

Streamlining Collections with QA Automation

Precision and Efficiency Through Automation



Client Overview

CSS Credit Solutions Services, part of iSON Xperiences, undertook a transition from manual to automated Quality Assurance (QA) for South African collections. Implementing speech analytics, they enhanced efficiency and accuracy, resulting in an 18% improvement in preferred payment arrangements, 80% increase in average payments, and substantial gains in call quality metrics. This shift allowed comprehensive analysis, better risk management, and optimized team performance.



Situation Analysis/Background

CSS Credit Solutions Services, iSON Xperiences' collections division for South African collections, embarked on a 100% quality management strategy during 2023.

This was done to make the QA process more effective by moving away from manual QA which is time consuming, error prone, biased and ineffective as only a small sample can be handled as we were using Excel.

We entered a POC with a company who specializes in Speech Analytics as we were looking for an automated QA system. During the months of March – June 2023, we completed training with the team and thereafter started to use the system more effectively by streamlining the scorecards and processes which allowed for us to manage the QA process more efficiently.

Key Challenges

Our contact centre previously relied on a manual Quality Assurance (QA) process to assess and monitor the quality of agent interaction with customers. Thus, a manual process is time consuming and subject to human bias and lacks scalability.

To improve efficiency, accuracy, performance, and scalability, we aim to transition from our manual QA system to an automated one

Solution provided

★ Solution Onboarding (March 2023)

Training and scorecard building

★ Solution Normalisation (April – June 2023)

Fine tune process

Normalise scorecards

★ Solution Optimisation (July 2023)

Use solution effectively

Scorecard optimization

100% of all English calls are assessed and can be identified through the call outcomes provided in the metadata.

We look at the lowest performing teams and individuals based on the reports.

We can customize what needs to be the areas of focus based on the metadata provided as well as the keywords and phrases set up within the new system.

We have identified team behavioural patterns and agent behavioural patterns using this new system.

We can also set up alerts to notify us of any possible complaints to Law Society/Ombuds or Hello Peter.

We have been able to recognize which teams/individuals are not able to convert payments to debit orders as well as compliance fails.

Results Achieved

- **18%** improvement in arrangements made using the most preferred payment channel
- **80%** improvement in average payments
- **13%** increase in RPC to PTP
- Kept rate has improved by **10%**
- Improved efficiency, we can automatically identify and flag high-risk calls, so that they can be prioritized and dealt with accordingly through alerts
- Identify potential and actual fraud

We now see the following improvements in overall call quality:

- Increase in debit orders from average of **45%** to average of **79%**
- Increase in Effective Questioning from **35%** to **65%**
- Increase in Effective Negotiations from **45%** to **68%**
- Soft skills have increased to an overall average of **94%**
- Compliance increased from an average of **50%** to **72%**.

Key Learnings

Previously we only managed to complete 8 assessments per agent per month which allowed for a lot of high-risk calls to slip through unnoticed.

100% of all English calls are now processed and assessed giving us proper insight into the quality of calls produced and in highlighting areas of development/improvement.



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