

Give your consumer collections a friendly (inter)face

Reduced customer effort while protecting your brand.



Everyone agrees there are benefits to connecting with customers in their channel of choice. Consumer collections are no different. When Afni introduced live chat to a collection program, the results we saw were impressive.

The Opportunity

In the world of consumer collections, finding the most effective ways to reach customers will always be part of the strategy puzzle. The industry has historically (and successfully) used predictive analytics combined with direct mail and phone call campaigns. But consumer behavior and expectations have shifted in the last several years, and Afni felt these shifts necessitated a new look at consumer collections.

According to a 2017 Microsoft study, 26% of consumers aged 18-34 stated that not being able to resolve their issue online was the most frustrating aspect of customer service. In fact, 63% of this age group typically begin their interaction with a brand for customer service online.

Partnering with a well-known telecommunications provider, Afni proposed a pilot to determine if live chat would be effective for their collection activities.



The Solution

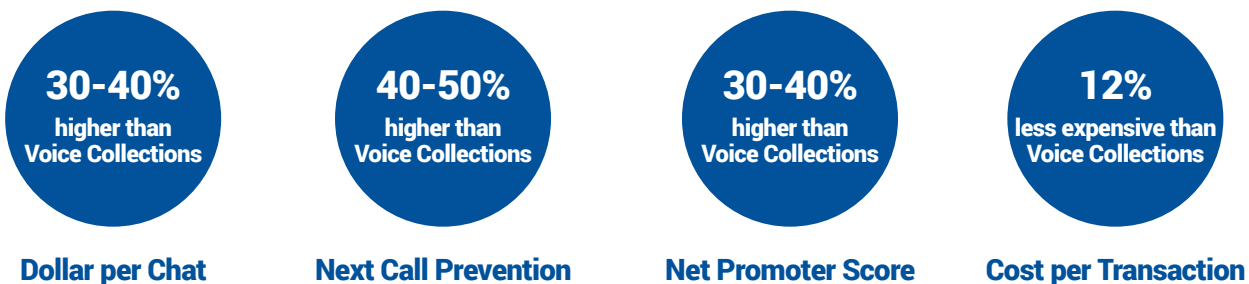
Afni designed a collection chat strategy to reach customers at just the right moment by taking advantage of the real-time online activity, historical trends, and account details provided when a customer is signed into the customer portal. Part of the strategy included educating and encouraging customers to self-serve across channels and being prepared to engage them through chat when they were ready to discuss payment options.

For many of these customers, we knew ours may be the first direct conversation they ever had with the brand we represented. And we wanted to make it an easy, less intimidating connection. For many customers, we suspected a live chat conversation would be less intimidating than a phone call. The customer would feel more in control of the conversation and potentially less embarrassed or uncomfortable – especially for early-stage delinquent collections.



Real Results

The pilot proved successful and delivered outstanding results across several important metrics.



As a result of this success, the client rolled out chat collections across their network. Customers continued to be pleased with the experience, offering feedback such as:



Channel: Chat

Solution: Collections

Industry: Telecommunications

Location: Quezon City, Philippines

About Afni

Afni provides customer engagement solutions at each step in the customer journey. Our performance, consultative approach, and industry expertise have earned the trust and partnership of many of the world's leading brands. We're a mid-sized BPO with the ability to scale to your needs, plus the flexibility to deliver real results quickly. Customer growth, care & retention, consumer collection, insurance subrogation, and more. Start a conversation with us to learn more.