



## **ROI - The Proof is in the Call Center**

Dick Bucci, Associate Consultant, The PELORUS Group



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Publisher's Note: Information contained in this document is intended for guideline purposes only. etalk product documentation supersedes information contained in this document. The situations described in this document are offered as examples; actual configurations and results will vary from system to system.

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# ROI – the Proof is in the Call Center

## Dick Bucci, Associate Consultant, The PELORUS Group

Whether providing a service, supporting a product, or selling, most major companies employ the use of a call center. While the call center industry has grown phenomenally in the last decade, the costs associated with evaluation, customer satisfaction assessments and agent training and coaching are often seen as prohibitive.

There is no question that staffing and training alone require a significant investment.

“The high costs involved with continuously hiring and training call center agents are staggering: It is estimated to cost roughly \$3,000 to train one person during a two-week period.”

—Hancock Information Group

This paper details results of a survey conducted of etalk users examines the cost-effectiveness and cost savings realized by etalk customers employing the use of etalk contact center technology to automate these functions. The survey and results were compiled by a third party, Richard Bucci, Associate Consultant, the PELORUS group. Users interviewed for this research employed the following tools:

- Advisor/Advise, for scoring and measurement for evaluation
- Recorder/Observe, for call and desktop recording for quality and/or compliance
- Expert, for agent coaching and training
- Survey, for integrated customer satisfaction surveys

Participant Profile		Table 1
Metric		Value
Total Call Centers		20
Total FTE Agents		1603
Agents/Call Centers		178.1
Total Supervisors		140.0
Ratio, Supervisors to Agents		11.5
Average Compensation/Hour		
Agents		\$17.03
Supervisors		\$39.63
QM Specialists		\$28.29
Trainers		\$31.70
IT Support		\$43.18

Table 1 summarizes information about the personnel in the contact centers of etalk customers who participated in this study. With the exception of the average size of the call centers, these data are representative of call centers in general. The average call center in the U.S. has less than 100 agents, compared with the average of 178.1 reported in this study.

The respondents represented a broad range of industries. Some were involved in credit and collections, some had sales responsibilities, and several had traditional customer service functions. In one case, the call center was responsible for fulfilling pharmacy orders, and licensed pharmacists were on duty to support the call center agents. As a result, agent compensation levels were much higher for this organization. This firm was excluded from compensation calculations, as this would distort the data.

The labor rates shown include benefits, which generally added 35 percent to base hourly rates. Of the 12 contact centers studied, three deployed some type of incentive compensation. These ranged from modest gift items to cash payments based on revenue generation. Table 2 shares some basic metrics from the study.

Selected Call Metrics		Table 2
Metric		Value
Average Calls/Month		413,990
% Agent Assisted		76.4%
% Self-Service		23.0%
Web/E-mail		0.6%
% Inbound		68.7%
% Outbound		31.3%
Average Calls/Agent/Month		1776.73
Average Calls/Hour/Agent		14.00
Average Talk Time (minutes)		3.09
Average Wrap-up Time (minutes)		0.65
Average Handle Time (minutes)		3.73
Average Per-Minute Toll		\$0.025
Average Cost/Call		<b>\$4.55</b>

In table 2, a little more than three-quarters of the calls involved a live agent. Agent averages are based on this number, rather than total calls, which included a large number of self-service calls. An interesting finding is the relative insignificance of e-mail/web calls. Most call centers did not use email/web calls, and where they did, the volume was very small and stable.

Outbound calls consisted largely of credit and collections and returned calls. In one large operation, internal sales personnel were auto-paged when a call could not be immediately handled. This comprised the largest group of outbound calls.

## Monitoring and Evaluation

From the end user’s perspective, the monitoring and evaluation process is intertwined. Most of the clients that we interviewed regarding their etalk recording product had also purchased Advise (or an earlier version) at the same time. We asked some respondents about their sampling rate for quality monitoring. The reported numbers were typically very low – 1 to 2 percent, per agent, per quarter. The national average, according to Benchmark Portal, is 4 percent.

Prior to implementing Advise, users either did no systematic evaluations and reporting or used manual methods, like Excel spreadsheets. Evaluations – if done at all – were highly subjective.

### **Manual Evaluations a Drain on Resources**

Respondents were very pleased with their etalk recording and evaluation system. Since this was typically their first automated recording system, they were most pleased at how much the system saved management time. Previously, supervisors and quality assurance specialists monitored manually by sitting side-by-side with the agent or listening remotely via the service observe feature of the Automatic Call Distribution (ACD).

These methods invariably resulted “dead time” waiting for coachable calls. For those call centers that offered live 24/7 service it also meant that supervisors or Quality Assurance (QA) specialists had to come to the call centers in the middle of the night to monitor the night shift. By automatically recording and archiving the calls supervisors are able to perform their monitoring and evaluation duties when their schedules permitted. The simple ability to speed up or slow down the recording was seen as important time saver. Previously they had to listen to entire calls, including hold time, and transfers.

### **Surprise Finding: Agents Welcomed Call Monitoring**

One of the most frequently mentioned objections to manual monitoring was the lack of a tangible record on which to base evaluations. Agents can challenge the subjective judgments of evaluators in the absence of actual call examples. As well, management loses the opportunity to use superior interactions as teaching examples for others.

No respondent spoke of any adverse impact of monitoring like resistance to the “Big Brother” syndrome they idea

of monitoring connotes. In fact, the reaction was just the opposite. Agents tended to welcome the objectivity of consistent evaluations and the ability to initiate the recording process on their own when the situation warrants.

Another problem is inconsistency in the evaluation process. In the absence of a standardized evaluation process a lot of subjectivity was introduced into the process. This adversely effected staff morale. Agents understood that the system can be programmed to more systematically collect random calls, providing a fairer representation of actual agent performance.

Customer comments regarding etalk recording and evaluation technology:

*“Before, we had to listen on the phone 30 minutes or more.”*

*“We can program the system to record the calls that represent a coaching opportunity”*

*“We now have a tangible record. The agent knows we based the evaluation on their calls, not someone else’s”*

*“We can feed training as needed, based on the evaluations”*

*“With Observe and Advise, we have become much smarter about coaching. Now we have calibration sessions to better insure objectivity.”*

*“This is great development tool for agents.”*

*“Morale has improved”*

*“Customer satisfaction is up”*

*“We can automatically screen out calls from states that don’t allow recording.”*

*“Performance has improved.”*

*“We use the tool to work with poor performers. It has even been the basis for terminations.”*

*“We use it for recording safety/security calls like bomb threats.”*

*“We use it (Logger) for proof of purchase. We no longer mail out order acknowledgements.”*

*“This is essential for our compliance program.” --Health care company*

*“The big thing we using the technology for now is examining how the things we do in the call center tie back to the customer. If you can’t tie the data back to the customer, get rid of it.”*

A particularly interesting observation was from a company that takes pride in its ISO certification. That customer stated that ISO requirements now include measurements for how agents sound over the phone.

The study results point to major sources of savings, including

- Elimination of supervisor waiting time
- Ability to delegate the monitoring and evaluation process to less costly QA specialists rather than supervisors
- No need to manage tape recorders

*“Advise supports our effort to transition from a service model to a revenue-generation model.”*

—etalk customer on Qfiniti Advise

### **Supervisor Inactivity Eliminated**

Waiting time, or the time supervisors must spend listening remotely or sitting side-by-side before a coachable call is routed to the subject agent, is variable. The interval depends on incoming traffic volume and that varies by day of week, time of day, and even the time of the year.

For a rule-of-thumb, we will assume that 50 percent of calls are “coachable.” In fact, this is an optimistic assumption. Industry authorities recommend monitoring exceptional calls, such as those with long handling times or frequent transfers. It could take a very long time to capture a call of this type. Using our assumption that half of calls are coachable, a supervisor remotely monitoring via the service observe feature of the ACD would have to:

- Wait for two calls to arrive
- Listen to both in their entirety

In our sample, 14 calls arrived per hour, or one every 4.29 minutes. Each call required 3.7 minutes of handling time. The total average interval then is 4.29 + 3.7 minutes or 7.99 minutes. If every second call was coachable, then the worst case for waiting time between calls is 7.99 + 4.29, or 12.28 minutes per monitored call.

Table 3 illustrates how to calculate waiting time in a non-automated quality monitoring environment. This model assumes a highly conservative sampling rate of five calls per agent per month. In our study, the actual rate was more.

Calculating the Cost of Supervisor Inactivity Time		Table 3
Metric	Value	
Avg Monitored Calls/Month/Agent	5	
Inactivity Time (hrs) Between Calls	0.27	
Inactivity Time (hrs)/Agent/Month	1.33	
Average Supervisor Cost/Hour	\$39.63	
Supervisor Cost/Agent/Month	\$70.10	
Supervisor Cost/Year/Month	\$841.22	
Annual Cost/100 Agents	\$841,122	

Results are dependent on many variables, principally the sampling rates. The industry average is five calls per month, per agent. That number yields only a 5 percent probability that the sampled calls fairly represented an agent's performance during that month (assuming the agent handles 1000 calls per month). However, many firms sample much fewer than this.

One company experienced a 37.5 percent decrease in monitoring hours after installing Qfiniti Observe and Advise. This translated into an annualized savings of \$27,200. They sampled much fewer than five calls per month. In addition, this company experienced a 42 percent decline in the number of supervisor hours dedicated to evaluations, as a result of their simultaneous investment in Advise. This translated into an annualized savings of \$45,400

for an aggregate savings of \$72,600. Table 4 below provides the details.

*One company experienced a 42 percent decline in the number of supervisor hours dedicated to evaluations.*

### Delegating to Less Costly Personnel Affects Savings

One of the major advantages of automating and systematizing the quality monitoring (QM) and evaluation process is that these duties can effectively be delegated to less costly QA personnel. Once the evaluation forms have been prepared and scoring is calibrated the process becomes highly objective. This is not to say that subjective evaluations such as telephone courtesy and adherence to procedures are no longer evaluated, but trained QA specialists are just as capable – if not more – than supervisors to take on this responsibility. After all, this is their job and they can become quite skilled at it.

Supervisors have many other responsibilities to attend to. The amount of savings depends on the volume of monitoring and evaluation hours transitioned to QA personnel. Table 5 shows the positive financial impacts achieved by one of our study participants.

In this case, call center management was able to relieve supervisors of all monitoring and evaluation duties and assign this duty to lower-cost QA specialists. QA staff and monitoring hours increased significantly but this was more than offset by savings in supervisor time.

### Tape Recorders a Primitive Option

Tape recordings are a primitive but inexpensive option for call monitoring. Some of the recording customers in this study previously used tape recorders. Although the equipment

**Effects of Reducing Dead Time & Automating Evaluation Process (Actual Example) Table 4**

	Before etalk	After etalk	Savings
<b>Monitoring</b>			
Supervisors that Monitor & Evaluate	20	20	0
Monitoring Hours/Month/Supervisor	8	5	3
Total Monitoring Hours	160	100	60
Monitoring Cost/Month	\$6,048	\$3,780	\$2,268
Total Supervisor monitoring Cost/Year	\$72,576	\$45,360	\$27,216
<b>Evaluation</b>			
Evaluation Hours/Month/Supervisor	12	7	5
Total Evaluation Hours	240	140	100
Evaluation Cost/Month	\$9,072	\$5,292	\$3,780
Total Supervisor Evaluation Cost/Year	\$108,864	\$63,504	\$45,360
<b>Total Savings</b>			<b>\$72,556</b>

**Effects of Transitioning Monitoring Responsibility to a QA Specialist (Actual Example) Table 5**

	Before	After	Savings
<b>Supervisors that Monitor</b>			
Supervisors that Monitor	16	0	-
Monitoring Hours/Month/Supervisor	40	0	-
Total Monitoring Hours	640	0	-
Total Supervisor Monitoring Cost/Year	\$193,632	0	\$193,632
<b>QA Personnel that Monitor</b>			
QA Personnel that Monitor	4	7	-3
Monitoring Hours/Month/QA	100	112	-12
Total Monitoring Hours	400	784	-384
Total QA Monitoring Cost/Year	\$103,620	\$224,279	-\$120,659
<b>Net Savings/Year</b>			<b>\$72,973</b>



is inexpensive larger call centers that use this method typically employ one person to do nothing but change tapes, maintain a tape filing systems, and maintain the equipment. Add to that the cost of a supervisor having to listen to literally hours of taped conversations, with no way to search for specific calls from specific agents.

## Agent Training

etalk Expert facilitates training and retention by delivering targeted training tools directly to agent desktops. Retention is measured via automated quizzes. Authoring tools let managers create their own learning modules and quizzes. Prior to using Expert, etalk customers had previously used traditional classroom methods.

### Electronic Learning = Consistency

"I know that everyone is getting the same instructions and the same answers," one supervisor said. In fact, this organization prepared frequently asked questions that were distributed by email, which assured correct and consistent answers, something that could not be assured with live trainers. Additionally, questions are handled by group email, so everyone sees the question and the answers, further increasing training efficiencies.

In addition, Expert users reported that they appreciate the ability to create their own authoring tools, making the process easy to master and allowing senior customer service representatives to prepare the materials.

Research proves that companies that do not provide proper agent training are falling behind:

*"Despite spending 69% of their budgets on staff, organizations are failing to invest in technology and training to enable call center*

*agents, according to a study by Dimension Data.*

*More specifically, the study revealed that agents don't have access to the information they need to deal with customer inquiries both during the call and in the wrap-up phase afterwards. For example, only 44% of contact centers are able to provide an end-to-end view of the status of customer inquiries, while only 50% of contact centers use workflow systems and have the capability to access images of scanned documents."*

—Dimension Data

### Customers Say etalk Expert Cuts Training Time

etalk Expert users liked the fact that it was no longer necessary to schedule a room and trainers in advance. One respondent offered that this was particularly important in their multi-location environment, where it was complex and costly to schedule trainers to cover all locations. Some locations may have only a small number of agents handling specialized functions or serving as overflow. But it costs just as much to train a call center of 20 agents as one with a hundred. With Expert, training is dispersed over the network, so everyone can be trained over a period of days or even hours.

### Automated Quizzes Measure Retention Immediately

Finally, there were comments about the power and usefulness of the automated quizzes. Trainers could measure retention almost immediately after the electronic session. Based on the results, trainers were able structure the next session to correct identified deficiencies. The automated quizzes also helped identify knowledge gaps with specific agents. Appropriate learning

modules are then pushed to the agent that needs it most. Customer feedback indicated no drop-off in retention compared with classroom sessions.

etalk Expert delivered real cost savings with

- Fewer classroom sessions
- Elimination of the "Herding" factor

The herding factor is the interval between agent logoff to present in a classroom (with all others present) and the time from leaving the classroom to logging back on to the ACD. Any time large groups of employees are asked to leave their workstations to attend a group session, valuable sales time is lost, and productivity comes to a standstill.

The following etalk customer comments provide valuable insights:

*"Training now takes 1 – 2 days instead of a week."*

*"We don't have people waiting to get into the training room"*

*"We used to do info meetings every two weeks. Now its just once a month."*

*"We now have two 15-minute sessions per month with Expert. This saves at least 30 minutes per agent per month."*

*"There is no downtime after taking the course. When the agent logs off the training, they immediately begin taking calls."*

*"We don't have the cost of copying and handing out written materials."*

Based on the above, it is clear that Expert can produce a 50 percent reduction in training time and elimination of the herding factor associated with group training sessions.

*"I know that everyone is getting the same instructions and the same answers."*

—Supervisor and etalk customer on etalk Expert



Table 6 presents a model of how savings for etalk Expert can be estimated.

Estimated Savings from Deploying eLearning	Table 6	
	Classroom	Desktop
Total Agents	105	105
Agents/Session	15	15
Sessions Required	7	7
Hours/Session/Agent	0.75	0.50
Herding Hours/Agent	0.50	0.00
Total Hours/Session/Agent	1.25	0.50
Total Agent Training Hours/Session	131.25	52.50
Agent Cost/Hour	\$17.03	\$17.03
Total Agent Cost/Session	\$2,235	\$894
Trainers Required	1	0
Training Hours	8.0	0
Cost/Hour - Trainer	31.70	0
Trainer Cost/Session	\$253	0
Annual Cost @ Two Sessions/Month	\$59,712	\$21,456
<b>Savings</b>		<b>\$38,256</b>

This model makes the following assumptions:

- 15 agents is the maximum number per session for effective training
- One trainer could complete seven one-hour sessions in single day
- A classroom session will take twice as long as an electronic session because of questions posed to the trainer.
- No trainer would be required to supervise electronic sessions. Questions would be submitted via email and answered within 24 hours.
- This also assumes no change in the actual number of sessions, although the research findings suggest that the number of sessions can be reduced.

*It is clear that Expert can produce a 50 percent reduction in training time and elimination of the herding factor associated with group training sessions.*

## Automated Post-Call IVR Survey

In today's highly competitive environment, it is increasingly difficult for service companies to differentiate themselves from others on the basis

of product offerings or even price. Rather, they seek to gain a competitive edge in service quality. This strategy only works if there is an objective basis on which to judge service quality, as perceived by customers. The traditional means is to invest in periodic surveys, typically conducted over the telephone. etalk Survey automates the process.

Upon answering the incoming call, the VRU asks callers if they would like to participate in a short survey after the call. Two to three percent typically agree to participate. Call center management creates the questions and response choices. These questions normally seek to measure and evaluate customer satisfaction, although the automated surveys can explore other topics such as consumer interest in new services or awareness levels for ad campaigns. Although the participation rate may seem low, extended over thousands or even millions of interactions, it represents a large pool of respondents – much larger than typical telephone surveys. As a consequence, statistical confidence levels are significantly higher.

Companies that used etalk Survey were very impressed with the product. In addition to the anticipated uses as a customer satisfaction measurement tool, they found innovative new uses for the technology.

### Measurements Delivered Immediately

Respondents cited several benefits from etalk Survey. Measurements were delivered in near real-time. Telephone surveys took weeks to plan and execute, and when the findings did come in, it was impossible to track responses to specific agents. Management could not drill down to find out the cause of poor customer satisfaction ratings (or exceptionally good ratings.) With Survey, call center managers are using the built-in tools to isolate callers that required multiple contacts to resolve. They simply ask

a survey question like, "How many times have you had to talk to agent to get this matter resolved?" One user even built a first call resolution program around this capability. This same company also created an agent incentive program based on individual customer satisfaction scores. It would be impossible to develop such a program from traditional telephone survey data.

Nevertheless, surveys are key in determining problems within the call center and retaining customers.

A study by Portland Research Group found that the average consumer must call a company 2.3 times before having their issues resolved, and that future purchase intent drops from 76% to 55% with the second contact.

—destinationcrm.com

Here are some etalk customer comments about Survey.

*"Our marketing department is using Survey to get feedback about proposed new services and policy changes."*

*"We are getting strong buy-in from our agents, since they know the caller feedback tracks directly back to them, not someone else."*

*"We get the data almost real-time now. We looked at other automated systems, but none of them could do this."*

*"We use the feedback in our agent evaluations"*

*"Survey paid for itself almost immediately."*

*"We now have the trend data to relate customer satisfaction to external events, such as trends in the stock market."*

—etalk customer on Survey

## etalk Survey Slashes Costs Compared to Phone, Third-Party Surveys

The primary financial benefit of Survey is cost savings compared with traditional telephone surveys. In today's world it is becoming increasingly costly and time-consuming to execute third-party telephone surveys. Fewer people are home during the day; people are increasingly reluctant to participate in surveys; and voicemail and answering machines are used to screen calls. What's more, unlisted and Do-Not-Call numbers continue to skyrocket, and growing portions of the population are forsaking landlines for cell phones.

Call center managers can expect to pay a minimum of \$30/call for a simple 5-10 question survey and straight tabulations of the results. One etalk customer who shared their actual cost of conducting third-party surveys reported a cost of more than double this figure. And of course with third party surveys there is no way to track the results back to individual agents or to statistically relate responses to other data. For example, it might be useful to relate customer satisfaction to payment history, purchase volume, ZIP code and call frequency. All this is possible with a fully integrated system.

Moreover, since the sample size with automated surveys is much higher the statistical confidence level of the results is much higher. Table 7 illustrates the savings possible.

Telephone Surveys vs. Automated Surveys	Table 7	
	Telephone	Automated
Average Calls/Month	145,000	145,000
Calls/Quarter	435,000	435,000
"Top Box" Customer Satisfaction	80%	80%
Sample/Month	400	1,750
Confidence @ 95% (+/-)	3.9	1.2
Cost/Call	\$30	0
Total Cost/Month	\$12,000	0
Cost/Year	\$144,000	0

The illustration assumes a "true" customer satisfaction level of 80 percent. With a telephone survey, we are 95 percent confident that customer satisfaction is between 76.1 percent and 83.9 percent. With the automated Survey, we can be equally assured that the true level is between 78.8 percent and 81.2 percent. This analysis assumes that respondents to automated surveys are just as "random" as respondents to telephone surveys. One user compared customer satisfaction measured by telephone survey and etalk's Survey and found the numbers consistent. Therefore they dispensed with costly telephone surveys.

The actual level of savings depends on what the call center actually pays the third party vendor, the sample size, and most importantly – the frequency of these surveys. Table 7 assumes monthly customer surveys. If the surveys were done quarterly, the savings would be 4 x \$12,000 = \$48,000. The largest advantage of Survey is that it costs no more to poll frequently (even daily) than to poll periodically.

*One user compared customer satisfaction measured by telephone survey and etalk Survey and found the numbers consistent. Therefore they dispensed with costly telephone surveys.*

## Conclusion

etalk users of Advise, Observe, Expert and Survey realized significant cost savings when they automated functions formerly performed manually or by third-party companies. The advantages of automated training, evaluation and customer satisfaction measurement are enormous, when factors such as downtime, repetition, human error and outsourcing are taken into consideration.

etalk's contact center solutions save real dollars by helping to increase efficiencies, eliminating time waste, and in some cases, reducing the number of employees needed to fulfill specific roles within the call center environment.

According to a study by Dimension Data, the lack of system integration in many contact centers means that agents are spending longer on wrapping-up calls (an average of six minutes per call) than on talking to customers (an average of four minutes per call). Calls are also taking longer to deal with than they did in 2003, with the average length of call standing at 240 seconds compared to 222 seconds two years ago.

—Dimension Data

## About etalk

Since 1983, etalk solutions have been used to build valuable, long-term customer relationships at more than 1,500 contact centers across 40 countries around the globe, spanning insurance, telecom, financial, healthcare, technology, utilities, hospitality and manufacturing companies.

Now part of Autonomy Inc., the two companies are poised to radically change how contact centers operate and manage customer satisfaction. Autonomy, known in the market place for being highly innovative and on the cutting edge of enterprise search technology, helps companies manage large volumes of unstructured data. As the market leader in this space, Autonomy provides complex solutions to the largest intelligent agencies around the world, including Homeland Security in the United States.

The two technologies combined now provide the best of both to the growing contact center industry – innovative solutions and in-depth knowledge and expertise.

### **Global, Enterprise Quality Management**

The foundation of etalk's contact center management system is Qfiniti, an enterprise platform that provides a full range of functionality, from traditional call recording to agent evaluation to speech analytics. Qfiniti is designed to integrate seamlessly with other contact center technologies, allowing you to implement a quality management program that builds upon and enhances your current systems.

etalk delivers a unified, scalable, and centrally managed enterprise platform to help consistently ensure global quality across customer service and operations. A combination of software and services enables organizations to monitor, measure, and improve the performance delivered to their customers.

### **Understand and Anticipate Your Customer Needs**

Beyond traditional call recording, today's contact centers involve a sea of information that must be captured, processed, and distributed on a daily basis. Effective use of this information enables companies to remain competitive in an increasingly aggressive and customer-centric marketplace. An overwhelming percentage of the information that circulates in a contact center—audio recordings, documents, web pages, and emails—is unstructured in that it resides outside of a normal structured database and cannot be managed efficiently. This unstructured information contains valuable information, yet historically has been difficult to organize, categorize, and access.

The Intelligent Data Operating Layer (IDOL) technology reigns in unstructured information so that companies can finally access and manage all of their information, not just the information that fits neatly into fixed databases. With the IDOL engine at the core of etalk's Explore application, every recorded voice transaction, as well as every element within those recordings, is easily searchable with unprecedented accuracy and speed. By automating data mining processes formerly performed manually, IDOL represents a major enhancement to traditional quality assurance and customer relationship management.



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