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High-Touch Customer Contact Results in More Effective, More Profitable Outreach

Serving your customer and understanding their preferences and expectations is critical to capturing market share and optimizing customer lifetime value. You need to reach out with high-touch processes to collect data, provide superior customer service and offer additional services.

Traditional contact centers have focused heavily on automation and self-service as ways of reducing inbound calls and handle times. This has led to extremely positive benefits for consumers, lowering their wait times to get an account balance, make a payment or even make a purchase. This information – and much more – is now readily available through both Voice Response Units (VRUs) and online channels.

With the many choices available to access information, contact centers must now focus on providing an experience that not only gives the customer the information they need but also makes them want to call when they need to speak with someone. Unfortunately, many customers reach out to contact centers as a last resort when they are unable to find the information they need on their own. By the time they decide to call, they may already have a high level of frustration.

Customer Service has typically been defined as responding to or resolving an issue when the customer presents it. The resulting challenge is that customers may not call you and may even decide not to do business with you anymore.

Today, analytics that target “red flags” in customer transactions coupled with proactive outreach campaigns allow contact centers to develop a high-touch relationship and understanding with their customers.

When customers reach out to a contact center, they may not know exactly how to ask the question to get the answer they need, or they may not present all of the information to the representative. It is important for contact center representatives to engage in a conversation that involves listening to the customer, understanding what the customer wants, and more importantly, recognizing the need behind the request. Asking opened-ended and probing questions is key to learning about the customer and the issue at hand, and ensuring the best way to respond. For example, is the customer asking for a payoff quote because they plan on refinancing the loan with a competitor? Are they asking how to use your website to transfer funds to an outside bank account because they are about to open a new account with someone else?

Most of us have had personal experiences with a customer contact center that throws their product and its benefits at us without ever understanding our specific requirements. This “spray and pray” approach often makes customers and potential customers want to hang up as quickly as possible.

In contrast, contact centers tasked with sales programs or cross-selling campaigns can leverage high-touch interactions to learn – and understand – the drivers behind a customer’s purchasing decision. Information gathered during this process can be used to link a product or service and its benefits to customer-specific buying drivers. This approach is not only more effective but it also results in a more positive experience for the customer.

As customers continue to gain more self-service access to information through a variety of channels, losing a current or potential customer is as easy as a click of a button. Contact centers need to make sure they are providing the highest level of service possible. Using a high-touch, more personal approach can yield big dividends, lead to a more satisfying resolution, and optimize the contact experience.

For information on contact center services from Fiserv, please contact us at 800-748-2572 ext. 4290 or visit www.fiserv.com.