

CLOSE THE MULTI-CHANNEL CUSTOMER EXPERIENCE GAP IN RETAIL FINANCIAL SERVICES

Differentiating Your Customer Service
with Online Visibility and Context

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EXECUTIVE SUMMARY

Imagine that you're a retail financial services institution (FSI). A would-be customer is on your website trying to apply for a personal loan. She enters the site through a link from one of your online advertisements and completes your online application form. Upon evaluating your terms and conditions, she calls your contact centre with a question about the small print. However, your contact centre has no visibility into the online customer experience. Your potential customer must repeat all of the information she entered online and then gets quoted a different monthly repayment figure than what she had received on your website.

Maybe your contact centre agent can immediately understand the discrepancy and act quickly to reproduce the previously quoted figure. More likely the potential customer is frustrated, is having second thoughts and decides she doesn't really want a loan from you after all.

Alternatively imagine again that you're a retail FSI and you suddenly experience a spike in customer service calls to your call centre from customers trying to complete online transactions relating to paying annual home insurance premiums. The customers are frustrated that they have been unable to complete the transaction online and are looking to the call centre agents to resolve the issue quickly.

However, your contact centre has no visibility into the online customer experience and therefore has to spend considerable time asking a series of diagnostic questions that may or may not help identify the exact problem. The knock on affect is that call handling times increase in the call centre as a whole and your web development team still need to find and fix the problem with incomplete information available. In the meantime more frustrated customers are calling the contact centre to report the same problem.

Is this really how you want to treat your customers?

The scenarios above depict a common interaction pattern today. While the online and mobile channels have gained importance throughout the retail financial services industry, customers are encountering contact centres that appear to act like a completely separate business from the corporate websites they just visited. Both the retail FSI and the customer prefer to complete as many transactions as possible through the website, but it's inevitable that some interactions will spill over into the contact centre. Your customers expect to be able to research, transact and obtain service using multiple channels - not just the one in which they started.

Unfortunately, many retail FSIs do not have any visibility or context outside of a single interaction channel. Their contact centre agents do not have any way to see exactly what the caller saw and did online, how they interacted with the website, or where things might have gone wrong. This lack of visibility and context creates a multi-channel customer experience gap that results in slower problem resolution, lower 1st call resolution rates, and significantly lower customer conversion rates and ultimately less satisfied customers.

No matter how well you perform in a single channel, your customers will quickly lose patience if they cannot move smoothly across channels. For retail FSI's, who by the nature of their business have complex business processes and need to differentiate based on service, closing the multi-channel customer experience gap is essential to improving the overall customer experience. A superior multi-channel customer experience delivers big wins to your business. It reduces customer churn, increases customer loyalty and retention, and makes it possible to drive more value from every customer interaction.

In this whitepaper, we will describe the business imperative for closing the multi-channel customer experience gap and discuss how doing so gives you opportunities to differentiate.

Additionally we will also discuss the following benefits:

- Faster problem resolution
- Improved 1st call resolution
- Increased conversion rates
- Improved customer satisfaction and decreased customer churn
- Higher customer value.

We will then introduce you to Tealeaf's Customer Service Optimisation Suite, the only solution that provides agents in the contact centre with a complete view of what visitors saw, did and experienced on your website.

SUPERIOR CUSTOMER SERVICE DEMANDS A SEAMLESS MULTI-CHANNEL CUSTOMER EXPERIENCE

Throughout the retail financial services industry, the online channel has become integral to how people research products and services, carry out transactions, and receive service. Your customers increasingly view your website as the preferred way to interact with you.

Recent research shows the % of adults who use online banking continues to grow across the UK & Europe with half of web-enabled adults now using online banking (Figure 1). Separately, in a report from comScore (Source 1), in September 2010 alone 10m UK consumers sought financial advice online, spending an average of 15 minutes each time.

	2007	2008	2009
Austria	44	47	48
Belgium	52	57	62
Denmark	70	73	77
Finland	84	87	87
France	51	59	60
Germany	49	51	53
Italy	31	32	34
Netherlands	77	79	82
Spain	31	35	39
Sweden	71	73	79
UK	45	49	55
EU-27 Average	44%	47%	50%

Figure 1 - Source: Office for National Statistics, November 2010

In addition, mobile is emerging as a channel where consumers expect to transact with business, in fact analysts predict that mobile banking will overtake online banking in the future. In a recent Harris Interactive survey (Source 2), carried out a behalf of Tealeaf, 23% (10m) of UK consumers stated they had conducted a transaction on a mobile device in the past year. Shopping is the most common type of transaction followed by financial transactions and insurance applications. Additionally comScore (Source 3) reported smart phone penetration in 2010, in the UK, France, Germany, Spain and Italy, stood at 31.1% up from 9.5% in 2009.

¹ comScore Press Release 2nd November 2010

² Harris Interactive Mobile Transaction Survey 2011

³ comScore's 2010 Europe Digital Year in Review

ONLINE CHANNEL MEANS MULTI-CHANNEL

The shift in how customers want to conduct business is not to the online or mobile channel alone. Today, many customers who interact with the contact centre start their interactions online — and they expect to be able to move seamlessly to another channel if they need additional help or encounter a problem.

To quantify the magnitude of cross-channel interactions, consider that in a 2008 Harris Interactive® poll (Source 1), commissioned by Tealeaf, looking at online customer behaviour across various industries, almost 9 out of 10 visitors to UK insurance websites said that they had experienced difficulties online, with 49% of those then taking their business to a competitor as a result. Additionally in 2009 Tealeaf commissioned Harris Interactive® to revisit the data for specific industries, including banking (Figure 1) and insurance (Figure 2) and to understand the specific reasons causing the online difficulties.

Online Problems for Those who Conducted Online Banking Transactions

- 38% Received error messages
- 34% The website was difficult to navigate
- 31% Difficulty logging on to the website
- 24% Insufficient, incorrect, or confusing information on the website
- 24% Search function on website was not functioning properly
- 22% Unable to complete an action/transaction due to an endless loop
- 20% Automatically kicked off the page.

Figure 1 - Source: 2009 US Tealeaf Survey on Online Customer Behaviour, conducted by Harris Interactive

Online Problems for Those who Conducted Online Insurance Transactions

- 42% Received error messages
- 33% The website was difficult to navigate
- 35% Difficulty logging on to the website
- 29% Insufficient, incorrect, or confusing information on the website
- 25% Search function on website was not functioning properly
- 27% Unable to complete an action/transaction due to an endless loop
- 24% Automatically kicked off the page.

Figure 2 - Source: 2009 US Tealeaf Survey on Online Customer Behaviour, conducted by Harris Interactive

¹ "Tealeaf Online Transactions Survey", Harris Interactive, September 2008

Forrester research (Source 1) then shows that the vast majority of U.S. consumers - 67% of those researching products, 61% of those purchasing, and 75% of those receiving customer service - use the phone, email, or chat to complete a goal after failing to complete it online.

All the research shows that even with the most feature-rich website and the best website design, self-service still requires service in many cases. This is particularly true of complex transactions that involve multi-step and regulated processes, sensitive topics such as life cover and

US consumers who used the phone, email, or chat to complete a goal after failing to complete it online:



*Base: 1,863 US consumers
†Base: 2,257 US consumers
‡Base: 1,706 US consumers

Source: North American Technographics® Retail, Travel, Customer Experience, And Financial Services Benchmark Survey, Q3 2009 (US, Canada)

55870

Source: Forrester Research, Inc.

critical illness protection and products and services based on long-term relationships such as mortgages, pensions etc. In Forrester’s recent insurance self-service survey (Source 2), for example, 50% of respondents cited “is reachable through multiple channels (phone, in-person, Web, mail)” as having some impact or a significant impact on their choice of insurance provider.

¹ “Websites That Don’t Support Customers’ Goals Waste Millions”, Forrester Research Inc, February 2010

² “Increasing online Insurance Self-Service Adoption”, Forrester Research Inc, February 2010

MULTI-CHANNEL CUSTOMER EXPERIENCE OFFERS A WAY TO DIFFERENTIATE

While a continuous and consistent multi-channel customer experience is a business necessity, it is also an opportunity as it gives you the chance to truly differentiate your brand from the competition.

In today's market though, you can struggle to differentiate yourself based on the type of products and services offered, even rates, quotes and charges are similar. The one place where you can really differentiate your brand from your competition is in the level of customer service you can and do provide.

Consider the example of Zappos.com, founded in 1999 with the goal of becoming the premiere online destination for shoes. The company's focus on superior customer service created a world-renowned shoe business that the company was able to expand successfully into other apparel categories. One of the keys to Zappos.com's success was shifting its contact centre from a cost centre to a brand differentiator. When structured in the right way, the contact centre can offer high-touch levels of service. The contact centre agents can understand consumer needs and behaviours, and create personalised interactions that reduce customer churn and develop and foster deep customer loyalty. These levels of service also facilitate effective cross-selling and upselling based on a customer's behaviour.

*"The paradigm of contact centres as cost centres doesn't hold water.
It applies only to contact centres that offer poor experiences."*

Forrester Research, "The Economic Necessity of Customer Service"

THE MULTI-CHANNEL CUSTOMER EXPERIENCE GAP

Retail FSIs obviously want to provide a smooth and consistent experience to their customers; unfortunately in general the cross-channel experience is generally a negative one. Customers say that it even seems like they are dealing with two separate companies when they move from channel to channel! In fact, Gartner states that “The lack of cohesive business integration across the market-transact-deliver-service (MTDS) lifecycle and consistent management of customer interactions will be the leading factors diminishing customer satisfaction and increasing defection to competitors.”

The reality is that few companies have built their channels to operate in a consistent fashion. In a survey of more than 500 companies, across all industries, and agencies conducted by Econsultancy in association with Foviance, 38% of companies said that ownership of the multi-channel customer experience lies with a mixture of different departments. Even fewer companies are able to transfer context from one channel interaction to another.

Without context, contact centre agents working in the retail financial services industry, pick up the phone without knowing:

- What customers were doing or trying to accomplish before they called
- What products, services, offers etc. they were seeing
- What rates, quotes, T&Cs were they receiving
- What factors might have prevented them from completing their transactions online. For example, were they confused? Did they run into a problem? Or are they just looking for advice?

Often, the only way that contact centre agents can fill in the gap is to ask the customers – who must waste time repeating information that they have already provided on another channel. The results of this customer experience gap are slower problem resolution, lower 1st call resolution rates, lower conversion rates and less satisfied customers.

For retail FSIs success depends in part on differentiating with high levels of customer service and includes meeting customer expectations of a seamless multi-channel experience.

Close the Multi-Channel Customer Experience Gap in Retail Financial Services

Today, virtually every retail financial services contact centre deals with customers who started their interactions on the company website. The bottom line is: Do you really want to be asking your customers to fill in gaps in your processes? The answer for most is obviously no.

For retail FSIs that want to set themselves apart through superior customer service, closing the multi-channel customer experience gap is absolutely essential.

“Visibility into a customer’s interactions on the website is important in light of the significant shift of consumer preferences to web self-service.”

Source - Gartner, “Predicts 2011: Customer Service Innovations in a Collaborative World”

A FAST WIN TO YOUR BUSINESS: BRING REAL-TIME VISIBILITY TO THE CONTACT CENTRE

A fast win in multi-channel customer experience is to ensure real-time visibility into the online customer experience to the contact centre agents delivering your telephone-based customer experience. When your agents have a complete picture of what their callers saw, did, and experienced on your website before they called you, they can solve problems faster and provide higher levels of service. Real-time visibility in the contact centre delivers clear business benefits in terms of higher customer conversion, retention and satisfaction rates, lower customer churn, higher 1st call resolution rates, lower staffing levels and lower costs.

VISIBILITY ACCELERATES PROBLEM RESOLUTION

Today's websites have so much complexity that very few, if any, are close to 100% flaw-free. And even with the best designs, users get confused and make mistakes. Having visibility into what customers are actually experiencing on the website allows contact centre agents to solve customers' problems faster—whether the problem was caused by a website issue or user error. Online visibility means that contact centre agents never have to treat your customers as diagnostic tools or ask “what did you see on your screen?”

With online visibility, agents can solve many problems themselves, speeding resolution and reducing escalations to web development teams. For example, one Tealeaf customer was able to decrease its call handle times by 7% after providing real-time visibility to its contact centre. Another Tealeaf customer estimated that it reduced escalations by 50%.

Case Study: Kwik Fit Insurance

Kwik Fit Insurance (KFI) is one of the UK's best known insurance providers, selling car, household, travel, pet, van and motorcycle insurance on its website and through its call centre. With over 300,000 web sessions each day, KFI is committed to ensuring that it converts as many customers through the online channel as possible. And given that the KFI website accounts for approximately 80% of the company's total new business for car insurance, it is critical that online conversion remains high.

The KFI website is extremely complex, offering a wide range of insurance products. In order to keep the site robust, the company is continually making incremental changes. In fact, the development team performs at least 1 major upgrade per week. But with all the continuous changes, it's difficult to track when a given release has introduced new problems to the site.

As a real-time solution, Tealeaf allows KFI to monitor site changes immediately upon launch. Tealeaf alerts the development team when known issues (i.e. page not found messages) are on the increase or when site conversion is decreasing. For example, Tealeaf alerted KFI that drop-offs were increasing in the booking funnel. By replaying and analysing the affected sessions in Tealeaf, the development team quickly discovered an error in the upgrade that had introduced an endless loop. Because of Tealeaf, the KFI team reverted to the old pages whilst the new code was reworked.

The real-time nature of Tealeaf, along with the unprecedented visibility it provides into the root cause of the site problems, has allowed KFI to reduce their average resolution times by 80% and also reduce the number of overall site defects by 82%. The Tealeaf solution delivered a ROI within 4 months..

In addition, online visibility gives contact centre agents valuable information they can provide to the web development team so other customers don't encounter the same problems again and again. Fixing problems faster improves "channel containment" enabling more customers to complete their transactions through the less expensive self-service channel. Since most industry estimates show the average cost of a web interaction to be less than 10% of the cost of a telephone interaction, channel containment quickly translates into bottom-line savings.

Finally, better feedback loops across the contact centre and web development team decreasing the time required to resolve escalations. This saves valuable time and money for the web development team.

VISIBILITY IMPROVES 1st CALL RESOLUTION AND CUSTOMER SATISFACTION

With online visibility, contact centre agents always have a complete picture of what their callers are trying to accomplish. Agents can see what products customers looked at (e.g. insurance, personal loans, credit cards, savings plans, mortgages etc.), what services they used (e.g. loan calculators, personal financial management tools, insurance quote calculators, etc.), and pinpoint where they may have struggled.

Rather than asking the customer, "What did you just do?" the agent can begin each interaction at a point that makes sense to the customer and provide a much higher level of service to that customer. Agents can even "shadow browse" to provide personalised service that gets the transaction completed faster and with less work on the agent's part, while helping the customer every step of the way.

Case Study: American Loan Provider

An American loan provider gives its contact centre agents visibility to the online customer experience. When someone calls the provider about a loan for which he or she applied online, the agent is able to pull up the applicant's web session and help with completing the loan. This type of online visibility is particularly important to this provider because the loan recipients tend to be new to the loan process and frequently need assistance. Online visibility and context for the contact centre have increased the loan provider's 1st call resolution rates significantly and have also decreased call time by 50%.

In addition to servicing inbound calls, the loan provider set up a dedicated outbound calling team that follows up with anyone who starts a loan application on the website but abandons somewhere in the process. The team uses the applicant's web session to understand the history and then follows the applicant through the process. This proactive order recovery initiative has resulted in 25% of customers with incomplete loan applications ultimately completing their applications after being contacted. With the revenue increases from outbound calling and improved handle times for inbound calls, the provider now allocates a higher proportion of new hires to its outbound calling team.

Across the board, Tealeaf customers have reported that online visibility in the contact centre drives a marked improvement in customer satisfaction, since long call times and low 1st call resolution are typically correlated with customer churn.

Case Study: Esurance

Esurance was founded with the mission of providing the fastest, simplest way for customers to take care of their auto insurance needs. Visitors to the award-winning website can research car insurance options, receive & compare quotes, purchase insurance policies and print their insurance policy immediately.

Because its business hinges upon operating a low-cost, self-service web application that customers can access whenever and wherever they choose, Esurance faces a challenge that is very common to online businesses. Esurance must be a simple, always-available resource for researching, comparing, and purchasing car insurance. However, to power this “simple” site, the company has had to create a highly complex, distributed web infrastructure that is powered by a tightly integrated set of composite applications and 3rd party service providers.

Although Esurance was monitoring the response time of key pages and the operational availability of the underlying system infrastructure, lack of visibility into what customers were experiencing resulted in lost policies and their lifetime revenue stream. Lingering defects also consumed valuable IT resources, yet still had to be closed as non-reproducible, while operational margins were threatened by the need to hire more support staff. To fill this gap, Esurance selected Tealeaf to passively and securely gain real-time visibility into the complete customer experience.

One of the major benefits Esurance reaped from having online visibility is the average problem resolution time has dropped from 24 hours to less than 10 minutes. Additionally the Tealeaf solution delivered a ROI in just 3 months.

VISIBILITY INCREASES CUSTOMER VALUE

Online visibility and context into what a customer has done online give the contact centre agents valuable information about customers' interests and needs—information that can be used for highly targeted cross-selling and upselling. You might choose to use this information only when customers call in, or you can be more proactive and reach out to customers with potential offers by email or phone.

Consider the example of a bank's contact centre. A customer has called today because she is has been unable to move money between her savings and current accounts. She has tried several times and repeatedly received an error message. Yet during her last few visits to your website, she has been looking at your fixed rate mortgage deals. With visibility into her online behaviour, the contact centre agent has the perfect opportunity to discuss a compelling offer related to a fixed rate mortgage promotion. After helping the customer to complete her transfer, the agent can say, "As you are a highly valued customer I'm able to offer you a special deal on our fixed rate mortgage products".

Tealeaf customers across a variety of industries including the retail financial services industry have been able to create these proactive opportunities and, by doing so, have translated online visibility into higher customer value.

Case Study: netflights.com

Netflights.com is a brand of Gold Medal Travel, which is part of the Thomas Cook Group, a leading UK travel company that offers access to 130 of the world's airlines and travel to more than 1,500 destinations.

Using Tealeaf, the company set up alerts for customers who have certain basket values and who drop-off for a particular reason—e.g. credit card failure or being stuck in a loop. The company then passes the customers' session information to an outbound team in the contact centre—all within a matter of seconds. The outbound agents contact the customers immediately in order to attempt to complete the sales.

With online visibility, the outbound team now delivers more revenue per hour than any other reservation group in the company and generates nearly \$24M annually, a 340% increase over the prior year. This order recovery revenue represents 20% of all revenue received through netflights.com.

The examples given above demonstrate how proactively following up on website issues can help develop and foster customer loyalty and retention. By acknowledging the problem, fixing it quickly, and then taking the time to reach out with an offer that makes things better for your customer, you create a "moment of truth" that demonstrates how much you appreciate their custom. Furthermore, proactive follow-up takes a situation that could have easily gone "viral" in a negative way through social media and instead gives your customers a reason to be positive about you.

ACHIEVING ONLINE VISIBILITY MAY BE HARDER THAN YOU THINK

As the earlier examples show, online visibility provides clear benefits to the multi-channel customer experience. However, given the complexity of today's websites, it can be a challenge to deliver this level of visibility and context to contact centre agents. While static customer profiles and transaction histories are easily available, more dynamic website data can be very hard to reproduce.

In some organisations, contact centre agents simply use a version of their websites to try to impersonate their customers. However, this approach takes a lot of work, and agents may not have all of the information they need to simulate the customer accurately. The website may provide a different view based on the customer's personalised options, transaction history, browsing history, and much more. Also, internal versions of the website don't always stay up-to-date with your live site and may not show all the latest rates, products and services and offers that are seen by the customers. Finally, agents may not be able to account for the fact that customers may just behave differently - and unpredictably - on the site.

Contact centre agents may also have co-browsing tools, allowing them to follow customers through the site. However, these tools do not give agents context of what happened prior to the customer's call; co-browsing works only at the point when the customer reaches the call centre.

Finally, some organisations provide their contact centre agents with separate tools that provide information about customers' recent transactions, such as a web application that displays reports from an order history database. While this approach provides the agent with some visibility, these tools often are very limited in terms of what information they provide. Adding further information can be a long development process, particularly for information that is gathered in real-time during the customer's online visit. In addition, these tools provide very limited overall context of the customer's actual experience - they deliver only high-level metadata, such as what products the customer viewed or what parts of the site he or she visited.

TEALEAF: THE ONLY SOLUTION FOR REAL-TIME CONTACT CENTRE VISIBILITY

Fortunately, Tealeaf delivers the online visibility and context that the contact centre needs to create a superior multi-channel experience. Tealeaf's Customer Service Optimisation Suite bridges the gap between the online and offline channels. It is the only tool that can provide real-time visibility into the complete context of the experience – not just what the customers are doing right now but also a snapshot of what they did earlier in their current sessions and during recent interactions with your business.

With Tealeaf's Customer Service Optimisation Suite, contact centre agents have quick access to their customers' web sessions. They can access current web sessions as well as past web history directly from within their CRM workflow. Tealeaf's patented visual replay capability then provides a page-by-page; browser-level recording of what the customer has done on the site. Agents can see all actions (e.g., link selections), all interactions (e.g., form field inputs) and all customer experience obstacles (e.g., error messages) as if they were looking over the customer's shoulder. While on the phone with customers, they can use this information to validate what those customers experienced and help them to accomplish their goals. After the call has ended, agents can quickly escalate any website problems to the web development or appropriate team.

Drag Column Headers Here To Group				
	Session Time	Duration	Login ID	Events
	01/03/2011 08:01:32	00:04:23	robsmith@gmail.com	
	12/15/2010 09:13:45	00:07:01	robsmith@gmail.com	
	11/24/2010 18:17:23	00:06:43	robsmith@gmail.com	
	09/04/2010 08:12:51	00:09:15	robsmith@gmail.com	
	08/27/2010 15:54:39	00:11:32	robsmith@gmail.com	

*Tealeaf makes it easy to find and replay web sessions,
page-by-page recordings of all the interactions each customer had on a website.*

In addition, the Tealeaf Customer Service Optimisation Suite delivers simple reports that provide an instant view into what each customer has been doing now and in recent sessions. Agents can quickly review session histories to know what product categories customer are looking at, what parts of the site they use most often, which web browser they are using, and more.

Close the Multi-Channel Customer Experience Gap in Retail Financial Services

The screenshot shows the Tealeaf interface within a Salesforce CRM environment. The top navigation bar includes 'Home', 'Cases', 'Sessions', and 'Records'. The Tealeaf logo is prominently displayed. Below the search bar, it indicates 'Displaying 5 of 5 matching sessions.' and provides a 'Download All' button. A table titled 'Session List' is shown with the following data:

	Session Time	Living Room	Bedroom	Cell Phones	Cameras	Laptops	Shirts	Shoes	Hoodies
01/03/2011 08:01:32						✓			
12/15/2010 09:13:45								✓	
11/24/2010 18:17:23								✓	
09/04/2010 08:12:51							✓	✓	✓
08/27/2010 15:54:39		✓					✓	✓	

The interface also shows 'TEALEAF USER: Logout' and 'Session List Template: Products'.

Tealeaf shows contact centre agents customer sessions by various attributes, such as product history.

Tealeaf can easily be configured to ensure that sensitive information is not visible to agents, protecting customer privacy.

Case Study: Central Insurance

Founded in 1876, Central Insurance provides insurance including car, home and business, to more than 295,000 policyholders in 17 states. Many of the 500 independent agencies representing Central rely on the company's extranet to power their businesses. If Central's applications have issues, the agents are the first to feel the effects. When they encounter blank pages, errors or the inability to access certain applications, agents call Central expecting immediate resolution.

When an insurance agent calls Central Insurance with an issue, Tealeaf enables Central to get to the bottom of it quickly. With an agent's user ID, an analyst can replay the exact session history to identify the origin of the error. The analyst can then intelligently and expediently address the agent's concerns. Tealeaf also strengthens Central's agent relationships by enabling the company to create online services that provide increased value to the independent agents.

SUMMARY

The online and mobile channels have been steadily gaining importance within the retail financial services industry; many customers now view a retail FSI's website as the most efficient way to interact with you. However, the reality is that even with the most feature-rich website and the best website design, self-service still requires service in many cases. As a result, a superior customer experience entails a good multi-channel customer experience - where customers can cross from one channel to another without feeling like they are interacting with two separate companies.

Closing the multi-channel customer experience gap offers a compelling payoff:

- The ability to differentiate your brand
- Faster problem resolution
- Increasing 1st call resolution rates
- Increasing customer conversion rates
- Improving customer loyalty & retention levels
- Increasing customer satisfaction levels
- Increasing customer value.

Tealeaf customers have been able to achieve all of these benefits - and more - by giving their contact centre agents real-time visibility into the complete context of their customers' experience.

Tealeaf's Customer Experience Optimisation Suite bridges the gap between the online and offline channels. It is very simple to deploy within your existing CRM workflow and lets your agents see exactly what customers are doing right now, what they've done earlier in their current sessions and what they did during recent interactions with you. With Tealeaf, your contact centre agents can execute seamless transitions from the web channel to the phone while giving your customers the higher levels of service that distinguish you from the competition.

ABOUT TEALEAF

Tealeaf provides online Customer Experience Management solutions and is the unchallenged leader in customer behaviour analysis. Tealeaf's CEM solutions include both a customer behaviour analysis suite and customer service optimisation suite. For organisations that are making customer experience a top priority, these solutions provide unprecedented enterprise-wide visibility into every visitor's unique online interactions for on-going analysis and website optimisation. Online executive stakeholders from e-business and IT to customer service and compliance are leveraging Tealeaf to build a customer experience management competency across the organisation.

Founded in 1999, Tealeaf is headquartered in San Francisco, California, and is privately held.

For more information, visit www.tealeaf.com.