Digital Customer Experience
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Exceeding customer expectations in a digital world

Markets between buyers and sellers have existed for centuries, but in the digital world, customer expectations have changed dramatically. Organisations must now respond to these ever increasing expectations, often driven by an individual’s personal experience using digital technology in their everyday life.

Organisations have already invested heavily in marketing, sales and servicing technologies, yet many fail to deliver to expectations, particularly in the rapidly evolving digital customer experience world. In fact, customers rate 89% of organisations as delivering only average or poor customer experience (Source: Forrester).

So, in an environment where instant gratification and expected satisfaction is the norm, how do organisations respond? Organisations must transform their businesses and services, often in the face of digitally savvy competitors, they need to:

- Become truly customer centric.
- Satisfy customers, whilst driving operational effectiveness, efficiency and value.
- Deliver enjoyable, exciting experiences that meet high customer expectations.
- Increase loyalty, retention and value against new digitally agile competitors.
- Deliver holistic and intuitive experiences irrespective as to how, where or when individuals choose to interact.
- Address the blurring processes of marketing, sales and service.
- Build trusted relationships, whilst respecting privacy.

Customers and individuals are increasingly expecting seamless engagement experiences, irrespective of how they touch organisations. In turn, businesses have to recognise the importance of their lifetime relationship with an individual, where interactions must evolve to meet their ever changing desires and needs.

In this environment, analytics, the delivery of actionable insights, user experience design, and the use of omni-channel marketing and servicing are capabilities that organisations must adopt to anticipate customer requirements and meet their needs in real-time.
Enhanced customer experience could manifest itself in many ways. For instance:

- Utility providers flexing tariffs based on loyalty, usage and value.
- Fuel retailers offering real-time spot discounts or offers based on recent purchase history.
- Telecom providers dynamically changing individual rate plans based on trends in usage.
- Retailers using browsing history to push tailored offers to customers arriving in store.
- Geo-location pushing targeted offers and services to individuals near different outlets and locations.

Interactions such as these that anticipate needs, add customer value and are brand differentiating will be critical for organisations to succeed in acquiring and retaining customers in the digital age.

At the same time, simple to use, fun, attractive and intuitive user experiences will become more critical in ensuring that digital transactions achieve their aims, whilst ensuring ongoing user satisfaction and continued engagement. For example, creative design and personalised interfaces will drive simpler to use apps and tools for self-help, relationship management and advice provision across many service sectors.

This shift of emphasis towards the customer is not just about technology, it also requires organisations to transform their own culture. Whilst businesses may implement modern customer management technology, it can only make a significant impact when it is integrated into an organisation’s day-to-day decision making, its ethos, its “modus operandi”.

### Technology enablers

- **Technology delivers seamless cross-channel experiences:** Comprehensive, cohesive “omni-channel” technology solutions now deliver the reality of seamless experiences for customers, irrespective of how they touch an organisation.
- **Creative design drives user experience:** Analytics tools are now facilitating an agile approach to user experience design, learning from how customers engage over time. This informs creative design and technical development to continually adapt user experience to maintain high levels of engagement.
- **Mobility:** The current explosion in mobile devices makes it possible for individuals to engage with businesses irrespective of location, time of day, or circumstance, whilst the user experience itself ensures continued engagement and repeat use.
- **Virtualisation:** In a world of multiple-device engagement, virtualisation in data management makes it possible to join data together creatively, “bring it to life”, and present a true “single customer view” for organisations cost effectively, and quickly. Actionable insights can then be delivered in real-time to meet and exceed customer needs.
- **Social media integration:** With social media platforms increasingly a part of an individual’s private life, businesses are now adopting and integrating these into their operations, presenting the digital consumer with opportunities to engage and interact, whilst businesses seek to monetise the content.
- **Cloud solutions as a service platform:** SaaS and cloud deployment options have further reduced the total cost of ownership for customer experience solutions—many now work on a pay-as-you-go basis, enabling businesses to scale with customer demand.
Business drivers

Today, more than ever before, organisations are recognising that good customer experience is crucial to business success. There are several factors driving this increased focus on customer experience in the digital age:

- **Customers are in control:**
  Organisations are no longer calling the shots—customers are in charge. In their own private lives, they control both the digital technologies they use, and the information they share with friends—they like the immediate responses they receive. This feeling of control, getting “instant answers”, now influences and guides their expectations and interactions with businesses as well.

- **Personalised service and customer engagement:**
  As customers increasingly exercise their right to choose, organisations must adapt to offer more personalised, 1:1 services—this is what the customer is increasingly expecting. A “one size fits all” approach and homogenous customer groups no longer work—everyone is different, every “customer journey” is unique.

- **Operational efficiency:**
  Organisations continue to streamline inefficient, often disconnected, processes. New digital technologies now make it possible for them to focus on measurement, analysis and learning, thereby enabling a continuous improvement culture to pervade all customer-facing operations. For example, an insurance company reduced certain repeat calls from 76% to 6%, achieving significant cost savings, whilst moving customer satisfaction from 73% to over 90%.

- **Integration of new complex data sources:**
  The increased sophistication of analytics facilitates the integration of insights from sources such as mobile, social and geo alongside more traditional transactional datasets. Organisations can now manage their customer data as a true valuable strategic asset, driving insights from real-time data to enable business process efficiency, and making customer value enhancing decisions which increase satisfaction.

- **Multi-device engagement and the changing demographic landscape:**
  People growing up in the digital age—the “digital natives”—switch between devices very frequently. Multiple devices now play a part in any step of a transaction or interaction. This necessitates “joined up”, real-time, easy-to-use solutions to manage an engagement, irrespective of device, seamlessly managing the interaction as it moves between mobile, home or workplace. In this context, the “user experience” dimension must inform ongoing design and innovation.
Transport

- Joined-up communication through the whole customer journey (from planning, to arrival and beyond) will be the norm, with real-time information and help.
- Personal and business travel expectations will continue to blur, with loyalty schemes recognising individuals, using frequency of purchase and use to offer immediate rewards.
- Customer centricity will drive innovation in meeting customer needs. For example, single payment solutions for fuel, toll-charging, food, entertainment and loyalty will emerge.

Travel

- Social media will further influence buying decisions—customers will have ever more channels and communities to share good and bad experiences. Travel providers will succeed or fail on their reputations.
- Trusted aggregators, such as Booking.com or TripAdvisor, using advanced analytics and large customer bases will win a greater share of the customer wallet by providing holistic, joined-up services.
- Social media savvy customers will drive businesses to digital transformation, responding to the need for ever faster, omni-channel processing.

Retail

- New click and collect solutions, like “drive through” grocery collection, will provide flexibility, choice and convenience.
- Geo-location and iBeacons will push personalised offers at a local level.
- Personalisation, enhanced web behaviour tracking, facial recognition and avatars (to try clothes) will drive engagement, loyalty, value and retention.
- Shopping will become ever more seamless, device independent and channel agnostic—buying will be easier, whether online or in person.

Financial services

- Data and analytics are key to personalised and insightful digital service delivery in the future of banking.
- Declining branch traffic poses a danger to many banks’ sales, creating the need to develop stronger sales capabilities and an enhanced customer experience.
- Focusing on use cases around customer journeys and delivering higher impact customer communications will generate far more traction.
- IoT and telematics will provide enhanced, data-driven services and pricing in insurance, enabling advanced offer customisation and differentiated experiences.
Personalisation, enhanced web behaviour tracking, facial recognition and avatars—buying will be easier, whether online or in person. Shopping will become ever more seamless, device independent and channel-agnostic. Social media will further influence buying decisions—customers will have access to networks and ownership. Innovative offers and ideas will challenge the traditional norm in car use. Secure telematics will notify both drivers and service departments of the need to replace worn parts in advance of failures. Analytics, rather than disconnected experiences between a brand and customer, will ensure experiences match brand perception through joined-up data and advanced tracking and analytics. The car purchasing experience will be seamless and consistent, whichever touchpoint or stage of the buying journey, enabled through shared data. Experiences will match brand perception through joined-up data and analytics, rather than disconnected experiences between a brand and customer. The collection, sharing and use of data, delivering actionable insights will enhance customer satisfaction and loyalty.

Customer centricity will drive innovation in meeting frequency of purchase and use to offer immediate rewards. Personal and business travel expectations will continue to evolve. The journey (from planning, to arrival and beyond) will be the experience. Declining branch traffic poses a danger to many bank models. Insightful digital service delivery in the future of financial services and pricing in insurance, enabling advanced analytics and large customer bases will win a greater share of the customer wallet by providing holistic, joined-up services. Declining branch traffic poses a danger to many banking models. Insightful digital service delivery in the future of financial services and pricing in insurance, enabling advanced analytics and large customer bases will win a greater share of the customer wallet by providing holistic, joined-up services.

Telecommunications and media

- Added value services will be critical to the future survival of telco and media organisations in the age of the new Millennials.
- Meeting brand promises will be essential—the offer must match reality, whatever the channel (e.g. live streaming on a mobile must be as good as home broadband or Wi-Fi), at a sensible price.
- Customers will want to use a single device for personal as well as business needs, with billing and services aligning to user profiles without intervention.
- Customers will expect to change devices seamlessly—from mobile to tablet to smart TV—during any transaction or experience.

Public sector

- Analytics will facilitate segmented servicing—past behaviours will drive a segmented approach to citizen dialogue and communication. For example, reducing repeat late returns on tax self-assessment through focussed communications driving behaviour change.
- Collaborative community hubs for information gathering and reporting will enhance local government service provision (e.g. reporting on potholes or broken street lighting).
- Local council taxes may be personalised based on usage—encouraging behaviour change, cost savings and changes in local authority service provision.

Manufacturing

- Brand values and customer expectations will be more closely aligned.
- Communities and self-help will drive customer behaviours and satisfaction.
- Customers will expect a post-purchase experience, not just a warranty insurance reminder.
- Manufacturers will need to be more customer centric throughout the buying and post-purchase fulfilment experience to encourage repeat purchase and loyalty.

Oil and gas

- Loyalty will be rewarded at the point of purchase automatically, rather than through earning points.
- Customer experiences will be personalised through number plate recognition—tailored service will start as soon as you arrive on a forecourt.
Delivering the solution

A roadmap to transforming digital customer experience

The CGI toolkit

CGI deploys a structured approach to help our clients think differently about their customers and citizens, so as to achieve a customer-centric perspective. Our approach:

- Delivers a vision and roadmap for digital enablers across customer experience, analytics, social media, mobility and IoT, adapted according to clients’ needs, digital maturity, and mission-critical systems and processes.
- Deploys customer experience maturity assessments to critically assess existing capabilities and realities, comparing organisations with competitors and best practices.
- Balances front-end customer demand driven agility, with back-end integration, compliance and security, facilitating innovative and business value enhancing services anytime, anywhere, anyhow.
- Applies insight and practical experience, encouraging dialogue across operational silos, engendering a data-driven culture and discipline across the organisation.

Underpinning our approach is the attainment of real value to customers and citizens, our clients and their employees. Our goal is to place the digital customer at the heart of the enterprise, delivering personalised services, seamless cohesive experiences and differentiated value propositions that are engaging, fun and brand differentiating.
The digital customer experience capability areas

Clients typically engage with us with business challenges in one of four key capability areas:

1. Customer-centric strategy.
2. Customer-centric data and “single customer view”.
3. Omni-channel integration.
4. Customer analytics and real-time decisioning.

We use our digital customer experience design toolkit and our implementation accelerators to work with our clients to identify solutions to these business challenges combining technology, innovation and process change. We deliver transformational change through:

- Incorporating “user experience design” as a critical component in delivering apps and digital interfaces that customers genuinely want to use, facilitating increased engagement and loyalty.
- Combining new data sources, ever smarter devices, innovation and new techniques for identifying individuals, enabling new opportunities for engagement and offer management.
- Adopting agile techniques for design and delivery, leveraging existing investments where appropriate, alongside new solutions to deliver holistic customer experiences.
- Empowering insight led processes to manage ongoing relationships with customers and citizens, thereby continually improving customer engagement and satisfaction.
Why CGI?

1. A joined-up vision and roadmap for digital enablers customised to deliver customer experience solutions, based on our clients’ requirements.

2. Experience in deploying, secure enterprise-wide solutions across multiple markets.

3. Unique combinations of business and integration knowledge, backed by experience in devising client strategies and software implementation.

4. Partnerships with leading marketing, servicing and analytics software solution providers.

5. Strong associated solutions from CGI, including data quality management, master data management, DataVault, business intelligence and reporting.

6. Large, successful and respected capabilities for digital customer experience solutions on a global scale.
Examples of our digital customer experience solutions

- CGI helped Euromoney, a UK Financial Services Media Company, transform its legacy marketing and communications platform and create effective omni-channel communications for its customers. Euromoney now makes personalised communication in real-time and conducts a genuine two-way dialogue with its customers.

- The pan-European customer data hub and omni-channel customer management platform that CGI built for Nissan integrates data from 26 markets into a single customer view. The platform has driven a 700% increase in subscribers to Nissan’s customer portal.

- CGI has also worked with Caisse d’Epargne, a French semi-cooperative banking group, to deliver seamless integration of on and offline channels to support full customer management for both operations, and marketing and sales.

- In the transport industry, CGI has optimised passenger experience with customer intelligence solutions such as the award-winning iNStapp train occupancy application for the Dutch railways and the “My Train” arrival application for the Norwegian National Rail Administration.

- At Liseberg, the largest amusement park in Sweden, CGI has developed a mobile app using Apple’s iBeacon open standard that transforms visitor experience. With features such as a map of attractions, information on queue times, the ability to position friends and family, and integration with social media, the app has been downloaded more than 300,000 times.

- In retail, CGI helped the Auchan Group understand changes in consumer behaviour within the digital journey better through the development and implementation of omni-commerce solutions such as click and collect.

Re-inventing customer experience in the digital age

Digital technologies are changing the retail experience and introducing new services that are simplifying consumers’ lives. The CGI Global Retail & Consumer Services Center of Excellence in France showcases phygital strategies and omni-channel solutions that are transforming customer experience, making it possible for clients to experience the future through a unique shopping experience.

“In the retail industry, we hear much about technology, at times just for technology’s sake. But what is showcased here, is close—at least as close as possible—to the real in-store customer experience, and this allows us to visualise how clients can use these solutions and how it improves their experience.”

Medhi Zouari
Cross-channel Program Director, Auchan
“I’d recommend that anyone embarking on a (customer experience) programme should really take the time in the beginning to understand their requirements, and work with a partner like CGI, who has been there before and who can provide some ‘steer’, ask the right questions, bringing their experience and knowledge to each business situation.”

Ben Jones
Chief Technical Officer, Euromoney Institutional Investor