

## Case Study

# VW Credit, Inc.

Making a difference in customer service and collections with Aspect solutions.

### The Company

VW Credit, Inc. (VCI), a wholly owned subsidiary of Volkswagen of America, Inc. (VWoA), is a captive finance company, which services Volkswagen, Audi and Bentley customers, authorized automotive dealers and their affiliated stores as Volkswagen Credit, Audi Financial Services and Bentley Financial Services.

With more than 450 agents located in five centers throughout North America, VCI agents manage customer service or collections interactions. 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 Business Challenge

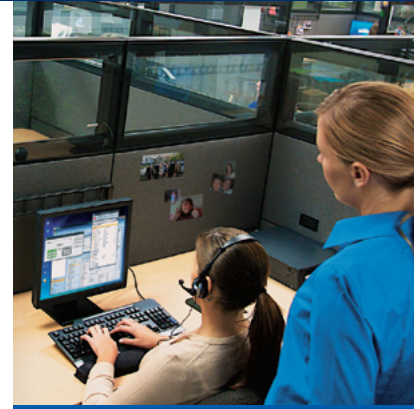
VCI believed it could refine its customer service and collections contact center processes, while improving both the top and bottom line and it identified several areas in which they believed they could make some significant changes for the better.

- Maximize the capabilities of the technology investments the company had already made in the contact center solutions while finding a balance between cost and service.
- Reduce abandonment rates for customers calling for payment or inquiries.
- Protect the company's assets by resolving delinquent accounts.
- Improve customer service levels and average speed of answer times.
- Better automate the process for scheduling agent time and vacation to reduce agent overtime, offer variable scheduling, allocate time for non-phone activities, and improve control over agents' abilities to manage their own work/life balance.

The team put out a request for bids for new solutions, and identified Aspect as a potential partner.

### The Solution

The VCI team decided to implement the workforce management and campaign management capabilities of the PerformanceEdge® suite of applications. Implementing Aspect® eWorkforce Management™ and its Perform enhancement for real-time adherence along with the easy integration to the existing Aspect® CallCenter® ACD, enabled VCI to optimize its agent performance by allowing better forecasting and more accurate planning, as well as more effective scheduling. The real-time adherence capability of Aspect eWorkforce Management - Perform, responsible for collecting complex agent data, has helped VCI get the most from its staffing efforts.



### Products

- Aspect eWorkforce Management
- Aspect CallCenter ACD
- Aspect® Customer Self Service™
- Aspect® Enterprise Contact Server™
- Aspect® Unison® Predictive Dialer
- Aspect® Enterprise Campaign Manager™

### Results:

- 23 percent increase in service levels
- 4 percent decrease in abandonment rates
- Increase pay-by-phone interactions from 25 percent to 56 percent

"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 campaign management application, Aspect® Enterprise Campaign Manager™, also enables VCI to better manage delinquent accounts. When customers key account information into the voice portal, Aspect Enterprise Campaign Manager can recognize which customers are more than 30 days past due and automatically reroutes the customer directly to an agent.

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

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 supervisors spend managing agent schedules. 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. They have also enjoyed a 23 percent increase in service levels – based on the percentage of calls that are answered within 60 seconds.

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, enabling agents to spend more time handling complex inquiries, and reducing telephony carrier charges for the company. And, the screen pop capabilities have decreased account verification activity delays from 8 to 13 seconds per call, which has reduced call handle time and improved overall agent efficiency.

The collections group has also experienced significant improvements. While the national average for over 30 days payment delinquencies is approximately 1.63 percent, following implementation of the Aspect 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 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.

In addition, by leveraging 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. The functionality of the dialer and its integration with Aspect Campaign Optimizer, allows collections agents to target the delinquent users based on the best-time-to-call data that the system has identified. And, 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.

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

“The Aspect eWorkforce Management adapter administrator allows me or anyone on my team to track and reship the data on demand. The old process of re-shipping data took a long time. With the new adapter administrator, we can now reship data in five minutes when it used to take up to almost four hours. 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.”

**Aaron Jacobs**  
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**About Aspect**

Aspect provides software and consulting services that turn the potential of unified communications into real business results across the enterprise and in the contact center. Applying 35 years of insight and experience, Aspect helps more than two-thirds of the FORTUNE Global 100, as well as small and medium enterprises, power their business processes with communications. For more information, [visit www.aspect.com](http://www.aspect.com).

