

# The New Digital Customer Engagement for the New (Ab)Normal

## Why more with digital now

COVID-19, aka Coronavirus, has literally and figuratively changed the meaning of the tech marketing cliché, “digital or death.” Consumers are still very wary of exposure to the virus and want to get more things done digitally. While this had always been the case with millennials and Gen Z, COVID-19 has forced older demographics, who are even more concerned about virus exposure, onboard.

Businesses are opening up a bit, but stay-at-home directives are still in force in many US states with restrictions being eased, only gradually. The economic meltdown, triggered by Covid, requires businesses to do even more with even less. Customer service is no exception to this new reality.

The answer to the soaring consumer demand for digital service and the business need to do more with less lies in digital customer engagement. **However, the same old limited digital service capabilities do not cut it in the new environment. The new (ab)normal requires businesses to do more with digital.**

- ▶ More with digital self-service; chatbots, for example. As phone wait times escalate and in-person interactions remain difficult or impossible, this is a win-win for the business and the customer.
- ▶ More with digital choice—self-service or human-assisted—since they are less expensive than traditional channels such as in-person and phone interactions.
- ▶ More with proactive digital service, which preempts the very origination of customer service requests.
- ▶ All of it backed with consistent omnichannel knowledge management and conversational guidance system across touchpoints.

# Requirements for the new digital customer engagement

## More with digital self-service

Virtual assistants (chatbots) are still immune to the coronavirus and other illnesses! **Done right, they can provide engaging CX, while deflecting calls, driving down the need for human assistance.**

Unfortunately, many of today's virtual assistants just meet and greet. In fact, Forrester Research is promising a backlash on chatbots. Comments like, "My service provider's virtual assistant is a virtual idiot," are common in social media.

How do you get your chatbot to provide service rather than just meet and greet? Here are a few suggestions.

- ▶ Power the bot with natural language understanding (NLP) and machine learning (ML) to better understand customer intent and start the right conversation; with reasoning technology to guide the conversation; with a knowledge base to provide answers; and with analytics to optimize the chatbot's performance over time.
- ▶ Make sure you don't create yet another customer engagement silo with your chatbot. Your virtual assistance initiative should be an integral part of an omnichannel customer engagement strategy.
- ▶ As you automate the handling of routine customer queries, transition your human agents to higher-value activities such as sales. Empowering them with conversational sales guidance will help facilitate and even accelerate that transition.

## More with digital choice

Consumers should be able to engage with businesses at the digital touchpoint of their choice, whether it be messaging, chat, cobrowsing, email, social, digital self-service, or anything else. And these touchpoints should all be connected for context, continuity, and consistency. **If your common customer journeys are not designed with a digital-first approach, re-design them with a digital-first—better yet, digital-only—mindset.**

Customers should, for example, be able to converse with a chatbot, escalate to human-assisted chat with all the context intact, and video chat and cobrowse with an agent to find their way around a website, fill out forms collaboratively, and

complete a transaction (such as a loan application), without ever having to go to a branch. Financial advice and even ongoing consumer coaching, whether it is about improving one's credit score or paying off student loans, could be offered at scale by an automated banker bot, complemented by human assistance, where needed. Unfortunately, only some businesses have deployed new digital channels such as chatbots, cobrowse, and messaging to engage with consumers. Clearly a problem, this is also an opportunity for improvement.

### **More with proactive digital service**

Proactive notifications are a great way to provide timely, convenient, and memorable customer service, while reducing the need for human-assisted service and curbing service costs. **Proactive notifications are especially valuable in a crisis situation like a pandemic when consumer panic can result in a flood of phone calls.** Make sure your notifications are omnichannel so that customers get them where they "live," whether over messaging, email, voice, or other touchpoints. While notifications preempt the need for service and reduce incoming contact center traffic, serving up proactive and contextual content when a customer is on your website or app can also help reduce the need for human-assisted service.

### **But connecting is only the first step**

Contact center agents have been dislocated and offshore contact centers have been shut down or remain only partially open. Even as restrictions are eased, agent dislocation and absenteeism will continue due to space limitations in workplaces (which are not designed for social distancing and protection), poor working conditions in their homes, infections of their own or those of family members, and so on. This will require businesses to supplement their agent pool with gig agents and transfer employees from other departments to serve customers.

This extended workforce is unfamiliar with customer service and do not know where to find answers to customer questions or the company's policies and procedures. Training in-house, gig, or outsourced agents, difficult to pull off in normal times, is even harder in the Covid era. Despite these obstacles, businesses have to find a way not to just connect with consumers through the digital touchpoint of their choice but also answer their questions, resolve their problems, and provide advice quickly, accurately, and consistently, while complying with regulations. Self-service systems have to do the same. The answer lies in powering the digital engagement system with omnichannel knowledge management (KM) and AI-enabled conversational guidance, backed by a common base of knowledge and process knowhow. Your KM

and guidance system should be agile so you can rapidly publish evolving changes to government and business policies.

### **What to look for in a solution**

- ▶ Make sure the vendor is not simply “checking the boxes” for digital engagement capabilities. You need a deep solution to push the boundaries of digital, which is what the consumer wants to do now.
- ▶ Go with a provider that offers a unified, digital-first customer engagement solution that is also connected with traditional channels like phone. Silos will aggravate customers even more in these vexing times.
- ▶ Make sure the provider has proof-points for at-scale digital and knowledge/AI deployments, along with years of domain expertise for success. You don't want to roll the dice with a vendor who learns at the expense of your career and your business!

## **The new digital engagement at work**

Here are some examples from our blue-chip clientele.

*A major tax prep services organization* helps taxpayers at scale with a chatbot-fronted, omnichannel digital service and sales process, including human-assisted chat (text and video) and cobrowse, all connected for context and journey continuity. In a way, this company safe-guarded itself against coronavirus more than 18 months ago!

*A large insurance provider* handled a 700% increase in customer service demand, while improving FCR (First-Contact Resolution) by 10% amid the COVID-19 crisis.

*A multinational bank* has been able to empower any employee to handle any call, the holy grail for any contact center, while reducing training needs by 50% with conversational guidance, powered by our AI knowledge solution. The bank vaulted to #1 from #3 in NPS (Net Promoter Score) at the same time!

*A leading telco* improved FCR by 37% and NPS by 30 points, while speeding up agent time-to-competency by 50% across 10,000 agents and even 600 retail stores.

*A pharmacy chain and healthcare giant* provides proactive digital service through notifications across SMS, email, and voice reminding consumers about prescription status, pharmacy pickup, etc. The company has sent one billion notifications over the last three years!

*A credit union giant* with over 5 million members provides proactive, omnichannel service based on a 360-degree context of members across the contact center, digital channels, and branch offices. The service organization proactively notifies members about events such as transaction threshold limits reached and impending credit card expiration. The notifications are based on members' channel preferences and are branded uniformly, while integrating with existing systems for relevant data and events.

## **Final word**

We all know the saying that every crisis presents an opportunity. COVID-19 has presented an opportunity to elevate digital engagement and leave competitors in the dust. Why not get going now?

## **About eGain**

eGain omnichannel customer engagement solutions power digital transformation for leading brands. Our top-rated cloud applications for messaging, virtual assistance, social, mobile, web, and contact centers help clients deliver optimized customer journeys. To find out more about eGain, visit <https://www.egain.com>.