



CXNetwork
The Global Network for
Customer Experience Leaders

The Evolution of Customer Experience in 2015

The Key Trends, Challenges and Investments
From the Last 12 Months and How They Will
Shape the Customer Experience Landscape in 2016



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Foreword by Serial CXO Ingrid Lindberg



The CX Network Advisory Council Member Reviews the Past Year.

2015 was a huge year for Customer Experience (CX). In 2015, the term “Customer Experience” became even more mainstream. More people than ever before are identifying themselves as customer experience practitioners.

What we’ve found is that many are struggling with the same issues in their organisations. In this report, The Evolution of Customer Experience in 2015, three main themes were identified as challenges across the practitioners included within the research:

- Capturing customer data and insight to help CX leaders meet rising customer expectations
- Optimising internal and external digital processes as part of a wider digital transformation
- Creating a true omni-channel model where insights are utilised to help deliver a consistent and seamless customer experience across all channels, including new digital touch points

I think that there are several reasons we’re seeing those themes – and we need to address them in order to be able to continue to be viewed as an integral part of an organisation.

You have to have a strategy. Governance councils, voice of customer programmes and journey maps alone will not move you very far towards a better CX for your customers. You must step back, create a strategic plan that is based on who you are as a company, what your corporate strategy is and what your customers want. Then you can create your roadmap.

We are measuring everything and understanding very little. Big data is nothing without the wisdom to know how to use it. Take the time to understand what metric really matters to your company. Once you’ve identified that? Measure it.

Survey burden is real and we are accountable for ensuring that we’re actually asking for information that we really need and will use.

Digital can’t be done separately from everything else if you want a great omni-channel experience. We’re

starting to fracture roles and efforts and I think it may be a little too early for that. I’m meeting heads of digital CX, communications CX and contact centre CX. I’m hopeful that all these people report into a Customer Experience Officer, but I’m doubtful that their activities are being orchestrated.

In the almost two decades since the term “customer experience” emerged, we’ve come so far. It is evident that we have some basics that we need to really embrace in order to ensure that CX continues to be viewed as an integral part of a company’s strategy.

2016 should be the year of building inculcating CX into your company and ensuring that your approach is systematic – both of which will show continued maturity of your practice.

Ingrid Lindberg is a member of the CX Network Advisory Council and a serial Customer Experience Officer (CXO). As one of the first CXOs, she has been on the leading edge of customer experience for over 20 years. She has worked with numerous Fortune 500 companies across Financial Services, Healthcare, Packaged Goods and Retail, helping them to create differentiating customer experience strategies and cultures.

Ingrid is the Founder and CXO at Chief Customer and helps companies turn theory into practice – making their customer experience strategies real, from CSRs to the C-Suite. Lindberg was the Chief Experience Officer at Cigna and at Prime Therapeutics and has held roles with American Express, Ceridian, SSgA, First Data, Pillsbury and Pier One, always working to enhance experiences for employees and customers.

Lindberg is a well known international public speaker and is heavily quoted by top publications including the Wall Street Journal, New York Times, Atlanta Constitution Journal and Kiplingers.

Key Takeaways

CUSTOMER INSIGHT & ANALYTICS:

Capturing customer data and insight has been a key focus for CX leaders in helping them meet rising customer expectations. However, capturing relevant information and turning this into valuable and actionable insights to optimise CX and drive business decisions has presented the biggest stumbling block for the industry in 2015.

DIGITAL TRANSFORMATION:

Digitisation of the customer experience provides exciting opportunities for leveraging new technology to optimise internal and external processes. But keeping up with the pace of change in a rapidly evolving industry and upgrading systems and processes to compete with the market also presented a challenge for organisations.

OMNI-CHANNEL STRATEGY:

A key priority for CX leaders has also been to create a true omni-channel model, where newly gained insights from data capture are utilised to deliver consistent and seamless customer experiences across all contact channels, including digital touch points. Finding the right tools to help them unify platforms provides a challenge for nearly all businesses.

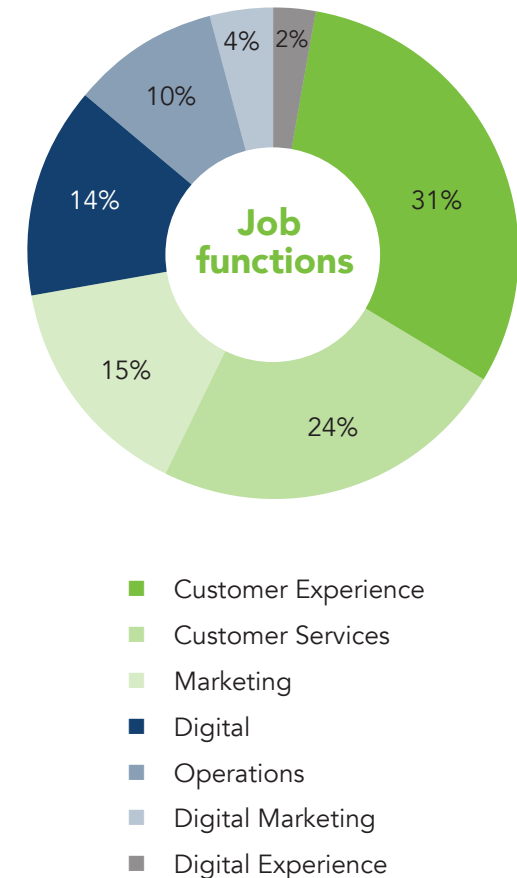
About the Research

CX Network was host to 28 global customer experience, service, insight, digital and marketing events in 2015 across a range of verticals, including retail, telecoms and financial services. Exchange events specifically are invitation-only, where senior decision makers from the world's largest brands come to learn from industry thought leaders and meet with solution providers during high-value one-to-one business meetings, to discuss their investment needs.

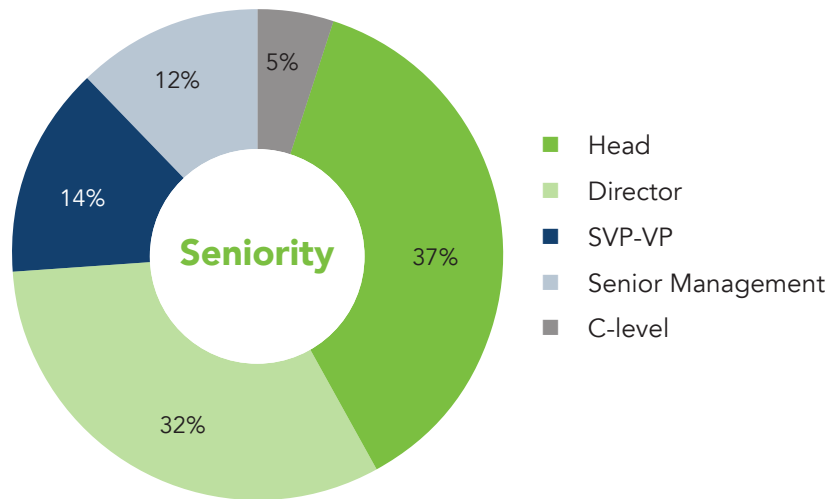
As part of their attendance, every Exchange delegate is questioned extensively on their immediate investment priorities, long-term aspirations and current challenges hampering these business goals. It is these 706 profiles that form the basis of the research for The Evolution of Customer Experience in 2015, to uncover the main trends surrounding industry changes and predict what this means for customer experience in 2016.

The 706 profiles include senior professionals sitting within customer experience (31 per cent), customer service/contact centre (24 per cent), marketing (15 per cent), digital (14 per cent) and operations (10 per cent).

With the rise of digital transformation as a key business priority, Digital Customer Experience (4 per cent) and Digital Marketing (2 per cent) roles were also present amongst the data.



About the Research

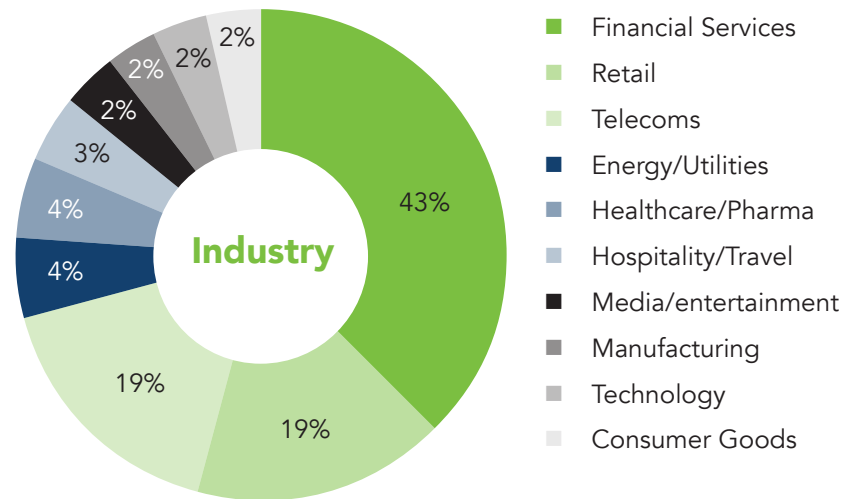


Due to the seniority of attendance at Exchange events, the research incorporates Heads (37 per cent), Directors (32 per cent) and Senior Vice Presidents/Vice Presidents (14 per cent), with an additional 12 per cent in Senior Management and 5 per cent in C-level roles.

It is worth noting that these figures denote job titles rather than responsibilities. For example, in the UK in particular many Heads report directly to a member of the C-Suite, or hold a C-Suite role themselves, yet have a Head title.

Specific job titles within the research include Chief Customer Officer, Chief Relationship Officer, Chief Marketing Officer, Chief Digital Officer and Chief Technology Officer, SVP/VP/Director/Head of Customer Service, Customer Experience, Big Data, Customer Strategy, Contact Centres, Insight, Analytics, Social Media, Ecommerce, Online, Brand, Marketing, Customer Loyalty, Customer Relations, Digital, Customer Care, Quality and CRM.

The bulk of the respondents came from Europe and North America. The



breakdown of industries represented by the CX leaders included within this report are hugely varied, however key sectors include Financial Services (43 per cent), Retail (19 per cent), Telecoms (19 per cent), Energy/Utilities (4 per cent), Healthcare/Pharma (4 per cent), Hospitality/Travel (3 per cent) and Media/Entertainment (2 per cent).

In addition to the profile questionnaires, in-depth interviews have been conducted with specific customer experience leaders for further insights and commentary on the findings.

The Changing Role of Customer Experience

Customer experience is an ever-changing and ever-growing industry. Where historically the responsibility was siloed into a single department, it has grown into an all-encompassing vision. And it impacts all functions and all levels within an organisation, from marketing to IT to operations and everything in between.

The challenge that rises from these changes is ensuring a top-to-bottom customer centricity that is both aligned with the customer experience strategy and the company's wider business strategy. Depending on existing infrastructures and organisational silos this can be a long and complicated process.

After all, how do you ensure that your entire organisation understands the importance of delivering a customer experience that is in line with the brand, when satisfaction and feedback measurement tools don't always show the full picture? And how do you update legacy systems to ensure you have the bandwidth to cope with ever-changing customer demands?

2015 has seen a particular rise in the digital transformation of organisations and the growing importance of delivering an online customer experience, that is both seamless and consistent with the experience offered through the more traditional customer contact channels, such as in-store and call centre communications.

Whilst there has been a rise in digital specific functions to assist with the digital transformation journey, the question of how organisations can optimise the quality of the digital experience while staying on top of a rapidly changing industry still remains.

Our insights into the changes that have shaped the industry in 2015 will help customer experience leaders leverage these challenges, turn them into opportunities and optimise their strategy for maximum impact in 2016 and beyond.



Key Trends Shaping Customer Experience in 2015

Top Customer Experience Trends in 2015

It is clear from the research that three main priorities have been driving activity in 2015:

- Capturing customer data and insight to help CX leaders meet rising customer expectations
- Optimising internal and external digital processes as part of a wider digital transformation
- Creating a true omni-channel model where insights are utilised to help deliver a consistent and seamless customer experience across all channels, including new digital touch points

Increasing Data Capture to Meet Changing Expectations

Customers' expectations are ever-increasing and this affects all organisations and industries. A customer might receive a highly personalised service that is both time and cost-efficient with an online retailer, so they expect a similar experience from every other business they interact with, regardless of which sector they are in.

Consumers don't think in industry verticals so don't have different expectations for each type of business they buy from. From the bank to the supermarket and from the airport to the internet service provider, customers demand the best regardless of the service or channel. One good experience sets the standard for what they believe all future experiences should be like, which creates an even greater challenge for customer experience professionals as their competitive landscape has been blown wide open.

To cater to growing customer expectations there has been an increased focus on capturing data for up-to-date

insights into consumer needs and trends. Of course, we've all heard of big data, but organisations have discovered that big isn't necessarily going to make a significant difference to the way they operate, it's just the starting point. It is in fact focusing on exploiting big data and turning it into relevant data that is the most desirable strategy. Furthermore, it can be even more costly to get rid of data than to collect it, so ensuring you only capture insights that will be truly helpful is imperative.

At **GSK Consumer Healthcare** they've also had an increased focus on gaining valuable and actionable insights in 2015 to increase customer-centricity.

Their Consumer Experience Director explains: "We aim to be a consumer-first company. To achieve this goal you need to listen first: listening in real time to our consumers' thoughts and feelings in order to identify the last insight and unmet need that can bring a new competitive advantage to our brands. We are on a journey where the more experience we gain will help us to identify more valuable insights to be actioned upon quickly."

Key Trends Shaping Customer Experience in 2015

Digitising the Customer Experience

While some industries are further ahead than others when it comes to designing and delivering the perfect customer experience, one consistent message has defined the evolution for businesses in 2015; the need to integrate digital into their existing strategy.

Interestingly, digital transformation is the most cited priority for the CX leaders included within our report and operating within financial services, whereas in the retail sector this only just made their top five with just six per cent of respondents citing this as their priority throughout the year; emphasising how retail is generally further ahead when it comes to digital changes.

Yet while some companies are at the beginning of their digital transformation, even the ones further on this journey still have a focus on digital throughout 2015 as they are trying to keep up with the rapid pace of change and ensure their digital channels and offerings are optimised to industry standards and customer demands.

The internal transition is another big aspect that has been consistently featured throughout the year, with CX leaders included within our research citing digitisation of the workplace as a major contributing factor to efficiency and improvement of overall customer experience delivery.

Ensuring Cross-Channel Consistency

Linking the trend of increasing customer expectations with the rise of digital touch points is the need for delivering a consistent and seamless experience. Centralising activities to ensure initiatives are delivered in the same way across all channels of communication has been at the forefront of the CX strategy of many organisations in 2015.

Creating a true omni-channel environment has been the key component in this discussion for organisations across most verticals, and especially in the retail industry (with 20 per cent of retailers included within our survey saying this is their top priority during 2015, making it the number one priority for retail respondents overall),

energy/utilities (with 17 per cents of CX naming this their number one priority) and telecoms (where with a score of 15 per cent this takes a shared top priority in this industry, alongside the digital transformation of their customer experience).



Danny Andrea, Retail Director of Artisan du Chocolat, highlights the importance of ensuring channel consistency. She says businesses need to be “completely streamlined” and there should be “constant communication”.

Andrea adds: “Communication within your business, within your brand, needs to be absolutely at the top level, because people will know. I get emails all day long from businesses so I know that if I walk to a shop two seconds down the road that I’ve just received an email from, then the shop should know what that email says – and a lot of the time they don’t. We need to be not only better than what we’re offering online, or giving a better experience, but we need to also be engaged with it and communication needs to be there.

“And the same voice needs to be running through; the voice your sales ambassadors speak with needs to be the same voice your email speaks with. People need to feel that it is all one experience.”

Key Trends Shaping Customer Experience in 2015

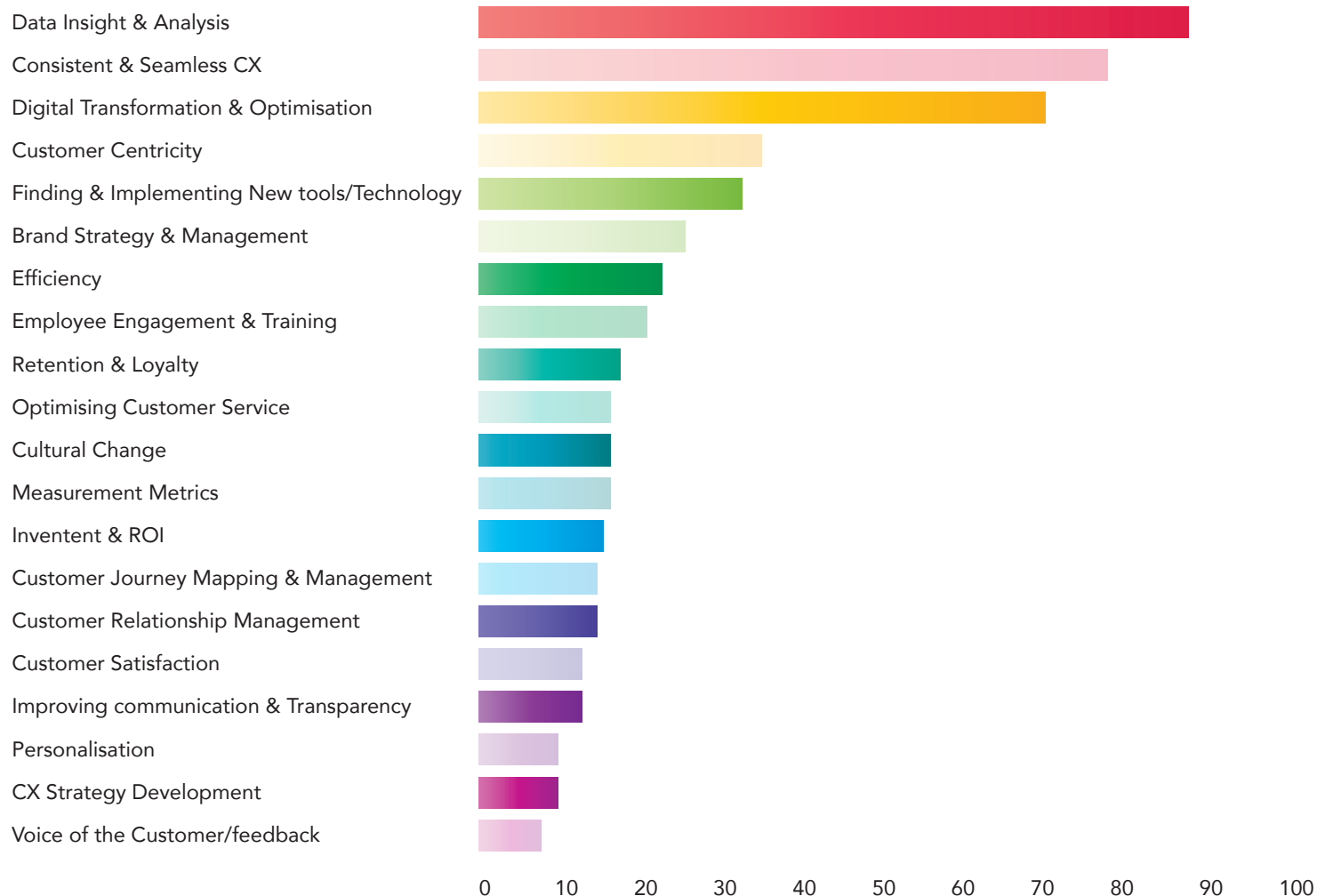
Other Key Trends

Other trends that have dominated and shaped the customer experience landscape in the past 12 months, according to the industry leaders included within our report, include:

- Moving to a top-to-bottom customer centricity
- Implementation of new tools and technologies
- Aligning the brand strategy and promise with the wider customer experience strategy
- Working more efficiently
- Training and rewards for employees to increase engagement (this scored particularly high within the hospitality and travel sector where nearly a quarter of respondents cited this as their top priority)



Top Customer Experience Priorities 2015



Moving to a consistent and seamless customer experience model when digital changes are disrupting the industry doesn't happen overnight and can be a difficult journey for organisations. In the next chapter we will be looking at the challenges that have accompanied these trends and what investments were priorities to tackle these.

Challenges Impacting CX Agendas in 2015

Top Customer Experience Challenges in 2015

The main challenges that have defined customer experience during the past 12 months are:

- While data has been a big trend in 2015, capturing relevant information and turning this into valuable and actionable insights, to optimise customer experience and drive business decisions has been a big stumbling block for the industry in the past year
- How can customer experience leaders deliver a consistent and seamless experience across a diverse range of channels and customers? Especially in siloed organisations and those with legacy systems in place, finding the right tools and technology to help them unify platforms has been a challenge
- Digitisation provides exciting opportunities for leveraging new technology. However, in an industry that is rapidly evolving it can be difficult to upgrade systems and processes to compete with the market and keep up with the pace of change.

Ensuring Relevant and Actionable Insights

Whilst industry leaders agree that customer data is imperative to delivering a seamless and consistent customer experience, the biggest challenges that have dominated the landscape in the past year are how to capture the right data and gain the most value from the insights. With the rising need for real-time information and survey fatigue, there has been also been a change in the way customer insight is captured and processed.

Specific questions that arose during the research include: How do we identify and collect customer data? How do we find the right tools in the market to help us manage, understand and process our data? And how do we transform our data into meaningful, valuable, relevant and actionable insights to commercialise the information and drive business decisions?

Caroline Wells, Head of Customer Insight at the Financial Ombudsman Service, explains survey fatigue:

"Consumers are getting really fed up with being constantly asked to complete surveys. You can't buy anything or make a simple enquiry these days without someone asking you to do a survey. It's too much. And you can see people are becoming increasingly tired of it all in the way they're responding to surveys. From the way they answer questions and how long they're prepared to spend filling them in – to whether they engage and respond to all."

Challenges Impacting CX Agendas in 2015

Breaking Through the Silos

We have established that customer demands are rising rapidly and one of the ways in which this has been particularly prominent has been the need for greater consistency across all touch points, including the relatively new digital and social channels. However, whilst the idea of creating a true omni-channel experience has been at the forefront of many CX leaders' minds, implementing this – especially in large corporations that have a host of legacy systems in place – is easier said than done.

If you have a diverse range of channels and customers, how can you centralise this to deliver a consistent experience? This is especially challenging for silo-based, channel-centric businesses. Standardising customer interactions can lead to a loss of personalisation and targeted services, so it is key that you have the right tools and technology available to integrate customer insights and to assist with the creation or optimisation of a unified platform.

E.ON tackled the challenge of channel consistency in 2015 by utilising customer experience principles. Their **Head of Customer Experience Change Programme** says:

"Customer experience principles are a useful tool in achieving further alignment and consistency. These principles are co-created and validated with customers and agreed with senior managers.

"We use them in the design of our channel experience across all our core customer journeys. Journey owners are beginning to use dashboards to ensure consistent delivery across all the key channels and they also ensure that the channel mix is managed to optimise results.

Keeping Up With Change

Whether organisations are at the start of their digital transformation journey or need to upgrade and optimise their existing platform, digitisation has been at the forefront of many CX strategies in the past year. However, with an industry that is growing exponentially, how can you keep on top of the pace of change?

Especially for businesses that have until fairly recently relied on traditional contact channels, the move to digital has been a challenging change and one they haven't always been able to keep up with. There is a wealth of technology out there to leverage the opportunities that digital presents, but in an extensive solutions market it can be difficult to find what is right for you.

Other Key Challenges

Additional challenges that have been highlighted during the research include:

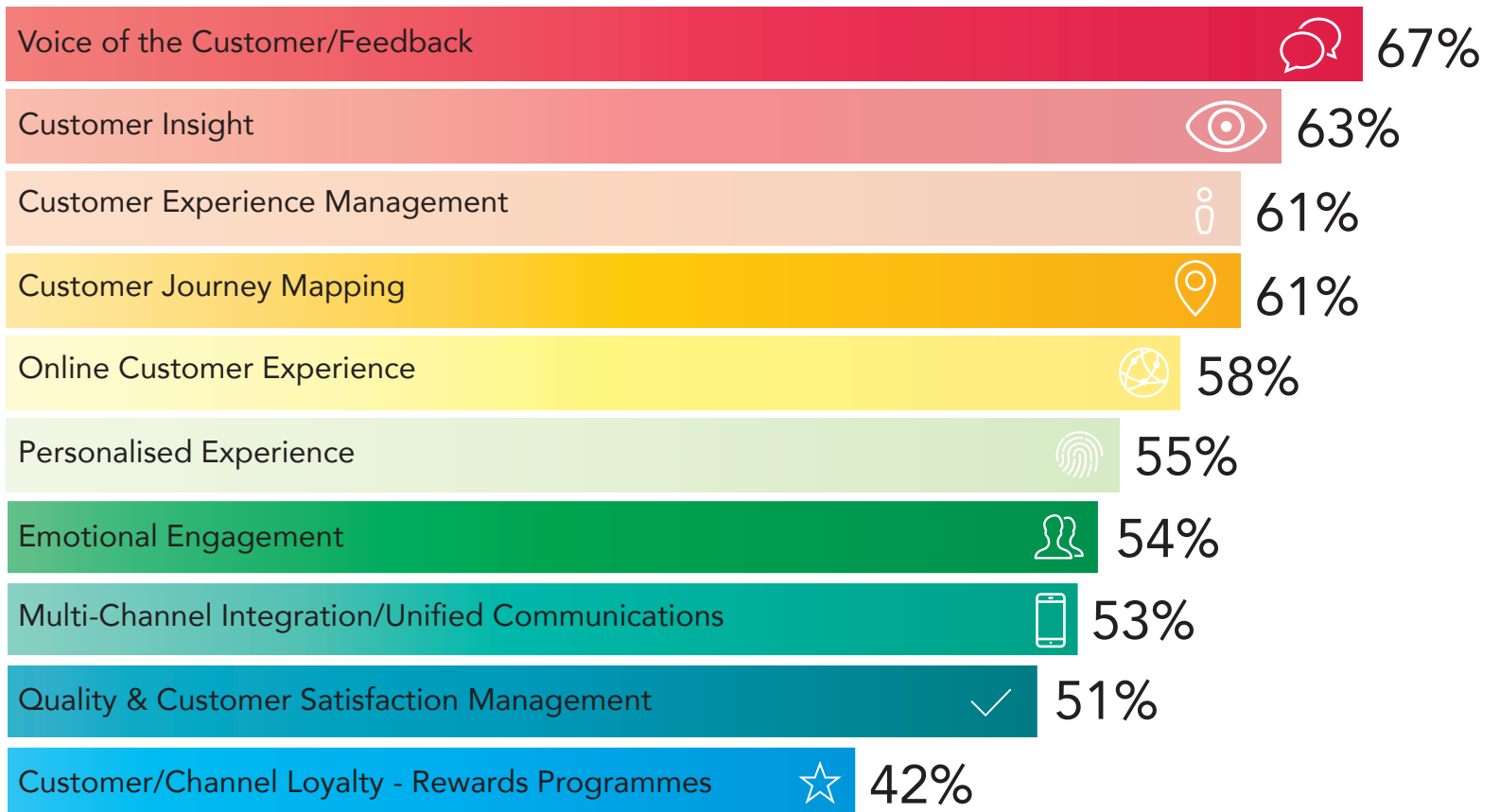
- Driving cultural change for greater customer centricity across all levels of the business
- Finding the right metrics to determine customer satisfaction and loyalty
- Connecting with solution providers who can deliver the tools and technology that will allow for adaptation in line with the rapid industry changes

Top Investments Priorities in 2015

Investment priorities from the past 12 months as mentioned by the customer experience professionals included within this research reflect their focus surrounding data capture, channel consistency and digitisation, with a particularly investment in listening to the Voice of the Customer (VOC) and optimising the way feedback is collected.

This has very much been a year where the customer-first model disrupted traditional strategies and companies have come to understand that they are not able to truly ensure customer and channel consistency without really listening to their customers in new ways and implementing customer insights into existing processes.

"It takes time and effort, but a powerful Voice of the Customer strategy is well worth the investment in a highly competitive world where customer experience becomes an important differentiator," says **Claire Hill**, Customer Service Director at boohoo.



What Lies Ahead for 2016?

In addition to an overview of the customer experience landscape in the past 12 months, we're running an in-depth survey to gauge the views of global leaders – across all major industries – within customer experience, service, insight, digital and marketing, on the changes that will be defining the industry in 2016.

We have collected the data from the first 698 responses for this report, to provide an overview of trends, challenges and investment priorities that will be shaping customer experience in the upcoming year.

This information will allow you to benchmark your own progress and prioritise your plans for 2016.

Trending Topics for 2016

Following on from our research into the 2015 landscape, we asked survey respondents to list the top three areas that they believe will impact customer experience in the next 12 months.

Top answers include:

- Customer loyalty and retention (40 per cent)
 - Online customer experience (34 per cent)
 - Data and analytics (30 per cent)
 - CRM (29 per cent)
 - Employee engagement (25 per cent)
- To prepare for these, customer experience leaders are:
- Seeking advice from non competitive peers who are going through a similar experience in different markets/segments
 - Speaking to product and service providers about market offerings to draw up a shortlist of potential solutions
 - Redefining the experience model for their customers
Communicating and internally marketing the transformation plan and roadmap for 2016

What Do Industry Leaders Say?

This is what industry leaders believe will be the biggest trends in 2016.

"Companies will need to come up with new ways of measuring the strength of emotional attachment customers have with each touch point in their journey."

"We can no longer assume that it is the same weight along the whole experience. Thus, the importance of introducing a new measurement framework that addresses such differences."



Ahmed El Badawi,
Vice President – Head of
Customer Insight, Riyadh Bank

**ACCESS THE FULL
INTERVIEW WITH AHMED**

"The most important dynamic is having organisations address the combined issues of magnitude and speed: the magnitude of operational change needed to deliver high-quality, consistent, and personalised experiences and the speed needed to make those changes to either maintain differentiation or catch-up to leaders that are already underway to a shift to customer-obsessed operations."



Victor Milligan,
Chief Marketing Officer,
Forrester Research

**HEAR MORE
FROM VICTOR**

"There are three key trends that I see continuing to have a major impact. The first of these is further mobile usage growth – we continue to see rising numbers of new and returning customers visiting the website from mobile devices. The second is integration between online and offline channels. The third is linked to both of the points above – pace and simplicity. Expectations are higher than ever for an easy, quick and seamless experience and there's a low tolerance for any aspects that get in the way of this."



Noel Eves,
Head of UK Online,
graze.com

**FURTHER INSIGHTS
FROM NOEL**

"I think there is more and more focus on making sure that all the customer data is secure – especially payment such as credit cards. I suspect many organisations are not PCI compliant and my intention is to make sure that DHL do not breach that compliance. Every day you're hearing of fraud on the internet and identity theft and social engineering, and I think that would be a core element. Also, big data. I'm not sure whether we'll look at it, but it's something to keep our minds on."



David St. John Richards,
Commercial Systems Director,
DHL Express Europe

**FIND OUT WHAT ELSE
DAVID BELIEVES**

"A continuous growth of social communities and the role of communities where customers more and more listen to each other rather than just listen to organisations."

"You've got the likes of TripAdvisor and the comparison sites and we can't shake those communities, but we can listen and learn from how customers are talking to each other."



Stephen Ingledew,
Managing Director, Customer
and Marketing, Standard Life

**MORE INSIGHT
FROM STEPHEN**

What Lies Ahead for 2016?

Investment Priorities for Next Year

Unsurprisingly, when asking survey respondents for their top 3 investment priorities for 2016, their answers were very much aligned with predicted trends. The overall top areas of investment in the survey so far are:

- Customer loyalty and retention (34 per cent)
- CRM (30 per cent)
- Online customer experience (28 per cent)
- Customer centricity (22 per cent)
- Customer insight (22 per cent)
- Data and analytics (22 per cent)

Interestingly, while there continues to be a focus on capturing data for further customer insight and digital with a move to the online customer experience, it's actually the more traditional aspects of

customer experience management – such as loyalty and retention as well as CRM – that CX leaders are currently looking at as a top trend and investment priority for 2016.

This can be explained by the fact that in the digital age shopping around before buying a product or service has become easier than ever, with comparison websites and online user reviews at the fingertips of the consumer, tempting them away from the companies and brands they have invested in in the past.

While a great price and quality ratio remains one of the decisive factors, with a nearly unlimited source of information and endorsements available, many other aspects can now make or break a customer relationship and so a renewed focus is surfacing on identifying what these are in a rapidly changing age and how they can be utilised to improve customer retention.

The 2016 survey also delves into investment priorities for different functions responsible for customer

experience, and these responses show the following priorities:

- Contact Centres: Training (70 per cent), analytics (60 per cent) and knowledge management (58 per cent)
- Customer Insight: Customer and data analytics (73 per cent), online customer experience (66 per cent) and business intelligence and reporting (60 per cent)
- Digital and Social: Customer insight (59 per cent), social media engagement (57 per cent) and digital content development (55 per cent)
- Marketing: CRM (67 per cent), customer insight/intelligence (66 per cent) and data analytics (57 per cent)

Specific solutions that have been cited for implementation in 2016 include voice analytics, insight dashboards, interactive intelligence, customer satisfaction surveys and web chat.



What Lies Ahead for 2016?

The Challenges Ahead

The biggest obstacles in bringing these investment plans to fruition in 2016 are, understandably, primarily cost-focused. We are asking respondents to list the main three challenges for implementing these changes and the top answers so far are:

- Demonstrating ROI (62 per cent)
 - Finding budget (55 per cent)
 - Gaining board level buy-in (42 per cent)
- More generally speaking, the biggest challenges cited by respondents include:
- Creating a customer-first culture within their organisation (41 per cent)
 - Competing priorities (31 per cent)
 - Employee engagement (26 per cent)
 - Moving from a product-focus to a customer-focus (26 per cent)

- Ensuring consistency across channels (25 per cent)

To overcome these challenges, CX leaders specifically stated that they are looking for help with:

- Laying down the right metrics and measurements
- Linking customer insights with operational excellence initiatives
- Receiving clearer benefits from vendor communications
- Aligning transformation strategies
- Keeping up with technology innovations
- Being able to cut through the exploratory process to dive into solution mode
- Understanding tool capabilities, benefits and comparisons

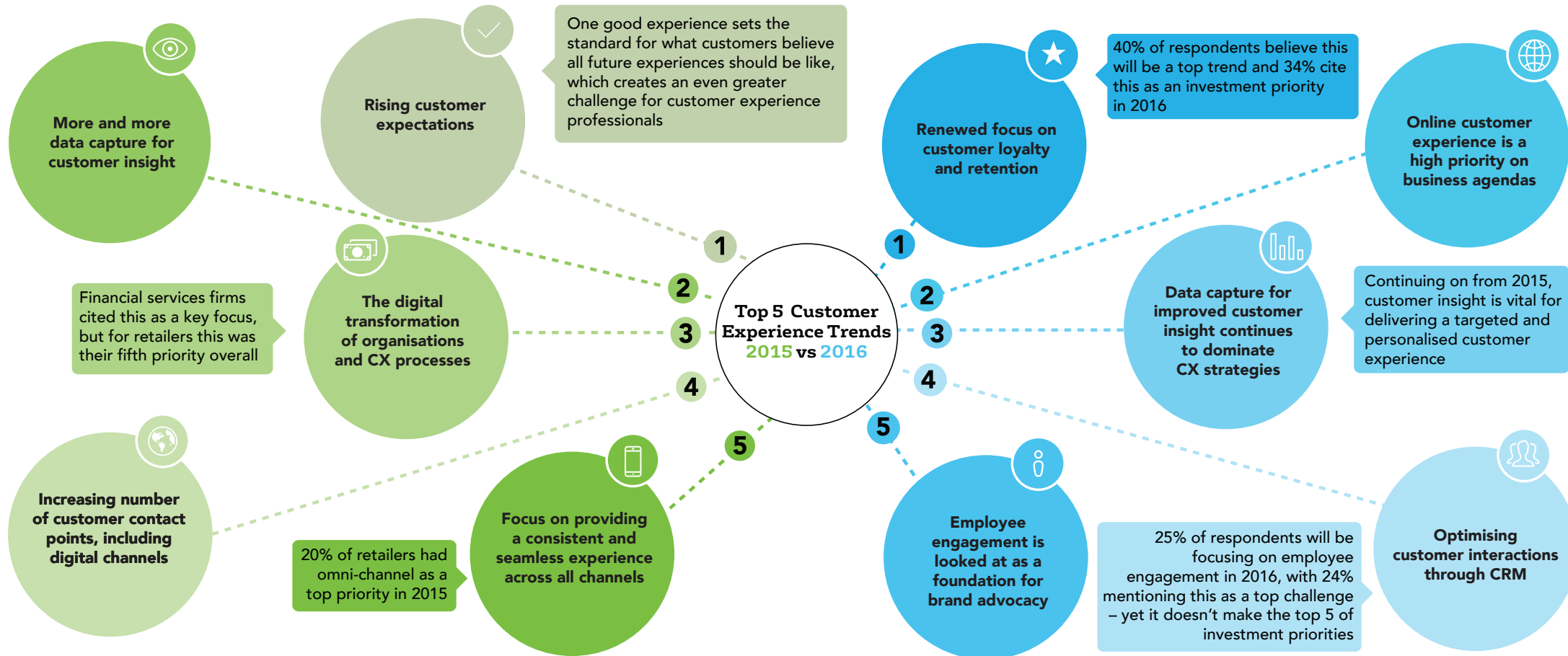
Find Out More About Customer Experience in 2016

Would you like to receive the complete insights into the customer experience market for 2016? Take part in our survey before 31 December 2015 and receive a full copy of the report to help optimise your own customer strategy for 2016 and beyond.

TAKE THE SURVEY HERE



Conclusion



As the above figures show, investment priorities are not always aligned with where CX leaders see the trends and challenges shaping the industry in the year ahead.

To stay on top of the changes coming your way in 2016, it's imperative to go back to basics and really look at what you're trying to achieve; what will be the biggest obstacles facing you on the road to delivering an exceptional customer experience and how can you overcome these? Is it internal customer-centricity? Implementing the right tools and technology? The digital transformation of your processes? Understanding the voice of your customer so you can deliver a more targeted and personal experience?

Whatever your key focus is in 2016, one thing is clear: CX needs to be an integral part of your company strategy from top-to-bottom to achieve true customer experience excellence.

CX Network 2016 Events

CX Network live events are hosted throughout the year in a variety of locations across the globe. All events – Conferences and Exchanges – are carefully tailored to provide you with senior level networking, cutting edge learning and targeted business development opportunities.

The unique format of an Exchange is ideal for our sponsor partners who value the invitation-only meeting format driven by pre-scheduled business meetings with active decision makers.


Key  Exchanges  Conferences


 **Customer Insight and Analytics Exchange**
UK, January 2016


 **Customer Experience Management Telecoms Global**
UK, January 2016


 **Customer Experience Exchange for Financial Services**
UK, February 2016


 **Customer Experience Travel and Leisure**
UK, February 2016


 **Digital Transformation+**
UK, February 2016


 **Customer Experience Transformation Dach**
Germany, March 2016

 **Customer Experience Management Telecoms Latam**
Brazil, March 2016

 **Customer Experience Exchange for Telecoms**
UK, April 2016


 **Customer Experience Week**
UK, April, 2016

 **Customer Experience Management Telecoms Nordics**
Sweden, April 2016


 **Digital Customer Experience Exchange Nordics**
Sweden, April 2016

 **Executive Customer Contact Exchange**
UK, May 2016


 **Customer Experience Exchange for Retail**
US, May 2016

 **Customer Experience Transformation Insurance**
UK, May 2016


 **Customer Experience Management in Telecoms B2B Summit**
UK, June 2016

 **Customer Experience Transformation: Financial Services Nordics**
Sweden, June 2016

 **Customer Experience Exchange for Retail**
UK, July 2016

 **Customer Experience Exchange for Financial Services Europe**
Europe, September 2016


 **Customer Experience Exchange for Travel & Hospitality**
UK, September 2016


 **Customer Experience Transformation Financial Services**
London, September 2016


 **Digital Marketing & Transformation Exchange**
UK, September 2016


 **Executive Customer Contact Exchange US**
US, October 2016

 **Customer Experience Exchange for Financial Services**
US, October 2016

 **Customer Experience Exchange Europe**
Europe, November 2016

 **Customer Experience Transformation Nordics**
Denmark, November 2016

 **Digital Transformation for Financial Services**
UK, November 2016

 **Chief Digital Officer Roundtables**
UK, December 2016

About CX Network and the Author

About CX Network

CX Network is an online resource providing value-rich content such as industry reports, customer experience management trends, best practices, interviews with CX leaders and so much more! Our focus on the content that matters to customer experience leaders most makes us the primary resource for CX executives to turn to.

Our cross-industry approach allows our audience to see the leaders and laggards within customer experience, benchmark themselves and tailor their business strategy to help position themselves as a customer-first organisation.

In addition to online resources, CX Network organises over 25 live events globally each year with industry-specific focuses on Financial Services, Telecoms, Retail and Digital Marketing, to name but a few.

**FIND OUT MORE ABOUT OUR
UPCOMING EVENTS.**



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About the Author

Zarina de Ruiter graduated with a BA in Journalism in her home country of the Netherlands, before embarking on a global journey, working in offices from North America to Australia, finally 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 an SME-focused title and also taking responsibility for the digital output of magazines Director of Finance, Offshore Technology, Business Today and the WI's Woman's World, in addition to ad hoc work on the print publications.

She is currently the Editor of CX Network at IQPC, where she produces, commissions and edits a range of digital content pieces for senior customer experience, marketing and customer service and marketing leaders in line with the themes of the global events run throughout the year.