



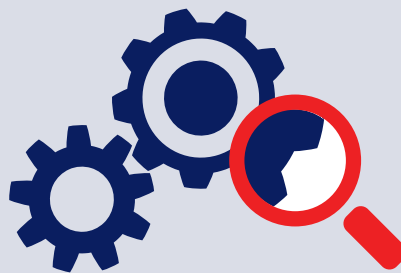
## INSURANCE GIANT TARGETS SIGNIFICANT SAVINGS THROUGH SPEECH ANALYTICS PROJECT

BGL Group – a leading digital distributor of household financial products to more than eight million customers – engaged Sabio to deliver a Verint Speech Analytics solution to help optimise customer engagement. In just six months since initial deployment the company has already identified a series of ‘quick wins’, and is on track to achieve further benefits in terms of operational savings, quality enhancements and performance improvements to be obtained within the first year.



### 50% FASTER ROI GOALS ACHIEVED

Just six months post initial deployment, BGL has achieved its initial 12-month project ROI goals through a series of Speech Analytics ‘quick wins’



### PERFORMANCE IMPROVEMENTS IDENTIFIED

Identified further ROI benefits through operational savings, quality enhancements and performance improvements identified for the project’s first year



### CSAT & NIA MEASURABLE UPLIFT

Initial Speech Analytics project already delivering measurable uplift in CSAT and NIA performance and also helping to optimise BGL’s existing quality assurance and coaching processes

# CASE STUDY

## BGL GROUP

BGL Group is a leading digital distributor of household finance products to more than eight million customers across its portfolio of companies.

The Group owns a substantial personal lines insurance distribution and outsourcing business, containing its own insurance brands Dial Direct and Budget Insurance, the online life insurance provider, BeagleStreet.com, and partnerships business Junction, a leading independent personal lines affinity provider, partnering with blue chip UK brands to offer home, motor and life insurance.

The Group also owns and operates the UK's most loved price comparison website, comparethemarket.com, and also the market-leading French price comparison website, lesfurets.com.

BGL Group's brands use proprietary technology platforms providing sophisticated data analysis to drive compelling customer propositions. Committed to delivering high quality customer service through its Fusion contact centre services business, BGL operates UK contact centres employing 1,300 people, with a vision to make customer interactions 'almost effortless'.

According to Jayne Lansdell, Associate Director Technology and Process for BGL: "Central to BGL's strategy and values is a determination to be disruptive. We're all about pushing market boundaries, and applying the latest best practice technologies to improve how we bring services to our customers.

"We recognised that reducing customer effort goes hand in hand with optimised performance – critical in a contact centre like ours with high customer contact volumes. That's why we work closely with Sabio to deploy relevant technologies – such as Speech Analytics - that combine to improve customer experience, colleague performance and operational effectiveness."

Jayne Lansdell, Associate Director OF Technology and Process FOR BGL

### Pushing the boundaries on customer contact

"A key driver behind the adoption of speech analytics was the complexity of customer contact for us here at BGL," explained Barry Webb, Senior Manager Customer Experience & Change at BGL Group's Fusion Contact Centres Business. "We receive some six million annual calls, 800,000 SMS messages, 600,000 online self-service interactions, 250,000 web chats, and 50,000 voice self-service engagements – that's a significant volume of contacts to process. To add to this complexity we have transitioned from a single product/brand in 1992 to today's multi-product, multi-brand, multi-channel proposition. This is set to continue as we build out our digital offer and move towards our drive for more proactive, personalised customer service."

"Following a consultation period with Sabio we were aware of the benefits that Speech Analytics technology could provide to our organisation and, as we were already using some components of the Verint Workforce Optimisation suite, including call recording and workforce management, it made sense to implement the Verint Speech Analytics module as it would integrate well and help unlock further value from our existing investment," continued Barry.

BGL had three key objectives for the Speech Analytics deployment:

**No.1**  
**Help make its customer contact operations more efficient** by improving operational performance and efficiency, lowering overall costs and reducing unnecessary contact centre demand by helping to identify customers' needs.

**No.2**  
**Improve the customer experience offered** proactively identifying, analysing and acting on issues that impact overall customer effort –tracking Next Issue Avoidance and CSAT, and impacting results by working to make things even better for customers

**No.3**  
**Boost service quality** by applying deeper insights into quality management, performance management and overall employee engagement, using speech analytics to inform process improvement initiatives and flag up potential problems ahead of time

## CHALLENGES



**6M**  
voice calls

**800K**  
sms messages



**600K**  
online self service

**250K**  
web chats



**50K**  
voice self service

## COMPLEX CUSTOMER CONTACT

### OPERATIONAL CHALLENGE

BGL's customer contact operations are complex, with the company running customer services for its own brands and those of its affinity partners through its Fusion contact centre service business, which supports some 6 million calls, 800,000 SMS messages and 50,000 voice self-service engagements annually. The financial services and insurance leader also has to support multi-product, multi-brand, multi-channel proposition customer engagement.

To help optimise performance, BGL knew it needed a better understanding of why customers were actually getting in touch, what really worked for them, and what didn't.

# CASE STUDY

## BGL GROUP

"A key driver behind our Speech Analytics deployment was a determination to really understand why our customers were actually getting in touch," explained Barry. "Adopting speech analytics would help in automatically discovering and analysing the key words phrases, categories and issues actually spoken by customers. It could then work to identify any emerging customer trends or areas of opportunity or concern – and provide outputs for resolution."

BGL worked closely with Sabio to ensure that the business was ready to make the most of its Verint Speech Analytics investment. The company recognised that, while speech analytics can serve as a powerful change agent for customer contact operations, effective projects demand extensive governance to ensure successful delivery.

### Initial findings – and 'quick wins'

BGL also acknowledged the importance of going deep and narrow in the early stages of the project. Because solutions such as Verint Speech Analytics record 100% of voice interactions, there's clearly a wealth of customer information that's uncovered at the start - and consequently it's easy to get distracted by addressing every single customer issue. To avoid this BGL decide to focus its speech analytics pilot on just a few key customer issues – making sure that they aligned with both their corporate and specific project goals.

The results from BGL's initial Speech Analytics pilot project have been impressive. Reacting quickly to specific customer concerns meant that BGL saw a marked reduction in calls related to the Self-Service portal, with overall call lengths down around 20% - equivalent to around 30 seconds per call. That's a significant saving, in a call type that BGL receives around 100,000 times a year. At the same time there was also a 13% reduction in average handle time (AHT) on related calls.

Perhaps even more significantly, BGL was able to identify measurable improvements in the company's broader KPIs as a result of the activities associated with this narrowly focused speech analytics pilot, including uplifts in customer satisfaction and Next Issue Avoidance (NIA) performance.

Adding speech analytics to the company's Workforce Optimisation portfolio has also contributed significantly to BGL's quality assurance and coaching processes.

### Compelling business benefits and ROI

Just six months into its narrowly focused pilot, BGL has already identified cost savings resulting from quick wins using speech analytics. BGL's team has also already identified further operational savings, quality enhancements and performance improvements.

BGL's analytics team will continue to identify further efficiency and process improvement projects, and the company is targeting benefits acceleration over its first two years of speech analytics before it becomes a business as usual element within ongoing optimisation activities.

BGL has also been able to use speech analytics to support coaching, leveraging recorded interactions to inject more detailed information into the quality process.

"With agents completing hundreds of calls a month, it has always been difficult for our team leaders and coaching staff to really zero in on the right training examples. Now, thanks to Speech Analytics providing immediate access to calls, the coaching process is much tighter allowing us to focus in on specific aspects such as sales performance."

Barry Webb, Senior Manager Customer Experience & Change

Having confirmed the powerful role that the technology can play, BGL is now planning its next round of speech analytics target projects, with areas of focus including:



### Digital Service Capability

BGL's speech analytics capability will play a key role in helping the company to build out its digital offering – informing the transformation agenda by, for example, identifying the service categories that can be best enabled by technologies such as Virtual Assistants

## SOLUTION

"We knew that Speech Analytics isn't a plug-and-play deployment, so having access to Sabio's comprehensive speech analytics service wrap – from initial consultancy to help define our initial contact centre analytics requirements, through to ongoing workshops and stakeholder sessions - was important,"

Barry Webb, Senior Manager Customer Experience & Change



Help make its customer contact operations  
**MORE EFFICIENT**

### SABIO SOLUTION

Sabio worked with BGL to deploy a Verint Speech Analytics solution to help make its customer contact operations more efficient, improve overall customer experience and boost service quality.

Adopting speech analytics would help in automatically discovering and analysing key phrases, categories and issues actually spoken by customers. It could then identify emerging trends and provide outputs for resolution.

BGL has used Sabio as its contact centre technology partner for some years, and recognised that the company's expertise would be critical in ensuring the success of its speech analytics project.

# CASE STUDY BGL GROUP



## Strengthening Compliance

Speech analytics will help BGL to ensure agent compliance with key regulatory requirements



## More targeted coaching

Speech analytics' 100% recording and its ability to gain insight from all calls will help BGL achieve a closed loop workforce optimisation (WFO) approach – improving overall quality and agent performance by analysing relative performance and coaching using best practice examples

BGL has clearly demonstrated that a successful speech analytics deployment starts with having the right people and methodology in place. For BGL this meant achieving the right mix of technology, business and people skills – not just fine tuning the system to pick up on the right trends, but also understanding how to do this with the right outcomes in mind. As a result the company now has a team of dedicated speech analytics analysts in place to drive the project.

By adopting a more iterative approach, BGL's contact centre analytics team is now able to use Verint Speech Analytics to increasingly support its business teams – giving them a powerful tool for uncovering emerging performance issues, and then supporting them in resolving potential issues.

“Following the success of our initial speech analytics pilot, we are now working with Sabio to scope out how we extend the project to a broader stakeholder group including further BGL own brand businesses and affinity partners where applicable. Having already achieved such impressive results, we're now keen to scale our use of speech analytics technology wherever possible across the business.”

Barry Webb, Senior Manager Customer Experience & Change

## Speech Analytics benefits with Sabio

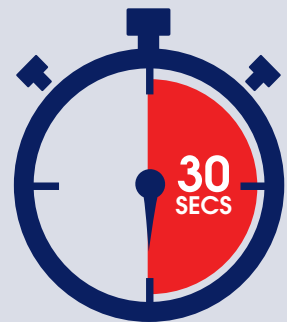
As one of Europe's most successful Verint Premier Partners, Sabio is well placed to add value to speech analytics deployments. From initial engagements to define analytics requirements, Sabio works with organisations to help secure a rapid return on their speech analytics investment, and will continue to provide ongoing support for both the speech analytics solution and its application across the business.

Sabio also adds value to speech analytics projects through its comprehensive, end-to-end services wrap – featuring a comprehensive in-house support capability as well as the company's acknowledged consultancy expertise. The company supports all sizes of speech analytics projects, from initial deployments as part of Sabio OnDemand powered by Verint hosted solutions to major enterprise projects. Organisations already taking advantage of other Verint Workforce Optimisation solutions through Sabio's cloud service can simply add speech analytics functionality to their existing WFM, Recording or Quality Monitoring deployments – effectively de-risking speech analytics deployment for their business.

## RESULTS



**REDUCTION  
IN CALLS RELATED TO  
SELF-SERVICE PORTAL**



**20%  
REDUCTION  
IN CALL LENGTH**



**13%  
REDUCTION  
IN AVERAGE HANDLING TIME**

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