

A hand holding a smartphone is the central focus, with a network diagram of red nodes and lines overlaid on the right side. The background is a blurred indoor setting with warm lighting. The text is overlaid on the left side of the image.

# Digital Customer Experience

Enabling personal, real-time and seamless interactions

**CGI**

Experience the commitment®

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# Exceeding customer expectations in a digital world

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

Organizations 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, in CGI's own Global 1000 outlook client interviews, 62% of executives rated "improve the customer experience/journey" as their business priority.\*

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

- ▶ Become truly customer centric
- ▶ Satisfy customers while driving operational effectiveness, efficiency and value
- ▶ Deliver meaningful, enabling experiences that meet high customer expectations
- ▶ Increase loyalty, retention and value against new digitally agile competitors
- ▶ Deliver holistic and intuitive experiences—however, wherever and whenever individuals choose to interact
- ▶ Address the blurring processes of marketing, sales and service
- ▶ Build trusted relationships, while respecting privacy

Customers and individuals increasingly are expecting seamless engagement experiences, in whatever way they touch organizations. In turn, those organizations must evolve their interactions to meet ever-changing needs of their customers, citizens and members.

In this environment, analytics, user experience design, and the use of omni-channel marketing and servicing are capabilities that organizations must adopt to anticipate customer requirements and meet their needs in real time.

# 62%

percent of executives rated **improve customer/citizen experience** as their business priority

*Source: CGI Global 1000 (2016)\**

**Customers rating** their experiences as very good spend

# 140%

more compared to those rating their experiences as poor.

*Source: Harvard Business Review 2014*

\* The CGI Global 1000 outlook brings together the findings, insights, and CGI's point of view on the strategic topics that emerged through face-to-face interviews CGI's consultants conducted with more than 1,000 business and IT leaders across 10 industries and 20 countries between January and April 2016.

Enhanced customer experience could manifest itself in many ways. For instance:

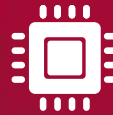
- ▶ Utility providers flexing tariffs based on loyalty, usage and value
- ▶ Manufacturers creating customer-centric buying and fulfillment experiences to encourage repeat purchases and loyalty
- ▶ Data and analytics being used to personalize digital service delivery in banking
- ▶ Retailers using browsing history to push tailored offers to customers arriving in stores
- ▶ Government using past behaviors to drive a segmented approach to citizen dialogue and communication
- ▶ Automation creating end-to-end patient journeys

Interactions that anticipate needs, add customer value and are brand differentiating will be critical for organizations 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 to achieving the aims of digital transactions, while ensuring ongoing user satisfaction and continued engagement. For example, creative design and personalized 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, but also requires organizations to transform their own cultures. While businesses may implement modern customer management technology, that technology can only make a significant impact when it is integrated into an organization's day-to-day decision making, its ethos, its "modus operandi."

## Technology enablers



### ▶ **Cross-channel technology:**

Comprehensive, cohesive omni-channel technology solutions now deliver the reality of seamless experiences for customers, however they interact with an organization.



### ▶ **Creative user experience design:**

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 organizations no matter their location, time of day, or circumstance, while the user experience itself supports continued engagement and repeat use.



### ▶ **Virtualization:**

In a world of multiple-device engagement, virtualization in data management makes it possible to join data together creatively, "bring it to life," and present a true "single customer view" for organizations—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, while businesses seek to monetize the content.



### ▶ **Cloud 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

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The 2016 CGI Global 1000 outlook identified several trends that point to the need for commercial and government organizations to accelerate their digital transformations. Today, more than ever before, organizations are recognizing that seamless 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:**

Organizations 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.

▶ **Personalized service and customer engagement:**

As customers increasingly exercise their right to choose, organizations must adapt to offer more personalized, 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:**

Organizations 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, while increasing customer satisfaction from 73% to more than 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-location alongside more traditional transactional datasets. Organizations 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 integrated 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.



## Retail

- ▶ New click and collect solutions, like “drive through” grocery collection, will provide flexibility, choice and convenience.
- ▶ Geo-location and iBeacons will push personalized offers at a local level.
- ▶ Personalization, enhanced web behavior 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.



## Transportation

- ▶ 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 recognizing 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.



## Automotive

- ▶ The car purchasing experience will be seamless and consistent, whichever touchpoint or stage of the buying and financing journey, enabled through shared data, advanced tracking and analytics.
- ▶ Experiences will match brand perception through integrated data and analytics, rather than disconnected experiences between a brand and franchised dealers.
- ▶ Secure telematics will notify both drivers and service departments of the need to replace worn parts in advance of failures.
- ▶ Innovative offers and ideas will challenge the traditional norm in car use and ownership.



## Travel

- ▶ Social media will further influence buying decisions—customers will have ever more channels and communities to share good and bad experiences.
- ▶ Trusted aggregators, 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.



## Financial services

- ▶ Data and analytics are key to personalized 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 customization and differentiated experiences.



## Utilities

- ▶ Smart meter data will be integrated with customer data to provide an integrated experience at home.
- ▶ Bundling of utilities and usage offsetting, including water, broadband and entertainment, could deliver better value, loyalty and flexible pricing.
- ▶ Simplification in charging systems will deliver customer transparency and increased satisfaction, reducing a tendency to churn.
- ▶ Data-driven predictive monitoring will ensure services are always on.





## Health

- ▶ Self-help must do just that—the experience must meet expectations.
- ▶ Automation will follow end-to-end patient journeys—from appointment booking and reminder alerts through attendance and beyond, while also allowing for cancellation and change.
- ▶ Health and well-being will be a cornerstone of customer supporting technologies—from patient monitoring and tracking through wearables and IoT for fitness management, with data-driven lifestyle personalized offers.
- ▶ Secure accessibility and sharing of health records, recognizing necessary privacy and security parameters will streamline patient care.



## Future cities

- ▶ Smart transport and infrastructure hubs will deliver customer-centric, integrated transport and living experiences, with targeted communication enriching our daily lives.
- ▶ Venues/public spaces will deliver personalized experiences, where retail and food outlets tap into central analytics and communications hubs, enabling targeted offers and services (such as for music, sports, shopping and transportation).
- ▶ Smart location-based hubs will drive transformation in all areas for both public and private sector service providers. The collection, sharing and use of data insights will enhance customer satisfaction and loyalty.



## Telecommunications and media

- ▶ Added-value services will be critical to the future survival of telco and media organizations 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 device 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.



## Government

- ▶ Analytics will facilitate segmented servicing—past behaviors will drive a segmented approach to citizen dialogue and communication—for example, reducing repeat late returns on tax self-assessment through focused communications driving behavior 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 taxes may be personalized based on usage—encouraging behavior 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 behaviors 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 personalized through number plate recognition—tailored service will start as soon as you arrive at a station.

# Digital Customer Experience Practice



# Delivering the solution

## A roadmap to transforming digital customer experiences

### The CGI toolkit

CGI deploys a structured approach to help our clients think differently about their customers and citizens 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 client needs, digital maturity and mission-critical systems and processes
- ▶ Deploys customer experience maturity assessments to critically assess existing capabilities and realities, comparing organizations 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 organization

### Digital Customer Experience Maturity Assessment Tool



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 personalized services, seamless experiences and differentiated value propositions that are engaging, fun and brand differentiating.







## Digital customer experience capability areas

Clients typically engage with us to help solve business challenges in one of five key capability areas:

1. Customer-centric digital strategy
2. Customer interaction and journeys
3. Customer-centric data, 360 view of customers and analytical insights
4. Omni-channel integration
5. Real-time decisioning, artificial intelligence and automation

We use our digital customer experience design toolkit and our implementation accelerators to work with our clients to identify solutions to these business challenges by combining technology, innovation and process improvement. 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

## Digital Customer Experience Design Components



# Why CGI?

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- ▶ An integrated vision and roadmap for digital enablers customized to deliver customer experience solutions, based on our clients' requirements
- ▶ Experience in deploying, secure enterprise-wide solutions across multiple markets
- ▶ Unique combinations of business and integration knowledge, backed by experience in devising client strategies and software implementation
- ▶ Partnerships with leading marketing, servicing and analytics software solution providers
- ▶ Strong associated solutions from CGI, including data quality management, master data management, DataVault, business intelligence and reporting
- ▶ Large, successful and respected capabilities for digital customer experience solutions on a global scale





## Driving your digital transformation

CGI helps clients achieve superior value through end-to-end digital transformation. Our expertise across legacy and digital environments uniquely enables us to support clients at every point in their digital transformation journeys.

We have the methodology and capabilities to assist clients in defining their digital strategies and roadmaps, as well as the breadth and depth of experience to deliver their transformations through key digital enablers. CGI's enterprise digital transformation capabilities and industry expertise help clients embark on their transformations and succeed in becoming customer-centric digital organizations.

Learn more about our digital transformation capabilities and industry expertise by visiting:

[cgi.com/digital-transformation](https://cgi.com/digital-transformation) or by contacting us at [info@cgi.com](mailto:info@cgi.com).



## 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 the customer experience, making it possible for our clients to experience the future through a unique shopping experience.



# About CGI

Founded in 1976, CGI is one of the largest end-to-end IT and business process services providers in the world, helping clients become digital organizations through high-end consulting, enabling IP solutions and transformational outsourcing. With a deep commitment to providing innovative services and solutions, CGI has an industry-leading track record of delivering 95% of projects on time and within budget, aligning our teams with clients' digital transformation strategies to help them better run, change and grow their businesses.

The CGI logo is rendered in a bold, white, sans-serif font. The letters 'C', 'G', and 'I' are connected, with the 'G' having a distinctive shape. The background of the slide features a close-up of a hand with fingers slightly curled, and a network of glowing orange nodes connected by thin lines, suggesting a digital or technological theme.

[www.cgi.com](http://www.cgi.com)

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