



eBook

Online Self Service Mastery

A practical Guide to Boosting Self Service Adoption Rates





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Chapter 1:

What is self-service adoption?

Fuelled by customer demand, organizations are escalating their web self-service deployments as they see the cost saving and productivity benefits.

Gartner



In an effort to manage service support costs and give users a simpler and more empowering customer service experience, online businesses of all sizes are consistently citing self-service adoption as a key goal. Support managers have enthusiastically argued that increased online self-service adoption benefits both sides, both the customer and the company, and yet industry reports continue to show less than significant adoption rates among customers. Even when there is a self-service option on the website, for a variety of reasons it is more often than not unutilized.

Yet before we can even begin to discuss self-service and the merits thereof, we must at first define and describe what it actually is, its basic premise and various components, and what the ground rules behind it are. So, what exactly is self-service in business, in what ways does it manifest, and why have we and so many others taken so much time to argue in favor of the idea?

At its core, self-service is an electronic system that allows a customer to interact with a company or service via the internet. The system is entirely automated, and offers very sophisticated frameworks to allow the customer to easily perform a lot of routine tasks that would otherwise require a company's representatives to intervene and help them with.

It can go beyond this though, and not always involve the customer. Customer relationship management (or CRM) is the primary application, but employee relationship management (ERM) is also achieved often through self-service as well. In this environment, employees are given a similar level of access and automation within their requirements so that higher ups aren't needed to intervene on discrete levels. This improves efficiency for all involved just as it does for CRM.

The primary purpose of self-service in business is to alleviate several problems, base efficiency as outlined above being one of the big ones. It goes beyond this though, addressing customer-service issues that have been a problem since the last century began. Customer service is just a disaster normally, no matter how hard a company works to ensure otherwise. The tools and procedures traditionally available just don't work well enough to get the job done. This is where self-service is proposed as a way to alleviate this.

With a framework like this requiring less intervention from representatives and staff, there becomes more free resources in the way of people and time for issues that sincerely need their attention. This means that when a customer does need to call in and talk to an agent about a real problem, they'll be on hold for far less time and their problem will be resolved much more quickly. If the agent on the other end of the line has some ERM self-service frameworks to help them along, this becomes even more streamlined and proficient obviously.

Another key component worth briefly noting is the savings in reduced overhead which comes from removing some of the call center reliance. A web chat or self-service system may cost \$2-\$5 per instance of use, versus double digit numbers for call center per-unit expenses.

That's a very basic overview of the components that make up self-service and an initial look at its benefits. To fully understand the true value, however, let's look at the benefits more in depth.

Chapter 2:

Benefits of Increasing Self-Service Adoption Successfully

The number of consumers preferring automated self-service has doubled to 55% in the last five years.

Convergys



After taking a look at what exactly the components of self-service are, let's dissect what supporters and critics are saying about its potential. What can it do to benefit a company's customer experience both from the company side and from the user's end? There's been some talk about the dangers of it too, with large groups of naysayers claiming that it's not viable technologically, or that it begs for disasters due to customers not being able to really handle it. They would claim that these potential crises far outweigh anything it can bring to the table, even if it is possible to actually go for self-service at this time.

Still others simply cite that there's nothing wrong with the idea, but that it's too soon. They will point out that technology versatile enough to handle self-service with the unpredictable human element factored in just isn't there. We'll take a closer look at the claims of the alarmists of self-service in a moment. Yet, one thing is clear. Between the immense computing power cloud architecture brings, and radically clever new onboard software platforms for website integration, the technology's more than there, it's primed and revved up to handle self-service on a wide and complex scale. Let's explain some of the great benefits that self-service adoption can bring to a company, both from a business and a consumer standpoint.

The biggest thing is customer service, and a few other points tie into it. Currently, in a non-self-service model, customer service, especially call-in models, are overloaded by people asking basic questions, or who have made mistakes they need some intervention in rectifying. As a result, not only do they have to wait for these annoyances to be resolved, but more severe issues that truly justify this level of intervention must wait in line too. This makes the call-in model a

cluster of inconvenience for everyone, when it really does not need to be. It also makes it absurdly expensive.

With a self-service model in place, and flexible intelligent software live on a website, things can be very different. Routine problems with confusion or insecurity on behalf of customers can be handled by the live software automatically aiding them and also correcting mistakes they might make. These automata are capable of pattern matching and observation, where they can learn when a customer is making a mistake.

As a result, mistakes like this needn't be addressed by the customer service personnel anymore, nor do questions resulting from baffling interfaces that now handle themselves.

Of course, with customer service freed up to handle serious problems, CRM is now greatly improved in both directions, and the absurd overhead current customer service call-in models are renowned for, begins to dissipate to something tiny and manageable. Without self-service adoption, this would simply not work. Without these onboard models, self-service wouldn't work.

Finally, one of the bigger secondary problems this can address is the improvement in efficiency for customers. When they no longer need to await administrative intervention for basic tasks that the automata can govern in their stead, customers will find that they can perform tasks with the interface at a much faster rate. They value their time, and their time can be immensely saved by implementing these diverse and flexible self-service models.

Between the financial boosts, improved customer service and major boost in efficiency and dynamism from a customer perspective, there are clear benefits to self-service adoption. Yet as with any disruptive technology, there are risks to be aware of as well.

Chapter 3: Risks of Encouraging Self-Service

As discussed above, self-service in CRM seems to have a lot to offer if adopted fully, but at the same time, there are some obvious risks involved as well.

Self-service seems more of a viable and desired solution for those whose customer service and/or CRM departments are overworked or overloaded. It can also seem like a viable way to cut the costs and overhead associated with existing CRM procedures by eliminating significant amounts of human intervention from a given list of parameters.

Unfortunately, there are risks to self-service adoption, and while they aren't enough to discourage some level of experimentation with the concept, they are definitely caveats which must be acknowledged and bore in mind when one does begin messing about in self-service concepts. They're more about using them in moderation, and knowing when to give way to old fashioned human interaction in many cases.

The biggest issue is the fact that the removal of human communication like this is damaging in some aspects, a lot of the time. Primarily, when a customer calls into a company to have something done, or for a resolution, this is a chance for a representative of the company to interact with the user. They can ask them some questions and get to know them, and profile the customer this way, so that in the future, they can better accommodate the customer when they need help.

Without this interaction, there is no discretion between customers at any point, and no adjustments not available through the self-service CRM interface are ever made to better serve individuals.

86% of consumers quit doing business with a company because of a bad customer experience, up from 59% 4 years ago.

Harris Interactive



The other problem with this is of course the devaluing of a customer's identity as one of many in a livestock corral. This is not a good feeling to have, and it can dishearten many customers who otherwise feel valued and individually appreciated. This austere self-service environment may not be the best idea for companies that deliberately strive for a personal touch with their customers.

Another problem is that interfaces can be confusing to some, even if they are otherwise agreed to be simple and self-explanatory. As a result of this, when a user becomes baffled by what an interface is asking them, or the interface breaks down, it is harder (though not impossible) for them to find someone to go to for help. This can be a distressing, even panic-inducing experience, and can result in potential new customers just walking away in annoyance. The rigidity of these systems also cannot account for every contingency that a customer may need resolved within the system. Specific things being undone or accounted for are something only a human agent and their team can actually address. When special needs or circumstances arise in a self-service model, there's little that can be done to coerce binary to understand someone's situation and act accordingly, unlike with human interaction.

Another problem is that, if servers go down, normal models allow for phone ordering, billing and account maintenance with some automation and a human agent to assist where needed. If this is entirely extricated from the construct, then there is no alternative, readily-available interface between the customer and the company. This costs business, profits and reputation by way of reliability in competitive markets.

Finally, there's the ever present danger of exploitation and fraud. With self-service models, someone may find an exploit in the system to use to their advantage. Most onboard software is very secure, but there is no such thing as a hack-proof system. When human agents are necessary to accomplish some more sensitive actions, a hacker or defrauder cannot exploit these aspects to cause holy havoc.

With a self-service system, they may very well be able to do this, the damage done before the minimalist human staff spots the problem and remedies it. The time leading up to this can be very turbulent and unpleasant both to customers and do the company, so it is best to avoid this.

Now, these don't mean having self-service is going to ruin your company tomorrow. It means only that if you choose to adopt it, know the value of a standby system of actual human beings for those who need or desire it. Better safe than sorry, in all things.

Chapter 4:

Examples of Good Self-Service Adoption

So we've seen self-service getting a lot of attention in the online business and commerce world, some of it positive, some of it negative. Yet what are some examples of successful adoption?

There was a time when self-service was less feasible, as a result of technological limits with web interfaces and bandwidth availability. There needed to be some flexible, dynamic programming built into sites that allowed for some level of reflex control, to keep customers on the right track and from being confused.

Massive forms with this much control would be overwhelming and confusing at best. Thankfully, new onboard technologies exist to make self-service possible for any online company with minimal strain. However, it is entirely possible to use modern HTML5 and AJAX to create your own dynamic onboard interfaces for self-service as well. While many companies are hesitant to convert to self-service, there are many wildly successful companies that have adopted self-service wholeheartedly and willingly, and they stand as examples to the rest of us that this is not something to be feared.

83% of consumers said they would follow proactive notification instructions, rather than call the contact center.

Amdocs



#1 - Banking and Prepaid Debit

Banks and other financial institutions are beginning to see a lot of success with self-service adoption for their online interfaces. Not only can deposits and transfers be handled online between banks, payment gateways and debit systems, but accounts can be managed and modified without the need of staff to intervene.

Checking and debit systems are the biggest result of this new self-service attitude, with many big banks offering pre-paid debit cards under Visa, MasterCard and American Express labels. These cards can

be signed up for, activated and linked with PayPal or any other system online. All transactions and disputes thereof are handled directly through the digital frontend as well.

Some debit cards, such as Kaiku, support deposits directly from cards to bank accounts from the front page of the site!

#2 - FedEx and USPS

FedEx and the USPS (United States Postal Service) both have self-service tracking and scheduling systems available at no extra cost. A package may be arranged for pickup, prepaid and then tracked by sender and receiver with no human intervention whatsoever. This system also works in parallel with self-service marketplaces like EBay and Amazon to provide extended, singular self-service from shopping/selling to sending and receiving as one solid, organic experience.

#3 - Airlines

Many airlines are quickly adopting the self-service system as well, offering online ticket purchases, with benefits and discounts for advance reservations. Along with the ability to reserve desired seating location and class, many airlines offer such amenities as customized meals and other special needs accommodation able to be arranged from the website with a simple form entry.

Supporting various payment gateways, it has never been easier to book a flight without the need to bother an agent. A nice perk of this self-service model is that many airlines will also reserve shuttle transportation from parking facilities to the airport as well.

#4 - Rental Cars

Rental car companies, Avis being one example, complement the service airlines offer, and will often have tie-in systems with them for

rental reservations along with flight bookings. If not, it's still never been easier to rent a car than today.

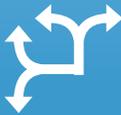
With online booking allowing for the choosing of whatever available models exist at your destination, you can search through your choices citing features and amenities you want in a vehicle, coupled with budget and vehicle purpose, matched by powerful algorithms that work almost every time with a directed flow.

So we see that self-service adoption has made travel and banking much easier, with finances and transfers handled with the push of a button, and airfare and car rentals just a click away. As you easily pay bills, make orders and travel about our beautiful world, you can also ship, receive and track packages on the go, also thanks to self-service.

Chapter 5: Tools That Can Help with Self-Service Adoption

25% of consumers utilize one to two channels when seeking customer care and 52% of consumers utilize three or four channels.

Ovum



We've talked at pretty great length about the benefits and the dangers of self-service. We've debated on whether or not it is worth the trouble, if the risks are severe, and if the technology even makes it feasible to accomplish. Our overall consensus has been that it is in fact possible, it's not too risky to give an honest try, and the return on investment both in resources and in money with such a concept were astronomical. We just looked at a few examples of successful adoption.

Which brings us to the next question: What technology should one look into to get started? How do they work? Surely they're not created equally, or for the same purposes, right?

Well, that's true, there's an entire cornucopia of software out there to aid in self-service, and we're going to look at a few right now.

#1 - RightNow Technology (Oracle)

Oracle has always been one of the pioneers of data service and processing systems. Being one of the bigger database standards and archiving systems, Oracle's software can be seen applied to a wide array of industries such as manufacturing, aviation and medical, with lots of things between.

Oracle's RightNow cloud system is pretty unique in its flexibility as a self-service frontend. Unlike some, the systems it offers can be scaled to support mobile natively, with mobile browser interfacing, mobile app architecture and server-to-client processing with 3G/4G operations in mind.

It offers several account types, one of which is a standalone chat system, but it goes as high as enterprise contact center too.

A word of warning: Integration between RightNow and other Oracle systems can be a time-consuming process and must be approached with caution. It also lacks an SMS system, which must be supplied elsewhere by the users or by partners.

#2 – Anboto

Anboto is a self-service application developed by a Spanish company, intended mainly for European markets. The unique thing with it is that it has a five-point analytical algorithm to forecast relevance in self-service responses.

This system offers standard SaaS business models, and now has a working office in California as well.

A word of warning: Anboto seems highly specialized in analysis for travel and shipping industries, and has not yet expanded into retail.

#3 – Avaya

If Anboto is a highly specialized system, Avaya is the skeleton key of the trade. This communications software offers a versatile setup including the unique ability for agents and customers to synchronize their browsing through pages served with Avaya enabling.

Leading the way for the social CRM revolution with external social media analysis, Avaya leaves the users prepared for the big customer service paradigm shift that is coming in the future.

The vendor also offers one way and two-way video session between customer and agent, and the agent is also equipped with the ability to show customers how-to videos dynamically.

A word of warning: Avaya lacks any emotion detection systems, and its knowledgebase is a fairly minimalist FAQ.

#4 - Interactive Intelligence

Interactive Intelligence is an intuitive multi-license communications monitor and analyzer tool for gaging and measuring the various points of customer/company interaction.

This versatile tool is capable of monitoring telephone, IM, social media and email communications as well as interactions between users and served pages. With web chat recording and dynamic FAQ systems allowing drag-and-drop auto-response to common questions, this communications center and monitor is very powerful.

It has been recorded as 90% ultra-efficient when logging and routing live keywords with almost no latency as well. This is a tight intelligence system.

A word of warning: This system lacks virtual assistant functionality as well as synchronized browsing.

#5 - Moxie Software

Those looking for something keenly built for Windows services with the tightness of native .net builds, Moxie is the overall solution of choice. Moxie is developed around a .net service platform, offering completely configurable user interfaces for customers and agents, as well as the most powerful social media listen/response functionality of any software in the field. The active, automated recording functionality also deftly records all incoming and outgoing activity for quality assurance and later analysis.

A word of warning: Being .net, Moxie requires windows servers and it also serves only enterprise-level businesses for now.

#6 - WalkMe

Using WalkMe increases self-service adoption, reduce incoming

support requests thus improving the customer experience and lowering costs. By adding a simple tool to your website, it can dramatically lower costs of inbound calls by simply reducing the amount of calls that come in. WalkMe encourages self-service by making the whole website an interactive FAQ or a self-help portal for non-issue requests. It guides the user step by step to complete tasks in real time.

So now that we have the tools, and have discussed the benefits and threats, we're well-prepared to approach managers to try and get them to adopt self-service. Yet do we go about this?

Chapter 6:

How to Present the Idea to Your Colleagues and Get Management to Buy In

More than 50% of Facebook users and 80% of Twitter users expect a response to a customer service inquiry in a day or less.

Oracle



Self-service is an optional cost in the business. By eliminating the service staff in the business, you not only save on the cost of service personnel salaries but you also save on time spent by customers waiting for service and you get a smaller team to manage. As an employee, you cannot do much in implementing such a brilliant idea. The success of the idea depends on whether it gets a management buy-in. If you get the nod from management, implementation will be easy since the management can use company resources to ensure that the idea becomes a reality. Presentation is an art and the better your mastery of the skill is, the easier it will be for you to sell your idea to the management. Here are tips that will get management buy-in your idea.

For you to succeed in selling this idea you need to believe in yourself and in the idea. This will give you more confidence because when you present an idea you are sure of, people tend to consider it even if its practicality is not clear at the moment. Be ready for questions and disapproval. By expecting the worst and hoping for the best, you will manage to swim through critiquing.

Do your Homework Well

Before you start selling your idea, you will need to work out a strategy to use to sell the idea to the management, so that it starts saving money for the company. By having a record of successful institutions that implemented self-service and they managed to change their financial position positively, your idea will look stronger since it is was tested and proved elsewhere. Having all the relevant information needed for the management buy-in decision will have you equipped for any question and your idea will look credible when you have all the facts needed to support it.

Gather Mass Before Pitching

If you are not a decision maker, it would be good to get to understand the process of decision making at your place of work. You need to convince these people for the decision to be absorbed. You can only understand the decision makers if you spend more time around them and know what they like. Spending time around management also gets you recognition and trust and when you have these two, it will be easier to get management buy-in your idea. If you cannot get a chance to spend time with management, you need to familiarize yourself with the company policies so that you understand the channel that you can use to get your idea to the management and still take the credit.

19% of consumers who had unsatisfactory service interactions shared their experiences through social networks in 2010, a 50% increase over 2009.



Forrester

Stories, Metaphors and Examples Add Spice

An interesting story or a metaphor jogs the management's mind. It gets them thinking of what you are driving at. This prepares them and when you spill the beans, they are already convinced by the story. You should get a story with a taste of fun and teaching in it. This ensures that the idea is not dismissed as part of the story. It is this aspect of the story or the metaphor that enables you to package your product in a way that not only convinces the management but also persuades the management to welcome the idea.

Pitching is Like Running a Marathon

For you to sell your idea successfully, you should make sure that you take it through an incubation process. Start by noting every expense that comes along with hired service while you also record every advantage that self-service could offer if it was in place. You can start by pointing out small flaws that you see in service. These small flaws should be like a lap in the marathon.

Just before you present your idea, you can point out a major problem with the service so that you get a strong case supporting your idea. This major flaw is like the last lap in your marathon. This

will give your idea of self-service validity and it will not look like a far-fetched suggestion that needs to be kept on the shelf until the company feels the need to implement it. When a serious flaw is reported in service, your idea of self-service will come as a solution and it will be embraced and implemented immediately.

Chapter 7:

Self-Service Adoption in 5 Easy Steps

Well, we've arrived at the moment of truth. Management is now convinced of the real value of self-service adoption, and has given you the green light to lead the efforts. So, what's the best approach to making this a reality? Is it a difficult process? Is it expensive? Well, let's talk about the best set of procedures for setting self-service up.

First of all, even though you are going self-service, do not eliminate your customer service department. They will be necessary for things the self-service framework cannot and should not handle. They simply will be less overworked due to not being bogged down with routine things the framework can handle. This will also reduce the workload on their CRM software as well.

Now, the first thing to do is to choose your framework for self-service. A lot of companies design these from scratch in AJAX and/or HTML5. You can do this, but ... you don't need to. You can use an onboard system like WalkMe for this. WalkMe is basically a boxed version of these AJAX/HTML5 systems pre-assembled for you so you don't need to reinvent the wheel. All you need to do is stylize its front end, and give it some point and click instructions for how its logical rules should behave, and pin it to the web interface. It can track user activity, interact with the site, and ensure that all actions taken are done properly even if the customer clicks the wrong thing at the wrong time. It also looks really slick, if you have the artistic talent to skin it properly.

Now that you have a framework and set of procedures for it in place, your next step is to work out your help system. FAQs are actually, despite being an old concept, very powerful for this. Dynamic FAQ, with a search system and keyword tracker is a fast and easy way for customers to find help with a topic that has them stumped. You can actually use a solution like WalkMe to implement this seamlessly.

On top of a structured, orderly FAQ system, you should also have a forum where users can help one another if possible. Crowdsourcing mundane customer issues has proven very viable in most places where it's been tried, so I'm comfortable in recommending this to

By 2020, the customer will manage 85% of the relationship with an enterprise without interacting with a human.

Gartner



most industries at this point. Not much to say about it beyond that, but ... do try it.

Now, before you begin writing your FAQ content or open your doors, choose your payment systems wisely. Right now, there's a lot of sorrow over payment systems online, and a lot of people are annoyed on a daily basis by stupidity with these systems, this author included. Please, support PayPal and Google Checkout. However, in supporting them, do not implement any long holds or authorization procedures for them. Don't require verification of a bank card or other nonsense unless your product is illegal to sell to minors. If the money exists in the Checkout or PayPal balance, then there's absolutely no reason for such stupid nonsense.

Finally, with your framework, FAQs and policies, payment gateway and interface worked out, make sure your contact page is very visible. Some users will want to call you no matter what, and skip the self-service system. So, make sure an easy to find phone number, social network contact list (if available) and email address (if available) are listed where a single click from anywhere will take them right to it.

If you want to adopt self-service, then based on your learning, adopt it and reap the benefits.

About WalkMe

WalkMe™ helps customer support managers to increase self-service adoption, reduce incoming support requests, and lower service costs. Leveraging the *WalkMe*™ interactive self-guidance technology, support managers can insure their customers have a simple, smooth

& burden-free online experience, eliminating customer confusion and frustration.

Through a series of interactive tip balloons overlaid on the screen, tasks are broken down into short, step-by-step guided instructions, which help customers act, react and progress during their online experience. As a result, customer support managers can empower their customers to self-task successfully even through the most complex processes. Moreover, *WalkMe*™ reduces your customers' frustration of waiting for assistance, shortens the time it takes for support personnel to handle an incoming request and strengthens your company's support reputation.

About the Author

Stefanie Amini is Marketing Director and Customer Support Specialist at WalkMe. Stefanie is the lead author and editor of a customer service blog – "I Want it Now", that focuses on the main KPI's of the customer service business. "I Want it Now" takes a sharp and extensive look at the issues that connect with the generation of people who demand customer gratification, immediate responses to complaints, and real-time feedback. In short, those who want answers NOW.

Ms. Amini is a regular contributor to leading industry media and has been featured in premier publications such as ICMI.com, WinTheCustomer.com, The Counselor, CXJourney and CustomerThink.com