hardware and business performance software, and the company's deep computing and advanced analytics capabilities to tackle client's most difficult business challenges. In addition to the area of risk management optimization, the center offers solutions in the areas of marketing investment mix, crime detection and complex supply chain optimization.

Assurant Solutions is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international. Assurant Solutions is the patent holder of the processes behind RAMP and has been enjoying the benefits of RAMP for over 6 years. Assurant's team of dedicated Decision Scientists work in tandem with IBM's Analytics Designers to develop the industry's most sophisticated matching algorithms and models, resulting in innovative patterns established from previously uncorrelated data.