



Speech Analytics Case Study

Best Practices for Automated Agent Scorecards

Co-presented by:



Introduction

State Collection Service, Inc. (STCOL) is a family held business with four call centers in the Midwestern United States. With over 90% of work done for healthcare clients, STCOL purchased speech analytics to improve call monitoring, streamline the quality assurance process, and gather business intelligence for the purposes of improving customer service and client satisfaction. STCOL realized early on that training high performing agents who help patients understand their payment plans and guide them to resolutions in a timely manner saves money and delivers greater satisfaction. This case study will discuss how STCOL established this high level of agent performance with an improved QA process and automated scorecards.

Case Study

The rollout of speech analytics at State Collections went hand in hand with the rollout of an automated scorecard program geared to improve agent performance. Speech analytics provides the unique ability to automatically 'score' every agent contact based on predefined categories and acoustic measures, streamlining the performance management of agents and allowing for a reduction in QA headcount. For the first 90 days, the speech analytics system ran in parallel with the old quality monitoring program, but after that initial period, STCOL eliminated the legacy program and only used the automatically generated scorecards.

Before speech analytics, STCOL was only scoring 5 calls per agent, per month on a manual basis. Besides being prone to sampling bias, this was an expensive and time-consuming process for the company. With speech analytics, STCOL now scores 100% of agent contacts in a timely and accurate manner. During the initial build of the scorecards, State Collections used some out-of-the-box categories and scores but also realized that in order to get the best results, an investment of time and effort to build custom categories and scores was needed.

The agent scorecards that were created are now tied to an individual bonus for the agent. In addition, STCOL is very transparent – feedback is given directly to the agents on how they are performing and the company finds that agents are eager to know how they are doing and how they can improve. Agents receive daily snapshots of statistics and call results and immediately see trends in performance. They also view a comparison of representative scores within their own team and this motivates team members to succeed and share stories about best practices and effective talk off strategies.

Case Study (cont.)

State Collections also understands that scorecards need to be constantly re-evaluated and tweaked by a dedicated analyst. It might be tempting to configure the scores once and then never look at them again, but companies who are the most successful with speech analytics have an expert who spends time in the system on a daily basis. The analyst works on evaluating different categories, word strings, and variations of scores and might even discover other relevant categories that the company didn't know were important. Without having an analyst spend time in the system, these insights would never be discovered and incorporated into the scoring criteria.

Score Builder New Score

Score name: **Bad Debt Q/A** Possible score (sum): 0 to 105 On

Indicator	Point Range	Weight	Status	Actions
Proper ID	0 to 10	1	On	
Mini Miranda	0 to 40	1	On	
Financial	0 to 35	1	On	
Compliance	0 to 15	1	On	
Satisfaction bonus	0 to 5	1	On	

Click to add a new indicator

Score name:

Filters: Duration>120 Percent Silence<.30 Agent Group=JPR Agent Group=LEP Agent Group=TRS Agent Group=JRC Agent Group=JFD Agent Group=KLA Agent Group=JAO Agent Group=PJB Agent Group=CY3 Agent Group=DAS Agent Group=JO1 Agent Group=TS8 Agent Group=KAR

Aggregation method: Sum Average

Acceptable Ranges

Number of ranges: **Three**

Start	End	Description	Color
Range 1: Min	- 45	Fail	Red
Range 2: <input type="text" value="45"/>	- 85	Pass	Green
Range 3: <input type="text" value="85"/>	- Max	Excellent	Blue

Fig. 1—An example of one of State Collection's Scores

STCOL also added courtesy language to their scorecards. It's common to believe that agents are delivering basic courtesies such as "please" and "thank you", but that isn't always the case. Once these requirements are communicated to the agents and they can see the effect it has on their scores, the changes are significant. STCOL began with courtesy scores in the low 40s, but is now consistently seeing scores in the mid to high 90s.

Case Study (cont.)

When working with one particular healthcare provider to improve patient satisfaction, STCOL created scorecards that measured how often agents asked specific survey questions while on live calls. The goal was to establish a baseline understanding of what was going on with the patient's account before immediately jumping into possible financial resolutions. For example, opening survey questions included inquiries like:

- Did you receive the bill?
- Did you feel that the bill was easy to understand?
- Were the billing and payment procedures explained clearly?
- Do you feel that billing and payments were handled properly?

These four questions led to a routine review of calls in an attempt to better understand patient needs, and STCOL used the business knowledge gathered to deliver process improvement recommendations to the healthcare client. Some of the feedback included better training for hospital employees regarding self-pay balances and more specific wording on patient statements. The depth of knowledge and understanding of patient issues provided by speech analytics ensures that STCOL maintains a high level of client satisfaction.

Conclusion

An automated scorecard program allows State Collection Service to improve agent performance and ensure patient satisfaction for their healthcare provider clients. STCOL was able to reduce QA headcount and eliminate costly and inefficient legacy scoring procedures. The automated scoring provided by speech analytics, along with full informational transparency, has positioned the tool as a benefit for agents, whose bonus structure is tied directly to performance. In addition, by electing to have a full time analyst work with the speech analytics program, STCOL is constantly re-evaluating and tweaking scorecards for stronger results, as well as sharing informational insights and potential business process improvements with clients.

Additional Information

About CallMiner—CallMiner helps businesses and organizations improve contact center performance and gather key business intelligence by allowing them to listen to every customer interaction. CallMiner’s market leading cloud-based voice of the customer analytics solution automatically analyzes contacts across all communication channels: audio, chat, email, and social. CallMiner offers both real-time monitoring and post-call analytics, delivering actionable insights to contact center staff, business analysts, and executives. The results include improved agent performance, sales, operational efficiency, customer experience, and regulatory compliance. With over 10 years of industry leadership and over 2 billion hours of conversations analyzed, CallMiner serves some of the world’s largest call centers, delivering highly effective, usable, and scalable speech analytics solutions. <http://www.callminer.com>

About State Collection Service, Inc.—Established as a family business on the foundation of quality client relationships and ethical account collection methods, State Collection Service has developed a reputation for reliability and integrity in the debt collection industry. Six decades later, State Collection Service is still a family held business and has grown to nearly 300 employees, with branches in Madison, Beloit, Chicago, and Minneapolis. Over the past six decades, State Collection Service has emerged as a leader and innovator in the industry, and has received national recognition for our quality assurance practices, customer service capabilities, and performance standards. <http://www.statecollectionservice.com/>

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