



# Helping Contact Center Agents Improve First Contact Resolution

A white paper by The PELORUS Group



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## **ABOUT THE PELORUS GROUP**

The PELORUS Group was founded in 1987 and has emerged as one of the fastest growing independent market research and consultancy companies in the financial services and telecommunications industries. The PELORUS Group produces authoritative analysis and research reports, provides custom business planning services, and offers timely industry conferences.

## **ABOUT THE AUTHOR**

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## **ABOUT UPSTREAM WORKS**

Upstream Works delivers contact center solutions for companies that view their customer service as a strategic competitive advantage and want to improve both their existing infrastructure and their satisfaction ratings. Upstream Works improves connectivity among all facets of a business, providing immediate access to key customer data and empowering agents to resolve customer issues efficiently while in compliance with business rules. The result is a rise in first-call resolution rates that reduces customer churn, lightens the overall call volume and raises employee morale, which makes the call center more productive and increases customer satisfaction ratings.



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It's not surprising that first contact resolution (FCR) is becoming a high priority among forward-looking contact center managers. Increasing the percentage of contacts resolved during the initial contact provides three great benefits; customer satisfaction goes up, operating costs go down, and contact-center generated revenue goes up. There are also potential downsides, like extended handle time as agents strive to keep the caller on-line until the issue can be resolved.

While advances in technology have made wonderful contributions to improving contact center performance and cost-effectiveness, in the end success or lack thereof comes down to the individual agent. In this paper we review the benefits of higher FCR rates, carefully examine the causes of repeat calls, and outline specific agent-centric remedies that contact center management can take to improve FCR and AHT at the same time.

## **Benefits from Gains in First Contact Resolution**

### *Customer satisfaction*

Empirical research conducted by the SQM Group (Service Quality Management Group, Inc.) showed that every 1% gain in FCR translates into a 1% gain in customer satisfaction. The SQM Group has conducted benchmarking studies for ten years. According to Mark Desmarais, company president, "The measure we believe is most important for measuring and managing call center customer service is – you guessed it – FCR." Dr. Jon Anton and his team at BenchmarkPortal found that "First/Final" had the strongest positive correlation with customer satisfaction. Finally, strong anecdotal evidence comes from Judy Monger, president of Customer Relationship Metrics. Her company is a recognized leader in customer satisfaction measurement. According to Judy, "Field experience in measuring customer satisfaction indicates that caller satisfaction—both with the CSR and with the company in general—will be 5 percent to 10 percent lower when it takes more than one call to solve the issue than it is when the issue is resolved on the first call."

### *Cost savings*

According to extensive international research performed by Cornell University the percentage of interactions that are fully resolved while the customer is on-line varies from a low of 58% for contact centers engaged in problem solving work such as technical support, to a high of 80% for centers engaged in basic query-response calls such as taking orders, upgrading services, and answering billing questions. In general, 25 – 30% of queries are follow-ups to prior contacts. Assuming that your agents average about 1200 calls per month and the FCR is 75%, then one-fourth or 300 calls per month are follow-ups. This translates into a direct labor cost of \$1.9 million per year for a 200-agent contact center.



Cost of Repeat Calls For a 200-agent Contact Center

Average calls/agent/year (assumes 1200 calls/mo/agent)	14,400
Total calls for 200-agent center	2,880,000
Mean annual compensation for CSR*	\$38,912
Total CSR labor, 200 agents	\$7,782,400
Percent repeat calls from (same caller, same topic)	25%
Cost of repeat calls @ 25%	\$1,945,600
Cost of repeat calls @ 20%	1,556,480
<b>One-year savings by reducing repeat calls from 25% to 20%</b>	<b>\$389,120</b>
<b>Equivalent FTE's</b>	<b>10</b>

\* Based on 2006 Bureau of Labor Statistics for CSR earnings and allowing 28% for employee benefits

By reducing the ratio of repeat calls by only five percentage points, from 25% to 20% the contact center would save \$389,120 annually, or the equivalent of ten full-time agents. This analysis considers only direct labor costs. Factoring in network services costs, seat licenses, service contract fees, hardware, training, internal IT support costs, facilities, and supervision nearly doubles the potential savings. Further, the cost of handling a call increases dramatically if it has to be escalated. Work by Resource International, an Australian firm, found that in the insurance industry the cost of a claim call increases by 650% if it has to be escalated to a senior manager. Some of this cost is attributable to the re-work required to unravel a botched interaction.

*Revenue growth*

It only makes sense that callers will be more amenable to up-sell and cross-sell attempts if they are pleased with the way their initial query was handled. According to the SQM Group “When a customer call is resolved you increase customer cross sell acceptance rate by 20%.” In the Genesys Global Consumer Survey sponsored by Genesys Laboratories, it was found that 75% of global consumers would do business with a company based on a great call center experience and 50% said the last time they stopped doing business with a company was partly or wholly due to poor customer service.

**Causes of Repeat Calls**

The case for FCR improvement is compelling. The next question is what can the contact center do about it? Our research identified several causes, or “drivers”, of repeat calls.



## *Causes of Repeat Calls*

- Long holding times
- Absence of information
- Lack of authority to solve problems
- Agents are unaware of recent events
- Agent provides unclear or incorrect information
- Corporate policies
- Poor email response times

### *Long holding times*

Callers that have been holding for what (in their view) is an excessively long time aim “to get their money’s worth” when they finally connect to an agent. For example, if the original intent was to call their cable provider simply to upgrade their service package, and they called the special promotional number cited in the latest ad campaign or chose the “service upgrade” option on the VRU, by the time they get to a live agent they are loaded for bear. They will have additional questions about billing, service policies, digital telephone transition, and how to operate the TV remote. The harried agent, not an expert on everything from billing cycles to FCC regulations and pressed to meet handle time targets, may simply sign the customer up for the upgrade and suggest the customer call back later on a different toll free number or make a different selection from the IVR menu.

### *Lack of information*

The greatest impediment to FCR improvement is the lack of quick access to information. The agent needs to know as much as reasonably possible about the caller when he or she takes the call. An important piece of information often lacking is the call history. Retreading old ground frustrates the caller and adds unnecessarily to handle time. It is very important for the agent to know if this is a repeat call – and what actions have already been taken to resolve the issue. It is also essential that the agent have quick and easy access to a knowledge base. Finally, agents need to be able to quickly reach subject matter experts (SME’s).

### *Lack of authority to solve problems*

Issues get escalated for two reasons: the agent does not know the answer, or does not have the authority to solve the problem. In the latter case, call resolution could be improved if the agent simply went ahead and made the modest concession required to placate the caller. This could be something as simple as granting free minutes, reversing an erroneous charge, providing a free replacement part, waiving shipping charges, providing a free upgrade to a traveler that didn’t get the seat they were promised, providing a credit for the flowers that arrived after Mother’s Day, or other concession that costs the company little but helps secure the customer’s loyalty for years to come. Of course, management must decide in advance what offers are authorized and they

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may not extend the privilege to everyone. Besides solving the problem the first time around and pleasing the customer in the process, an important side benefit is boosting agent morale. According to recent research by the Incoming Calls Management Institute (ICMI), agent satisfaction has fallen to a pitiful 31%. Agents complain that their work is repetitious and lacks challenge. Providing them with more authority to actually solve problems does wonders for self-esteem and raises their respect in the eyes of callers.

### *Agents are unaware of recent events*

One of the top priorities of call center management is to keep up with what is going on around them. There should be no surprises like new campaigns, major press releases, delivery or quality problems, or new product or service announcements. It is not enough to assume that you will be copied on every important memo or email message. Marketing responds to competition. Sometimes they have to move very quickly and either don't take the time to keep everyone in the loop or simply forget. You need to be proactive in your relations with marketing, sales, field service, credit and collections, and any other business function that directly touches the customer. When agents are caught off guard, morale goes down and repeat calls go up.

### *Agent provides unclear or incorrect information*

If the caller receives erroneous or ambiguous information, they have to call back for further information. This problem is fully addressable through the tools and resources available at the contact center. It helps a lot if your software can track repeat calls and examine the call history. Then, managers can go back to the call recording systems and isolate the interactions that account for the majority of callbacks.

### *Corporate policies*

The policies are what they are. Customers can call back as often as they want but there is not much that can be done at the contact center level. However, senior management needs to know if certain policies are contributing to customer defections. An effective way to dramatize the issue is to share selected recorded interactions with management. Hearing the customers in their own voice makes a powerful impact.

### *Poor email response times*

Email makes up a small percentage of contacts. Not surprisingly, email gets a lot less management attention than telephone contacts. Although 80% of contact centers provide an email channel, service level targets, if they exist at all, are often set for several hours or even days. According to ICMI ([2006 Contact Center Customer-Facing Technologies](#)), only one-fourth of contact centers reply to messages within four hours. About the same proportion takes up to 48 hours to respond. Slow and unpredictable response times discourage customers from using the email channel. When they can't get a prompt reply, they call. If their query is fully resolved during the call the agent will likely mark the call as resolved on the first attempt when it was actually the second attempt. Unless the enterprise has software that tracks call history from all channels there is no way to know that the customer had previously tried email.



The problem can be addressed by first identifying agents well-skilled in composing emails and routing the emails to these agents. Pre-composed standard replies can be helpful, but agents should be encouraged to personalize the messages so they don't sound canned.

## **Affect on Handle Times**

As discussed, three very good things can happen when FCR rates improve: customer satisfaction goes up, revenue may increase, and costs will surely go down. But there is a potential downside - if the agent is not equipped with the skills and resources to quickly resolve the issue or answer the question, average handle time will increase. The caller is waiting on hold while the agent finds a supervisor to approve a concession or has to wade through binders or track down SME's to find the essential information.

At some point, the caller would welcome a callback from the agent rather than spend more time on the phone. It's like the line at the express checkout at the grocery store. If the line is too long, you simply put back the bananas and coffee and decide to come back later. Long interaction times can mitigate the gains resulting from the attention paid to FCR. Average handle time is also an important driver of customer satisfaction. Plus, callers who feel they have spent too much time on the phone won't be favorably disposed to spend even more time listening to a sales pitch.

The good news is that this is not a necessary trade-off. There are technology tools available today that can improve FCR and AHT at the same time.

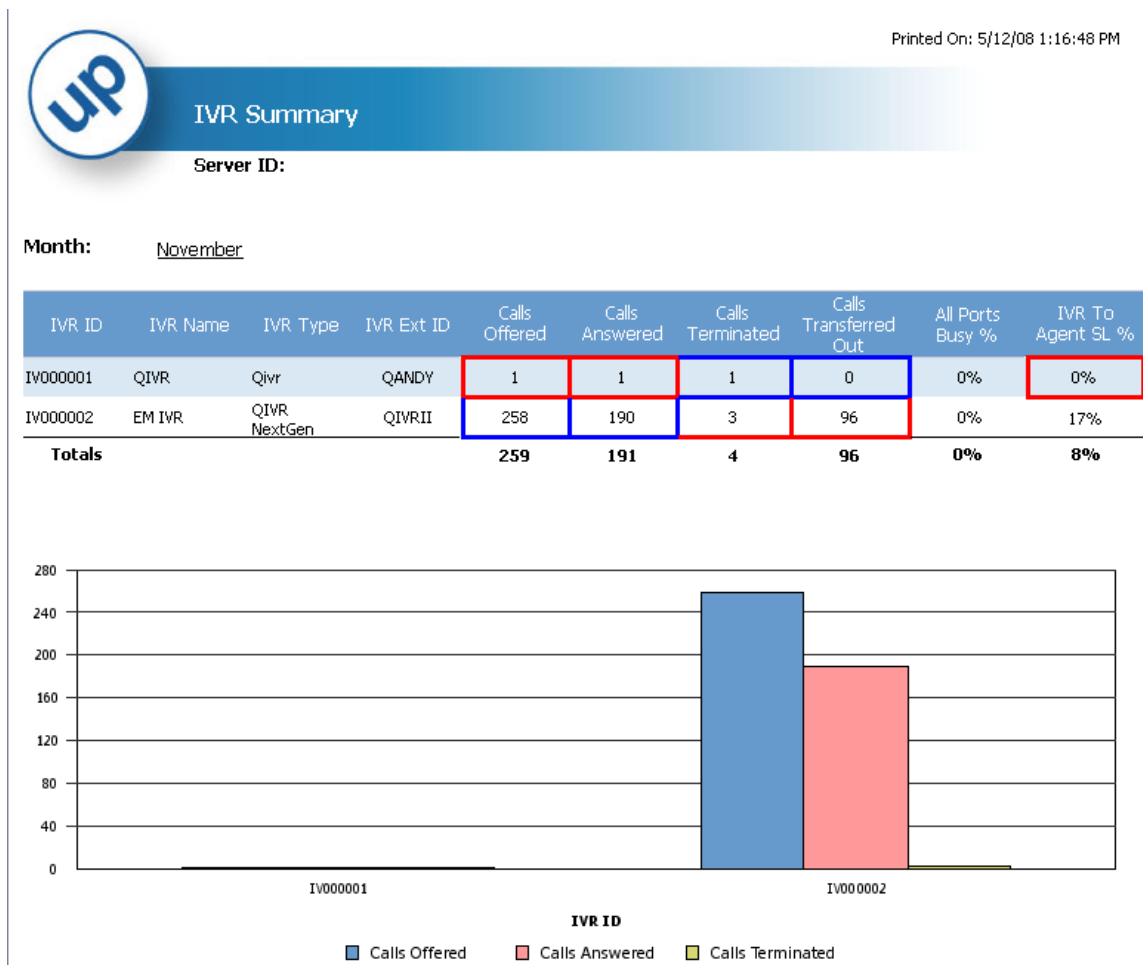
- |                       |                                      |
|-----------------------|--------------------------------------|
|                       | <i>Technologies to Improve FCR</i>   |
| <input type="radio"/> | Effective self-service               |
| <input type="radio"/> | Consolidated views                   |
| <input type="radio"/> | Call history                         |
| <input type="radio"/> | Integration with multiple data bases |
| <input type="radio"/> | Knowledge base                       |
| <input type="radio"/> | Process remedies                     |

## *Effective self-service*

From the caller's perspective, self-service is a welcome option. Their query is answered quickly, accurately, and consistently. The IVR should capture and route any information that can help the agent quickly field the query. Examples are inquiry type, dialed number, product or service, account number, language preference, new or existing customer, and whether or not this is a repeat call. These items can be built into the menu selections. Self-service, via IVR or web, needs to be intuitive and easy to use. The calculation of FCR should take into account queries fully resolved via self-service. This will encourage management to continue to look for ways to resolve issues at the first point of contact and not divert "easy" calls to the agent pool.



Self-service should be revisited periodically to find new opportunities and improve effectiveness. Knowing why people call is pretty fundamental. Some software tools like UpStart from Upstream Works can automatically enter reason codes based on menu selections or allow agents to enter or edit the codes as part of the wrap-up process. You can then do a frequency analysis to isolate questions or transactions that can be added to IVR or web self-service. It's a good bet that a lot of calls are for pretty basic information like password resets, customer address changes, store locations, service fees, interest rates, schedules, exchange policies, appointments, and event registration. These are all good candidates for self-service. It also siphons off the mundane calls so agents can focus their skills where they are most needed. If you don't have reason codes, other ways to categorize and quantify call reasons are IVR menu selections, analysis of archived interactions (great application for speech analytics), input from agents, and end user surveys. Calls completed by self-service reduce handle time while at the same time boosting FCR. That's a good combination.



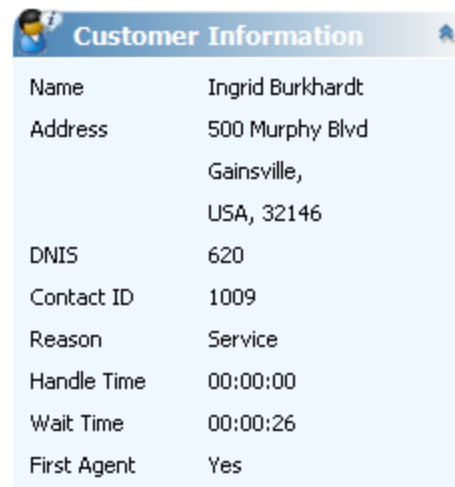
Upstream Works reporting gives you visibility to your self-service performance

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## *Consolidated views*

If the agent starts off with no more information about the caller than name and phone number, a lot of discovery work needs to be done. She is off to a great start if she knows immediately the identity of the caller, address, the account number, reason for calling, wait time, number of transfers, and related information – even before she answers the call. Upstream Works calls this “contact preview.” Caller detail extracted from the ACD or IVR shows up on the agent screen before the agent accepts the call. The agent does not have to waste time (and the caller’s patience) by asking the caller to repeat a lot of information already entered at the IVR.

A screenshot of a software window titled "Customer Information" with a blue header and a light blue background. It contains a list of customer details in a two-column format.

Customer Information	
Name	Ingrid Burkhardt
Address	500 Murphy Blvd Gainesville, USA, 32146
DNIS	620
Contact ID	1009
Reason	Service
Handle Time	00:00:00
Wait Time	00:00:26
First Agent	Yes

*Contact Preview gives the agent valuable customer information*

Agents have to navigate multiple views and applications to process a call. The caller waits patiently while the agent logs in and out of applications and asks for information that already resides in an enterprise data base but is not linked to the agent desktop. Consolidated views with all essential information should appear on one screen with easy one-touch access to additional views as needed.

## *Call History*

If the agent does not know what happened in the past precious time is wasted going down paths that have already proved fruitless. The agent needs quick access to a complete history of prior contacts via all available channels. Let’s assume that Mrs. Smith is having problems with Internet access and calls her service provider. With the call preview feature Bill, the agent that will handle the call, knows in advance that Mrs. Smith is calling and it’s about warranty replacement. Armed with this information he opens the contact history view then takes the call. After an exchange of pleasantries, he says “Mrs. Smith, I see you called on January 4th and spoke with Tom about your modem. Tom promised to send you a replacement and asked you to send the faulty modem back in the same container. We are a little behind on shipping because of problems at the factory. Your new modem was shipped yesterday and you should receive it in two days.” Mrs. Smith will be impressed that somebody actually kept track of her previous contacts and she did not have to explain the problem all over again. The call was resolved and quickly. At the conclusion of the call, Bill updates the call log. The Upstart application from Upstream Works allows the agent to apply reason codes and use the “quick check” feature to add useful classification information, like whether the call was in response to a promotion or if this is an “at risk” caller. The agent can send an alert to the supervisor, advising of reasons why the call was not completed the first time. Bill might suggest that sending an automated email to all customers waiting for replacement modems may have prevented so many repeat calls.

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## UP Customer History

Customer: Ingrid Burkhardt Contact ID: 1009

Type	Time	Reason	Agent	Wait Time	Duration	Contact	Activity Code	Recording
	06/05 03:10:04 PM	Accounting	Sabrina Baksh	00:00:22	00:04:01		2018 - Adjustment made	
	06/05 03:06:44 PM	Sales	Sabrina Baksh	00:00:21	00:00:18			
	14/02 02:33:25 PM	Service	Sabrina Baksh	00:00:28	00:14:20		2013 - Claim invalid	
	14/02 01:19:36 PM	Policy question	Sabrina Baksh		00:01:02	iburkhardt2@gmail.com	2014 - Instruction provided	
	14/02 01:14:04 PM	Sales	Sabrina Baksh	00:01:32	00:00:55		1007 - Product Inquiry	
	13/02 02:46:14 PM	Service	Sabrina Baksh	00:00:31	00:02:09		2015 - Parts ordered	
	22/01 10:22:52 AM	First Call Resolution	Sabrina Baksh		00:05:22	iburkhardt2@gmail.com	2015 - Parts ordered	

Caller history provides contact details across all channel types

### Integration with multiple databases

In the example of Mrs. Smith and her missing modem, one of the reasons why Bill was able to resolve the query – even before Mrs. Smith explained why she was calling – was desktop integration with multiple databases. He knew that the shipment was delayed and he knew why. This is not information delivered by the ACD. He was tapped into backend databases from outside the contact center. The intelligent desktop of Upstream Works' Upstart includes a toolbar from which agents can quickly access connected enterprise data bases.

### Knowledge base

Every agent has a knowledge base. It could be a stack of memos, Post-it notes, thick binders, service manuals, a Rolodex, the company Intranet, spreadsheets, or just accumulated knowledge and experience.

Problems arise when every agent has their own knowledge base.

When the agent leaves, much of the knowledge goes with the agent.

Another issue is access. It takes a long time to look up answers when

the information is not consolidated and easily searchable. Finally, there's the problem of control. Management needs some mechanism to assure that every agent has access to the same information and that information is accurate, pertinent, and up-to-date. Web-based knowledge bases are gaining favor with progressive contact centers. Much of what the agent needs to know resides on the corporate Intranet, PDF documents, and periodic reports. These can be downloaded into a special web-based knowledge base accessible only by contact center staff. People have grown accustomed with the ease of using Internet search engines. "Googling" has become a popular verb. Knowledge bases that mimic search engine processes speed handling time and are extremely easy to learn and use. The other advantage of a centralized web-based knowledge center is that everyone has the same information and you know it is accurate and current.

## UP Knowledge Base

Create searchable indexes across your organization



## *Process remedies*

Many interactions require form completion while the caller is on-line. Examples include claims processing, new service applications, new accounts, and order entry. Much of the basic data like customer name, address, phone, and account number already resides on the CRM, first contact resolution application, or other data base. Modern FCR systems include a feature that automatically fills in the basic information on all forms required for the particular work process. As the agent enters new information, all other customer data bases are automatically updated. This saves valuable call processing time and helps assure accuracy.

UpStart has an added feature that automatically pops the right screens in the right sequence for each business process. For example, if the reason for the call was “billing questions”, then only screens with pertinent billing processes will appear.

*Permanent General Assurance Corporation (PGAC) is a non-standard specialty auto Insurance company. They sell auto insurance and related products through multiple channels including customer contact centers. With 14 applications on the agent desktop, agents switch between many applications while entering a significant amount of data, leading to long call times. PGAC spoke to Upstream Works about adding agent automation and efficiency tools to cut costs by reducing call processing time. PGAC liked what they saw. Their ROI case was built on the following features:*

- ◇ *Workflow automation - Based on the customer's call reason and ID, the software calls up the right screens, in the right sequence, pre-loaded with call details and customer information*
- ◇ *Call disposition tracking – Provides a single place to capture call reason outcomes and provides reporting for all dispositions*
- ◇ *One-click transfer - Eliminates number lookup and manual dialing for call transfer to available agents and queues.*
- ◇ *Real time agent statistics – Agents see the numbers they will be compensated on in real time.*

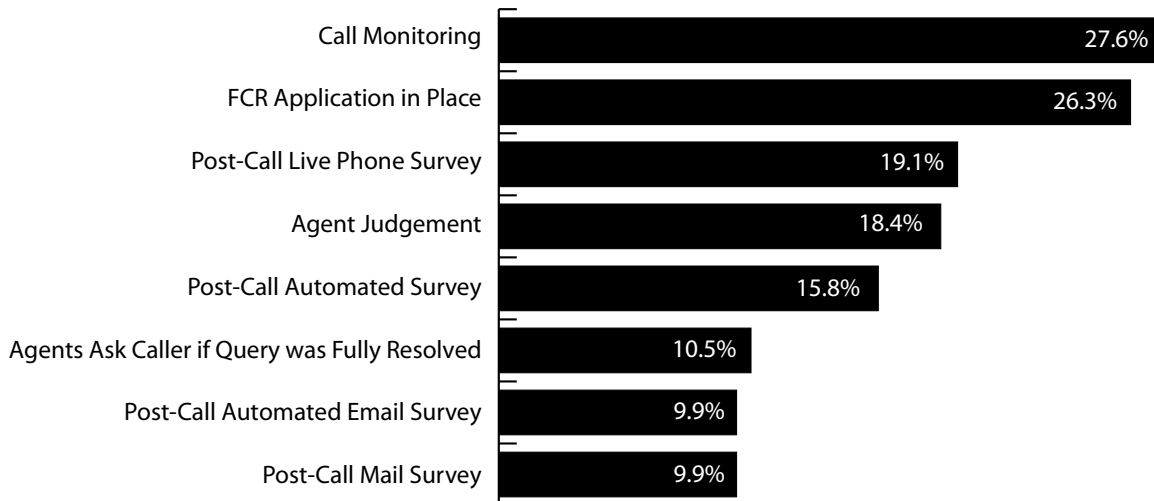
*The new data revealed significant opportunities for productivity improvement. As a result PGAC recorded a reduction in handling time of 22 seconds, a 31% improvement on the estimated 15 second gain on which they based their financial analysis. Another important benefit was that they could now accurately and consistently track first contact resolution, a metric they did not have before. PGAC now ties agent compensation to FCR and AHT, knowing that they can improve performances on both metrics at the same time. Gail Banks, AVP of Customer Service said, “I’ve never been able to measure first call resolution before. I didn’t think we could do this, but with Upstream Works it was actually quite easy.”*

## **Measuring First Contact Resolution**

Several studies confirm that contact center managers view FCR as an essential metric. That notwithstanding, only about 60% of actually measure and report it. The methods vary widely. About three-quarters use some type of end user survey. Call monitoring is used by 27.6% of the contact centers surveyed and nearly the same percentage has already implemented a special FCR tracking and reporting application.



## Methods for Measuring FCR for Phone Calls



Source: *First Contact Resolution*, Incoming Calls Management Institute

Deciding which method to use is both art and science. It starts with a definition. If a bank customer complains to the teller about an overdraft charge then later calls the toll free number because he didn't like the teller's answer, is the call to the contact center the first or the second contact? If a customer calls one day to check on a delivery and the next day to place a new order is this a "repeat call"?

Since there is no official definition of first contact resolution, contact centers have some latitude to define it for themselves. The definition should take into account limitations in data collection. If the bank has no way to know if the contact actually began at the teller window then tracking must begin with the first measurable contact, be that a voice call, email, or chat session. Similarly, if you have no way to isolate reasons for follow-on contacts, then you have no choice but to judge every second contact that occurs within a specified time frame as a repeat call.

Industry thought leaders favor some form of end user measurement. This recognizes that in the end it is the customer who decides if and when the contact was fully resolved. While theoretically sound, much depends on customer response rates, the number and framing of questions, and whether the survey is live or automated.

Specialized software applications can automatically isolate repeat calls. The UpStart

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Experience Suite from Upstream Works automatically scans all incoming calls, capturing and reporting both the frequency of repeat calls and the reasons for the repeat call. If you do not have an FCR application, then sound practice is to use a variety of indicators for direction and analysis but select only one for historical tracking and agent evaluation.

One objective indicator is abandonment rate. If a caller drops off before connecting to a live agent than there is a very strong likelihood of a second attempt. If the caller drops off repeatedly before getting through, then you may have an “at-risk” customer that may very well choose to find another vendor or service provider rather than try again.



Provide unique sets of business information such as “At risk” customers

## Reporting and Analysis

First contact resolution, like other metrics, is only valuable if you have the ability to report, analyze, and then act on the information. You need to be able to track FCR historically, by team, by agent, and by call reason.

Measure FCR multiple ways for each agent

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### Agent FCR Summary

Server ID: EMEDIA Agent Group: Manufacturing

Month: July

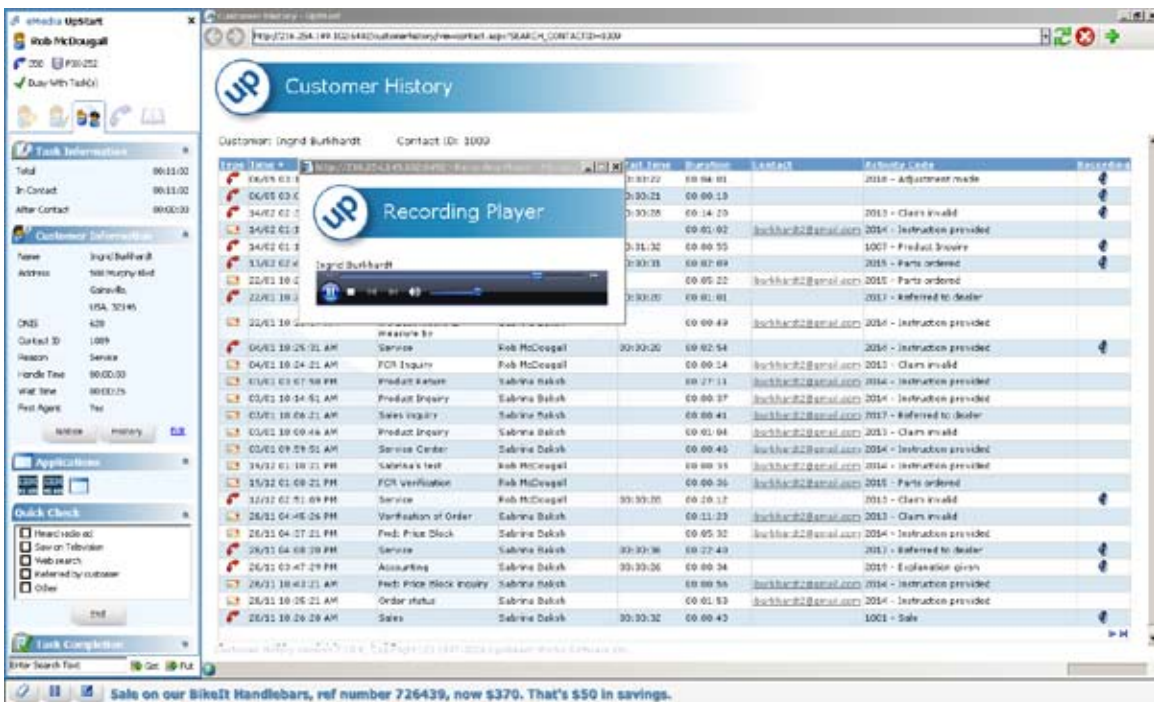
	Total Calls	% Repeats Received	Agent Solve Rate	True FCR	Avg Handle Time	Weighted Handle Time	Non-FCR First Calls
<u>An Han</u>	2,067	9.19%	89.74%	81.52%	00:03:50	00:06:46	192
<u>Anne Watson</u>	2,254	9.41%	89.00%	80.61%	00:03:52	00:06:48	225
<u>Cassandra Lahr</u>	690	8.55%	88.12%	80.29%	00:10:27	00:10:47	77
<u>Charles Reveles</u>	852	9.86%	88.85%	80.05%	00:03:01	00:04:21	86
<u>Courtney Harris</u>	4,042	9.50%	89.66%	81.40%	00:02:32	00:03:27	368
<u>Eric Phillips</u>	1,016	9.25%	90.85%	82.58%	00:04:01	00:07:08	83
<u>Harvey Hyland</u>	1,357	9.65%	89.83%	81.36%	00:05:23	00:11:00	122

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Sound analysis requires some linkage to the interaction recording system. The recording system itself needs to capture all calls – not just a QM sample. Then you can drill down to specific interactions to better identify causes. For example, if particular agents are performing substantially below target on FCR and AHT then it is time to listen to the specific calls that were below target on both measures. If your interaction recording system also includes screen capture you can examine both what was said and how well the agent mastered workflows and access to the knowledge base.

This analysis may reveal that Agent A is very strong on quickly resolving issues on service but is not as effective with cross-sells. The remediation may be to provide more sales training or simply assign Agent A to the service queue, relieving him from sales responsibilities.



Play back customer recordings quickly for call resolution

## Summary

While there is broad recognition of the value of tracking and managing first contact resolution, a substantial proportion of today's contact centers do not attempt to measure it. This is understandable. The metric is difficult to define and difficult to measure. Proxy measures like IVR exits and abandoned calls are useful indicators but dance around the metric rather than tackle it head on. There are no perfect data points. Sound practice is to track multiple indicators, but choose only one for reporting contact center performance and for agent evaluation. One of these indicators must be direct end user feedback.

## Helping Contact Center Agents Improve First Contact Resolution



We think the most effective approach is to first define FCR in the context of your ability to track it then collect the data segregated by call reason and communications channel. Collecting FCR statistics is only useful if you can drill into the data to isolate causes of impairment. Drill down tools should allow management to dig into the data to isolate particular agents and call reasons that are impeding progress.

Over one-fourth of contact centers have already deployed specialized software to track and report FCR. We expect that percentage to grow as more centers come to the realization that they need specialized tools. Applications should be tightly integrated with enterprise data bases and support systems like CRM, IVR, and interaction recording.

Gains in resolution rates translate into reduced call volume and hence lower manpower requirements. Even a small improvement can save hundreds of thousands of dollars annually. Another big advantage is improved customer satisfaction - along with the concomitant benefits that go with it, like higher customer retention and more success with cross-sells and up-sells. Managers must be cautious about extending handle times to improve case closures. Valuable technology tools like call preview, unified desktops, call history reporting, built-in workflows, and common knowledge bases coupled with process improvements like empowering agents to solve more problems on their own make it possible to do all the good things while avoiding the bad.