



Building the Privileged Customer Experience





From time to time, everyone can experience a customer service issue. You might find your interactions with your personal bank lacking in customer awareness when your main point of contact changes. You become exasperated when you find yourself starting from scratch because the bank has not tracked your interactions over the years or doesn't have a view of your products across the organization's portfolio.

Maybe you've purchased a defective product and found that the manufacturer is slow to respond or recall and correct the situation leaving you with a less-than-satisfactory image of their brand. An email sent to your utility company has gone unanswered, and the customer care person is not only unaware of your email, but also can't answer why and solve your issue. And still others have experienced the frustration of making a purchase at one store and finding another store in the same chain unequipped to service that purchase post-sale if any issues arise.

While it is easy for most people to identify with these situations on a personal level, are you also able to see your organization from the standpoint of your own customers and recognize the impact that lapses in service are having on your company's image and revenues?

While no brand sets out to lose customers, it is especially critical not to lose your most profitable customers. Your VIPs and customers who generate profitable business expect to be recognized, welcomed, and personally advised when interacting with your company as if they had just entered their favorite bistro, flower shop, or tailor. These same customers will not respond well when they receive a formulated response to an inquiry that does not take into consideration their status, the specifics of the situation being addressed, and their history as a preferred customer.

Projecting a personalized, privileged approach is even more critical when attracting and engaging new customers, such as when you are underwriting a new policy, opening a new account, or making a new reservation. When there is no history with a brand to lean on, the experience will likely be measured only on how well you interact at this point of first contact.



Business Culture Influenced by the Information Age

When did we stop valuing the human touch in our customer interactions? The roots of this shift in business culture can be traced back to the explosion of information caused by the widespread use of the web by the mid-1990s.

At that point, the Information Age was in full swing. This new age, started in the last quarter of the 20th century, was defined by the exponential growth in the duplication and sharing of information through electronic means.

The volume of information that had to be handled for any one business grew at rapid rates, seemingly overnight. As technology stepped up to handle the onslaught of information flow, companies made varying investments in document management systems. These initial systems were highly structured and demanded detailed definitions of document groups and processes. Because of their highly regulated environment, susceptibility to litigation, and volume of transactions, the banking and insurance industries led the way in investing in this new office automation.

Initial investments in document management systems were often driven by the software available at the time, focused on addressing compliance, legal discovery, archiving, and marketing issues, and not necessarily the most pressing business issues. These tools did very little to actually help manage customer interactions in a service-oriented way, nor did they capture and provide a view of comprehensive customer history. Many companies now find themselves faced with an immediate need to address the ensuing customer knowledge gap to remain competitive in a tight economic climate where consumers are spending less and looking for greater value.

Customer Relationship Management (CRM) systems also often fall short in trying to meet the demands of today's information-addicted customers who expect a company to intimately know their relationship at any touch point whether in person, over the web, or by phone.

The first CRM systems were focused on knowing customers in terms of their alignment with certain segments that could be targeted for marketing purposes. They typically did not have the ability to automate processes or store documents. Customer knowledge was focused on customer groups, leaving companies unprepared to now address customers as individuals.



While the newer CRM systems have added capabilities in terms of handling limited business process automation and storing customer generated documents such as email or forms filled out on the web, they typically cannot pull insight from these original documents. Instead, information is often captured in the form of summary notes manually transcribed into the system and filtered by the person conducting this activity and limited only to times when there has been direct contact with the customer.

Another limitation of these systems occurs when third parties are consulted as a part of resolving a customer issue because there is simply not a means to incorporate this information into the customer history. As a result, visibility into the customer experience is only partially available through CRM systems, and what is captured is locked into the system without the ability to be shared across the organization.

New Focus on Business Outcome versus Business Process

A legacy of these earlier technology tools is that customer care was reduced to satisfying the needs of the system, the business process, versus satisfying the needs of the customer, the actual business outcome.

Most system implementations required processes to be defined in great detail. The rigid, over-engineered structure instituted a culture of robotic-like customer interactions limiting responses based on boundaries set by the system.

In fact, many organizations in general found themselves driven by the process requirements of the technology instead focusing on the needs of the business. If the organization needed to change or launch a new product or service, everything remained on hold while the IT department updated the system, often in isolation and without input from those who would be using the updated tools.

In 2012, we once again find ourselves in a major shift in the marketplace, this time sparked by a shift in power from the seller to the buyer, which Forrester has designated the Age of the Customer¹. This new period requires companies to get a new lens to view their business, one from the customer's perspective — an outside-looking-in perspective.

¹ Competitive Strategy In The Age Of The Customer, Forrester Research, Inc., June 6 , 2011. <http://www.forrester.com/home?intcomp=blog:forrlink#/Competitive+Strategy+In+The+Age+Of+The+Customer/fulltext/-/E-RES59159>



Along with this new lens, companies are taking a critical look at their customer interactions and identifying what measures must be taken to evolve the customer experience into one that makes them highly competitive and leaders in their industries. With this new customer-centric approach, there is a need for a critical shift in system design to incorporate flexibility and once again reintroduce the knowledge worker as a key part of delivering the valued customer experience.

At the same time, the costs of servicing customers must remain under control to avoid destroying business profitability. This cost control can be accomplished by identifying the most suitable customer interaction channel for each specific customer and each specific request. The desired channel is revealed as processes become automated and the knowledge worker is provided with appropriate and affective knowledge of the customer and tools. In short, customer knowledge is the key to making the best choice.

Impact of Today's Customer Knowledge Gap

While the earlier efforts brought significant value to the organization and laid an important foundation for business today, the customer knowledge gap is a legacy of the initial automation focus. It is further complicated today by the ever expanding field of access points causing companies to encounter these common problems when interacting with their customers:

Quality of care failure due to lack of

- Vertical customer interaction processes managed by product or channel being aware of the broader company customer relationship.
- Continuity in the customer conversation as a result of employee turnover.
- Visibility into external experts in the customer response process.
- Decentralized sales conversations being connected to centralized customer care conversations.



Process inefficiency resulting from the inability to

- Launch new products and services quickly due to time required to update systems and align support services.
- Add new customers quickly due to volume of steps and data entry points.
- Collaborate with colleagues in real-time to resolve issues.
- Reuse knowledge of ad hoc customer service processes.
- View status of cases in process.
- Manage workload efficiently.
- Have proper controls that allow loyalty rewards to be offered immediately.

To address these quality and process inefficiency issues, there is a critical need for a comprehensive view of customer interactions, no matter what form or what channel and during what period in the relationship that these interactions take place. In addition, to be effective, there is a need to be able to share customer interactions throughout the organization in real-time.

And finally, there needs to be enough flexibility built into the system and processes to allow the organization to provide service based on the needs of the customer, rather than based on the constraints of the system.

Competing in the Age of the Customer

Are you positioned to provide an intimate experience the next time your customer engages with you?

Here's a quick test to assess whether your organization is positioned to compete in the Age of the Customer from both a quality and a process flexibility standpoint:

- 1) Do you know the number of information requests that go unanswered or are answered poorly?
- 2) Are you able to align all your customer care processes for a new product launch within weeks, or will it take you months or even a year?
- 3) Are you able to address ad hoc exceptions, or will your customer care representative fail to adequately respond as a result of system limitations?
- 4) Do you have technology supported business processes for engaging a customer, closing a sale, answering a claim?
- 5) Are you able to detect a really important customer and react quickly?



While companies often gravitate to cost-cutting measures when feeling the pressure of difficult economic times, this approach will put you at a competitive disadvantage and is flawed for a number of reasons.

- 1) Cutting costs often has the effect of making it more difficult to attract new or retain existing customers because such measures often further downgrade service.
- 2) Your more profitable customers are the ones who value service over price, while those who are susceptible to the allure of lower price are the ones who will eventually erode margins over time.
- 3) Without the insight into why one customer is more profitable than another, your organization is unable to make informed strategic decisions that result in better offerings and more creative products to keep those customers happy and attract new customers of the same mindset.

With the Capgemini Collaborative Customer Interactions Management Solution, built on the IBM Case Manager platform, organizations can lead the market in restoring the human connection and build the privileged customer experience that is demanded during the Age of the Customer.

This solution is designed to complement all CRM technologies, as well as improve service levels for those who do not have such systems, with collaborative document management, flexible Business Process Management, and comprehensive Reporting and Analysis capabilities across the organization utilizing IBM Case Manager.

Flexibility is built in with Macro Modeling (high-level definition of process steps and responses for a specific situation) that serves as a signpost for customer interaction versus a forced, one-size-fits-all limitation caused by processes detailed down to the lowest level.

Using a single intuitive interface, the solution allows a blended view of all types of content from all types of channels (for example, text, email, completed forms, signed documents, phone conversations, in-person meetings, audio, and video).



Key features include:

- Prebuilt templates for main customer lifecycle steps.
- Both normal and exception cases covering 100% of customer interaction.
- Comprehensive customer history across channels and content type.
- Real-time collaboration across the organization.
- Dynamic customer interaction scripts.
- Assisted response composition based on scenarios and customizable paragraphs.
- Highly configurable reporting and analytics.

Key benefits include:

- Provides consolidated 360° view of the customer.
- Reduces time-to-market of a new customer process up to 50%.
- Reduces lead-time between a customer request and its fulfillment up to 30%.
- Allows redeployment and optimization of Customer Care resources.
- Detects trends on unstructured content such as claims cases.

For more information on how your organization can build a privileged experience for your customers, contact:

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Enterprise Content Management solutions from IBM help companies realize the value of content for better insight and outcomes. IBM ECM can help companies transform the way they do business by enabling them to put content in motion—capturing, activating, socializing, analyzing and governing it throughout the entire lifecycle. IBM can help organizations identify critical content within large data volumes, and prioritize it to gain insight to inform business decisions. We help businesses put the right content in the hands of the right people, at the right time, while effectively managing the cost and risk of enterprise content from capture to disposal. IBM has provided ECM solutions to more than 13,000 companies, organizations and governments around the world, helping them remain competitive through new intelligent innovation.

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