Allianz Partners

Opportunity

Owned by Allianz, one of the world's largest property and casualty insurers, Allianz Partners is a leading provider of travel insurance, corporate assistance, and concierge services. In the U.S., products also include insurance for event tickets, registration protection, and tuition.

In today's global economy, tools and techniques to help brands and customers communicate more effectively across time zones and around the world are highly valued. Accents of contact center associates can present a barrier to understanding, which can cause customer frustration and dissatisfaction.

While Allianz Partners has been using a host of Verint® products within its contact center operations for a number of years, it instituted a new and innovative way to use Verint Speech Analytics™ to address this specific business challenge. Leveraging the software as the foundation of an accent neutralization initiative, the company aimed to help associates speak in a clearer and more understandable manner to better connect with callers and, in turn, improve the customer experience.

Solution

Allianz Partners has some 800 associates who assist customers with general benefits inquiries, first notice of loss, policy cancellations, and claim status. It uses Verint Speech Analytics to transcribe approximately 96 percent of these customer calls.

The company had around 50 "industry-standard" call categories in place for traditional deep-dive call analysis, which it conducts to understand trends to guide improvement strategies and associate coaching. A big focus is on mining calls to uncover areas of customer confusion or frustration.

"From the call analysis we were doing with Verint Speech Analytics, we understood that transcription accuracy in part was based on how clearly the technology comprehends the voice of our associates," says Nate Ford, speech analytics analyst at Allianz Partners. "We realized we could leverage the software to provide data points to quantify associates' speech clarity, which can impact customer experience. If agents can't be understood, calls can quickly deteriorate."

To identify a sample of calls to review, Ford worked with contact center managers to compile a list of words deemed difficult to pronounce and which are critical to associates' explanation of insurance coverage and benefits to customers. The list included terms such as determination, limit of liability, payable, physician statement, receipts, reimbursement, underwriter, uninhabitable, and unintended.

VERINT®

Next, a call category was created to flag calls missing these terms. The intention was to understand instances where the terms where actually spoken by associates but not recognized by the speech transcription engine.

Ford then reviewed and scored random calls from the top and bottom 25 percent of associates. In doing so, he determined there was a strong correlation between associates he found difficult to understand based on his subjective review and associates where speech transcription accuracy was poorer.

Ford also found that transcription accuracy (associated with accent) was only one of several factors impacting Net Promoter Scores (NPS) and Agent Satisfaction (ASAT) scores, but that speech clarity had a much greater bearing with complicated call issues.

Benefits

While the findings indicated that an accent neutralization initiative would be beneficial to customer experience improvement efforts, Allianz Partners recognized associate speech clarity was one of many factors impacting customer satisfaction. To this end, the question became to what extent accent neutralization was needed.

"We employed a data-driven approach to understand how much emphasis we should place on accent neutralization," Ford notes. "We correlated it to our customer satisfaction goals to pinpoint the appropriate amount of associate coaching needed."

Ford matched transcription accuracy rates with post-call survey data containing customer satisfaction scores. With this data in hand, the company administered focused accent neutralization coaching to a subset of associates – those who had the greatest amount of missing words or phrases in their customer call transcriptions.

The performance of these associates was then reviewed over a three-month period. Associates who had repeatedly scored in the bottom 25 percent reduced missing information in their transcriptions by an average of 4.3 percent at the end of the three months. With the transcription rate improvement, the company also saw a rise in customer satisfaction scores.

"Verint Speech Analytics is an adaptive tool that can be used in so many different ways – from helping understand the big picture in terms of trends to uncovering opportunities for associate coaching," concludes Ford. "In this case, it gave us an objective data-driven means to evaluate associate performance and deliver targeted coaching, providing a novel approach to accent neutralization."

The Customer Engagement Company™

Americas

info@verint.com

1-800-4VERINT

Europe, Middle East & Africa

info.emea@verint.com

+44(0) 1932 839500

Asia Pacific

info.apac@verint.com

+(852) 2797 5678

verint.com

twitter.com/verint

facebook.com/verint

blog.verint.com

VERINT®