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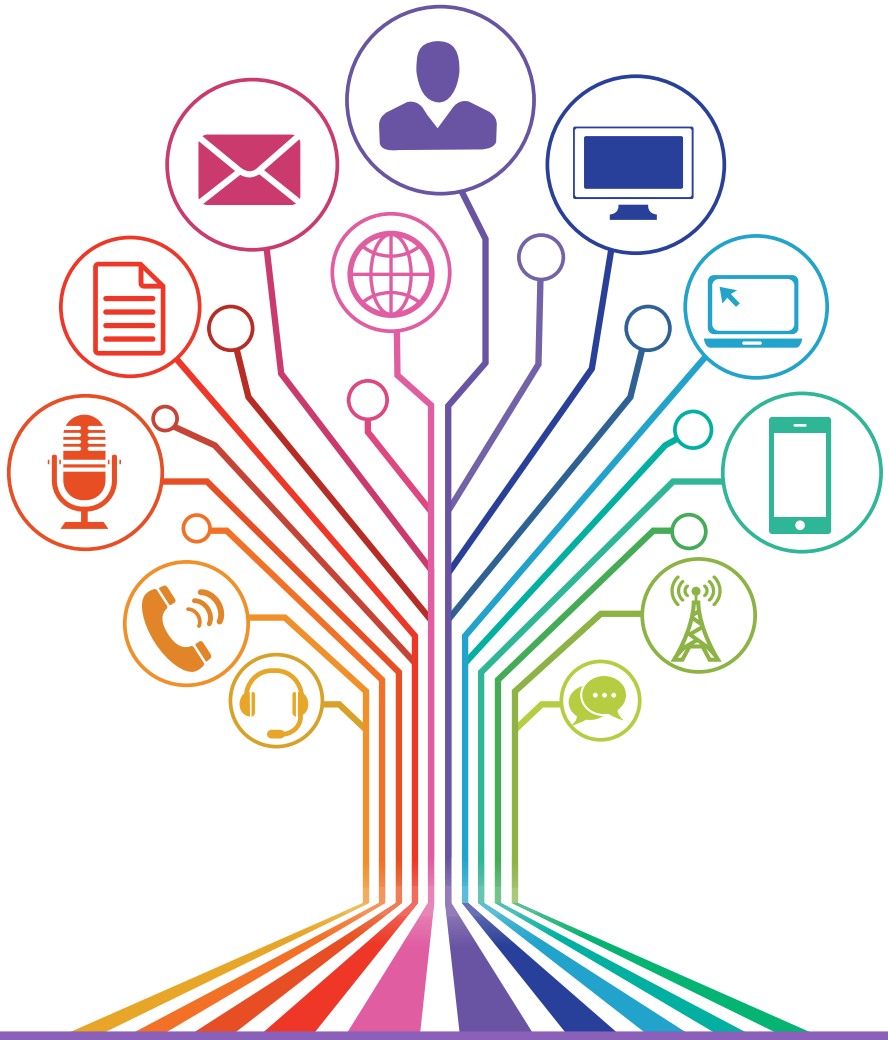

How to Capitalise on the Digital Disruption Impacting Customer Experience

JULY 2016 MARKET REPORT

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About the Author

Zarina de Ruiter graduated with a BA in Journalism in the Netherlands, before embarking on a global journey, working in offices from North America to Australia, and landing in the United Kingdom in 2010. She worked for a magazine publisher and TV producer in London for four years, growing the digital presence and brand awareness of business and consumer titles, in addition to ad hoc work on print publications. She is the Editor of CX Network, where she produces a range of premium-level content for senior customer experience, service, insight, digital and marketing leaders. You can contact her on: **Zarina.deRuiter@iqpc.co.uk**

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What is Digital Disruption?

When you search for the meaning of digital disruption online, you'll find as many different answers as there are results. It affects organisations (and individuals) in a variety of ways and they have different opinions about the meaning and impact of this industry buzzword on their business and role.

We asked our community of experts and some of the definitions that came up included: digital disruption as a redefinition of a business model, creating an advantage over competitors with digital tools, setting market expectations outside of your own, a technology that makes other technologies obsolete, and an enabler to disrupt, change or evolve the status quo.

Digital disruption isn't just one of these things. It's all of them, and more.

How is Digital Shaping Customer Experience?

Because the world of digital is so vast, we'll be looking more specifically into how digital channels, technology, tools and initiatives are disrupting customer experience. This is where changing customer expectations comes in and how a new norm in one industry can ripple into all sectors; the CX level Uber sets being a great example of this.

Wayne Butterfield is the General Manager – Digital Care at BT and he explained: "Expectations are being set in markets outside of our own. If you think about the experience Uber has delivered in how to order a taxi, it has revolutionised a stagnant sector. With the experience Uber is delivering you can see where your taxi is at any point, who your driver is, his registration number is and even what he looks like. Digital disruption is resetting what good looks like overall. Maybe not necessarily in our industry but in other industries, and it's having a bleeding effect into our own."

Kerry Bodine, co-author of Outside In and Customer Experience Coach at Kerry Bodine & Co., and she agreed with Wayne that customer expectations are changing. She said: "Years ago it used to be enough to go out and listen to your customers. That's still important today and I'm a huge advocate of customer journey mapping and other forms of customer research, but now there needs to be a parallel work stream for mapping trends. This line of work isn't about what customers need, but about what's possible. If you're not looking at what else is out there you're going to fall behind."

So it's not only connectivity that has risen to new levels, so have the technical capabilities of customer experience tools and the (digital) channels used to interact with customers across different touch points, creating new opportunities for organisations to enhance the customer experience they're providing. The sky is the limit.

Richard George, Director of Digital at eir Group, said: "Digital is a driver and an enabler. It is making the impossible a few years ago, possible now. The online channel continues to mature, and this is having an impact in other channels, which is driving digitals broader use as an enabler across all channels, i.e. omni-channel. Even though omni-channel is a buzzword, its ethos is about using and building out your digital capability to create a superior experience in all your channels. It also enables the seamless movement, consistency and ultimately simplicity, which customers find so appealing in such a hectic world."

> *"This line of work isn't about what customers need, but about what's possible. If you're not looking at what else is out there you're going to fall behind."*
>
> **Kerry Bodine, co-author of Outside In and Customer Experience Coach at Kerry Bodine & Co.**

Richard added that the blending of online and offline in a more integrated way is a specific area he believes will continue to shape the industry. "Digital experiences in physical locations are somewhat of a norm now, but personalising these around the specific individual still has some way to go. People want relevance and personalisation in their digital world, and the simplicity this can

enable in the physical world, is a big opportunity."

Richard also touched upon the impact data management platforms (DMP) will undoubtedly have on the CX industry in the future. DMPs let organisations combine their core CRM view of the customer with on-site data and overlay this with third party data to create an even richer customer view

While new digital channels and technology provide a range of opportunities for CX leaders to improve their customer interactions, Brian Solis, Principal Analyst at Altimeter Group, warned to not lose sight of your customers by focusing solely on the new digital capabilities in the industry.

He said: "What is an experience? It's not just about technology. It's an emotional reaction to a moment. It's felt, sensed, and it forms an impression that elicits an expression. More executives need to think about customer experience from the customer's perspective. After all, CX isn't defined by our investments in new technologies, touch points and processes. Those are just acts. They must have purpose.

"Through a human lens, customer experience is the sum of all engagements a customer has with your company, at every touch point, in every moment of truth, throughout their lifecycle. If technology is changing society, how do the experiences customers expect or prefer change? How are their values changing? How are these new behaviours affecting decision-making? The answers to these questions define the potential for the future of the CX industry."

> *"CX isn't defined by our investments in new technologies, touch points and processes. Those are just acts. They must have purpose."*
>
> **Brian Solis, Principal Analyst, Altimeter Group**

The Biggest Digital Challenges for CX Leaders

While digital tools, processes and channels can provide a gateway to an excellent customer experience, there are many challenges CX leaders face that make digital transformation a road covered with obstacles. Think of the speed of technology change, having to keep up with competitors that started out in the digital age and don't have any legacy systems holding them back, changing company cultures, and the decision of whether you want to be the first in the market to make a big change or be a follower, learning from others' mistakes.

Richard George from eir Group highlighted speed of change as one of the biggest challenges in digital, but also as a joy. He said: "The fast paced evolution and constantly improving customer expectations mean it is critical for organisations and leaders to first be able to identify the things that really matter, and then to be able to execute in a more agile, fast paced way."

Altimeter Group's Brian Solis studies digital transformation, CX and innovation, and the number one challenge he has found in his research is that of culture. He explained: "Companies operate from a standpoint of iteration even if they are investing in initiatives and technologies to compete in a digital economy. Many companies use new technology to do the same things better. They are not introducing new value. If they are not empowered to take risks and even be rewarded for doing so, the results will always be shaped by the governance of that company and the standards it operates to."

Additionally he highlighted the challenge of silos for businesses that operated before digital disrupted the market. He said that silos are responsible for the fractured journeys that customers are forced to endure, because you have parts of the journey that were implemented before the dawn of the internet, yet they are still in play.

He continued: "The reality is that every aspect of the customer journey is designed and managed by disparate groups that 1) don't collaborate with one another, 2) have not endured the complete journey the way their customers do and 3) only measure their part of customer experience. But if CX represents the sum of their experiences, then new holistic-focused models, roles, processes are going to have to take shape. We need more empathy and leadership."

> *"The fast paced evolution and constantly improving customer expectations mean it is critical for organisations and leaders to first be able to identify the things that really matter, and then to be able to execute in a more agile, fast paced way."*
>
> **Richard George, Director of Digital, eir Group**

So there is a huge challenge for organisations that have operated before digital disrupted their markets. Are there any businesses that have capitalised on digital successfully and turned their legacy systems and company culture around for the better?

Wayne Butterfield from BT doesn't think many have cracked the code yet: "If you look at all the major organisations that have gone through some form of transformation, where are the real success stories of existing, large-scale legacy organisations that have managed to transform themselves to be digital first, more agile and compete with an organisation that was created in the digital age? I don't think you'll find too many."

However, Kerry Bodine did highlight a few brands that are paving the way to digital transformation and how they're managing to do so. She said: "There are a few companies, including GE, Capital One and IBM, that are investing in developing internal design organisations. These design groups are looking at how to transform products and services for customers and how these organisations have to change internally. Have they become the next Uber? Not yet, but my eyes are on them."

If your organisation is facing the challenges of not being able to keep up with the disruptors in the industry, then working with them, rather than against them, might be in your benefit.

Kai Schubert, Vice President Customer Interaction at Air Berlin, said: "Disruption means that companies like kiwi.com, which is new in the market, have no big infrastructure and can offer flight connections and transfers like all the other carriers but don't need codeshare so they can go for the cheapest options. You can't compete with them as they have a much better cost structure and they are much quicker when it comes to market development. So you have to work closely with them; try to get in on their offer and keep an eye on developments."

> *"If you have the right product or service, such as Uber or Airbnb, usually the first in market with the right experience being delivered is going to be the dominant force. Sometimes by sitting back and waiting you've missed the mark."*
>
> **Wayne Butterfield, General Manager – Digital Care, BT**

Of course with any change, digital or otherwise, and new initiatives, tools and processes you implement you have to benchmark it. "If we take Uber as an example," Edwin van Outersterp, Senior Director, Global Customer Service at Sanofi Genzyme, said, "we know that in certain markets there are huge challenges for that company whereas in other markets they are very successful and able to grow. The danger is as with any normal benchmarking situation, you need to consider, can I just blindly follow and assume this is necessary for me to develop and survive, or can I chew on it and create my own synergy?"

Though BT's Wayne Butterfield warned that to be able to capitalise on the changes brought by digital disruption you can't just sit back and wait as you risk being late to the party. He explained: "In days gone by you could wait and see what would happen with a competitor, and then make an informed decision. Now you're either first or you're not. If you have the right product or service, such as Uber or Airbnb, usually the first in market with the right experience being delivered is going to be the dominant force. Sometimes by sitting back and waiting you've missed the mark."

THE 6 STAGES OF DIGITAL TRANSFORMATION

In Brian Solis' report, *The Race Against Digital Darwinism*, he outlines the six stages of digital transformation. At which stage are you?

1. **Business as Usual:** Organisations operate with a familiar legacy perspective of customers, processes, metrics, business models, and technology, believing that it remains the solution to digital relevance.
2. **Present and Active:** Pockets of experimentation are driving digital literacy and creativity, albeit disparately, throughout the organisation while aiming to improve and amplify specific touch points and processes.
3. **Formalised:** Experimentation becomes intentional while executing at more promising and capable levels. Initiatives become bolder, and, as a result, change agents seek executive support for new resources and technology.
4. **Strategic:** Individual groups recognise the strength in collaboration as their research, work, and shared insights contribute to new strategic roadmaps that plan for digital transformation ownership, efforts, and investments.
5. **Converged:** A dedicated digital transformation team forms to guide strategy and operations based on business and customer- centric goals. The new infrastructure of the organisation takes shape as roles, expertise, models, processes, and systems to support transformation are solidified.
6. **Innovative and Adaptive:** Digital transformation becomes a way of business as executives and strategists recognise that change is constant. A new ecosystem is established to identify and act upon technology and market trends in pilot and, eventually, at scale.

How do you take your business to the next level? **Read the full article** by Brian Solis on CX Network.

The Biggest Digital Opportunities for CX Leaders

We've spoken about the challenges the digital disruptions brings to customer experience, including the pace of change and not being able to compete with new organisations born in the age of digital. But the changes impacting the industry aren't all bad and there are some great ways to capitalise on these new opportunities as well. But how do you go about it?

Wayne Butterfield from BT says that working with digital start-ups is the way forward. He explained: "Legacy systems/processes make things very slow internally in big businesses and don't allow organisations to really capitalise in the digital space. The best way to be innovative as a big brand is to partner with a digital start-up, rather than think we can do this in our own labs. Why limit your thinking to a few people when you have the whole of Silicon Valley and more to partner with instead?"

Air Berlin's Kai Schubert said that they already work with companies that started in digital transformation and the benefit they have seen from it is that they are able to optimise their processes and reduce our internal cost.

Kai continued: "We can use their technology and build our business around them. We are working closely with two or three of them, especially in customer experience management, because it takes a lot more time in a big company to get that on the road and they already have the ideas and technology behind it. We use them for example for check-in and our My Driver chauffeur company. We use their technology and build it into our platform, which helps us transform ourselves."

In addition to partnering with more experienced digital companies, Kerry Bodine from Kerry Bodine & Co. believes it's important to look at the acquisition space. She explained: "This is not something that Chief Customer Officers have traditionally had their eyes on, but they should be looking at the market and advising their peers at the senior leadership level.

"There's also a great opportunity for partnerships with universities, as millennials will play a strong role in the workforce and market moving forward. CCOs should be partnering with universities to bring in younger talent on and build organisational knowledge about what millennials are looking for in both the workplace and customer experience."

Partnering up with start-ups or universities isn't the only way to get ahead in the game, you can also look at them for inspiration as Altimeter Group analyst Brian Solis highlighted. He said: "Executives can gain tremendous insights by studying companies that aren't direct competitors. Look at start ups such as Uber and Lyft and what they're doing to customer expectations, behaviours and their preference for frictionless transactions. Look at consumer electronics companies and how they constantly innovate."

> *"The best way to be innovative as a big brand is to partner with a digital start-up, rather than think we can do this in our own labs."*
>
> **Wayne Butterfield, General Manager – Digital Care, BT**

Brian also pointed out that when making investments to capitalise on these opportunities you have to do so with the customer in mind. He continued: "It's been stated that companies will invest in CX to earn a competitive advantage. But those companies that do not do so from the customer's perspective will not be in the race. These are incredible times and among the biggest opportunities facing CX leaders, the most important is that of gaining empathy. Customer journey mapping for example, is a promising trend. But leaders can't make assumptions based on trends and input from consultants and agencies. They have to go through the journey the way their different customers do.

When you've assessed your position in the market, partnered with relevant start-ups and universities, and looked into how to make investments with the customer front of mind, there is one more thing you shouldn't forget about to make the CX as pleasant as possible in the digital age, and that is simplicity.

> *"Executives can gain tremendous insights by studying companies that aren't direct competitors. Look at start ups such as Uber and Lyft and what they're doing to customer expectations, behaviours and their preference for frictionless transactions."*
>
> **Brian Solis, Principal Analyst, Altimeter Group**

Richard George from eir Group explained: "It comes back to simplicity. Our new ecommerce platform is focused on simplicity and putting the information upfront. It should be an effortless experience. When the customer contacts us it should be quick, we understand what they want and they can come back and dip in and out. It's more around the principles and not necessarily the technology and capability you're building, as that moves on. You need to decide what your customer experience should be and use the technology to back it up."

Zurich Insurance Company's Head of Digital Transformation, Andre Guyer, agreed with the sentiment as he concluded: "Create true market differentiation and customer loyalty by making it easy, convenient and efficient to conduct business with you."

To summarise, the biggest opportunities as stated by our industry experts are:

- Working together with digital start-ups to drive innovation
- Utilise the tools and technology from partners to reduce internal costs upgrading processes internally
- Partnering with universities to build organisational knowledge from a millennial point of view
- Looking at start ups and innovators that aren't direct competitors for insight and inspiration

The article on the next page describes further opportunities within the digital world, specifically around customer engagement within communities.

Partner Spotlight

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Jive is the leader in accelerating workplace digital transformation for organisations, enabling people to work better together. The company provides industry-leading Interactive Intranet solutions and Customer Engagement communities that connect people, information and ideas to help businesses outpace their competitors. With more than 30 million users worldwide and customers in virtually every industry, Jive is consistently recognised as a leader by top analyst firms, including Gartner, Inc. and Aragon Research.

Learn more or get a free demo: jive.to/jive-x-demo

The Digital Transformation Race: 3 Steps to Customer Engagement

Written by David Macmillan, SVP Global Sales at Jive Software

Digital transformation is reshaping the way we live and work, including how we buy products and services. It isn't just another buzzword; it's accelerating and if you're falling behind in the race, you may have a hard time catching up. Businesses are experiencing massive disruption as they respond and attempt to capitalise on the market's ongoing changes.

The biggest reason to make digital transformation a priority isn't because it's trendy; it's technology's impact on the bottom line. A PwC survey[1] found that 77% of more than 1,400 CEOs across a wide range of industries believe that technological advances will be among the top three global trends affecting customer, partner and employee expectations over the next five years.

Although nearly nine in ten organisations see digital transformation as a competitive opportunity, an almost identical percentage admits to not having the necessary skills to compete.

At a time when "the customer is king", companies have to earn loyalty and repeat business by providing great experiences, on-going satisfaction and authentic, long-lasting relationships with their customers. There's a rising imperative for every department that directly interacts with customers to focus on deepening engagement. Yet it's a challenge to find better ways to authentically engage.

Customers often own a wide variety of devices, and want the flexibility to use any of them to interact with a brand. Just as importantly, they expect a wide array of company representatives (not just a customer support team) to be available for conversations anytime, anywhere. These elevated demands are creating a clear need for engagement communities[2].

Communities drive real profitability improvements. Gallup found that fully engaged customers represent an average 23% premium[3] when it comes to share of wallet, revenue and relationship growth, while actively disengaged customers have the opposite effect.

If your organisation wants to cultivate great connections with customers, your ability to master the following 3 key steps to community-building is critical:

1) Get creative with how you draw people into the community

Curate and syndicate your community's content and functionality to other channels. The most successful communities are those that project outwards and foster engagement anywhere, not just within the core community experience. Pervasive content nurtures more organic interactions amongst people who might not even notice they are taking part in a community.

2) Gather (and act on) valuable data and insights

Your community's success isn't necessarily about its total membership number; it's reflected in how much engagement you see across various channels, groups and forums, and how well this activity feeds your marketing campaigns. By augmenting your marketing automation system with insights about what users are doing in your community, you can power significantly more effective targeting. Identify and pull your champions into focus groups or test new products with them. These influencers are the ones who will do the best word-of-mouth advertising for you.

3) Weave customer journeys throughout the community experience

It's important that you tightly integrate your community with the company's marketing and e-commerce programmes. By bringing intelligent offers and automated campaigns from across your website and marketing automation platform into the community environment, you can increase the impact of these tactics and give users a more consistent, seamless experience with your brand.

True digital transformation through authentic, deep engagement with your customers doesn't end with these three steps, but they will put you on the right path to success. You'll influence important phases of the customer lifecycle that will ultimately create broader, more connected relationships – and turn prospects into buyers and buyers into brand advocates.

[1] https://www.pwc.com/gx/en/ceo-survey/2016/landing-page/pwc-19th-annual-global-ceo-survey.pdf
[2] http://blogs.forrester.com/nate_elliott/14-11-10-as_social_media_matures_branded_communities_will_make_a_comeback_in_2015
[3] http://www.gallup.com/businessjournal/172637/why-customer-engagement-matters.aspx

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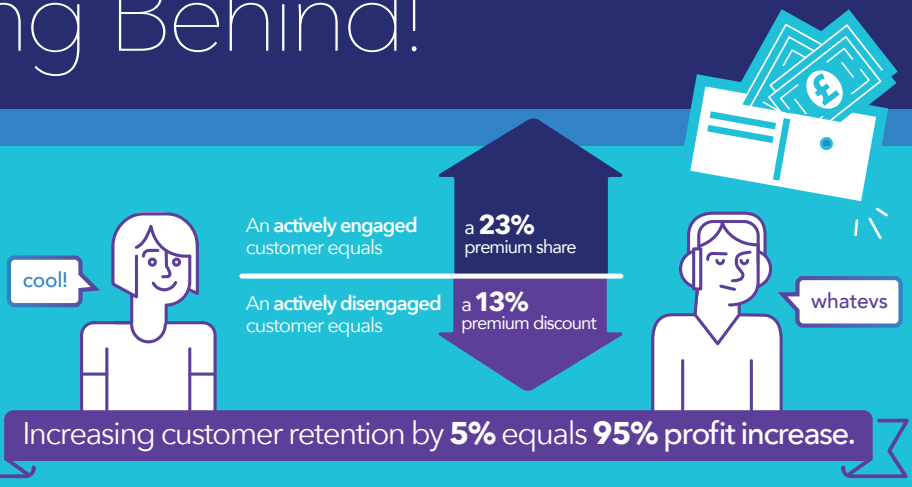


Increasing customer retention by **5%** equals **95%** profit increase.

How do consumers make choices?

They use mobile devices, they trust real customer feedback and they like interacting directly with brands.

4 of 5
Smartphone/Tablet Owners
use a mobile device to shop, search for product info and post reviews on social media.

58%
of Consumers
cite online retailer website reviews as an important source in the buying decision.

92%
of Global Consumers
trust personal recommendations over any advertising.

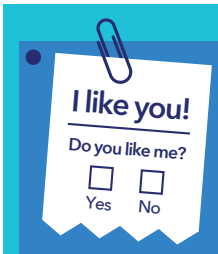
70%
of Consumers
cite online consumer reviews as 2nd best source of brand information.

User-generated content plays a role in...

84% of Millennial purchases

70% of Boomers purchases

84% of Worldwide Consumers take action based on reviews & recommendations of trusted sources.



95% of Millennials Worldwide want brands to court them.

70% of Millennials say they come back to brands they love.

64% of Millennials feel companies should give them more ways to share opinions online in the future–and they'll continue to participate.

Don't get left behind! Get your customer community started with Jive-x today!
Learn more or get a free demo: **jive.to/jive-x-demo**

Sources: Gallup, Harvard Business Review, 2014, US Digital Consumer Report, 2014, Cisco Systems, 2013, Nielsen, 2012, 2013, Bazaarvoice, 2012, Accenture, 2013, Edelman, 2012

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Top Tips: How to Capitalise on the Digital Disruption Impacting Customer Experience

We've spoken about what digital disruption means for customer experience and what the biggest challenges and opportunities are that accompany the changes rippling through the industry. But are there any key steps you can take to capitalise on these? We asked our customer experience and digital community for their advice to get you started.

"Be clear on what you want your customer experience to be; how you want your customer to feel and how simple you want that interaction to be. And then consider how the technology can enable that, rather than starting the other way round."

Richard George, Director of Digital, **eir Group**

"Always keep a people-centric view. At the centre of the transformation is the connected person, the human being who is using the solutions and services being enabled by technology. Put it in context of their journey, be it employee, customer, partner or supplier. Don't focus on technology alone. Communicate the vision and drive the strategy and culture; engage and align people to these organisational objectives by working together (be it with peers, supply networks, customers and others in the value chain), enable them with the right tools, information and experience to achieve measurable and meaningful outcomes that deliver unique customer value."

David Macmillan, SVP Global Sales, **Jive Software**

"Try to understand where you are first before you make the next move. Don't wait too long."

Edwin van Outersterp, Senior Director, Global Customer Service, **Sanofi Genzyme**

• Know your customer: When designing the 'customer experience' be absolutely clear that you know who this customer is
• Clear business objectives: Be absolutely clear what you want to achieve in terms of business goals and measure the impact on the relevant business KPIs, not just on things like click rates, etc.

Andre Guyer, Head of Digital Transformation, **Zurich Insurance Company**

"You can't tackle digital disruption without considering the brand, the impact that digital can have on the brand, and which types of digital transformations are appropriate for your brand. It wouldn't, for example, be appropriate for the Ritz-Carlton to go digital in every single interaction with the customer because they're such a people-focused brand. Instead you could look at digitally augmenting those human-to-human interactions."

Kerry Bodine, Co-author of Outside In and Customer Experience Coach, **Kerry Bodine & Co.**

"You no longer have to look internally for inspiration. What digital disruption has done is that it has brought many additional opportunities to understand what great service and capabilities looks like and what the levels of customer expectations are. Now more than ever you don't have to rely on the talent in your business as there is so much knowledge and inspiration out there, and that has come from the digital culture that has been growing. Also, if you're going to invest then you need to properly invest. If you're going play around the edges you're probably wasting your money. You either go big or go home."

Wayne Butterfield, General Manager, **Digital Care, BT**

Do not try to transform your existing infrastructure and digitalise them. It's much better to think out of the box and start from scratch, at least with some parts of the business, instead of trying to fix your existing environment."

Kai Schubert, Vice President Customer Interaction, **Air Berlin**

"Study the great experiences your customers are having with other companies, not necessarily competitors, but progressive brands that are delivering experiences people love. Find ways to implement that into your work."

Brian Solis, Principal Analyst, **Altimeter Group**

About CX Network

CX Network is an online resource for customer experience professionals providing value-rich content such as industry reports, customer trends, best practice, latest industry news, interviews with CX leaders and so much more! Our focus on the content that matters to customer experience leaders most, allows us to cut through the white noise that surrounds this ever-changing subject, and makes us the primary resource for CX executives to turn to.

By joining our network you will receive expert commentary, reports, and resources developed by and for experiences customer experience professionals and industry insiders. With a growing membership and global portfolio of events, CX Network ensures you keep your finger on the pulse by delivering practical and strategic advice to help you achieve your business goals.

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How to Tackle the CX Industry's Biggest Challenges

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