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QUALITY ASSURANCE: A COSTLY BOX TICKING EXERCISE OR THE CENTRAL NERVOUS SYSTEM OF YOUR BUSINESS?

10 reasons why your QA process is letting you down and how technology can turn it into an insights and automation goldmine.

WHAT'S IN THIS REPORT

01. INTRODUCTION

Quality Assurance (QA) often has a bad reputation. Many organisations view it as a costly box ticking exercise and rarely see the value of QA. It's ironic that the very process that is meant to ensure quality within a business, is in itself, a flawed one which can result in a wealth of insight falling between the cracks. In this report, we take a deep dive into the many ways the QA process falls short and explain how advances in technologies such as Artificial Intelligent (AI), Machine Learning (ML) and Natural Language Processing (NLP) can transform QA.

We'll argue how this, often clunky process can be turned into a data goldmine, forming the central nervous system of your business, proffering insights and automation to all areas of your organisation.

02. HOW SLOW CAN YOU GO

Why are QA processes so inefficient?

At a high level, the QA practices that go on today are geared very much towards an internal criteria of quality which are assumed to be directly related to a customer's idea of quality. This isn't always the case because QA practices are weighted heavily towards improving efficiency and being compliant to whatever regulatory body governs your industry, be it the Financial Conduct Authority (FCA) or Ofgem for example. These legacy practices were designed at a time when customer retention and experience were often sidelined for cost-savings and cuts.

A good example of this might be an over reliance on a QA scorecard in call centres. Solely relying on making sure you're scoring well on one metric might tick a QA box but in reality, it often doesn't improve staff performance, product, or customer experience. QA scorecards should be used as a minimum requirement for call quality and staff should be trained and coached to ensure they achieve well above that bare minimum standard.

Other key areas of QA inefficiency include:

1. Assessing different facets of a call that impact different areas of a business

As part of the QA process, assessors and customer service representatives are asked to gather huge quantities of data such as whether someone is vulnerable; if there has been a change in their financial situation; whether they voiced a complaint, all the way up to collection of affordability information such as how much they spend on groceries, petrol or their mortgage payments each month and so on.

It's a challenge for even the most skilled assessor to untangle the sheer volume of information, determine whether the agent adhered to a specific regulatory script and if all the required information has been gathered, not to mention sorting this data into areas that could benefit different parts of the business. For example, it would be useful for the product development team to receive feedback about specific products and services, regardless if it's positive or negative. Likewise, information around whether a particular communications channel or process was frustrating for a customer would be valuable

for the customer experience team to investigate.

The point is, there's a lot to unpack from one customer call, let alone thousands. Many companies have barely scratched the surface of the insight and value these calls hold.

2. Random sampling

It is often the case that the sample of calls QA teams analyse aren't representative of what's actually going on across your call centre. For example, an assessor may randomly take 10 calls to analyse. There may be no issues found with any of those

10 calls and the assessor could tick the QA box and conclude, on the whole, customers are happy and no complaints have been made. We all know this is unlikely to be the case and that out of the thousands of calls firms take, there will be a proportion of those that hold complaints, missed flagging of vulnerability or risk or even issues with agent conduct and lack of adherence to regulated scripts.

Assessment is also not risk targeted. Before they analyse a call, the assessor doesn't know the profile of that call so it's not risk targeted. In other words, agents don't have the insight upfront to know whether it's script adherence or identification and verification issues etc they should be looking out for. This makes assessment really inefficient, and to the point above, they might not even find anything in the call.

3. Basic reporting format
Assessors often have to record their findings from a call in a free format using a rough template and it's usually at a very high level which is harder to do data analysis on. This kind of data capture offers companies little value other than ticking the QA box. The insights and information gathered from calls are too high level to do anything meaningful with and they're not in a format that's easy for other areas of the business to draw actionable outcomes from. Once the assessor has taken a quote out of context to be used somewhere else, it loses some of its value. It's inherently difficult to capture the essence of a conversation succinctly. Also, reporting is subjective, two assessors might review the same call and come to two different conclusions.

4. Manual reporting

Often QA agents have to fill out forms and capture data the old fashioned, hand-written way as well as take notes from multiple systems prior to reviewing the audio of a call. There are several problems with this. Firstly, it's time-consuming for the assessor, not just to write things by hand but for someone to take that information and type it into other systems. Secondly there's more margin for error as someone might not be able to read the handwriting or it might be inputted into the system incorrectly. Thirdly, the cost of paper processes is not just high, it has an environmental impact too.

5. Whole call assessment

QA agents have to listen to the whole call to assess it which can last anywhere between 10 and 90 minutes. Not only do they have to pay keen attention to what's going on in a lengthy call but the process is made even longer by the fact that assessors have to pause the call every time they need to then type their findings. Some calls don't even need to be assessed. An agent will often spend 20 minutes listening to a call only to realise at the end of it that it's not a high risk call and there's nothing to report. And that's valuable time wasted.

6. Siloed information that impacts learning and development (L&D)

In many QA processes today, learnings aren't shared with customer facing representatives to assist L&D. For example, an assessor might write a report and highlight that the call was poor but nothing is fed back to the team or individual agent as to why and how to improve should they come up against this situation in the future. Valuable learning opportunities are lost.

QA assessors can also face the same challenges as the advisers. For example, they need to know the business process for every situation an agent might encounter to check that the agent has handled it correctly.

7. Outsourced contact centre model

It's not uncommon for large companies to have dozens of different contact centres spread out across the globe. These de-centralised, wide-spread teams means there's often a lack of consistency with customer experience. Not only that, in terms of efficiency, if your company is mandated to QA at least 10% of those calls, the process suddenly becomes logistically difficult, costly and a huge time drain on the assessment teams.

8. High staff turnover

Being a customer service representative can often be very challenging. Agents are asked to deal with a wide range of very sensitive, complex calls yet training for these types of calls can be quite narrow. Also, it can sometimes feel like quite a negative experience for staff. They might feel like they can't 'win' unless they adhere strictly to a script which isn't a good experience for either the agent or the customer. QA feedback to customer teams can be negatively received and create negativity if not done well. This challenging environment plus low morale has led many call centres to have a high turnover in staff, meaning not only increased costs of recruitment and training but also a lack of consistency in customer experience and quality.

9. Physical document checks

In the advice sector, a lot of QA is based on physical document checks and not listening to calls. This means that the assessor is assuming the advisor has accurately captured what the customer said which may not be the case, resulting in inaccurate assessment of quality.

10. Repetition of assurance processes

A major inefficiency in the QA process for some organisations is that the sources for QA can come from multiple places. For example, the sales team may compile a list of 'sold' cases, the pre-sales team might create a list from new advisers, plus a list of cases where risky products might have been sold. They are then manually ranked high, medium or low risk. Finally, the QA team only reviews the high risk calls, meaning the majority of these compiled lists are actually ignored.

89% OF BUSINESSES COMPETE ON THE LEVEL OF CUSTOMER EXPERIENCE THEY'RE ABLE TO DELIVER – GARTNER

We often see QA being performed in the first line by supervisors, then the process replicated by an independent control function. In addition, compliance and 2nd line risk functions also review the same or similar calls in a slightly different way for different reasons

As there is gradual movement away from old school QA practices, companies must focus on efficient means of acting on insight and information gained directly from their customers if they are ever to meet their expectation and idea of quality.

In addition to providing the best customer experience possible, regulatory bodies such as Ofgem and the FCA have mandated that companies dramatically improve their approach to customer duty of care. In the next section, we look at regulatory requirements for change and what this means for companies going forward.

03. REGULATORY REQUIREMENTS FOR CHANGE

### It's a time for companies to act

How a company treats its customers, especially its most vulnerable, should be an integral part of every business' operating model regardless of the fact that the FCA published its finalised guidelines on the fair treatment of vulnerable customers and Ofgem has a similar Consumer Vulnerability Strategy 2025.

These guidelines have far reaching consequences for the way firms operate making it essential to; show they're identifying vulnerable customers accurately and consistently, treating them appropriately, ensuring the best and fairest outcomes for all and, importantly, understanding the changing needs of customer vulnerability over time.

The guidance has implications for every part of a firm's operating model from how you hire and train staff to capturing customer information, surfacing insights to inform products and services and adapting to constantly changing customer needs. For companies to get this right, a quick fix control review won't cut it. You'll need to take a holistic, deeply embedded approach across multiple business functions, pulling in technology, people and processes to make a lasting and effective change.

In the FCA's guidance, it's made clear that it's not about an initial assessment of a customer, a cursory flag of vulnerability and a one-size-fits all approach to management. This is about fully understanding a customer's needs now and how they change over time. It's also about understanding the needs of a population and how these change over time too. The only effective way of achieving this level of understanding is analysing every customer interaction which, currently, is often done very inefficiently as we covered in the previous section. As a senior manager overseeing a team dealing with, say, 10,000 calls a month, how do you even begin to get oversight of 100% of interactions?
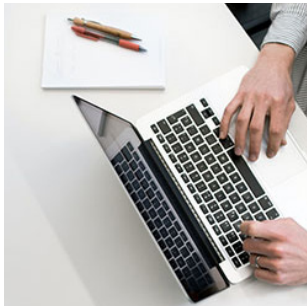
04. DARE TO DIGITISE

The impact of digital innovation on QA

When historians look back on the 2020 pandemic, one of the tectonic shifts they'll note is mainstream adoption of digital. Of course digital transformation was happening well before COVID but the pandemic forced any laggards well over the proverbial adoption chasm.

Whilst industries such as Financial Services and Utilities have made strides in adopting technologies to improve efficiencies, reduce costs and give their consumers more choice and control, they're still some way off the automation and insights holy grail many of these technologies promise.

Automation has such huge potential in regulated industries freeing up time for agents, offering a more accurate, consistent means of gathering and processing information and importantly, reducing costs. Some areas of automation companies are looking at include:

Bespoke application automation. A bespoke system is built and implemented within the business to automate specific processes.
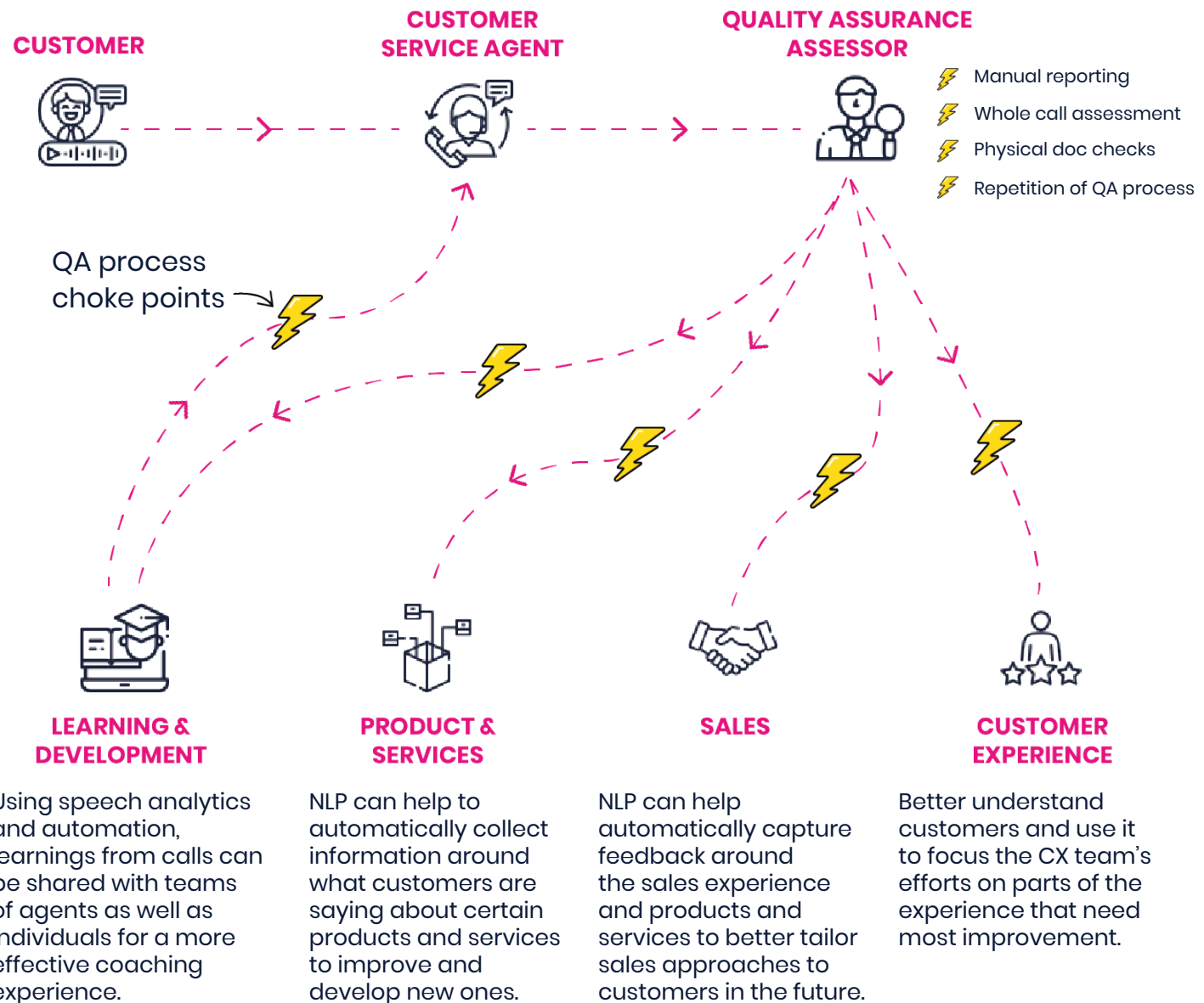
Robotic Process Automation (RPA) is software that mimics human interaction with systems allowing firms to automate the audit of financial statements for example or speed up customer onboarding through automated verification.

Business Process Management (BPM) models that manage end-to-end business processes which allows for a more integrated and seamless experience for customers when applied to omni-channel interactions for example.

Artificial Intelligence (AI) is able to automate more complex, statistical and machine learning activities.

When used hand in hand with Natural Language Processing, that's when the real magic happens. Here's how:

CUSTOMER

CUSTOMER SERVICE AGENT

QUALITY ASSURANCE ASSESSOR

- Manual reporting
- Whole call assessment
- Physical doc checks
- Repetition of QA process

QA process choke points

LEARNING & DEVELOPMENT

Using speech analytics and automation, learnings from calls can be shared with teams of agents as well as individuals for a more effective coaching experience.

PRODUCT & SERVICES

NLP can help to automatically collect information around what customers are saying about certain products and services to improve and develop new ones.

SALES

NLP can help automatically capture feedback around the sales experience and products and services to better tailor sales approaches to customers in the future.

CUSTOMER EXPERIENCE

Better understand customers and use it to focus the CX team's efforts on parts of the experience that need most improvement.

FLAG COMPLAINTS, EXPRESSIONS OF DISSATISFACTION AND AGENT CONDUCT ISSUES AND NAVIGATE TO THE PART OF THE CALL INSTANTLY

As you can see from the diagram on the previous page, many of the choke points that cause inefficiencies in the QA process can either be streamlined or even eliminated through the use of speech automation technologies.

How it works

Customer interactions including calls, web chat and text messages are uploaded to a speech automation platform like Aveni Detect.   If it is an audio file, that platform turns it into digital text which is then processed using several different NLP techniques. For example, the call can be split up into specific segments, parts of the call that contain a complaint, expression of dissatisfaction or agent conduct issues can be marked or flagged, sentiment fluctuations of both the agent and the customer can be monitored and so on.

The platform then extracts all of this information and can present it back to the agent, QA assessor or call centre manager to achieve a number of things including:

QA assessor

- The ability to pinpoint and navigate to the exact point in the call they need to assess

- Quickly and easily review any flagged risks, expressions of dissatisfaction, complaints or agent conduct issues in the call

- Automatically extract information to pre-fill forms for processes like ID&V or populating CRM information

- Remove the need to listen to calls that might not be of interest by monitoring 100% of calls and only presenting the ones to assessors that have issues within them

- Assessing a call in a risk-targeted way. The assessor can know straight away when they click into the call that there are issues with script adherence, for example.

Agents and Call centre managers

- Learnings from calls can be shared with teams of agents as well as individuals for a more effective coaching experience

- Very specific learning opportunities can be presented to agents to aid continuous improvement. For example, you can pinpoint exact points in a call and explain where script adherence wasn't very good or show where customers were kept on hold for significant lengths of time. You could even score agents on their soft skills (e.g. tone, pauses and empathy) which are difficult to assess using traditional QA processes.

- Call centre managers can use speech analytics to identify trends across the population of their
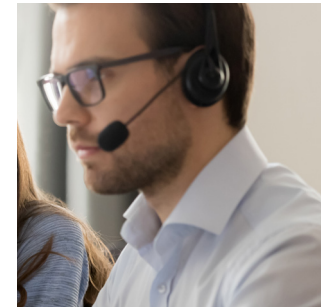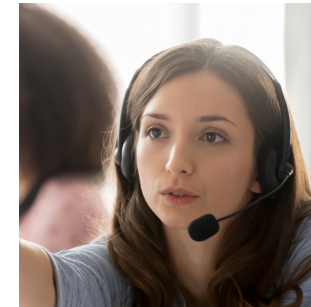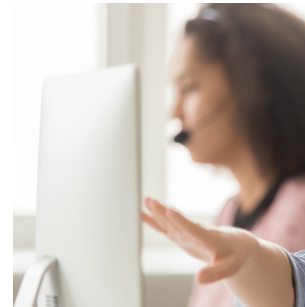
agents allowing them to understand what gold standard performance looks like and using it to train others to that standard.

- Automation of processes such as gathering payment information or populating and updating CRM data will help streamline workflows and take pressure off agents so they can focus on more valuable activities.

As you can see, there are many good reasons why, if companies implement speech automation technologies, they could significantly enhance their QA process, improve their customer experience as well as their agents' performance. But that's not all AI and NLP have to offer. The insights and automation that can be driven by the voice of the customer have the potential to impact almost every part of your business, as we'll explain in the next section.

88% OF RESPONDENTS SAID AI WAS THEIR GREATEST GROWTH AREA IN QA TESTING – SOGETI

05. CUSTOMER VOICE AT THE CENTRE OF IT ALL

Unlocking voice-driven insights and automation across your organisation

Undeniably, one of the biggest benefits of using AI and NLP is the potential for company-wide QA orchestration from a single data source. Aveni's workflows, for example, enable one transparent, consistent set of metrics to assess engagement and automatically pass outcomes to the right parts of the organisation for action.

The platform acts as the centralised system that allows companies to:

- Gain powerful customer insight to aid in customer retention, for example a better understanding of what customers really like

- Route concerns, interests, complaints and agent training issues to your customer experience team.

- Flag knowledge gaps and coaching opportunities to the L&D team

- Identify vulnerability across 100% of calls and deliver better, fairer outcomes to your most vulnerable customers

- Automate reporting, flag complaints and staff conduct issues to your risk and compliance team

- Provide insight for product development and better understand customer needs for enhanced product and service development.

- ...and much more

By allowing the voice of your customers to drive the QA process, every area of your business can be improved. Insights and trends garnered from monitoring and analysing 100% of calls can be shared across every department, streamlining communications and ensuring that the voice of every customer is genuinely heard by the company.

This brings us back to the beginning of the report where we said that QA practices are geared towards an internal criteria of quality which are assumed to be directly related to a customer's idea of quality. By daring to digitise and actually listening to every customer call, mining every customer interaction, your organisation doesn't need to assume anything anymore. You'd know. And it would have come straight from the mouths of your customers.

CUSTOMER EXPERIENCE
- Concerns, interests
- Expressions of dissatisfaction
- Complaints
- Agent training

PRODUCT SERVICE & DEVELOPMENT
- Insight for product development
- Uncover customer wants and needs

QUALITY ASSURANCE
- Achieve 100% coverage
- 80% increase in efficiency for human assessors

RISK & COMPLIANCE
- Automate reporting
- Flag complaints, vulnerability, conduct

ADVISER PERFORMANCE & COACHING
- Identify knowledge gaps, soft skills
- Deliver personalised coaching opportunities

CUSTOMER VULNERABILITY
- Identify vulnerability across 100% of calls
- Embed FCA FG21-1 framework into processes

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Aveni is an award-winning technology company that specialises in Natural Language Processing (NLP) for regulated industries such as Financial Services and Utilities. Our team of world leading scientists and engineers have developed a proprietary NLP pipeline that extracts context from customer conversations. This powers a range of transformative product features, including automated compliance monitoring, the identification of vulnerable customers and performance management of call centre agents and advisers.

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