FOR APPLICATION DEVELOPMENT & DELIVERY PROFESSIONALS

Visual Engagement Drives Relationships And Revenue For Customer Service

Use Video To Elevate Your Customer Service Experience

by Nick Barber and Kate Leggett
May 5, 2017

Why Read This Report

Companies increasingly leverage visual engagement — video, cobrowsing, screen sharing, and annotations — to cut through the customer conversation clutter, to be better understood, and to connect emotionally. This report highlights the true benefit that visual engagement provides and helps application development and delivery (AD&D) pros supporting customer service operations understand how to take initial steps to offer visual engagement.

Key Takeaways

Visual Engagement Becomes Increasingly Important

Customers today want easy, effective engagement. They increasingly leverage visual engagement as a customer service channel, with more than a quarter of customers having used it in 2016.

Customers Save Time And Effort With Visual Engagement

Companies in the financial services, retail, and healthcare verticals can save their customers time with visual engagement technologies. One insurance company can settle certain claims via video faster than with a process that usually takes five days.

Deploy Visual Engagement Now

Every mainstream smartphone, tablet, and laptop has an embedded camera. Paired with a global connection speed that's up more than 20% year over year, consumers are ready and equipped for high-quality visual interactions.

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with Stephen Powers, Chad Rafferty, and Peter Harrison
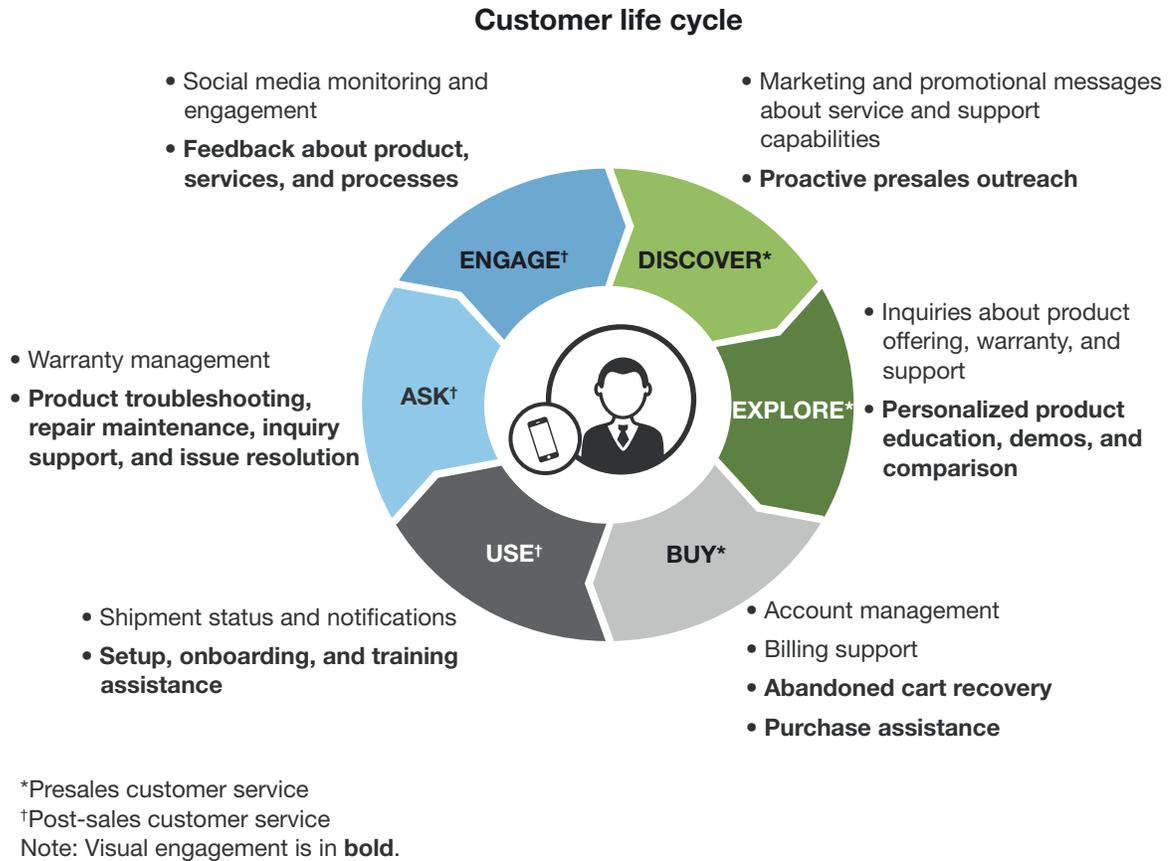May 5, 2017

Move Service Beyond Phone And Chat With Visual Engagement

Customers expect to get service from companies via modern methods beyond just phone. Nearly all consumers have cameras in their pockets, most mainstream laptops have a camera built into the bezel, and companies like Logitech still develop high-end external webcams. More than a quarter (32%) of customers used screen sharing for customer service in 2016, and 32% used video chat.[1] The use of these relatively new visual engagement tools is a key trend in customer service in 2017 because it strengthens the customer bond (see Figure 1).[2] Visual engagement is a valuable way to interact with customers. For example, businesses can offer:

› **Face-to-face video to nurture relationships.** Consumers are comfortable with video chatting over services like FaceTime and Skype, but those calls are often between friends and family members. Customers might not be comfortable interacting intimately with your customer service representatives (CSRs). Yet, high-quality, reliable video can help establish customer intimacy and trust during high-value purchases, like a mortgage or an insurance policy. Give customers the option to decline video or begin the conversation with video off by default.

› **Face-to-thing video to troubleshoot hardware.** In video field-service scenarios, offsite technicians can see exactly what onsite technicians or customers see and tutor them through an inspection or repair job. They can also use screen annotations or gestures to highlight parts of interest or better communicate complicated instructions.[3] This means faulty hardware can get back up and running faster and more effectively serve customers.

› **Cobrowsing and screen sharing to cut through complex forms.** Cobrowsing and screen sharing let customer service representatives jointly — and securely — navigate a web page with customers — or lead them through complex forms or processes — using annotation to highlight, circle, or emphasize areas of interest.

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FIGURE 1 Visual Engagement Supports Customers Throughout Their Journey With A Company

Customer life cycle

- Social media monitoring and engagement
- **Feedback about product, services, and processes**

- Marketing and promotional messages about service and support capabilities
- **Proactive presales outreach**

ENGAGE† **DISCOVER***

- Warranty management
- **Product troubleshooting, repair maintenance, inquiry support, and issue resolution**

ASK† **EXPLORE***

- Inquiries about product offering, warranty, and support
- **Personalized product education, demos, and comparison**

USE† **BUY***

- Shipment status and notifications
- **Setup, onboarding, and training assistance**

- Account management
- Billing support
- **Abandoned cart recovery**
- **Purchase assistance**

*Presales customer service
†Post-sales customer service
Note: Visual engagement is in **bold**.

Visual Engagement Lags Due To Concerns Around Complexity, Security, And Vendor Fit

Even with this evidence of increased customer adoption, AD&D professionals responsible for video may be slow to adopt visual engagement tools because:

› **Video has a reputation for complexity.** Visual collaboration should be frictionless for users, be available on their preferred endpoints, be embedded within applications, and require no extra downloads. Integration with existing IT communication and back-end systems is a must. An organization that wants to offer spontaneous video connections with its CSRs must embed video into its contact center queuing-and-routing system, which will indeed be complex. Scheduled video calls are easier to implement.

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> **Security has improved, but concerns still exist.** Most visual engagement interactions use WebRTC to transmit webcam, microphone, and text data in real time. It's encrypted using Datagram Transport Layer Security (DTLS), which is built into all browsers that support WebRTC.[4] There have been reports of malware that specifically targets Skype users and records video calls, and many users keep their webcams permanently blocked with tape or a sticker to prevent spying.[5]

> **Each technology isn't mutually exclusive.** Vendors offer multiple visual engagement tools in a single package. For example, vendors that offer video chat most often offer screen sharing and cobrowsing because the tools use the same technology. Firms should avoid falling into confusion about the different technologies and realize that the vendors in the space often offer the full suite of visual engagement tools (see Figure 2).

FIGURE 2 Visual Engagement Spans Multiple Technologies

Types of visual engagement	Definition
Video	Customer service agents see a customer or a device. One-way or two-way video is often offered.
Cobrowsing	Agents share a web page with a customer using the customer's web browser. Sensitive information such as credit card numbers can be masked. Agents can only see what is on the web page, not other open browser tabs or applications.
Screen sharing	Agents show their screen or view the customer's screen.
Screen annotations	Agents highlight, circle, and annotate content on a shared web page.

Companies Reap Rewards With Visual Engagement

Companies that have offered visual engagement have already reaped the rewards (see Figure 3). For example:

> **Nationwide Building Society increases revenue.** Nationwide, a UK-based mortgage lender, found that it was losing customers when it couldn't help them in their moment of need. The company uses visual engagement technologies to virtually — and instantly — connect branch customers to experts. These virtual experts can see clients, and they can complete all functions as if they were meeting face to face. Branches that used the technology saw a 62% uplift in mortgage sales during the pilot of the program, and it's now been rolled out to 400 branches.[6]
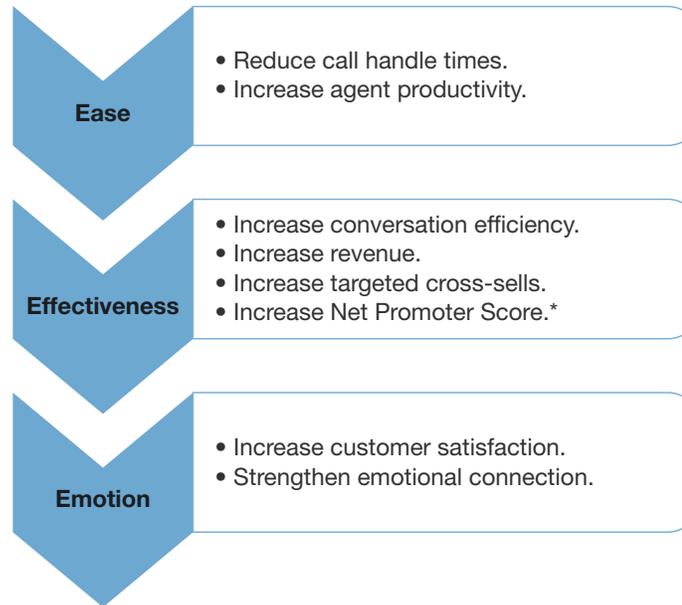
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> **American Well strengthens the patient bond.** American Well, a Boston-based company that provides a telehealth platform to 30 state Blue Cross Blue Shield providers, offers remote examination hardware that includes a built-in thermometer, camera, stethoscope, and otoscope (for ears).[7] Caretakers can send lung audio from a connected stethoscope or video from inside a patient's ears via a connected otoscope.[8] That means a sick patient could be spared an uncomfortable trip to the doctor's office.[9]

> **Wood Group resolves issues faster.** Wood Group, a Scotland-based company that supports global oil and natural gas exploration, remotely supports oil platforms in the North Sea and onshore-based facilities in the UK, US, and Middle East. Using visual engagement helps Wood Group avoid the $15,000 round trip helicopter ride to an oil platform and the need to send a field technician to a geographic area wrought with strife.

> **BluCurrent Credit Union increases cross-sells.** BluCurrent, a small community-based credit union, needed to balance member experience agents with its goal of personalized service. The company centralized its member experience agents into a single facility, where they're available to customers via video.[10] In the two years since deployment, cross-sales of products have increased by 20%. This is a direct result of coaching that happens when a manager can sit in on a call with a video-enabled agent.

> **Pella creates effective conversations.** Pella, a US-based window and door manufacturer, wanted to offer better customer engagement. Its business model of selling both direct and to distributors challenged its ability to obtain accurate customer information. The company focused on optimizing customer service as a key differentiator, and it chose video to quickly connect with customers. When customers report an issue, instead of asking, "Does the window go up and down, or in and out?" CSRs now just say, "Show me your window."

> **Intuit offers a personal touch.** Intuit, a US-based personal finance and tax software company, wanted to give its users more confidence when preparing their taxes online. The company now offers a service that provides a comprehensive review of a customer's return. Intuit uses one-way video that allows customers to ask questions of experts who can only see the user's TurboTax window. Intuit's tax experts can highlight onscreen areas to address questions or enter more information. In 2015, Intuit slashed support time by 50% while increasing customer satisfaction scores by 50%.[11]

> **Endsleigh drives better customer satisfaction.** Endsleigh, a UK-based insurance provider for students, graduates, and young professionals, wanted to streamline claim settlement, which requires customers to submit photos or receipts to an adjuster. The company now offers video sessions between claims handlers and customers to settle certain low-value claims via video that could otherwise take up to five days. Endsleigh now consistently achieves satisfaction scores of 10 out of 10 in its customer insight program, which surveys customers after settling their claims.[12]

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FIGURE 3 Visual Engagement Offers Key Benefits To Customers

Ease
- Reduce call handle times.
- Increase agent productivity.

Effectiveness
- Increase conversation efficiency.
- Increase revenue.
- Increase targeted cross-sells.
- Increase Net Promoter Score.*

Emotion
- Increase customer satisfaction.
- Strengthen emotional connection.

*Net Promoter and NPS are registered service marks, and Net Promoter Score is a service mark, of Bain & Company, Satmetrix Systems, and Fred Reichheld.

Take Three Steps To Offer Visual Engagement

In order to take advantage of visual engagement's benefits — increased revenue, decreased resolution time, and improved customer experience — companies need to integrate it into their customer service and support strategy. Follow these steps to do so:

› **Step 1: Define your visual engagement goals and metrics.** Visual engagement can improve customer service experiences, drive revenue, decrease incident handle times, and cut down dispute resolution time. Determine the objective you want to achieve with visual engagement, then define the metrics that you'll use to benchmark your success.

› **Step 2: Determine where to offer visual engagement, but don't force it.** Visual engagement is not likely to be your customers' first-choice communication channel, and many customers may not want to use it at all. Map customer journeys across touchpoints and channels for common inquiries, and pinpoint steps where visual engagement may reduce the friction in the journey, such as helping to fill out a complex form or troubleshoot equipment. Then let the customer decide whether to engage visually once you present the option. For example, don't force a video chat if a text chat interaction meets a customer's needs.

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› **Step 3: Evaluate the vendor ecosystem through the lens of your own ecosystem.** Many vendors support multiple types of visual engagement, often through a single product. Think about the bigger picture: Queuing and routing video calls to your contact center creates a much greater challenge than hosting scheduled video meetings. Investigate product offerings from companies like American Well, Cisco, Glance Networks, Librestream, TokBox, Twilio, Vidyo, and others to understand the range of visual engagement solutions they provide and how they can tie into your existing service processes.

Recommendations

Start Small, Then Expand Your Visual Engagement Strategy

Visual engagement technologies can only deliver on their promise if you deploy them strategically. AD&D pros supporting customer service operations should:

› **Offer visual engagement to a subset of customers before a larger rollout.** Most banks we spoke with did not find a generational gap in video usage, as we might have anticipated. Many high-net-worth clients are used to using video services like FaceTime and Skype with their children and grandchildren, so video chat wasn't new for them. As you pilot your rollout of video chat, don't assume that one set of customers will respond better than another.

› **Employ other technical aids to help enhance the effectiveness of visual engagement.** Visual engagement strengthens the emotional bond between a company and a customer as long as the agent is able to understand the customer's facial expressions and emotional state. Complementary technologies make visual engagement more powerful. Voice analysis coaches the agent in real time to show empathy using, for example, the tone and inflection of the agent's voice and the speed of the conversation. Image analysis helps agents interpret facial expressions to recognize the difference between a smirk and a smile.

› **Lobby to make sure CSRs are familiar with video best practices.** Agents must appear natural and authentic, with appropriate lighting and background. Face-to-face interactions are a good training ground for video. For example, as Royal Bank of Scotland plans to expand its video chat program, it has two pools of mortgage agents — ones who traditionally meet with customers face to face and others who do their business over the phone. The company plans to start using video chat with face-to-face agents — leveraging their best practices and learnings from working directly with the bank's clientele.

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Supplemental Material

Companies Interviewed For This Report

We would like to thank the individuals from the following companies who generously gave their time during the research for this report.

Cisco

Glance Networks

Intuit

Librestream

LogMeIn

Vidyo

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Endnotes

[1] Source: Forrester Data Consumer Technographics® North American Retail And Travel Customer Life Cycle Survey, Q1 2017 (US).

[2] See the Forrester report "2017 Customer Service Trends: Operations Become Smarter And More Strategic."

[3] Diebold uses Librestream Onsight to help its field service technicians more efficiently service ATMs: The field technicians can be connected via video with experts to guide them through difficult repairs.

[4] Source: "WebRTC Security," OnSIP blog (https://www.onsip.com/blog/webrtc-security).

[5] Source: Josh Grunzweig and Jen Miller-Osborn, "T9000: Advanced Modular Backdoor Uses Complex Anti-Analysis Techniques," Palo Alto Networks Blog, February 4, 2016 (http://researchcenter.paloaltonetworks.com/2016/02/t9000-advanced-modular-backdoor-uses-complex-anti-analysis-techniques/).

[6] Nationwide uses Cisco Remote Expert for visual engagement. Source: Paul D. Jameson, "Enabling Digital Business in the Financial Services Industry," Cisco case study, April 17, 2015.

[7] American Well and Tyto Care partnered to offer physical examination tools for telehealth visits. Source: "Tyto Care and American Well to Bring Physical Examination to Telehealth Visits," American Well press release, November 30, 2016 (https://www.americanwell.com/press-release/tyto-care-and-american-well-to-bring-physical-examination-to-telehealth-visits/).

[8] Source: Beth Principi, "Bringing Physical Exams to Telehealth Visits," American Well, December 14, 2016 (https://www.americanwell.com/bringing-physical-exams-to-telehealth-visits/).

[9] American Well uses Vidyo for visual engagement. Source: "American Well Selects the Vidyo Platform to Provide Enhanced Video Conferencing Capabilities for Its Online Care Suite," Vidyo press release, May 2, 2011 (https://www.vidyo.com/press-release/american-well-selects-the-vidyo-platform-to-provide-enhanced-video-conferencing-capabilities-for-its-online-care-suite).

[10] Check out a Vidyo case study here. Source: "BluCurrent Credit Union," Vidyo (https://www.vidyo.com/video-conferencing-solutions/customers/financial/blucurrent-credit-union).

[11] Source: "Glance Networks Makes Customer Interactions Less Taxing For Intuit," Glance Networks case study, February 1, 2017.

[12] Source: "Endsleigh Insurance," LogMeIn Rescue (https://www.logmeinrescue.com/customer-stories/endsleigh).

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