MODERN
INSURANCE
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SUPPLEMENT 2020

sabio

The World of
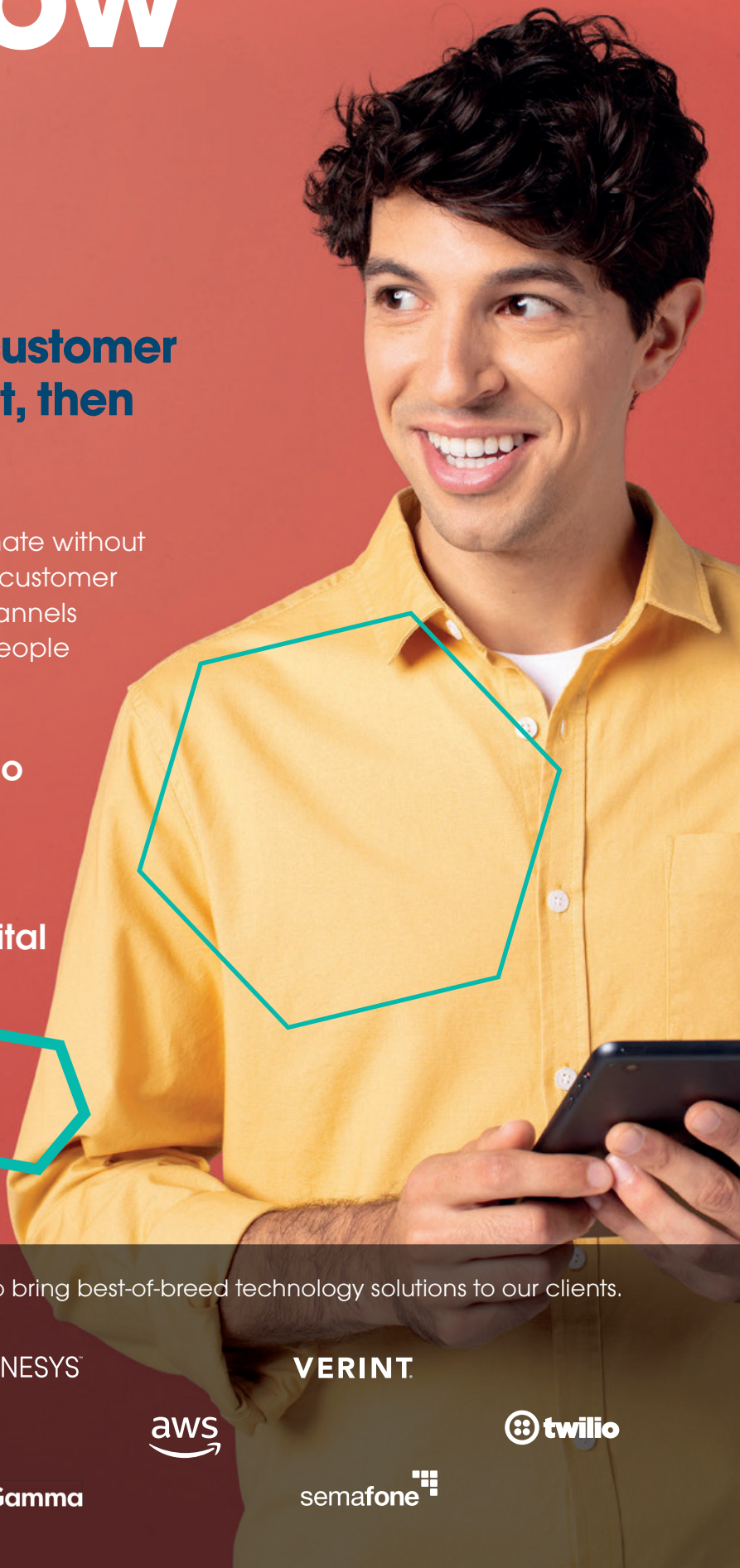# Customer Engagement

Welcome

Produced in conjunction with Sabio Group, this supplement will provide you with an exclusive look into a business that is established as a leading independent contact centre technology specialist and provides an excellent customer experience. With over 21 years of expertise in the delivery of best practice customer contact centre technology solutions, Sabio has helped businesses transform their customer contact operations.

Sabio Group make sure your customer experience is brilliant, then stays brilliant.

Sabio provides the expertise and solutions you need to respond to the ever-changing needs of your customers, and with their innovative analytics and insight in tow, they will help you improve your visibility, responsiveness, and control across all customer-interaction channels. But don't just take our word for it, dive into the world of customer engagement with Sabio Group through the Modern Insurance Supplement.

You can expect a whole host of experts in the field, starting with an interview with Sabio's Chief Innovation Officer, Stuart Dorman. Stuart spoke of the role of technology and innovation in the customer experience, and how he predicts the customer service market will evolve, even amidst the Covid-19 pandemic. As well as interviews from Eugene Neale from loveholidays, who outlines the values of a customisable contact centre, while Sabio helps us get to grips with the Trillion-Sensor Economy as we transition into an AI-enabled customer journey.

And there is so much more! As organisations start thinking more about their current customer journeys and internal processes, largely down to the uncertainty brought by the pandemic, we hope this supplement can offer some insight when recognising the value of a joined up and connected approach to the customer experience.

Poppy

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Contents

Driving the Future
of Customer Experience

As Chief Innovation Officer at Sabio, **Stuart Dorman** is responsible for building upon the company's innovation culture, while helping their clients think differently about how they engineer their customer experiences by applying technology, innovation, and disruptive thinking. Modern Insurance spoke to Stuart about the role that technology and innovation can play in customer experience and how he predicts the customer service market will continue to evolve in the insurance industry, even amidst the Covid-19 pandemic.

Q Tell us a bit about yourself and what brought you to Sabio?

A I've been at Sabio almost since day one. I joined the company over twenty years ago and in that time, I have seen it grow from a handful of directors to nearly 800 people on the team. We're a fast growing organisation, so much so, that we're in the Sunday Times Top 30 for fastest growing international companies in the UK!

But, in terms of what drew me to Sabio? I've always been a technologist at heart, and I am fascinated by how technology can and is transforming the world. Sabio is all about helping clients use technology to enable world class customer contact across their digital and contact channels; and that's what got me – the opportunity to work on the relationship between technology and the customer experience; and I've been helping the organisation grow around that focus ever since.

Q What does your current role involve and how has it evolved?

A My current role is the Chief Innovation Officer and I have a few key areas of focus as part of that position. Firstly, I am involved in developing Sabio's technology portfolio, which means I take note of how the customer experience market is developing from a technology perspective, and then I try to predict trends, while getting to grips with what organisations are looking for in terms of their customers' journeys.

Secondly, I work with our product development teams to see how we can evolve our products to deliver new and innovative ways of engaging customers.

Thirdly, I look at acquisitions and how we can broaden our own IP portfolio to acquire technology to compliment the partners we work with. We aim to create a full suite of solutions and capabilities that cover the entire customer journey, involving every customer touchpoint from the call to action, to customer feedback.

Q Thinking about the next decade, how do you see the customer service market evolving in the insurance industry?

A We're seeing a renewed emphasis on driving more value out of the contact centre as it is increasingly seen as the new front line in customer service. There are the more obvious incremental innovations that are producing better rates of productivity, by providing better tools to employees such as easy to use desktop tools that provide advisors with knowledge and information at their fingertips to solve problems and deliver better service. We're also seeing the introduction of Artificial Intelligence (AI), particularly what we call conversational AI, which is using speech recognition, chat bots and virtual assistants to engage with customers and help them get the answers they're looking for.

Feedback is a gift from customers, and we need to use this more effectively as an industry

The contact centre will evolve to be much more of a strategic asset to organisations

It is clear from the examples above that technology is becoming increasingly sophisticated and will only continue to mature over the next decade. In terms of how the market will evolve, we believe that digital channels and assisted channels, which involve people, will start to blend. For example, if I'm having a conversation with you right now, there might be an accompanying digital channel where we are exchanging data and content. We're now all used to Zoom and Teams calls where we can share content with each other. Why can't contact centres do the same with customers? We are starting to bring together digital channels alongside assisted channels to drive better, more productive experiences.

Q What effect has Covid-19 had on the customer service market? Has the coronavirus pandemic changed the contact centre industry forever?

A The pandemic hit us all in such a short space of time and we had to support our clients to help with the transition from office to home working in a matter of days. Obviously, for a contact centre, that is quite a challenging feat as you are dealing with lots of agents who are used to an office environment filled with dual screens, reliable internet, and good voice quality calls. However, with the effort of the entire industry, we were able to get everyone up and working at home. It really demonstrated how quickly change can happen when you need it to.

The ethos of the contact centre has changed since home working has increased. Traditionally, you would go to work, and you would sit in a huge great room full of people with a supervisor. Now, with so many more people working from home, shift patterns can become more flexible and there is a wider pool of resources to recruit from. However, while these are great benefits, agents need the information that would have been available in the office environment at their fingertips so that they can continue to deliver a great experience for the customer in a productive way. Agents have to be equipped with more tools so that they can do their job as effectively as possible from home. We have put a lot of thought into the agent's desktop and user interface and how we can support agents should they need extra advice or guidance when dealing with complicated customers. A lot of clients are using AI to monitor interactions between agents and customers, such as suggesting next best actions or reminding them to say certain things such as compliance statements, or popping up knowledge articles that relate to the conversation they are having with a caller. It is all about having the information at your fingertips.

In terms of customers, the way I describe it is that we've got the classic technology adoption curve, where you've got your early adopters, who are going to be the first ones to try that mobile app out and complete their journey through digital channels, and then you have the other end of the curve, where you have your late adopters and laggards. These are typically the people that wouldn't have even attempted to do something online, they would have just picked up the phone. What we are now seeing is that these customers, who have been forced to do their grocery shopping and banking online, are now engaging with organisations differently and digitally. So, historically where they would have phoned or gone into store, they are now being forced to use digital channels, and they're actually finding that it's working really well for them, and therefore, they are becoming much more digitally aware and competent. However, what is important is that we still provide a safety net for those people who can't use the digital journey. Quite often it is not about the ability to complete the transaction, it's about reassurance.

A I think the contact centre will evolve to be much more of a strategic asset to organisations than it is today. Unfortunately, many contact centres are still seen as a cost centre, but I hope, over time, that these centres will start to be recognised as insight centres. Contact centres can offer us a lot of information about our customers, for example, they can highlight any outliers, friction points, or potential new products. I think it is important for organisations to have the ability to tap into those insights because it will help them to refine their services.

What we seem to be seeing is that the role of the contact centre has been massively enhanced not just in insurance but in other sectors due to Covid-19. The reason for that is that suddenly, the contact centre has become the face of the organisation. Historically, people might have gone into a retail outlet but the only way that they can speak to an organisation now is through the contact centre.

It has certainly raised the awareness of the importance of the contact centre. In this new world, the changing nature of the high street has meant that the contact centre is now the new front line and it has become even more of a strategic asset.

Sabio is all about helping clients use technology to enable world class customer contact across their digital and contact centre channels

I believe every customer touchpoint will start with AI

Q Do you believe the contact centre could disappear completely in the future?

A Definitely not. People will always contact organisations and the contact centre will continue to be the hub for those interactions. It will become much more of a strategic asset, handling ever more complex and high value interactions as the lower value, transactional interactions are handled by web, mobile and conversational AI.

Q How do you see the capabilities of AI evolving over the next decade?

A We've gone through the classic hype cycle with AI. If we go back a few years, there was an enormous amount of expectation around how quickly AI would develop and how quickly its capabilities would evolve. There is a famous Bill Gates quote that I use quite a lot, which is: as humans we famously overestimate what can be done within a one year period, but underestimate what can be done over a ten year period; and I see AI following that hype curve. We're only now getting a real understanding of what can and can't be done with AI, but the technology is evolving at a rapid pace

A couple of years ago, people were predicting that nearly 50% of jobs in the contact centre market would disappear because of AI. I think we can now say, with more certainty, that it is the transactional tasks that will be consumed by AI and the more complex and sophisticated inquiries will be dealt with by a person.

Looking forward, I believe every customer touchpoint will start with AI and that will happen in the very near future. That could be a chat bot on a website or messaging service, or as a speech recognition system in a contact centre on a phone. As the technology continues to evolve, we will see conversational AI getting more and more capable with incremental gains constantly made in the tooling to build AI and the machine learning models that underpin the technology. Extracting the full value from this technology requires an agile approach where incremental gains are made on a weekly basis. Don't expect just to switch it on and for it to work miracles – be in for the long game!

Q Does AI harbour the potential to transform the customer experience?

A Yes, and we're already seeing it. Many of the leading insurers are already introducing conversational AI at the front of every interaction with the customer, and that will only enable organisations to become much more responsive to customers.

What's happened over the last decade is that we've tried to create contact centre agents that are expected to be experts on any question that comes indue to the challenges around getting the right inquiry through to the right agent. By introducing AI at the front of every interaction, it allows us to go back to having much deeper expertise around certain products, processes or functions. AI will allow us to go back to having more focused areas of expertise in contact centres.

Q **Was AI and technology used to transform customer experiences during the Covid-19 crisis?**

A We have been able to deploy AI much faster during the pandemic, much faster than we ever could have done in the past. For example, we went from a Zoom call to go live with one of our clients in 24 hours. This client was in the retail sector and was suffering with huge inbound demands. We helped them to deploy AI to start to manage and prioritise calls and begin the process of deflecting simple inquiries.

Q **What role will data and insight play in this transformation?**

A One of the challenges that most organisations have now is not being able to join pockets of data on customers and customer behaviours. The big challenge is to get a complete end-to-end view of the customer and the customer journey as they transition from digital experiences through to contact centres and engage with AI and so on. I think only when we've been able to achieve that that we can really understand the complete end-to-end customer journey, and then use that to drive better experiences.

Data and insight will be key and will become the key differentiator between organisations. AI as it stands today is about machine learning, and machine learning requires a lot of data to be able to work effectively. Data is the key to the success of AI today, and having a joined-up dataset will help you to drive the benefits from AI.

Q **Are companies losing customer trust by failing to act on feedback?**

A Yes, they are. We have done lots of experiments regarding feedback and have found that even though organisations are asking for feedback, they aren't responding to it. Feedback is a gift from customers, and we need to acknowledge that better as an industry, particularly the insurance industry.

Feedback offers organisations a lot of data and we can get that data in lots of different ways. There is active feedback, where you ask the customer what they thought of the service, and then there is passive feedback, which is captured mainly by agents and their interactions with customers through the contact centre, or via the website, virtual assistants and social media.

All that data can help organisations to better understand how their customers are perceiving their products and services. Only by linking all of this together can we fully understand the real customer journey.

Q **How can you establish a future-proofed customer experience platform?**

A What we're starting to see now in the contact centre space is the emergence of next generation platforms that are far more open than we've had in the past. Interestingly, if we look at almost every aspect of our daily life over the last decade, everything from the way that we shop to the way that we pay for things, most things have changed, but I think the contact centre has actually remained quite static. As we start to navigate this new decade, I think we will start to see agile thinking applied more readily to the contact centre and it will be about really leveraging some of the more open next generation capabilities, like Google, for example, which is allowing agile approaches to be applied to human assisted experiences, something we've not really had in the past.

Q **What innovations do you believe will have a major impact on customer engagement in the insurance sector by the end of this decade?**

A The biggest one is going to be the use of conversational AI and how we can apply that to the front of every contact centre to automate certain interactions, but also to make sure that we're able to engage the right expertise in the contact centre to help solve problems.

Supercharging the agent experience is going to be another key area that we need to focus on too. We need to be providing our agents with a smart set of tools underpinned by AI that enable them to engage confidently with customers, not just on the voice channel, but through digital interactions too.

Stuart Dorman
is the Chief Innovation Officer at Sabio.

Staying Connected:
BGL Group and Remote Working

BGL Group, one of the largest personal lines insurance groups in the UK, has had to adapt, like many other organisations in the country, to the changing working environment following the Coronavirus outbreak. **Jayne Lansdell** and **Laura Mullaney**, BGL Group, discuss how they have fully embraced flexible, remote working and how this has altered BGL Group's approach to the customer's experience, but also, employee engagement.

Q **What have you found to be the biggest internal challenge over the last year?**

Jayne Lansdell: Well, I think I speak for many businesses when I say the adjustment to the rapid onset of Covid-19 and the lockdown environment was a great challenge and real opportunity. We had to make sure that we maintained excellent service for our customers while keeping our staff protected and healthy.

Laura Mullaney: Following on from Jayne, there has been a new level of uncertainty surrounding consumer expectations because of how they changed in light of the extenuating circumstances from Covid. Therefore, the key for us this year has been agility, prioritisation, quality decision making, clarity of objective, and having a certainty of purpose.

Q **As we know, Covid-19 required many businesses to implement remote working. However, this option was already in place for BGL Group. Have you seen this to be an advantage or have there been any specific difficulties you've had to overcome?**

JL: Five years ago, working from home was the exception, however as we moved forward fast in the last few years as a business, home/remote working became a part of the head office culture, which was a huge advantage when faced with the problem of Covid-19. Our delivery, development and technology teams were able to easily adapt to home working, and we just ensured that everyone had the right kit and support. However, this wasn't the same for BGL's contact centre colleagues. They were entirely office-based. It was a challenge for us to get every member of the contact centre team working from home while maintaining a high level of service, but we did it in just two weeks!

LM: A lot of the business teams are very much used to working flexibly anyway. And, so again, it wasn't as much of a shift, but instead we found that the challenges came from things outside of work like home schooling. We have had to collaborate more as a team and be more creative and innovative with our ideas while working away from the office and our colleagues.

Q **How were BGL Group able to deal with such an uncertain climate? How did you ensure a successful transition for employees?**

JL: As I mentioned, we were focused on ensuring that everyone had the right kit and support. We were very conscious of the

fact that many of our people were working in a variety of accommodations, from houses to a single bedroom in a multiple occupancy house, as well as often being sat at the kitchen table trying to supervise small children. So, we delivered everything we could, from office chairs to desks to make sure people were comfortably and effectively working from home.

It was always going to be a relatively stressful transition, but I think by providing people with what they wanted and needed, supported with great communication, our people focus has helped to take as much hassle out of the process.

LM: From my side of things, there's been an awful lot of focus on digital communications. BGL has always had a strong company culture, so we made sure that we developed virtual CSR events, virtually hosted events and training development sessions, and kept in contact with colleagues and informed them of recent updates and the business's priorities going forward. Communication and technology have been the key to ensuring employee engagement has continued during this period of remote working. For example, our online suite means you can access all our online training and development which makes a huge difference.

Q **BGL Group has received many awards for their contact centres, so how have you remained up to date on a digital level?**

JL: Our contact centres have always focused on being proactive with colleagues, making it a great place to work. The spirit of the contact centre teams aligned to their total professionalism, and has been a consistent part of the way we do things at BGL. Alongside that, BGL continues to invest in its people and training, as well as local, national, and international

We had to make sure that we maintained excellent service for our customers while keeping our staff protected and healthy

Jayne Lansdell

corporate social responsibility activities supporting the causes close to our hearts.

LM: We've been working really hard on our digital transformation program in the last couple of years, and we've been recognised by a number of forums for the work we do for online CX.

Customer priorities are fed through to us from our front-line colleagues in the contact centre. We've worked very closely with the contact centre to understand what self-serve functionalities and capabilities are a priority, which would work best and how to implement them. The Virtual Assistant has been a big win for us too. Also, things like live chat and using the experience of our reps in the contact centre have been feeding into how we can escalate effectively and offer a true cross-channel experience.

Q **How are you using new technology and digital approaches to provide an exceptional customer experience in essentially a new world and environment?**

Communication and technology have been the key to ensuring employee engagement has continued during this period of remote working

Laura Mullaney

JL: We moved to our cloud-based telephony provider in eight days. That was important for us, because at a time of stress and uncertainty, what we wanted to do is make sure our customers knew our doors were still open. We were still there to answer calls, and we were still there to answer questions. Now, looking forward, what we're doing is using that platform so we can design conversational type customer experiences, either through the voice channel or online, to create a hybrid system that brings together the best of both.

Q Do you see remote working as a new constant for contact centres?

JL: Absolutely. I think they'll be a happy hybrid. And you'll be able to open up contact centre roles to whole new talent pools. You will be able to access a whole bunch of people that you couldn't have accessed before and give them new career opportunities. I suspect some organisations will want to still go into the office, but as an efficiency model, remote working offers flexibility.

LM: In terms of opening-up new career opportunities, you will no longer be limited to local recruits, you can source people from all over the UK, or even worldwide. The main thing to be careful of is that you don't lose the human element.

The key for us this year has been agility, prioritisation, quality decision making, clarity of objective, and having a certainty of purpose

Laura Mullaney

At a time of stress and uncertainty, what we wanted to do is make sure our customers knew our doors were still open

Jayne Lansdell

Jayne Lansdell
is the Associate Director
of Business Technology at
BGL Group.

Laura Mullaney
is the Associate Director
of Digital Propositions at
BGL Group.

The Value of the Customised Contact Centre

Through the introduction of a configurable contact centre, loveholidays have reshaped their business into a proactive and effortless system that uses technology to create a personalised service for its customers. **Eugene Neale**, loveholidays, outlines the values of a customisable contact centre, especially during the Covid-19 pandemic, and how it has become a large part of their business strategy.

Q As the fastest online growing travel agents, can you firstly tell us about loveholidays?

A loveholidays began in 2012, founded by Chief Executive Alex Francis, Chief Operating Officer Jonny Marsh, and Chief Financial Officer Chris McCavert. loveholidays sells people holidays and not destinations by enabling customers to choose from a range of criteria – temperature, facilities, and daily costs – rather than simply selecting a destination and a date. This personalised service presents customers with a list of holidays that matches their ideal holiday package.

We view ourselves as a technology company that is in the travel industry as it is our technology that attracts our customers. We act as not only a travel agent, but as a booking platform, and our tailored service helps customers manage their costs and find a holiday that is specifically tailored to their wants and needs.

Q Obviously Covid-19 has had a huge impact on the travel industry, how were loveholidays able to deal with such a fast-changing and uncertain event? What role did the programmable contact centre play in this?

A It was Covid-19 that made us change to a programmable contact centre. The crisis started to bubble up in March and in April we decided that we needed to be reactive and change our contact centre. We needed the context so that we could predict future events and we needed to be able to tie it into our other systems to be able to create automation.

Covid-19 for the travel industry has meant a complete change in business. We have had to reinvent our ourselves. We measured that we have done 12 years' worth of work in four months, and by work we compared this to our normal refund, alteration, or amendment rate.

Our contact centre will become the customer experience centre and the heart of the business as it starts to drive our business decisions

So, did it change us? Yes. It made us realise that this was what we needed to do to keep our business going and be accessible for our customers. It is a dramatic shift from where we were six months ago.

Q Why else did loveholidays make the move to a configurable contact centre?

A Contact centre systems have been under utility models for years, which are great but expensive. The traditional utility model worked for loveholidays, but we wanted to make things even easier for our customers through communication channels and by allowing a more personalised service, which the old utility model didn't allow. We wanted to create the effect of the old-

school high street travel agent who you would go back to time and time again because they know who you are and where you want to travel to. For us to be able to create that effect, we needed data and on a huge scale.

Our system needed to be run on a gigantic injection of data that stored and created data for every contact. By introducing a configurable contact centre, we can quickly shift and consume data based on new context. We can generate hundreds of events for our contact system and it is that very data that allows us to become personal and effortless. For example, on the 1st October, Turkey changed its travel status. Turkey was Europe's last big holiday destination that was up and running. We have data about everybody that has booked a holiday to Turkey with loveholidays, and we have reshaped our contact centre to enable any Turkish travellers to come through our contact centre immediately. This is the type of situation that you would have had to have worked through the night to manage, but now, with the contact centre in place, it is effortless.

Q Have you been able to take any opportunities or lessons learned from the pandemic?

A Covid-19 has changed peoples' need for communication. Suddenly, customers need a lot more reassurance, even on a successful purchase. I don't think this is unique to travel, but customers are questioning things more, and they want more reassurance, consumer comfort and interaction with the brand or organisation selling to them. I don't think this will go away, but I don't necessarily think that is a bad thing. We have found that a more proactive and increased communication channel with our customers has enabled a better customer journey and experience. It's allowing us to put a bit of heart back into the very sterile world of online purchasing.

We have also found that our thinking about measures has changed, such as passive and active time on a customer or on an agent. We have invested a lot of our customer's time into passive waiting, just waiting for us to be able to talk to them. We want a contact centre that communicates more but with no dramatic increase in passive time invested by our customers. We now offer an asymmetric waiting time for people during Coronavirus. If you go to our live chat right now, there are a lot of customers waiting to speak to an agent, but by using Artificial Intelligence, our live chat will offer you the ability to send your phone number and the agent will contact you rather than you waiting for the agent to be available.

Q What is the value of having a customised contact centre?

A One of the amazing things is that it fits into a development lifecycle. Phone systems are a utility model that are a dark art that nobody in the modern tech parts of the business want to be involved in. They were never considered agile. That's

We view ourselves as a technology company that is in the travel industry as it is our technology that attracts our customers

Our imagination is now our limit. If we think it, we can do it

changed. We now run them as development sprints, so we have a mix of telco engineers, software engineers, and contact centre lead phones all able to work at a rapid prototype and agile manner, meaning we can try out our ideas in hours and find the ones that work.

Q How is the business using agile technology/approaches to not only innovate but meet customer demands and expectations?

A We are hypothesising about travel being completely different next year. I talked about the need for further reassurance, we think that we need to be a lot more timely with our communication, and our pushed communications to customers, so we are building a new mobile application which will tie into our contact centre. It is an extension of the same tool base, allowing customers to have the space to have a conversation with us about the things that are now making them nervous, not the things that they used to have to do as standard. Our approach is very consistent but being able to innovate and rebuild our mobile app in weeks is quite different to where we were before this time last year.

Q What are the benefits of a developer led organisation?

A Integration into the rest of your technology. We can reinvent, redefine, reshape, and realign everything very quickly and easily. We are nimble and if travel doesn't go back for two years and staycations become the new trend, then we will be able to adapt and build nice holiday destinations in the UK. Or, if travel comes back and there are crucial health controls and restrictions in place, we will be able to adapt and not only make our business viable to it, but make the customer experience as good as it can be. Alignment, flexibility, and momentum are all part of the developer-led organisation.

Q Where do you think loveholidays will be this time next year?

A It will be a demanding but busy market. Human desire is united in the fact that we all like "down-time" and holidays are the ultimate expression of "down-time." I think after a crisis like this, people will want a break more than ever. However, unpredictable is our prediction right now.

In terms of the evolution of loveholidays, all communication will be joined up past the contact centre system and into advertising and marketing. Every single communication will be run and orchestrated by the same logics that are running our 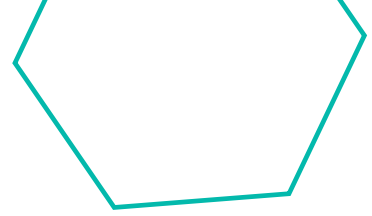contact centre and will drive into that contact centre experience. Our contact centre will become the customer experience centre and the heart of the business as it starts to drive our business decisions. Our imagination is now our limit. If we think it, we can do it.

Eugene Neale
is the Director of CX Engineering and Business IT at loveholidays.

CX Realities 2020:
The Story of Covid-19 and How Customer Service Responded

This report looks at the impact of Covid-19 on how we behave as organisations, employees, and consumers. From initial organisational reactions to then coping with extraordinary new demands, this paper summary shows how the 2020 pandemic has become a collective trek into an unknown future as opposed to a return home after being temporarily blown off course.

The Covid-19 pandemic has been more global than any which preceded it. With little understanding of either cause or cure, the world did not anticipate its velocity of contamination. In the end, all we could collectively manage was an unprecedented migration to national lockdown as an extreme form of defence.

The impact has been devastating. Loss of life, loss of jobs and economic shrinkage in a highly compressed period of time. We have all been affected as individuals, families, organisations, and nations. But we have also discovered the best of what happens to people put under threat. We can rise to the challenge against all odds and in the process discover capabilities we were unaware of.

We've moved forward in 4 or 5 months, where it could have taken us 2 years to get to this stage

Throughout this report, we have used the voices of those we interviewed whenever possible. Our contributors were chosen for their close involvement with customers and the teams who serve them. We hope the themes that bubble up confirm your own experiences and provide more certainty for your decision making. We have also used what we have learnt to provide some practical advice to inform the next chapter we are all about to live through.

This is the journey of customer facing teams during Covid-19 so far…

It's been challenging because we've no blueprint for this, so we have had to feel our way slightly and we have got it wrong a few times

Heroic Levels of Achievement

Let us enter the story as lockdown is announced and recall those first adrenalin fuelled weeks.

The rapid switch into remote working was critical as it was the only means for organisations to continue to function.

All telephony tools, email, VPN etc. – all set-up in 2 days – for 20k people! – BBVA

Teleworking for the Emergency Platform was planned in 3 years, but because of COVID 19, we deployed it in 3 weeks – Allianz Assistance France

The speed of change created extraordinary momentum. The feeling of 'more done in five weeks than five years' is common feedback from most interviewees and one we know has been widely reported elsewhere. The threat of survival collectively shocked organisations into an action orientated mindset. Traditional roadblocks were eliminated practically overnight, and the stories of sustained determination, amazing teamwork and presumably very long shifts were everywhere!

" What has amazed everyone in the company, and the world, is how quickly people have come up with creative solutions under pressure and how fast we actually moved to adapt to this crisis. That has inspired us to redefine what is possible. It has become an inspiration for our teams, and we'll bear that in mind creating innovative solutions going forward – Transcom

While the pandemic evoked the best from many teams, the size of the challenge differed. Our survey respondents reported that while most were in a good place technically to switch into a working from home model, around a quarter of respondents had to contend with major capability change as well. Often based on the inflexibility of legacy technology.

Of course, keeping the lights on was the number one goal. Having recently interviewed a number of organisations that had enabled contact centre homeworking pre-COVID, it is clear from their experiences that it will take some time for the most recent cohort of organisations to catch up with all the associated best practices that are needed to sustain homeworking. But the abiding memory of this first chapter is how everyone rose to the challenge, and a hope that it will remain going forward.

" It's been challenging for everyone; but we've done some great stuff for our people and our customers during the pandemic and we'd like to 'bottle that up' for the future – Sage

Business Continuity Under the Microscope

One of the lessons to be learnt from the pandemic is the degree to which business continuity plans were attuned to only certain possibilities. Hindsight is easy.

Business continuity can easily become an annual checklist exercise that is not designed to provoke a team's imagination to think the unthinkable. For instance, many had good reasons (such as regulatory compliance) to ignore any scenario caused by a need to socially distance.

" As part of BCP planning, we've planned for fire, flood, office closure etc. – we'd never planned for restriction of movement (I think like lots of people) – big learning in terms of restriction of people

" In the past, the question was "do you have a backup office?" and now the question will be "are you able to work out of the office?"

In conclusion, it seems sensible to revisit business continuity plans.

Channel Mix Undergoes Rapid Evolution

As organisational life reacted to lockdown with mass migration to working from home, personal lives were reshaped by the same restrictions. Our behaviour as customers adapted as high streets shut down. Here is a view of that impact through the lens of reported credit card usage.

The move to online was huge. It even pulled in older cohorts through necessity. E-commerce flourished. Amazon's revenues show it. DPD announced 6,000 new jobs and invested in 15 new regional depots to meet demand for home delivery.

Even though, high streets have now reopened, abiding fear of social density has favoured larger out of town shopping centres. A new, sustainable mix of physical retailing and e-commerce has yet to be struck between brands and customers.

The pandemic has catalysed a change in how organisations and customers engage that is more potent than any omni-channel argument offered in the last twenty years. Maybe because there is finally substantial reason to behave differently. In an emerging age of 'contactless' engagement, there is a growing trend in video call consultation. Something bricks and mortar retailers such as John Lewis are also experimenting with as they try to blend the instore experience with online shopping. However, the move to digital has social repercussions in the form of digital exclusion. The Office for National Statistics reports that only 51% of households earning between £6,000-10,000 have home internet. This will take time and investment to close the gap.

Meanwhile, if behavioural psychologists are correct in saying that habits become embedded after 60 days, then our expanded use of channels looks permanent. Maybe another motivation for this new behaviour is customer perception of organisations' availability. Live assistance, especially voice, remains an instinctive choice when issues are emotive or complex.

Talk of omni-channel behaviour has traditionally been long on theory but short on evidence. It is therefore exciting to see evidence of a broad swing in customer behaviour and a rebalanced contact mix coming from it. They also indicated that AI technologies will play an increasingly important role helping to innovate new ways of engaging for both customer and employee.

" Web and app channel focus will be core to ongoing strategy

As stated at the beginning, the pandemic has caused severe economic damage. As a result, recessionary conditions demand that organisations can deliver their customer experience at a greatly reduced cost. The migration from live assistance is central to that achievement.

To what extent has the COVID-19 pandemic impacted the volume of customer contact received over this period?

- ● Significant increase
- ● Slight increase
- ● No change
- ● Slight reduction
- ● Significant reduction
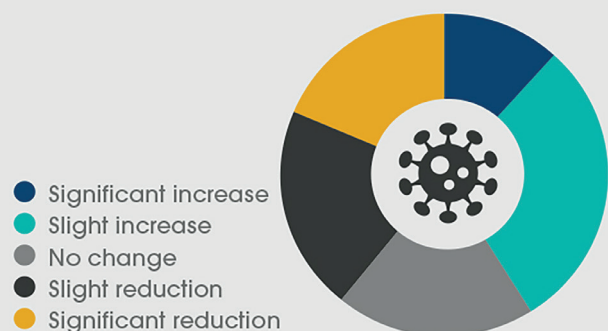
Homeworking – A Mixed Blessing

As our survey shows, the shift to homeworking was comprehensive. It was also something that required instant improvisation.

The most significant aspect of the mass experiment in working from home has been to demonstrate to executives that it is a viable model with many benefits. In a short period of time, we have moved from its use being constricted to a select few to becoming a trusted way of working.

Strategically, the investment in homeworking accelerates the journey to becoming a digital first organisation. It strengthens their resilience to the unexpected as a result. It also contributes to a smarter people strategy. Staff who want to move can now do so without needing to leave. More part time staff can be accommodated, along with flexible hours to improve work-life balance.
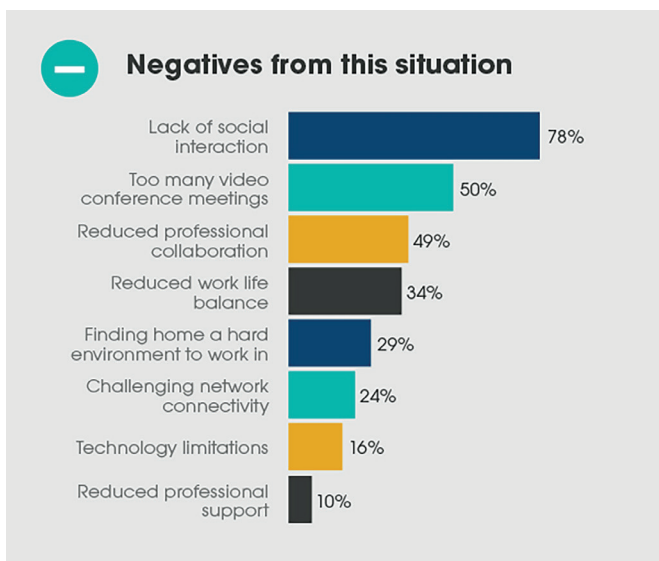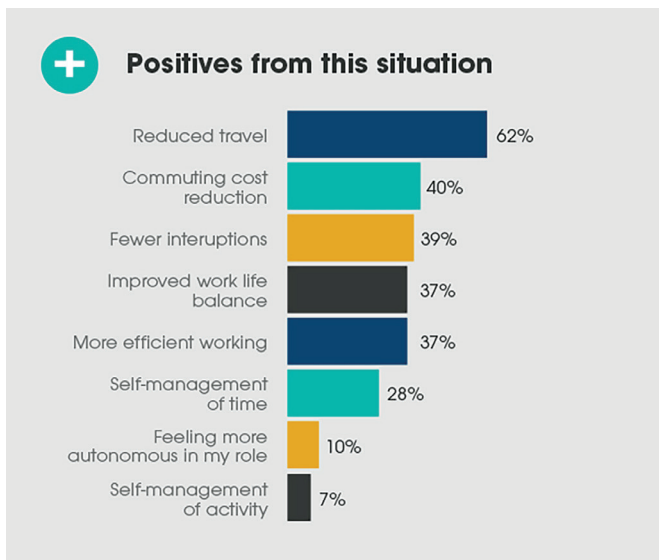
So, while the future of homeworking seems assured, at a scale not previously seen, most are still coming to terms with its cultural impact. Is it better, worse, or just different?

Positives from this situation

Reduced travel	62%
Commuting cost reduction	40%
Fewer interuptions	39%
Improved work life balance	37%
More efficient working	37%
Self-management of time	28%
Feeling more autonomous in my role	10%
Self-management of activity	7%

Negatives from this situation

Lack of social interaction	78%
Too many video conference meetings	50%
Reduced professional collaboration	49%
Reduced work life balance	34%
Finding home a hard environment to work in	29%
Challenging network connectivity	24%
Technology limitations	16%
Reduced professional support	10%

We've settled into a post-commuting lifestyle and a new kind of work life balance

Monitoring mental health became a factor – SS&C DST

People were appreciative of being able to work from home, and to be flexible to deal with childcare – SS&C DST

The picture around work-life balance is mixed. The survey suggests some experienced an improvement, some a deterioration. Probably individual circumstances and cultures explain as well as anything else the range of reaction homeworking has caused.

Right Sizing Homeworking Teams

We are now at a point in our story when governments have loosened lockdown and organisations are cautiously returning to bricks and mortar.

Leaders are clearly aware of outstanding unknowns around this pandemic and therefore how everyday life shapes up over the next few years. On that basis, further investment in homeworking looks like a sensible strategic option rather than a temporary fix. So, what is needed to turn a temporary approach into something sustainable over the long term? One task is to assess the optimal mix between homeworking and office. Ideally this balances the needs and expectations of staff and organisation. Survey responses suggest that for virtually every organisation some form of homeworking is going to be the common approach.

Staff want to return to the office – they miss the community aspect and seeing colleagues – Kuoni

Aim is not to bring all staff back into contact centre. 80% would be happy to work at least half the week at home – Leeds City Council

I'm really longing to work in the office once in a while

Part of the overall decision is the question of who should be allowed to work from home. Performance standards are being used as one way to set the bar. Talking to organisations with long term homeworking experience, it becomes clear that a certain profile of person is best suited. This was already recognised by some interviewees in terms of future recruitment.

Different people thrive in different working environments so there will certainly be a shift in the range of people we now look to hire. However,

with the right technology in place, we see this as an opportunity to increase our colleague skill set – BGL

All this suggests a mixed location model based on preference and performance. The final tally in terms of headcount will be driven by the long-term success of greater self-service and proactive messaging as we explored earlier. Or by the short-term impact of budgetary pressures as recession bites and furlough is withdrawn. As such, we expect to see smaller contact centres in the medium term staffed by more self-motivated and emotively capable teams.

Re-learning How to Develop High Performing Teams

As we start to look at future needs, it is clear there are lessons from lockdown about how we need manage and develop teams in a remote/homeworking context.

> *We need to change the way we do coaching/training/performance if people are more remote*

Then there are cultural challenges of becoming part of a team and organisational culture. Especially for those being recruited into full time remote working.

> *We see a potential challenge in recruitment and onboarding, in that it may be hard for new joiners to really bed into the organisation and to get a feel for our culture*

Finally, we should remember that everyone was transitioned in great haste and made do. Moving towards a permanent approach to homeworking provides the opportunity to revise legal and professional standards.

Doubling Down on Customer Experience

As we reach the end of this story and start to reflect on what has happened and is coming next, certain themes bubble up.

If it is true you should never waste a good crisis, it is clear few did. Undue caution has been replaced with a powerful can-do attitude. New capability has been rapidly tested and proven. The recent distance travelled in becoming a digital first business has rejuvenated belief in that outcome. Long standing beliefs about where people work and how they are managed have received a much needed make over.
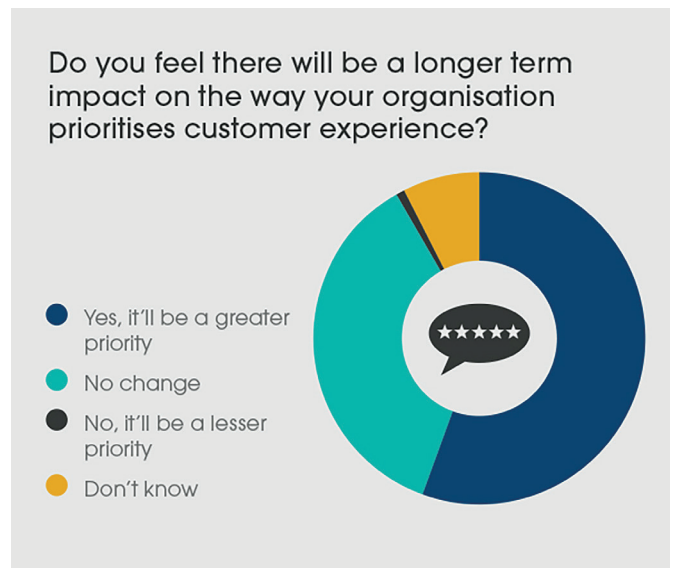
Altogether we are in much better shape having been truly shaken up. There are many positive indicators of this new mindset. Commitment to the right generation of infrastructure for being a digital first business has accelerated.

Digital adoption typically requires a greater focus on organisational culture and investment in upskilling employees with a continuous learning mindset. Reinvigorated customer service leaders will recognise this and rise to the challenge.

Using data effectively is central to the digital first ethos. AI powered predictive analytics will move decision making onto the front foot and transform operational management. In recognition of that opportunity, nearly 40% of survey respondents felt their customer insight strategy needed an upgrade.

Looking forward, it is going to be economically tough for many sectors in our national economies. So too for their customers. Cost pressures will drive many decisions. The question becomes, will customer experience be downgraded? That remains to be seen. However, there are reasons to be optimistic. Our survey respondents are clear in their intent.

Customer experience management remains crucial. Both during lockdown and for the long term.

Do you feel there will be a longer term impact on the way your organisation prioritises customer experience?

- Yes, it'll be a greater priority
- No change
- No, it'll be a lesser priority
- Don't know

On that note, we draw a close to our story. We hope you recognise your own situation from what others have told us. There is every reason to be optimistic about the direction of travel for those who live customer service and those who directly support their efforts.

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How to Build a Brilliant Customer Experience

With over 1.8 million customers trusting in their nationwide team of engineers to help keep life on track when trouble strikes, **HomeServe** is one of the country's leading home assistance providers. Their purpose is to make home repairs and improvements easy, while providing an exceptional customer experience. This report outlines HomeServe's achievements in customer service and how they have continued to build strong customer relationships.

83% of customers rate HomeServe's service as 'Excellent' or 'Great'

Who is HomeServe?

HomeServe have over 25 years' experience of taking care of UK homes. With the aim of making home repairs and improvements easy, HomeServe is a home assistance company who can deal with anything from a burst pipe to a boiler breakdown. They achieve this in two ways. For the insurance-minded homeowner, they sell policies that cover a range of home emergencies via a subscription-based Membership service. For the 'Home-Improvers', who prefer to deal with a problem as and when it arises, HomeServe have an online, on-demand Home Experts platform that matches homeowners with local tradespeople almost instantly.

Exceptional customer service

The customer is at the heart of the business, and HomeServe will only be continuing its initiatives of transforming both the customer experience and operational efficiency. HomeServe invest heavily in customer research to ensure their services answer real homeowner's concerns.

HomeServe Now, HomeServe's app-based technology, which can swiftly identify a customer's need and connect them directly with an available engineer near their home, was trialled in further UK regions during the second half of 2020. HomeServe Now has the potential to transform customer service and reduce costs to serve. By combining the App with a subscription-based consumer offer, there is also an opportunity to access homeowners that typically would not consider the core Membership product but who frequently buy other products and services on mobile devices and via a subscription.

The Effortless 2020 strategy is all about making it easier for the customer. Part of this strategy involves an initiative called Customer First, which is a program where anyone in the company can submit an idea, offer feedback and seek additional support to help vulnerable Customers. Those suggestions then go to a daily panel of people from across HomeServe who decide whether they will act on that idea or not. They have had a huge and positive response from their people and have made some significant changes for their customers because of employee's input.

The investment we make in developing a customer first culture and empowering our staff to do the right thing for our members pays dividends

In the five years since Customer First began it has had over 29000 submissions and spent over £800,000 helping 6000 Customers in need of a free repair, job or policy.

Delivering exceptional customer services drives everything that HomeServe do, from the products and services to the processes and policies. It underpins the way that they recruit, train and even reward employees. HomeServe looks after their people because it is them that makes them who they are.

HomeServe focuses on creating an environment that empowers employees who want to serve and help their customers. And by combining excellent employees with top-class technology, HomeServe can take on new opportunities and challenges, work faster and more efficiently, while continuing to provide the excellent customer experience they are known for.

Keeping homes running in a crisis

Across the world governments and industry are working together to understand the issues created by the spread of Coronavirus and find solutions. HomeServe is committed to supporting staff, keeping homes running and looking after those who are vulnerable. At troubled times such as these, the investment it makes in developing a customer first culture and empowering its staff to do the right thing for our members pays dividends.

The customer is at the heart of the business

HomeServe

HomeServe is one of the UK's leading home assistance providers and for more than 25 years it has kept its Customers' lives moving by delivering a range of industry-leading services, including plumbing, drainage, electrics, heating and much more, through its own nationwide network of HomeServe approved engineers.

Nearly two million UK Customers – and nearly eight million worldwide – place their trust in HomeServe when it comes to fixing, maintaining and looking after their home.

An independent survey from the Institute of Customer Service said HomeServe is recognised as the most improved of all companies in the "Services" sector since 2014, demonstrating that we are delivering on our Customer Charter, a set of promises our People live by to ensure that the Customer is truly at the centre of everything we do.

www.homeserve.com

Sabio
The Customer Experience Experts

Jonathan Gale, Sabio Group's CEO, outlines his strategy for delivering sustainable, long-term CX value across the insurance sector.

Q Tell us a little bit about yourself and what your role as CEO of Sabio Group involves?

A We're currently going through an unprecedented period of customer experience evolution – particularly across key sectors such as insurance. That's why I was so excited to join Sabio Group as CEO at the end of last year.

My background is in Software-as-a-Service technology, having spent the last 30 years building organisations in this space - largely focused on customer experience and contact centres. Before joining Sabio, I was CEO at NewVoiceMedia, growing revenues 25x and taking the company from a start-up to a successful exit with its acquisition by Vonage in late 2018.

My role as Sabio Group CEO is to ensure that we're ready to support all our customers in embracing and maximising the benefits of world-class CX. That's why we're continuing to grow the Sabio business, both through acquisitions and organically, to make sure we have the people, skills and multi-vendor capabilities in place to address this challenge.

Q What gives Sabio the competitive edge?

A With over 20 years' experience in helping organisations to optimise their contact centre and CX performance, Sabio Group really are the customer experience experts. We're a specialist full-service provider that delivers CX technology, services and insights to world-leading brands across a range of markets. And we're not stopping there. We continue to add new capabilities, more expertise and more global reach to further strengthen the Sabio proposition – helping organisations to deliver brilliant customer experiences.

Our goal for the next five years is to further build on our strong performance and skills, expand our portfolio of Sabio IP and multi-vendor solutions – and clearly establish the company as the #1 CX full service provider. Central to this strategy is our ability to take advantage of the latest cloud and AI innovations to help our customers deliver high-value, personalised experiences at scale – across both human and digital touch-points.

Q What's been your highlight at Sabio?

A Our business is growing strongly, and we're supporting our clients with really impressive CX innovations. However, what's most impressive about Sabio are the sheer levels of customer intimacy across the whole company. We really know our customers and their markets. And because of that, we're able to deliver CX solutions that make a real difference in terms of competitive advantage.
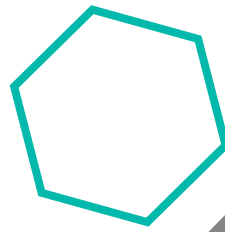
Jonathan Gale,
Chief Executive Officer, Sabio Group

Jonathan Gale joined Sabio Group in December 2019 as Group CEO. He brings over 30 years' experience in building technology businesses to Sabio – most recently as CEO of cloud contact centre vendor NewVoiceMedia. He grew NewVoiceMedia tenfold before its sale to Vonage in 2018. Earlier, Jonathan served in a number of senior Sales and Product Management roles for organisations such as Symantec Cloud Services and Mimecast, the cybersecurity provider.

Chris Haggis,
Chief Operating Officer, Sabio Group

Chris Haggis assumed the role of Chief Operating Officer at Sabio earlier this year, having previously served as Chief Customer Officer at SaaS hospitality start-up Triptease. Before that he spent almost eight years with cloud contact centre software vendor NewVoiceMedia, most recently as Senior VP for Customer Success. Earlier in his career, Chris was Head of E2E Engineering for Barclays' Global Call Centre Technology operations.

Tim Pickard,
Chief Marketing Officer, Sabio Group

Tim Pickard joined Sabio in April this year as Chief Marketing Officer from his previous role as CMO for Egress Software, the encryption services software specialists. Before that he spent over six years as CMO at NewVoiceMedia, delivering major marketing and strategic programs – helping to drive the company during a period of significant, sustained growth.

Tim Pickard, Sabio Group's Chief Marketing Officer, explains how the CX sector has never been more exciting. He believes that a number of transformative, cutting-edge technologies are set to provide customer service operations with a key competitive differentiator - when deployed effectively.

Q What makes this industry interesting to work in?

A The CX industry is evolving so quickly – indeed this year alone has seen AI quickly become part of our 'new normal', with chatbot services booming and AI-powered customer service platforms scaling to handle huge increases in online demand. This transformation is accelerating all the time, and it ranges across a broad range of innovative technologies – from AI and automation to cloud migration and customer data analytics.

Sabio's role is to combine our people and processes with in-house solutions and best-of-breed technologies to provide compelling industry and market segment focused solutions and propositions. This means we have to innovate constantly, while backing our solutions with the most skilled and capable workforce and particularly strong processes and metrics. It's exciting and it makes a huge difference to our customers' CX business outcomes.

Q How big does an organisation have to be to put these CX innovations to work?

A More and more brands are recognising the need to optimise their CX performance. At Sabio, our insurance sector clients are a mix of both high-growth digital natives and large established enterprises. Both types of organisation are seeking to transform their customer interactions and CX operations through digital transformation programmes and automation initiatives. At Sabio, our task is to find the right blend of technology, services and insight to support each client's specific CX requirements.

Q Sum up Sabio in three words?

A Customer experience experts. We're a full service provider and we deliver sustainable, long-term value.

As Sabio Group's Chief Operating Officer, **Chris Haggis** believes it's essential for organisations to make CX as easy as possible – both for customers and for contact centre agents. This requires real expertise in a range of key areas including AI, automation, cloud, data and digital integration.

Q What's been your highlight at Sabio?

A Having recently joined Sabio, it's obviously exciting to be part of an organisation that's ambitious, and committed to becoming the leading player across the European CX market – through both strong organic growth and acquisitions.

Being able to support our clients at scale is clearly a pre-requisite to achieving our goals – and that means we need to not only drive predictability and consistency across the business, but also be ready to respond quickly when we need to. This was demonstrated earlier this year when our clients turned to Sabio when a rapid switch to remote working became critical. For Sabio this meant enabling the transition of around 150,000 agents from their contact centres to remote working – and we were able to do this quickly and successfully. That's true customer partnership.

Q What's the most challenging part of your role?

A With operations and innovation so tightly linked, serving as Chief Operating Officer at Sabio is always going to be challenging – especially with the CX sector going through such a period of extreme digital acceleration.

That's why we have to make sure at Sabio that we continue to build on our strong baseline of performance and skills – adding new capabilities to our strong multi-vendor proposition and enabling our clients to offer a truly friction-free experience across their end-to-end customer journeys.

Q What trends do you expect to impact CX in the insurance sector over the next few years?

A We all need to recognise that when it comes to customer engagement we're operating in a digital first world – and that's definitely the case for the insurance sector. Firms have to recognise that most interactions now start with digital, so there needs to be real consistency across both digital and physical engagement channels. Because of this, we're 100% focused on helping our clients to transform their customer interactions and operations through smarter digital processes, automation and business insights. We believe this approach will take our customers' CX to places they simply couldn't achieve before.

Fraud and the Contact Centre

Amber Burridge, Cifas, is an accredited fraud specialist with over a decade's experience in crime and fraud analysis. Here she highlights the key areas of priority for all sectors while sharing insights into fraud prevention especially for the contact centre.

Q **Back in September, you spoke at Cifas's Annual Conference about the emerging fraud picture. Could you share a few of the key findings from Cifas's first ever Strategic Intelligence Assessment?**

A The Strategic Intelligence Assessment shows that Cifas members recorded an unprecedented number of cases to the National Fraud Database (NFD) in 2019. Over 364,000 cases of fraudulent conduct were recorded by our members, up 13% compared to the year before. We have identified that the key areas of concern for this rise are predominately within identity fraud, as well as facility takeover and misuse of facility.

Identity fraud is a real concern for both business and members of the public. We can see that over the last five years, identity fraud has risen by 32%. 2019 saw the highest volumes of identity fraud – over 223,000 cases. The data shows us that predominately plastic cards and bank accounts are the main targeted product for identity fraud perpetrators; however, it is dependent on the age of the identity they have stolen.

Probably not surprising is that 87% of these occurred online. There is an ever-growing emphasis on moving more towards digital channels, as shown by the pandemic, and the need for a lot of businesses to move online compared to last year. However, what is surprising is a large proportion of these cases were successful in terms of the applicant getting the product or service. This raises a couple of questions – should we look at how we on-board customers in terms of verifying identity; or is the use of synthetic identities making it harder to detect a false identity? Essentially, synthetic identities will use some truthful information, which can often be obtained through the likes of social media or through details sold in online marketplaces. Intelligence suggests that there are identity packages that can be bought which use aspects of a real identity supported by false documentation, which is now even more readily available.

Facility takeover saw a significant rise of 34% in 2019 compared to 2018, with over 32,000 cases recorded, with a large proportion recorded against the telecoms sector. Telecoms products have seen a significant increase of 41% between 2018 and 2019 and account for 53% of the cases recorded in relation to facility takeover. One reason for this may be attributed to mobile port out frauds.

Insider fraud threat is a real issue for businesses. Dishonest actions accounted for 50% of the cases that we saw on the Internal Fraud Database last year, with those recorded being mainly male, which has increased by 42% in 2019 compared to 2018. They are predominately aged between 21 and 30, with most employees being in employment for between one and five years. What is interesting to note is that for those who have been filed to the Internal Fraud Database for the likes of false overtime submissions and expenses, most had been in employment for five to ten years, suggesting they understand how the system operates.

Q **How has the pandemic altered the fraud landscape in the UK?**

A It will be interesting to see is how the attitudes towards first party fraud change, particularly with consumer behaviours changing. Research shows that nearly 36% of survey respondents admitted to falsely reporting that they had not received a package or that a satisfactory order was

Technology, the internet and social engineering all play a key role in the fraud types we see, as well as lack of awareness around fraud issues or a lack of "anti-fraud" culture in, and out, of the workplace

unsatisfactory in order to get a refund[1]. With the economic situation changing, individuals may find justification for types of fraud, such as exaggerating insurance claims or not declaring any adverse credit.

Unsurprisingly, the landscape has changed due to the types of services being offered during the pandemic. A number of stimulus packages were granted and at a fast pace, meaning that a number of post checks are now in place.

According to the cases recorded to the NFD, facility takeover saw a 20% rise in the first nine months, with telecoms and online retail products being heavily targeted. The methods deployed by criminals during the pandemic are not new tactics, however they have used the pandemic to fully exploit the fears and susceptibility of both consumers and business, and in particular, targeting staff working from home.

Then there is the insider threat, which has never been so high. Remote working means that certain controls are difficult to put in place, particularly as there is no typical 9 to 5 window anymore.

Facility takeover is the main case type to see an increase in the first nine months of this year

There have been adverts on the dark web looking to specifically "recruit" contact centre staff to help them supplement their income. This may be especially enticing when there are economic pressures within the household, particularly as people are in financial difficulty due to redundancies.

It is an uncertain time that we live in. However, we do know that the key enablers we saw in 2019 are still key today and going forward. Technology, the internet and social engineering all play a key role in the fraud types we see, as well as lack of awareness around fraud issues or a lack of "anti-fraud" culture in, and out, of the workplace. 2021 will see the rise of synthetic identities, mainly due to the amount of personal information revealed throughout the pandemic, be it through our own digital footprints or from the relentless phishing campaigns by criminals.

FRAUD PREVENTION

Contact centres need fraud prevention from both external and internal threat actors. Without a doubt, they are a key target because of the access they provide between the business and the consumer

It is vital that contact centre staff can make checks quickly and easily at point of quote or when engaging with a consumer, to ensure that they are talking to who they think they are talking to. We have moved away from where knowledge-based authentication fits the bill, due to the amount of personal information that is out there online. Similarly, the ability to be able to check delivery addresses, telephone numbers and device IDs that are contacting the centre, are all vital in preventing that fraudulent attempt becoming successful.

Q How has the level of fraud risk changed for contact centres specifically since the increase of home working due to the pandemic?

A Facility takeover is the main case type to see an increase in the first nine months of this year compared to last year and we know that the key enablers for facility takeover tend to be phishing, vishing, smishing and social engineering. Identity Fraud also accounts for 60% of the cases recorded to the database so far this year and these two case types have remained fairly consistent in terms of levels we have seen. Insurance has seen a 48% increase in the number of identity fraud cases filed to the NFD in the first nine months of this year, with a large proportion related to ghost broking. As contact centre staff are trying to deal quickly with customer requirements during the pandemic, criminals are banking on verification checks not being as robust as previously, particularly as some businesses have had to furlough staff, meaning less staff to take the requests. Plus, some businesses that are usually face to face transactions have had to do business online, and criminals were trying to take advantage of those unable to transition more smoothly to online platforms than others.

Q How might fraudsters attempt to take advantage of contact centres and their security measures?

A Without a doubt, we have moved more to a digital channel and therefore, criminals will exploit the difficulty that call centres may have in terms of verifying the individual they think they are talking to.

A blog by TransUnion in April[2] states that it has been shown that fraudsters make an average of five calls to a call centre before taking over an account, in order to build rapport with the call centre agents or to try out high-pressure tactics to gain access to the account. They have also taken advantage by claiming they are a vulnerable customer. It is just as important for call centres to carry out as many verification checks as possible, but also share across the business and partners of any key methods being used to try and engineer them of information.

What is also key is ensuring that those channels you use to contact customers are secure. Over the past year we have seen that a number of criminals have in fact sat on Twitter handles purporting to be financial institutions, as well as spoofing numbers

account takeover[3]. In most circumstances, account takeover can start online but ultimately, call centre and contact centre agents are then socially engineered to make any changes to an account.

Q   What is the insider threat risk to contact centres?

A Once again, if we look at the overall picture, there was a 45% rise in the number of individuals recorded to the IFD working within a call centre in 2019 compared to 2018. A large proportion were mainly recorded for dishonest actions, mainly in relation to manipulation of third party accounts (20%) or facilitating transaction fraud (16%). Intelligence suggests that in some of these circumstances, they may have actually been approached by an organised crime group to make those changes and facilitate other transactional fraud, as well as harvest sensitive data. What is surprising is that so far this year, we have seen a 142% increase in those recorded for obtaining or disclosing personal information, with a large proportion in relation to disclosure of customer data to a third party. The issue we have now is our controls working remotely may not be as robust as working within an office environment.

For a number of people working in contact centres and having to work from home, there is also the issue of your home circumstance to think of. For instance, those in shared accommodation may rely on the kitchen as being the best place for internet connection. But it doesn't come instinctively to lock your computer when you leave to make a drink, meaning other individuals could access that data. It essential to push the message out that you should treat your home office like your work office. Plus it is vital that companies know who has access to what data. A survey this year showed that round 14% of people claim over the past five years, using technology provided by their employers, they have been able to access data at work they were not authorised to see[4]. Also attitudes around using work issued devices has been raised during the pandemic, where despite their fears, 82% of employers[5] said that they allow employees to use personal devices to access work email or other data and 67% of business owners allow their employees to use social media applications on work devices. A lack of policy around using personal devices even for work purposes really puts the business at risk in terms of confidential files being transferred, but also from a potential cyber-attack if anti-virus is not in place.

We already mentioned about staff approaches and I think that is a real risk right now. Your employees no longer have the safety net of the office, and with external factors such as potential redundancies or reduced income in households, it only takes a message via social media to engage an employee into that type of activity. What has been interesting is seeing the number of employees offering services to help applications through, which shows it is vital not to just regularly screen employees, but also do regular welfare checks as circumstances change.

Amber Burridge is the Head of Fraud Intelligence at Cifas.

from contact centres to contact victims to carry out takeovers. That's why it is essential that staff are kept aware of the current risks and threats to them.

Q   Why is it important that contact centres have fraud prevention measures in place?

A Essentially, contact centres need fraud prevention from both external and internal threat actors. Without a doubt, they are a key target because of the access they provide between the business and the consumer.

Not only do contact centre agents have access to vast sensitive information, but they are also the gatekeepers in some circumstances as to whether a product or service would be granted. Therefore, if we look at it from an external threat actor viewpoint, without a doubt, identity fraud is a real issue for both business and the consumer. Not only did Cifas members record an unprecedented volume in 2019, but also, so far this year, identity fraud still accounts for 60% of the cases recorded to the National Fraud Database.

It can be hard to balance the customer journey when you need to implement a little bit of friction – but a survey this year stated that a large proportion of customers would not do business with a company that has had a data breach. By demonstrating that you are taking proactive steps to protect not just customers, but also others, it demonstrates a high level of integrity for your business.

Account takeover is also a significant problem, and according to Forbes research last year, 51% of financial services companies surveyed identified call centres as the vector of choice for

[1] https://www.retailtimes.co.uk/consumer-study-reveals-shocking-shift-in-attitudes-towards-fraud-post-lockdown/

[2] https://www.iovation.com/blog/how-covid-19-is-causing-a-fraud-pandemic-in-call-centers

[3] https://www.forbes.com/sites/forbestechcouncil/2019/11/13/why-the-call-center-is-the-vector-of-choice-for-fraudsters/#1409f3e06a61

[4] https://www.newbusiness.co.uk/articles/it-advice/14-people-have-accessed-confidential-data-work-they-were-not-authorised-see

[5] https://www.infosecurity-magazine.com/news/employee-social-media-use-viewed/

The Trillion -Sensor Economy

As the Internet of Things (IoT) continues to scale, we're moving towards a trillion-sensor economy – the connection of billions of devices worldwide, each holding a number of sensors collecting data and fuelled by 5G connectivity and Artificial Intelligence (AI). Sabio investigate how IoT sensors will enable a new generation of connected products which will create new customer service demands as we transition into an AI-enabled customer journey.

The Trillion-Sensor Economy – what is it?

IoT sensors will enable a new generation of connected products with embedded service as a key element of the proposition. IoT sensors will allow billions of IoT devices and networks to communicate with each other, resulting in a multitude of data and real-time analytics. The added capabilities of sensors only add to their attractiveness as they open new opportunities for manufacturers, suppliers, and consumers as IoT sensors aim to change the way we make decisions and live our lives.

Service at the push of a button

At Sabio, we're particularly interested in how IoT-enabled processes can play an important role in reducing effort and streamlining the customer journey. By blurring the traditional distinction between products and services, we expect the next few years to create new demands on customer engagement channels as embedded service solutions initiate their own demands and create their own distinct 'customer' journeys. For example, Amazon's introduction of its Wi-Fi-equipped Dash buttons for UK customers saw some 40 major brands - including names such as Finish, Pedigree and Andrex - sign up to enable customers to order their product literally at the push of a button. While this early initiative simply required the retailer to deliver the requested product to a known customer and address, the technology will inevitably evolve to support more complex customer requirements.

One of Sabio's longest-standing customers HomeServe, for example, is already starting to work in the IoT space with a range of groundbreaking projects aimed at supporting its customers' increasingly connected homes.

Enabling a joined-up approach to CX datasets

Organisations need to start thinking about their current customer journeys and internal processes and establish where exactly there are opportunities for IoT device deployments. It is clear that the IoT 'economy' is accelerating, and soon, all our homes, products, businesses and even cities, will be continuously connected, and this represents a significant opportunity for the customer service sector across the whole value chain. Essentially, IoT devices will serve as an alternative, low effort access point into customer journeys - serving as a trigger for the next appropriate action, just like Amazon's Dash button.

A key reason that many organisations are yet to commit to a joined-up approach is that customer journey metrics are still predominantly focused on operational performance. A

IoT sensors will enable a new generation of connected products with embedded service as a key element of the proposition

There's certainly a growing gap between those organisations that simply report on what's happened, and those busy leveraging relevant CX data to both anticipate and address customer requirements

Workforce Management Team, for example, will quite rightly be concerned when their contact volumes suddenly escalate. In response, they will look at contact centre traffic levels, factor in staff availability and manage the WFM process to handle shifting demands. What they won't necessarily do will be to look into whatever caused the demand spike in the first place.

Having access to an integrated CX dataset will encourage operational teams to tackle emerging customer experience challenges as far upstream as possible – certainly before demand spikes hit the contact centre, and ideally before potential customer issues hit digital barriers.

Adopting a smarter data strategy becomes important as brands work to balance online and offline engagement channels. Without an integrated data approach, agents have very little insight into why a customer has got in touch or of the different interactions they had before. With a more joined up data strategy, the experience can be very different, with an agent knowing who you are, your website path and the activity outcomes that may have triggered the contact centre call.

No time to lose, and don't wait for the perfect dataset

Regardless of where you're starting from, the good news is that taking steps to integrate multiple CX datasets and applying machine learning techniques to surface intelligence can unlock significant benefits.

Having access to an integrated CX dataset will encourage operational teams to tackle emerging customer experience challenges as far upstream as possible

Uncovering insights into potential issues impacting the flow of interactions between digital and contact centre operations, for example, can yield orders of magnitude improvement, whether that's in terms of better performance from digital assets or successfully deflecting demand from the contact centre. There's certainly a growing gap between those organisations that simply report on what's happened, and those busy leveraging relevant CX data to both anticipate and address customer requirements.

Get more from your CX data with Sabio Insight

Sabio Insight helps provide brands and their customer engagement operations with the smart data that helps them see ahead and stay ahead.

Find out more here:
sabiogroup.com

How far have you progressed on your own CX data journey? Key questions to ask:

- Have you begun to integrate your multiple CX datasets?

- Do your CX reports still focus on what's happened rather than what customers are asking now?

- What steps have you taken to measure your customer journey outcomes?

- Are you able to track customer interactions across both your digital and contact centre operations?

- Have you investigated applying machine intelligence techniques to surface new customer insights?
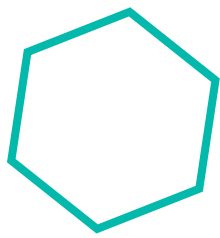
Sabio –
The Insurance Sector's CX Partner

Transforming traditional customer engagement is a priority for organisations of all sizes, but it is particularly the case across the competitive insurance sector. However, building a compelling customer experience (CX) proposition demands deep expertise. It's not enough just to talk about putting the customer first – brilliant customer experiences need to be embedded right into the heart of the organisation.

That's what we wanted to highlight in this Modern Insurance Magazine supplement, by providing an overview of the latest innovative CX technologies as well as client insights into the insurance sector's CX best practices. We hope this has given you what you need to start to create brilliant customer journeys - that not only make the experience easy but also succeed in getting engagements right first time.

Insurance sector organisations handle millions of interactions a year. Winning at this level requires a CX approach that takes full advantage of AI-powered self-service, automated processes and smart customer engagement analytics. But it still needs to be backed by a fully equipped contact centre team able to handle the complex customer interactions that can't be completed through self-service or digitally.

HomeServe echoed the importance of empowered contact centre agents in supporting this process. Our profile of HomeServe's CX approach highlighted how its frontline team has huge insight into what customers are seeing and feeling. This validates the company's view that 'if you look after your people, they'll take care of the customers - and the rest takes care of itself'.

Our Chief Innovation Officer Stuart Dorman highlighted this need for an integrated approach in his interview describing how he believes every customer touchpoint – whether self-service or handled by a contact centre agent – will begin with AI. By applying conversational AI at the front-end of every contact centre, CX teams can ensure that they always have the right expertise available to help resolve customer issues. Stuart also emphasised the need to supercharge the agent experience, supporting teams with smart AI-enabled tools that help them to engage confidently with customers across both voice and digital channels.

We also focused on the impact of the 'trillion-sensor economy', looking at how the latest Internet-of-Things enabled sensors are opening up the potential for a new generation of connected insurance products – with embedded service at the heart of the proposition. This type of connected sensor can effectively provide a low-effort machine intelligence access point into customer journeys. In turn offering an innovative way of enabling insurance firms to gather CX data and tackle emerging customer journey challenges as far upstream as possible.

loveholidays' Director of CX Engineering and Business IT - Eugene Neale shared his views on the benefits of a completely configurable contact centre, explaining how the impact of Covid-19 on the travel industry brought about a complete change in the company's CX approach. Eugene describes how having an agile, customisable contact centre enables a much more proactive and increased response to customer engagement – especially at a time when they needed more reassurance.

The CX productivity implications are immense, with Eugene sharing that the loveholidays contact centre team was able to process around 12 years' worth of customer engagement work in just four months. Truly a dramatic shift when compared to the company's pre-pandemic workload. The customisable contact centre platform enabled the loveholidays team to prioritise urgent inbound interactions; while the ability to frequently adapt the platform as required ensures that customers are receiving a brilliant experience consistently.

Through working closely with many of Europe's leading insurance firms, at Sabio we believe that this latest generation of configurable contact centres has the ability to completely transform customer service across the industry. Digital transformation is driving unprecedented change, with more and more brands recognising the need to re-engineer their CX operations through AI-enabled processes, automation, and improved business insight. With our deep sector expertise, Sabio is well-placed to help you on that journey.

Jonathan Gale
is the Chief Executive Officer
at Sabio Group.

Hello, we're Sabio

We make sure your customer experience is brilliant, then stays brilliant.

Sabio provides the expertise and solutions you need to respond to the ever-changing needs of your customers. Then with our analytics and insight, we'll help you improve visibility, responsiveness and control across all your customer-interaction channels.

Ready to find out how Sabio can transform your customer experience?

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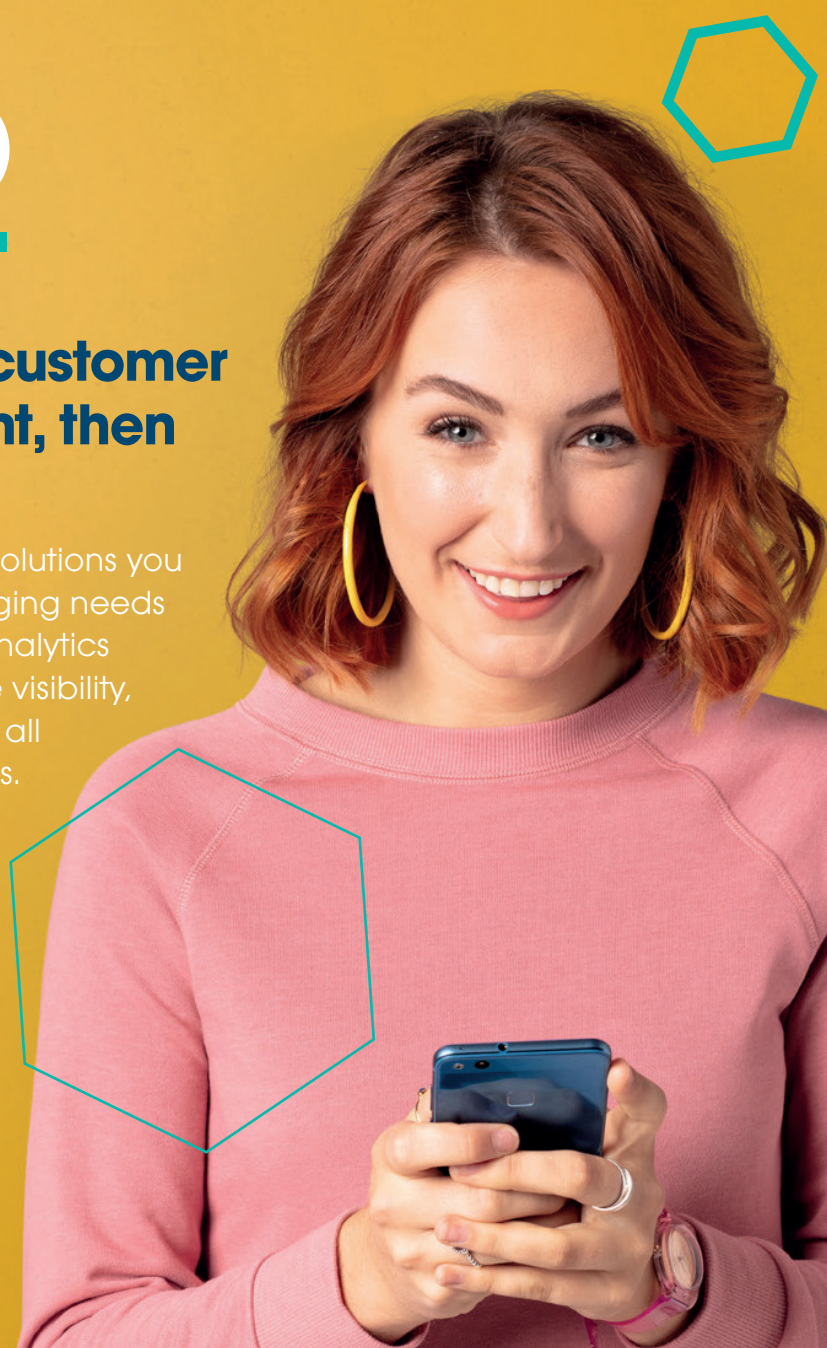
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