

ANALYSIS

Home based APs will grow through the coming five years

Overall market size

Datamonitor estimates the current market size for outsourced home based agents **working 20 hours a week or more** sits currently at approximately 47,000. As seen in Figure 1, this number is expected to climb to nearly 250,000 by 2012. It is also noted that annual growth is expected to decline through this period, from over 50% in 2006 / 2007 to 25% in 2012. However, despite this falling rate, Datamonitor notes that this expansion is still significantly in excess of the overall rate outsourcing growth projections, which remain in single digits.

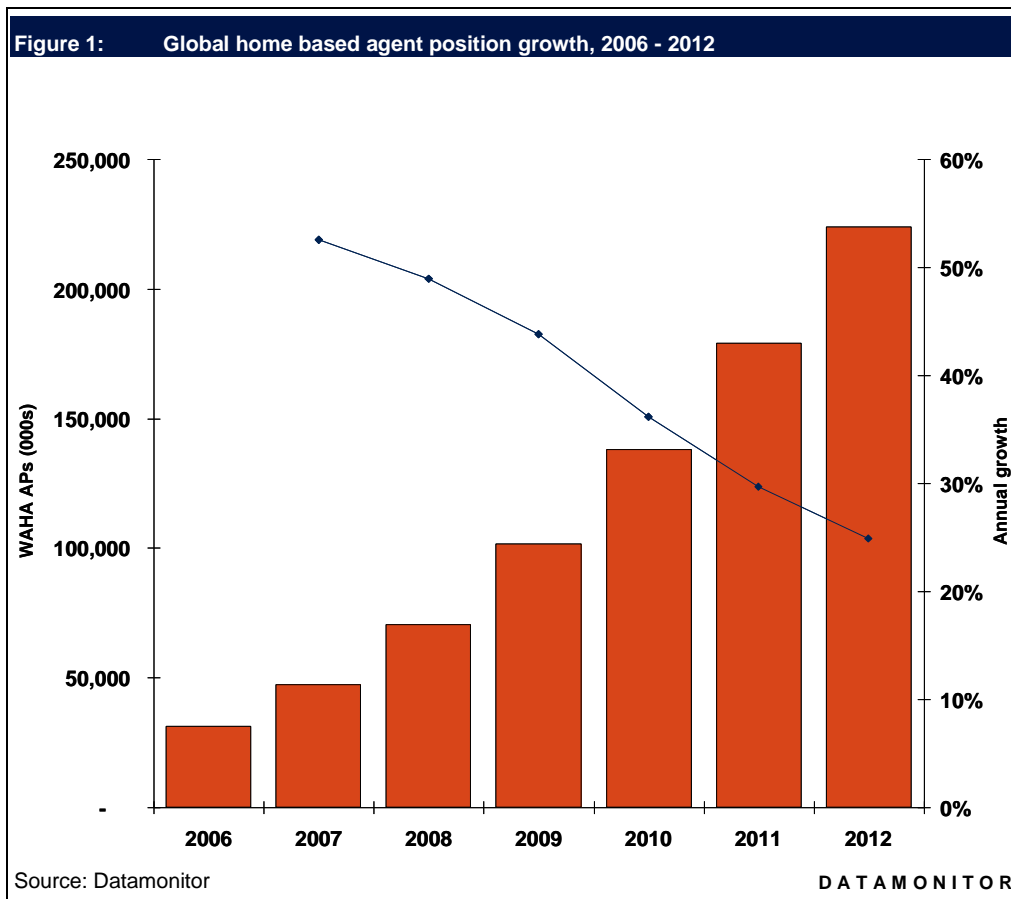


Table 1: Global home based agent positions, 2006 – 2012								
	2006	2007	2008	2009	2010	2011	2012	CAGR
Total APs	31,040.2	47,345.0	70,513.0	101,410.3	138,066.2	179,051.1	223,651.5	36.4%
Growth		53%	48.9%	43.8%	36.1%	29.7%	24.9%	
Source: Datamonitor								DATAMONITOR

Regional concentration and trends

To date, nearly all home based agent work is done in the United States. While there have been specific attempts by some providers to crack the UK and Australian markets, Datamonitor believes that the overwhelming majority of home based agents will reside in the American market for the foreseeable future. It is also believed that Canada remains an excellent prospect for home based agents, due to its obvious similarities with the US in a number of economic and social aspects, as well as its excellent telephony infrastructure.

Home based agents are a compelling option to potential and existing outsourcing clients

From the perspective of outsourcing clients, there are also significant reasons to look at the home based agent model for customer care and sales & marketing needs. This section outlines the principal motivators for businesses to work with providers using the home agent model.

Added-value to end-user interactions

One of the clearest reasons for companies to work with home based providers relates to the very high quality level of interactions between agents and consumers. Partly this has to do with the demographic of individual that tends to be attracted to this type of job (which will be discussed in detail later in this brief), but also has to do with the strategic intent with the model adopted by many firms, which sees agents paid based on their performance. Depending on the agent's horizontal function, results come in the form of improved customer satisfaction scores, or in the case of sales & marketing it could mean improved performance on deal volumes. However, the key is that home agents working under this model are incentivized to perform well, which in turn benefits their employer in the form of new revenues and improved customer loyalty and satisfaction.

Alternative to offshoring

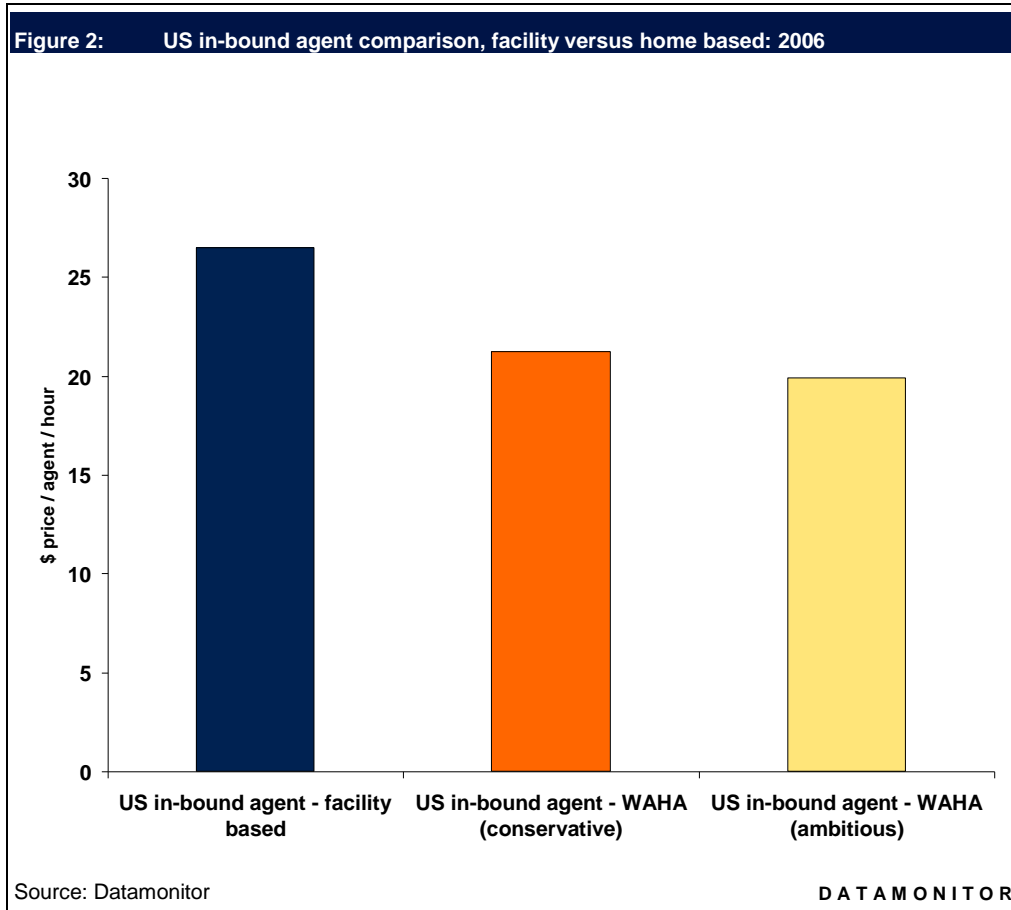
Unquestionably, many western firms are more reluctant to offshore contact center services today as compared to five years ago. Much of this has to do with concerns around agent quality, location stability, infrastructure and data protection. Conversely, many prospects balk at paying domestic rates (which according to many companies are facing continual pressure across western nations) for contact center agents.

Thus, Datamonitor feels that providers are in a position to offer potential clients a home based solution, which would present the security of an agent that resides onshore, who has been vetted in terms of security and quality (discussed in more detail later) and who uses a western standard communications network. This can also be done at a lower price than for an agent that works in a brick-and-mortar facility. Therefore the prospect will be in a position to save on the domestic agent price while recouping a high quality end-user interaction.

Lower cost than domestic agents

During research conducted for this brief, contact center outsourcers offering home based agent services indicated there were significant cost savings to be realized by using home based agents compared to those in contact center facilities. Based upon estimates from multiple pure play and brick-and-mortar providers, cost savings estimates vary between 20% to 30%. In late 2006, Datamonitor estimated that the average price per hour of an inbound US agent working in an outsourced contact center

to be approximately \$26.50. However, based upon estimated savings outlined by home agent providers, the price for a home based agent can vary between \$19 to \$22 per hour for inbound work. This cost savings is a compelling reason for many prospects to look at this model. In addition, it is also noted that these domestic US home agent prices compare favorably with established offshore locations including Canada and South Africa, both of which actively compete for American contact center investment.



Positive publicity

A final compelling reason for the use of home based agents relates to the volume of coverage that this business model has received in the mainstream press (most notably in the US). For the most part, home agents have been positioned positively in the media, a fact which has been noted by many users of contact center services, who have been intrigued by the emphasis that has been placed on the added value and cost savings home based agents can provide. It should also be noted that following some of the most widely-seen coverage, many companies have seen significant increases in applications from the demographic of agents they look to recruit.

Outsourcing providers can profit from home based agents

There is no question that contact center outsourcing providers can win new business by correctly deploying the home based agent business model. This section outlines the aspects by which outsourcers can increase profitability through using agents based at home, in addition to strategies for expanding their scope of these deployments from the standpoint of both vertical and geographic markets.

Vertical specialization

There are also several vertical markets that Datamonitor has identified as logical clients of home based agent services, which include:

- **Health care:** Datamonitor has identified the health care sector as one of the fastest growing vertical markets for contact center outsourcing, and is an ideal target for companies with home based capabilities to provide specialized service (such as insurance claim management, pharmaceutical support, emergency services and telephone diagnosis). As discussed earlier, a home based business model could mean a larger pool of talent from which to draw for these specialized functions, as health care professionals may prefer a home-office atmosphere to that of a contact center.
- **Insurance:** Home based agents are also an excellent prospect for outsourcers looking to gain traction with insurers. Insurance has traditionally been a late adopter of outsourced contact center services, due in some part to a limited pool of qualified talent capable of dealing with sensitive aspects of claims processing. However, as discussed above, this business model has proven successful in recruiting mature agents with specific certifications, which could be a key selling point when prospecting business from insurance companies.
- **Media & entertainment:** Home agents have proven especially skilled at managing media & entertainment calls with heavy call volumes. In particular, home based agents are especially adept at handling areas including infomercials and special events, both which carry with them noted peaks and valleys, in that outsourcers can plan to have as many agents on the phone as needed for as much time as is required when heavy traffic is expected. Once the busy period ends, home agents are able to log off, which reduces the cost to the outsourcer. This contrasts sharply with having agents take such calls in contact centers, which invariably means that the outsourcer needs to pay employees for shifts in which

they may only be handling spike periods for a small proportion of their time at work. This is an expense that ends up being passed back to the client.

- **Travel & tourism:** Similar to media & entertainment, the travel & tourism sector is one that experiences regular peak and trough times in terms of call volumes. Therefore, Datamonitor feels that the home based agent model is appropriate for this vertical, due to the ability of outsourcers to ramp up agents quickly when needed (such as for an airline during bad weather periods). In addition, it may be easier to recruit agents with specific travel & tourism certification as a home based agent, as opposed to a brick-and-mortar facility.
- **Technology:** Home based agents are also an excellent opportunity for a provider to sell their services to technology firms. It is noted that this model would be more appropriate to higher-end technology services, in which agents would require specific qualifications, and where finding adequate numbers from one urban area to work in a contact center could be difficult.
- **Public sector:** There are niche areas of the government in which home based agents may be able to gain some traction. One of the most compelling is that of disaster support. This would apply to situations in which a government agency may find an especially high volume of callers, at which time they would need to ramp up large numbers of agents. Home based agents could be an ideal solution to support such situations, making this a particular opportunity for outsourcers. However, Datamonitor cautions that due to procurement transparency efforts on the part of many government bodies, there may be a long lag when tendering for such projects.

Business contingency planning

Home based agents also allow contact center outsourcers the opportunity to build another layer of redundancy, should an offshore or domestic site happen to go down. In the current atmosphere of changing weather patterns coupled with heightened concern over terrorist attacks as well as strained infrastructure in certain offshore locations, many companies are looking for assurance that contact center operations will continue with minimal disruption. This business model also permits outsourcers to provide an increased pool of agents dispersed across a geographic location that can ramp up quickly in the event of one or more facilities going down. Further, home based agents located across a country are less vulnerable to a single event that could affect contact center operations, thereby increasing their value to the client.

Reduced overheads

One advantage consistently cited by both pure-play home agent providers, as well as traditional brick and mortar players, relates to the ability of the home based agent model to reduce costs in the following areas.

Facilities

In a recent Datamonitor pricing survey of outsourced contact centers, it was estimated that US outsourcers spend approximately 15% of total agent cost on property related expenses. By using the home based agent model, companies can instantly eliminate this line item, and all the headaches that go with acquiring / building a contact center, along with keeping it up and running. These savings can then be added to the outsourcer's profitability or

passed back to the client in terms of price reductions, depending on the outsourcer's priorities. In addition, should the outsourcer decide to increase overall AP capacity, such a move would not mean ramping-up new facilities (which remains a costly problem for brick-and-mortar players that need to expand but that are short on space).

Contractor model and agent empowerment

A second technique that outsourcers entering the home based agent market can use to eliminate overhead is to hire agents using an independent contractor model, as opposed to hiring salaried employees. This model renders the home agent responsible for all income tax / social security deductions and reporting to relevant regulatory & revenue authorities. In essence, the agent becomes an independent business person contracted to the outsourcer, thereby removing more overhead from the company's shoulders, who is only required to provide gross remuneration for time logged or calls handled successfully.

But, Datamonitor notes that outsourcers can derive added value for their clients by using the contractor model, as it provides agents the flexibility to choose the types of calls that they want to take. This inherently means that consumers are likely to get a higher level of service which should result in better customer satisfaction scores, due to the empowerment of agents to choose the type of work that brings them the most personal satisfaction.

However, while this model has proven successful for a number of organizations, it should be analyzed closely before being put into practice, as many firms have found that using this approach does not suit their particular business model or corporate culture. This has been particularly the case in regard to both scheduling and ensuring the agent does not work for another home based agent provider concurrently.

New pool of quality agents

The home based agent model has also succeeded in courting a different type of contact center agent, which many companies see as key to long term revenue generation. This section provides insight into the types of individuals working as home based agents, and how they can help contact center outsourcers profit over the long-term.

Different demographic

As seen in Table 2, there are general differences between the types of agents that tend to work in physical contact centers as compared with those that typify home agents. Specifically, home-agent providers report their agents to be generally better educated, older and more experienced in a work environment than their counterparts working in brick-and-mortar facilities. Qualitative evidence suggests that these factors have improved customer satisfaction scores by clients of home agent outsourcers, making agent quality one of the main reasons for the previously-discussed expansion of this business model.

Table 2: Home based versus onshore brick-and-mortar agent – characteristic differences		
<u>Agent variables</u>	<u>Typical home based agent</u>	<u>Typical contact center agent</u>
Age	32 - 42	Mixed
Education	Generally university educated	Mixed
Experience	Generally some workforce experience	Limited
Source: Datamonitor		DATAMONITOR

Unlimited geographic pool

Another important factor helping home based agent providers source high quality agents relates to the fact that they are able to recruit cross-country. Conversely, many brick-and-mortar facilities find that they are only able to draw from a relatively small radius of 20 – 30 miles, which severely limits the volume of top-quality agents that can be recruited, especially in major metropolitan areas, where automobile and public transport commutes can be challenging. In addition recent increases in gasoline prices have also led many workers to consider employment closer to home in order to further save disposable income. Thus, by using this model, outsourcers are able to access talent that lives locally but may be unwilling to travel to a contact center facility, as well as potential agents that live in other parts of the region or country.

Stay-home based parents

Home based agent providers frequently cite large numbers of parents that have chosen to remain at home to care for their children as an excellent source of contact center labor. In many cases, these are individuals that have given up careers at least temporarily, and are interested in some type of part-time or full-time labor as a way of earning extra money as well as being a means of occupying time during the day. In addition, these agents have also proven effective in working awkward hours (such as late at night or early mornings), when it is especially difficult to recruit and retain agents in contact center facilities. Finally, given that many in the stay-at-home based parent pool have some experience in a work environment, companies cite a consistently strong work ethic that is translated into solid customer satisfaction scores from end users, as well as scheduling reliability for the outsourcer.

Senior citizens

Datamonitor also notes that the ever-growing population of senior citizens is an excellent source of home based labor. In virtually every western location the retiree community is among the fastest growing demographics, providing a large pool of individuals that may still choose to work either full or part time once their careers have wound down. In addition, qualitative evidence from companies that have hired seniors indicates that outsourcers need not worry about a lack of technical skills from this group (a perceived problem in the eyes of some outsourcers

unfamiliar with the senior labor pool), as many are already computer literate, and can rectify any missing skills through training.

Professional qualification

It has also been noted by home agent providers that there is some scope to recruit agents that have training and certification in professional competencies. In general, these individuals perform specialized customer support, and would likely form part of niche deployments. Qualitative evidence also suggests that such individuals tend to be reluctant to work in contact center environments.

Individuals with reduced mobility

A final demographic from which home based agents can be found is that of individuals with limited mobility. While many such individuals already work in contact center facilities, the transportation challenges and costs outlined above could lead many to consider providing their services from home. In addition, such individuals who are not already working in contact centers may see the home based agent option as an excellent opportunity.

Lower rates of attrition

Datamonitor also feels that contact center outsourcers can take advantage of lower attrition rates by using home agents. In fact, while many brick-and-mortar onshore facilities cite escalating churn rates, companies using the home based model in some cases report levels at less than 10% annually. The following are the principal reasons generally cited for this phenomenon.

Different demographic

The most frequently cited reason for lower attrition among home based agents is the fact that they tend to be much more stable in terms of their career stage. Conversely, agents who work in contact centers generally view contact center work as a stop-gap rather than a long-term career, and are more likely to leave for pastures new.

Entrepreneurial attitude

Qualitative evidence suggests that many home based agents tend to be self-starters and take an entrepreneur's view to their job. Many home based agents have significant flexibility in terms of the hours they work, and want to ensure as much customer facing time as possible, which has a positive effect on their productivity. Conversely, many contact center managers struggle to keep agents motivated to handle calls, leading to further attrition problems.

New regional opportunities

Datamonitor feels that contact center outsourcers should be aware of non-US home agent opportunities. The following section identifies locations in which there exists such potential, as well as areas in which providers of these services may want to proceed with significant due diligence.

Established markets

Datamonitor feels that outsourcers should consider western markets that share similar socio-economic tendencies with the US when examining new markets for home based agent services. In particular, the following factors should be sought:

- High rates of home computer penetration;
- High rates of home internet connections;
- Broadband availability;
- Flat-rate internet pricing;
- Comparatively high rates of stay-home based parents.

Qualitative evidence among outsourcers using this model indicates that to date, the optimal non-US markets for this business model include Canada, Australia, New Zealand and the UK due in large part to the significant penetration of internet connections in each location, similarities to the US in terms of demographics as well as their sophisticated communications infrastructures. However, this list is not exhaustive, and Datamonitor encourages outsourcers interested in other locations to perform the due diligence required in order to assess market viability for the home agent model over the long term.

Developing markets

Datamonitor cautions companies in pursuing the home agent model in maturing locations to undertake careful examination of the above criterion outlined for western locations. While there may be some niche opportunities in developing countries, providers need to ensure that very high standards can be met in terms of agent quality and infrastructure reliability. In addition, an established contact center culture in any country is also a precursor to success.

Environmental positioning

A final strategy from which contact center outsourcing providers can potentially profit by using home based agents is environmental sensitivity. Clearly, with more agents working from home, the volume of vehicles used to carry employees to-and-from contact center facilities is reduced (albeit marginally). An ever-growing number of companies have made ecological issues a priority and by positioning contact center services as being part of a green business plan, outsourcers may see an interest in home based agent services.

However, companies need to address ongoing home agent concerns

There is no question that the home based model is compelling for both outsourcing providers and their clients from both a cost and quality perspective. However, there are significant questions that many clients continue to ask in terms of home based agent operations and workplace environment.

Agent monitoring

One of the primary concerns that skeptics bring up in regard to home agents relates to the inability to physically monitor agents. This is of particular concern to clients who want to ensure that callers are being served to the highest standard possible, and that the agents representing their firm are working to a very high level of performance.

However, providers feel that these concerns, while understandable, can be allayed using a number of strategies. For one, the demographic of person recruited to work as a home agent is significantly different to that of the individual working in actual contact center facilities. As discussed earlier, home based agents tend to have a more entrepreneurial attitude, and place a premium on their ability, which has a positive effect on their productivity. In addition, home agent providers have been among the leaders in using real-time agent monitoring and call recording solutions, so as to ensure maximum productivity. Using such quality assurance strategies, outsourcers have found that clients have not been able to differentiate performance visibility between home based agents and those based in actual contact center facilities.

Data protection / fraud

A major worry on the minds of many contact center clients relates to the growth of data theft and fraud taking place both onshore and offshore. This has been a major point of contention among many that have considered using home agents, due to the fear of agents recording sensitive personal data during calls with end-users.

However, while it is impossible to eliminate the chance of data theft in any work environment, Datamonitor notes that both pure play and brick-and-mortar outsourcers that provide home agent services take significant steps in order to screen agents in terms of police records and other security related background checks, so as to reduce the chance of fraud taking place under their watch. In addition, many also ensure that their agents are bonded. Further, some providers using the independent contractor model discussed above require that any new agent agree within the terms of their engagement to responsibility for personal fraud liability should they be responsible for such an act occurring. Finally, the monitoring software used by home based agent providers on PCs also serves to reduce the chance of any fraud occurring by alerting the outsourcer's headquarters when any suspicious activity may be occurring in real time, as well as analyzing agent calls during routine audits for questionable content that could indicate fraud.

Lack of team atmosphere

Some home agent prospects have cited concerns around agents not having a team environment in which to work and the lack of social networking opportunities that many have come to enjoy as the side benefit of working in a contact center. However, Datamonitor notes that this drawback has almost completely been eradicated by companies providing home based agents. This is due to the demographic of the individuals recruited to be home agents, as they tend to be older and more established in their professional careers and social networks. However, in addition many companies have been able to create virtual online networks for these agents, which has been able to put them in contact with other team members, regardless of regional proximity, so as to share workplace experiences or as a forum to ask work-related questions.

Home environment distractions

A final concern cited by potential clients relates to how a home atmosphere can impact an agent's ability to represent the client to end-users. Frequently cited worries include distractions from television programs, personal calls, as well as noise from children and pets.

However, home agent players are quick to point out that many of these situations occurred when this business model was developed initially, but have generally disappeared, as agents have begun scheduling their hours outside of hours when these distractions are most prevalent. In addition, Datamonitor's research indicates that most home agent providers are adopting strict zero-tolerance policies when it comes to background noise of a household nature, which further ensures that these types of distractions are negligible.

Working Solutions as a home based agent provider

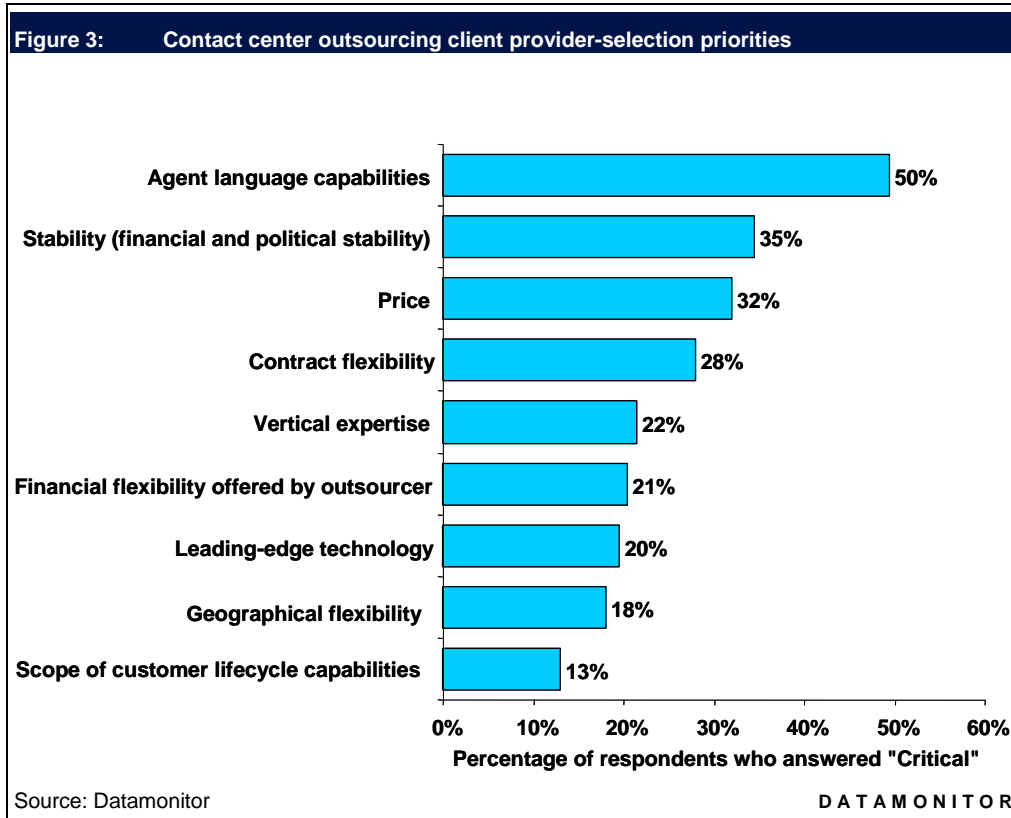
One of the first firms to provide home based contact center solutions is Dallas-based outsourcer Working Solutions. This section discusses Working Solutions as a long-time home agent provider, framed by a discussion of the shifting priorities of contact center outsourcing clients.

New priorities for contact center clients

Quality over cost

Perhaps the largest shift in the client approach to contact center outsourcing has been the change in how value is defined. In the past, many firms placed cost savings at the forefront of their priorities when engaging with an outsourcer. However, based on recent Datamonitor research among 200 leading outsourcing clients in North America, Australia / New Zealand and EMEA, there is a much greater emphasis on quality than ever before. As seen in Figure 3, when asked about issues critical to their choice of supplier, quality-related factors including vertical expertise, language capabilities, technology sophistication and customer lifecycle capabilities accounted for significantly more responses than cutting costs.

This reveals that companies recognize that the best way to ensure long-term value from an outsourcing partner is through stable and commercial relationships with end-users. The following section analyzes key methods many firms are using to achieve this goal.



Key business goals of contact center outsourcing clients

Now more than ever, outsourcing clients are looking for a partner such as Working Solutions that can deliver value over and above what has previously been the norm, and many are finding that a home based provider is an excellent option, based on their ability to deliver the following:

- Customer satisfaction and retention:** Home based agents have proven to be strong in improving first-call resolution, thereby increasing the chance that an end-user will remain a happy and loyal customer of the client's product / service;
- Value-added interactions:** Should an outsourcer be able to add an average of one dollar to each call in a volume of 80 million interactions each year, revenue opportunities for their clients are clear. Thus, due to the ability of home based agents to promote cross-sell / upsell opportunities, this business model is an excellent opportunity to change customer care inbound calls into cross-sell/upsell opportunities;

- **Agent quality:** As discussed above, home based agents tend to be older, more mature and educated. This ensures solid end-user interactions from the standpoint of professionalism, as well as long-term value derived from agent experience due to lower rates of attrition;
- **Personalization of interactions:** Another facet of home agents that has been compelling for many clients is the ability to deliver quality and affordable interactions without going offshore. Many end-users prefer dealing with an agent who is domestically-based, thereby limiting the chance of confusion due to language disconnect or accent issues.

Working Solutions as a home based contact center outsourcing partner

Working Solutions has identified a number of reasons why they are well placed to take advantage of what has become the hottest initiative in the contact center market. While this has been noted extensively in the media through the company's eleven-year history, this section will outline in more detail the major themes surrounding Working Solutions' value proposition.

Flexibility

Working Solutions has shown a strong willingness to accommodate its clients' needs. The first relates to contract management, which is a major pain point for many contact center outsourcing prospects. Specifically, Working Solutions allows its clients maximum flexibility to sign either short or long term contracts, depending on their specific requirements. In some cases, Working Solutions is also willing to train its clients in how to manage their own home-agent operation, even in cases of shorter-term contracts.

The second area in which Working Solutions has demonstrated excellent flexibility relates to its technology. In many cases, clients have specific requirements in this area, which can be very difficult to satisfy. However, Working Solutions has six voice platforms with which they work, providing their clients with not only flexibility, seamlessness and significant options, but it is done at a relatively low cost.

Experience

Clearly, when seeking a contact center outsourcing provider, more companies from across industries are looking for a team of managers with stability and knowledge, as well as an understanding of their particular vertical.

Working Solutions' executive team is comprised of individuals who have extensive experience in both contact center and non-contact center sectors, with each member bringing an average of 7 – 10 years experience in their respective fields. This depth of vertical knowledge has been instrumental in the company being able to tailor specific projects for clients across industries. The experience is accentuated by the fact that unlike many contact center providers, Working Solutions' executive team has maintained an extremely low attrition rate, resulting in strong consistency in direction among the company's decision makers.

In terms of industry expertise, Working Solutions' pedigree (developed since 1996) is clear, having worked with numerous enterprise-level clients, which include most notably:

- **A Fortune 500 digital network provider;**
- **A Fortune 100 consumer wireless service company;**
- **A Fortune 100 leading fashion designer;**
- **A Fortune 100 healthcare services company;**
- **A Fortune 500 supplier of office products and services;**
- **A global leader in the financial services protection industry;**
- **A leading global travel conglomerate.**

People

Based on the extensive national media coverage afforded not only the home agent sector but also their own firm, Working Solutions is able to provide its clients with a base of 76,000 representatives who can respond to market developments significantly faster than would be the case in a brick-and-mortar facility.

Working Solutions' agents are the cornerstone of its value proposition, and it has concentrated on recruiting the right individuals. In fact, by 2006 Working Solutions had accumulated a pool of nearly 400,000 applicants, and of this number recruited only a very small portion which they felt were able to meet the stringent recruitment requirements. As such, not only do Working Solutions' agents possess an average of 5 to 10 years work experience, they are well educated (80% with some college, approximately 40% with a degree), and are constantly monitored on performance. In addition, at least 20% of agents are multilingual, which is especially important in locations with cultural diversity. They are also given instruction across each campaign that they are involved with through distance learning tools, developed by Working Solutions' training team, which focuses on small interactive groups. This approach is used in order to provide agents with true-to-life scenarios that simulate likely interactions they will have with end-users, which Working Solutions feels has been invaluable to maintaining strong customer satisfaction scores.

Working Solutions also provides a team atmosphere through the use of virtual networks, providing agents with dedicated internet forums where they can share experiences, ask questions and interact with other home based employees in an informal and collegial atmosphere. In addition, by using the individual contractor model discussed earlier, Working Solutions agents can choose their projects, as well as their respective schedules. In addition to the excellent reputation that the company has in the contact center industry, the agent's strong sense of community is among the reasons that Working Solutions credits their agent attrition rate at less than 10%. It is also worth noting that Working Solutions has been repeatedly awarded the Top Employer award by **The Dallas Business Journal** further cementing their stature in this area.

Quality and security

Working Solutions understands the perceived concerns around home based agent security and quality assurance outlined earlier in this brief. Therefore, ensuring these fears are allayed has been a priority for Working Solutions and has led to the stringent security practices. Working Solutions performs extensive agent background checks. Should anything questionable emerge, it is stringently investigated and reviewed. This has served to greatly reduce any chance of fraud. Agents' calls and desktops are further monitored through various technologies constantly auditing the end-user's workstation for suspicious or otherwise abnormal conditions, thereby adding another layer of data protection for the client and their end-users.

Datamonitor also notes that Working Solutions has been very proactive in terms of security provision from the standpoint of technology. One of the most important facets of this strategy is their proprietary desktop monitoring solutions, which not only quickly identifies unwelcome activity, but which also is able to quarantine the activity and trace it back to the source across the network. This helps to further build an audit trail for each customer interaction.

However, one of the most unique provisions that Working Solutions includes into its security requirements relates to its multifactor authentication. Consequently, this allows Working Solutions to mirror the exact authentication process of individual clients when their agents log on to commence work. When used, this protocol is observed from the agent's work station all the way to the client's network, resulting in a water-tight grip on data access.

Furthermore, Working Solutions' multifactor authentication model includes workstation image integrity validations. These features are designed to scan each agent workstation prior to network access, in order to ensure compliance with client requirements for areas such as firewall, antivirus, malicious software, operating systems and patching. Combined with other technology solutions that permit the network hub to control how data is used by agents as well as all electronic media, Working Solutions is able to provide its clients a very secure end-user interaction environment and ensure they are able to maintain control over media using advanced information rights technologies. In addition to adhering to the latest ISO standards, Working Solutions also subscribes to a number of specific certifications and methodologies, all of which augment its ability to do business securely, and include the following:

- **PCI:** This certification is subscribed to by nearly every financial services firm globally and ensures that Working Solutions is able to guarantee the protection of consumer data across a number of areas. Working Solutions also utilizes an internationally recognized independent third party security company to conduct audits to ensure total compliance to the PCI standards.
- **HIPAA:** Working Solutions is compliant with all aspects of HIPAA regulations set out by the US government in 1996 that protect all aspects of patient medical history and their payment records. In addition, Working Solutions complies with HIPAA's remote access and usage guidelines. This is seen as a standard requirement for any contact center outsourcer seeking to provide services to the health care sector;
- **Personally Identifiable Information (PII):** This standard compliance practice ensures that when using a Working Solutions database, the integrity of end-user information (including among others name, address, telephone number, social security number, credit card details and IP address) across the entire transaction is maintained.

From the standpoint of providing top rate agent interactions, Working Solutions agents must meet the standards for each project that they are involved with, and are subject to 24-hour remote monitoring by the client that they represent. In addition, to further ensure quality levels, agents must also undergo competency testing based on before and after campaigns to assess their predisposition and long-term viability on a particular program. Working Solutions also notes that in certain cases, agents must be users of the products or services they represent.

Moving forward with Working Solutions as a home agent provider

In Datamonitor's research there is no question that the contact center outsourcing market is rapidly changing in terms of delivery models and client priorities, with the ability to provide high-quality interactions, data protection and flexibility surpassing the need to cut costs. Given its status as a long-time and well known home based agent provider, Working Solutions has responded to these market changes, which is clear when considering its emphasis on recruiting the right agents, the breadth of its vertical experience as well as emphasis on security certifications. As more prospects look for alternatives to offshoring and forcing clients onto self-service tools, Working Solutions is well placed to take advantage of firms hoping to use home agents as a means of deriving long-term end-user value.

APPENDIX

Methodology

- First method/source IMTC0078
- Second method/source Interviews with key global and regional outsourcing providers
- Third method/source Relevant secondary sources including trade publications and general media
- Fourth method/source Existing Datamonitor research from other streams

Further reading

- **BFTC1790 - How to profit from emerging contact channels (strategy focus)**
- **BFTC1791 - Leveraging the IVR self-service phenomenon in contact center outsourcing (strategy focus)**

Ask the analyst

The Technology Knowledge Center Writing team

askcm@datamonitor.com

Datamonitor consulting

We hope that the data and analysis in this brief will help you make informed and imaginative business decisions. If you have further requirements, Datamonitor's consulting team may be able to help you. For more information about Datamonitor's consulting capabilities, please contact us directly at consulting@datamonitor.com.

Disclaimer

All Rights Reserved.

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission of the publisher, Datamonitor plc.

The facts of this report are believed to be correct at the time of publication but cannot be guaranteed. Please note that the findings, conclusions and recommendations that Datamonitor delivers will be based on information gathered in good faith from both primary and secondary sources, whose accuracy we are not always in a position to guarantee. As such Datamonitor can accept no liability whatever for actions taken based on any information that may subsequently prove to be incorrect.