



Mercedes-Benz Financial Services

Drives to Best in Customer Service

with Help from CallMiner Interaction Analytics

Mercedes-Benz Financial Services

Callminer
Eureka

Mercedes-Benz Financial Services

“CustomerOne” is one of the most significant and far-reaching programs Mercedes-Benz has undertaken in its more than 125-year history. The program challenged every business unit to live up to the “Best or Nothing” standard that had been the company’s motto and guiding principal for more than 100 years. Creating an outstanding, sustainable customer experience was one of its central goals.

Mercedes-Benz did not have the highest ranking for customer service among luxury vehicle brands when the CustomerOne program launched. Mercedes-Benz recognized that to be the best at customer service, and to be guided by the voice of the customer, it had to improve its customer contact operations.

The contact center leadership team that supports Mercedes-Benz Financial Services (MBFS) in the U.S., Canada and Mexico set three goals to improve operations and support the CustomerOne initiative:

- ✓ **Develop close partnerships with business units**
- ✓ **Increase communication internally and with business unit clients**
- ✓ **Establish better reporting guidelines**

These goals, plus changes to Consumer Finance Protection Bureau (CFPB) and other regulations that govern Mercedes-Benz Financial Services activities, led to an upgrade of its core contact center infrastructure.

“We wanted to restructure our systems so we could expand our reporting and build more trust among the business units,” said Call Center Services Manager Colleen Unick. “Plus, every year more and more restrictions are being put on calls, so we need to be ready to give our agents the upper hand.”

*Mercedes-Benz’s journey to become more customer-centric is documented in the 2015 book *Driven to Delight: Delivering World-Class Customer Experience the Mercedes-Benz Way* by Dr. Joseph Michelli, a bestselling author and leading consultant for improving the customer experience.*

Industry

Auto Finance

Business Value

Customer Service

Objectives

- Provide the best customer experience

Solutions

- ✓ CallMiner Eureka Interaction Analytics

Results

- ✓ Dramatically improved customer service operations
- ✓ Reduced long hold times by 68%
- ✓ Improved quality scores by 5%
- ✓ Achieved 85% reduction in urgent language use
- ✓ Reduced call avoidance by 97%

Transition to Transformation

Mercedes-Benz Financial Services centralized its contact center operations and technology into a shared services organization. The contact center operation is structured as a consulting organization that serves the company's other business units. Contact center leaders are responsible for being experts in the field. They educate business unit leaders about contact center capabilities and how they can be applied to support business goals and solve specific problems.

The restructuring enabled the organization to develop deeper expertise in the CallMiner Eureka interaction analytics platform Mercedes-Benz Financial Services had in place than when different business units independently used the system. As part of the improvement initiative, Mercedes-Benz Financial Services enrolled more analysts in CallMiner's training and certification program.

The new training program showed Mercedes-Benz Financial Services that it had not been using some of the important features and capabilities that CallMiner Eureka offers. CallMiner Eureka supports companies in their journey to improve customer interactions by applying analytics to customer contacts across all channels – call, chat, text, social, etc. It monitors and archives 100 percent of contacts and analyzes them according to the parameters and performance metrics that customers want to use. Some examples include the use of specific language, whether the agent follows the proper sequence when dealing with the customer, whether various regulatory requirements are satisfied, and even things like the levels of empathy or agitation that occur during the interaction. Eureka uses these customer-defined measures to calculate a score for each interaction. CallMiner Eureka easily integrates with CRM systems and offers a variety of user-configurable reporting options.



Mercedes-Benz Financial Services had been using CallMiner for basic call monitoring and recording, and regularly provided 20 standard reports to various business users. After receiving training on CallMiner Eureka's advanced capabilities, analysts began a series of consultations with different business users to explore how interaction analytics could improve operations. That led to a series of successful projects that improved specific operational issues and helped Mercedes-Benz Financial Services move forward in its journey to providing the best customer experience.

For example, the contact center team began proactively reporting how many callers were placed on hold a long time. Business units had not sought help from the contact center because they did not think long holds were a problem, but the accurate data gathered by monitoring 100 percent of calls showed otherwise. Contact center analysts then used the drill-down analytics capabilities in CallMiner Eureka to identify the root cause of long holds. It learned that most long holds occurred during specific time periods, which correlated to meal and break times at the contact center. In response, schedules were slightly staggered to improve agent and supervisor coverage. The change produced immediate results.

“We were able to reduce our long-hold calls by more than 68 percent,” said Rhonda Ludbrook, who is MBFS’s AQM CallMiner business consultant. “That was a huge win for overall customer service for our organization.”

MBFS went even deeper into drill-down analytics to find why call-quality scores for two groups of agents consistently hovered near the 80 percent level. The analytics applied to call recordings found that the agents generally did a good job, but most often struggled with loyalty language. That led to very specific coaching, which was followed by an approximately 5 percent improvement in average call quality scores.

“Managers could see specifically where the agents needed help,” said Ludbrook. “Otherwise, the agent might not have received that much attention or coaching because the overall score was good.”

The in-depth analysis didn’t require extra time from managers to conduct because the call scorecards were constructed to automatically evaluate agent performance on multiple, specific parameters on every call. Parameter-specific metrics are included in the reports.

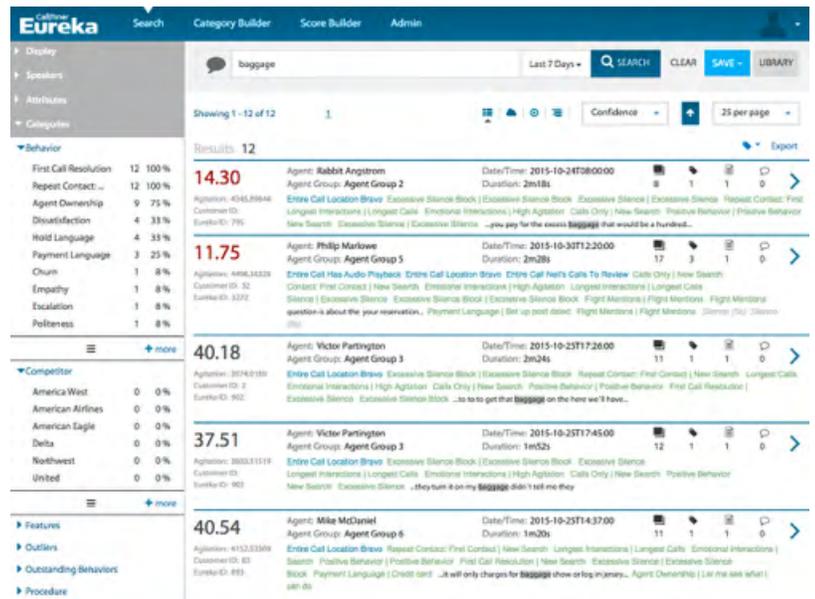
“We didn’t just build scorecards and forget them,” said Ludbrook. “We use them to work with the business units to enhance each agent’s performance.”

Improved Compliance, Reduced Avoidance

The contact center team created a scorecard that tracked the language used on collections calls. Agents are trained not to use “urgent messaging,” which for Mercedes-Benz Financial Services includes words like “urgent,” “important” or “immediate.”

“We view this as a compliance issue,” explained Ludbrook.

With CallMiner Eureka, Ludbrook could easily monitor for urgent language and receive a report on each agent’s performance. Agents that had a high incidence of urgent language used received additional coaching. In six months MBFS documented an 85 percent reduction in urgent language use. Ludbrook credits CallMiner Eureka’s interaction analytics and reporting for enabling the improvement.



“ If it’s not quantifiable, it’s not coachable. The overall value of our analytics operation is indisputable from a compliance perspective. You can’t put a dollar sign on the value. ”

Rhonda Ludbrook
Business Consultant

MBFS also applied analytics to gain visibility into call avoidance. “Once that report was published management was able to identify who really fit the team spirit and who didn’t.” Coaching and other corrective action followed, and so did a 97 percent reduction in the call avoidance rate. The 97 percent reduction is remarkable, but it was also credible to business unit leaders because of the accurate, detailed documentation that CallMiner Eureka provided based on monitoring 100 percent of calls.

Success Breeds Success

“Demand from our business units for contact center analytics has increased dramatically,” since the new programs were initiated, according to Unick. Before restructuring operations and educating business units about the contact center’s capabilities the contact center management team provided 20 standard reports per month. A year later, it was providing 115. “The buy-in across the organization is why we could move so fast with this tool.”

The outstanding results it has achieved – including the 68 percent reduction in long holds, 85 percent reduction in urgent messaging and 97 percent reduction in call avoidance – are directly helping Mercedes-Benz improve the customer experience and meet its CustomerOne goals. Mercedes-Benz Consumer Finance has ascended to the top ranking for customer satisfaction. In July 2015 J.D. Power announced Mercedes-Benz Financial Services USA was ranked highest in all three categories of the 2015 U.S. Dealer Financing Satisfaction StudySM.

“Our efforts paid off in being awarded all three J.D. Power awards in the luxury finance industry,” said Ludbrook.

“We’re all forced to do a little more with less these days, and this tool really helps you to be successful,” she continued. “If you are in an industry where you take calls or make calls, you really need to consider an analytics tool.”



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