IBM White Glove Events

Moderator: Tim O'Brien July 14, 2010 10:00 a.m. CT

Operator: We'd like to welcome everyone to today's Web event titled Best Practices In

Action: How to Turn Dumb KPIs into Intelligent Analytics. It is my pleasure

to turn the call over to Mr. Tim O'Brien. Mr. O'Brien you have the floor.

Tim O'Brien: Thank you and welcome everyone to this installment of the best practices and

action Webcast series featuring the topic How to Turn Dumb KPIs into Intelligent Analytics. This is being brought to you by the IBM-Cognos

Innovation Center.

Our speaker today is Jeremy Hope, Jeremy Hope from the Beyond Budgeting Roundtable. You might know him as being the author of many books out there, two of which are Beyond Budgeting and Reinventing the CFO.

He's also written many articles that have been made available through various outlets. So we're very pleased to have him here today. Before I transfer the microphone over to Jeremy I just wanted to tell you all a few quick things about the IBM-Cognos Innovation Center which is bringing you this Webcast today.

We are a research and customer forum that is available to all of the IBM customers and essentially what we do is we gather up best practices all across this spectrum we call business analytics which I'll define in a moment and we deliver live workshops which include business best practice discussion.

We also talk about and show product in there, as well, show you solutions based off the best practices that we discuss. We also bring you many Webcasts, one of which you're attending today.

We also make available actual solutions called IBM-Cognos performance blueprints and many other things, as well. There is customer success podcasts, there is a monthly newsletter and an online community. We also host customer advisory boards which give our members access to the product development and product management teams so that they can help influence product direction and understand what that direction is, as well.

We also make available customer benchmarking tools, as well. And all of this great information that we make available to our customers can be easily accessed through what we call the IBM-Cognos Innovation Center widget.

And we can make sure you get information on how to download that widget at the end of the Webcast. But essentially just go to IBM.com/cognos/innovation-center and you'll see right there a way to download the widget and it will give you access to all these live events Webcasts, performance blueprints, white papers, customer success stories, the online community.

We have a LinkedIn group, Twitter account and many other things of which you can leverage. So I mentioned that I was going to briefly tell you all about what business analytics is and as I describe that I just want to mention I think we'll all agree that the world is smaller and flatter. It's riskier, it's smarter.

Smaller and flatter in the sense of there is pervasive connections and communications and emerging markets and open trade and riskier in the sense of a systems level complexity. There is a viral spread of information, a widening gap between information available and information needs to be effectively managed.

And smarter in the sense of we're more instrumented, we're more interconnected and we're more intelligent. And what does this mean? So as a result what are companies focusing on? Well companies we're seeing on

focusing on three different things. They're focusing on value, they're exploiting opportunities and lastly acting with speed.

And when I say focusing on value we see they're doing more with less. Seem to be having a more cash and capital focus, more flexibility in the way they run their business and they're focusing on the core and they're re-focusing their existing businesses and reviewing their initiatives to make sure they align with their strategic objectives.

And they're realigning relationships and that is financial solidity of suppliers and partners and customers. And they're revisiting and re-negotiating agreements. And then as far as exploiting opportunities around capturing share they're trying to disrupt their weak competitors and trying to grow through acquisition and exploit this opportunity that's available to us today by perhaps swallowing up some of their competitors and growing the business in that capacity.

And then building future capabilities to protect and acquire talent and develop the required assets to succeed within their industry. And they're even changing their industry and making bold moves and positioning themselves globally whereas they may have been more regionally based.

And then acting with speed around managing change with clearly communicating, simple goals and seeking and leveraging experience (in order to act) with speed. And then as far as the leadership goes it's getting the information to act and setting the agenda and as far as risk and transparency it's a business performance management and analytics focus and certainly focusing even more with more rigor around risk management.

And we talk about Smarter Planet, we've all heard that and it's really broken up into four different areas. And that's new intelligence, smart work, dynamic infrastructure and green and beyond.

And we talk about new intelligence we're really talking about clarity. And that's take advantage of the wealth of information available from our new, smarter things to make more intelligent choices. And smart work is about

flexibility, work smarter with support from flexible, dynamic processes modeled for the new wave people by work and live.

And then dynamic infrastructure and that's around responsiveness. It's create an intelligent infrastructure that drives down cost, is secure and flexes with today's business climate and lastly green and beyond. This is about efficiency and align our goals and behaviors with our new responsibilities to our planet and its people.

And that's really Smarter Planet 1.0. And what we're seeing in the 2.0 world of Smarter Planet is about how you get these things done. Companies are actually deploying these types of practices within their organization and they're getting even further along the value chain into the how we get this done.

That brings us really to the definition of business analyticals. And when we talk about business analyticals we're really breaking it up into four categories. And those four categories are business intelligence, advanced analyticals, financial performance and strategy management and analytic applications.

And IBM is able to help clients optimize their performance across the enterprise or by functional needs. And when we say business intelligence one of the four components of business analytics we're really talking about query reporting, analysis, scorecards, and dashboards to enable decision makers across the organization to easily find, analyze and share the information they need to improve decision making.

Secondly, the second of the four components, advanced analyticals, we're talking about data mining, predictive modeling, what-if simulation, statistics and text analytics to identify meaningful patterns and correlations in data sets to predict future events and assess the attractiveness of various courses of action.

Thirdly, financial performance and strategy management. This is budgeting and planning, financial consolidation, score carding and strategy management, financial analytic and related reporting capabilities to help simplify structure

and automate dynamic and sustainable financial performance and strategy management practices.

And lastly, that final component that makes up business analytics is analytic application. We're talking about applications that package business analytics capabilities, data models, profits work flows and reports to address a particular domain or business problem. For example customer work force, supply chain, and financial performance management.

IBM helps our clients optimize business performance through actionable insights for decision makers, consistent, accurate and trusted information and certainly rich industry solutions, proven practices and professional services.

Another way to look at it would be by simply answering these three questions around how are we doing today and then the second question that you're seeing up here, why. And then what's likely to happen? So you're answering these three questions in that capacity.

The first slide which unfortunately I can't seem to get up here but I can just briefly tell you. It's what's happening? What's going on in the business and this is accomplished through measuring and monitoring tools through score cards and dashboards reports and real-time monitoring to get immediate insights into business performance.

Once you've gotten an idea of what's happening in the business. Say you're looking at a KPI, are we on target, are we below target or are we above target? You want to now answer this next question you see here on why to get deeper analysis of trends and patterns and that's through ad hoc query, trend and statistical analysis and content analytics.

Once you've understood why, then you want to understand what's likely to happen. And this is where we really get into the robust analytic side of things is to that what-if analysis, to do that predictive modeling. You're planning and budgeting with foresight to plan and allocate resources.

This is that next step. I've identified what the future is mostly likely to look like. Now what should we be doing. What's likely to happen and how should

we either course correct, should we exploit an opportunity or continue business as usual.

And so lastly just about the Innovation Center, here is the link ibm.com/cognos/innovation-center to get all of this information I've been discussing and more that's available to you. And there is my contact information.

So I thank you all for your time. Hopefully that gives you a sense of what business analytics is and a little bit about the IBM Cognos Innovation Center. Without further ado, it's my pleasure to introduce Jeremy Hope. Jeremy?

Jeremy Hope: Thanks Tim. I have to go to glitch here. Guys my slides are not coming up.

Tim O'Brien: OK, let me ...

Jeremy Hope: I've double clicked on there, first one. That's it. OK. Can I start now?

Tim O'Brien: Yes. Great.

Jeremy Hope: OK. Thanks Tim. Hello everyone and a big welcome from me to this web cast on how to turn dump KPIs into intelligent analytics. Despite the

extensive use of balanced score cards and key performance indicators or KPIs

as they're commonly known.

Few organizations know what to do differently when these indicators move up or down. In our efforts to follow so called best practice, they've kept KPIs to a small number to avoid confusing busy managers but the chosen KPIs have not provided enough analysis or depth of knowledge to help them understand the root causes of the problem and take the right action.

In this web cast we will examine ways of using KPIs not only to provide high level alerts but also to provide the depth of knowledge needed to take the right actions. This web cast is the second in a series of five about how to derive and use KPIs that I will be presenting through 2010 for IBM Cognos.

The first was how to select the right KPIs by aligning with the two very success factors. And the next three are how to use KPIs to design insightful

reports, how to use KPIs to support performance, evaluation and rewards, and how to use KPIs to empower people through better transparency and communication.

I'm going to have to say next slide each time because I don't know what's happening but it's not just a smooth transition here. Most organizations suffer from measurement mania. The number of measures and reports just keeps growing. According to one benchmarking firm the average company reports an average of 132 matrix to senior management every month.

That's 83 financial and 49 operational. This is more than nine times the number recommended by Kaplan and Norton for a balance score card. This measurement mania is one of the primary reasons why the majority of balanced score card implementation fails to realize their potential.

The IT industry is delivering more power capacity and speed and this is enabling managers to macro manage every part of the organization. While managers keep adding more systems, tools, and measures and reports they rarely if ever take anything away.

The result is that managers are unable to see what's happening and take the right actions. Many managers believe that more measurement leads to more control but this is an illusion. The truth is that too many details and disconnection measurements systems lead to poor decision making and the lack of control. Next slide.

The reality is that most organizations are drowning in data yet thirsty for knowledge. Next slide. Not only do we have too systems and measures but they also lack clarity, context, and understanding. Next slide. The trouble is that most KPIs don't tell us what to do differently tomorrow.

KPIs tend to be single point with no ranges or trends and too many can easily be manipulated. There are too many lagging KPIs. And too many annual surveys. Managers don't know where they are now, what are the trends and what went right or wrong.

The only contacts for good or bad is the annual target which is negotiated and fixed. There is no relative contacts, no rates of improvement, and no degree of difficulty. Measurement basis are varied, for example some are in dollars, some in numbers and some in percentages. There is no waiting that reflects relative importance. And there are rarely any measures related to ethnics, risks or culture. Next slide.

To illustrate some of these problems let's think about how a typical call center is designed and managed. First designers think about volume. Managers are to use industry data or actual data to estimate the volume of work to expect.

Next they think about scale. The work is sized using data about typical calling. Next they think about standards. These measures are translated into the service standards with which the call center is to operate, for example time to answer the call and average handling time.

Next they translate these plans into a budget. How many people, facilities, and how much technology is required to meet the estimated volume and service standards. And finally they think about how to drive performance to achieve results. How do they set targets, incentives, and the metrics to meet the standards and achieve the results? Next slide.

But tracking performance is a mine field of misinformation. Accounting numbers on their own give managers few clues about why spending is higher or lower than expected and no clues about whether the call center has achieved its customer oriented or strategic related goals. Next slide.

That's why most organizations have turned their attention to a range of KPIs. Here is a list of typical KPIs used for a call center. You can see that the main categories are costs, agent quality and productivity, service level and call handling.

But with more than 25 KPIs, how do managers know what's important? And how do they know what action to take if any of them change? Next slide. In this elite e-mail from a UK energy company, managers have indicated the most important KPIs are number of calls per agent and wrap time. This is an

extract from the e-mail. Under new targets service center staff are expected to deal with calls 10 percent faster than before with a target of 420 seconds.

The wrap time, how long a staff member can deal with a customer's problem after the call has ended, and which is included in the 420 second target has been cut to a maximum of 230 seconds. What kind of behavior do you think this encourages? Next slide.

This e-mail from a disgruntled call center agent provides the answer. For the past 13 months or so I've been working in a call center. The number one criteria is how quickly we can get rid of the customer although we will never admit this of course.

My point is that this system gives the employees the incentive not to do a good job. Any call that is vaguely more involved than a simple if you sent your check, ignore that rather threatening letter we sent you, gives the employee a great temptation to forget about it and deal with an easier call.

This practice gives the employee much better stats, gives the call center much better stats, but does no give the customer the service they require. It also generates more calls simply because the customer then has to call back when it becomes apparent the original call has resulted in absolutely nothing happening.

Naturally this also results in very unhappy customers. The evidence is clear. Every day customers are on the phone for the second, third or fourth time trying to get a problem resolved. I spend my time sorting out the problem.

If it takes me 30 minutes, I sort it out. I consider that's my job sorting out customer problems. However, when my stats are looked at by management, their main concern is why my average handling time is higher than last week.

My explanation that the average handling time varies due to the type of calls taken, which is the luck of the draw, and the time it takes to sort them out, falls on deaf ears. There is also the big brother is watching you problem.

The other day a management person came over to me asking if there was anything wrong. I said not. Well, you've been on this call for 20 minutes and I was just wondering why? Although I had finished speaking with the customer, I was raising credits to rectify the problem which should have been dealt with some weeks earlier when the customer first raised the complaint.

Needless to say no action was taken at the time. I made the point that I would be dealing with this call for about another 10 minutes. To this the management person said there were lots of calls (queuing).

I asked if they wanted me not to do what was required to settle the query I was dealing with and take another call. This is what had happened the last time this customer had called. No wonder there are lots of calls coming in.

Most of them are repeat calls. Dealing with customers, some of whom are very rude I can handle, no problem. The biggest cause of low morale and poor efficiency is the management and the blinked view they have of the situation.

Next slide. These aren't the only problems. One, not a typical call center have the following procedure for dealing with calls. Every call necessitated bringing up the customer record on the IT system. And the note had to have been made of the customer's request and actions taken.

If the customers need could be dealt with within three minutes, it should be done. If it seemed like it should take longer than three minutes, call center agents had to raise a task on a separate part of the IT system.

The entries that needed to be made on this task system duplicated much of the work already done on the customer record. The task then had to be sent to the relevant department for action. Such tasks would wait in electronic queues. Next slide.

When this call centers work was studied, from the outside in, looking at demand and flow, it became clear that the enormous resources were being spent on non value work moreover, the batching, sorting, queuing and counting.

In other words the managing of the work, was causing errors and failures to meet commitments made to customers. In turn this was causing failure demand from customers. Calls to progress (chase), complaints raise a query and so on.

Management's preoccupation with costs which was behind the three minute edict, was actually causing costs. Some of these costs associated with wastes were measurable. But the costs of the impact on customers were much greater and incalculable.

The procedures were thrown away and instead call center agents worked to the principle of handling everything that came in through to completion. Those, and other departments, who have the knowledge were brought on to the call center floor.

Thus training became pull, what was needed to meet customer demands was learned immediately. In two weeks the call center came under control. Then the volume of calls began to drop because of less fairly demand and customers, these were business to business customers who have frequent contact, immediately commented on the change.

Of greater surprise was the impact on average handling time. It remained unchanged. Managers discovered for themselves that learning to do the value work, and only that, reduced overall resource utilization.

No one predicted such a result for it went against the grain of a mindset fixated on volume, unit costs, and economies of scale. Next slide. What does this tell us about measurements and control?

It surely tells us that setting targets based on transaction volumes and unit costs, and then monitoring actual performance against those targets can lead to the wrong decisions about capacity requirements and performance evaluation.

As with most types of customer demand, call center traffic can be split between good or value transactions. The purpose of the process, and bad or failure transactions, are usually caused by problems elsewhere in the system. Failure calls can account for up to 80 percent of call center traffic and is often the primary reason for high costs and poor performance. To eradicate the non value calls managers need to examine the work flow from the customer's perspective.

For example, why a products not being delivered on time, and why a customer's not being called back? In other words they need to work on improving the whole system rather than the parts. Instead of batching, sorting, queuing and counting, well trained people need to deal with a problem through to completion at the first point of contact.

If you can get to the root cause of these problems for example by eliminating targets and the measuring customer experience then huge amounts of extra capacity will be created and costs will fall.

The problem is not the people, it's the system. Quality GURU, Edward's Deming, once said that 95 percent of the problems are in the system and there're only five percent are concerned with people.

Yet, all the attention is on employee performance appraisals. Next slide. Let's go back to what we should measure in the call center. Perhaps the most important principle of an effective measurement system is that that is derived from purpose or strategy.

In the case of a call center, the purpose is likely to be to satisfy customer needs at the highest quality and the lowest costs. We can best understand whether we are achieving that purpose by measuring the performance through four perspectives, people, process, customer and financial.

People measure might include satisfaction, absenteeism, and turnover. Process measures might include failure rates, first contact resolution, and call handling. Customer measures might include service, satisfaction and complaints.

And financial measures might include total costs and costs per call. But as we now know, not all these measures are equal. Process measures such as failure

rates and first contact resolution are by far the most important early warning indicators that something is wrong and urgent action needs to be taken.

Another problem is that each measure sits on its own, with its own unique unit of measurement. For example, willingness to recommend is derived from a survey. Customer retention is a calculated ratio and customer complaints are derived from absolute numbers.

So they cannot be aggregated into a composite number or index. We need to find a better balance between simplicity, depth, and importance. We need to move to what's becoming know as analytics. Next slide.

To understand how analytics work, think of how you measure your health. You might think of a number of key measures such as body weight, body blood pressure, exercise levels, stress and so forth.

You can probably think of 10 to 15 measures that are important. But wouldn't just a few measures of one composite index be more helpful. You might think of three distinct measurement categories including life style, body fitness and heredity.

Then you might consider the relative importance of each one. While most people are aware of their diet, exercise and stress levels, they are not usually very good at measuring them accurately. On the other hand, blood pressure, cholesterol and weight are precise measures often taken by a professional medical people.

Raising your own family history is also an exercise in judgment rather than precise measurement. Also nothing can be done to impact this measure. It perhaps tells us that one key factor in life expectancy is to choose your parents well.

Thus you might want to give body fitness a much higher weighting than the overall health index than the other two by converting all the measures of health into one common scale, a score out of 100.

And forming one health index underpinned by a number of KPI's, you can more easily monitor what – whether your overall health is improving or declining.

Next slide, an analytic focuses on a particular aspect of performance not just more detail. Each team should have three to six high level analytics. Each with two to three sub-analytics, each with around three KPIs attached to measure its performance.

This can result in around 30 to 50 individual KPIs. But you only need to drill down to them when there is a problem. Analytics are always shown as scores out of 100. This is a scale that everyone understands and allows you to combine unlike units of measurement.

For example, customer complaints is an absolute number, customer retention is a ratio and customer satisfaction is usually a survey result. Using software to convert different measurement basis into a common index simplifies understanding and enables KPIs to be combined into a higher analytics.

Analytics should also be weighted according to importance, data integrity and credibility. Analytics are usually presented using software tools rather than spreadsheets and PowerPoint slides so that key people can monitor performance on a daily basis.

Next slide, the next step is to brainstorm the analytics and KPIs. Analytics are high level alerts while KPIs provide the depth. Take the customer experience, most of us can think of more than 20 KPIs that can inform us about the customer experience, the wiliness to recommend a number of referrals to average speed to answer a call to average queue and hold time on the interactive voice recording system.

Next slide, let's assume that the call center team has decided on to two subanalytics for customer experience, customer satisfaction and customer aggravation; that is what really annoys customers. They have also decided that they are equal importance and thus have equal weightings. But customer satisfaction may have chosen three KPIs; customer retention, willingness to

recommend and the satisfaction of top 20 percent of customers with willingness to recommend having 50 percent of the weighting.

For customer aggravation they have chosen the percentage of failure calls, number of complaints and the percentage of complaints solved first time. In this case the percentage of failure calls is the most important and takes half the waiting.

In this way managers can keep the metrics that they track and respond to down to manageable levels. But also have the ability to drill down to lower levels if higher level indicators suggest there is a reason to do so.

Next slide, a well designed analytic system enables managers to monitor performance every day, week and month. Unlike most (balance scorecard) or KPI reports analytics not only enable managers to monitor performance in real time but also help them to find out what is happening and why.

The why is the critical advantage and enables managers to take swift action to deal with problems before they fester and become major issues that affect the bottom line.

Next slide, this slide shows how an executive team might see the performance of the whole business through the lens of six high level analytics and 70 subanalytics.

Each sub-analytic would have around three KPI's. Next slide. (Mick Graham Brown) and his excellent book Beyond the Balance Scorecard suggests eight steps to building an analytic scorecard.

One, identify a dimension of performance for examination, such as a key process like customer service. Focus analytics on teams. Two, list all current metrics and brainstorm possible metrics to be tracked. Think of past, present, and future metrics.

Also think about the integrity of the data. Three, narrow it down to a list to abide to a few metrics. Keep the number to not more than six. Four, assign

weights to the sub-metrics that will make up the analytic. Give the more important metrics a higher weighting.

Five, complete metric definition sheets for each individual metric and analytic that make up the high level analytic. I'll give you a checklist in a few minutes. Six, develop data collection plans, instruments and procedures.

You need to work out how to gather the data. For example this might involve designing a survey with a number of questions. Seven, collect base line data or gather historical data on all individual metrics that make up the analytic.

Ideally you will be able to go back in time, and build up some historic data to provide a baseline for current performance. And eight, establish red, yellow and green targets or ranges. However beware of ataractic targets.

Use best practice ranges where possible. You will also need to convert raw data into indexes and decide on the scale. For each metric managers need to decide what is zero performance, 10 percent, 20 percent, and so on right up to 100 percent performance.

Take customer complaints. Maybe you were running at 5,000 complaints per month, and you decide the best practice is only 250 per month, you might set the scale at zero equals 10,000 complaints, 50 percent equals 5,000 complaints.

In other words where you are now is assumed to be average. And 100 percent equals only 50 complaints per month. So cutting complaints to 2,500 would raise your score from its current level of 50 percent to just under 75 percent.

Next slide. It is easier to pin point which metrics to use and monitor than it is to actually gather the data and ensure it is accurate and credible. (Mock Graham Brown) advised us to consider 12 data definition questions.

One, what is the purpose of this metric? What behavior is it expected to drive? You need to know why you want to use this metric. How will it help the team to learn and improve? What action will it trigger?

Two, what is the definition of this metric? People need to be clear what it means. For example, how do you define customer referrals or employee satisfaction? Three, what type of metric is this? Is it a single measure, an analytic index or a ratio?

Four, what is the unit of measure and expected scale? As I've just noted, you need to convert the natural unit of measurement whether it be a survey, a percentage, a ratio, or an absolute number into a scale out of 100.

Five, what is the formula for calculating this metric? Six, how often will data be collected? Will you survey customers or employees once or twice a year? Or perhaps sample them monthly? Seven, what data collection method will used? Will you use independent surveyors?

Are other manual methods be required or will your information system provide what's required. Eight, does the data exist on this metric? Nine, does historic data exist? Can you look at an existing trend?

Ten, who is the owner of this metric? Ownership and accountability is important. Eleven, who is responsible for collecting the data on this metric? Do they fully understand what's required? And twelve, what is the desired polarity? Is higher better or is lower better?

Lack of clarity can lead to confusion. Next slide. KPI's and scorecards have evolved over the past 20 years. Since (Calculin) and Norton introduced the concept of the scorecard in 1992, it has been refined so that it now helps managers to align metrics with strategy and enables them to take action if performance is veering off track.

In the first phase managers thought that the more KPI's you have the more control you have. But they discovered that too many metrics often led to confusion and lack of control. Now the aim is to balance simplicity and depth to the use of analytics.

Reporting has also evolved from simple actual target variance reports based on singular metrics to trends and (fear) comparisons. And from using spread sheets and power point slides to sending reports direct to electronic devices.

We will examine reporting in more depth in our next Webcast. Next slide. Here's a few final thoughts. Analytics aim to provide a balance between simplicity and depth. They enable managers not only to find out quickly if something is changing, but also why.

It is the why that enables them to take the right action quickly. A scorecard can include analytics and single metrics. Analytics can be phased in over a period of time. Analytics can include many of your existing metrics so all the work you've done over recent years is put to good use.

Analytics can be used to hide confidential information so you can share information without disclosing some of the detail that is highly sensitive or confidential. Analytics take time to master and trust.

That is why phasing them in over time makes sense. And finally, analytics required dedicated software. The aim is to have a real time monitoring system. And this requires effective software. Spending time transferring data into spread sheets and power point presentations is a thing of the past.

Thank you for listening. I'll now hand you back to Tim.

Tim O'Brien:

Thank you very much Jeremy. That was fantastic. You gave us a lot to think about, the perspective of improving the system not the parts. You mentioned that Edward Deming quote about 95 percent system or processes and only five percent people.

I think so often we look at it from the other perspective. And you gave us some things to think about as far as key performance indicators, look at the people side of things, the process, the customer, the financial perspective, those components of the balanced scorecard.

And they're not all equals certainly. And view this from an analytic perspective in the sense of look at your KPI's with simplicity, with depth, with importance. And talking analytic is focused on a particular aspect of performance.

And that is weighted in terms of importance, data integrity, and credibility. So it's a lot of great stuff there. I appreciate your taking time to present to our audience, Jeremy. Thank you very much. And we'll all look forward to the next Webcast in this installment on how to use KPI's to design insightful reports.

So, thank you everyone for your time. Thank you again Jeremy. And I'll turn it back to our event host to sign off on the Webcast. Thanks everyone.

Operator: This concludes today's presentation. You may now disconnect.

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