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Contact Center Transformation

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Westpac Automates Testing of Speech-Enabled Voice Channel — Ensures Quality of Customer Experience; Cuts Testing Costs in Half



BACKGROUND

Westpac has a long and proud history as Australia's first and oldest bank, dating back to 1817 when the company was known as the Bank of New South Wales. The Westpac Group today is comprised of banking brands St. George Bank, Bank South Australia, Bank of Melbourne and RAMS Home Loans. Westpac's core, interrelated corporate goals are continued market growth in key segments and recognition both as a leader in customer advocacy and satisfaction and as an employer of choice in the Australian market.

Westpac handles 60 million customer phone interactions from roughly seven million customers across five distributed contact center sites. Approximately 85 percent of these interactions are automated using outsourced automated telephone banking. The remaining 15 percent are routed to a pool of 1,100 live bankers and contact center representatives.

In their ongoing efforts to achieve overall company goals, Westpac focused on three specific business problems related to customer phone interactions and identified key targets to improve customer and agent experience. Primary to their solution was the design, testing, implementation and monitoring of a call classification system using speech recognition, coupled with a top-to-bottom corporate culture where the common scorecard measurement of customer experience is how likely customers are to recommend Westpac to a friend or colleague.

TOO MANY CUSTOMER MISROUTES; TOO MUCH TIME TO REACH DESTINATION

One of the problems Westpac identified was roughly 25 percent of inbound customer contacts were misrouted within the organization, presenting both resource challenges and customer experience issues. And when the call did arrive, bankers answering calls didn't know why customers were calling which required an additional 20-30 seconds of talk time to determine the reason for the call. Another customer pain was the time it took customers to reach an agent who could help them; customers

spent an average of 90 seconds navigating the front door of the organization before getting to their intended destination.

Westpac wanted to significantly reduce the percentage of misrouted called and wanted bankers answering calls to have a thorough understanding of why customers were calling before they answered the call. They also wanted to significantly reduce the time it took for a customer to reach their destination.

Westpac addressed these issues by designing and implementing a call classification system using speech, and in turn, tested with Cyara's solution. When developing the speech system, Westpac took note of speech recognition's historically bad reputation due to poor implementations which have left customers scarred by repetition, wrong paths and unclear choices. All too common are deployments largely driven by organizations focused on squeezing out maximum operational efficiencies at the expense of the customer experience.

Westpac took a customer-centric approach to speech recognition design, designing the system around customer requests rather than around business or organizational structure. This approach allows Westpac to keep dialogue with their customers short and sharp but at the same time efficient in terms of the information gathered about the customer's request. Customers gain access to banking representatives very quickly and with a very high degree of accuracy.

CYARA'S AUTOMATED TESTING REDUCES COST OF ENSURING CALL QUALITY

Westpac's call classification system using speech and tested by Cyara was designed in March, implemented in November and tested in July of 2010. Westpac used Cyara to monitor and assess through the testing phase of the project to gain a strong understanding of the customer experience regarding voice quality, functionally testing the system in part by emulating live calls without requiring or impeding live customers or agents.

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Sam Jackel, Project Director,
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“We view Cyara as a key plank in our strategy around quality and efficiency,” says Jackel. “We use Cyara for end-to-end regression, systems integration, functional performance and load testing and real-time monitoring of the customer experience in the production environment.”

Westpac wanted to understand exactly how every permutation or combination within the system was performing from the user’s perspective. Are the right prompts being played? Do the prompts sound good? Does the flow sound natural and humanlike? “This part of the testing was driven from a business perspective rather than from the technical integration of the system,” says Jackel. “If I can execute functional testing successfully, then obviously, I know the technical integration points are working effectively.”

Westpac realizes delivering excellent customer service comes at a cost, in part due to the costs of resourcing testing of the system. “The testing is automated, comprehensive and is significantly less using Cyara rather than using human testers,” says Jackel. “Certainly we don’t do away with human testers, but when we use Cyara, the need to use human testing is reduced by 50 percent along with human error.”

TESTING KEY IN WESTPAC’S COMPLEX CONTACT CENTER ENVIRONMENT

Westpac also uses Cyara for the technical testing of backend systems. Westpac’s automated telephone banking is outsourced, delivered from the Telstra network (Holly Voice Portal IVR self-service and Nuance ASR speech resident in the Telstra network) with live calls routed to one of five Westpac contact center sites. Westpac also uses Siebel CRM, IBM Websphere and Java-developed applications.

The result is a complex contact center environment with a host of distributed components from several discrete vendors. All the flows within a speech recognition system and interactions between customers and remote, backend, hosted systems within a distributed architecture increase the changed of degradation and error.

MISROUTES REDUCED BY 80 PERCENT; CUSTOMER SATISFACTION HIGH

Today, Westpac is realizing impressive results in their efforts to improve the customer experience and reduce customer service barriers and costs. The company reduced the number of misrouted calls from 25 percent to five percent — an impressive 80 percent reduction. Customers can now navigate through to their intended destination in just under 14 seconds whereas previous navigation took 90 seconds, and today 80 percent of callers reach that destination by providing only one piece of identifying information.

Westpac bankers and agents now have meaningful information when the call does arrive on 90 percent of all calls received, enabling them to more quickly help the customer gain resolution. And most importantly, spot check surveying indicates customers are overwhelmingly positive; 93 percent of customers are “satisfied” to “very satisfied,” up from the low seventies prior to the deployment.

ABOUT WESTPAC

Westpac has a long and proud history as Australia’s first and oldest bank. It was established in 1817 as the Bank of New South Wales. In 1982 it changed its name to Westpac Banking Corporation following the acquisition of the Commercial Bank of Australia. Westpac has branches and affiliates throughout Australia, New Zealand and the near Pacific region and maintains offices in key financial centers around the world including London, New York, Hong Kong, Singapore and Shanghai.



ABOUT CYARA SOLUTIONS

Cyara is a pioneer of next-generation premise and cloud-based solutions for simulating, testing and monitoring IVRs, voice biometrics, outbound dialers, voice callback and other contact center systems and applications. Cyara tests end-to-end contact center customer and agent experience in a repeatable, automated manner and ensures exemplary system operation, emulating live calls without requiring or impeding live customers or agents.