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Today’s CallMiner Educational Webinar

“How Nationwide Credit Corp Found “Silence is not Golden” and other Jewels with Speech Analytics”

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• The Webcast will be recorded and available 48 hours after presentation at [www.CallMiner.com](http://www.CallMiner.com) under our Learning Center page.

• The presentation deck is available now or at the conclusion of today’s webinar under the Event Resources tab of this site and will also be available at [www.CallMiner.com](http://www.CallMiner.com) under our Learning Center page.
“How Nationwide Credit Corp Found “Silence is not Golden” and other Jewels with Speech Analytics”
Today’s Agenda

1. Explanation of how Interaction Analytics Work
2. Quick Survey
3. NCC Background
4. Overview of NCC’s Contact Center
5. Why NCC acquired Speech Analytics
6. NCC’s Success to date with Speech Analytics
   1. Tackling Silence
   2. Customizing Analytics to Client Specific Requirements
   3. Addressing Escalation
   4. Improving Compliance
7. What’s next in NCC’s Speech Analytics Journey
8. Summary/Takeaways
9. Q&A
10. Wrap Up
Nationwide Credit Corp’s Analytics Platform

Analytics workbench, category/scorecard configuration

Agent and supervisor feedback performance portal
The Simple Value of Automated Speech Analytics

“If you can’t measure it, you can’t improve it.”

Lord Kelvin
Automated Interaction (a/k/a Speech) Analytics - Explained

100% Interactions
With metadata

Transcription & acoustic measurements (redacted)

Use case specific automated tagging (language patternning)

Use case specific Scoring, trending & tracking

Compliance, behavior & targeted coaching and marketing insight

Audio Values
- Agitation
- Word Tempo
- Silence

Metadata Values
- Agent Info
- IVR Details
- Caller Info
- CRM Data
- WFO Data

Calls
Chats
Surveys
SMS
Text Messages
Emails
Twitter
Automated Interaction Analytics - Explained

100% Interactions
With metadata

Transcription &
acoustic measurements
(reformatted)

Use case specific
automated tagging
(language patterning)

Use case specific
scoring & tracking

Compliance, behavior &
targeted coaching insight

Thank you for calling ABC Corp. How can I help you?
This is my third time calling! You overcharged me on my last bill. I need to speak with a manager!
May I confirm your name, address, and email address?
I've already given that information to the previous agent. This is ridiculous!

Proper Greeting
Right Party Contact
Dispute Language
Compliance Language
Dissatisfaction
Empathy
Agent Effectiveness
Politeness
Close Language
Automated Interaction Analytics - Explained

100% Interactions
With metadata

Transcription &
acoustic measurements
(reacted)

Use case specific
automated tagging
(language patterning)

Use case specific
scoring & tracking

Compliance, behavior &
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AGENT QUALITY: 72
CALL CLOSE: HIGH
DISSATISFACTION: 76
AVERAGE HANDLE TIME: Optimal
COMPLIANCE LANGUAGE: HIGH
Agent EFFECTIVENESS: Medium
How Speech Analytics Works

100% Interactions
With metadata

Transcription & acoustic measurements (redacted)

Automated categorization and tagging (language patterning)

Configurable automated scoring & tracking

Compliance, trends, behavior & targeted coaching insight

Alert
Real-time Monitoring

Analyze
Search, Trend, Discover Compare, Report

Feedback
Automated Quality or Performance Management

API
Exporting Data to 3rd Party Applications
But First, a Survey Question…

Are you currently using Speech Analytics to assess agent performance and compliance in your contact center?

- Yes, I am using Speech Analytics
- No, not currently using but considering Speech Analytics
- Not using and not considering Speech Analytics
Nationwide Credit Corporation

- Founded in 1967
- Celebrating 50th year in business!
- Our core values are built on Trust, Performance, and Integrity
- One of the largest and most respected collection agencies in the Mid-Atlantic region.
- Located in Alexandria, Virginia
- 100 employees

NCC has been successfully providing effective, professional collection services to many industries, including government, healthcare, utility, telecommunications, financial, education, retail and commercial, giving us unique insights that benefit our clients.
Nationwide Credit Corp’s Contact Center Profile

- NCC is staffed with approximately 40 collection agents and 3 Collection Managers
- QA Staff (3) Two Quality Assurance Agents and QA Manager
Why NCC Acquired Interaction Analytics

Drivers:
- We wanted to look for a product that would assist us in coverage of more monitoring
- Also, with the increased spotlight of the CFPB and its requirements and sanctions, we wanted to have an additional compliance safeguard.

Goals-
- Minimize complaints and escalations
- Increase productivity
- Develop our agents into better collectors
- Optimize QA Efficiency
Background on Organization’s Use of Interaction Analytics

- SA Deployment in end of December 2014
- Hours per day analyzed-Started with 2, increased to 4-5 daily
  - This had an impact on results and effectiveness. We found the more interactions we analyzed the more accurate we found our results to be
  - Gave us more time to spend in fine tuning and development
- Size of Analytics Staff-1 additional person plus QA manager
  - We collaborate with operations to develop the action/focus plan
Initial Efforts with Speech Analytics

- Tackling Silence
- Customizing to Client Specific Requirements
- Escalations
- Compliance Scorecard
Efforts within Speech Analytics Platform to Date

- **Silence Blocks** is an acoustic measure that refers to consecutive seconds of silence blocks. Silence is referring to the absence of noise within the call. The measurement is in seconds.

- Reducing silence can increase agent productivity.
Efforts within Speech Analytics Platform to Date

Looking for Blocks of Silence

- The system identifies agents/contacts with silence blocks greater than 2 minutes.
- A report is generated to the Training Manager approximately 3 times a week to review for excessive silence.
- This issue can be brought to the managers/agents attention immediately.
Results: Reduced calls with Silence Blocks greater than 2 Minutes by 12%
Efforts within Speech Analytics Platform to Date

- Automated call pulls for Client Requirements.
- The system searches for escalations, legal action mentions and patient care issues.
- A report is generated daily and sent to QA for review.
- Any found issues are able to be addressed immediately as opposed to responding after the fact.
The Value in Reducing Escalation Language

**Escalations**

Reducing Escalations can:
- Decrease management time in de-escalation.
- Increase management time for production coaching.
- Reduce regulatory complaints and time to research/respond.

Reducing FDCPA Violation Language / Legal Action Mentions can:
- Reduce exposure to potential lawsuits.
- Reduce regulatory complaints and time to research/respond.

**Analytics Process**

- A search was created to identify any contacts made that include escalation language, legal action mentions and/or FDCPA violation language. This provides a pool of calls to review that prospectively have some sort of illegal content in it. Which allows us to address it immediately.
Efforts within Speech Analytics Platform to Date

Analyzing for Escalations

- Identifies contacts that are made where escalation language is present.
- A report is generated daily and sent to QA for review.
- This can be monitored and used to ensure manager effectiveness also address any escalation before it gets out of hand.
## Escalation Language Reduction

<table>
<thead>
<tr>
<th>Periods Analyzed</th>
<th>Escalations</th>
<th>Legal Actions Mentions</th>
<th>FDCPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan 2016 – June 2016</td>
<td>1.12%</td>
<td>1.50%</td>
<td>.035%</td>
</tr>
<tr>
<td>July 2016 – Aug 2016</td>
<td>0.96%</td>
<td>1.41%</td>
<td>0.33%</td>
</tr>
<tr>
<td>Percent Reduced</td>
<td>15%</td>
<td>6%</td>
<td>3%</td>
</tr>
</tbody>
</table>

**The Results!**

- Escalations
- Legal Mentions
- FDCPA
Efforts within Speech Analytics Platform to Date

Compliance Scorecard

• Uses the same structure that we have with our monitoring form relative to the Compliance section.

• This is an active scorecard that is being adjusted for accuracy but in hopes will reduce the time spent on monitoring.
Escalation Language Reduction

COMPLIANCE MEASURES

- Escalation Count
- Legal Action Mentions
- FDCPA Violations
- Linear (Escalation Count)
- Linear (Legal Action Mentions)
- Linear (FDCPA Violations)
UPCOMING PROJECTS WITH SPEECH ANALYTICS

**Additional Client Specific Reports**
- Automated call pulls for additional Client Requirements.
- The contact requests will be geared towards client specific topics. (ex. Utility: energy assistance/Healthcare: co-pay)

**Stalls & Objections Scorecard**
- Will search for contacts made where stalls or objections occurred but there was no effective response by the agent.

**Charity Category for All Charity Eligible Clients**
- Will search for charity eligible calls for clients that we offer charity for and did not take advantage of the opportunity.

**Roll Out to the Collection Agents**
- Ultimately, we would like for the agents to have access to their status and how well they are doing however, do not want that to be a distraction from collecting.
Takeaways on our Analytics Roadmap Planning

<table>
<thead>
<tr>
<th>Silence</th>
<th>Escalations</th>
<th>Client Specific Reports</th>
</tr>
</thead>
<tbody>
<tr>
<td>❑ Analyze what contributes to the blocks of silence greater than 2 minutes.</td>
<td>❑ Conduct analysis on what contributes to escalation language on a call.</td>
<td>❑ Meet and discuss any ideas that may contribute to an effective report to increase collections or identify any areas of improvement or opportunity.</td>
</tr>
<tr>
<td>❑ Put action in place to correct and identify acceptable percent silence.</td>
<td>❑ Put action in place to correct:</td>
<td></td>
</tr>
<tr>
<td>❑ Continue exception reporting for any call avoidance behaviors found.</td>
<td>❑ Performance improvement plan for collectors based on an exception report of escalations for certain reasons. (helps to align with a compliance management system)</td>
<td></td>
</tr>
<tr>
<td>❑ Implement a score measuring collectors on percent silence. Roll-out via myEureka.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
In Summary- NCC Results to Date

✓ 12% Reduction in Calls that Included Silence
✓ 15% of Escalation Language Reduction
✓ 6% of Legal Action Mention Reduction
✓ 3% Reduction of FDCPA Violation Language

Stay Tuned,,,,,,,,,,,,,,,,More to Come!!!!
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Our On-line ROI Calculator, ROI Whitepaper, ROI Input Checklist and Aberdeen Report on “How to Fund Speech Analytics” available on CallMiner’s website at the links below.

https://callminer.com/speech-analytics-roi-calculator-inquiry/

Upcoming Feature Showcase: “Automating the Quality Assurance Monitoring Program with CallMiner Eureka”
June 23, 2017 at 1:00PM EST
https://callminer.com/#see-a-demo

Upcoming Webinar: “Finding the ROI in Improving Customer Experience”
July 13, 2017 at 1:00PM EST
https://callminer.com/webinars

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