

ABOUT THIS STUDY

CFI Group has been actively working in the contact center industry for over 10 years. After several years, and a growing customer base, the need for a national index to inform our insights and increase our understanding of trends in this important sector resulted in the very first CCSI index in 2007. Since its inception the CCSI has provided a benchmark for the industry and served as an important indicator of evolving trends in an increasingly important company touch point with customers.



CONTACT CENTER SATISFACTION INDEX 2016 (CCSI)



ABOUT CFI GROUP

Since 1988, CFI Group has delivered customer experience measurement and business insights from its Ann Arbor, Michigan headquarters and a network of global offices. As founding partner of the American Customer Satisfaction Index (ACSI), CFI Group is the only company within the United States licensed to apply ACSI methodology in both the private and public sectors. Using this patented technology and top research experts, CFI Group uncovers the business drivers and financial impact of customer experience.

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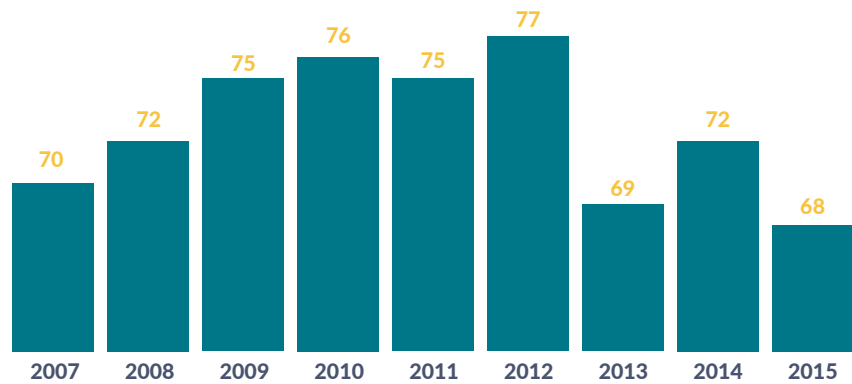
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EXECUTIVE SUMMARY

The Contact Center Satisfaction Index (CCSI) fell by four points to 68 on a 0-100-point scale in 2015, marking the lowest score in the nine years that CFI Group has been conducting this study. This decreased satisfaction with contact centers is a sustained concern for businesses with tangible implications. This report examines some of the primary factors contributing to this decline.

Figure 1
CCSI Score by Year



The most recent CCSI data provide reinforcement that satisfaction with contact centers—more so than ever—is driven by an organization’s ability to quickly and effectively solve customer issues. In an on-demand world where answers to many types of questions and problems are but a few taps away on their smartphones, customers simply do not have patience to wrestle with companies to resolve issues.

Billing inquires and problems emerged as the most frequently cited call reason, and it traditionally results in low satisfaction levels. 2015 saw significantly lower-than-usual satisfaction with these calls (66, compared to 71 the prior year). Resulting from this, only 52% of contacts were resolved on the first call, down six percentage points from the prior year. And importantly, there is 28-point gulf in CCSI between those whose issue was resolved on the first call (81) and those for whom it was not (53). Compared to previous iterations of this study, more customers are shuffled between multiple representatives during their call, further driving up costs and lowering satisfaction. In 2015, 50% of CCSI respondents needed to deal with multiple representatives on their most recent contact, compared with 41% in 2014 and only 30% in 2013.

Further frustrating consumers are limitations with contact centers’ Interactive Voice Response (IVR) systems, causing them to spend more time and energy than they anticipated to resolve their issue. Nearly one-third (32%) of those who encountered an IVR were not successful in self-serving through the system and are naturally less tolerant by the time they reach a representative, evidenced by a very low CCSI of 59 on the 0-100-point scale.

Compounding these effects on contact centers is a burgeoning demographic reality. Each year, a greater percentage of consumers is represented by those who have never known a world without the Internet, Twitter, and text messaging, in which answers and communication are immediate and brief. There is a widening satisfaction gap between Millennials and those aged 45 and older, with satisfaction for Millennials dropping seven points year-over-year to 66. Millennials gave lower marks for representatives' ability to answer their questions in a timely manner and the total time needed to address their issue, indicators of a lower degree of tolerance for the length of time issues take to resolve.

Finally, 2015 saw heightened Merger and Acquisition (M&A) activity in industries that rely heavily on contact centers, such as Property & Casualty Insurance, Cell Phone Service, Cable/Satellite TV, and Financial Institutions. Inevitable by-products of M&A activity are an increase in customer questions and concerns about their accounts, particularly when there have been errors and miscommunication brought about by rocky transitions. Representative of this dynamic is the Property and Casualty Insurance Industry, where M&A activity quadrupled in 2015. Respondents who contacted these companies reported a 14 percentage point increase in contacts about billing problems and inquiries combined with a ten percent decrease in customer satisfaction.

INTRODUCTION

Contact centers are big business, and in the growing environment of continuous connectivity they have become for many the primary face of the companies we do business with. Always there, always on, and always expected to deliver on the company promise.

CFI Group has been actively working in the contact center industry for over 10 years. After several years, and a growing customer base, the need for a national index to inform our insights and increase our understanding of trends in this important sector resulted in the very first CCSI index in 2007. Since its inception the CCSI has provided a benchmark for the industry and served as an important indicator of evolving trends in an increasingly important company touch point with customers.

The purpose of this study is to aid executives as they navigate a challenging business climate and evolving role of customer service. This is the ninth consecutive year that CFI Group has administered this study using the proven methodology of the American Customer Satisfaction Index (ACSI).

In 2015, the aggregate CCSI across measured private sector industries fell four points to a 68 on a 100-point scale

The CCSI Measurements

The CCSI 2016 quantifies the impact contact centers have on customer satisfaction and loyalty across the following six industries:

- Banking/Credit Unions
- Cell Phone Service
- Health Insurance
- Property & Casualty Insurance
- Retail
- Subscription Television Service

The CCSI uses the proven and predictive methodology of the ACSI. The ACSI methodology quantifies how improvements to different aspects of the contact center experience lead to improvements in customer satisfaction and, ultimately, loyalty.

We will examine the key drivers of satisfaction. Along with this, we will explore some reasons for the declining scores, and highlight areas that contact centers can focus on to improve satisfaction and drive improved business results.

ABOUT THE ACSI METHODOLOGY

The American Customer Satisfaction Index (www.theacsi.org) is the only uniform, national, cross-industry measure of satisfaction with the quality of goods and services available in the United States. A key distinguishing feature of the ACSI methodology is its patented scientific approach to customer satisfaction measurement.

When applied to your organization, the unique cause-and-effect methodology of the ACSI shows how satisfied customers are today, and how satisfaction leads to desired results. This one-of-a-kind methodology also gauges satisfaction with specific elements of the customer experience that influence overall satisfaction and future success.

The ACSI is an important indicator of economic performance, both for individual firms and for the macro economy. As such, the national ACSI score has been shown to be predictive of both consumer spending and stock market growth, among other important indicators of economic growth. Perhaps most revealing, however, have been the linkages discovered between aggregate ACSI growth, aggregate corporate earnings growth (among S&P 500 companies), and average Market Value Added (MVA), which measures a firm's success in creating wealth for shareholders.

CCSI CAUSE-AND-EFFECT MODEL

An examination of the drivers of satisfaction among contact center consumers provides insight into relative performance among the different aspects of the customer experience and where the most impactful opportunities for improvement are at an industry level.

As shown in Figure 2, there are six measured drivers of satisfaction with the contact center experience:

- Representative's Knowledge
- Representative's Demeanor
- Ease of Understanding the Representative
- Policies and Procedures
- Contact Process
- IVR

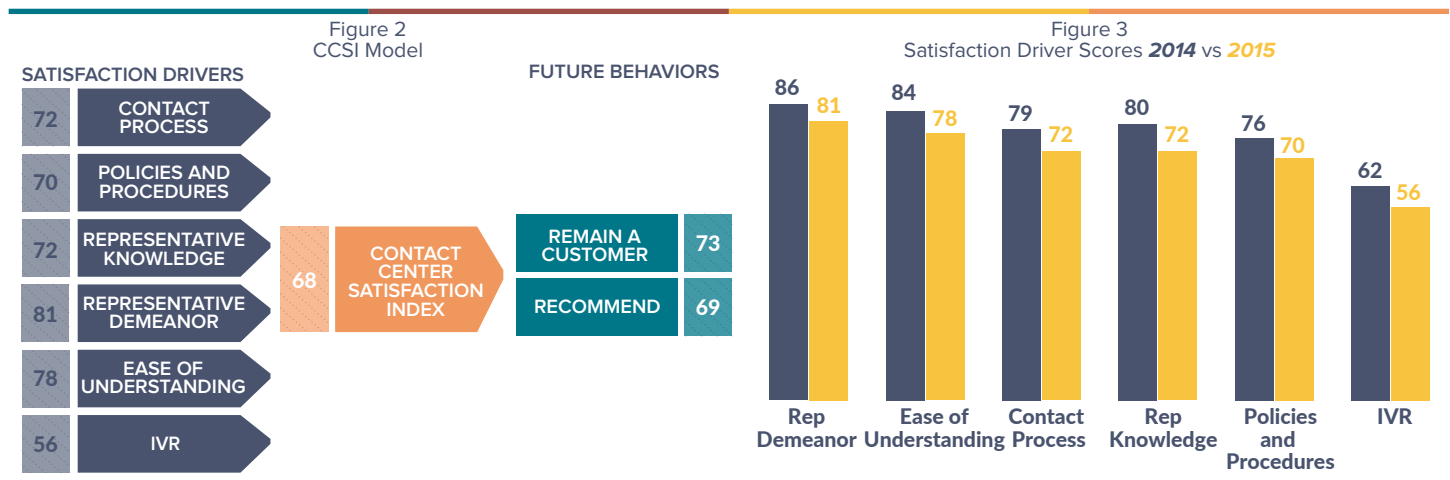


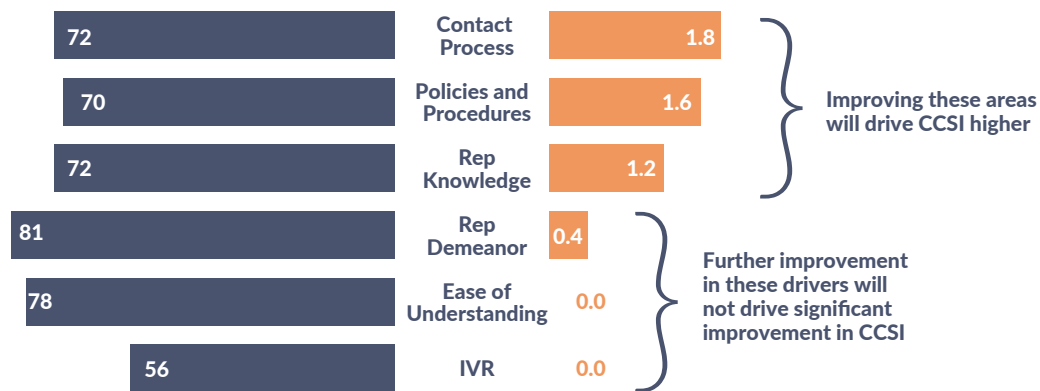
Figure 3 illustrates how all drivers of CCSI have declined in 2015 compared to 2014, with the eight-point decline in Representative Knowledge standing out as the most substantial.

Key Driver Impacts

The CCSI 2016 looks at six elements of the customer experience as drivers of satisfaction. Improvements to these drivers will lead to a higher overall CCSI, which will result in higher customer loyalty and a greater likelihood those customers will recommend the company.

The patented ACSI methodology calculates an “Impact Value” for each satisfaction driver, quantifying its potential to improve the overall CCSI. As shown in Figure 4, improvements to *Contact Process* and *Policies and Procedures* exhibit the greatest potential for affecting the CCSI 2016. The remaining drivers have a lower degree of leverage on satisfaction.

Figure 4
Customer Satisfaction Driver Scores and Impacts



The way to interpret Impact Values is as follows; for every five-point improvement in a driver score, CCSI will improve by the value of the impact. For example, in Figure 4, if *Contact Process* improves from 72 to 77, the CCSI would yield a 1.8-point improvement, moving from 68 to 69.8. Similarly, a five-point improvement in *Policies and Procedures*, from 70 to 75, would be expected to drive the CCSI higher by 1.6 points.

When reviewing the chart in Figure 4, it should be noted that drivers with low impacts should not be interpreted as “not important” to the customer experience. Rather, low impact drivers are an indication that further improvement will not have as great an impact on satisfaction compared to other options.

HIGH IMPACT DRIVERS OF CONTACT CENTER SATISFACTION

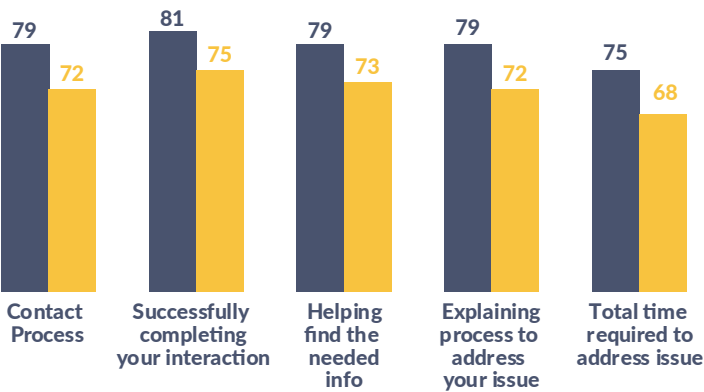
In 2016, *Contact Process* and *Policies and Procedures* continue as the most impactful drivers of Contact Center Satisfaction. As such, any improvements in these two areas are the most likely to result in an increase in overall satisfaction with the contact center experience. In order to understand how to improve upon these two critical areas, the facets of each merit explanation.

The *Contact Process* driver is the weighted average of questions asked about the following:

- Total time to address issue
- Explaining the process to address your issue
- Helping you find the information you need
- Successfully completing your interaction

The Contact Center Satisfaction Index 2016 shows steep declines for *Contact Process*, with all facets of the driver falling six to seven points compared to the previous year.

Figure 5
Contact Process 2014 vs 2015



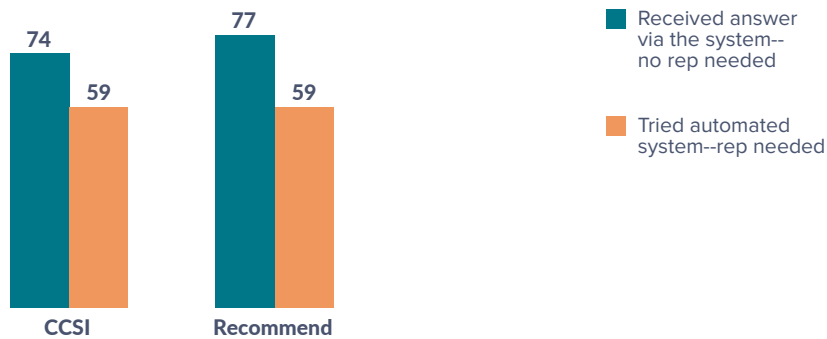
Respondents report diminishing levels of satisfaction with how agents are explaining the process needed to address their issue and helping finding the information the customer needs. Failure to execute a clear, concise interaction that resolves the purpose of the contact can result in the customer being transferred to multiple agents and/or not being able to achieve the much-desired First Call Resolution. This will undoubtedly have a negative impact on the customer’s perceptions of their contact center experience and will ultimately affect the customer’s advocacy of and loyalty to the company.

Customers’ Patience is Wearing Thin

The **lowest scoring question** within the **highest-impact driver** of customer satisfaction (*Contact Process*) is *Total time required to address the issue*, which saw a seven point drop to 68. In a world in which answers to obscure questions can be obtained in seconds, consumers are growing increasingly impatient with the time they need to invest in resolving something they may feel they should not have to contact anyone about in the first place.

Many respondents indicated they were not able to successfully self-serve using the contact center’s IVR. Sixty-four percent of respondents who called a contact center encountered an Interactive Voice Response (IVR) system. Of those, nearly a third (32%) tried, but were unsuccessful in their attempt to get their answer via the system. Thus, by the time they reached a representative there was already a degree of frustration, and this manifested in both *CCSI* and *Likelihood to Recommend* scores of 59—well below the levels of those who were able to take care of their issues via the automated system.

Figure 6
CCSI vs Recommend for Automated System



Finding the right balance between what can reasonably be accomplished in a self-serve scenario via IVR or website versus a live representative is an ever-present cost-benefit challenge. Contact centers must recognize that an important piece of the cost side of that equation is the effect of lower customer satisfaction on the business.

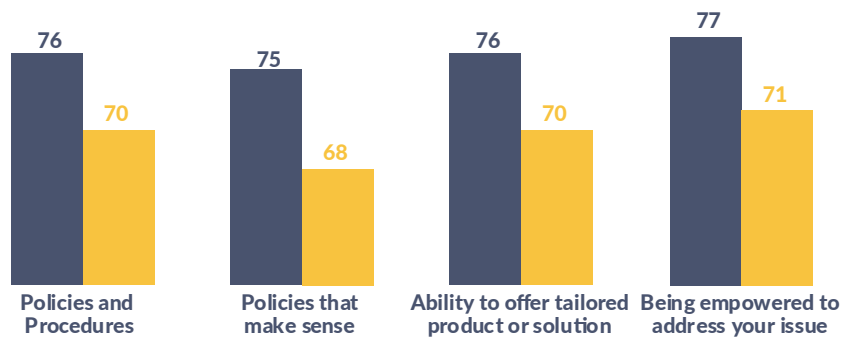
Policies and Procedures

Related to *Contact Process*, the *Policies and Procedures* driver is the weighted average of these questions:

- Policies that make sense
- Ability to offer a product or solution tailored to your situation
- Being empowered to address your issue

As was the case with *Contact Process*, the 2015 scores for *Policies and Procedures* took a hit compared to 2014.

Figure 7
Policies and Procedures 2014 vs 2015



Customers had declining levels of satisfaction, with scores falling six to seven points in each measured area. A specific pain point was policies that did not make sense to the customer. While improving this score may be difficult as many policies are out of the contact center's control, ensuring representatives understand policies and can clearly explain them to the customer in a sympathetic manner can mitigate frustration. Even then, that may not be enough if the policies and procedures are unclear or constructed in a way that does not empower an agent to address an issue. In this case, the agent's soft skills likely will not matter to a frustrated customer and will not be sufficient to save the call. Having an organizational awareness of the strong relationship between fair and understandable policies, customer satisfaction, and retention is important for companies to know.

These results reinforce that initiatives geared towards improving representative empowerment along with their ability to thoroughly resolve issues the first time are keys to sustainable customer satisfaction for contact centers.

FIRST CONTACT RESOLUTION AND CUSTOMER SATISFACTION

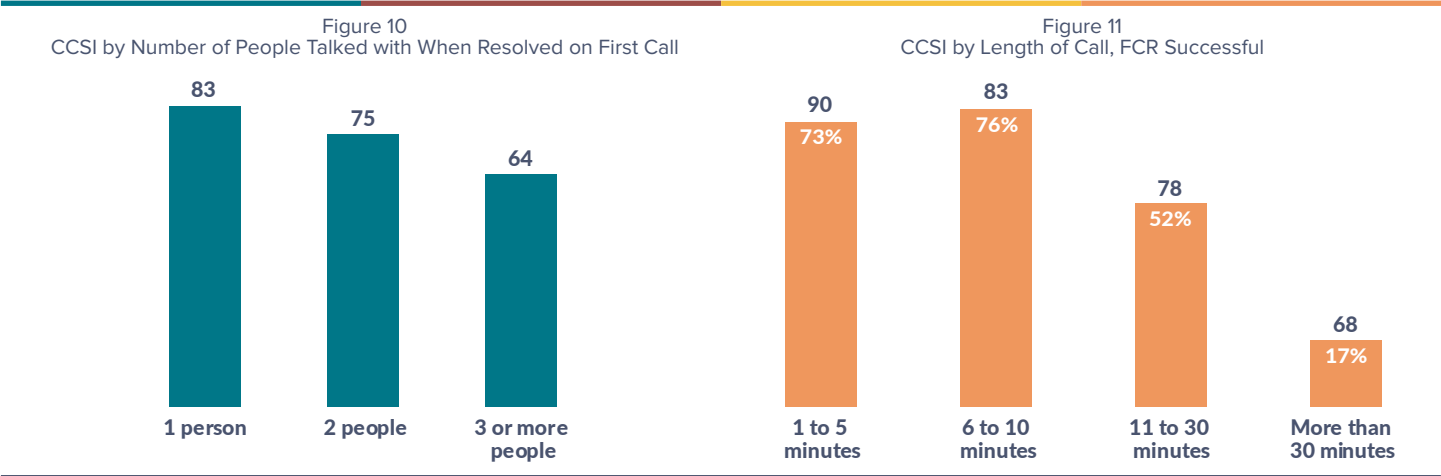
Closely tied to the critical drivers of *Contact Process* and *Policies of Procedures* is First Call Resolution. First Call Resolution (FCR), another one of the most integral metrics of contact center satisfaction, fell six percentage points to 52%. Declining rates of FCR are highly correlated to falling CCSI. The CCSI among respondents who experienced FCR in 2015 is a very strong 81. Figure 8 displays the rate of FCR for 2015 compared to 2014 along with the corresponding CCSI.

As a critical indicator of contact center satisfaction, it is not surprising to learn CCSI will sharply decline if an issue is not resolved during the first call and subsequent calls become necessary. In 2015, CCSI falls by a staggering 28 points if FCR is not achieved.



Beyond customer satisfaction, First Call Resolution is also highly correlated to customers' future behaviors, such as loyalty and advocacy. Figure 9 illustrates how sharply loyalty and advocacy scores fall if a customer is unable to have their issue resolved during the first contact. For example, customer's loyalty to a company decreased eight points if a second call was required for issue resolution. *Likelihood to Recommend* the company also declines, evidenced by the eight-point drop when the issue was not resolved on the first contact and a second call was needed. Scores continue to erode if more than three contacts are needed and not surprisingly, drop off sharply if the issue is not resolved at all.

Among customers who experienced FCR, CCSI is also correlated to the number of people it took to resolve the issue. Figure 10 displays CCSI among FCR respondents based on the number of people with whom they spoke. Even among those who are able to have their question or issue resolved successfully on first contact, CCSI will drop if it takes more than one agent during that first call to resolve the question or issue.



Consistent with previous iterations of this study, in 2015 respondents indicate they didn't mind staying on the phone for a length of time in order to resolve their issues once they got through to someone as long as the issues is ultimately resolved. Once the 30-minute mark is reached, however, satisfaction goes down markedly. Taking care of the call within the first five minutes leads to very high satisfaction levels (90).

WHAT ARE PEOPLE UTILIZING CONTACT CENTERS FOR?

There are various reasons why customers reach out to contact centers. The most noteworthy change from 2014 is the increased percentage of respondents attempting to resolve a billing issue (up five percentage points to 36%—the most frequently cited reason in 2015). The increase in contacts about billing issues, which are naturally lower scoring, combined with this call reason’s five-point score decrease, certainly contributed to the lower aggregate CCSI.

Consistent with last year, CCSI is highest among those respondents who called a contact center to *Place an Order* and lowest among those who called in order to *File a Complaint*.

Figure 12
Contact Reason Frequency **2014** vs **2015**
(with CCSI score above bars)

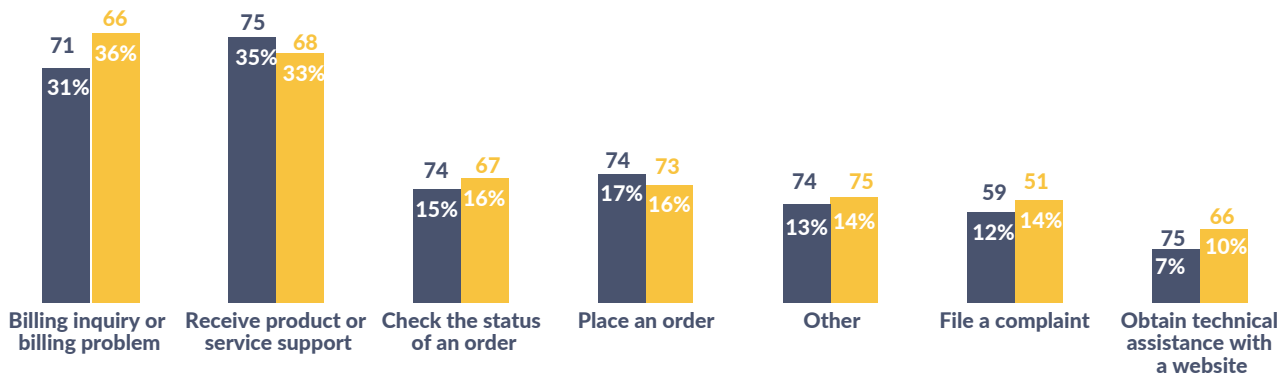
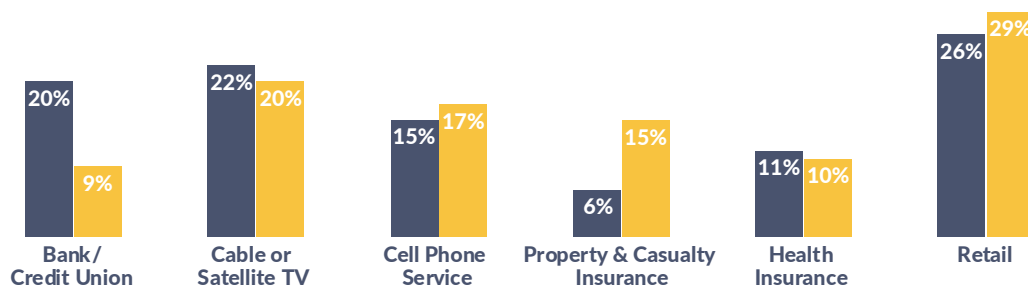


Figure 13 illustrates a year-over-year comparison of complaints by industry. It is worth noting the percentage of total complaints attributed to Bank/Credit Unions has declined 11 percentage points while conversely, the percentage of complaints among Property & Casualty Insurance has more than doubled in 2015 compared to 2014. However, the highest percentage of complaint calls among the industries remains Retail at 29%.

Figure 13
Complaints Percentage by Industry **2014** vs **2015**

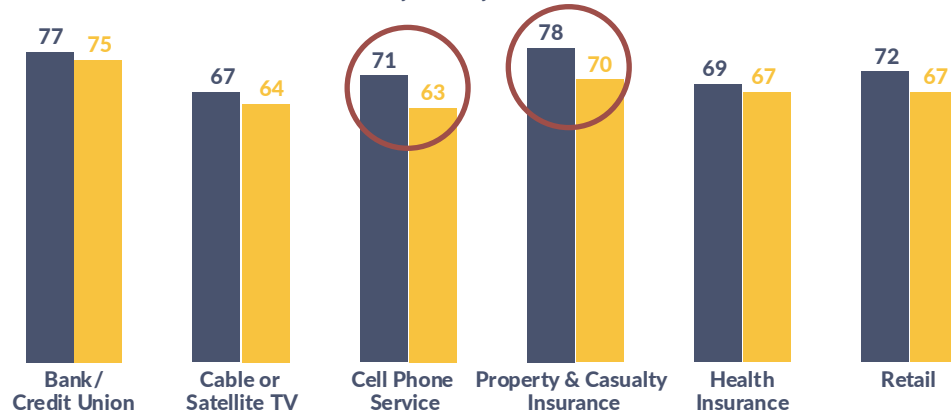


The spike in complaints for Property & Casualty Insurance contact centers, combined with the increase in contacts about billing inquiries and problems begs additional questions about potential reasons for this change in activity. In the next section, we will take a closer look from an industry perspective.

INDUSTRY COMPARISON

For the CCSI 2016 study, we looked at six industries: Banks/Credit unions, Subscription TV, Cell Phone Service, Health Insurance, Property & Casualty Insurance, and Retail. After rebounding in 2014, scores across all measured industries declined in 2015. While some declines are nominal, others are more dramatic. Specifically, the CCSI among Cell Phone Service and Property & Casualty Insurance posted steep declines, falling by eight points each.

Figure 14
CCSI by Industry 2014 vs 2015



An increase in call volume can place a strain on existing resources, which can subsequently lead to longer hold times, increased chances that First Contact Resolution will not be achieved, and the likelihood of being transferred to multiple agents in order to resolve issues.

The increase in contacts regarding billing inquiries and problems may have roots in recent Merger and Acquisition activity. As companies consolidate customer accounts, it is no secret that customer concerns and problems with their accounts are part of the pain associated with these transitions, resulting in additional stress placed upon contact centers. Our results suggest that as a whole, call centers are not adjusting quickly enough to ensure smooth transitions.

M&A deals have ramped up considerably, with global activity hitting an all-time high in 2015, reaching a volume of over \$5 trillion, according to [Dealogic](#). The industries in which we are seeing declining CCSI are no exception. For example:

- In Property and Casualty Insurance, which saw not only an eight-point decline in CCSI but a 14 percentage point increase (from 27% to 41%) in contacts about billing inquiries and problems, the volume of M&A activity quadrupled in 2015 compared to the prior year, according to [Business Insurance](#).
- In the Wireless Communications/Cell Phones industry, [TelecommEngine](#) reports that there were over 260 mergers in 2015.
- The Cable and Satellite TV industry continues to see consolidation, as evidenced by the combining of DirecTV and AT&T, as well as Time Warner and Charter Communications.

Organizations undergoing consolidation will be well-served to consider the potential impact on customer satisfaction with the contact center experience and its relationship to revenue-driving outcomes like advocacy and loyalty.

HOW ARE PEOPLE CONTACTING CONTACT CENTERS?

Consistent with previous reporting periods, most people reach out to contact centers via phone. In 2015 the percentage of respondents calling on the phone increased two percentage points year-over-year (79% vs. 77%). Twenty-percent of respondents indicated they used email as a means to contact, compared to 17% in 2014. Additionally, the percentage of respondents who used the company's website increased, moving from 15% to 19%. Chat users represent 13% of the total and in-person visits accounted for 10% of the contact methods. Only 3% of respondents reported using the U.S. mail to reach out to a contact center.

Figure 15
Contact Method

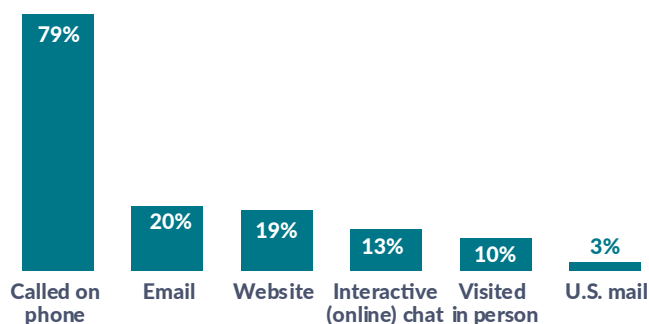
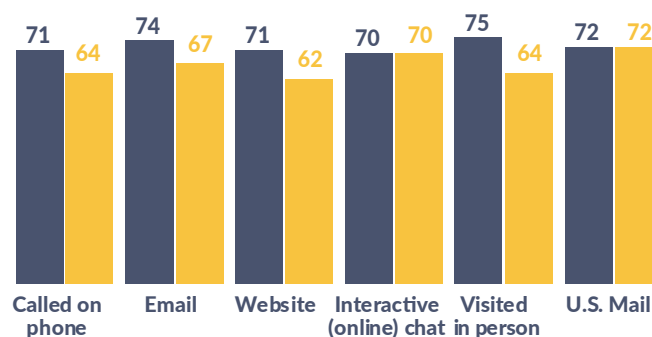
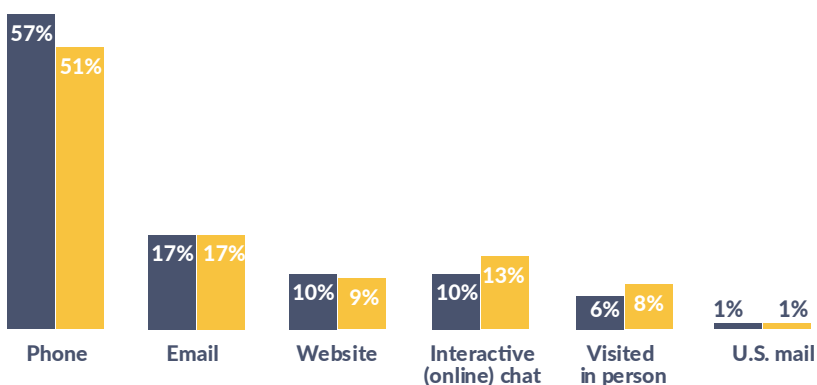


Figure 16
CCSI by Contact Method **2014** vs **2015**



Reflecting the lower customer satisfaction with contact centers on an aggregate level, Figure 16 shows the extent to which CCSI by contact method also declined. CCSI for contacts by phone, which represented nearly four out of five respondents, fell by seven points year-over-year to 64.

Figure 17
Preferred Contact Method **2014** vs **2015**



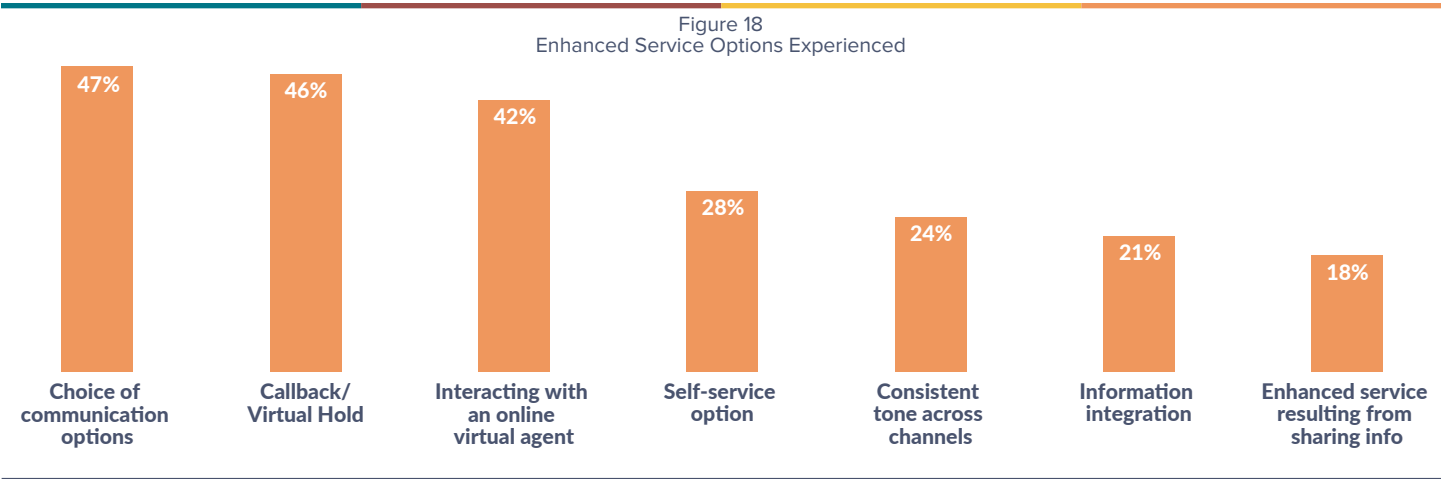
In 2015, half of respondents indicated they preferred to reach out to a contact center by *Phone*. This represents a decline of six percentage points compared to 2014, when 57% reported a preference for calling. The percentage of customers using *Email* is consistent at 17%. Both online chat and in-person visits as preferred contact methods saw increases in 2015, gaining three and two percentage points, respectively. The percentage of customers who indicated they prefer to utilize a company's website is mostly consistent year-over-year.

Even though the percentage of customers who prefer to use the phone softens in 2015, given its firm hold on the preferred channel of choice, along with the increase in those who prefer to visit in person, it is evident customers still prefer the human touch when interacting with a contact center. Technological advancements in the contact center space provide customers with myriad of options for interaction, yet ultimately customers still prefer the simplicity of a one-on-one conversation with a person.

The disparity between the percentage of people who prefer contacting via phone (51%) versus those who actually contacted via phone (79%) may be an indicator that many people are using the phone not by choice, but out of necessity or frustration that their issue can only be handled via that means.

DO ENHANCED SERVICE OPTIONS CORRESPOND TO STRONGER SATISFACTION?

We also asked customers what kind of service options they experienced when interacting with a contact center in the past 12 months. Multiple responses were permitted and Figure 18 displays which services options they experienced.



The most frequently cited service options were the choice of different communications options (e.g. text, email, chat, phone), an offer to receive a callback as an alternative to waiting on hold, and the option to interact with an online, virtual agent. CCSI among these groups is relatively comparable and also quite similar to the aggregate CCSI. However, the scores among those customers who experienced a contact center that conveyed a consistent tone and feel to its physical location and website (71) and those that provided sophisticated and user-friendly self-service options (75) scored higher compared to the other options as well as the aggregate CCSI.

The higher satisfaction levels among those who experienced a consistent tone with the contact centers that they feel with other channels is noteworthy. With more organizations paying increased attention to the omni-channel experience to gain competitive advantage, these results lend additional credence to the importance of ingraining this type of consistency across customer touchpoints.

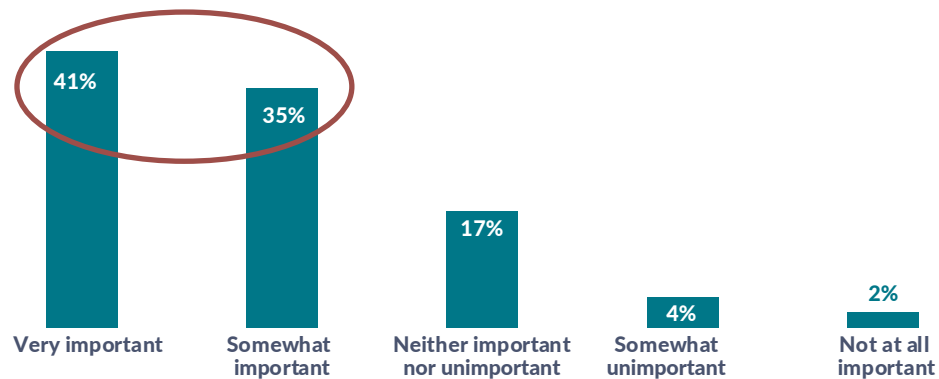
Callbacks and Virtual Holds

Consistent with the notion that people’s time is valuable and that they will punish contact centers with low satisfaction, advocacy, and loyalty if their issue cannot be handled completely on first contact, customers also do not like to wait on hold.

It is acknowledged in the contact center space that a customer being kept on hold for too long can frustrate the customer experience just as thoroughly and quickly as a rude agent.

The CCSI 2016 measure explored the option of the callback (also called “virtual hold”) to determine just how important offering this feature could be to a customer’s contact center experience. When asked how important that a contact center provide the option of a callback versus waiting on hold, not surprisingly, more than three-quarters of respondents stated that offering the option is *Very* or *Somewhat Important*. Offering this option has become an expected alternative to waiting on hold.

Figure 19
The Importance of Providing the Callback Option



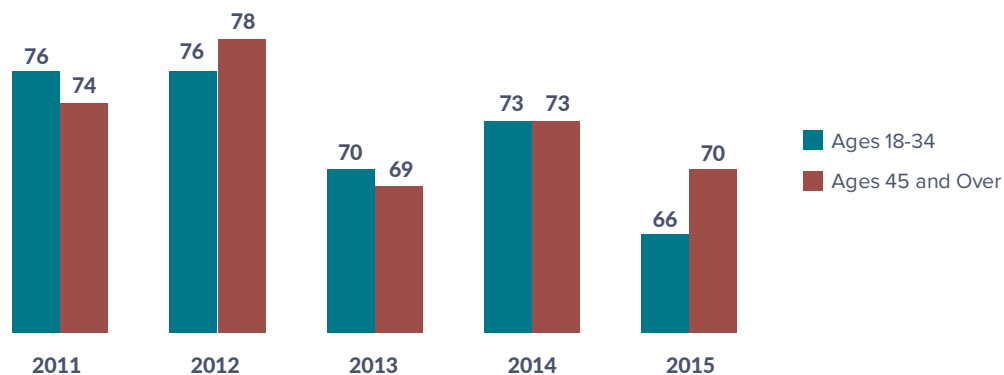
There was no significant variability across industries with respect to the importance of having the callback/virtual hold option available, though respondents who dealt with a Property & Casualty Insurance contact center indicated the highest percentage of those who felt it was *Very* or *Somewhat Important* at 82%.

In a time-starved, resolve-it-yesterday society, offering the callback/virtual hold option can be an effective way for contact centers to show customers that they respect their time and value the overall experience they have with the company.

THERE'S SOMETHING ABOUT MILLENNIALS

The CCSI 2016 illustrates another potential trend that contact centers will be wise to pay close attention to: The satisfaction gap between Millennials (categorized as ages 18-34 in the CCSI) and respondents aged 45 and older has widened to four points, with the 18-34 group dropping seven points year-over-year to 66. The previous three years (2012-2014) reflected a two-point difference in CCSI between these two age clusters, and in 2011 the 18-34 age group actually scored two points higher than those 45 and above.

Figure 20
Millennials and the Satisfaction Gap



Millennials have come of age in an environment in which answers are readily available through technology. Younger Millennials in particular are less accustomed to a world where resolving an issue should require waiting on hold and speaking to multiple people on the phone, when they have grown up with texting, email, and social media as their primary forms of communication.

Millennials rated representatives' ability to answer their question in a timely manner four points lower (69) than respondents aged 45 and over (73) and they rated the total time to address their issue two points lower (67) than the 45+ group (69). Additionally, Millennials were nearly three times as likely (34% compared to 12%) as 45 and up respondents to express a desire for contact centers to allow an option to interact with an online virtual agent rather than wait on hold to speak to someone. On top of all this, less than half (49%) of contacts by millennials were resolved on first contact, as opposed to 59% for those aged 45 and up.

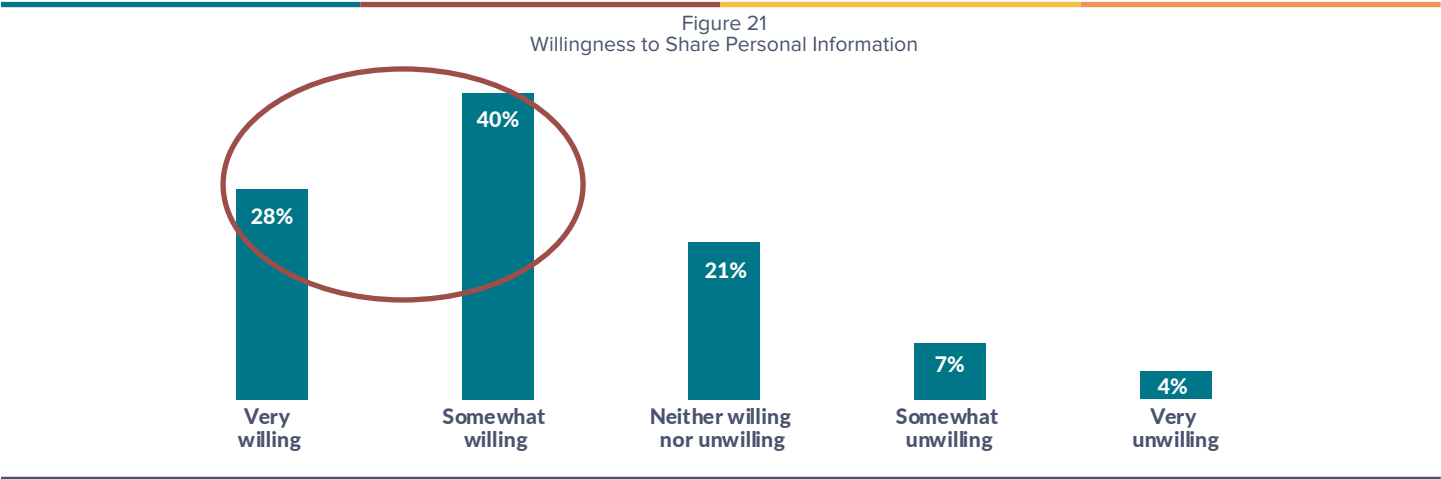
Keeping a close eye on satisfaction and preferences among this demographic is clearly going to be critical for contact centers moving forward.

HOW FAR ARE CONSUMERS WILLING TO GO TO RECEIVE SPECIAL OFFERS OR ENHANCED SERVICES?

Special offers and discounts can be another way to drive satisfaction among customers interacting with a contact center. But are consumers willing to disclose personal information in order to receive these offers?

Data breaches were big news in 2014, with companies such as Target, Neiman Marcus, and UPS reporting data compromises that resulted in more than one billion personal records being illegally accessed. In 2015, there were 781 reported data breaches, according to the San Francisco-based Identify Theft Resource Center. These breaches exposed nearly 170,000,000 records containing personally identifiable information.

As data breaches have seemingly become a cost of doing business with any company, we wanted to determine if, despite these high profile incidents, customers would be willing to provide more of their personal information or preferences to a contact center if by doing so, they would have access to special offers or enhanced service levels. We found that 68% of respondents would be either *Very* or *Somewhat Willing* to provide this type of information in exchange for special offers and better service.



KEY TAKEAWAYS

So how do contact centers in 2016 and beyond adjust to factors such as M &A activity, changing expectations based on demographics, and an increasingly less patient society due to changes in technology in order to stem the tide of declining customer satisfaction?

First, there must be a recognition that each year a greater percentage of consumers will be comprised of people who have grown up in an environment where speaking on the phone is not their primary means of communicating. Consumers are likely to increasingly expect rapid resolution to their issues, including less time on hold. While focusing on First Contact Resolution, addressing complaints to satisfaction, and the strategies and tactics that go along with accomplishing those—such as representative empowerment—the CCSI 2016 uncovered additional ways contact centers can address these challenges, including:

- Showing customers that their time is valued. Many customers prefer to handle issues themselves online or via IVR, so when these means are not successful, they are inclined to be unhappy.
- More than three-quarters (76%) of respondents felt that offering a callback or “virtual hold” as an alternative to waiting in queue was *Very or Somewhat Important*. Offering this feature can show customers recognition that their time is being respected.
- When issues are resolved in the first five minutes on first contact, customers are highly satisfied with a CCSI of 90. If resolved in six to ten minutes, CCSI drops off seven points to 83, and continues dropping steadily as additional time passes. Aiming to not only resolve calls on first contact, but also quickly will help stem the tide of declining satisfaction.

Presenting special offers and discounts can be another way to satisfy customers engaging with contact centers. The CCSI 2016 also took a look at how receptive customers are to divulging personal information in order to receive these offers in an age when data security concerns are heightened. The good news for contact centers is that more than two-thirds (68%) are either *Very or Somewhat Willing* to provide personal information if it will lead to special offers from the contact center. Millennials were far more likely to fall into this camp, with 72% being *Very or Somewhat Willing* compared with 59% of respondents aged 45 and over.