# The Omni-Channel Customer Engagement Maturity Model

Learn how to achieve omni-channel success and beyond

**USAN**

## TABLE OF CONTENTS

# Introduction to the Omni-channel Customer Engagement Maturity Model

## How to transform a legacy infrastructure and reactive, repetitive customer service delivery to an integrated, multi-channel environment supporting consistent, proactive service delivery

Thanks to the web and the advent of mobile computing, our habits as consumers have undergone a radical evolution over a relatively short period of time. Before making even the most mundane purchase today, we consult our social networks, read customer reviews and compare prices from anywhere we happen to be – including a competitor's brick-and-mortar store. This revolution in customer behavior is driving a change in customer service.

Customer service interactions are no longer limited to phone and face-to-face interactions. Customers are accustomed to socializing over a number of communication channels – email, web chat, Facebook and text messages, to name a few. In many cases these communication channels are more convenient and natural than traditional channels. Customers want to use them to engage with businesses, as well as their friends and relatives. But customers want more than simply a choice of communication channels with which to engage your enterprise. Customers today expect consistent and proactive service across all channels in what has become known as omni-channel customer engagement.

In an omni-channel world, first-call resolution and cost-per-call are no longer the primary metrics for success. These metrics are relevant for reactive customer service that assumes customers will call in. But customers don't want to call in. They want to interact via their preferred channel, and they want to move across channels easily and with consistency, smoothly transitioning between multiple channels during the course of a single transaction. Customers want enterprises to have a full understanding of their relationship and previous interaction history, and use that information to deliver proactive, personalized interactions. Instead of resolving an issue within one call, customers expect enterprises to provide information they need when they need it on their preferred channel, thereby avoiding a call altogether.

Unfortunately, most companies are not equipped to deliver omni-channel customer engagement. Naturally, customers move from one communications channel to another, and the internal customer service landscape consists of disparate systems. Each channel is siloed with its own separate and redundant business rules, and separate and redundant backend data connections. If customer interaction data is kept at all, it is very limited information that resides in each silo with no way to centrally access that information from the other channels.

## Customers today expect consistent and proactive service across all channels in what has become known as omni-channel customer engagement.

Achieving consistent and proactive service across this legacy infrastructure requires significant resources to either build a custom omni-channel solution that integrates the various silos or rip out the existing best-of-breed systems and replace them with a single vendor's point solutions that can talk to each other. Neither approach is easy, nor will they get any easier.

**Omni-channel customer engagement is growing increasingly complex and challenging.** New channels pop up on a regular basis and as they do, companies struggle to quickly create another silo along with all the associated interactions, business rules and back-end connections. Meanwhile, competition grows fier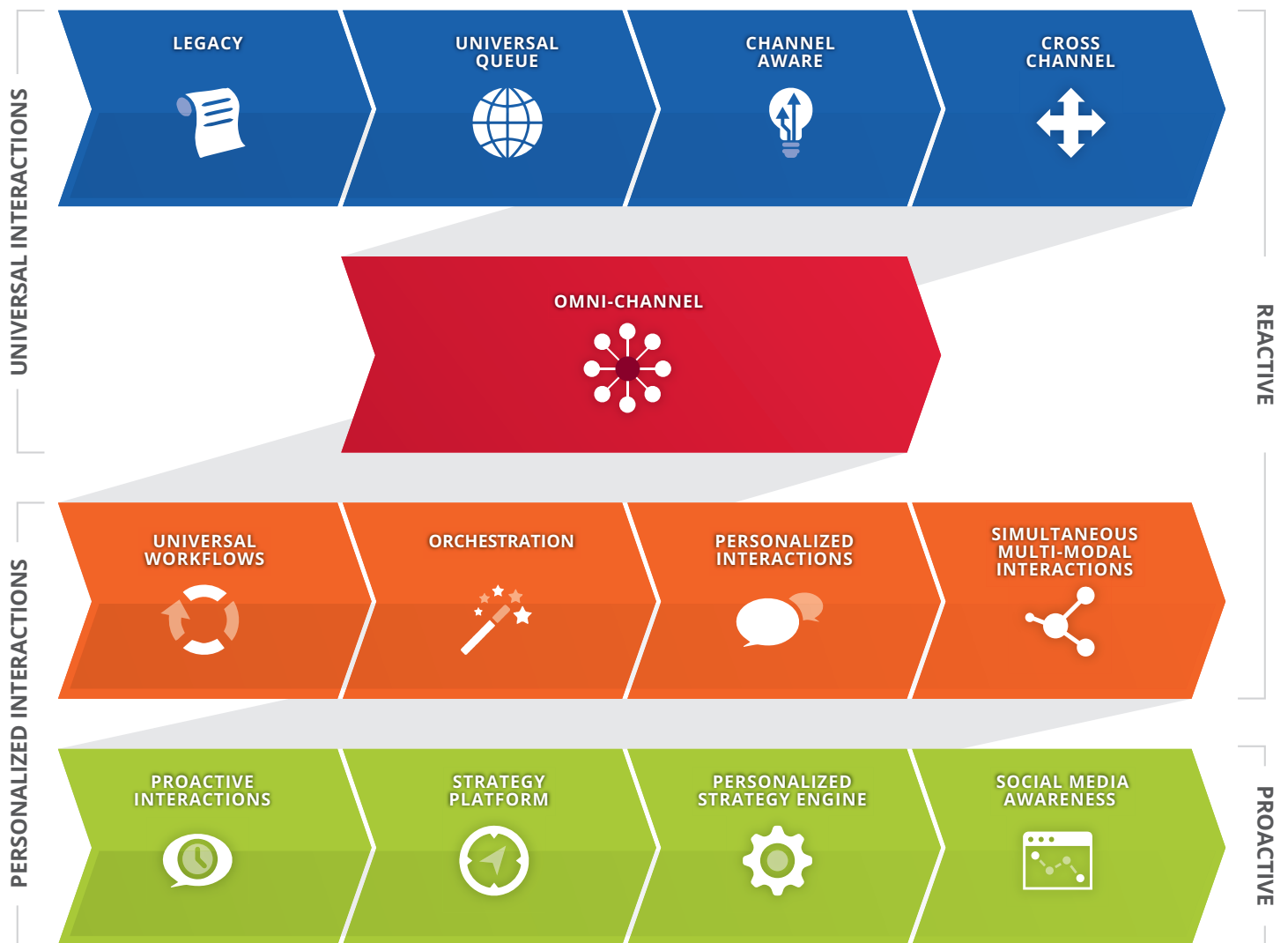cer as nimble startups not slowed by legacy infrastructure can easily meet customer expectations for consistent and proactive service.

Even as the number of communication channels increases, customer expectations continue to rise. Customers want to communicate over their preferred channel, not the company's. Customers also expect the same functionality and service across every channel. Today's customers are less brand loyal and don't think twice about changing providers if it means getting the kind of service they believe they deserve. Worse, however, is when a bad customer experience goes viral through social media and is shared with other customers across multiple social media sites and the news media. When this happens, the damage is difficult to contain or repair. Fortunately, positive and innovative customer experience stories can also go viral and entice others to switch brands. This can be great if your company provides it, bad if your competitor does it first.

The pace of innovation is accelerating, and the enterprise has to keep up. There is a need to easily support new channels as they become popular without reinventing the wheel. Moreover, those that are first to understand and provide an omni-channel customer experience will have a significant first-mover advantage that will be difficult to overcome. In order to ensure business success, enterprises need to define their omni-channel strategy and deploy a future-proof solution that will support that strategy for the long haul. That means determining early on where you want to be and establishing a clear path for getting there. That's where the Omni-Channel Maturity Model comes in.

# The Omni-Channel Maturity Model

The Omni-Channel Maturity Model describes the various stages enterprises commonly go through on their way to implementing an omni-channel customer engagement solution.

UNIVERSAL INTERACTIONS

LEGACY

UNIVERSAL QUEUE

CHANNEL AWARE

CROSS CHANNEL

OMNI-CHANNEL

REACTIVE

PERSONALIZED INTERACTIONS

UNIVERSAL WORKFLOWS

ORCHESTRATION

PERSONALIZED INTERACTIONS

SIMULTANEOUS MULTI-MODAL INTERACTIONS

PROACTIVE INTERACTIONS

STRATEGY PLATFORM

PERSONALIZED STRATEGY ENGINE

SOCIAL MEDIA AWARENESS

PROACTIVE

# Legacy

**The majority of enterprises are in the legacy phase, which is characterized by siloed systems and separate backend technologies.**

Enterprises have a number of point solutions that they've procured over a period of time to address the need to communicate with customers over various channels. They have also acquired multiple backend systems, like ERP and CRM. While these various technologies are often best of breed, none of them communicate with each other or share any business logic. As a result, business logic must be continually recreated. If a rule is changed, it must be changed in every channel. Because each channel has its own IT project plan and timeline, it is nearly impossible to get anything done consistently across all channels.

Customer service in this phase of the omni-channel maturity model is purely reactive. There is a lot of repetition as customers transition through different channels to solve a problem or make a purchase. Consider Harrison, who is calling his cable TV provider to pay a bill that is due the next day and change service plans. He has already spoken to a service agent via web chat about the service plans available in his area, and he knows which plan he wants. When Harrison calls customer service, the IVR system prompts him to authenticate by entering his account number. He does so, and navigates a service menu before connecting with an agent. The agent asks Harrison for his account number and asks how she can help him. After taking his payment, the agent directs Harrison to another department to change his service plan. Once connected, Harrison provides his account number (for the third time!) and explains why he's calling—again.

LEGACY

UNIVERSAL QUEUE

CHANNEL AWARE

CROSS CHANNEL

## Customer service in this phase of the omni-channel maturity model is purely reactive.

# Universal Queue

In an attempt to solve the problem of siloed channels, companies try to train agents to take multiple kinds of requests, creating the Universal Agent.

Individual channel agents are replaced with a single vendor universal queue ACD, which enables the enterprise to share agents across multiple channels. However, the system may or may not share business logic and track customers across multiple channels. This prevents agents from becoming proficient for any one type of call, and many calls aren't handled as well as they could be.

In the Universal Queue phase, the channels are still siloed; the enterprise has simply pooled its human resources. Paisley, a customer service agent for the aforementioned cable TV provider, interacts with customers in any channel at any given time. Between phone calls she assists customers visiting the corporate website via web chat or responds to product questions posted on social media. Each interaction occurs within a vacuum, and Paisley must research answers for each scenario or ask the customer to provide additional information before she can complete an interaction.

LEGACY

UNIVERSAL
QUEUE

CHANNEL
AWARE

CROSS
CHANNEL

In the Universal Queue phase, the channels are still siloed; the enterprise has simply pooled its human resources.

# Channel-aware

## The channel-aware phase is characterized by a shared interaction history. At some level systems are integrated, giving agents visibility into activity across channels and departments.

The company can customize interactions based on the interaction history with that customer on that same channel. However, this information is not necessarily shared and used across multiple channels, and interactions cannot be continued from one channel to another.

Channel-aware can be considered omni-channel's training wheels. Agents can see all customer activity and can therefore make more informed decisions on how to speak to customers, but customer engagement remains reactive and inconsistent across channels. Even though the agent can see the interaction history on other channels, the automated self-service workflows on the channels (web, IVR, etc.) do not usually have access to that information and certainly do not make use of it to personalize the interaction. When Paisley takes Harrison's call, she knows that his bill is due in one day and that he previously inquired about different service plans. She can begin the call with Harrison by asking if she can help him pay his bill or change service plans.

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LEGACY

UNIVERSAL QUEUE

CHANNEL AWARE

CROSS CHANNEL

# Cross-channel Support

**The cross-channel support phase is marked by the ability to begin an interaction in one channel and continue it, seamlessly, in another.**

The enterprise isn't just aware of a cross-channel interaction. It is bringing information about previous channels into another. This eliminates the repetition customers experienced in previous phases and enables customers to have a more positive experience moving through the customer journey. However, there is still no personalization. All customers share the same generic workflow in each channel.

In the cross-channel support phase, when Harrison calls his cable TV provider, the IVR system automatically greets him with the option to pay his bill or change service plans.

It is at this phase of the omni-channel maturity model that customer engagement begins to get interesting. Unfortunately, many enterprises make the mistake of assuming this is omni-channel, and they don't go any further.

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**LEGACY**

**UNIVERSAL QUEUE**

**CHANNEL AWARE**

**CROSS CHANNEL**

# Omni-channel

## Many enterprises establish the Omni-channel phase as their objective.

At this phase, the enterprise is aware of the customer journey across channels, and decisions are made about customer interactions based on the experience or outcome of a previous channel. As a result, customers move between channels seamlessly in a true progression, with value added at each channel to facilitate the desired service or sales outcome. It is important to note that even though enterprises have the interaction history and are cross-channel, customer engagement is still reactive.

Additional technology components are required to achieve omni-channel that in-and-of themselves are not omni-channel. An enterprise services message bus is needed to facilitate communications between frontend and backend systems. This enables all channels to use and interact with the CRM and customer interaction history databases (which are also needed), and use the information in them to drive what they do. Similarly, omni-channel requires a means of sharing business logic across every channel. Thus, business logic is written once and invoked across every channel and all backoffice systems at the same time, saving the enterprise time and ensuring a consistent customer journey.
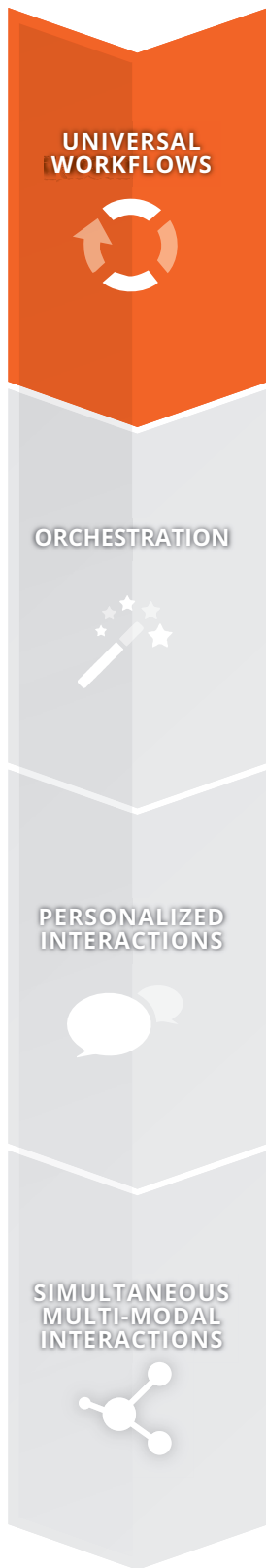
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There is also a need for orchestration of an interaction across multiple channels over time, which can connect to multiple channel infrastructures and follow the interaction through its entire lifecycle. This orchestration resides outside the individual channels. Finally, enterprises need an ability to define a reactive or proactive interaction strategy across multiple channels over time, interacting with multiple back end systems, business rules and channels to ensure the desired customer experience and follow through for the entire interaction lifecycle.

In the omni-channel phase, Paisley has access to Harrison's complete interaction history and can use that information to provide better service.

**OMNI-CHANNEL**

**UNIVERSAL WORKFLOWS**

**ORCHESTRATION**

**PERSONALIZED INTERACTIONS**

**SIMULTANEOUS MULTI-MODAL INTERACTIONS**

# Universal Workflows

## The next phase of the Omni-channel Customer Engagement Maturity Model is Universal Workflows.

A single workflow drives multiple channels simultaneously and automatically supports new channels. The system allows for enhancements and embellishments for each channel, but the workflow is defined one time in one place.  Thus, workflow changes are made once and automatically reflected on all channels.  This reduces the cost and effort required to manage separate workflows for each channel, reduces the risk of errors and guarantees a consistent experience across all channels as changes are made. In this phase workflows are no longer siloed, but the customer experience is not yet fully pesonalized, either. This is the first phase in which the enterprise begins to move away from universal interactions to personalized interactions.

When the cable TV provider wants to add a new offering, such as an on-demand movie, it is added into the universal workflow and published once. The offering is made available across all channels consistently and simultaneously.

> This is the first phase in which the enterprise begins to move away from universal interactions to personalized interactions.
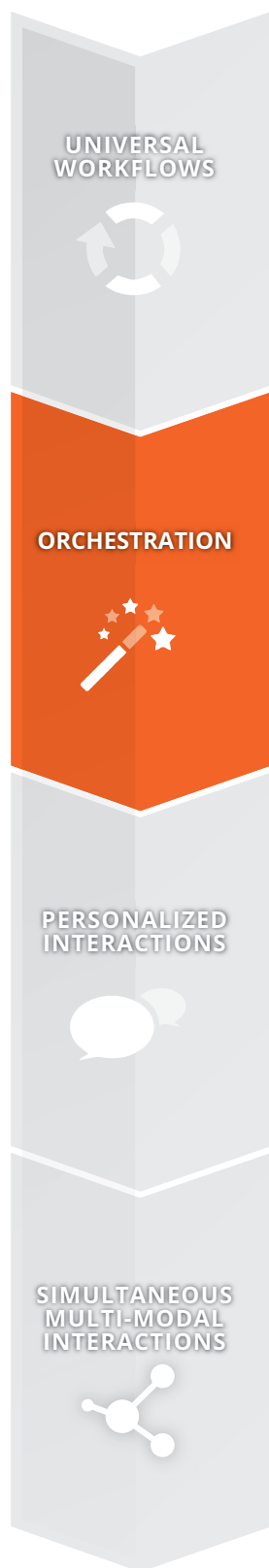
# Orchestration

**In the Orchestration phase a platform orchestrates interactions and events across multiple disparate channels and vendors. While personal interactions are the norm, customer interactions are still reactive.**

The cable TV provider warns delinquent customers, in advance, that their service is due to be shut off if a payment is not received. Customers are notified via email three days prior, and if the company does not hear back and the account is still over due, a follow-up text message is sent two days prior to shut off. This is followed up by a phone call from the IVR one day prior to service being shut off, and a call from a customer service representative on the day of.

At any time during this process, the customer can make a payment, so the system must check the account status at every step. If a payment is made, the system must confirm the payment posted, and then notify the client on their preferred channel that the payment is posted and that their service will not be shut off.

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This is an entire interaction strategy and sequence of actions, decision logic and business rules that include the need to interact with, invoke and check the status of activity across multiple channels and multiple backend systems. This orchestration has to be defined somewhere, executed, managed and tracked, and does not belong to any single channel silo.

UNIVERSAL
WORKFLOWS

ORCHESTRATION

PERSONALIZED
INTERACTIONS

SIMULTANEOUS
MULTI-MODAL
INTERACTIONS

PERSONALIZED
INTERACTIONS

# Personalized Interactions

In previous phases of the Omni-channel Customer Engagement Maturity Model, the enterprise recognizes that customers "hop" between channels and strives to add value across channels.

In general, the enterprise uses the customer profile, CRM and interaction history to create a personalized experience on each channel, providing the options relevant to each customer, and also leading with what is likely to be the reason the client is reaching the enterprise across that channel. If there is a universal workflow capability, this personalization is done once. If there is no universal workflow, each channel has to build this personalization independently and they all have to be kept in sync. New features must be added to each channel separately, creating extra work.

Based on Harrison's customer interaction history, the cable TV provider knows he tends to pay his bill via phone a day or two before it is due, and then checks his account statement online via the mobile website. When the online statement has not been updated to show that his payment has posted, Harrison then calls the IVR from his mobile phone to confirm that his payment has gone through. When Harrison authenticates to the IVR system, it immediately asks if he's calling to pay his bill. The next time he accesses his account online, a banner greets him: "Welcome back, Harrison. Thank you for your recent payment."

> If there is a universal workflow capability, this personalization is done once. If there is no universal workflow, each channel has to build this personalization independently...
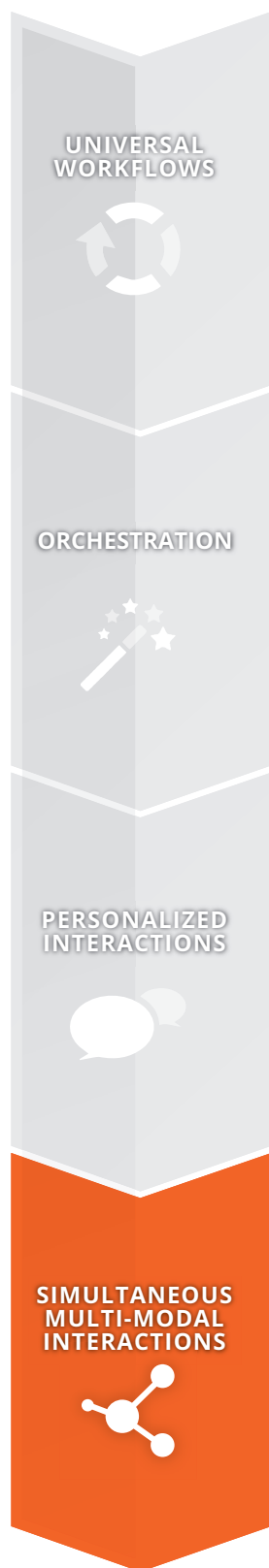
# Simultaneous Multi-Modal Interactions

**Further along the maturity model is the capability of the platform not only to have universal and personalized workflows, but for those workflows to interact with users and control multiple channels simultaneously.**
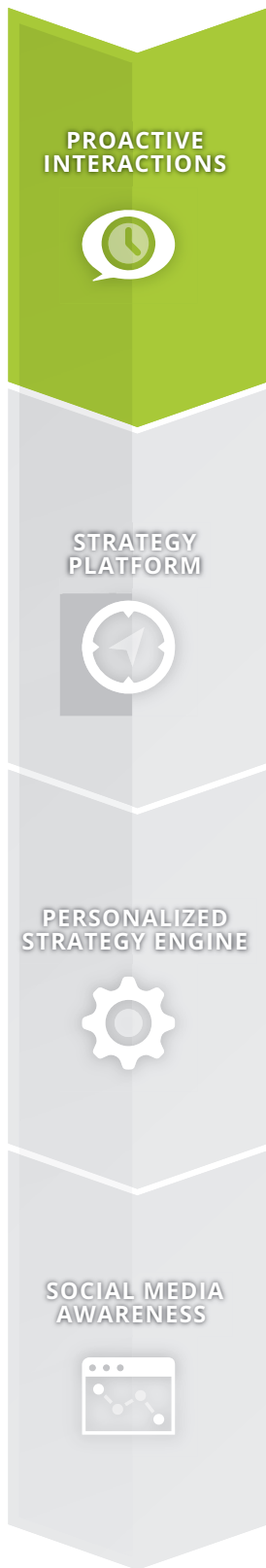
This leads to new types of customer interactions that were previously not possible. This is more than mapping an IVR call flow to a mobile web page for example, but the ability to simultaneously control the mobile web page independently from the IVR call flow, and allow actions on one channel to be detected and drive the interaction on others. Some simple examples of multi-modal interactions include two-factor authentication, third party verification, PIN reset, email and address changes, and other complex input or large information delivery interactions.

In our cable TV example, Harrison has questions about the details of his bill. He calls the IVR, which recognizes him by his cell phone number on file. The IVR asks Harrison if he would like to get this information on his mobile phone, and he says yes. The workflow then sends him an SMS text with a unique short link. The IVR directs him to click on the link to continue. When he does, a simultaneous web session is started, automatically presenting the bill detail. The IVR detects Harrison's actions on his mobile web session and guides him with personalized information explaining his bill as he looks through it.

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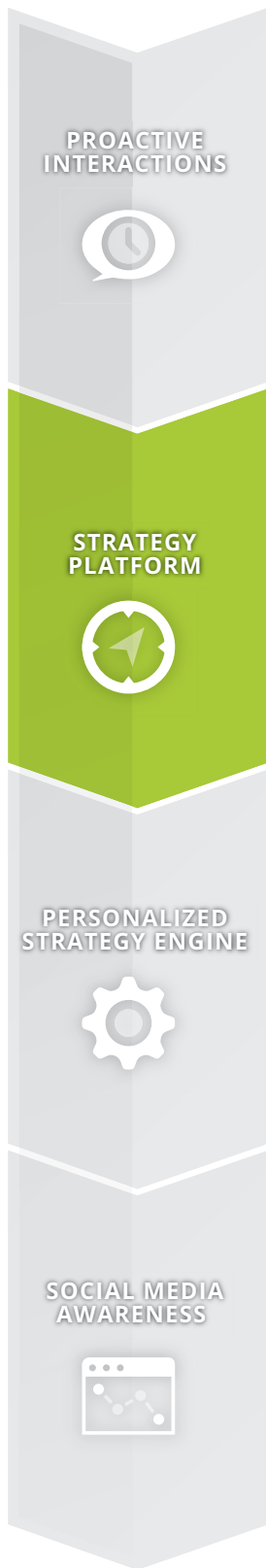
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UNIVERSAL WORKFLOWS

ORCHESTRATION

PERSONALIZED INTERACTIONS

SIMULTANEOUS MULTI-MODAL INTERACTIONS

# Proactive Interactions

**PROACTIVE
INTERACTIONS**

**STRATEGY
PLATFORM**

**PERSONALIZED
STRATEGY ENGINE**

**SOCIAL MEDIA
AWARENESS**

## This is the first phase in which the enterprise delivers proactive service.

The enterprise delivers just-in-time information to customers on their preferred channel. Customer service is no longer based on first-call resolution but on future call avoidance. Instead of waiting for Harrison to call in and confirm that his payment cleared, the cable TV provider proactively notifies him on his preferred channel—text message. Harrison is happier with the cable provider's service because the company anticipates his needs and engages with him via the channel he prefers.

Proactive interactions require the enterprise to be aware of the activity on the customer's account, the customer's profile and preferred communications channel, past interactions, as well as what is considered to be important to the customer and when they should be notified of it. This is using "Personalized Big Data

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**The enterprise delivers just-in-time information to customers on their preferred channel.**

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**PROACTIVE INTERACTIONS**

**STRATEGY PLATFORM**

**PERSONALIZED STRATEGY ENGINE**

**SOCIAL MEDIA AWARENESS**

# Strategy Platform

At this point in the Omni-channel Customer Engagement Maturity Model, the enterprise defines strategies for customer interactions that persist over time.

Strategies can interact across multiple channels, check and update customer information, apply business rules, and follow up on behalf of the customer. The enterprise is able to have multiple interaction strategies defined easily and invoke these strategies for various sets of customers as necessary, with the ability to manage and track them over time. Moreover, business users can define step-by-step customer interactions without IT involvement. Thus, the business creates and runs multiple persistent interactions across multiple channels.

For example, the cable TV provider is running a promotion for its premier movie channels. Existing customers can get three months free, after which the package is just $24.95—a 10% discount—for the next six months. Existing customers in good standing are presented the offer the first time they either call customer service or log into their online account.

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The enterprise is able to have multiple interaction strategies defined easily and invoke these strategies for various sets of customers as necessary, with the ability to manage and track them over time.

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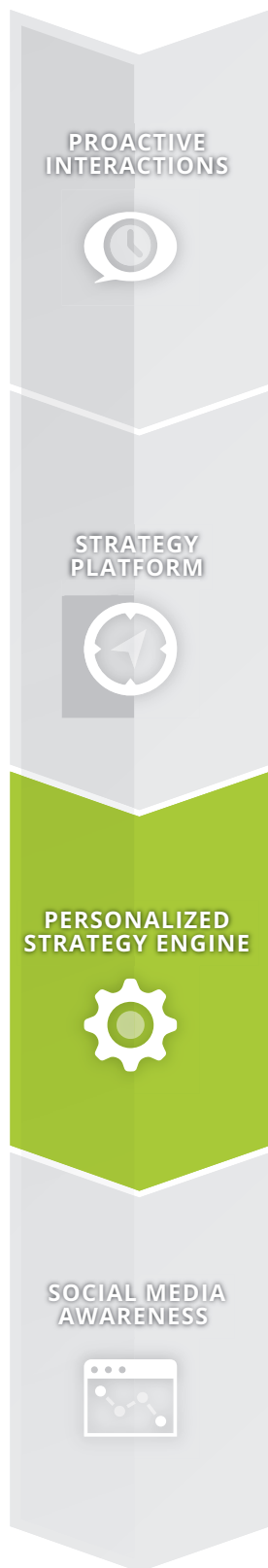
# Personalized Strategy Engine

**In the previous phase, a few generic personalized strategies are created for specific subsets of customers.**
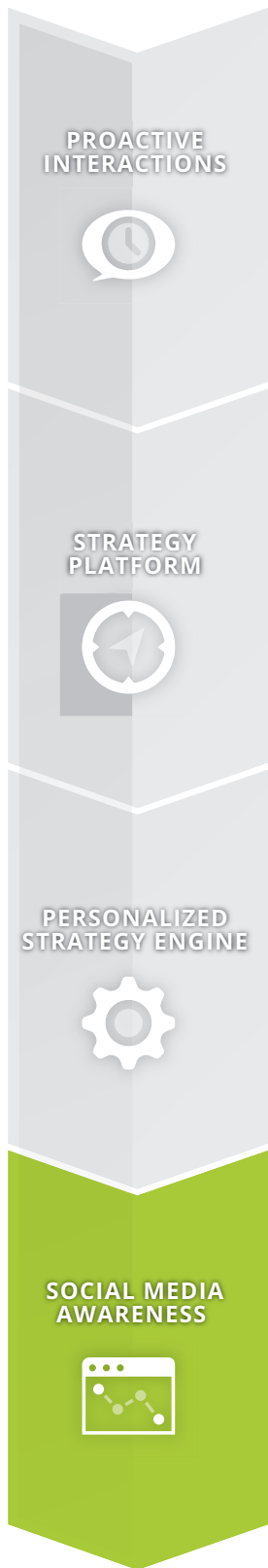
However, ideally the enterprise should create and run multiple concurrent unique personalized strategies for each customer. This requires a system that can scale across millions of customers and tens of millions of interactions. The business creates, executes and manages multiple strategies per account, automatically. Unique, personalized strategies (rather than generic ones) are created on the fly for interacting with the customer on the right channel.

When Harrison logs in to his online account, he is presented with the discounted premier movie package via a web chat pop-up. However, because he also switched to a lower service package several weeks ago, the provider tries to sweeten the deal by offering the package free of charge for six months, with an additional six months at the reduced rate. Harrison clicks "Accept" and an agent is ready to make the appropriate changes to his account all via web chat.

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Personalized strategies for each customer requires a system that can scale across millions of customers and tens of millions of interactions.

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PROACTIVE INTERACTIONS

STRATEGY PLATFORM

PERSONALIZED STRATEGY ENGINE

SOCIAL MEDIA AWARENESS

# Social Media Awareness

Finally, a mature omni-channel solution is characterized by sentiment awareness in social media channels.

The enterprise monitors customer comments and participates accordingly, automatically adjusting the response across channels as users reach out to the enterprise and proactively communicating with users. The enterprise may reach out to customers who Tweets a complaint about a new product, and offer a refund or a discount on a future purchase. At the same time, the enterprise may be posting on Facebook about upcoming promotions.

When Harrison posts a comment on Facebook about the excellent service he's receiving from his cable TV provider, Paisley comments back to him, thanking him for his loyalty.

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**PROACTIVE INTERACTIONS**

**STRATEGY PLATFORM**

**PERSONALIZED STRATEGY ENGINE**

**SOCIAL MEDIA AWARENESS**

# Using the Omni-channel Maturity Model

Given the amount of change in customer behavior and the relative immaturity of many vendors' omni-channel solutions, it is difficult for most enterprises to implement an omni-channel strategy with confidence. The Omni-channel Maturity Model can help by establishing a clear path for achieving your omni-channel objectives:

Identify where you are in the maturity model today.

**STEP 1**

**STEP 2**

Identify where you want to be long term.

As you evaluate vendors, identify whether they understand the various phases of the model, how far down the maturity model they can take you and if they have a unified solution that will get you there smoothly without multiple rewrites or fork-lift upgrades.

**STEP 3**

Identify how fast you want to go down that path and an incremental approach to provide quick wins and prove a return on investment.

**STEP 4**

Identify the various channels, systems and vendor components already in place, their capabilities, and whether any omni-chan-nel provider being evaluated can integrate with your existing components and provide the necessary orchestration, fill in any missing parts and smoothly move you along the maturity model path to your desired destination.

**STEP 5**

Identify which existing channel providers or other components need to be replaced over time. Select an agnostic omni-chan-nel solution that allows you to easily unplug one vendor's component and plug in another vendor's component without creating major disruption to the rest of the system.

**STEP 6**

Note: Be careful to avoid buying a solution that provides functionality that is a piece of omni-channel, as opposed to addressing omni-channel holistically. For example, components of a CRM system are necessary to execute an omni-channel strategy, but the CRM itself does not make an omni-channel strategy. An omni-channel platform should serve as an integration hub that enables your various systems to communicate; and a decision making engine that applies and adapts business rules across multiple channels simultaneously at scale.

# Omni-channel: New in Name Only

At USAN, we know the entire spectrum of omni-channel maturity because we've lived it. USAN Metaphor Engage was the industry's first omni-channel solution, and it remains the industry's only solution backed by over a decade of experience:

## 2001

USAN built a loan-decisioning tool for a student loan provider. The platform pulled data from various backend systems and, using easily defined shared business logic, determined the loan amount awarded to applicants.

## 2006

We evolved the technology into a flexible, fault-tolerant platform combining BPM, CRM, business intelligence, content management, analytics and unique multichannel delivery into a fully unified customer engagement solution for a major satellite provider. The satellite provider continues to use this platform to modify existing processes and configure new ones across a wide variety of communication channels.

## 2006—Present Day

The platform now known as Metaphor Engage has been deployed for a number of organizations whose back-end systems vary widely, but whose business objectives require complex integrations and business logic to automatically and dynamically create new workflows. We expanded the architecture to support new protocols and APIs while still being capable of integrating legacy systems. Thus, Metaphor Engage evolved into the flexible, robust platform it is today.

**Metaphor Engage enables enterprises to achieve omni-channel maturity without having to stumble through each phase or having to rip and replace systems. Enterprises can essentially transition from a legacy infrastructure supporting a reactive and repetitive customer service model to a fully integrated environment in which backend systems speak to frontend systems to support a consistent and proactive customer service model across multiple channels simultaneously—and they can do so with the confidence that the solution is future proof. Our history of evolving the platform is evidence.**

# Conclusion

Customer behavior and customer service can be summed up in one word: change. Customers' buying habits and service expectations are continually changing as technology evolves. Nevertheless, omni-channel customer engagement is here now. A few select enterprises are reaping the rewards that consistent, proactive customer service brings. But as a whole the enterprise is still early in its adoption of omni-channel. Enterprises that move soon and plan a future-proof omni-channel strategy that goes beyond the basics will have an advantage over competitors. USAN can help make it a reality today. To learn more, call us at (770) 409-2441.

**ABOUT USAN**

USAN helps companies profitably engage customers and deliver amazing cross-channel experiences with the industry's best cloud, premise and hybrid multi-channel customer engagement solution. From traditional telephone interactions to the web, social media and everything between, USAN's portfolio of call center products gives users infinite flexibility in the way they engage customers across channels. In addition to campaign management, back-office integration, and business process automation, USAN's offerings include Hosted IVR, ACD, and Dialers built upon a fifth-generation carrier-grade infrastructure that delivers "five nines" of availability and proven scalability.

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