# DIGITAL + TRADITIONAL

## Making the Omni-Channel Experience a Reality

PAPYRUS SOFTWARE

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Companies across all industries are looking to better service their customers and discover new ways of doing business digitally. With today's customers increasingly expecting organizations to meet their real-time information needs whenever, wherever and on whatever channel that's convenient, the customer experience has become a top priority for organizations of all sizes and across all industries.

But although many customers have quickly adopted digital channels for both service and sales, they are not abandoning traditional communications, like in branch offices, by mail or call centers. In many sectors, and particularly in insurance and banking, there is an increasing demand for service that seamlessly spans all channels – from physical to digital.

With an extensive range of available channels, customers do not want to be tied to one channel, but rather want the freedom to start a transaction in one channel and continue it in another, without any barriers or losses in consistency and level of service. It is this consistency and convenience across channels and over time that is the essence of Omni-Channel.

Consequently, leading companies are developing new Omni-Channel service strategies to deliver a high-quality user experience across all interaction touch points throughout the entire customer life cycle.

According to Aberdeen Group, companies leveraging an Omni-Channel approach outpace others in three key areas: Financial Results, Maximizing customer experience and Brand awareness & Conversion rates. These companies achieved up to 45% higher revenues from net-new customers and maximizing customer retention and satisfaction, which is why Omni-Channel has become such a powerful concept and a major growth platform in a very short time.

## 45%

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**Customer Engagement Cycle**

But, achieving the right approach to Omni-Channel business engagement can be extremely challenging. According to recent studies, companies have been heavily investing in channel coverage – tripling the number of channels over the past five years – yet payoffs are disappointing.
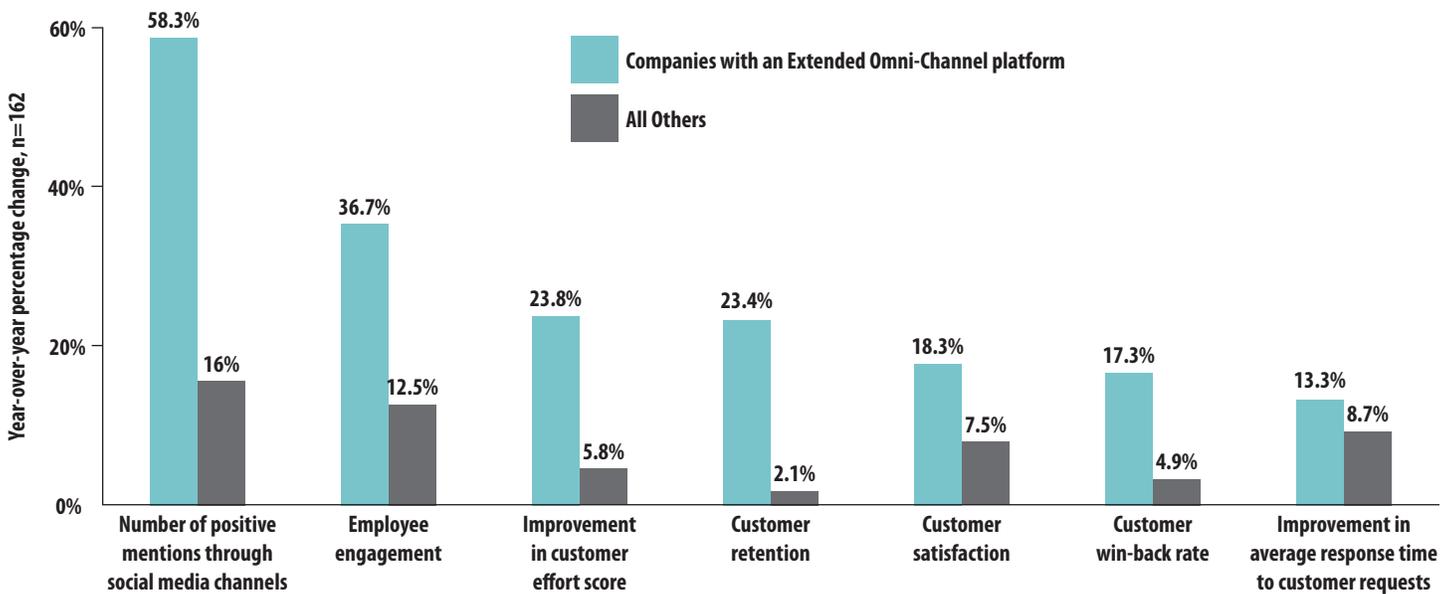
The challenge lies in tracking all various customer journeys across any combination of channels and providing high-quality service from end to end, regardless of where these ends might be. This is a major problem in many companies as different channels have been implemented with different technologies and teams with interactions on various channels occurring independently.

Managing templates across channels for the same communication is a difficult challenge, so companies are unable to offer true channel choice to customers. The resulting fragmentation of the customer view is hindering the ability of organizations to respond quickly and consistently to incoming requests from customers. This fragmentation also precludes companies from proactively alerting the customer and supporting cross-sell and up-sell initiatives.
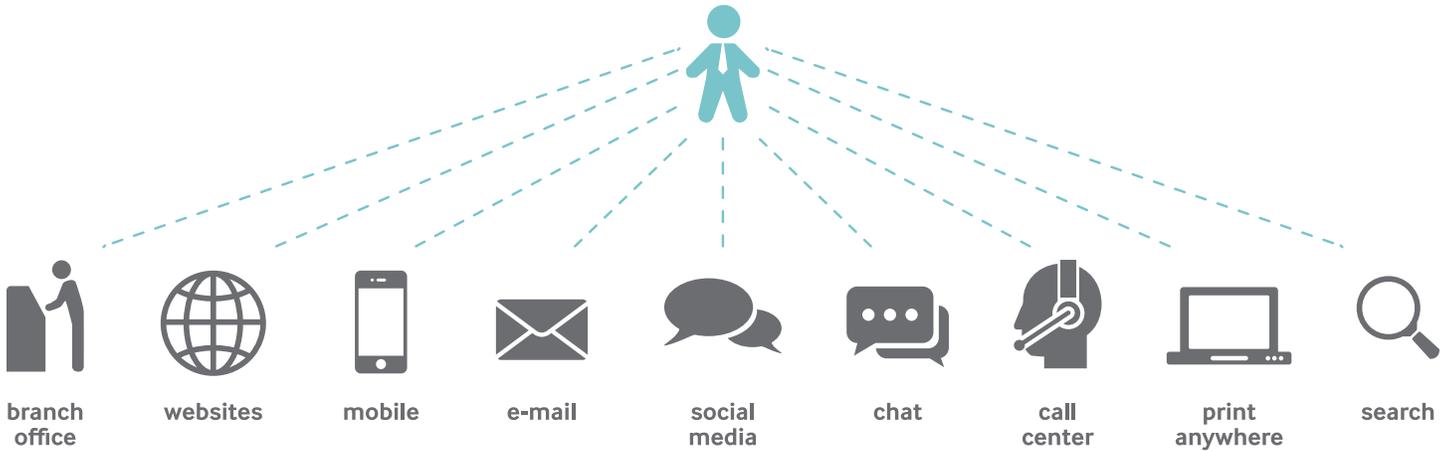
And finally, due to variable reporting abilities on diverse channels, there is little visibility into the efficiency of channels and engagement with the customer in general.

The result? Companies incur higher costs and more complexity, while customers face a less-than-optimal experience.

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Legend:
- Companies with an Extended Omni-Channel platform
- All Others

Y-axis: Year-over-year percentage change, n=162

| Category | Companies with an Extended Omni-Channel platform | All Others |
|---|---|---|
| Number of positive mentions through social media channels | 58.3% | 16% |
| Employee engagement | 36.7% | 12.5% |
| Improvement in customer effort score | 23.8% | 5.8% |
| Customer retention | 23.4% | 2.1% |
| Customer satisfaction | 18.3% | 7.5% |
| Customer win-back rate | 17.3% | 4.9% |
| Improvement in average response time to customer requests | 13.3% | 8.7% |

Source: Aberdeen Group, November 2017

branch office | websites | mobile | e-mail | social media | chat | call center | print anywhere | search

## Omni-Channel Architecture

One could think that Omni-Channel business engagement is only about channels, but this is certainly not the case. Omni-Channel relies on the effectiveness of inbound and outbound communication and on clever management of processes connecting customer interactions across multiple touch points to back-office teams and applications. All threads – content, data and processes – have to run together in a comprehensive and complete picture of the conversation across channels and over time.

As customers are switching among channels, employees need to do the same in order to follow the customer across any number and combination of channels. They will thus need channel-agnostic documents and messages to dynamically and quickly tune in to the concrete communication channel required by the customer journey without switching between different channel solutions.

In their daily work, employees will need to create offers, contracts and letters, and deliver these to the client. This communication can be an email with a PDF document or perhaps an HTML message, and some clients will want to have a printed document at the same time. Perhaps they will chat with the client to provide some guidance or send the document to the client for review and sign-off on the Web or Mobile. The communication has to look different on paper and on digital channels, and have different layouts as well as content with hyperlinks, colors, audio, video and interactivity in digital communication, while providing responsive HTML documents for Mobile.

At the same time the employees need to continuously listen to the incoming customer's data, documents and live communication across channels. The captured information has to be automatically and intelligently extracted and distributed to the appropriate employees and teams for response management and high-level service in real-time. It might also need to be transferred to external applications, kick off notifications and processes, flow into the existing business cases, create new cases, etc., according to the specific needs of your business and the context of the customer's situation.

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The improvements in the employee engagement rates and overall business effectiveness come from reducing complexity in the way employees are doing their jobs. Due to the highly dynamic nature of customer transactions, teams working on the customer's journey need all the support they can get to drive desired results in terms of customer satisfaction, first contact resolution and profit margin per customers.

Instead of wasting time by using different applications to find and access the information to do their jobs, employees need all necessary information – customer case data, inbound and outbound client communication, customer case history and the means to quickly react – delivered directly to their workplace.

Teams need to work collaboratively across users and departments and pro-actively share and exchange information with colleagues and customers, supported by Chat, Social and Mobile. And they must take a flexible approach, dynamically adapting processes to the concrete context and the requirements of the client for optimal customer experience and satisfaction.

Finally, with integrated Machine Learning to intelligently guide them step-by-step in their decision-making, employees can reach a whole new level of effectiveness that will in turn radically cut time-to-serve and lead to happier customers.
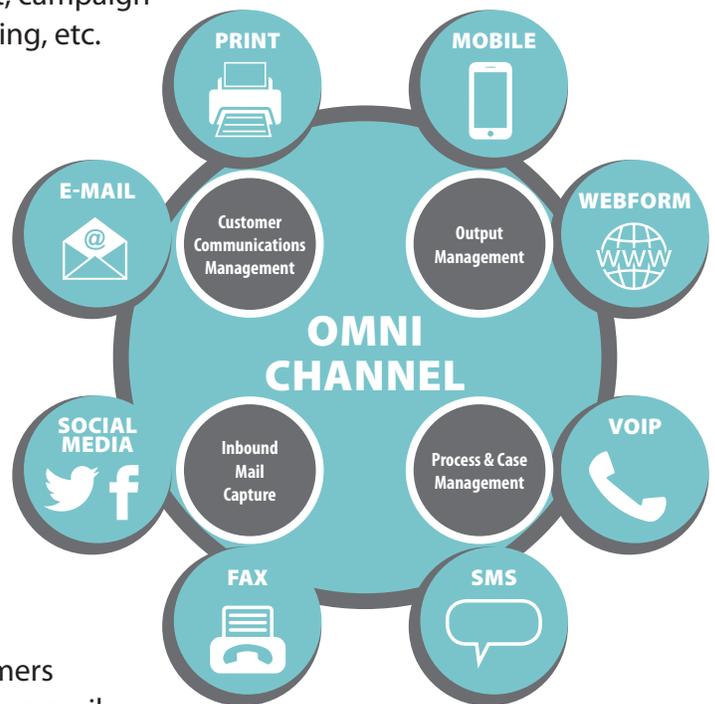
Typical Omni-Channel use cases are claims management, campaign management, onboarding, incident management/ticketing, etc.

A ticket for example, can be a reported issue, a question, an inquiry, a defect or a change request processed over a period of time to achieve a solution before being "completed." Such ticket may involve different groups of people inside and outside of an organization who typically use diverse communication channels to effectively communicate and collaborate.

The system supported by an Omni-Channel architecture can dynamically connect customer needs with the right people and systems, providing Omni-Channel communication experience and guiding users through step–by-step interactions.

The Omni-Channel communication engages with customers through their preferred channels via two-way messaging, e-mail, chat, mobile and social channels and can deliver highly personalized business correspondence and response management in real time.

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**PRINT**

**MOBILE**

**E-MAIL**

**WEBFORM**

**Customer Communications Management**

**Output Management**

**OMNI CHANNEL**

**SOCIAL MEDIA**

**VOIP**

**Inbound Mail Capture**

**Process & Case Management**

**FAX**

**SMS**

The components responsible for Omni-Channel communication are Customer Communication Management, Output Management and Inbound Mail Capture. The fourth component – the integrated Process & Case Management delivers adaptive processes for exception handling functionality, compliance rules, user authorization by role and skill profile for collaborative work across departments. It directly connects front-office and back-office activities and provides back-office teams with a 360-degree view of the ticket case and all information needed in a single unified user interface at their fingertips, leading to high efficiency supported by Machine Learning and integrated Process Monitoring and Reporting.

Please see the short overview of the Papyrus Omni-Channel technology at
https://www.isis-papyrus.com/OnlineOmniChannel

## Reference Installations

Zurich Group, WellCare, Dow Jones, City Bank, Atos, National Savings & Investments (NS&I), NFU, First Data, Dexcom, Mobiliar Insurance, Groupama, Sanitas, Sun Life, Euler, Allianz, Cosmos, P&V, CDC, KBC and many more.

## About ISIS Papyrus

*For 30 years, ISIS Papyrus has supported organizations in enabling digital transformation, Omni-Channel customer engagement and operational enhancement across functions, departments, and geographies with core capabilities in Customer Communication Management, Adaptive Case Management, and Intelligent Capture in a single enterprise platform.*