Getting Started with Real-Time Speech Analytics

Live Monitoring Workflows and Use Cases

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Introduction

From high-growth sales, to legal compliance, to world-class customer satisfaction, maximizing agent performance is a top priority for today’s industry-leading contact centers. Smart call centers recognize the value of top performing agents: they can resolve issues quickly and efficiently, deliver higher service levels which equate to better customer experiences, and mitigate risk for the organization by being complaint with increasingly complex regulations.

Many contact centers have adopted a post-call speech analytics solution in order to improve efficiency and deliver objective and accurate performance feedback to their agents. Today, new technologies are pushing timely feedback to an entirely new level, delivering alerts and guidance to supervisors and agents in real-time, while calls are still ongoing. This whitepaper will explore the rapidly growing segment of real-time call monitoring, how it differs from traditional post-call analytics, and some of the most popular workflows. A use case from Santander Consumer USA will showcase how one company is already successfully leveraging a real-time monitoring tool.

Post-Call Analytics vs. Real-Time Monitoring

At its core, speech analytics (also known as post-call analytics) automates the process of taking unstructured information that is trapped in customer phone calls and turning it into structured information that can be searched and analyzed. When combined with other metadata, such as which agent handled the call or CRM data, speech analytics can deliver tremendous value and insight. This analytics process commonly occurs across a wide body of previously recorded phone calls and does an excellent job at trend discovery and root cause analysis. Patterns in conversations can be identified and used to deliver performance feedback to agents, but only after those phone calls have been completed.

Automated real-time monitoring, also commonly referred to as real-time speech analytics, enables decision support that occurs while a call is still live. This decision support applies to either agents or supervisors. Agents can receive next-best-action guidance reminders, script adherence notifications, or other assistance, all based on what is happening on the live call. Similarly, supervisors can get an overview of every ongoing call for a group of agents and automatically be notified of escalations or calls that require immediate action or course correction. One of the greatest strengths of real time monitoring is de-escalating and saving calls that might otherwise be taking a turn for the worse.
How Real-Time Monitoring Works

In order to make real time monitoring work, a branch of the audio stream between the agent and customer needs to be intercepted from the telecommunications cloud. In larger VOIP or SIP based networks, the audio is typically taken off of the session border controller. In a TDM environment, the audio is accessed via trunk side tapping. In either scenario, the clarity of the audio is excellent and therefore the speech recognition is highly accurate. In addition, this allows for speaker separated audio between the agent and the customer.

![Diagram of real-time monitoring](image)

**Fig. 1 — Real-time monitoring transcribes audio to text, then alerts on specific language patterns**

While the call is ongoing, the audio stream is fed directly into the speech recognizer, and a text transcript of the audio is created as the conversation takes place. This text transcript is the basis for any alerts that are delivered to agents or supervisors. In figure 1, if a caller says something like “This is my third time calling! Stop sending me collections notices, you have the wrong person!” there are a number of different patterns that can be recognized by the system. In this scenario, the system might alert on any of the following flags:

- This is a repeat caller
- The phrase “stop sending” in the context of “collections notices” was identified
- Some indication that this is the wrong client or wrong number was flagged
- There was acoustic agitation recognized
While it’s possible to create unique alerts on all of the examples above, it’s generally easier to begin working with a smaller set of notifications and expand if necessary. By prioritizing triggers and isolating the most important ones first, finding alerts and adjusting the system becomes much more streamlined.

Putting Real-Time Monitoring Into Action

There are several ways real time monitoring can be deployed in the call center. Each scenario has its own strengths, so depending on the business goals of the contact center, any or all of the following methods might be used.

Scenario 1: Supervisor Overview

The first example is a scenario where a supervisor wishes to monitor a team of agents that are all taking calls at the same time. Before real time monitoring, it would be impossible for a supervisor to listen in on every call or identify which calls require intervention. In this case, the real time engine is analyzing every ongoing call and any alerts or other status updates are being sent directly to a dashboard for the supervisor to monitor. Not only can supervisors easily keep track of which agents are taking calls and the duration of those calls, but they can also gain insight into what is happening on those conversations.

![Diagram of real-time monitoring](image)

Fig. 2 — Supervisors can monitor all ongoing agent conversations on a dynamic dashboard
Calls that are hitting a large number of configured alerts can be immediately brought to the supervisor’s attention. The supervisor also has the ability to drill into any conversations that have been highlighted to better understand the context of those alerts, replay audio snippets of the flagged events, and read the transcripts that have been created. By monitoring, prioritizing, and taking action, calls that might have turned negative can now be saved.

**Scenario 2: Agent Alerts**

The second workflow for real time monitoring involves delivering alerts or relevant information directly to agents. As noted earlier, there are many options for different alerts. Notifications can be based on language or acoustic behaviors, serving as a reminder to the agent to remain calm in the face of an angry customer. Alerts could also be event driven reminders and next best action suggestions: steps to follow based on the acceptance of a sales offer or rebuttals to upsell objections. Finally, alerts could be time-based script reminders for collections agents to read the mini-Miranda and confirm when such items are stated.

![Fig. 3—Agents can receive context based notifications based on the content of the conversation](image)
**Scenario 3: Analyst Pool**

The final option for real time monitoring takes a less-automated approach to alert delivery, but has been used by early adopters of the technology with a great degree of success. Here, each call goes through a two-step analytical process. The call is first analyzed by the system – if an alert is flagged, it is then sent to a pool of available human monitors which is comprised of quality analysts or supervisors. The analyst assigned to the alert then has the ability to take action on the call if necessary. The alert can also be dismissed if it is determined to be relatively benign, or the call can continue to be monitored in case of additional escalations.

![Fig. 4—Analysts in a monitoring pool receive alerts and then decide if intervention is necessary](image)

**The Impact of Real-Time Monitoring**

Depending on how real-time monitoring is deployed in the contact center, it can positively impact a wide variety of company metrics and KPIs, including: customer service, sales, escalations, and compliance. For all of these cases, delivering timely and relevant information to the supervisor or agent is a key factor in ensuring a positive outcome, which underscores the power of real-time analytics.
Customer Service

While the agents in your call center won’t remember every interaction they have with a customer, a customer will most likely remember every interaction they have with your company. According to the U.S. Small Business Administration and the U.S. Chamber of Commerce, poor customer service can account for up to 68% of customer defections, so proactively taking steps to ensure customer satisfaction can generate millions of dollars of additional revenue. An automated real-time monitoring system can alert agents to customer “churn risk” language and deliver relevant procedural guidelines and retention offers while a call is still ongoing. In a highly competitive market, saving these customers is critical.

Sales

A missed upsell opportunity leaves easily attainable revenue on the table. The powerful combination of real-time conversational analysis, customer metadata, and direct-to-agent notifications allows the delivery of relevant, customized sales offers that customers will actually be interested in. In addition, agents can receive guidance on disclaimers and close procedures, leading to increased call efficiency and reduced disputes and returns.

Escalations

Unhappy customers often request to speak to a supervisor or someone in charge. As customer frustration builds, calls can quickly escalate and spiral out of control if agents don’t maintain a professional demeanor. With automated real-time monitoring, agents can be proactively notified of rising acoustic temperatures as a reminder to stay calm. In addition, supervisors can be instantly alerted when escalation language is used on a call, allowing them to passively monitor the progress of the call or intervene if necessary.

Compliance

With increasingly strict government regulations, it’s important to prevent compliance violations before they occur. Automated real-time monitoring can deliver time-based script reminders to agents and check off key disclosures as they are read. Agents can also be prompted with procedures based on call events, such as a caller asking to be removed from a list. Finally, if any violation does occur, both the supervisor and agent can be notified immediately and the call can be managed effectively to reduce the likelihood of a complaint.
Real-Time Monitoring Use Case—Santander Consumer USA

Santander Consumer USA (SCUSA) is a leading automotive finance company with both direct and indirect lending divisions. The company currently has about 7.2 million agent connects per month across all of its contact centers. In October 2012, SCUSA made history by being one of the first call centers in the world to begin automated real-time quality monitoring. After upgrading their recording system in 2013, the company now uses high quality, dual channel recordings and is consistently seeing real-time recognition accuracy in the 80-90% range.

A gradual rollout of the real-time monitoring system over several months allowed SCUSA to test different alerts and triggers on smaller samples of agents. In addition to not getting overwhelmed, it allowed the company to focus on the most important events that occurred on customer calls. As of November 2013, the system has been rolled out to approximately 1400 agents, with the remaining balance of agents scheduled to come on board in early 2014. The final implementation will bring the total number of agents in the real-time monitoring program to over 2500.

SCUSA chose to implement real-time monitoring using the Analyst Pool method described in Scenario 3 of the previous section. SCUSA employs a team of resolution specialists that monitor the alerts generated by the real-time system and determine whether the call needs to be intercepted or reviewed later. The specialists listen in on every live called that is flagged by the system, which allows them to immediately evaluate the situation and take action if necessary. If the call is intercepted, the specialists attempt to de-escalate the customer, then document the actions taken and flag the call for review. If the intervention was caused by agent neglect, the appropriate business division and manager is notified and provided a copy of the call for coaching. Currently, SCUSA employs three resolution specialists for their pool of about 1400 agents.
Even though intercepting live calls presents a unique set of challenges, the company has found consistent success with the strategy of immediate intervention. Kelly Seis, VP of Quality Assurance/ Speech Analytics at SCUSA notes that “customers will typically calm down once a manager comes on the line, and even though the manager will offer the same solution the agent would have, simply having a manager on the call will de-escalate the situation and allow the call to move forward.” With the real-time monitoring program, SCUSA is able to minimize complaints and maintain better relationships with customers, in addition to avoiding callbacks that might have resulted from an unresolved issue.

Moving forward, SCUSA will continue to iterate on its current practices. Intercepted calls will become integrated into coaching and performance reviews and resolution specialists will receive additional training on how to handle escalated situations and other call specific procedures. SCUSA also plans to roll out live agent assistance (described in Scenario 2) to aid in sales and script compliance. The expected long term results are a continued decrease in complaints and an increase in customer satisfaction scores.

Conclusion

Real-time monitoring is quickly establishing itself as a must-have call center tool. Agents can receive valuable guidance while calls are still ongoing, and supervisors can monitor a large pool of live calls and be alerted to any issues that demand immediate attention. Santander Consumer USA has implemented a real-time monitoring program with the goal of reducing complaints and maintaining positive customer relationships and has found that intercepting calls leads to happier customers and fewer callbacks. As automated real-time monitoring continues to evolve, it is poised to become one of the most important tools for companies looking to meet service excellence goals.
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.

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About Santander Consumer USA

Santander Consumer USA is a leading company in the automotive finance sector. With its Drive®, RoadLoans and Santander Auto Finance brands, the company provides full-spectrum auto lead and lending programs on direct and indirect platforms. The company began originating loans in 1997, and is headquartered in Dallas. We are owned by global banking leader Banco Santander S.A., which was named "Best Bank in the World" by EuroMoney Magazine in 2012, and one of the "Top 10 Safest Banks" by Global Finance Magazine in 2011.