Call centres, CTI and all that jazz

Stephen Coates* believes that most IVR systems are up to scratch but they could be better.

The first thing most callers encounter when the call their bank is an IVR, or integrated voice response system. Press 1 for mortgages, please enter your account number, for a list of last five transactions, press 3 – we have all used them hundreds of times.

Compared to human agents, IVRs are able to service some customer requirements more effectively and they can do so 24 hours a day, they don't get sick and they cost much less.

Being major users of IVRs, one would expect that retail financial institutions use them effectively, and from my experience, by and large they do. So why are there so many examples of bad IVR?

One of the principles of good practice is that a caller is offered no more than three options on each menu, so why does one bank offer six? And if one has, say, only a Visa card with a bank, why is that customer presented, after entering their card number, with a menu of 1 for credit cards, 2 for savings accounts, 3 for mortgages and so on?

An IVR system comprises the

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"machine" —the hardware and system software — and the application. Yet from my experience, many users of IVR systems are more concerned with precise and often irrelevant details of the IVR machine, such as whether or not it uses Windows, instead of the application itself.

There are over 30 vendors of IVR machines in Australia offering products with considerable variation in both capability and price. For example, systems with a single E1 link to the PABX range in price from $45,000 to over $300,000.

An organisation seeking to implement a new IVR system would be well advised to first write the application, complete with prompts, enterprise computer accesses, text to speech – the lot. Only then should a system be selected — one that uses an RFT that also specifies the development environment and dimensions.

The result would be a working IVR system, not just a development platform. If the organisation already has an IVR system with a less than ideal application, don't buy a new system, write a new application.

While IVR technology remains the workhorse of the call centre, it is computer telephony integration (CTI) that has the cachè. (So much so that some vendors can't resist calling IVR systems CTI).

It is getting to the point that no self-respecting financial institution's call centre manager would be caught dead at a call centre management meeting without having installed CTI.

That being said, CTI does have its place. But it must not be forgotten that CTI is an enabling technology, not an end in itself. CTI systems are deployed to provide timesaving functions such as screen pop, screen transfer with call transfer and screen/keyboard outbound dialling.

CTI systems can also provide off-switch control of call queuing, but this is generally of use only with PABXs whose automated call distribution function is mediocre at best.

As with IVR, CTI systems comprise a "machine" and an application, and their deployment is anything but plug and play. While CTI platforms can cost from $600 to over $6000 per seat, the cost of developing the application can easily double this cost. For all of the effort of the IT department, the best call centre technologies and applications will be of little benefit to an organisation that doesn't know how to manage the technology and the call centre itself.

If the telcos and computing groups are at loggerheads over software upgrades and ongoing application development; or customer databases are not cross-referenced; or if the team leaders have to buy the morning papers to answer customer calls about term deposits that marketing "forgot" to tell them about, then the most flash CTI system money can buy will not deliver anything close to what was promised.

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