

APRIL 2020 | QUARTER 2



# CX insight

AN EXECS IN THE KNOW PUBLICATION

# Finding Our Way Together

Navigating the Impacts  
of COVID-19 to  
Customer Experience



THE RISE OF  
WORK-AT-HOME

DRIVING CX  
EFFICIENCY IN  
THE WAKE OF  
DISRUPTION

HOW DIGITAL CX  
IS HELPING SAVE  
SERVICE



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# Sharing Experience and Knowledge as We Lead Together

Welcome to the April 2020 edition of the Execs In The Know magazine publication - CX insight. As you can imagine, in this issue, business continuity strategies dominate the headlines in response to the unfortunate series of events with the COVID-19 pandemic.

Looking back on these recent weeks, the power of knowledge within our customer experience (CX) leadership community has been more apparent. In the face of this crisis, you've had to break through bureaucracy, implement new CX channels, and put your leadership skills to the test. We'll continue to do our part by bringing you together to share ideas and problem solve. We'll continue the support through this publication, our [COVID-19 Readiness Resources](#) page, our educational [Virtual Briefing Series](#), our KIA (Know It All) Online Community, and our [Together As One](#) initiative where you can experience some downtime with a positive human connection.

So, dive into this issue! We have some insightful tips and topics ranging from digital experience, outsourcing, work-at-home strategies to technology considerations, changing expectations, customer communication, and more! Enjoy.

Have a story idea? Submit to [info@execsintheknow.com](mailto:info@execsintheknow.com). Want to get this publication in your inbox? [Subscribe here!](#)



# The Rise of Work-at-Home

## Quickly and Effectively Shifting to a Work-at-Home Model to Weather the Impacts of COVID-19

By *Execs In The Know*

The sudden onset of COVID-19 has left businesses in all industries scrambling for solutions to a global issue that currently has no end date. Call centers are far from immune to the effects of the pandemic and it has put customer service (CX) leaders in a position to reexamine their organizations' preparedness to deal with uncertainty.

During times like these, it is imperative to lean on our most valuable resource - the community. Execs In The Know is currently hosting a weekly [Virtual Briefing Series](#) with various corporate brands and select business partners in a panel format to collectively discuss and strategize the best ways of dealing with some of the most impactful aspects of the COVID-19 pandemic from a customer experience perspective.

The second installment of the Virtual Briefing Series focused on something that most industries have been forced to adopt during the pandemic: creating a work-at-home model. While it may have been a seamless transition for companies that have already been employing work-at-home agents, call centers operating predominantly on-site are just beginning to navigate through this pandemic by tackling one new issue at a time. The discussion highlighted certain timelines necessary to put together an effective work-at-home strategy without sacrificing quality, technology considerations, and general best practices that are expanded on below.



### The First 30-45 Days

Before thinking about big picture strategic items, call centers can't neglect the logistics. This means making sure every brick and mortar location is clean and safe by being disinfected with the proper protective chemicals. From there, companies move on to bigger questions, like whether cubicle walls are high enough to meet necessary precautionary measures and gradually reducing the number of people in the call centers until all agents are at home.

The COVID-19 outbreak was a major test for companies' operational preparedness. While many were understandably underprepared due to the severity of the situation, it forced us all to learn a few things to make sure next time everyone has a better idea of how to weather the storm and get workers to their homes. One of the main considerations during these times is technology, namely making sure agents have access to the resources they need to do their jobs effectively. From a logistical perspective, COVID-19 has shown how ill-equipped many call centers are in this aspect.

One of our experts who participated in the Virtual Briefing Series viewed the situation from a 30-day window early on, attempting to project what was most likely to happen based on the rest of the world. When it was apparent that agents would

need to be moved off site, the focus turned to evaluating what sort of technology resources were available in-house and figuring out how to move at least 30% of agents to a work-at-home model. Another expert had to get creative and scrambled to find laptops and PCs across different departments within the organization to hand off to agents.

The early portion of this pandemic was all about remaining flexible by working on today while also working on tomorrow.

## Agent/Business Considerations

Agents must be taken care of before the customers to ensure they have the proper security control, cloud environment, internet connections, and any other tools to adequately do their jobs from home without compromising anything in terms of quality.

One measure some companies are taking is holding off on evaluating certain metrics in order to give agents a week or so to adjust to working in a new environment. This doesn't mean that companies change what agents are expected to achieve, but take it as a chance to evaluate if you

are measuring the right things given the change in interactions. In some cases, companies are already seeing upticks in customer satisfaction (CSAT) and net promoter scores (NPS), as well as faster response times, but it's still worth giving agents time to adjust. Anxious customers are demanding a lot of help during this time.

In addition to having adjustment time, any help to ensure agents have the right home environment goes a long way. Each agent could have different needs in terms of communication preferences or home office arrangements. Some agents handle noise better than others, others might function better with standup or treadmill desks, and some can even deliver their best customer care from a recliner. According to our panelists, it's as much of an adjustment for the company as it is for the agent, but having reliable end-of-day metrics as well as the expected adjustment period will make the transition easier.

Once internal agents are in a good space, the focus shifts elsewhere, specifically towards what partners you are working with. Partners and corporate brands have to be clear and agree on all the requirements of a new work-at-home strategy. This includes paperwork that dictates a contractual professional relationship that shows the care for all parties with a key focus on the employee base.

One of our partners noted they have seen a lot of movement in the modification of security protocols between a number of organizations with multi-vendor solutions. This has created a concern that some organizations may be softening requirements in significant ways. Companies need to be mindful of not overreacting during a time of heightened sensitivity by swinging the pendulum too far in the other direction and creating added risk for the brand.

From a business perspective, more of an onus falls on leadership's shoulders. Agents can be provided with the tools to succeed, but higher-ups are tasked with keeping them engaged by making sure everyone knows how to interact on





video, while also implementing necessary checks and balances to keep quality scores high. The COVID-19 pandemic has thrown the world for a loop, but it should not permit companies to enter a downtrend simply because they aren't accustomed to working from home. Supporting the workforce from the top down is critical.

## What About Gig or AI as Added Solutions?

If needed, the gig economy is chomping at the bit to get involved in your work-at-home strategy. Gig can step in quickly as a solution if call volume has increased dramatically due to the pandemic.

If a call center has to shut down due to the circumstances, in certain cases they can recruit consumer brand advocates already on a gig platform who are known by the company through email. Attendees of the Virtual Briefing Series learned about this as a specific example, and when the call center went down, new gig workers were answering questions within 12 hours. Brand advocates who may be hurt by this economic downturn could be looking for work as well, so by using the end customers as a resource, people who are affiliated with your brand could quickly and seamlessly become the next gig workers boosting CSAT scores for your organization. These brand advocates also don't need as much training, can certify quickly, and are well-equipped to step up, should call volumes increase to the point that their hours need to be doubled, or even tripled.

Another area an organization could rely on more is artificial intelligence (AI). For some organizations, utilizing AI and automation for customer service is a standard service channel in 2020, but in certain industries where COVID-19 has caused unprecedented spikes in call volume – especially the airline and hotel industries – AI and automation can be further leveraged to absorb workload. A [Vonage.com study](#) dictated that 25% of people prefer to have their questions handled


by bots or other self-service options, indicating how important it is to have the proper automation services in place early during the work-at-home process.

## Wrapping Up

Shifting hundreds of call center agents to a work-at-home environment on such short notice isn't easy. As agents adjust and settle into their new work environment and companies continue to follow the changing government issued mandates, CX leaders are adjusting as well. As a leader, you should look for the best practices to motivate your new virtual team. These should include proactively addressing the wellbeing of your employees, keeping the lines of communication open, considering different approaches to all sides of the business, including measuring productivity, continue reinforcing a customer-centric culture, and keeping a watchful eye on the customer key performance indicators.

This may be the new normal for the unforeseeable future, however, it is critical to look to the time when mandates are slowly lifted and we can start thoughtfully transitioning workers back into the brick and mortar environment. And once we all start to return to life before the crisis, you may want to ask yourself a few questions: Will there be new social distancing mandates for office space? How will you choose to transition the team and how will it unfold? What transitional solutions will you maintain? How will you strengthen those over time? How will you be better prepared if something like this were to happen again?

While CX leaders have been working tirelessly over the last several weeks to ensure business continuity, we cannot slow down. Now is the time to establish what your post-COVID-19 "new normal" looks like and how you will get there.

To learn more about how to strengthen your work-at-home strategy and improve operational preparedness during the COVID-19 pandemic, check out our [Virtual Briefing Series](#). 

# Driving CX Efficiency in the Wake of Business Disruption

Business Not as Usual *By Mike Myer*

## THE RAPID DEVELOPMENTS OF COVID-19 AND ITS ECONOMIC IMPACT

DEC. 31, 2019	JANUARY 30, 2020	FEBRUARY 11, 2020	MARCH 30, 2020
A pneumonia case of unknown cause was detected in Wuhan, China, and reported to the World Health Organization (WHO)	The outbreak was declared a public health emergency of international concern	The WHO announced a new name for the coronavirus disease: COVID-19	Over 30 states within the US declared stay-at-home orders

With well over two-thirds of the United States (US) population under stay-at-home orders and millions of children out of school, our daily routine is anything but normal.

Organizations have been hit with service disruptions and unimaginable scenarios in the past month. While in the past we have seen reinvention, industry shifts, and changes in consumer behavior, what we are experiencing now with the COVID-19 disruption is unprecedented. For example, 40.9% of retail square feet is currently closed, customer service wait times can exceed 10 hours, and online grocery purchases rose 210% from March 12 - 15 compared to last year.

COVID-19 has forced customer experience (CX) leaders to reassess their ability to adapt quickly to major business disruption. Focusing on digital strategies is the key to driving CX efficiency during times of major business disruption. Leaders will need to focus their time and resources on how they communicate with customers, how they equip their staff, and the role

technology plays today and in the future of this new environment.

### Communicate with Customers During Disruption

The COVID-19 pandemic casts a bright light on companies' ability to react to fast moving, unpredictable events. Many organizations have been inundated with phone calls from customers, citizens, and students needing information. Few organizations were prepared or staffed for the influx. In an attempt to get information to consumers faster, companies turned to digital channels, like their websites, web chat, and text messaging to address the influx of demand.

The shift continues to teach leaders important lessons about communications. Here are some recommendations for communicating with customers today and in the future:

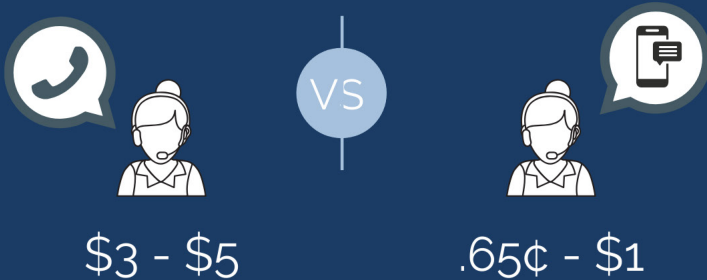
### Diversify Channels for Greater Accessibility

Digital communications were pushed to center stage as organizations closed their doors and

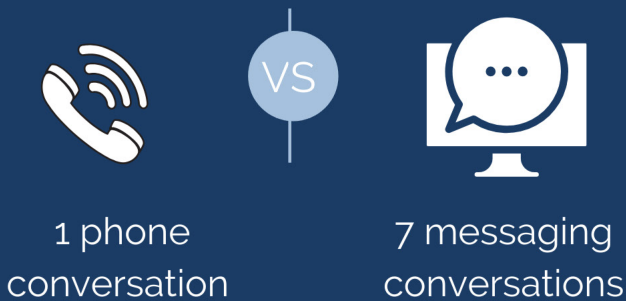


# Drive Efficiency For Agents and Customers

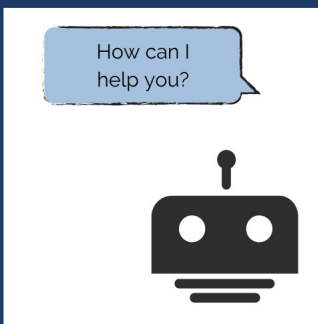
DEFLECT 10-20% EXPENSIVE PHONE CALLS



BOOST AGENT EFFICIENCY BY 7x



GIVE CUSTOMERS THE ABILITY TO SELF SERVE WITH BOTS



employees, including contact center agents, were sent home to work. Prior to COVID-19, digital devices were a means to engage intermittently as consumers went about their day. During a crisis, customers use all means available to reach out and get information. Companies must prepare to present information across all channels and devices to allow customers to get what they need without having to call and wait on hold.

## Provide Real-Time Updates 24x7

Organizations all over the country were overwhelmed by the influx of phone calls from consumers, creating excessive hold times and frustrated callers. Forcing people to get up-to-date information over the phone puts undue and unnecessary pressure on employees and agents considering they can only help one caller at a time. Since the information and answers to 80-90% of the questions asked are the same, there's a great opportunity to allow for self-serve via chat, messaging, and bots. Bots can be a great self-service tool, yet still allow the option to get to a human if needed. Bots assist in frequently asked questions, freeing up agents to handle more complex issues.

## Scale Quickly and Effectively

During a crisis, time is of the essence. Some companies rely on their phone system or interactive voice response (IVR) to provide updates to callers. However, they quickly learned that the IVR menus and messages couldn't be updated fast enough because it required specialized IT resources. Business leaders could not make the updates themselves in real-time, resulting in outdated or inaccurate information being shared. An alternative approach to help scale and better assist customers would be to use digital engagement technologies. For example, providing a chat and/or text messaging channel allows customers to engage with an organization without being on hold.

## Send Proactive Communications

During a crisis, consumers want proactive, real-time updates. Outbound text messages, which are typically used to communicate order



## Synchronous

Conversations where the customer and the company need to both be available at the same time - like a phone call or like most traditional web chats.

1 to 1



## Asynchronous

Conversations where the customer can communicate whenever they have time and the interaction is never closed down - like text messaging with friends.

1 to Many

VS

status, marketing promotions, or appointment confirmations, allow companies to broadly share information. These types of messages also allow consumers to reply to that message to start a conversation with your team directly.

### Deliver Consistent and Accurate Information

The COVID-19 situation has changed rapidly. When information and updates are released on a frequent basis, the ability to maintain standard messaging on frequently discussed topics is of utmost importance. Many organizations use pre-built responses that could be updated in one central system and shared across the organization. Store closure, updates on available services, or shipping delays, for example, can be saved at an organization level and made available for the entire team to use.

### Equip Employees with The Right Digital Tools

Large swings in call volumes aren't anything new for contact centers, but they are typically predicted due to seasonality. Managing a major influx of calls in the midst of a major workforce transition, however, is new and very disruptive. The experience has led many organizations to the realization that low-tech solutions, like emails and phone systems, were not sufficient to quell the barrage of customer inquiries.

Limited human resources, in addition to unprecedented customer inquiries, spiked hold times. Responsive companies equipped employees with technology that increased their

team's efficiency. Emails and phone calls are synchronous or 1-to-1, where they require a dedicated resource for each interaction. Because of the asynchronous nature of messaging and web chat, agents can handle multiple, simultaneous conversations, making them five to seven times more efficient.

Messaging and chat also make it possible for customer service agents who are working from home to conduct conversations without the fear of interruptions from pets, kids, or other distractions.

Bots are newer technology that also helps customers self-serve. For one small retailer with less than 10 agents, implementing bots saved them one full-time equivalent (FTE) in just the first two weeks, allowing them to take on special projects. Chatbots can fully eliminate calls by providing consumers answers to frequently asked questions that don't require a human to answer. For example, in February the City of Knoxville was looking for a bot to help them handle 2020 Census questions by April 1. They were expecting a significant number of common questions that could be handled by a bot. When March hit, COVID-19 updates were added to their bot in order to help citizens find timely and critical updates on their own.



**Mike Myer**  
**CEO**  
**Quiq**



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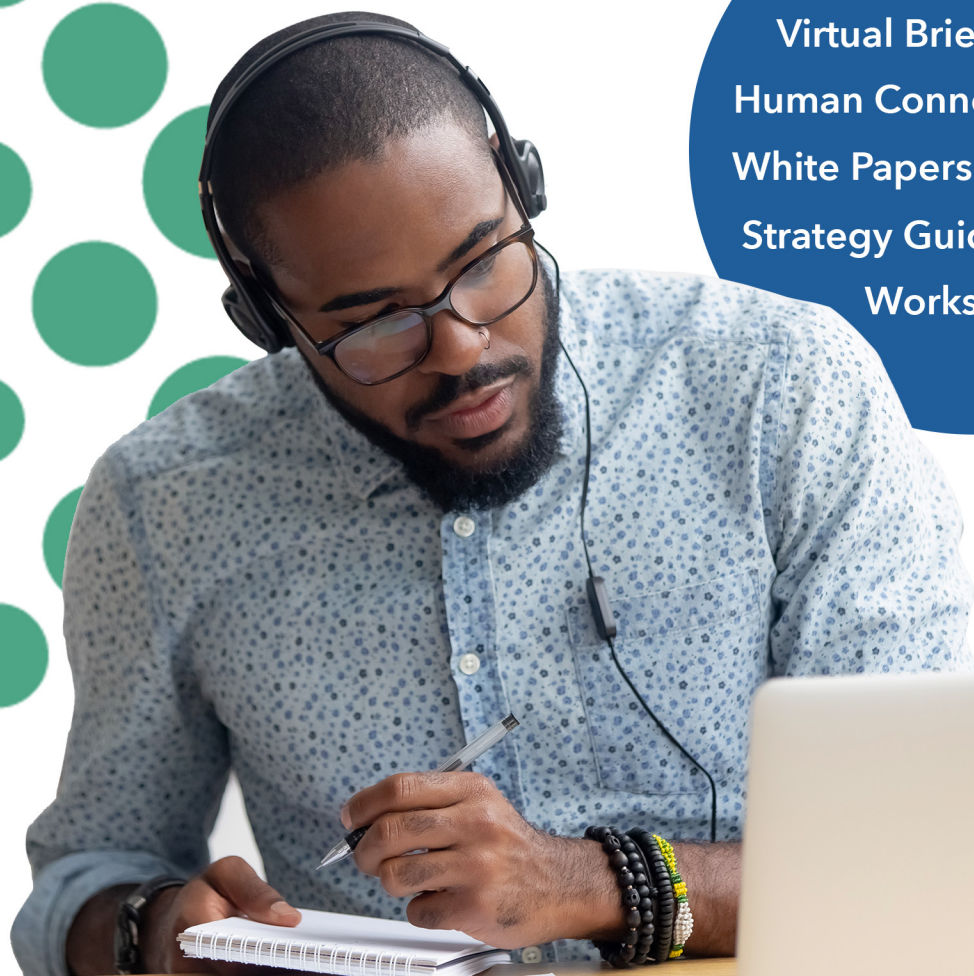
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# Outsourcing

*By Execs In The Know*

**Managing Fluctuating Call Volumes Without Compromising Service Standards**

Customer service (CX) leaders worldwide benefit greatly from all the positive ways that outsourcing can seamlessly integrate within an all-encompassing customer experience strategy. While it is common for businesses to plan for seasonal call volume spikes, outages, and site closures; it was hard to ever foresee or plan for the entire world to go through business disruption simultaneously with the COVID-19 outbreak. During this shocking turn of events, brands are experiencing unprecedented swings in call volume and capacity. In the initial phase, many responded by turning to outsource service providers to strategize for their business continuity planning. Whether it was to increase their existing outsourcing or launching outsourcing as a completely new model, many companies found themselves turning to this strategy to weather the daily changes.

When the disruption from COVID-19 hit, formality was set aside as businesses across the globe

were put in a reactive motion and customer experience leaders were shifting agents, looking to automation technologies, and increasing self-service channels to respond to the constantly changing dynamics. What would typically take months to strategize, negotiate, and break through bureaucracy to turn on a new service channel was only taking days. Brands were meeting with outsourcing service providers and strategizing to determine which interactive voice responses (IVRs) needed to change to redirect calls to other self-service or social channels, identifying which agents would take calls, respond to emails, and which policies needed to be rewritten. The spirit of partnership was alive and thriving to create efficiency with fast turnaround on service delivery.

## **Determining the Path Forward**

There will be a day when we reflect on this time and can point to some quality case studies, but



for now, leaders are pursuing new strategies at lightning speed and leaning heavily on their peers and expert partners. Having information at your fingertips is critical. When you can turn to your data analytics to stack rank processes in order to help decide which processes are most valuable to outsource or automate, you can quickly free up your seasoned internal agents to tackle more critical calls.

Not all companies have this type of information at their fingertips, but common repetitive processes can still be automated without having to dig too deep into analytics. Having call-back technology to prevent long hold times, up-to-date personalized live chats to quickly address basic questions, self-service for those who prefer to find their own answers, and updated IVRs to route calls effectively can radically improve customer experience. These types of proactive strategic constructs not only give customers a plethora of avenues to resolution, but also set your outsourcing strategy up for success.

## Managing an Effective Outsourcing Strategy

An effective outsource service provider should be viewed as a seamless extension of your brand's team. Well integrated teams are able to make changes on the fly and navigate decision making together to ensure the best outcomes.



Just like you would with your own teams, you can effectively manage your outsource service provider by arming them with the proper training programs, call routing protocols, updated policies, clearly defined service standards, and open lines of communication.

With careful consideration, it is important to determine which call types you will outsource and then align with an outsource service provider that is best suited to support your business needs. Some may be equipped to quickly source relevant talent or have deep access to highly knowledgeable brand advocates. Others may be best suited for simple call types with an ability to ramp fast to alleviate volume pressure for your highly skilled internal teams. Establishing an outsourcing partner relationship with a specific purpose and measurable goals can make for a positive impact to a brand's overall customer and agent experience and ensure your service and quality standards don't get lost in translation.

## Maintaining Your Brand Integrity When Outsourcing

Global brands have valuable reputations to maintain and strong foundations built on company culture. When outsourcing, it's important that the lines of communication are open at all times, and the necessary tools and resources are available to agents to do their jobs. Plugging in workers with prior agent experience, industry knowledge or expertise, or previous exposure to the brand they will represent can set up an outsourced program to ramp quickly with a high degree of success.

A well-known best practice for brands is to put their product in their outsource team's hands or set up mini shops at the outsource partner's call center to encourage the agents to gain hands-on experience with the products or brand. When you need to rapidly scale agent support, familiarity of your brand can go a long way. Outsource service providers often look to source talent already familiar with your brand to help solidify brand knowledge and brand integrity even faster.



## A Dedicated Team Strategy to Manage Quality Brand Standards

To expand upon familiarity, hiring an outsource service provider with industry-specific knowledge and expertise can further alleviate potential disconnects and provide some positive learning curve benefits. However, as a brand, it is important to align with an outsourcing company that can assure there is no conflicts of interest with agents simultaneously taking calls for a direct competitor. The outsourcing company should also speak to how they address the risk of seasonal overload to ensure service levels are met.

One member of our community doubles down on these strategies by instituting a unique rule that states that their company's outsourced provider is not allowed to use shared agents from other accounts in order to protect the brand. Additionally, this company has taken it a step further by placing a dedicated brand ambassador in the outsource service provider's call center. Maintaining a dedicated team or "flat" staffing model coupled with an onsite brand ambassador is a creative way to prevent any possible declines in service standards. It ensures that the agents aligned with this program truly understand the brand and are properly trained. It reinforces the notion that each agent will be loyal to the brand and prevents agents from shifting in and out, depending on how many calls are coming in. Much like you do with your full-time employees, idle time is then used for training.

## A Delegation Strategy to Manage Quality Brand Standards


When quickly ramping new outsource service agents to accommodate for a higher call influx, there will naturally be less time to train and get everybody up to speed. When brand advocates or seasoned agents are not readily available, teaming up with an outsource service provider to implement a delegation strategy can help you get ahead of any potential quality issues.

To get the most out of your company's internal resources and maximize the effectiveness of

your outsource service provider, a tiered team delegation approach is one of the viable options you can consider when you need to ramp agents in a short period of time. In this approach, the new agents are aligned to handle the customers' simple and routine calls or questions before escalating the more complex call to an experienced agent. This team approach allows the new agents to bypass an overcomplicated ramp up process, helps reduce any disconnects, and avoid obstacles that could lead to compromising brand standards.

## High Volume, Less Stress, and Service Standards Uncompromised

Regular fluctuations from seasonality are stressful enough, but the pandemic we are experiencing has taken stress to a whole new level. The design point behind outsourcing is to reduce that stress. However, it is important to recognize that outsource partners were not immune to this global pandemic. That said, their varied global footprints, agile business models, and their ability to focus on their core competency have made them strong allies. With a clear strategy and the right outsource service provider, there is great opportunity to improve your customer and agent experiences without compromising service standards. While it is still too early to analyze the overall impacts of service standards for those outsourcing during the COVID-19 outbreak, we're hearing that many companies are seeing service scores improve week after week and receiving better metrics.

If you are considering an outsourcing strategy, you're not alone. An outsource service provider can help guide you through the process, and you can further arm yourself with knowledge and questions you should be asking your service provider by listening in to Execs In The Know's ["A View From Inside Your Outsourced Partners' Walls"](#) Virtual Briefing, leveraging the knowledge of your peers in discussion groups or direct connections made in the [KIA \(Know It All\) Online Community](#), and exploring outsource service providers in Execs In The Know's [Marketplace](#). 



Execs In The Know



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# Laying the Foundation for a Strong Data Strategy

KIA Online Community Member Spotlight: Sagarika Prusty *By Execs In The Know*



*The more information brands collect on their customers, the harder it is to put all that data to good use - and the role of the data scientist is evolving with the times. In this interview, Know It All (KIA) Community Member and **Director***

*of Advanced Analytics at Groupon, Sagarika Prusty, suggests that the future of data-driven customer experience lies in the art of effective communication and storytelling for business success. Here's how data scientists are changing the narrative to deliver 360-degree support for their customers, beginning with the crucial first step that no company can afford to ignore.*

**Execs In The Know (EITK): You originally trained as an engineer and later went back to school to earn a master's degree in predictive analytics. Are you seeing more of your CX peers coming from a science background these days? If so (or if not), what do you think that says about the industry?**

**Sagarika Prusty:** I'm not so much looking at my colleagues' curriculum vitae as I am considering their mindset. It doesn't matter whether you're coming from the sciences or the arts. What matters is whether you are approaching problems in an analytical way. Being able to formulate a strategy based on the numbers is what matters.

CX leaders need to understand the importance of the fast-changing landscape in the CX world and

the importance of using data in every decision that they make. To be successful, they need to keep their data science team part of the core strategy team so that they can unleash the full potential of big data and all its benefits.

**EITK: Where do you see the potential for data analytics to radically alter traditional service delivery models?**

**Sagarika:** We now have the ability to create a 360-degree view of customers that we never could before. I work closely with the customer support team and we could easily spend our time just looking at what customers are contacting us about and trying to solve their problems. But there are so many things that can occur before customers even reach out to support. They might have just left a bad review on social media site, for example. If we already know that this customer is having a bad experience when they contact customer support, we can develop a strategy that's much more effective in turning that experience around.

Here's another example: Let's say we can see that a particular customer in the checkout queue is having difficulty placing an order. That's a critical touchpoint. We might initiate a proactive chat with that customer instead of waiting for the customer to contact us or even drop off out of frustration.

If you approach things transaction by transaction your service options are limited. Knowing the path that the customer has taken and understanding their journey better equips us to not only neutralize a bad experience, but actually turn a bad experience into a good experience.



## EITK: How are you using all this data to empower your customer support agents without overwhelming them?

**Sagarika:** We are using data in a few different ways:

1) Provide customers the right self-service option, either via an action that they can take or personalizing the content that they see in the help center, which is related to their issue or query. If we are able to predict customer's intent using all the data that we have about the customer, we can provide the solution to them upfront without making them speak to an agent. This is going even beyond what chat bots or virtual assistants are doing today.

2) If customers want to talk to an agent, we need to surface to the agents what actions or path customers have already taken (so that they are not repeating themselves) and then use all of the available data (be it real time data or customer's history) to prescribe options to the agents that they in turn can offer to the customers. This is called augmented intelligence. We are not replacing humans, but using intelligence to help agents work faster and smarter.

One of the key things here is that data scientists can't do all this by themselves. We need a team of a product manager, engineers, user experience (UX) designer, Biz Ops, and trainers all working together to tie all these into a package and build it as a tool for agents to use in the most effective way.

## EITK: Any predictions on the future of data analytics for CX?

**Sagarika:** Over the next few years we'll see a growing shift from reactive mode to predictive/prescriptive mode. When I first started my career, we'd get a weekly data report that we used to create our strategies. It was a daily report then, but now all the data is coming in in real-time. Just consuming that data (what the customer is doing right now) and using it for prediction

(what we think our customer wants to do next) and, eventually, prescription (what we want our customers to do next) is the challenge, and the opportunity.

Obviously, we are very conscious of coming across as invasive or "creepy." Increasingly, though, people are getting used to all the targeted ads and personalized recommendations from Netflix and Amazon. The younger generation has grown up with the experience of companies having a certain understanding of their behavior. In fact, they've come to expect it. As long as you're addressing a problem or offering some additional value, then I think your customers will come to appreciate the hyper-personalized level of service.

## EITK: As you point out, "Big Data" can be overwhelming for brands seeking to harness the power of all that information in a targeted, strategic way. What advice do you have on getting started?

**Sagarika:** Start by creating a solid data governance framework. That is the critical piece. You have to create a data catalog so you can use the data in a meaningful way and not collect it for the sake of collecting data. What data sets make sense for you to collect and how do they connect with other data sets? You need people with the right skills to create this data governance framework to ensure that you are collecting the right data and storing it in the right way.





Every company has its own business goals and key performance indicators (KPIs). It's important to decide how you're going to measure your KPIs and collect that data, as well as data on any variables that impact those KPIs. Measuring the right things is half the battle.

Then, and only then, would you hire a data scientist to build models using all the data you're collecting. If you don't have a good data governance framework in place first, then you're going to have a very frustrated data scientist spending all their time figuring out where the data is. That's what data engineers are for. If you don't define your roles and responsibilities early on, you're going to be missing out on the business opportunities your data may offer.

Year 1 of your data strategy is all about storing the right data in a way that is easily accessible. After that, it's a continuous process. You may find that your business goals and KPIs shift over time based on the learnings your data scientist provides, or that you decide you need to collect additional data points, but you have to start with a strong data governance framework as a foundation.

### **EITK: What excites you most about your job?**

**Sagarika:** Solving business problems using data - that's my passion. It's not just about looking at the numbers but making sense of them. When you're able to solve a problem and see the positive impact in real-time, it's just so satisfying. 🌟

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# Digital Customer Experience (CX) Trends

## Today's Solutions, Tomorrow's Norm

By George Puig

While every business organization is struggling to navigate the impact of the COVID-19 pandemic, those organizations that are consumer-facing are dealing with unique challenges. Today, customer service organizations are responding to an exponentially higher number of interactions and, understandably, more emotional end-users. Many are also facing the transition to new [work-from-home models](#) and a learning curve in managing remote contact center agents. All said, this function that is known to be challenging under “normal” circumstances has become increasingly complex and difficult.

During this moment of crisis, companies must prioritize and act in the best interest of their employees, stakeholders, and communities at large in order to be part of the global solution. I believe that part of this responsibility includes reducing friction and frustration when it comes to customer service. By providing effortless experiences and by being available with answers and solutions when, where, and how consumers want them, brands are able to be a part of making their lives easier in this new reality.

From what I've seen, the vast majority of today's consumers are digitally literate and prefer using digital channels. Given our current state and with limited opportunities to visit brick and mortar locations, the availability and sophistication of these channels has become increasingly



important. Recent discussions with the brands we support at TELUS International – across a broad range of verticals, sizes, and stages of growth – indicate they also have digital on the brain. This is especially the case today in light of new and changing business needs as a result of the coronavirus (COVID-19) outbreak, such as [cloud-based, contact center solutions](#).

In this article, I demonstrate how more traditional customer service channels, such as over the phone or in-person, have evolved to include – and even favor – digital experiences (DX), such as bots, intuitive self-serve options, and advanced analytics. These can help brands better serve consumers while also differentiating themselves in an evolving global marketplace.

## The Changing Nature of CX and DX

Once the first two generations of digital natives (Millennials and Gen Z) emerged on the scene flexing their not-insignificant consumer muscles, customer service delivery was forever changed. The Millennial generation opened our eyes to the importance of leveraging digital to meet their need for efficient, consistent, and effortless experiences across a variety of channels.





Gen Z took it one step further by wanting more personalization to humanize their brand interactions.

These heightened demands accelerated the proliferation of bots, advanced analytics, robotic process automation (RPA), artificial intelligence (AI), machine learning (ML), and other next-gen technologies – all the tools needed for brands to pursue a “frictionless” CX. Brands without solid, digitally-enabled CX that are able to deliver on these types of expectations have been falling behind in the marketplace for some time now. The chasm between the two will only deepen with the long-lasting implications of the global pandemic. This is even more apparent now at a time when brands have to be anticipating and prioritizing the changing needs of their customers. For example, if a homeowner needs to contact their bank for leniency on mortgage payments, having an intuitive, personalized, and digitally savvy process already in place can help maintain brand loyalty by making a stressful situation less-so.

## Liquid Expectations

Incredible technology and user experience (UX) have become table stakes for customer-facing brands. That’s why I like to say today’s consumer expectations are “liquid,” meaning brands aren’t

solely competing with others in their specific vertical – they’re competing across all verticals. For example, if I can quickly and easily make a dinner reservation through a mobile app, I expect the same mobile experience and capabilities from my cable provider when I want to add channels to my existing account.

These days, it’s imperative for all industries to enable digital and get on the same level in terms of customer support due to these liquid expectations. If your customer experience isn’t top-notch, you’re bound to lose customers. Industries such as fast-growing technology – encompassing digital-first companies across travel, fintech, and retail – are many of the ones leading the way and setting the standard for more mature industries and brands.

In the era of COVID-19 and beyond, companies must deliver and be ready to evolve or amend to a digital experience. Digitally savvy companies can easily keep up with the demands of their customers in this new landscape because they are inherently more agile and can thus respond exponentially faster, staying ahead.

## Where Brands Are Investing for DX

As companies focus on meeting the expectations of customers and providing a differentiated

customer experience, the International Data Corporation ([IDC](#)) expects CX spending to achieve a compound annual growth rate (CAGR) of 8.2% over the 2018-2022 forecast period, reaching \$641 billion in 2022. Those numbers don't take into account the global economic disruption currently unfolding in which a full migration to DX may be inevitable, or a counter scenario in which tech spending comes to a halt.

To get an even more in-depth view of the market in terms of digital priorities, we recently conducted a global survey with leading analyst firm, Ryan Strategic Advisory, which polled 540 enterprise executives, each of whom has strategic decision-making authority over contact centers in their respective organizations. Completed in February, the results offer an interesting look at what brands were buying and budgeting before the impacts of the coronavirus outbreak, which might or might not hold true once we come out on the other side.

Across all respondents, chatbots (53%) and agent assist programs (56%) were the only technologies in which a majority of executives planned to increase investment over the short term (12-18 months). Both solutions remained high priority investments for the next three years, as well.

Roughly 25% of respondents planned to deploy voice-driven bots in the short term. However, long-term (18-36 months) planned investment in voice-driven bots increased by nearly 40%. Other ML and AI-driven technologies were expected to grow at a smoother rate over the same time period. While voice-driven bots aren't popular investments today, once the technology improves, it may be able to take on the emotional need from consumers looking to talk to someone, instead of chat via text.

Overall, executives tended to view these technologies not only in terms of their benefits to the customer, but also to the underlying cost structure of the enterprise. That's especially true in the short-term, though many executives expected to glean operational efficiencies, improve the quality of customer self-service, and

drive greater business insights over the long-term as a result of their near-term investments.

The main takeaway of this research? Investments in AI and ML can drastically improve CX both directly and by better enabling agents. For businesses of various sizes, there is also substantial benefits from making large-scale investments in technology now, including both short and longer-term cost savings and gaining critical business insights.

I believe the rapid pace of change is only going to continue, as well as the need for brands to be nimble to adapt to new scenarios. Those that heed these trends in digital CX and adjust their priorities to enhance their digital service offering are the businesses that will remain competitive and continue to compete across multiple verticals as we return to "business as usual." While investing in DX may give you an added benefit of connecting with customers today (and the foreseeable future), it might become the business norm in a post-pandemic world.



**George Puig**  
**Chief Commercial Officer**  
**TELUS International**

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# Let's Get Personal

## Leveraging Personalization to Increase Customer Loyalty and Retention

*By Execs In The Know*

With each passing year, customers in many consumer industries further prioritize personalization over product, putting constant pressure on global brands to become more innovative with their approaches. What's popular today isn't always popular tomorrow, and a personalized customer journey - both in-store and online - is now the path to a more sustainable, lucrative customer retention rate.

An overwhelming 76% of customers, according to **Salesforce**, expect companies to understand their needs, while an even greater 84% say that a brand can win them over by simply treating them like a person.

The path to personalization does not come without its challenges. It's tougher than ever to keep up with evolving technologies and changing customer needs, so how are major brands making sure personalization is at the forefront of their strategies in 2020 and how are they adapting their strategies amidst the onset of COVID-19?

### Why Personalization Matters

Face it, whether in "normal times" or during a crisis (e.g. COVID-19 pandemic), when a customer is calling in or logging on - they expect a brand to have empathy, have their information available, and to solve their problem. Hear me, know me, and help me. Sounds simple, right?

We know consumers will share their experiences. As a matter of fact, according to the





**Benchmark Report**, 68% of consumer respondents said they would share experience with friends, family, and others. This response has been on the rise since 2016.

Brands are losing business because of poor customer experience, with 57% of consumers from the same report claiming they will discontinue to do business with a brand due to poor customer care. Additionally, 84% said a negative experience would impact future purchasing decisions.

When asked what information would significantly impact their level of service, a combined 61% said having more knowledgeable advisors, shorter response/resolution time, and friendlier service. All these service levels can be addressed with a friendly agent who has information at their fingertips so they can provide a solution.

Over the years, personalization has evolved from broad segmentation and demographics to product personalization and online experience to today's focus on highly personalized customer experiences fueled by data.

The process of leveraging personalization to nurture a more loyal, retentive audience involves being more human at every level. Empathy for the buyer's journey and unique offers on a customer's preferred platform routinely turn one-time customers into lifetime brand advocates.

### **360-Degree View of the Data for Personalized Service**

We hear many conversations among CX leaders that detail how execs have little to no problem collecting data, yet run into challenges when it comes to breaking down the silos of information and bringing it together to turn data into actionable insights that can be translated into desired outcomes.

Having an omni-channel analytics solution in place at each touchpoint is necessary to collect, warehouse, and analyze the 360-degree view. Then, the tools to serve up the contextual data to marketing are put at the agents' fingertips

to enable a 360-degree personalized service experience. A modern customer journey touchpoint must be designed to not only answer the question at hand in a timely manner, but also incorporate a concerted effort to collect and learn more about the customer along the way. In times like we are experiencing now, where stress and frustration is at an all-time high, imagine if an agent could build rapport with the customer by naturally weaving in contextual information delivered with empathy about the current COVID situation. The agent could then provide recommendations using past purchase history information, provide an element of surprise by mentioning they see the customer's birthday is coming up, solve their problem, and collect information about their particular situation so it's available the next time they call in for help.

Implementing a robust tool, such as a customer relationship management (CRM) tool, can help pull together transactional data, preferences, and other customer information which can serve as a solid foundation for targeted promotions and customer intelligence. Tools are fabulous for warehousing the data, but to be effective, the user interface needs to be set up properly for customer-facing employees to easily parse through the information in real-time on a phone call or in person. Additionally, it is important to train the customer-facing employees to organically weave the data into the conversation so it doesn't come across as ingenuine, or even creepy. Customers still place tremendous value on privacy and often react unfavorably when they feel companies know more than they should.

When positioned properly, even traditional biometric authentication including customer identification through phone number and automatic number identification matching can be perceived as personal. Within loyalty programs, the common practices of using dedicated phone numbers, custom service levels based on loyalty tiers, personalized greetings, and expressed appreciation loyalty program participation can make a significant impact to a customer feeling valued. For executives from companies not

quite as established with data personalization strategies, [Experian](#) found the three most pressing challenges in the way of personalization include:

- Gaining insight quickly enough (40%)
- Not having enough data (39%)
- Inaccurate data (38%)

Data is what kickstarts the personalized journey to loyalty and retention. Creating customer journeys to map all the personalization opportunity touchpoints not only provides a vision of what information is needed along the way, but also when it is needed. It can also flush out where the gap in information lies and where you might be able to gather and verify the information earlier in the journey to improve accuracy. Understanding the customers' journey can then help ensure you are collecting the right information and transforming the data from buying behaviors, purchase history, preferences, channel interactions, sentiment, frequency data, and more to deliver personalization at the right time through dynamic content, website relevancy, app experiences, online advertising, face-to-face interactions, bots, chat rooms, and call interactions.

## Breaking News: Loyalty Programs Still Generate Loyalty

As the old yet relevant adage goes, [attracting new customers is still five times as expensive as retaining existing ones](#). Rewarding returning customers for coming back still has many benefits, and it's still well worth the investment to give this area of an audience some special treatment in 2020.

A report by [Accenture Interactive](#) showed that loyalty program members bring 12 to 18 percent more revenue for retail businesses than non-members do. Even a slight loyalty increase can have a major impact down the road in terms of lifetime profits and cost reduction, but once again - this is where personalization comes in.



Loyalty programs in 2020 are much more than a punch card. An overwhelming number of customers are unsatisfied with current levels of personalization within typical loyalty programs, which shows companies are leaving plenty of money on the table.

## Routes to Personalize a Loyalty Program

The mobile phone is the one device that opens all service channels to the customer. [According to Business Insider](#), people are checking their phones over 150 times per day. No other platform gets that level of attention, opening the door for companies to get creative by offering points or personalized discounts within their mobile apps, personalized text messages, tiered systems to incentivize customers to hit personal targets, custom phone lines, and more. According to a [Virtual Incentives](#) whitepaper, respondents admitted they would be twice as likely to change behavior if they would receive a personalized incentive or reward. This level of personalization not only encourages spending, but keeps your brand top of mind and creates a deep and emotional connection with customers that keeps

them coming back to a company they know and continue to grow to admire.

Personalization is not a one-way street. You might know your customer, but how well do they know your company? Through loyalty programs and the personalized experiences that align with interests and needs, your brand values can ring through to build trust and reinforce the emotional connection with your brand to keep them coming back.

The more personalized a loyalty program can be, the more it resonates and keeps your brand top of mind. Ecommerce Insiders suggests [six ways to personalize your loyalty programs](#):

1. Celebrate Important Customer Dates
2. Cater to Interests
3. Make it Custom Through Choice
4. Get Personal on Social Media to Connect
5. Allow for Customer Input
6. Customize Celebrated Holidays

## Proactive Messaging


A next-level CX strategy entails the ability to solve a customer's problem before they ever knew they had it. Customers expect to be reached on their preferred platform, and it remains one of the best ways to generate loyalty. Engaging the consumer with the right message through the correct omni-channel approach in a proactive manner is imperative.

There are two types of proactive messaging - trigger-based and broadcasted. With trigger-based messaging, an automated message is sent when a customer possibly hasn't used a certain feature, abandoned their cart, didn't engage with certain content, or any other actions that led the company to reach out to help. Broadcasted messaging is less specific and is often used to shed light on an upcoming event or feature in a high-traffic location. Either form can be used to acquire or educate customers in many ways.

If your company allows customers to create unique profiles to serve as a detailed customer data platform, companies can then expound on that information to recommend specific products to each customer that might interest them. In a time where so many consumers quickly leave websites due to being overwhelmed with too many options, a direct recommendation based on a customer's browsing or purchase history is a proactive use of data that establishes trust with a customer.

## Getting Personal During The New Normal and Beyond

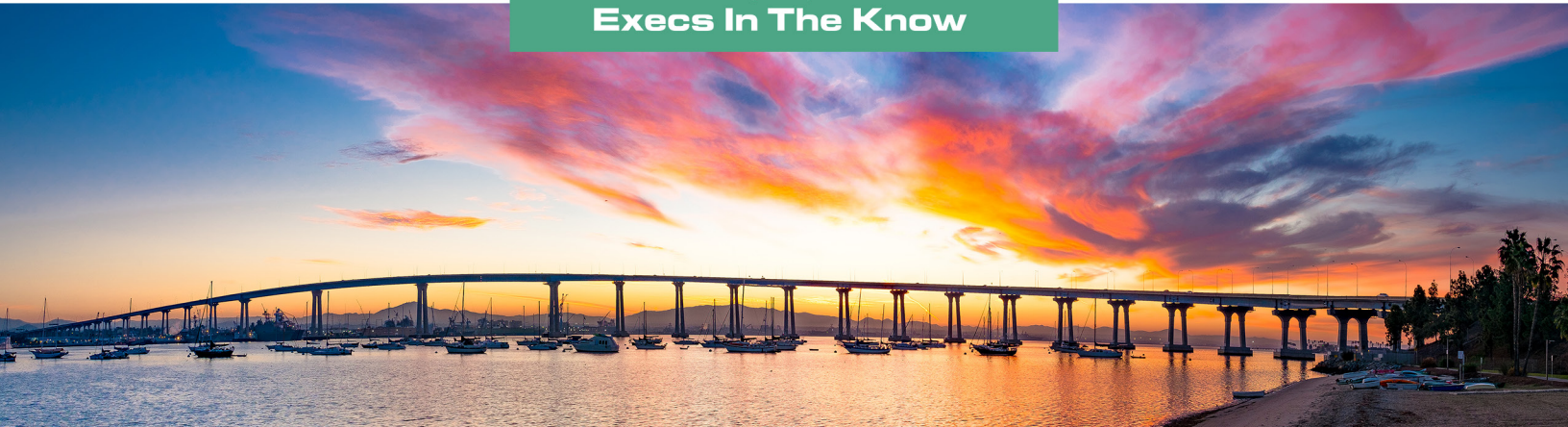
Personalization starts with a customer-centric mindset and breaking down the silos of data. As the business environment continues to evolve through the COVID pandemic, customers will turn to the brands they know and trust. They will turn to the brands they have a personal connection with, who are top of mind, who treat them with personal care, who provide them with relevant and needs-based information, and who deliver experiences with empathy. In the wake of the pandemic, the way customers traditionally interact with brands is changing and it makes personalization even more important through digital and phone channels. Doing this with empathy at scale is the challenge at hand. How are you delivering actionable information to your front-line agents, and using this information to customize your messaging, and training your agents to feel enabled to go off script and make a human connection?

If you are interested in learning more about personalization and the tools that help get you there, you can check out our [webinars](#) on personalization, view our latest [data and analytics video](#), get involved in the conversation on the [KIA \(Know It All\) Online Community](#), or check out our [Marketplace](#) for personalization resources and exclusive information from our expert partners. 





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Execs In The Know



# BRAND SPOTLIGHT THE HOME DEPOT

## Creating a Culture of Excellence & Remarkable Customer Experience

An interview with Michael Jones, Senior Director of Customer Care at The Home Depot

**EITK:** Tell us a bit about your background, how you came to be at The Home Depot, and a little bit about your current role.

**Michael:** After graduating from The University of Georgia in 1995, I joined The Home Depot as a sales associate in California and will be celebrating my 25th anniversary with the Company later this year. Since that time, I've lived in six different states and held many roles, including Store Manager, Director of Sales & Services, District Manager, Director of Tool Rental Operations and my current position as the Senior Director of Customer Care, which I've held since 2016.

In this role, I oversee business intelligence and continual process improvement for the Customer Care organization, which works to create an effortless customer experience for those who contact us via phone call, email and social media. Our focus is on resolving customer issues by working with internal and external business partners, including our stores

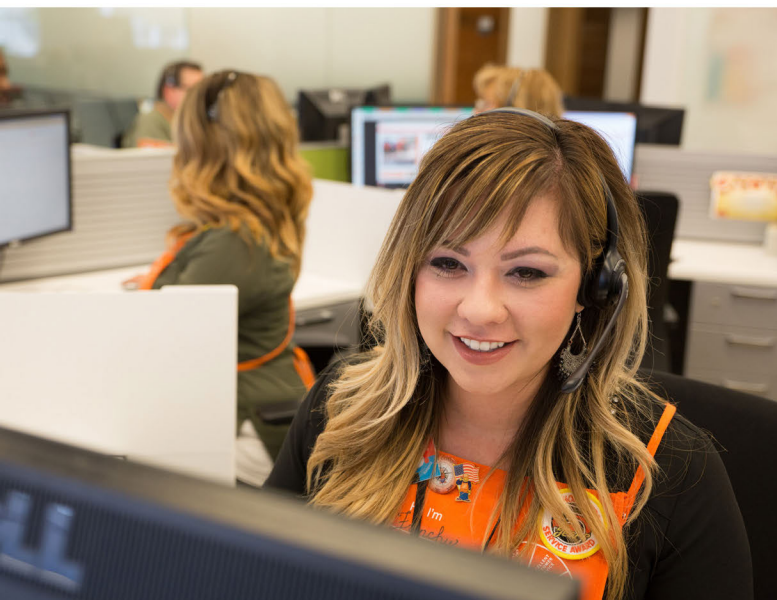
and vendors. Our work is also valuable in identifying customer pain points that help these partners improve merchandise, packaging, business process and more to further elevate the customer experience.

**EITK:** How would you describe The Home Depot's culture/values/overall mission?

**Michael:** The Home Depot is very much a values-based organization that abides by the same constructs our founders put in place before the first store opening in 1979. Our core values include things like Giving Back, Doing the Right Thing, Respect for All People and Building Strong Relationships, among others. Something I think is very unique to our corporate culture is what we call the inverted pyramid – a management structure that puts our customer-facing employees, like those on the floor in our stores and responding to customers in our contact centers, at the top. All support functions, including management and leadership, fall under that, allowing our frontline associates to focus on one thing only – taking care of our customers.

**EITK:** What value(s) do you find most important at The Home Depot?

**Michael:** In my opinion, Taking Care of People is a big focal point within The Home Depot's core values, and we hone in on this within Customer Care. As one of our founders said, "If we take care of our associates, they'll take care of our customers, and everything else will take care of itself." We still live by this saying today, and strive to provide our frontline associates with excellent work environments, top of the line training programs and ample growth and development opportunities, which in turn allows them to serve our customers to the best of their abilities.



*The Home Depot understands the importance of meeting customers where they are and providing exceptional CX*



**How does  
get more done.**

**MICHAEL A. JONES**

Senior Director of  
Customer Care





*The Home Depot is focused on leading the way with an omnichannel retail experience*

**EITK: Describe the typical Home Depot customer, the importance of exceeding customer expectations, and how service/experience plays into that.**

**Michael:** The Home Depot focuses on three types of customers: the Do-It-Yourself (DIY) customer, who comes into the store or orders online to complete a home improvement project on their own; the Do-It-For-Me customer, who utilizes our various services departments and brings in professionals to get the job done; and the Pro customer, whose career relies upon the products and services The Home Depot provides. While all three of these customers are looking to accomplish different tasks, they have one thing in common – they expect a seamless, interconnected shopping experience and the best value we can offer. In today's retail market, it is increasingly important to meet customers where they are and provide efficient service pre- and post-sale, whether that's in-store, online, or via phone, email, or social media.

**EITK: Tell us about some of the innovation in the retail industry and what The Home Depot has done recently/has plans for to stay relevant to customers and to outpace the competition?**

**Michael:** As I mentioned, today's customers are in search of a seamless, convenient shopping experience and The Home Depot is continually searching for ways to build upon that concept. For the past decade, we have been leading the way when it comes to providing an omnichannel retail experience, blurring the lines between the brick and mortar stores and our e-commerce platform to connect customers with what they need faster. By investing in both our stores and the online experience with a goal to reduce customer friction, we have been able to offer a variety of ways to shop with The Home Depot. Our automated pickup

lockers are a great example of this, as a significant portion of our online orders are picked up in store. Other investments in pursuit of that goal include increased same- and next-day delivery options, an improved online platform for our Pro customers, and in the world of Customer Care, an enhanced Interactive Voice Response (IVR) platform to connect customers with an associate who can solve their problems more quickly than ever before. All of these innovations tie back to our new tagline, "How Does Get More Done."

**EITK: What do you see as an emerging trend or key innovation in 2020 that you're either preparing for or investigating to continue innovation in CX?**

**Michael:** Today's customer is starved for time. If they experience friction in their retail experience, whether online or in-store, they will choose to take their business elsewhere. For The Home Depot, this observation means that we are constantly in search of ways to speed up customer interactions and break down those friction points as quickly as possible. In the world of CX, I think the biggest innovation will be the optimization of consumer insights and analytics to eliminate points of friction. From a Customer Care perspective, we are making great strides to operationalize customer insights to inform business partners of potential changes that could improve the customer experience.

**EITK: How has Execs In The Know helped you in your career OR what value do you get from being an active participant with Execs In The Know?**

**Michael:** In the four years I've held this position, Execs In The Know has provided me with very valuable networking opportunities and continued education on the evolution of customer experience. The conversation, collaboration and hands-on nature of the Execs In the Know events certainly adds value, and I feel as though I walk away with actionable initiatives I can put into place with my team.



## **Execs In The Know**

*EITK partners with brands that are providing outstanding customer service experiences.*

*The Brand Spotlight Series showcases innovations and solutions to CX challenges, from many of today's leading brands.*

*Thank you to Michael and the entire team at The Home Depot for taking part in this EITK Brand Spotlight.*

*Interested in taking part in our Brand Spotlight Series? Contact [info@execsintheknow.com](mailto:info@execsintheknow.com).*