

# VW Credit, Inc.

## Making a Difference in Customer Service and Collections with Aspect Software Solutions

"The Aspect® eWorkforce Management™ solution gives agents a better work/life balance. It enables them to have more control over their own schedules, and provides them with [real-time] feedback on their performances. This empowerment has made a significant impact on our agents' job satisfaction."

**Aaron Jacobs**

*Manager of Workforce Management, VW Credit, Inc.*

**The Company**

VW Credit, Inc. (VCI), a wholly owned subsidiary of Volkswagen of America, Inc. (VWoA), was founded in 1981 to function as the financial service arm of VWoA and is affiliated with Audi of America, Inc. and Bentley Motors, Inc. VCI, a captive finance company, services Volkswagen, Audi and Bentley customers, authorized automotive dealers and their affiliated stores as Volkswagen Credit, Audi Financial Services and Bentley Financial Services. The company provides competitive financial products and services to dealers and their customers in the United States and Canada.

**The Business Challenges**

- Maximize technology investments, while continually focusing on customer relations.
- Increase agent and supervisor efficiency and productivity.
- Decrease abandonment rates.
- Reduce delinquency rates on customer loans.

**The Solution**

Implemented Aspect® eWorkforce Management™ enabling VCI supervisors to better manage, plan and optimize staffing resources. In addition, VCI was able to see a significant return on investment from its existing Aspect® Customer Self Service™ for automating the payment process and Aspect® Enterprise Contact Server™ for providing improved screen pops with customer account information. The company also began using Aspect® Unison® Predictive Dialer and Aspect® Campaign Optimizer™, integrated with its existing Aspect® CallCenter® ACD, to call its collections customers at optimal times in an effort to reduce vehicle repossession rates.

**The Results**

- 80 percent reduction in time frontline supervisors spent creating and managing schedules.
- 23 percent increase in service levels and eight percent decrease in call abandonment.
- 138 second decrease in average speed of answer for customer care, and a 60 second decrease in average speed of answer for customer accounts —more than 55,000 hours annual reduction in customer hold-time.
- Decreased payroll costs and telephony carrier charges.
- Reduced delay eight to 13 seconds by eliminating account verification step in IVR.



### The Promise

VCI will meet and exceed dealer and customer expectations and provide the best brand differentiated financial service in the industry.

With more than 450 agents located in five centers throughout North America, VCI is continually focused on improving the customer experience, through customer service or collections interactions. They are dedicated to upholding their promise.

The customer care group is split into four groups—contact center, financial care, document care, and titles and registration. The customer collections accounts agents are also divided into several teams—outbound under 30 days, inbound/outbound over 30 days, asset recovery, and the excess wear and tear and deficiency team.

The company saw a number of ways in which it believed it could refine its customer service and collections contact center processes, while improving both the top and bottom line. Dave Caswick, enterprise process improvement analyst for VCI and Aaron Jacobs, manager of workforce management for VCI, identified several areas in which they believed they could make some significant changes for the better:

- *Technology* - maximize the capabilities of the technology investments the company had already made in the contact center solutions.
- *Agent productivity* - better automate and improve the process for scheduling agent time and vacation.
- *Abandonment rate* - reduce abandonment rates for customers calling the contact center for payment or inquiries.
- *Delinquency* - protect the company's assets by resolving delinquent accounts.
- *Customer relations* - improve customer service levels and average speed of answer times.

### The Decision

Caswick and Jacobs, in collaboration with other VCI staff, identified the following specific areas that needed to perform better with a new workforce management system:

- *Agent scheduling* - reduce overtime, offer variable scheduling, allocate time for non-phone activities, improve control over agents' abilities to manage their own work/life balance.
- *Reduce costs* - find a balance between cost, service and quality, develop improved planning and budgeting.
- *Service levels* - gain further insight into abandonment rates and delays.

The team determined they wanted to look at a solution that would enable them to optimize their agent resources, gain greater control over agent scheduling and improve customer service levels. VCI's policy is to gather three different bids for new products or projects it is considering implementing. The team put out a request for bids, and identified Aspect Software as a potential partner.

As VCI evaluated solutions, they looked at total cost, including installation, ease of installation and how that would affect overall costs and integration of components with their existing contact center solutions.

The VCI team ultimately decided to implement Aspect® eWorkforce Management™ and its Perform enhancement for real-time adherence. One of the deciding factors for VCI to select Aspect eWorkforce Management was the easy integration points with its existing Aspect® CallCenter® ACD.

"The Aspect eWorkforce Management adapter (v3.0.1) administrator allows me or anyone on my team to track and reshipe the data on demand. The old process of re-shipping data took a long time. With the

new adapter administrator, we can now reshuffle data in five minutes when it used to take up to almost four hours," said Jacobs. "With the new adapter administrator module, I don't have to task my IT partners as heavily as I once did. It's plug and play, just click, click, click."

The solution offered a number of other benefits to help the VCI team accomplish their objectives.

Aspect® eWorkforce Management™ enabled VCI to optimize its contact center workforce performance by allowing better forecasting and more accurate planning, as well as more effective scheduling. The product also ensured that VCI had the right number of agents with the right skills across all locations. The real-time adherence capability, responsible for collecting complex agent data, has helped the company get the most from its staffing efforts.

VCI is constantly surveying its customers—its customer experience manager sends out about 1,250 surveys a week to customers—and using the information gathered to improve its services and processes. For example, customers requested that the IVR system be more user-friendly and reduce the time needed to reach and complete whatever transaction they wanted, thus simplifying the overall transaction process.

By integrating the Aspect eWorkforce Management solutions with the Aspect® Customer Self Service™, VCI was able to automate some of its customer processes such as bill payment and access to account information. At the same time, VCI added Aspect® Enterprise Contact Server™ to the solution to create screen pops of customer account information for the agents and to route the customers to the right agents with the right skill-sets to handle their calls.

The Aspect® Enterprise Campaign Manager™ product also enables VCI to better manage delinquent accounts. When customers key account information into the IVR, the Aspect Enterprise Campaign Manager can recognize which customers are more than 30 days past due and automatically reroute the customer directly to an agent.

#### **Delivering on the Promise**

As a result of this implementation—which as anticipated, went very smoothly because of the pre-existing integration capabilities and the support offered by leveraging Aspect® Professional Services—VCI has seen increased productivity and revenue, improved customer service and agent performance, reduced staffing and operations costs, increased profits and customer satisfaction, as well as rapid return on investment.

Specifically, VCI has seen an 80 percent reduction in the time contact center supervisors are spending creating and managing agent schedules. They have also enjoyed a 23 percent increase in service levels—based on the percentage of calls that are answered within 60 seconds.

In addition, VCI was able to reduce the average speed of answer by 138 seconds in the customer care group and by 60 seconds in the customer accounts group.

With Aspect® Customer Self-Service™ improving call automation, VCI has seen an increase of pay-by-phone interactions from 25 percent to 56 percent. More than 800,000 calls a year are now handled by the automated system, which enables agents to spend more of their time handling complex inquiries, and reduces telephony carrier charges for the company.

Lastly, the screen pop capabilities have decreased account verification activity delays of anywhere from 8 to 13 seconds per call. This has reduced call handle time and improved overall agent efficiency.

The collections group has also experienced significant improvements. While the national average for payment delinquencies over 30 days is approximately 1.63 percent, following implementation of the Aspect Software solutions, VCI was seeing delinquency rates of 0.90 percent for over 30 days and 0.15

percent for over 60 days. The group was able to decrease the average speed of answer to 60 seconds and decrease abandonment rates by approximately 4 percent. As a result, VCI is now averaging a low 2.0 percent abandonment rate.

Because VCI reduced the delinquency rates and increased speed of answer, which was averaging 33 seconds, it was also able to reduce its temporary employee cost. This move resulted in labor cost savings of \$152,000 in 2005.

In addition, by maximizing other Aspect Software systems – the Aspect® Unison® Predictive Dialer and Aspect® Campaign Optimizer™—VCI has achieved historically low vehicle repossession rates. In 2003 it was averaging 830 repossessions per month versus a 2006 average of 259 per month. By using the functionality of the Aspect Unison Predictive Dialer and its integration with Aspect Campaign Optimizer, VCI collections agents can target its most delinquent users based on the best-time-to-call data that the system has identified. In addition, it has been using automatic message campaigns to leave voicemail messages for customers who are 30 days past due, asking them to contact VCI at a toll-free number. By automating the less delinquent account contacts, the company has freed up agent resources to speak directly with customers who are more than 60 days past due.

“Aspect Campaign Optimizer has really helped with our collections campaigns,” said Caswick.

In addition, VCI is seeing all time low attrition rates—its agents average seven to eight years of experience.

“The Aspect® eWorkforce Management™ solution gives agents a better work/life balance. It enables them to have more control over their own schedules, and provides them with [real-time] feedback on their performances. This empowerment has made a significant impact on our agents’ job satisfaction,” added Jacobs.

### About Aspect Software

Aspect Software, Inc. founded the contact center industry and is now the world's largest company solely focused on Internet Protocol (IP) and traditional voice-based products and services for customer service, collections, and sales and telemarketing business processes. Each day, Aspect Software powers more than 125 million customer-company interactions at thousands of in-house and outsourced contact centers around the globe. Its trusted Signature product line offers automatic call distributors (ACDs), dialers, voice portals and computer telephony integration (CTI). The company's leading Contact Center Performance Optimization product line provides workforce management, quality management, performance management and campaign management applications. And, its pioneering Unified IP Contact Center product line delivers a comprehensive, multichannel solution. Headquartered in Chelmsford, Mass., Aspect Software has operations across the Americas, Europe, Africa, the Middle East and Asia Pacific. For more information, visit [www.aspect.com](http://www.aspect.com).

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