An IVR Doctors' Webinar

"Delivering Exceptional Cross-Channel Customer Experiences"

In association with

Usability Concepts, LLC
Making it easy for customers to do business with you.

February 26, 2020

…in collaboration with a new IVR Doctors' partner…

Usability Concepts, LLC
Making it easy for customers to do business with you.

Chris Bond
Founder & President

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What's ahead for today?

- **Webinar Administration Notes**

- **IVRs and call center technology**

- **Designing Exceptional Digital Experiences**
  Chris Bond - Usability Concepts, LLC

- **Wrap up and Q&A**

Today, IVR meets IVA and the game is afoot to figure out channel synergies that work for all customers, regardless of their choice of channel!

It's not confusing:
Customers just want their transaction to be
quick and resolved to their satisfaction.

"You just want a quick, straight answer... It's a busy life, this world now, a lot busier than my parents said it was for them."

So the challenge is going from simply talking about Omnichannel to providing real Digital Platform Consistency

Omnichannel
has been
a
"mirage"
for the last
20 years!

IVR Trends: High-level observations

- There's a lot of 'buzz' about Siri, Alexa, and AI, but…

- Speech can be expensive…and it still has foibles…

- And there's no implementation rush, however…

- Elements of speech in IVRs, when properly understood, tested (with unbiased Usability Testing) and implemented well, are here to stay!

- Today, there are two leading IVR/speech design strategies:

  <> Dual modality (e.g., 'press or say') - emerging as the safest, and best-in-class IVR menu design.

  <> Technology-assisted or full natural language. Full natural language can work in some industries and with certain customer groups, but may not be 'ready for prime time' for all. However, a hybrid design captures the best of both modalities.

A natural language & hybrid dual modality (speech & touchtone) design serves all callers.
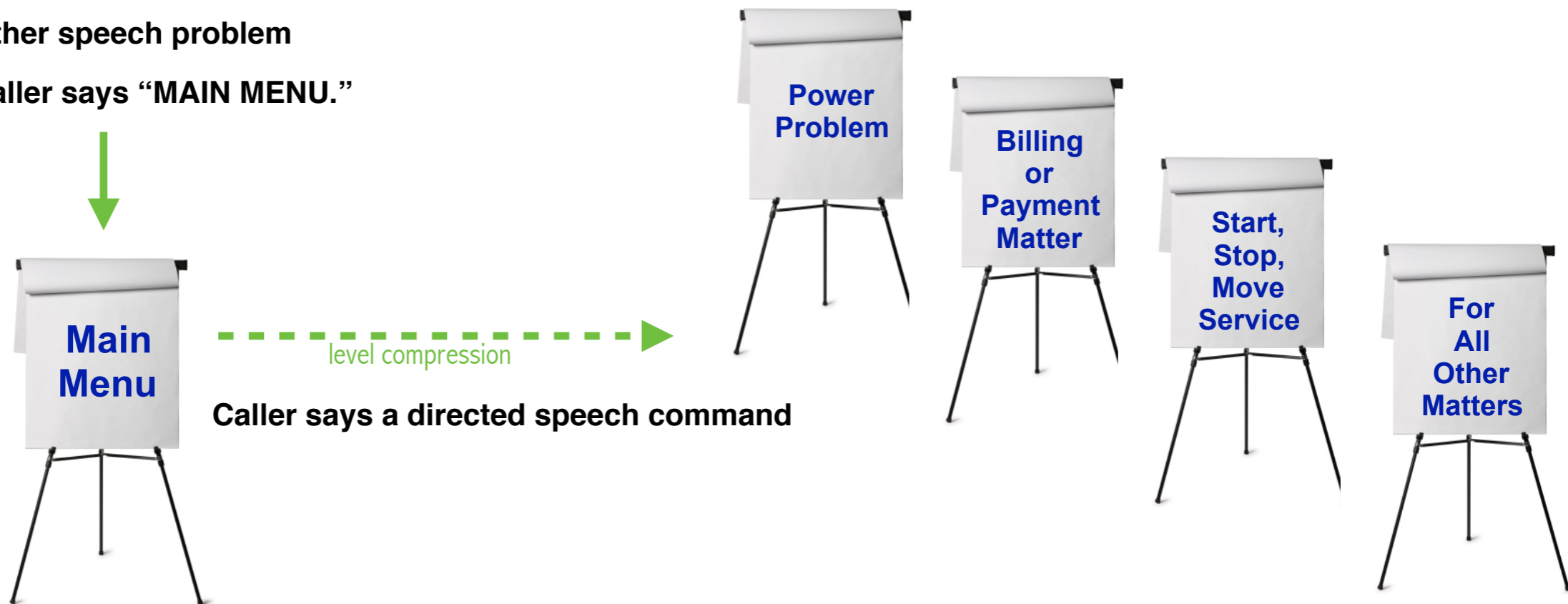
"In a few words, tell us the reason for your call."

level compression → **To the appropriate application**

or to high-performing press or say menus, if…

Response is not coded

Unintelligible response

No response

Other speech problem

Caller says "MAIN MENU."

Main Menu

level compression →

Caller says a directed speech command

Power Problem

Billing or Payment Matter

Start, Stop, Move Service

For All Other Matters

Pros | **Cons**

Natural language

- Seems to callers like a natural conversation.
- Speech recognition software is improving rapidly.
- No menus to listen to or choose from.

- Doesn't always work seamlessly.
- Highest risk, with everything riding on one technology.
- Maintaining speech can be expensive & time consuming.
- May negatively impact self-service & caller satisfaction, if it doesn't work well.

Say only

- Directed dialog ... not as open-end ...
- Reduces the num ...
- Speech allows fo ... (e.g., BALANCE ...

... seamlessly & requires ...
... tone only (TT) or TT & speech?
... expensive & time consuming.
... self-service & caller satisfaction, if it ...

Say or Press → **Just #s** or **Words** / **Numbers**

- Uses both m ... easier or mo ...
- A numbers-o ... easier to man ...
- Say words co ...
- No need for ...
- May improve ...

... press commands exposes ... & does not leverage the ... RG customers' familiarity ...

... on opportunities with a ...

> Speech comes in many flavors, and each has its pros and cons…which much be carefully considered - well in advance of approaching speech vendors.

Press or Say → **Numbers** / **Just #s** or **& Words**

- Uses both modalities and lets callers choose what is easier or more expedient for them for each response.
- Numbers-only approach limits speech library, but is easier to manage and more likely successful.
- Having press commands first in each option plays to the "touchtone bias" (which peers have reported).
- Using directed speech command words may maximize ("e.g., PAY NOW) level compression.
- No need for a default decision or system to manage.
- May improve account ID success.

- No level compression with numbers-only approach.
- Say words coming after "press # or say…?"potentially underutilizes level compression.

Speech comes in many flavors, and each has its pros and cons…

…all of which much be carefully considered - well in advance of approaching speech vendors.

Directed dialogue, with _no_ context (w/DTMF latent):
"You can say OUTAGE, BILLING, PAYMENT, MOVING, or OTHER."

**Cost-reducing
AI-assisted elements
may apply
for selected applications
throughout.**

Directed dialogue, _with_ context (w/DTMF latent):
"To report an outage or to get an outage update, say OUTAGE."

Directed dialogue, with our without context, with dual modality:

"You can say OUTAGE, or press 1." **or**

"To report an outage or to get an outage update, press 1, or say OUTAGE."

or (say, and then press) *"…say OUTAGE, or press 1"* - which leads with a potentially more problematic speech element; namely, it also requires a different cadence and pausing strategy for each option.

Directed dialogue, with our without context, with dual modality:

"For billing and payment matters, press or say TWO." (Which may be easier and less expensive to manage, but does not provide for the principal benefit of speech, namely, level-compression.)

Natural Language (NL)/Open-ended speech:

"How can we help you?" (Which can either drop right to the application, if NL works, or to a high-performing menu-based, dual modality structure, keeping the benefits of speech, while also allowing callers the familiarity of touchtone if they so prefer, _or_ if the caller is in an ambient noise situation that may defeat speech.)

When it's all said and done with any shiny new technology object, don't forget…

"You've got to start with the customer experience and work back toward the technology - not the other way around."
-Steve Jobs

Designing an exceptional customer experience in the IVR world or in other digital channels rely on many of the same key principles, as we'll see next when Chris Bond explores…

Designing
Exceptional Digital
Experiences

Designing Exceptional Digital Experiences

February 26, 2020

Usability Concepts, LLC
Making it easy for customers to do business with you.

What is the Customer Experience?

The sum of all interactions between an organization and a customer over the duration of their relationship.

What is a channel?

A channel is any method that a customer uses to communicate with you or conduct business with you.

Examples of channels

- **In Person**

- **Phone (CSR)**

- **Digital Channels**
  - ✓ Web
  - ✓ Mobile
  - ✓ IVR
  - ✓ Virtual Assistant
  - ✓ Texting
  - ✓ Social Media
  - ✓ IoT

- **Email**

- **Paper Bill**

- **Direct Mail (promotions, forms, etc.)**

- **Community Events**

4

Channel Structure

Low Volume ←——————→ High Volume

Impersonal

Web/Mobile
$0.14 per transaction
($0.03 for email or text)

Paper
$4.95 annual cost per customer

IVR
$0.24 per transaction

Various Field Operations

Contact Center
$ 8.76 per call

Community Office
$ 2.25

Key Customer Group

Personal
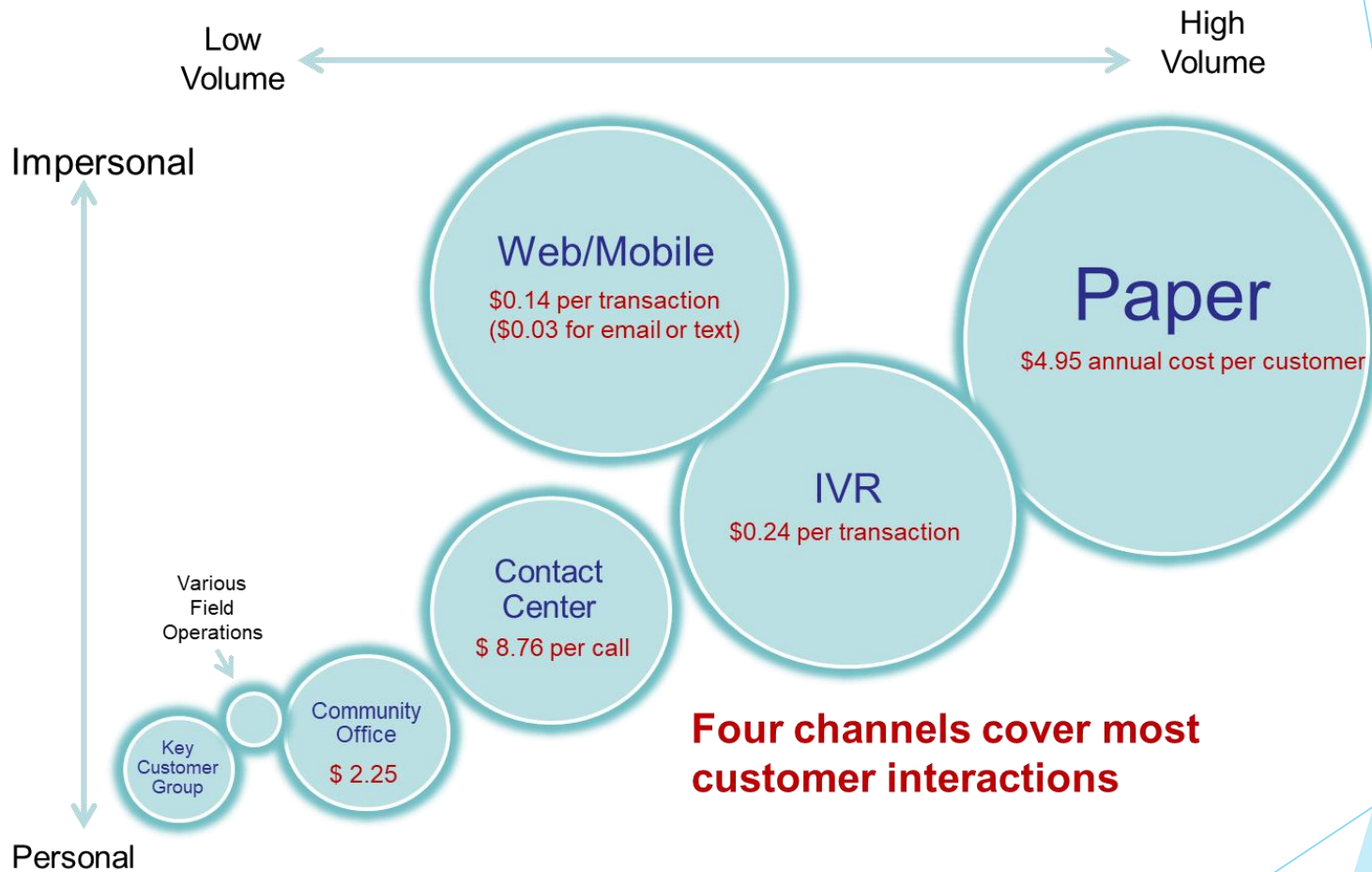
Four channels cover most customer interactions

Channel Structure

Low Volume ← → High Volume

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Self-Service channels process most of the transactional volume at low cost with no human intervention
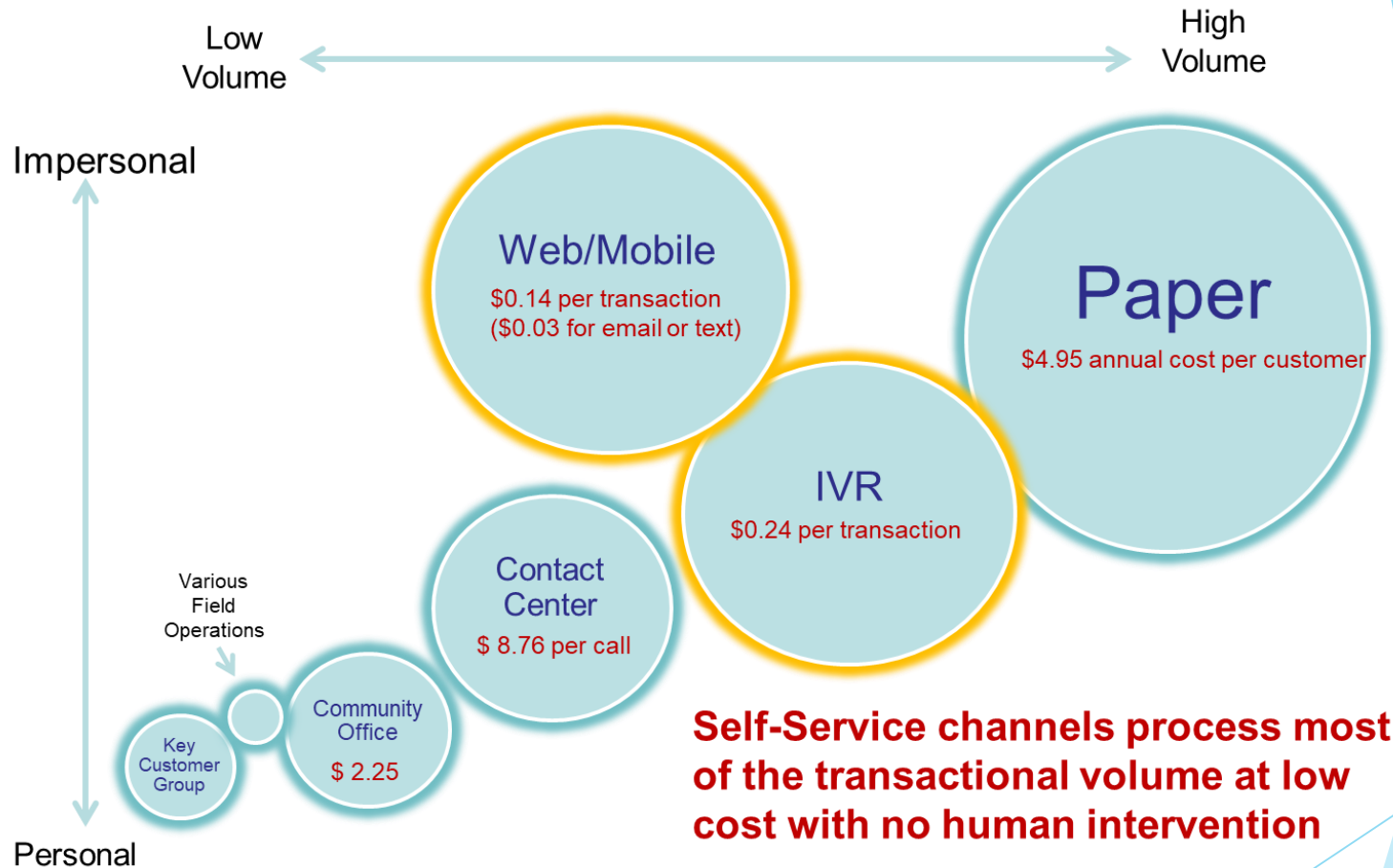
What is the User Experience?

All interactions between an organization and a customer within a *digital* *channel.*

How UX and CX are related

CX

Customer Experience

Touchpoints

Digital Channels

Usability

UX

All interactions between an organization and a customer over the duration of their relationship

Customer Intent Statement

Any method (or channel) a customer chooses to interact with the business

Customer journey maps
Personas (Market Problems)

Low-cost self-service interactions (Web/Mobile/IVR/Texting)

Consistency in execution

Removing barriers to self-service interactions

Delivering on brand promise

8

What is a good User Experience?

A good user experience is one that requires the least amount of effort to complete a task in the least amount of time with the fewest number of problems or errors.

Optimal Usability = minimal physical and cognitive effort to get something done.

Key Principles of Design

Clarity
Avoid utility-speak & marketing jargon

Visibility
Make relevant tasks visible

Repetition
Provide multiple points of entry

Simplicity in Design

Feedback
Provide summary & confirmation pages

Efficiency
Minimize the number of steps required to complete a task

Consistency
Use standard templates for page layouts
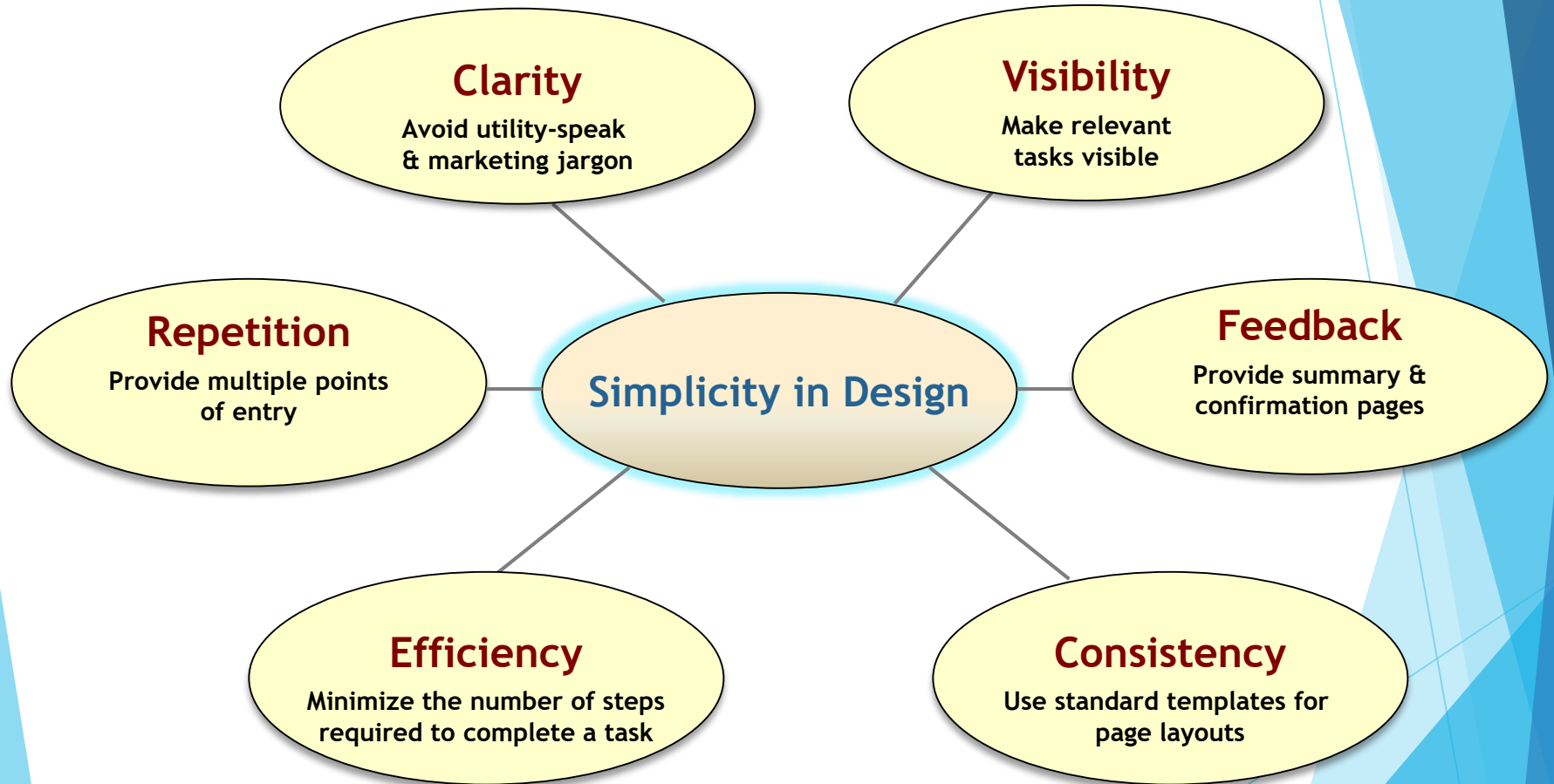
What is the value of providing a good User Experience?

Good user experiences are a lot less costly than bad user experiences.

Frictionless experiences create digital loyalty.

Why is this important?

Cost savings of paperless bill	$5.28
Web/mobile self-service transactions	$0.14
IVR self-service	$0.29
CSR	$8.60
Community Office	$8.60

- Design effortless, low cost digital self-service experiences
- Encourage consistent engagement with notifications/alerts
- Deliver personalized billing & payment experiences for each customer segment
- Increase IVR, web and mobile containment

Components of UX

The user's mental model

Intention

Goal:	Pay My Bill
Intent:	Pay My Bill Online

Action

Steps:	Sign-in or Register
	Select Payment Method
	Verify Amount Due & Date
	Authorize Payment

Evaluation

Interpret:	Detect and Correct Errors
Summarize:	Verify and Submit Payment
Confirm:	Receive Online Confirmation
	Receive E-mail Confirmation

13

Components of UX

The designer's mental model

Home Page	Sign-In	Registration

Intention

Navigation & Wording	Account Summary	

Action

	Fill-in Form	

Evaluation

	Error Handling	
	Summary Page	Confirmation Page	Confirmation E-mail
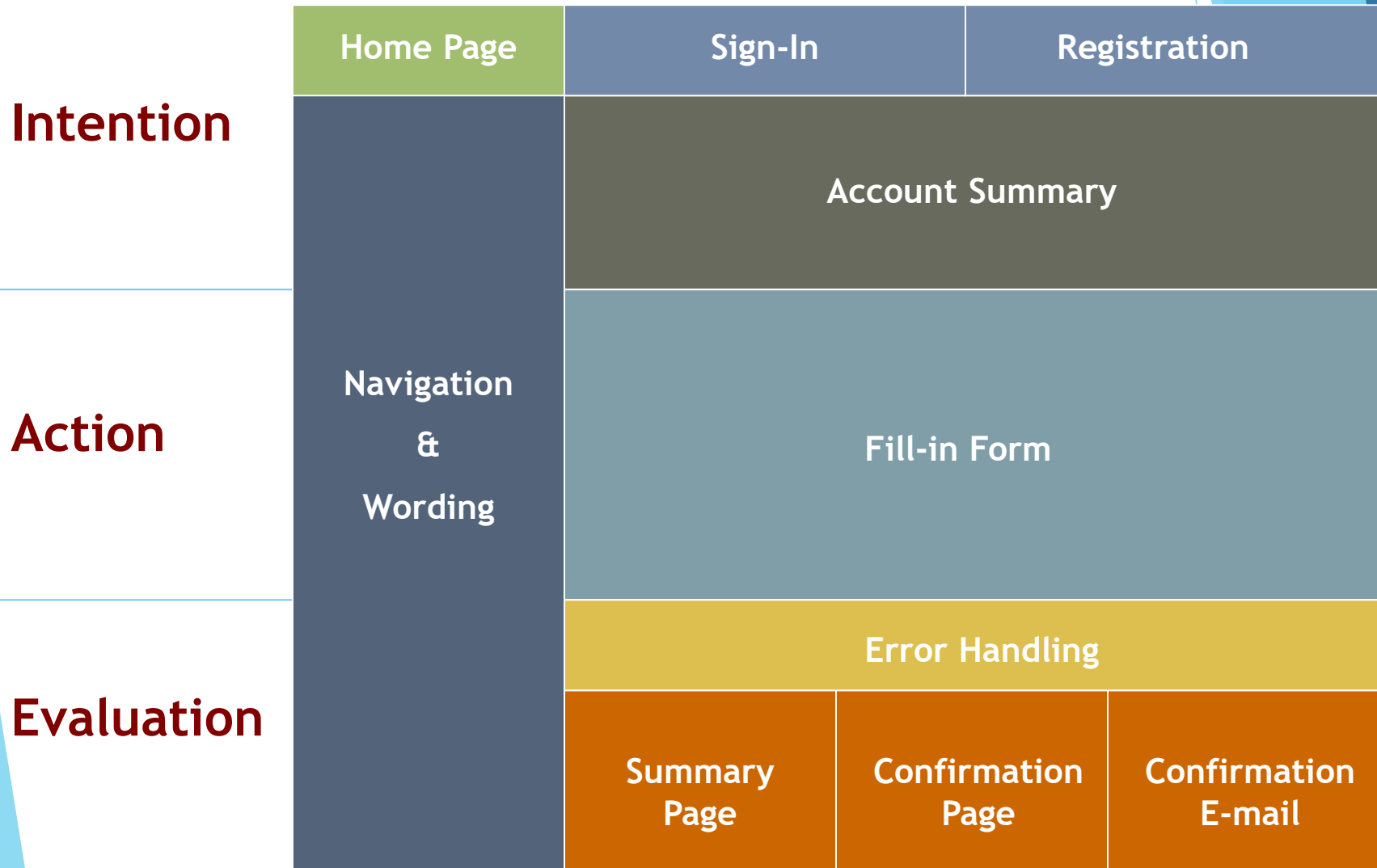
Components of Usability

Intention

Action

Evaluation

Home Page | Sign-In | Registration

Account Summary

Navigation & Wording

Principles
Design Goals
Guidelines

Fill-in Form

Error Handling

Summary Page | Confirmation Page | Confirmation E-mail

Objectives of the Self-Service Conceptual Model

- Provides a basis for understanding the needs and preferences of digital users

- Establishes a common vocabulary for articulating the online experience

- Promotes consistency in omni-channel experiences

- Furnishes guidelines and standards for developing self-service functionality

- Fosters teamwork for more cohesive, cross-departmental self-service development

- Makes the development process more predictable by providing examples of well-crafted interactions

- Allows for informed decision-making based on knowledge of the techniques for optimizing digital self-service

- Improves speed of throughput, adoption rates and customer satisfaction

- Decreases level of effort and task abandonment rates

- Prevents web/mobile support phone calls

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18

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Common Problems

The most common touchpoints of friction:

- Registration

- Sign in

- Forgot password

- Pay bill

- Outage reporting

- Start/Move Service

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1 in 4 people forget at least one password every day.

Common Complaints

The most common causes for low favorability ratings include:

- Slow page loads

- Site down for maintenance

- Can't sign in

- Forgot password process doesn't work

- Convenience fee for one-time payments

- Outage reporting requires authentication

- Start/Move Service ineligibility

- No mobile app or mobile app lacks full functionality of the website

Forcing task/channel abandonment and an expensive, often angry phone call.

Problems with Registration

Online Registration

Sign up to access your PGE account online. For assistance, call 800-542-8818.

Customer Information

First Name

Tobi

Middle Name

J

Last Name

Janes

Date of Birth

04/10/1976

Create Sign-in

⚠ **This account is already registered for online access. Sign In to view your account information.**

Email Address

rohit.garg@pgn.com

Password

••••••••   SHOW

By registering for online access, you agree to PGE's **privacy policy**.

26

Problems with Registration

A site that shames dumb password rules . . . the list is long.

https://github.com/dumb-password-rules/dumb-password-rules

Registration

First, look at your data . . .

Person Type	Total Persons	Has Email	Has Birthday	Has SSN	Has DL	Has Phone	Has at least Phone & DL or SSN	Has at least DL or SSN	Percent with Email	Percent with Birthday	Percent with SSN	Percent with DL	Percent with Phone	Percent with at least Phone & (Either DL or SSN)	Percent with at least DL or SSN	Has PNP	Accts with PNP on multi-accts
Authorized User	38,228	8,788	36,371	8,018	7,221	25,303	8,841	9,566	22.99%	95.14%	20.97%	18.89%	66.19%	23.13%	25.02%	23,447	75,325
Co-Applicant	191,480	34,957	144,660	150,508	92,932	119,861	111,296	166,959	18.26%	75.55%	78.60%	48.53%	62.60%	58.12%	87.19%	69,663	75,325
Main Customer	739,605	542,284	655,616	637,866	552,188	727,852	676,835	684,915	73.32%	88.64%	86.24%	74.66%	98.41%	91.51%	92.61%	719,004	75,325

How do your CSRs identify or verify callers?

Registration

Guidelines

100%

95.14%
75.55%

Default to most commonly stored data for highest match rate

Optional PIN Code

Default to Paperless Bill

Registration

Guidelines

- Skip the Captchas

- Skip the Secret Questions

- Use known information (Last 4-digits of SSN or Drivers License, Birthdates)

- Encourage PIN creation

- Stay in band (don't require verification code)

It's your first opportunity to make a good impression.

Remove the friction, make it easy.
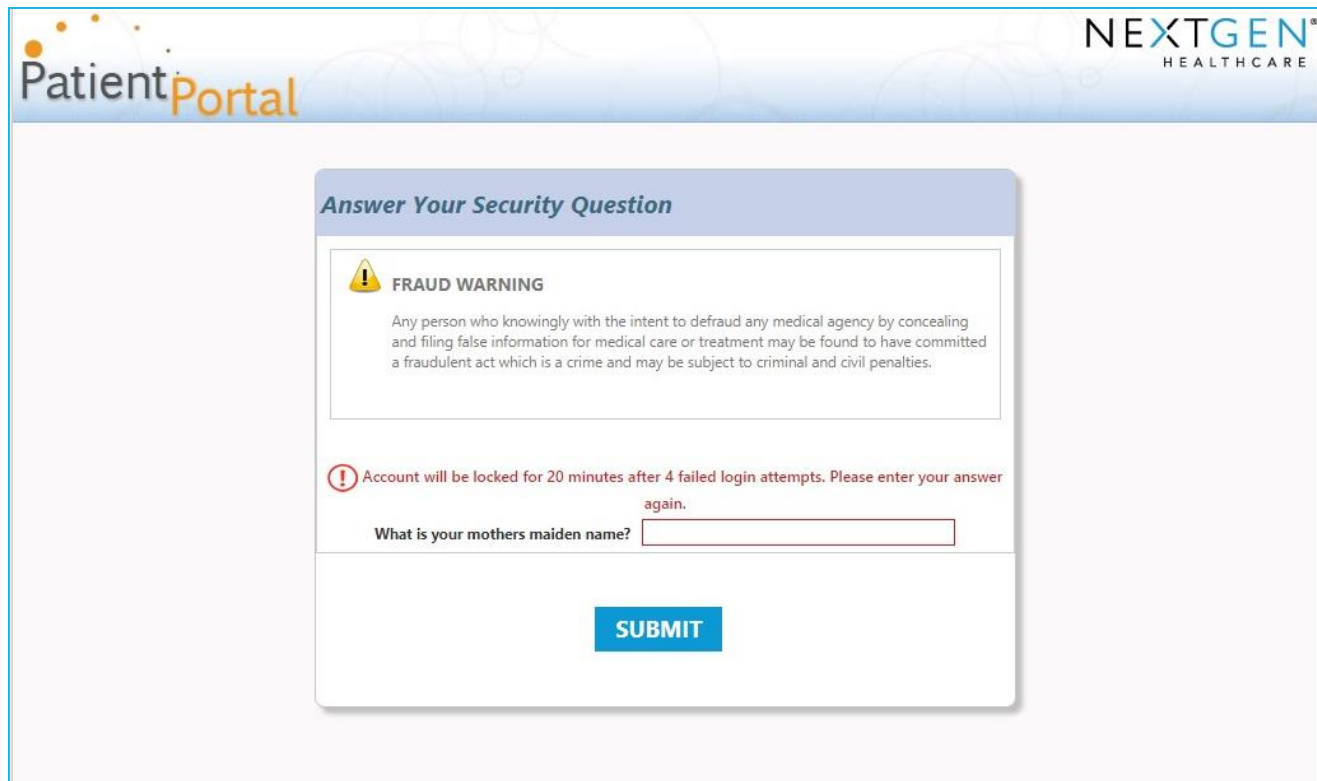
Registration

Again, look at your data . . .

Forgot Password

Most people forget at least one password every day. Graceful recovery is the difference between a $0.14 online transaction vs. a $9.00 phone call.

Forgot Password

Most people forget at least one password every day. Graceful recovery is the difference between a $0.14 online transaction vs. a $9.00 phone call.

Forgot Password

Provide the following information to access your online account.

◉ Email Address

chris@usabilityconcepts.com

○ Phone Number (for the service location)

Enter one of the following:

○ Last 4-digits of SSN

○ Last 4-characters of Driver's License or State ID

○ PIN Code

Submit

Keep users within band.

Display this page after 3 failed attempts at Sign In.

Use data with the highest probability to exist in the customer information system.

Forgot Password

Again, look at your data . . .

34
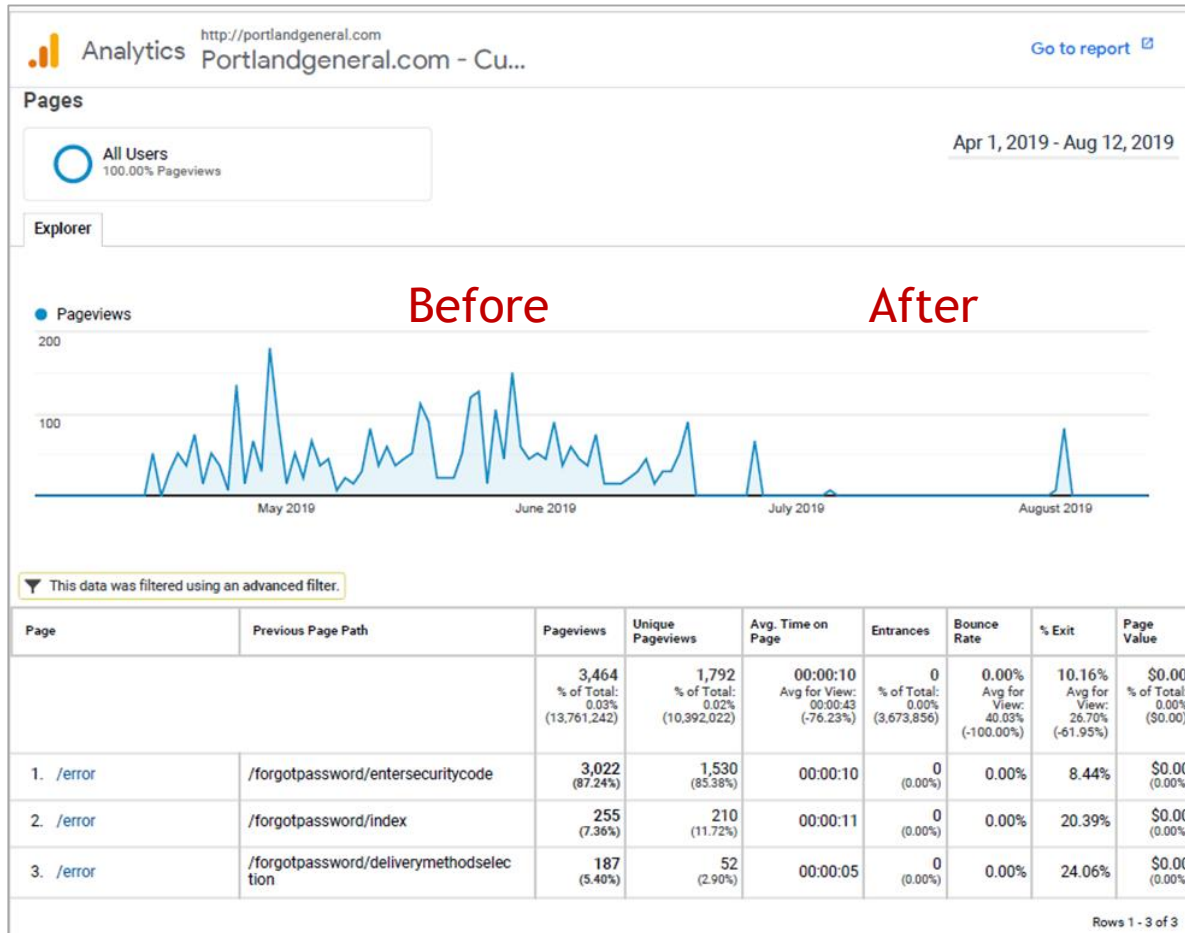
Navigation

Pay Bill from Account Summary

Smart defaults make it one-click

Confirmation Page – Done button goes to Account Summary which shows $0.00 due

Summary Page

Setting Design Goals

Avoid dark usability patterns.

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Avoid dark usability patterns.

a **dark pattern** is a misleading or otherwise deceptive UI/UX decision that tries to exploit human psychology to get users to do things they don't really want to do.

Harry Brignull (PhD Cognitive Science)
August 2010

Setting Design Goals

Avoid dark usability patterns.

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Confirmshaming
The act of guilting the user into opting into something. The option to decline is worded in such a way as to shame the user into compliance.

Setting Design Goals

*Avoid **dark** usability patterns.*

Confirmshaming

The act of guilting the user into opting into something. The option to decline is worded in such a way as to shame the user into compliance.

Looks like an error message

Setting Design Goals

Avoid dark usability patterns.

Confirmshaming

The act of guilting the user into opting into something. The option to decline is worded in such a way as to shame the user into compliance.

Frequent flyer and more ⌄

Protect your flight `Recommended`

⚠ **Your flight is not protected.**
Over $179M worth of trips were cancelled in 2018 without insurance.

`Reconsider`

Trip Protection can cover you for unexpected events. Here's how:
Your connecting flight home is canceled. It's late. You're tired. The first thing you'll do is to book another flight. Trip Protection can reimburse you for the cost of the flight.

🔒 How would you like to pay?

Debit/Credit Card   Masterpass

Outages

"Customers don't expect you to be perfect. They expect you to fix things when they go wrong."

Donald Porter
VO, British Airways

Outage Reporting Elements

None of these guidelines will positively affect the customer experience without accurate, timely restoration estimates, crew status and outage cause.

- **Allow customers to find an outage location by entering the address.**

- **Alert customers of a power outage when they sign in.**

- **Provide pro-active outage alerts and notifications.**

- **Offer notifications at the time an outage is reported.**

- **Allow customers to change or cancel outage alerts.**

- **Limit the number of notifications to 3 or 4 within a 12-hour period.**

43

Outage Reporting Elements

Guidelines
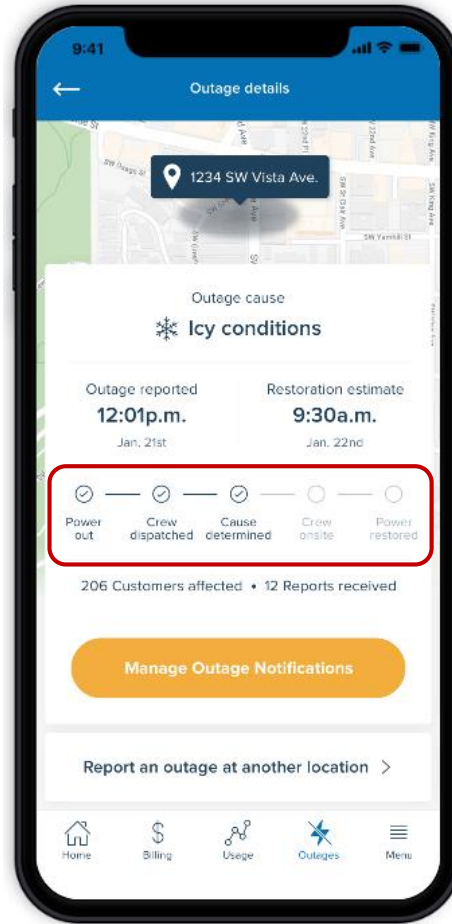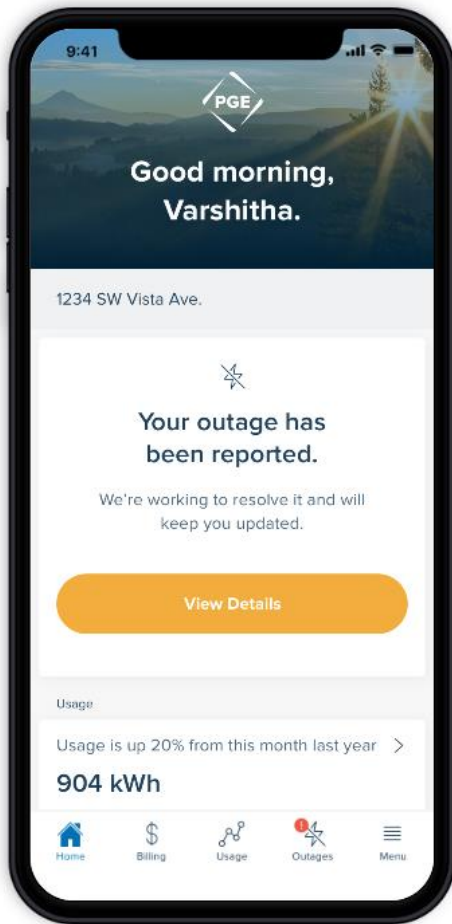
Excellent use of lineal timeline.

Multiple paths for an outage update (details button and message badge).

44

Pay Bill

Quick Pay

Taking the functionality of texting and the concept of guest payment and email notifications to create, "Click to pay".

Resulting in . . . seamless navigation across channels.

Summary Pages

Guidelines

Pay Bill

Payment Summary & Authorization ← **Display the word Summary in the title or subtitle.**
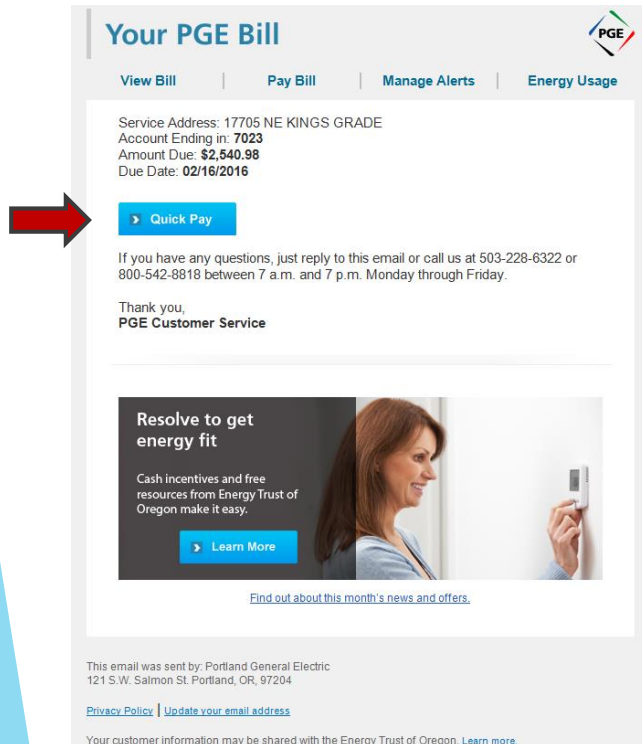
Confirm the following information is correct before submitting your payment.
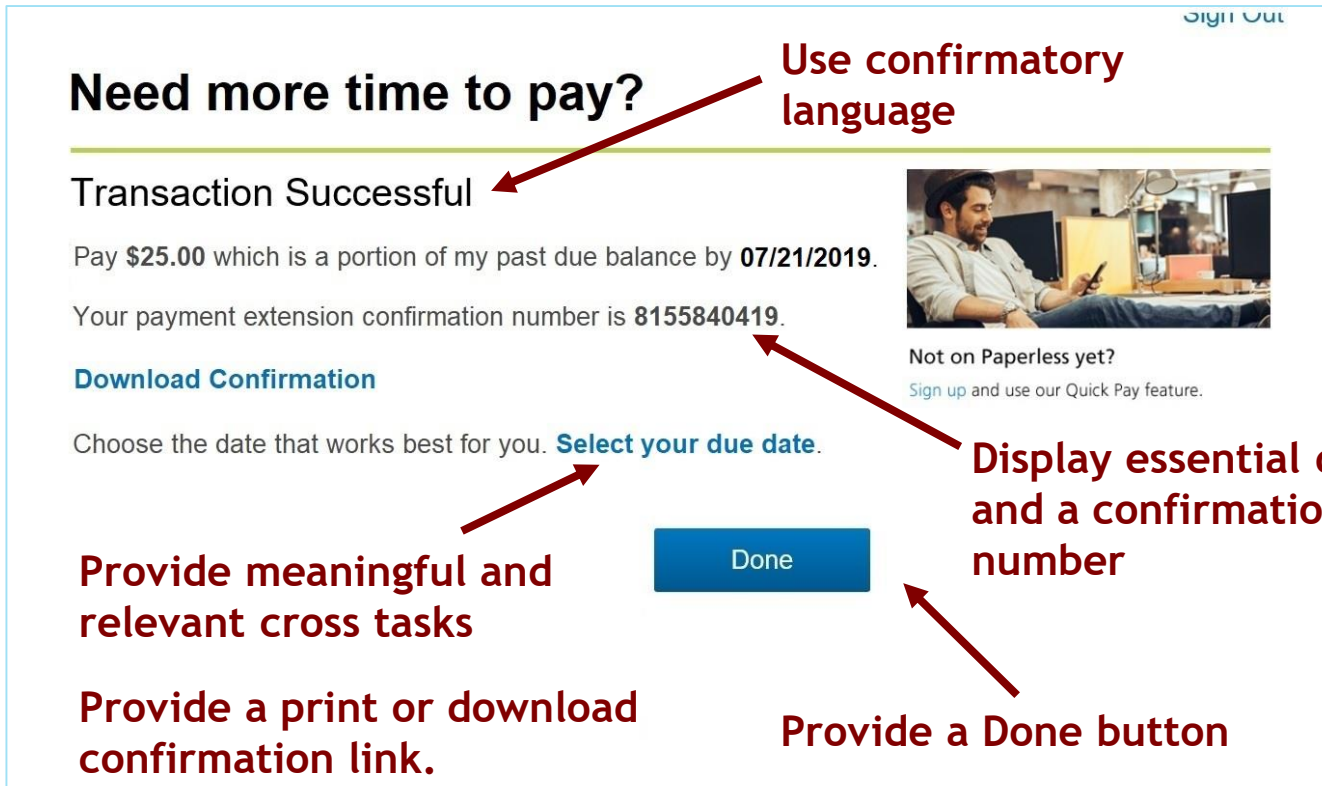
Briefly describe the purpose of the page.

Routing Number	**Bank Account Number**
323075181	****7989

Payment Date	**Payment Amount**
06/25/2019	$149.00

By clicking on Submit, I authorize a payment of **$149.00** from my bank account listed above.

Once you click on Submit, your payment cannot be canceled.

Provide a Submit button.

Previous   **Submit**

Display data in static fields in the same order it was entered.

Confirmation Pages

Guidelines

Sign Out

Use confirmatory language

Need more time to pay?

Transaction Successful

Pay **$25.00** which is a portion of my past due balance by **07/21/2019**.

Your payment extension confirmation number is **8155840419**.

Download Confirmation

Choose the date that works best for you. **Select your due date**.

Done

Not on Paperless yet?
Sign up and use our Quick Pay feature.

Display essential data and a confirmation number

Provide meaningful and relevant cross tasks

Provide a print or download confirmation link.

Provide a Done button

Workshop Description

If you are considering a website redesign or launching a mobile app, this workshop is an excellent opportunity for fostering teamwork and gaining knowledge for making informed decisions about delivering exceptional customer experiences.

- 12 hours (one full day and one half-day)

- 5 Modules

- Hands-on exercises

- Principles, guidelines and best practices

- Examples of design patterns cross-industry

Workshop Deliverables

Participants will receive a 60-page workbook that includes over 200 design guidelines for the key self-service tasks that really matter:

▶ Registration
▶ Sign In
▶ Forgot Password
▶ Account Summary
▶ Start Service
▶ Outage Reporting
▶ View/Pay Bill
▶ Auto Pay
▶ Paperless Billing

Over 300 slides with best-in-class examples and hands-on exercises.

UX Workshop

How to Design Exceptional Digital Experiences

Participant Workbook

Chris Bond
Usability Concepts, LLC
July 2019

Workshop Objectives

By the end of the workshop you will be a thought leader in your organization who promotes the importance and value of the user experience.

Customer Experience (CX) testing is more than just User Acceptance Testing (UAT), and it pays off!

Analysis from Bain & Company shows that companies that excel in customer experience **grow revenues 4%–8% above their market**. The importance of brilliant customer experience is obvious; however, many companies are held back by legacy debt as well as increasing pressure on budgets, staffing and training.

CXNewtrok.com Delivering Brilliant Digital Experiences, 8/8/2019

Customer Experience Leaders Outperform The Market
11-Year Stock Performance of Customer Experience (CX) Leaders vs. Laggards (2007-2017)

- CX Leaders: 183.8%
- S&P 500 Index: 138.7%
- CX Laggards: 63.1%

Cumulative Total Return

© 2019 Watermark Consulting | www.watermarkconsult.net/cx-roi
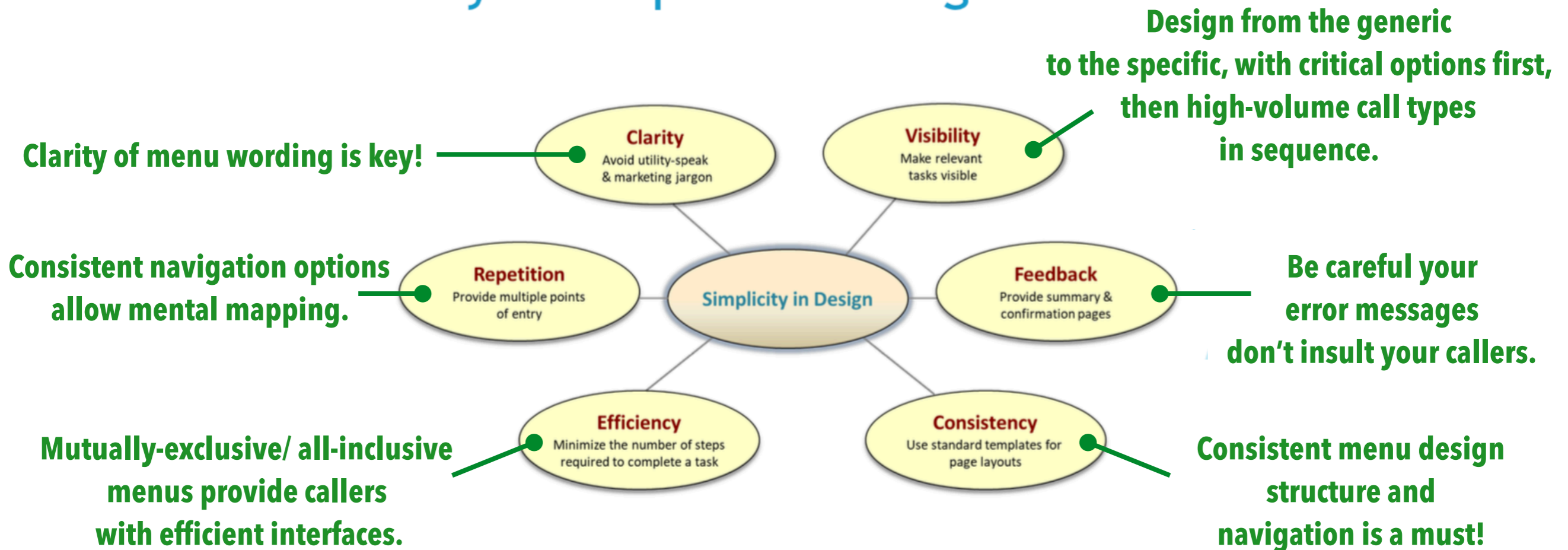
Forbes.com Why Focus On Customer Experience?

Consistency in design principles across platforms and channels pays off! ...and as Chris said: *"Frictionless experiences create digital loyalty."*

Our design mantra: IVRs must be clear and concise, with mutually-exclusive and all-inclusive menus in a stable system, whether speech is primary or offered as a modality choice.

Key Principles of Design

Clarity of menu wording is key!

Design from the generic to the specific, with critical options first, then high-volume call types in sequence.

Consistent navigation options allow mental mapping.

Be careful your error messages don't insult your callers.

Mutually-exclusive/ all-inclusive menus provide callers with efficient interfaces.

Consistent menu design structure and navigation is a must!

Clarity
Avoid utility-speak & marketing jargon

Visibility
Make relevant tasks visible

Repetition
Provide multiple points of entry

Simplicity in Design

Feedback
Provide summary & confirmation pages

Efficiency
Minimize the number of steps required to complete a task

Consistency
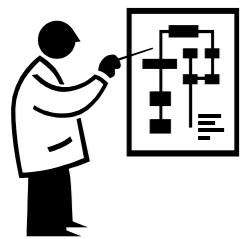Use standard templates for page layouts

There are two key components to improving an IVR.

First, is an IVR Workshop, which comes in several flavors…
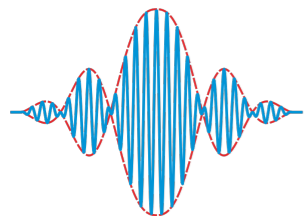
An IVR Workshop
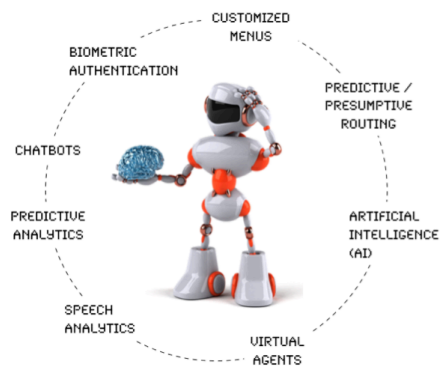
Where your in-house team is trained …

Deconstruct - Reconstruct Workshop

… in best-in-class menu and call flow design criteria and on-going forensics.

Move to Speech Workshop

… in a company's attempt to incorporate speech into its IVR.

Emerging Technologies Workshop

… on how emerging technologies may impact caller experience in your IVR.

There are two key components to improving an IVR. The second is a highly diagnostic usability test.
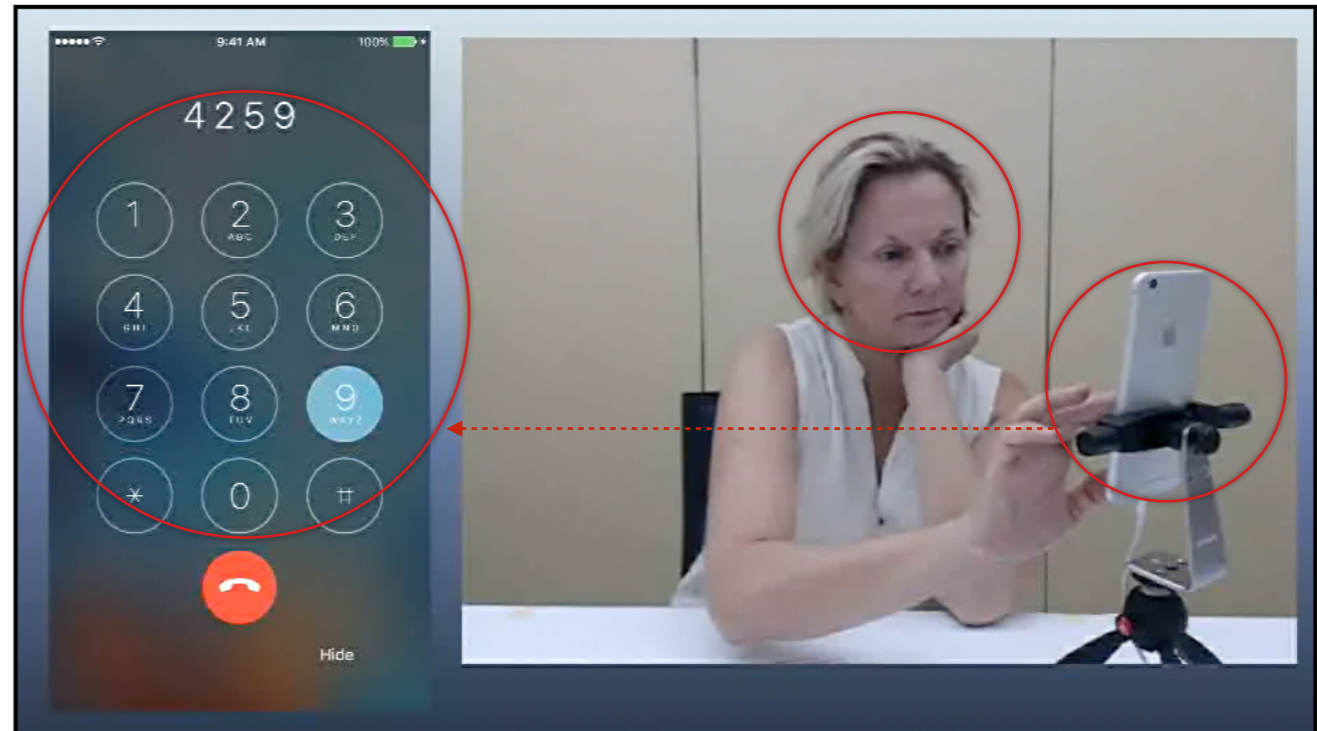

An IVR Usability Test

Where you actually watch your callers use your IVR!

"Wizard of Oz" Usability Test of menus and call flows

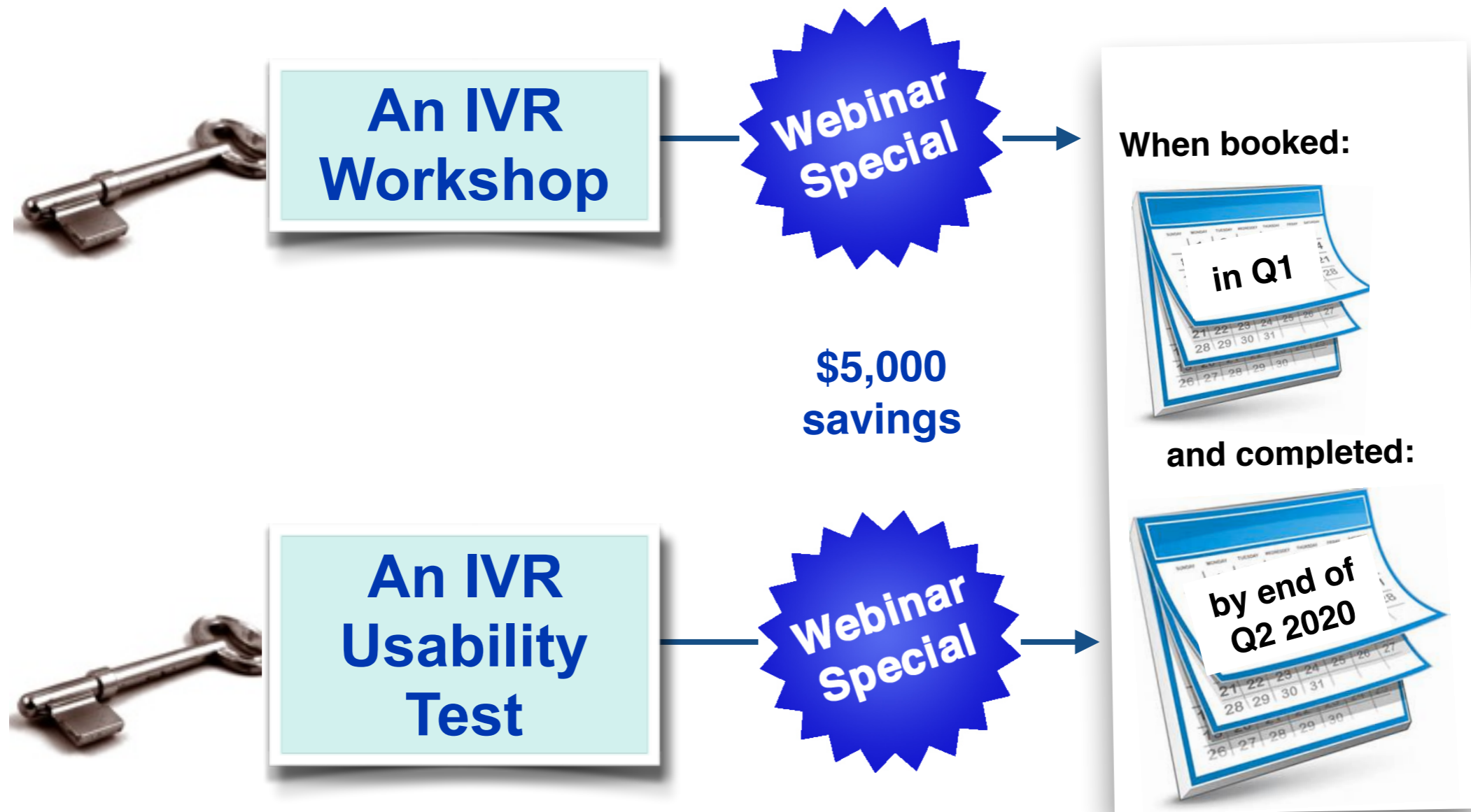**Live System "Buff the Diamond" Usability Test for an end-to-end review**

There are two key components to improving an IVR.

Here's where we can help you develop your high-performing IVR:

An IVR Workshop	**Webinar Special**	**When booked:** in Q1

$5,000 savings

and completed:

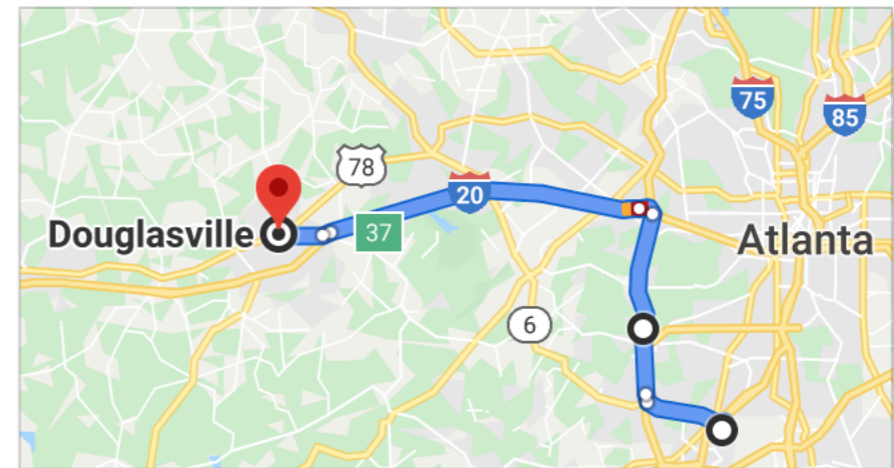| An IVR Usability Test	**Webinar Special**	**by end of Q2 2020**

…also…

… and to answer a question we often get asked:
"When is the next IVR Doctors' Master Class?"

**Answer: An IVR Doctors' Master Class
in designing and managing
high-performing IVRs**

**First week
of May
(Atlanta)**

Host Utility:

ATL to GSP: 27 miles

Before we get to your questions, don't forget, when it's all said and done with any new technology…

"You've got to start with the customer experience and work back toward the technology - not the other way around."
-Steve Jobs

It's time to take <u>your</u> pulse.

Next steps for us:

Email your copy of today's deck with info on discounts.

Q & A

Questions via chat

R_X

Thanks for joining us today
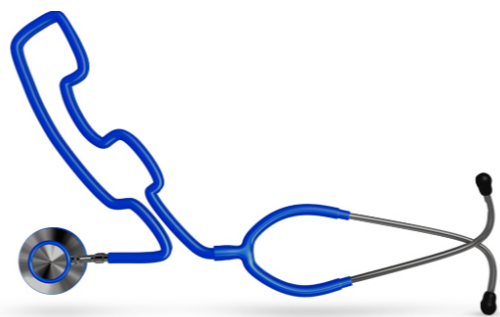
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