PROCESS DRIVEN SOLUTIONS

CASE STUDY

Leading Auto-Financing Company Improves Customer Support with i-Sight Call Tracking Software

"With i-Sight's reporting tools, we can now more easily identify the broken processes that our dealer-partners experience and fix them so that the problem goes away. And that's really what it's all about."

Customer name: Credit Acceptance Corporation

Challenge:

- Needed a flexible, easy-to-use Call Tracking system to track support calls from its dealer-partners and ensure timely resolution of issues
- The previous system, built on a Microsoft Access database, was cumbersome and complicated, so support staff were failing to use it consistently
- The company's in-house IT department was occupied with other initiatives an determined a Software-as-a-Service solution was optimal.

Solution:

- Selected i-Sight Call Tracking Software, the leading web-based, customizable solution for business processes that require case management
- i-Sight's intuitive, user-friendly interface allows support analysts to enter case information quickly and
- conveniently, saving time and ensuring greater accuracy and detail
- i-Sight is remotely hosted and managed, so there is no need for in-house system administration
- implementation is fast and seamless

Results:

- Requests and complaints are resolved more quickly, leading to enhanced dealer-partner satisfaction
- i-Sight's flexible reporting tools allow managers to monitor support operations at a glance and identify issues before they develop into more serious problems
- i-Sight also helps to solve staffing problems, since support analysts can work from home if necessary during late shifts

Headquartered in Southfield, Michigan, Credit Acceptance Corporation is a rapidly growing company that provides financing solutions to automobile dealer-partners across the United States. The company's patented Credit Approval Processing System (CAPS) enables dealer-partners to deliver credit approvals to consumers on every vehicle in inventory within 30 seconds, regardless of credit history. This unique service benefits both automotive dealer-partners and consumers. Thanks to CAPS, dealer-partners can say "yes" to every customer, allowing them to capture incremental business. At the same time, Credit Acceptance gives consumers the opportunity to establish or re-establish a positive credit history, one payment at a time. Hence the company's slogan: "We change lives."

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That approach has served Credit Acceptance well over the past 35 years. Founded in 1972, the company went public in 1992 and has since grown rapidly, developing an extensive national network of dealer-partners. Recently, however, that growth began to put a strain on the company's ability to track and manage requests from dealer-partners and consumers for support.

THE CHALLENGE

In a typical year, Credit Acceptance receives a total of about 30,000 support calls from its dealer-partners across the United States. Each call is dealt with individually by one of the company's 15 dealer-partner support analysts, who are responsible for assessing the reason for the call, answering questions, troubleshooting problems and resolving the dealer-partner's issue in a timely manner in accordance with Credit Acceptance policies. In addition, each support analyst is responsible for maintaining an up-to-date log of the calls he or she handles, including details such as the identity of the dealer-partner, the reason for the call and the nature of the resolution.

Until recently, Credit Acceptance used a Microsoft Access database to maintain a log of its dealer-partners' support calls. At the time it was created in 1993, the database represented a significant improvement over the old, paper-based system for tracking requests and feedback. Over the years, however, its limitations became increasingly apparent. For one thing, staffing changes made it increasingly difficult to improve the Access database as individual modifications created a web of conflicting code that was difficult to manage. It was evident that the company needed to bring in an expert to modify the Access database or look for a better technical solution externally.

Moreover, the Access database was far from user-friendly. "We found that if a lot of people were using it at the same time, the system would get pretty glitchy," recalls Jon Lum, Credit Acceptance's Director of Dealer-Partner Support. And because they considered the system to be cumbersome and time-consuming to use, the support analysts typically preferred to keep hand-written records of their calls. Only toward the end of their shifts would they log in to the database and enter the cases they had handled that day.

"Unfortunately, when you're filling in a case record six hours after the fact, you tend to lose a lot of the front-end detail," says Lum. "Or you might not even bother to enter it at all, which is even worse." On an average day, each support analyst handles between 30 and 60 calls. As a result, a great deal of customer information was not being captured and retained in any usable form. "We'd get a lot of notes telling us that the support analyst had resolved the dealer-partner's issue, but no explanation of why the dealer-partner had called us in the first place," Lum says. "Often, the best we could do was to see what categories the cases were logged under. But even that was a problem because 50 per cent of the cases were logged under 'other'."

THE SOLUTION

Credit Acceptance was determined to find a better way of tracking and managing the support calls it receives from its dealer-partners. After investigating several options, the company chose i-Sight Call Tracking Software, the world's most customizable software for logging, tracking, processing and analyzing essential case information.

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"Right from the start, one of the things that impressed us most about i-Sight was that it's so intuitive and easy to use," Lum says. No longer are the company's support analysts forced to navigate through a potentially confusing sequence of database fields and windows. With i-Sight, analysts simply fill in the dealer-partner's information and then proceed quickly and efficiently to enter the case record. The entire system is accessible via a standard web browser and has been customized to conform to Credit Acceptance's existing workflow, so there is little or no learning curve and support analysts are up and running with a minimum of training.

Instead of scribbling details on a notepad and then logging on to the database at the end of the day, support analysts now find it easy to enter information directly into the system while they are on the phone with the dealer-partner. That approach not only saves time but also eliminates errors and ensures a much more complete case record.

For his part, Lum says he was impressed by the speed with which the new system was designed and implemented. "In the past, dealing with other suppliers, we've seen rollouts that have taken six months or more," he says. In contrast, the i-Sight Call Tracking solution was ready in about eight weeks. And because the entire system is remotely managed and hosted, there was no special hardware to install or software to configure. "Our IT department was pretty excited about that, because it meant that they could focus on other priorities without having to worry about setting up a new system for us," Lum says. "That was probably one of the key reasons for the speed of implementation."

The fact that i-Sight is web-based and remotely hosted also means that Credit Acceptance's staff and managers can access the system from any location. At the moment, Lum's team isn't making much use of that feature. But because it can be difficult to find support specialists who are available to work at night, he's contemplating allowing some of his employees to telecommute. Credit Acceptance provides live telephone support to its dealer-partners every Monday through Friday until 9 p.m. local time, which means that the phones in the company's head office in Michigan need to be staffed until 12 midnight to accommodate dealer-partners on the west coast. "With i-Sight, our team members can access the system from home during those late shifts instead of having to come in to the office," Lum says.

From Lum's standpoint, the i-Sight system's most significant benefit is its wide range of reporting capabilities. The days when company managers struggled to figure out who was calling about what are now over. Now, Lum and his fellow managers can see instantly how many calls are received during a specific time period, the average time required to resolve them, the number of calls logged per support analyst, the volume of specific types of calls, and so on. There are also built-in escalation alerts and reminders to ensure that every question or complaint is resolved quickly and nothing falls between the cracks. Issues that are not resolved within 24 hours are automatically escalated to a supervisor; after 48 hours, a notification is sent to a manager.

"When one of our dealer-partners has a specific question or a problem, i-Sight lets us track the case and make sure that it is addressed promptly and properly," Lum says. But what's even more important, he adds, is that for the first time his department is developing a true knowledge database that will help to improve the quality of the support offered to dealer-partners and ensure that issues are addressed before they become serious irritants. By tracking the types of issues reported and the ways in which they are resolved, the company can also develop "best practices" that will enable its support analysts to respond faster and more consistently to future problems.

"In an ideal world, our dealer-partners wouldn't ever need to call us because everything would work perfectly," Lum says. "With i-Sight's reporting tools, we can now more easily identify the broken processes that our dealer-partners experience and fix them so that the problem goes away. And that's really what it's all about."