Execs In The Know

CX LEADERS

TRENDS & INSIGHTS

CONSUMER EDITION

IN PARTNERSHIP WITH: zenarate

PUBLISHED OCTOBER 2022

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PREFACE

The past two years have brought about tremendous change within the customer experience (CX) industry – from the shift to work-from-home (WFH) to an industry pivot toward greater reliance on artificial intelligence (AI) and automation. Furthermore, consumers and companies alike have placed more emphasis on things like wellness, well-being, and an improved work-life balance. All of these aspects have combined to change consumer expectations. This report, along with the data and analysis it contains, seeks to describe exactly how well brands are currently performing in meeting these shifting expectations.

Like last year's inaugural edition of the *CX Leaders Trends & Insights Consumer Edition* report, this year's report continues to extends trends, evolve to include new topics, and organizes results around specific channel/solution definitions, including the following:

Voice-Based Interactions:
Phone, In-Person, Video Chat, etc.
Text-Based Interactions:
Online or Mobile Chat, Email, SMS, etc.
Self-Help Interactions:
Chatbots, Mobile Apps, FAQs, Kiosks, etc.
Social Media Interactions:
Twitter, Facebook, Forums, etc.

Along with several new individual questions, this year's report also includes an entirely new section, The Happy Consumer, aimed at gaining a deeper understanding of how well the current consumer experience is resolving a customer care issue or inquiry. The report also continues to examine critical topics like The Multichannel Journey, Self-Help Solutions, Opinions, and Expectations.

Some of the more interesting results from this year's consumer surveying include:

Consumers want ease, greater access to agents, and better trained agents.

- Text-Based solutions had sizable year-over-year (YOY) gains with 35% of consumers naming them as their most frequently used solution (page 13)
- "Difficulty in Reaching a Live Person" was the top frustration among consumers (page 15)
- Preference for Text-Based solutions edged out their preference for Voice-Based solutions in 2022 (page 59)
- Better communication (listening and speaking) ranks as a top consideration among consumers (page 56)

A NOTE FROM
THE AUTHOR

Time and again, the Execs In the Know (EITK) community of CX leaders (as well as the wider industry) has shown itself to be resilient, inventive, and adaptable to virtually any challenge and change. Consumer preferences and perceptions continue to shift, and it is our hope that this research, the *CX Leaders Trends & Insights* series, can provide a window into that change.

Special thanks to our edition contributors, true CX practitioners in every sense. We appreciate the time, effort, and years of experience that go into providing such valuable, actionable insights found in this edition's practitioner features. We are very grateful for these contributions, and we hope that you, the reader, will take the time to consider the brilliance relayed in each.

We also want to express our gratitude to Zenarate, our distinguished partners and collaborators on this project. The Zenarate team was instrumental in helping this research evolve in new and interesting directions. We encourage you to explore Zenarate's Partner Commentary on the following pages where Brian Tuite, Zenarate's CEO and Co-Founder, does a wonderful job of putting this research in context by combining with industry trends, as well as compelling strategies for agent improvement.

Execs In The Know

Thanks again to this edition's practitioners! Their contributions can be found on these pages:

Dave Pitsch
(p. 13)
ARC'TERYX

Tracy Sedlak
(p. 20)
Offerpad

Chris Dieckmann
(p. 23)
Western Union

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Ted Stodolka
(p. 42)
Hallmark

Toni Keller
(p. 44)
CYMBIOTIKA

Brian Graves
(p. 59)
redbox.

CX LEADERS CORPORATE EDITION
TAKE OUR SURVEY OR CONTRIBUTE A PERSPECTIVE!

We want to hear your story! Execs In The Know is currently gathering survey responses and Practitioner Perspectives for the 2022 CX Leaders Corporate Edition, and we could use your expertise, insights, and leadership!

Your individual responses will never be shared, and your participation will help broaden the insights and results, adding tremendous value to this research.

For information on how you can participate, please contact Susan McDaniel at Susan@execsintheknow.com.

zenarate

PARTNER COMMENTARY

PARTNER
COMMENTARY

zenarate

Consumers Still Want Human Customer Care Interactions

by Brian Tuite

The promise that AI-based technologies would replace the need for human interactions has been a difficult one to keep, especially regarding customer care. A 2022 research report published by Forrester states, "Service delivered by human agents (not robots) is what drives positive customer outcomes. The pendulum is finally swinging back from hyper-automation to the human-led conversation." Your customer care agents are on the front line of your business. In fact, the following research report shows that 80% of customers said a good experience with an agent would reinforce their brand loyalty.

But today, consumer demands are becoming more complex, with automation leaving agents with the toughest problems to solve. When the customer and prospect conversations matter more today than ever, how do you train your agents to deliver the best customer experience possible? This *CX Leaders Trends and Insights* report sheds light on consumer preferences, desires, and what's missing from customer care interactions today.

Four Trends to Consider:

1. Consumers Prefer Human Agents to Automation

Your gut is right – your customers prefer to speak to other humans instead of robots, especially when solving complex problems. In 2022, most consumers found the lack of access to a live agent to be the most frustrating aspect of customer care, indicating that the pendulum swung away from automation and toward human-centered service channels. With 67% of consumers using the phone to engage with a brand's customer care department, leading brands must ensure that the human touch is optimized to deliver the best brand experience possible. What's the solution? Leaders must invest in the scalable training solution that develops top-performing agents before live calls and close tenured agent skill gaps.

2. Voice- and Text-Based Channels Dominate Customer Resolution Rates

In 2022, only 25% of consumers acknowledged using multiple channels to solve a customer care issue, with 75% saying they did not use multiple channels. There has been little change in this trend over the past two years, indicating that consumers are deciding on their preferred channel rather than increasing their multichannel use.

PARTNER
COMMENTARY, CONT.

Regardless of consumers embarking on a multichannel journey, the important takeaway is which channel is their first contact and with which channel they find their resolution. *CX Leaders Trends and Insights* research found that 61% of multichannel engagements begin in the voice or text channel, with 69% of customer resolution occurring in the voice or text channel in the past 12 months. This means that your human agents, not your chatbots or self-help portals, deserve your attention!

Agents need the training to deliver the highest level of customer support in voice- and text-based channels because they are still at the front lines of your business. As the report's authors put it, "Consumers are looking for easier access to agents and better skill sets among those agents. Investing in better recruiting, training, and coaching are all areas of opportunity for driving higher satisfaction levels and smoothing out process snags."

3. Positive and Negative Customer Experiences Define Brands

This year, 27% of consumers affirmed they had positive customer experiences compared to 15% with negative experiences with brands. The majority of both positive and negative customer experiences occurred through the human channels of voice and text, at 83% and 81%, respectively. The top three reasons for positive and negative experiences are agent problem-solving and agent soft skills.

But, how do these experiences affect your brand perception and, ultimately, your revenue? Much more than you may have previously thought! Fifty percent of these positive experiences are shared, and nearly 80% of these customers indicated that the positive experiences improve the likelihood of doing business with a brand again. Conversely, negative experiences are shared 80% of the time and affect future purchasing decisions 80% of the time as well.

What does this mean for your business? Customer experiences, positive or negative, can directly impact your business' revenue. Because your agents influence customer experiences greater than any other self-help or automated channel, you must ensure you are leveraging technologies that help agents learn how to improve their soft skills, solve problems effectively and, ultimately, deliver superior customer experiences.

4. Now is the Time to Improve Agent Training and Coaching

Most consumers want businesses to focus on the Customer Care Experience, but only a third believe that the area has improved over recent years. Instead, consumers have seen the greatest improvement in businesses' shopping and purchasing experience. This improvement is likely due to heavy investment in technologies that streamline the online shopping experience. But, the drive to modernize shopping/purchasing experiences to be self-serve has influenced leaders to invest in automation and self-service options for customer care.

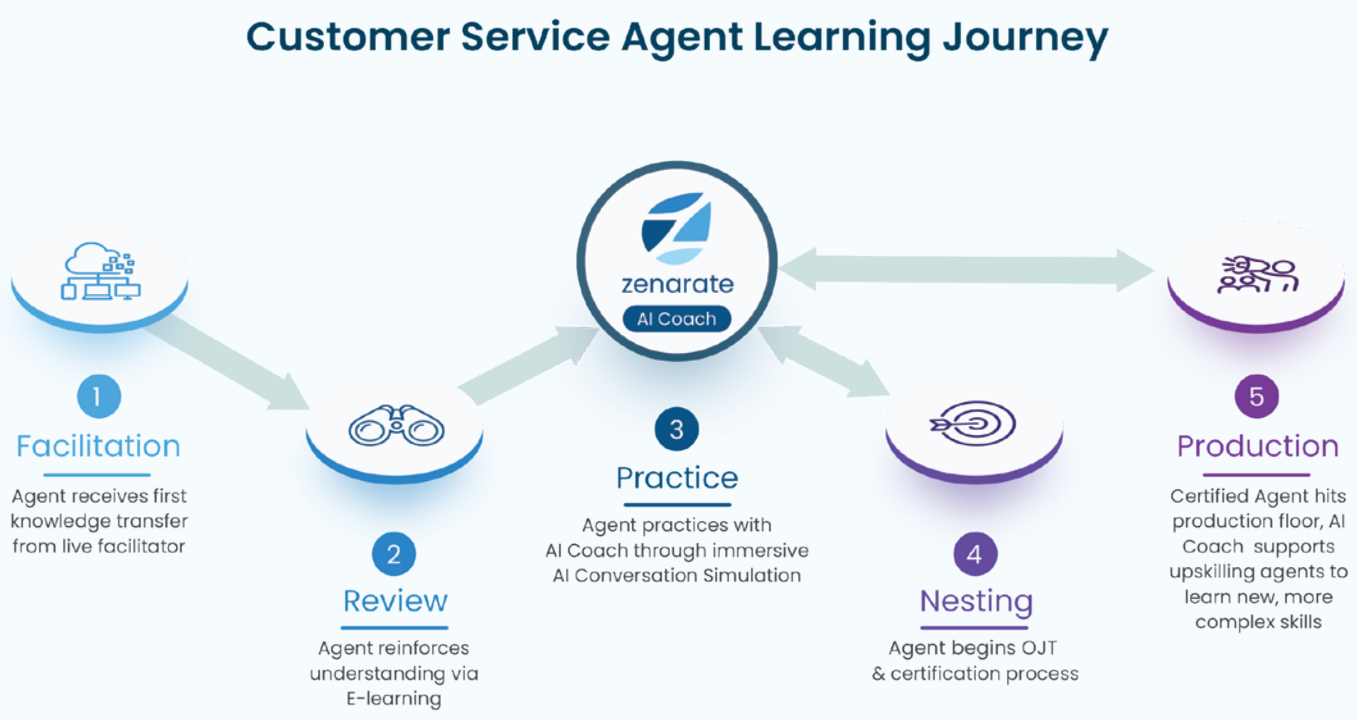
PARTNER COMMENTARY, CONT.

The reality is that consumers are not asking for more automation and self-service in customer care. The data shows that customer care is more of a human endeavor than ever before. Seventy percent of consumers want companies to focus more resources on improving their customer care agents rather than creating better self-help solutions. Over 55% of consumers view good communication (both speaking and listening), product knowledge, and problem-solving efficiency as the most important agent attributes. Training and coaching your agents to solve problems, actively listening to customers, and clearly communicating your best and required practices will help your business deliver superior customer experiences.

How To Develop Confident Top-Performing Agents

The data tells a vivid story – customer-centric organizations like yours need more effective ways to develop confident, top-performing agents trained to deliver superior customer experiences. How do you accomplish this? I recommend using technology to scale the ways humans learn best, through practicing, solving problems, making mistakes, building confidence, and leveraging Simulation Training.

Simulation Training is an approach to agent training that prepares new hire agents to confidently deliver superior customer experiences before their first live customer interaction, and help close tenured agent call types and skill gaps. Today, you can leverage advances in simulation training to provide agents with an automated role-play partner, allowing agents to practice and master any real-life customer engagement scenario, in private, from their home or office.



PARTNER
COMMENTARY, CONT.

Zenarate AI Coach leverages an advanced form of Simulation Training called AI Conversation Simulation. The AI produces realistic, experiential, and active learning experiences that prepare your agents to deliver superior customer experiences before interacting with their first live customer and closing tenured agent call type and skill gaps. Zenarate AI Coach simulates any customer or prospect scenario, immersing your agents in lifelike conversations while providing tone, soft skills, and best and required practice coaching throughout the simulation training.

The beauty of simulation training software like Zenarate AI Coach, is that it is easy to deploy across any enterprise, with no personal or account information or IT integration for test or enterprise rollout. The only IT requirements are a browser and headset for agents to role-play with their personal unbiased AI Coach from home or office. You quickly see the effective and scalable benefits of active learning role-play without the awkwardness and inefficiency of role-playing with another human being. This experiential simulation training approach promotes the benefits of active learning and improves both customer and employee experiences, **delivering 56% faster speed to proficiency, 33% higher CSAT scores, and 32% lower employee attrition.**

Simulation Training is one of the fastest-growing training approaches for agents, and is evolving to make active learning more efficient, scalable, and realistic—helping agents rapidly prepare for and adapt to dynamic customer needs.

Zenarate's AI Coach helps leading brands develop confident, top-performing agents through Simulation Training. Zenarate's AI Coach is used worldwide every day in over a dozen countries, including the U.S., Canada, Mexico, Philippines, India, and Europe, supporting 13 languages. Zenarate Customers include eight of the top 10 U.S. financial institutions, 3 of the top 5 BPOs, and leading companies in the healthcare, telecommunications, travel, technology, and services industries.

Brian Tuite
CEO and Co-Founder
Zenarate

Brian Tuite's background includes enterprise, private equity and VC leadership. He's held executive positions at MBNA, Bank of America, and SquareTwo Financial. He's an experienced contact center leader, and understands how today's automation is leaving agents with the most demanding problems to solve. Brian formed Zenarate's AI Conversation Simulation vision, developing top-performing agents around the globe in 13 languages.

zenarate

SURVEY RESULTS

METHODOLOGY

Survey data captured August 3–September 12, 2022 using the Google Consumer Survey platform. All results based on a sample size of N=200 or greater.

Google Consumer Surveys reports on the inferred age and gender of anonymous respondents based on the websites users visit, as well as their location based on IP addresses. Income and urban density are then approximated using census data for particular geographic regions. Inferences, as they relate to these categories, may not be available for all survey participants. Please note that it's possible that Google Consumer Surveys may mis-categorize people.

Provided the complexities of participant screening questions throughout the study's body of surveys, we present unweighted findings. When targeting an audience representing the adult U.S. internet population, Google Consumer Surveys attempts to find respondents that match the distribution of people in the U.S. by age, gender, and location as reported in the U.S. Census Current Population Survey (CPS). If outliers were observed in the data as they relate to the inferred age, income, gender and urban density, we have highlighted these insights as a part of our analysis.

Results in the "The Multichannel Journey," "The Happy & Unhappy Consumer," and "Self-Help Solutions" sections reflect responses from prescreened consumers who have had a recent, relevant interaction with a customer care organization.

CONSUMER EXPERIENCES

CONSUMER USE
THE UNHAPPY CUSTOMER
THE MULTICHANNEL JOURNEY
SELF-HELP SOLUTIONS

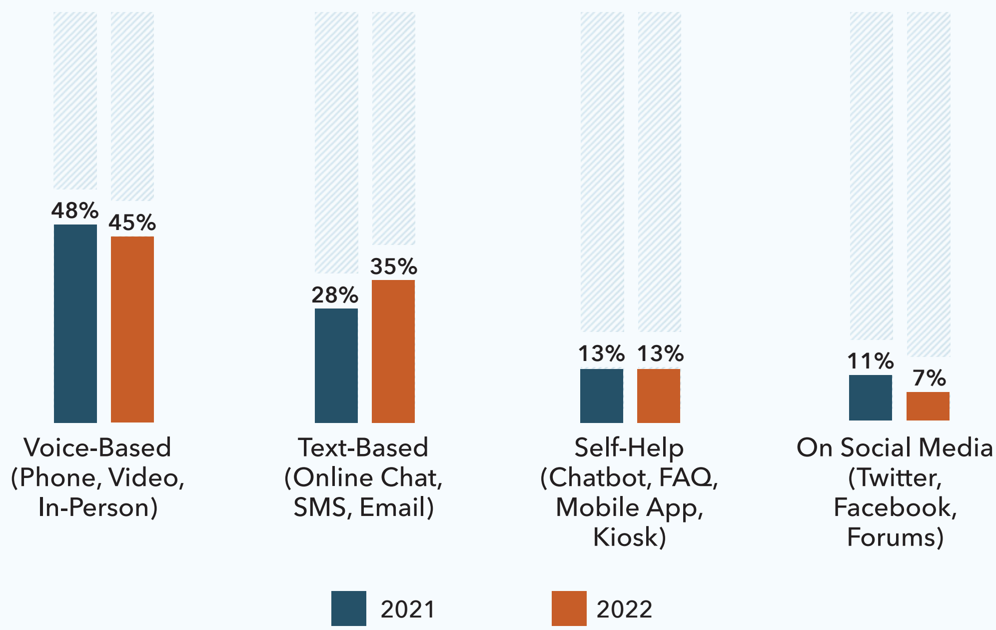
CONSUMER USE

CONSUMER EXPERIENCES - CONSUMER USE

CUSTOMER CARE CHANNEL USE

Consumers are more open to utilizing Text-Based solutions than ever before. In the 12 months preceding August 2022, consumers increased their use frequency of Text-Based customer care solutions by seven points in comparison to the previous 12 months. This reflects a 25% increase in use. This coincided with a slight drop in the use of both Voice-Based (primarily Phone) and Social Media-Based solutions.

Within the past 12 months, which method of interacting with customer care have you used the most frequently?



Text-Based engagement (especially SMS) is accelerating. What is your organization doing to support this rapidly evolving trend among consumers?

While momentum has been building on text-based channels for years, I believe we have reached an inflection point in our industry. We have seen this in our guests, for whom messaging has grown to be the preferred channel for most issues. We have also seen this trend in our employees, who overwhelmingly reserve a phone call for only the most urgent needs in their personal lives.

That said, we believe each of the above channels has a role to play in the future. Messaging is excellent for transactional-type issues and Yes/No quick questions, especially if self-help is insufficient, whereas voice-based can do better for those conversations requiring us navigating complexity or simply provide human connection. And, we see the combination of text-based channels and self-service to be a sustainable way for us to grow globally (acknowledging that preferred messaging channels and languages will vary by market) and absorb unplanned volume shocks. We are investing accordingly to realize this opportunity.

The future is bright for text-based channels and enabling technology, and we're eager to be a part of the shift!

Dave Pitsch
Vice President, Guest Services

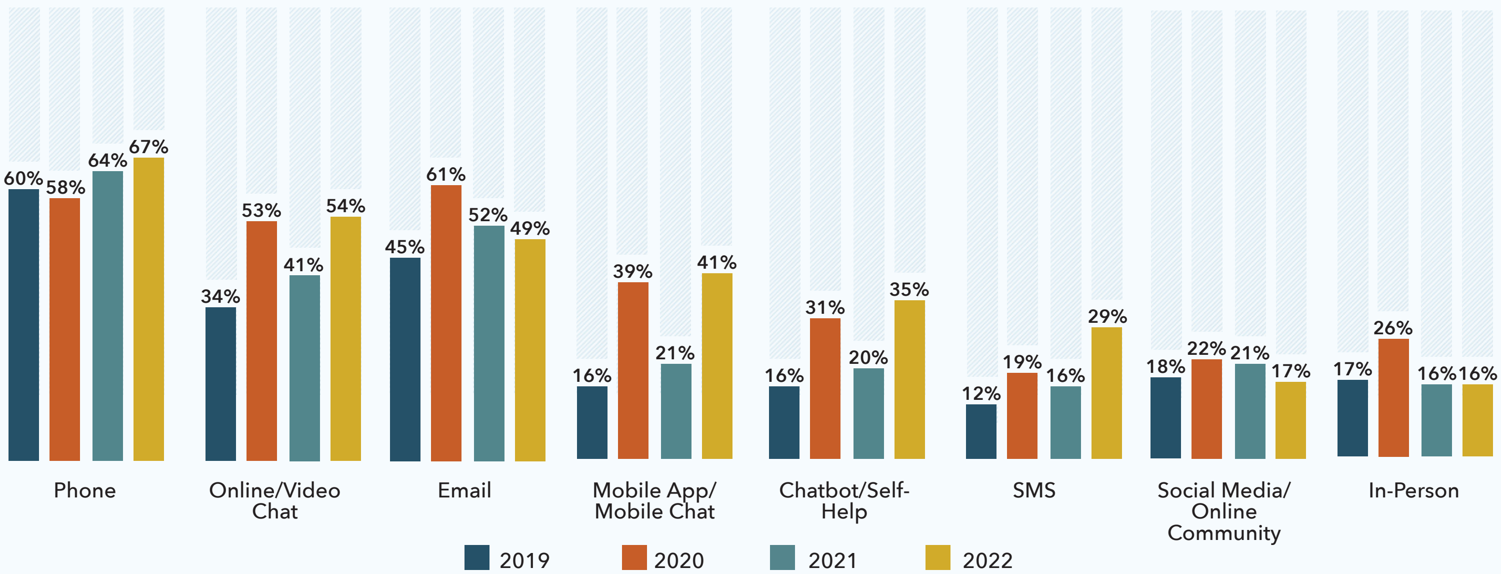
ARC'TERYX

CONSUMER EXPERIENCES - CONSUMER USE

SOLUTION USE AND IMPORTANCE OF CX

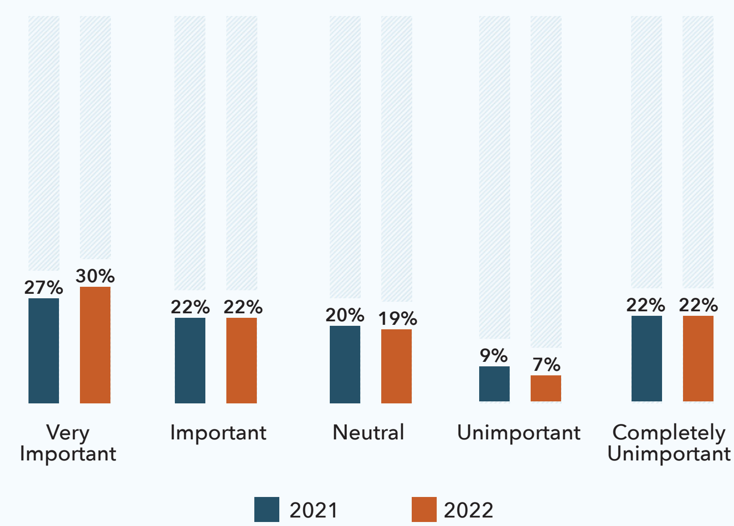
Although consumers used the Phone with less frequency over the past 12 months (as indicated above), Phone remains the most widely used solution of care among consumers, and by a wide margin. At the same time, Online/Video Chat, Mobile App/Mobile Chat, Chatbot/Self-Help, and SMS all saw significant increases in use year-over-year. More than ever before, consumers are spreading their engagements across channels. In fact, in 2022, responses across all solutions totaled 308%, compared to an average of 248% over the previous eight years of data. In other words, individual consumers are increasingly engaging across more channels – a trend that has only strengthened with time.

Within the past 12 months, which solution(s) have you used to engage with a brand's customer care department? (Select all that apply)



Experience continues to heavily shape brand opinion, even slightly increasing in importance year-over-year. Last year, 49% of survey respondents indicated that experience was either "Very Important" or "Important," increasing to 52% in the most recent survey results. Clearly, building a positive experience can be an influential business investment not only in terms of retaining customers, but also in its ability to attract new customers.

How important is your experience with a brand's customer care department in shaping your opinion of that brand?

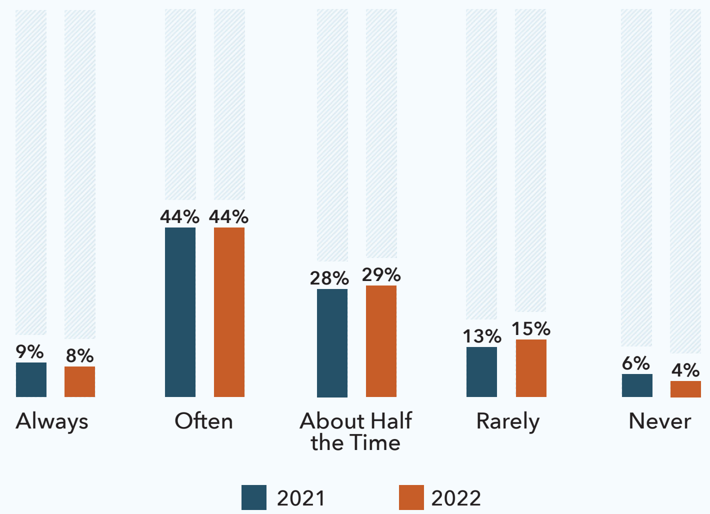


CONSUMER EXPERIENCES - CONSUMER USE

FCR AND WHAT FRUSTRATES CONSUMERS

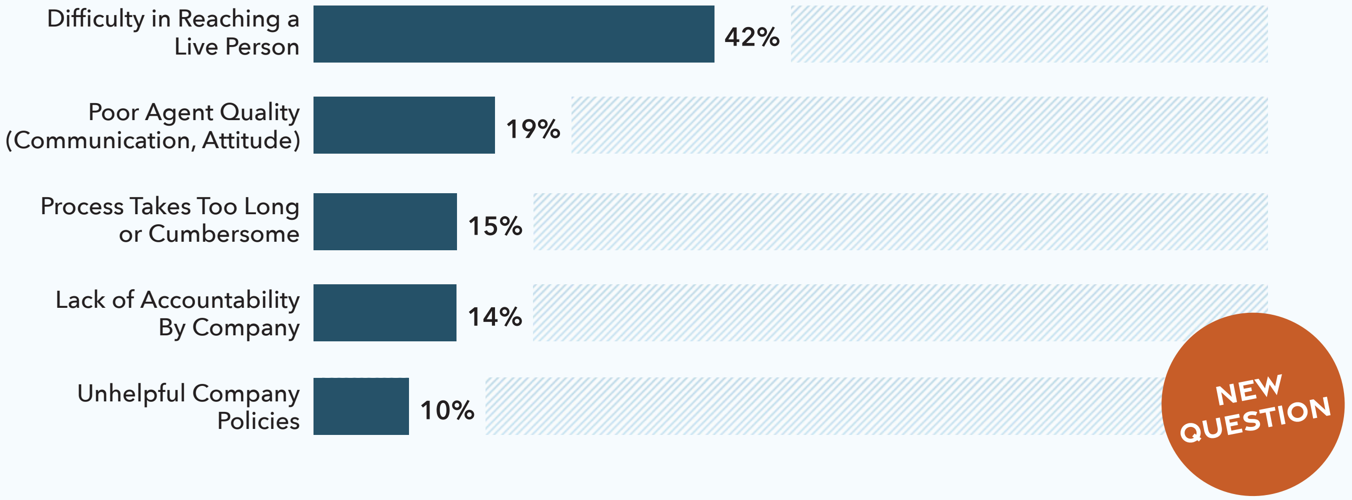
Consumer impressions on First Contact Resolution (FCR) remained remarkably consistent year-over-year (YOY). In both 2021 and 2022, a combined 19% of consumers indicated they "Rarely" or "Never" resolve their issues during the first instance of contact. Although 100% FCR is unrealistic, there are valuable learnings to be had from investigating which types of issues go unresolved. It's also important to glean such information across channels. Resolution rates (as well as FCR rates) are important factors as consumers adopt new channels of care. Understanding any obstructions to an improved resolution rate is of great value in striving for better efficiency.

How often are your customer care issues resolved during the first instance of contacting a company's customer care department?



In a new question for 2022, we discover that, far and away, the lack of access to a live agent is the most frustrating aspect of customer care for consumers. Over the past couple of years, access to live help has become increasingly restricted, and consumers are taking notice. Although automation is somewhat inevitable in today's contact center, brands must take care that they are striking the right balance between self-help and live assistance. Not only is ease of use and effectiveness crucial on the self-help side, companies must pay heed to having the right people in place to handle more complex issues as more and more of the not-so-complex engagements are automated out of the workflow.

What do you find to be the most frustrating aspect of resolving a customer care issue with a brand?



HAPPY CONSUMER IS AN ENTIRELY NEW SERIES OF QUESTIONS

THE HAPPY AND UNHAPPY **CONSUMER**

CONSUMER EXPERIENCES - THE HAPPY CONSUMER

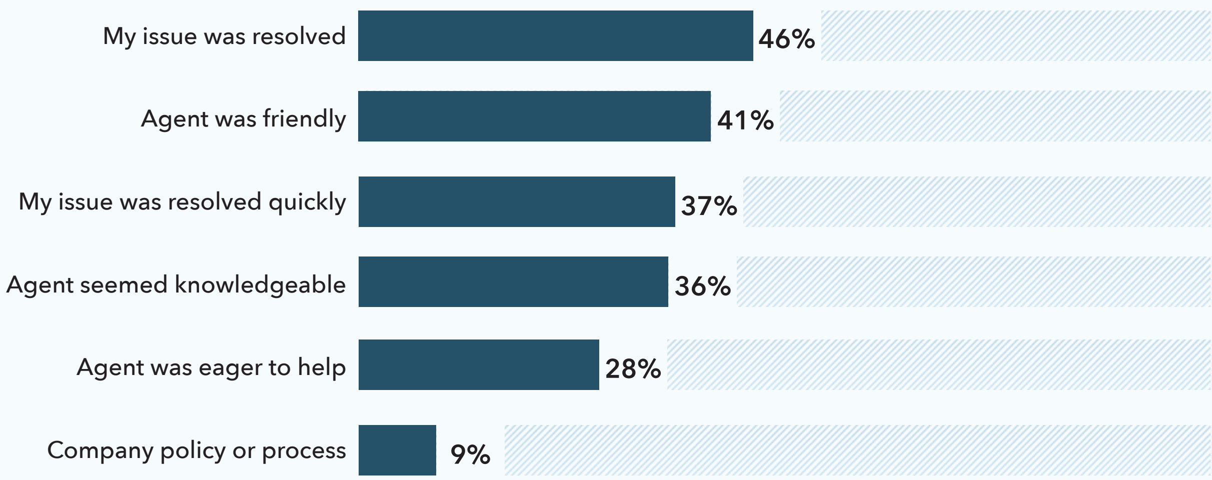
RATE OF POSITIVE EXPERIENCES AND CAUSE

This year's research expands the examination into the consumer experience by investigating not only negative customer care experiences (starting on page 22), but also positive customer care experiences, while also comparing the two (page 28). Accordingly, 27% of survey respondents affirmed having had a positive experience when interacting with a brand's customer care department compared to 15% who indicated they had a negative experience (page 22). Experience massively shapes brand opinion, so it's reassuring to know positive experiences are almost twice as common as negative experiences among consumers.

> **Within the past 12 months, have you had a positive experience when interacting with a brand's customer care department?**
>
> **27% YES**

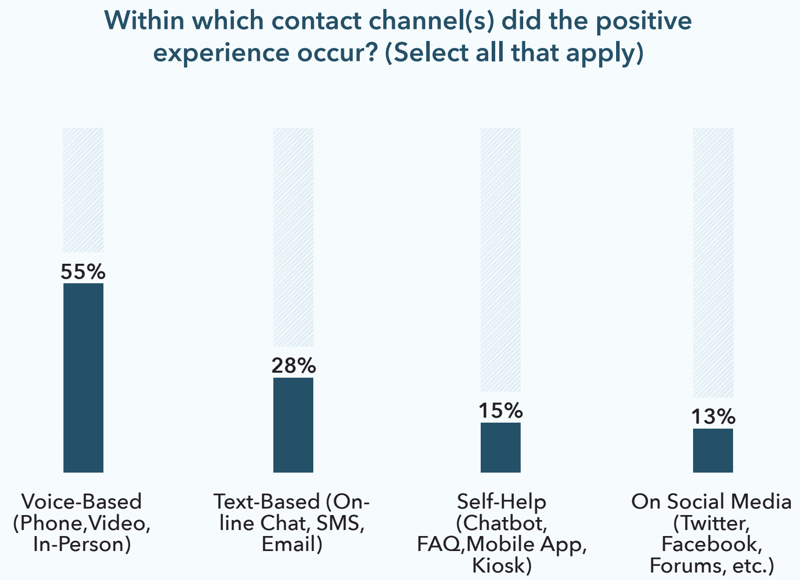
Issue resolution was a primary driver of positive experiences among consumers, with nearly half of respondents (46%) indicating such. Speed to resolution was also a significant factor, garnering a response of 37%. Outside of getting a resolution (and quickly), agent-related attributes accounted for a total response of 105%, with an average response of 35%. This clearly illustrates the important of agent quality. Not only do agents need to have the training and tools to perform their jobs efficiently and effectively, they also need the soft skills necessary to shape a pleasant experience for consumers, especially when considering how powerful experience is in shaping brand opinion and driving future purchase decisions.

What made the experience positive? (Select all that apply)

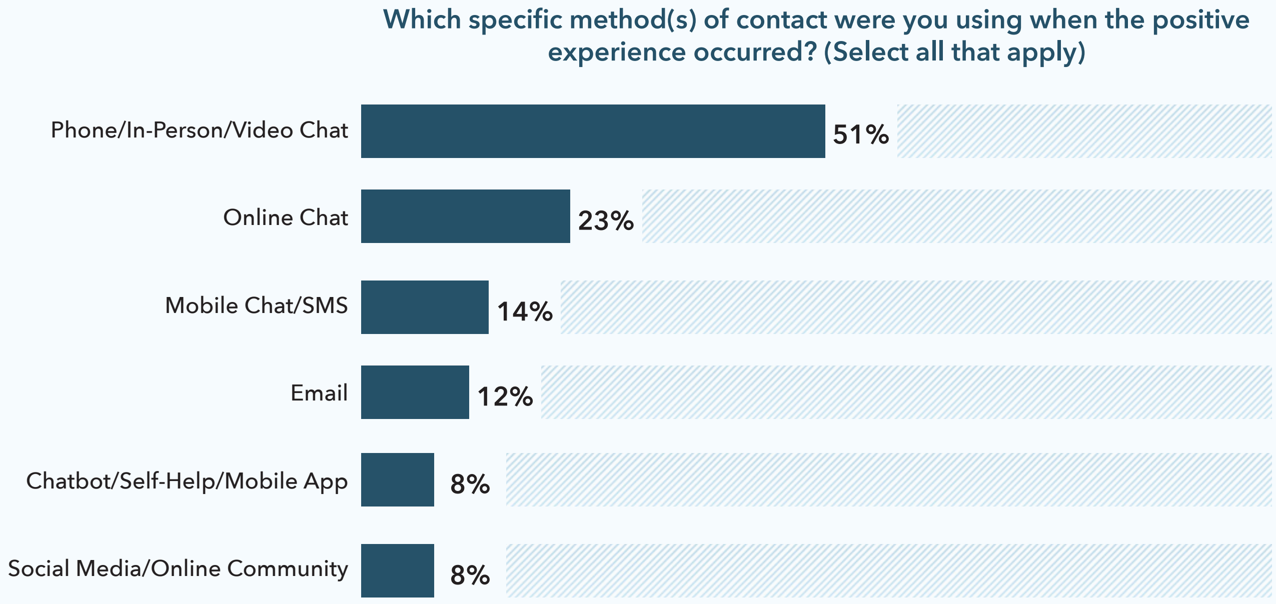


CHANNEL AND SOLUTION USE

Among survey respondents, positive experiences mostly occurred in Voice-Based channels. Although it may be tempting to try and define channel quality from these results, the occurrence of positive experiences by channel are largely influenced by overall usage (page 13). If one were so inclined, one could loosely infer quality by the differential, hinting at a higher probability of consumers having a positive experience in Voice-Based and Social Media solutions versus Text-Based solutions. The inference is further affected by the "Select all that apply" nature of the usage question.



As expected (and reflecting the above results), the bulk (51%) of positive engagements noted by survey participants took place over Phone (combined with In-Person and Video Chat). Again, defining solution quality based on the occurrence of positive experiences might be misleading given the differences in overall use (page 14). In general, occurrence closely aligned with overall use, with the only notable anomaly occurring with Email. Email was a close third in overall use, but a distant fourth in the occurrence of positive experiences. Perhaps this is easily explained by the fact that it's quite difficult to "wow" someone in an email exchange. At any rate, brands should seek to understand within which solutions their most positive experiences are occurring, and seek to replicate those successes elsewhere.



SATISFACTION AND SHARING THE EXPERIENCE

Satisfactory resolution among survey respondents stood tall, at 90%. What's interesting is the implications of the inverse: ten percent of respondents expressed having an overall positive experience even though their issue wasn't resolved or resolved satisfactorily. It's likely agent soft skills, but brands should seek to understand which factors can yield positive experiences for customers, even if they don't ultimately receive a satisfactory resolution.

"Accepting the customer care experience was positive, was your issue also resolved to your satisfaction?

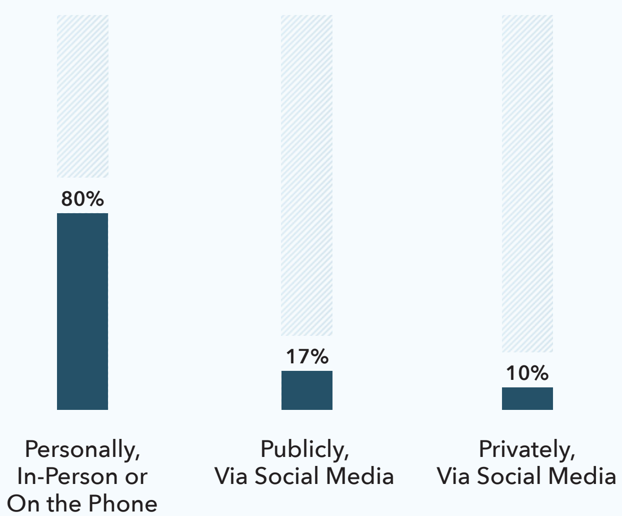
90% YES"

"Did you share this positive experience with friends, family and/or strangers?

50% YES"

Among survey respondents who had a positive experience, 50% shared the experience with others. This is a powerful reminder of how influential positive experiences can be. More than ever before, consumers are hungry for value and meaning in the relationships they have with companies. Younger generations, which are continuing to gain a larger share of wallet, are even more conscientious about how they spend and who they spend with. They are also more likely to look for brands that share the same values as themselves and their immediate circle of influencers. Experiences matter, and consumers are highly inclined (and motivated) to share those experiences, both good and bad.

If yes, how did you share the experience? (Check all that apply)



CONSUMER EXPERIENCES - THE HAPPY CONSUMER

FEEDBACK ON EXPERIENCES AND FUTURE IMPACT

Voice of the Customer (VoC) data is some of the richest, most insightful information a brand can have. Furthermore, brands must appreciate that there's value in knowing what is being done, both wrong and right. Clearly, consumers are willing to share their thoughts if they are afforded the opportunity, yet only 57% of survey respondents indicate they were given the chance to remark on their positive experience.

"Were you given the opportunity to express your satisfaction via a survey or other feedback form?

YES 57%

If so, did you take advantage of the opportunity to express your pleasure?

YES 60%"

"Will this positive experience positively impact your future purchase decisions?

79% YES"

Positive experiences create repeat business. This fact has long been understood by CX leaders. It is reflected in the fact that nearly 80% of survey respondents indicated the likelihood of a positive impact on future purchase decisions. Of course, loyalty is the end goal, but repeatedly wowing a customer is the most direct path to getting there.

"Consumers are usually willing to provide feedback if they are afforded the opportunity. How does your company go about capturing such feedback?

Real Estate is traditionally a very complex process with many parties involved. As Offerpad continues to simplify buying and selling a home, we rely heavily on the opinion of our customers; it's the only one that matters! During their journey with us, we provide customers with four unique opportunities to provide feedback. The first is a survey sent immediately after they submit a request. They receive two more surveys after their interactions with any of our external partners (e.g., home inspectors and title companies). Lastly, we send them a survey upon final completion of their journey with us.

Naturally, not everyone who visits our website becomes a customer, but surveying this segment of visitors provides us with a wealth of knowledge about how our products and services are resonating. In less than 30 days, we're able to gather information from thousands of site visitors that we can then turn into action to improve and enhance our site and offerings.

We use our survey data to develop the VoC. Compiled from all sources – social, BBB, io.com, Google and more – this enables us to highlight wins for our customers and business but, more importantly, to correct for areas of improvement. Each month we review this information and results with our CEO, marketing leaders, sales leaders, and training team, providing us with a continuous cycle of improvement and growth. All of this supports our mission to provide your best way to buy and sell a home. Period."

Offerpad

Tracy Sedlak
Vice President, Customer Success

CONSUMER EXPERIENCES - THE HAPPY CONSUMER

PROACTIVE CONTACT AND OUTCOMES

Interestingly, consumers perceive companies to be more likely to proactively follow up on positive experiences versus negative experiences. Forty-five percent of survey respondents who had a positive experience indicated they received a proactive follow-up versus only 15% of those who had a negative experience (page 27).

> **Following the positive experience, did the brand proactively contact you to ensure your issue was resolved and offer further assistance if needed?**
>
> **45% YES**

This is especially puzzling, since proactive follow-ups on positive experiences showed little to no impact on future purchase decisions, whereas follow-ups on negative experience indicate significant impact on future purchase decisions. More on this comparison on page 29.

> **Percentage of consumers who said the overall experience will have a positive impact on their future purchase decisions based on if they were proactively contacted.**
>
> **79% YES**
> Proactively Contacted
>
> **80% YES**
> Not Proactively Contacted

CONSUMER EXPERIENCES - THE UNHAPPY CONSUMER

NEGATIVE EXPERIENCES

In 2022, survey participants indicated a slight increase in the incidence of negative customer care experience, up two points YOY. In a reassuring comparison with the incidence rate of positive experiences (page 17), negative experiences were almost half as common – 15% versus 27% for positive experiences. This is especially good news, since consumers are more apt to recall a negative experience versus a positive experience.

Within the past 12 months, have you had a negative experience when interacting with a brand's customer care department?

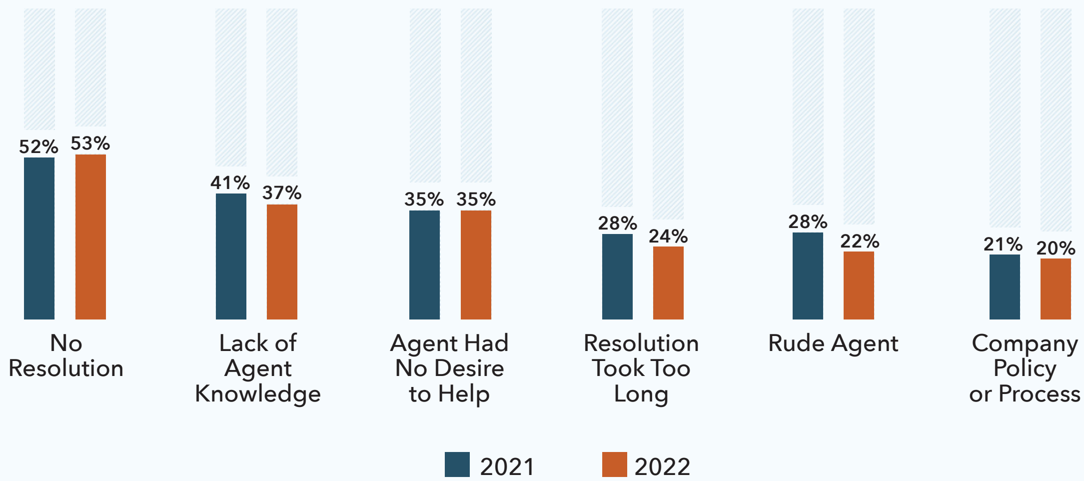
YES 2022	YES 2021
15%	13%

CONSUMER EXPERIENCES - THE UNHAPPY CONSUMER

CAUSE OF NEGATIVE EXPERIENCES

Just as it was revealed in the Happy Consumer results regarding cause (page 17), resolution rates are a huge factor in determining the outcome of an experience. However, agent attributes, collectively, are also a major factor. Among those having a negative experience, agent-related responses totaled 95%, compared to 105% for positive experiences. This points at agent soft skills being additive to satisfaction, while also illustrating the importance of bringing agent quality up to a baseline in order to address a significant portion of dissatisfiers, particularly in regards to agent knowledge and politeness.

What made the experience negative? (Select all that apply)



Agent quality is a significant factor in CX outcomes. Which soft skills are most in focus at your organization, and how are you training up those skills?

The ability to drive positive CX outcomes through improved agent quality is a major differentiator. Here is what we have done at Western Union to start down this journey:

- Researched and defined new CX competencies to improve the customer experience
- Developed the master level descriptions for each competency (Beginning, Emerging, Achieving, Mastering)
- Updated all quality assurance (QA) forms with a CX competency-specific section/score
- Trained all team members, including agents, QA analysts, and team leads
- Performed focused calibration sessions around the CX competencies

The new competencies focus on empathetic, genuine, and knowledgeable interactions that leave customers trusting Western Union. These include:

Personality Flexing - Acknowledging the customer's personality and our own so that we can adapt accordingly to create a natural conversation. *(Genuine, Adaptable, Self-Awareness, Personalize, Socially Skilled, Engaging)*

Advocacy - Actively championing for the customer's issues and working to help them gain the value that is in their best interest. *(Attentive, Effective Listening, Courteous, Empathetic, Customer-Focused, Can Do Attitude, Taking Ownership)*

Value Positioning - Clearly communicating to the customer the benefits of using our products and services that best suits their needs. *(Builds Trust, Promotes Western Union, Ambassador of Western Union's Products and Services)*

Product Knowledge - Confidently and precisely answering questions about our products and services. *(Knowledgeable, Confident, Conscious, Self-Reliant, Efficient)*

Issue Diagnosis – Understanding the customer's underlying issues and identifying the right solutions. *(Effortless Experience, Inquisitive, Critical Thinker, Analytical, Problem-Solving, Logical)*

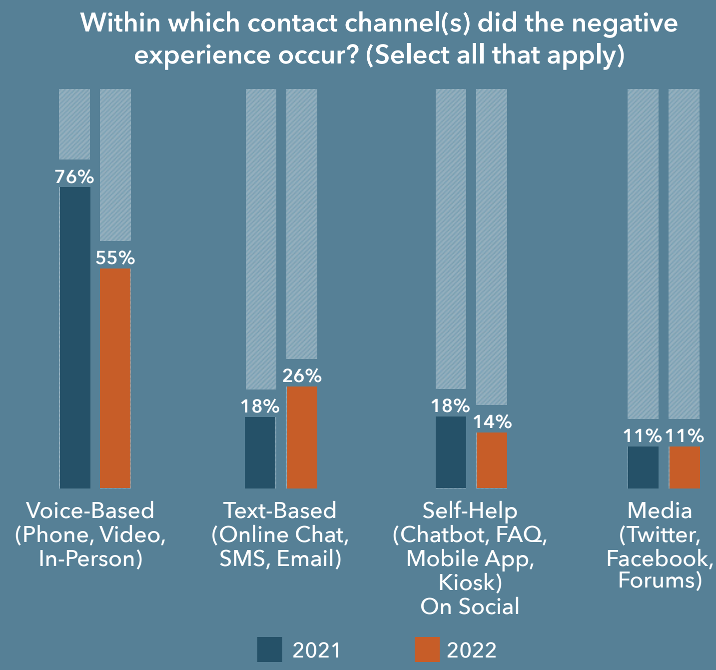
After six months of having the new CX competencies implemented, we are seeing the following results:
Customer Satisfaction and Customer Effort Scores improved 5%
Customer Sentiment Score improved 6%

Chris Dieckmann
Global Head of Operations Enablement and Program Management – Platform Operations

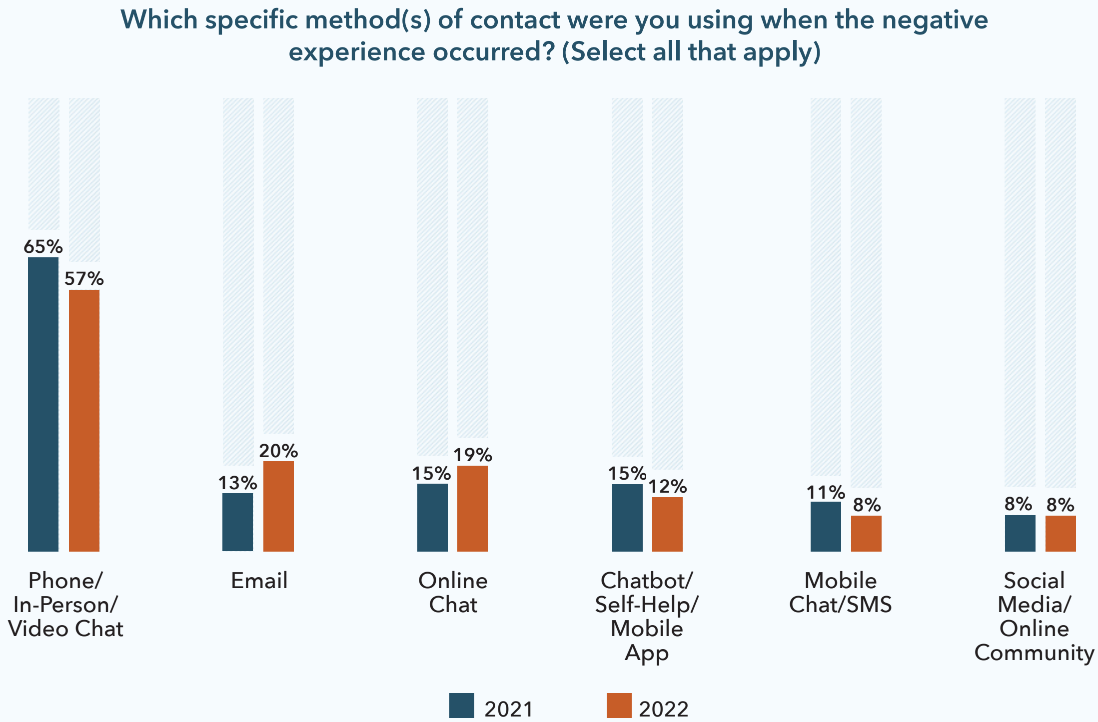
CONSUMER EXPERIENCES - THE UNHAPPY CONSUMER

CHANNEL AND SOLUTION USE

Year-over-year, negative experiences occurring over Voice-Based solutions fell dramatically, sinking 21 points. As with the positive experiences in the previous section, inferences can't accurately be made about channel quality since, overall, different channels are used at different rates (page 13). That said, consumers reported far fewer negative experiences using Text-Based solutions when accounting for overall use, though issues within these solutions were up YOY.



Issues were up slightly YOY on both Email and Online Chat, though, just like positive experiences (page 18), results closely aligned with overall solution use (page 14). That said, identifying pain points by channel is a valuable exercise for brands looking to raise satisfaction rates, and this requires quality monitoring across channels, and even between channels in the case of multichannel journeys.



CONSUMER EXPERIENCES - THE UNHAPPY CONSUMER

SATISFACTION AND SHARING THE EXPERIENCE

As contradictory as it seems, 30% of survey respondents claimed both a negative overall experience and an eventual satisfactory resolution, indicating a painful process to achieving satisfaction for many. This is also probably less of an expression of indecisiveness and more a commentary on how unforgiving consumers can be. Brands need to focus on this fact, placing attention on avoiding negative experiences from the onset of an engagement, as true recovery (once things go awry) is extremely difficult to achieve.

Even though the customer service experience was negative, was your issue eventually resolved to your satisfaction?

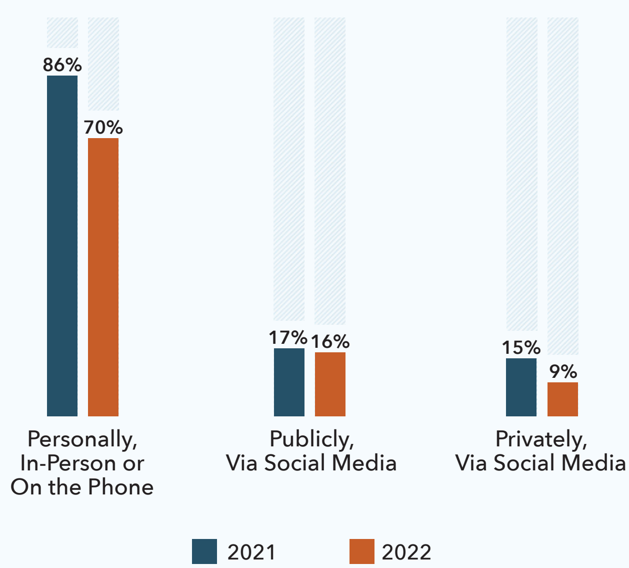
YES 2022	YES 2021
30%	31%

Did you share this negative experience with friends, family and/or strangers?

YES 2022	YES 2021
80%	74%

The data is clear on one important fact: consumers are far more likely to share a negative experience than they are to share a positive experience. Among survey respondents who had a positive experience, 50% claimed to have shared the experience (page 19), compared to 80% of survey respondents having had a negative experience. In other words, yes, creating positive experiences has a positive impact, but allowing negative experiences to occur has an oversized effect in the opposite direction. In other words, brands need to focus on fixing the breakdowns and pain points before they turn their attention and resources toward creating moments of delight.

If yes, how did you share the experience? (Check all that apply)



CONSUMER EXPERIENCES - THE UNHAPPY CONSUMER

FEEDBACK ON EXPERIENCES AND FUTURE IMPACT

While 57% of survey respondents having had a positive experience were given an opportunity to provide feedback (page 20), only 40% of those having a negative experience were afforded the same opportunity. This alignment seems counterproductive to the point of collecting customer feedback, and points to the possibility of selective feedback-gathering. In other words, only collecting feedback when the feedback will be positive.

Were you given the opportunity to express your dissatisfaction via a survey or other feedback form?

YES 2022	YES 2021
40%	31%

If so, did you take advantage of the opportunity to express your displeasure?

YES 2022	YES 2021
65%	61%

Perhaps the most troubling aspect of the low feedback opportunity expressed in the previous finding is the fact that, if given the chance, customers are very willing to provide that feedback. Of those given the opportunity to provide feedback about their negative experience, 65% participated.

Negative experiences are as powerful as positive experiences in their ability to shape future purchase decisions, with 80% of those having a negative experience indicating a negative impact in the future compared to 79% of those having a positive experience indicating a positive impact in their future purchase decisions (page 20).

Will this negative experience negatively impact your future purchase decisions?

YES 2022	YES 2021
80%	83%

CONSUMER EXPERIENCES - THE UNHAPPY CONSUMER

PROACTIVE CONTACT AND FUTURE OUTCOMES

When companies engage in proactive follow-ups after a negative experience, the action is not only beneficial in helping customers resolve their issue, but such follow-ups also reduce the negative impact on future purchase decisions. In comparing the future impact on purchase decisions between those receiving and not receiving a proactive follow-up (below), the delta hit an extreme not seen since 2019. In 2022, those receiving a proactive follow-up had the instance of a future negative impact reduced by 26 points, reducing the impact of the negative experience by nearly one-third.

Following the negative experience, did the brand proactively contact you to try to remedy or apologize for the situation?

YES 2022	YES 2021
15%	16%

Percentage of consumers who indicated their poor experience will have a negative impact on future purchase decisions (based on whether they received a proactive follow-up):

	2022	2021	2020	2019
Among those who received a follow-up:	58%	74%	78%	63%
Among those who did not receive a follow-up:	84%	84%	84%	89%

Whether or not a company proactively contacts a customer after a negative experience has big future implications. Does your company engage in proactive contacts if things don't go as planned, and what does that process look like?

In mid-2022, Airbnb announced AirCover for guests* – the most comprehensive protection in travel, included for free with every Airbnb booking. It offers a Booking Protection Guarantee, Check-In Guarantee, Get-What-You-Booked Guarantee, and a 24-hour Safety Line. In the unfortunate event that an issue comes up (e.g., Host cancels a booking within 30 days of check-in), AirCover will find the guest a similar or better home, or Airbnb will refund the guest.

What we've learned during this process of launching this amazing protection program is that there are many people, processes, and products behind the scenes that must be streamlined to create an exceptional user experience for our community, including:

- Proactively detecting issues (e.g., host cancellations)
- Scale up the processes and tools to proactively find a similar or better home
- Share those recommendations in a proactive, timely fashion that helps to turn around an experience that could have been potentially negative, turning it into something that works for the guest

Expect future announcements and innovation from Airbnb in this space. There are exciting things ahead for our community and our valued Airbnb guests!

*https://www.airbnb.com/aircover

Andy Yasutake
Global Director, Community Support Platform

airbnb

CONSUMER EXPERIENCES - COMPARING HAPPY & UNHAPPY CONSUMERS

COMPARING POSITIVE AND NEGATIVE EXPERIENCES

In comparing consumer perspectives between those having either a positive or negative experience, several distinctions appear. First, positive experiences were nearly twice as common among the general population. A counterbalance to this is the fact that those experiencing negative interactions are far more likely to share those experiences with others (80% shared their negative experience, while only 50% shared their positive experience). So, while brands are doing a good job creating positive experiences, the fact is, the negative experiences are more noteworthy in the minds of consumers.

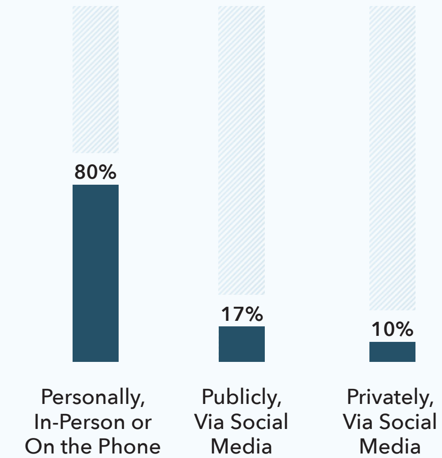
"Within the past 12 months, have you had a POSITIVE experience when interacting with a brand's customer care department?

27% YES"

"Did you share this POSITIVE experience with friends, family and/or strangers?

50% YES"

If yes, how did you share the experience? (Check all that apply)



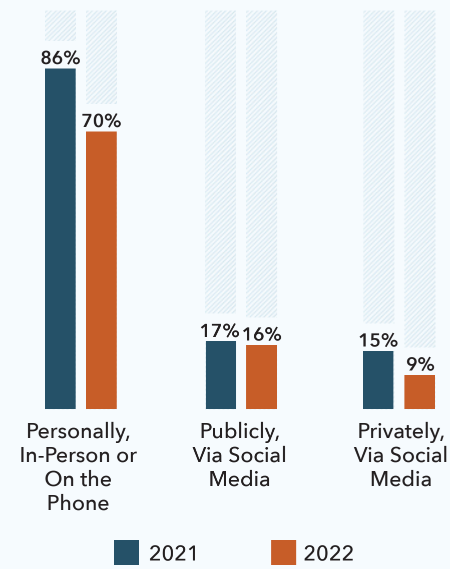
"Within the past 12 months, have you had a NEGATIVE experience when interacting with a brand's customer care department?

YES 2022 **15%** **YES 2021** **13%**"

"Did you share this NEGATIVE experience with friends, family and/or strangers?

YES 2022 **80%** **YES 2021** **74%**"

If yes, how did you share the experience? (Check all that apply)



CONSUMER EXPERIENCES - COMPARING HAPPY & UNHAPPY CONSUMERS

COMPARING POSITIVE AND NEGATIVE EXPERIENCES, CONT.

In several respects, consumer behavior was consistent, regardless of whether experiences were positive or negative. Both sets of survey respondents were equally inclined to share their opinions with brands if afforded the opportunity to do so, and the positive/negative impact on future purchase decisions was roughly equivalent. Where things did diverge was in access to providing that feedback, with brands making feedback opportunities far more accessible for those who had a positive experience versus those who had a negative experience. Selective gathering of feedback can obscure opportunities for positive change and should be avoided in favor of the randomized collection of feedback. Furthermore, providing a proactive follow-up to those having had a negative experience was strongly associated with a significant decline in having a negative impact on future purchase decisions.

Were you given the opportunity to express your satisfaction via a survey or other feedback form? YES 57%

If so, did you take advantage of the opportunity to express your displeasure? YES 60%

Will this positive experience positively impact your future purchase decisions? 79% YES

Were you given the opportunity to express your dissatisfaction via a survey or other feedback form? YES 2022 40% YES 2021 31%

If so, did you take advantage of the opportunity to express your displeasure? YES 2022 65% YES 2021 61%

Will this negative experience negatively impact your future purchase decisions? YES 2022 80% YES 2021 83%

Cross-comparison of consumers who indicated their positive/negative experience will have a positive/negative Impact on future purchase decisions based on receiving a proactive follow-up:

	POSITIVE	NEGATIVE
Among those who received a follow-up:	79%	58%
Among those who did not receive a follow-up:	80%	84%

THE MULTICHANNEL JOURNEY

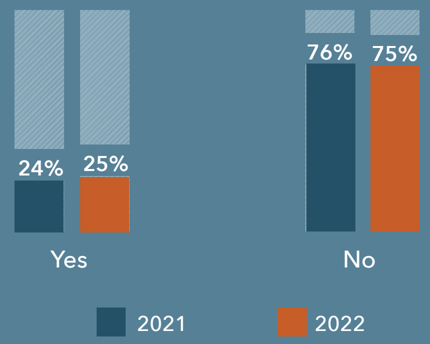
CONSUMER EXPERIENCES - THE MULTICHANNEL JOURNEY

USE OF MULTICHANNEL AND CHANNEL SELECTION

Compared to last year's survey results, there was little change in the percent of consumers recognizing and acknowledging their use of multiple channels in resolving a specific care issue. Although the actual number of engagements taking place over multiple channels is likely higher (perhaps significantly so), the YOY change indicates stability in the rate change of multichannel use. Regardless of the actual use, it's clear multichannel use is robust and a critical aspect of the customer journey.

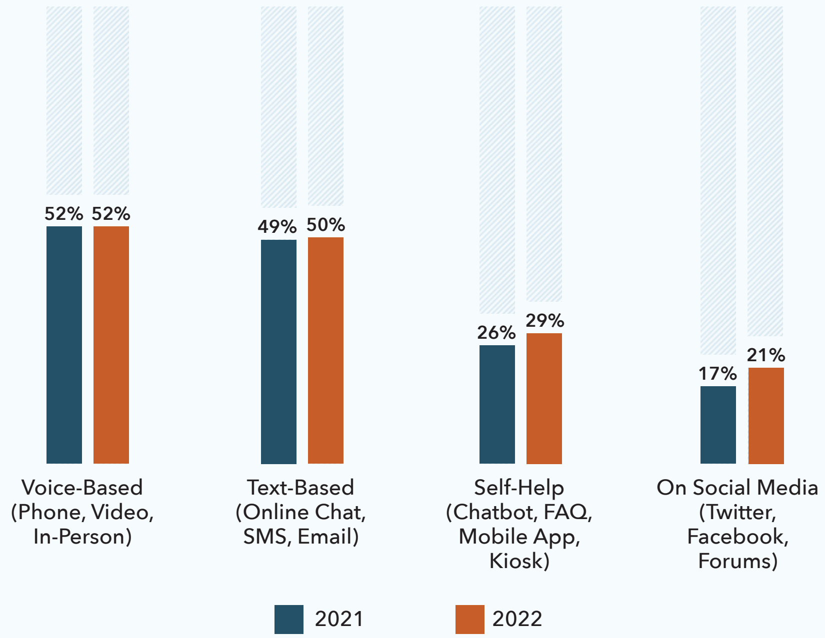
To create a successful multichannel experience, brands need to devote attention to several keys areas, including resolution and satisfaction rates across channels, consistency across channels, smooth transitioning between channels, and easy access to a live person in case an unassisted solution is unable to yield an appropriate outcome for customers.

Within the past 12 months, did you use multiple channels (like phone, email and social media) to resolve a single customer care issue?



Likewise, channel choice was also highly consistent YOY. Voice- and Text-Based solutions continue to lead the way, though both Self-Help and Social Media underwent YOY increases, up by three and four points, respectively. Clearly, when it comes to improving the overall multichannel experience, CX leaders need to look across the spectrum of channels, as each have substantial traffic flows.

In which ways did you interact with the brand as a part of your multichannel customer service experience? (Select all that apply)

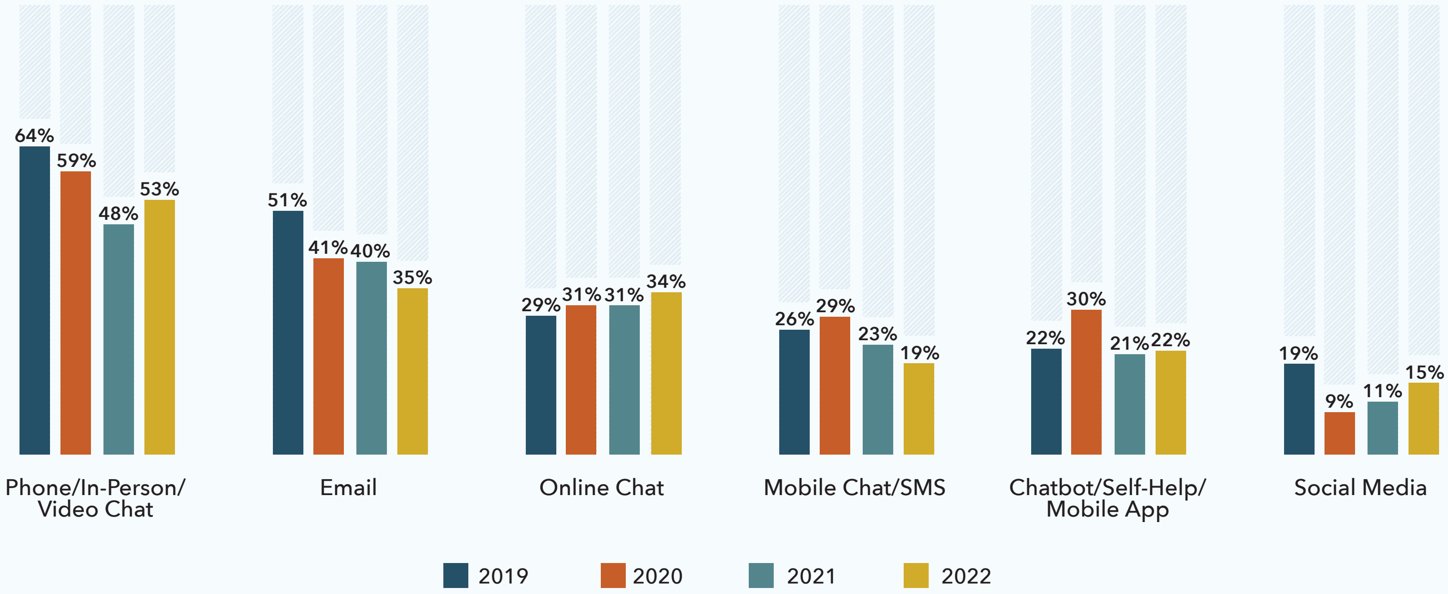


CONSUMER EXPERIENCES - THE MULTICHANNEL JOURNEY

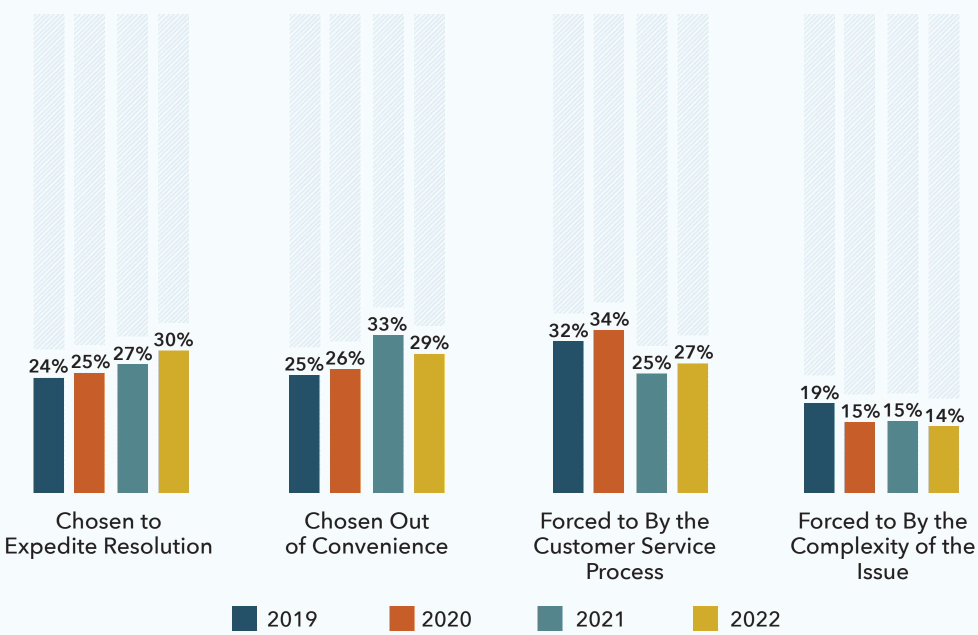
MULTICHANNEL SOLUTION USE AND REASON

In terms of specific solutions used as a part of the multichannel experience, Voice-Based solutions (mostly led by Phone) continue to outpace. Of interest is the consistent yearly decline in Mobile Chat/SMS as a part of the multichannel journey, especially considering results on page 14, which show significant gains in the overall use of these same solutions. Perhaps it's the case that, although the use of these channels is increasing, so, too, are the resolution capabilities of such solutions, skirting the need for consumers to even take a multichannel approach.

Which specific solutions did you use as a part of your multichannel customer care experience? (Select all that apply)



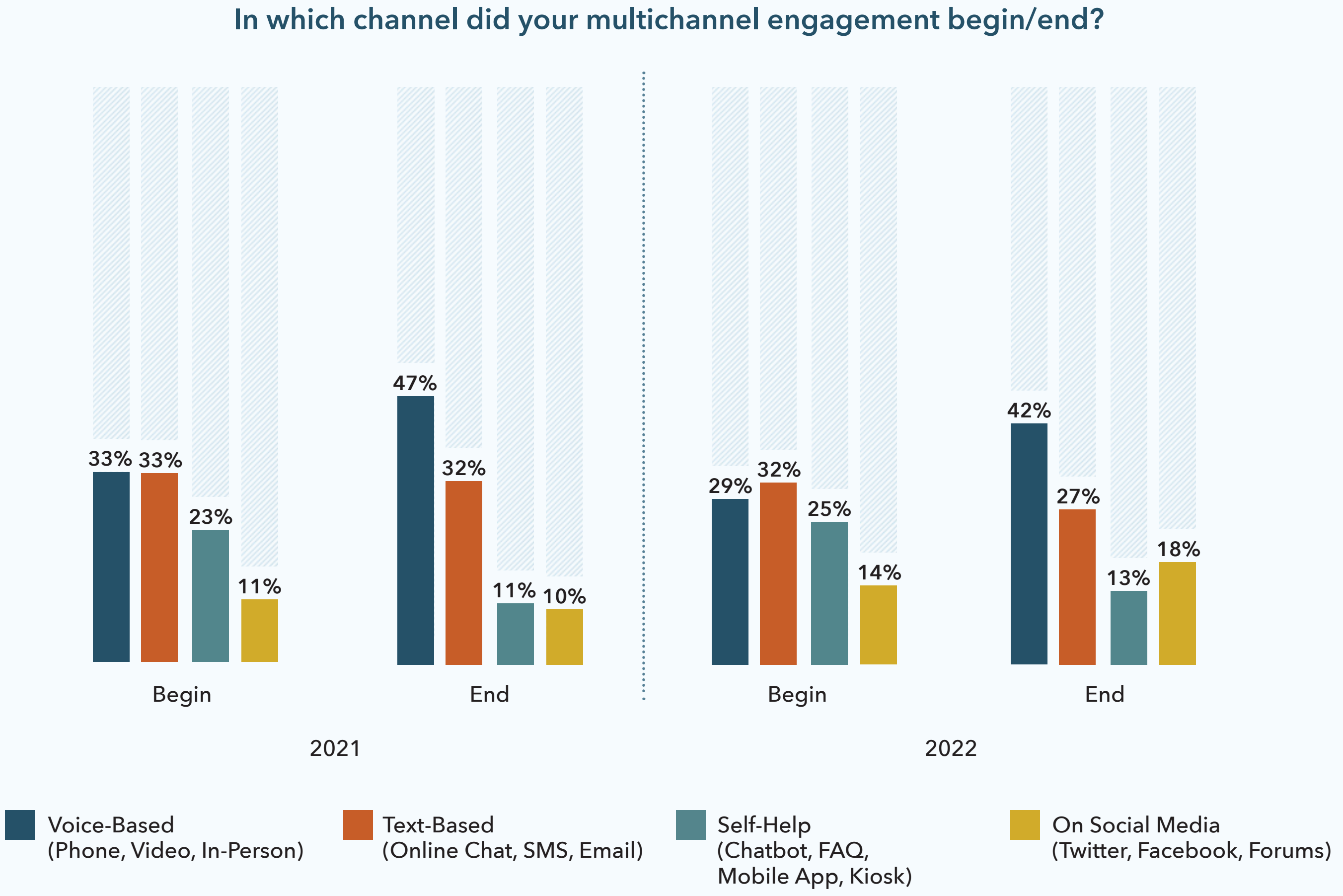
Why did the process take you across multiple channels?



When asked to identify why they took a multichannel approach, most consumers (59%) indicated they chose the approach either to expedite a resolution or out of convenience. Having the majority of consumers opt for multichannel (rather than being forced into it) is good news, as more positive outcomes tend to coincide with choice, as seen on page 37.

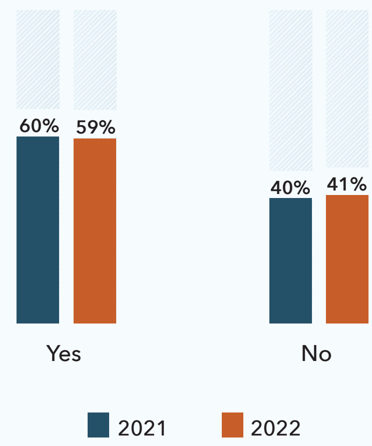
MULTICHANNEL BEGINNING AND ENDING POINTS

Where a multichannel journey begins and ends is a good measure of a channel's ability to resolve. Voice-Based solutions continue to be a popular endpoint, meaning a significant percentage of engagements may begin on other channels, but ultimately find their way to Voice-Based solutions for a final resolution. Furthermore, Self-Help (including Chatbot, FAQ, Mobile App, and Kiosks) have the steepest differential between the Begin and End results. In other words, these solution types have challenges in capturing consumers through to the completion of the process. Naturally, this implies these solutions make for interesting targets in terms of evaluation and improvement when it comes to their issue resolution capabilities.



MULTICHANNEL CONSISTENCY AND OPPORTUNITIES FOR IMPROVEMENT

Was your interaction with customer care consistent across all channels?



Cross-channel consistency remained remarkably steady YOY, with roughly 60% of consumers indicating a consistent journey across all channels. In a result on page 66, 13% percent of survey respondents named "Correct and Consistent Information" as most important when dealing with a large brand to resolve an issue. So, while consistency is not of the very highest importance to consumers, it's important enough (even when combined with correctness) that it should be viewed as an improvement opportunity among CX leaders.

In a question aimed at understanding possible points of improvement from the consumer's perspective, many of the same themes as those from previous years emerged. Most common in the responses (and by far) were suggestions around making live agents more accessible, especially early in the process. Several other responses took aim at improving communication skills among agents (listening, in particular), improved follow-through, reduced wait/response times from companies, and higher rates of resolution upon the first interaction. Brands should take the time to audit the experience of their own multichannel journey, using the information to identify and address any pain points for customers.

What could the customer care team you interacted with have done differently to improve your overall multichannel experience?

"Make it easier to immediately talk with a human."

"Be able to see information and history across channels."

"Pay attention – it doesn't cost anything."

"Self-help was confusing, inaccurate, and required a live person to fix."

"Left hand needs to know what the right hand is doing."

"Take the time to answer phone calls and talk, not just follow a script."

"Care about solving my concern and tell the truth."

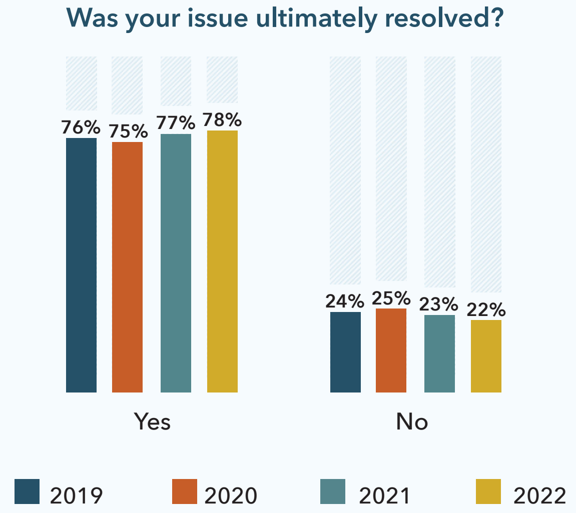
"The agent needed to be more knowledgeable."

"Understand the problem, my position in the process, and be consistent in explanations."

CONSUMER EXPERIENCES - THE MULTICHANNEL JOURNEY

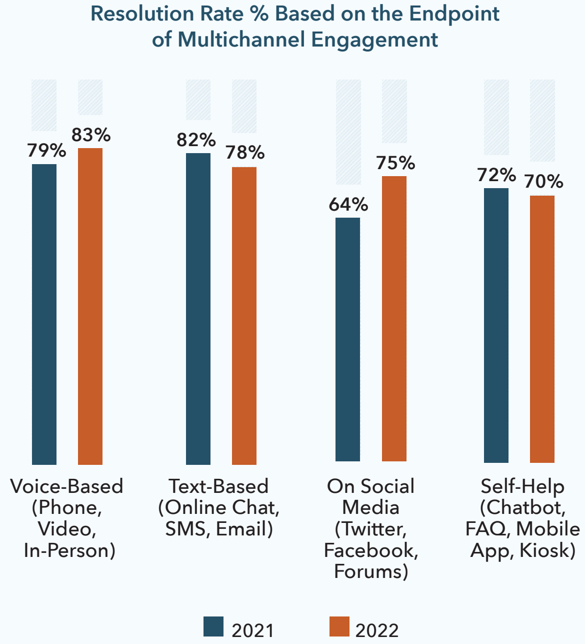
MULTICHANNEL RESOLUTION RATE

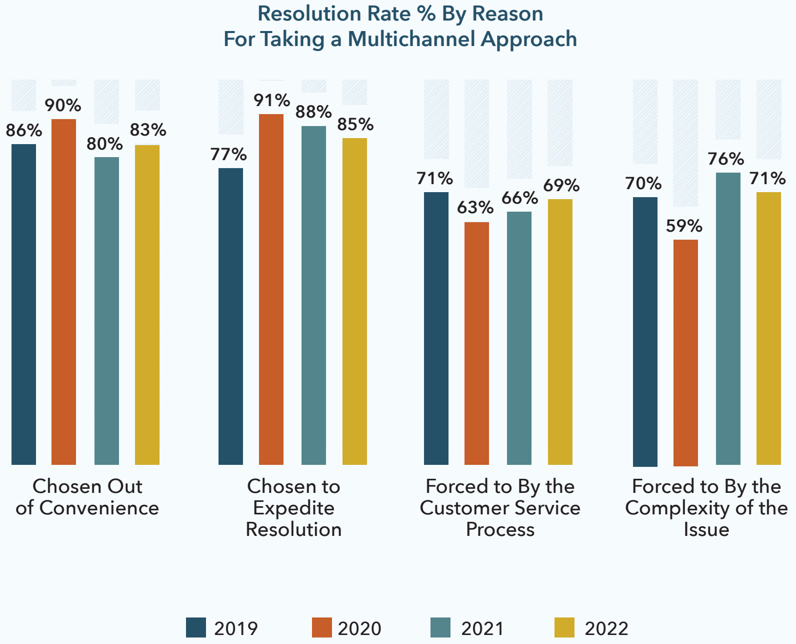
Resolution rates for multichannel journeys ticked up for a second consecutive year, hitting 78%. This rate amounts to the highest resolution rate in seven years of data, and is a strong indication that brands are on the right track when it comes to improving the multichannel experience.



In 2022, multichannel interactions ending in a Voice-Based channel produced the highest resolution rate, at 83%. This should come as little surprise, as brands typically focus resources on and base their programs around the Phone channel. If brands truly want to migrate customers from Phone to other more convenient or cost-effective solutions, resolution rates must get more time and attention, particularly for Self-Help solutions.

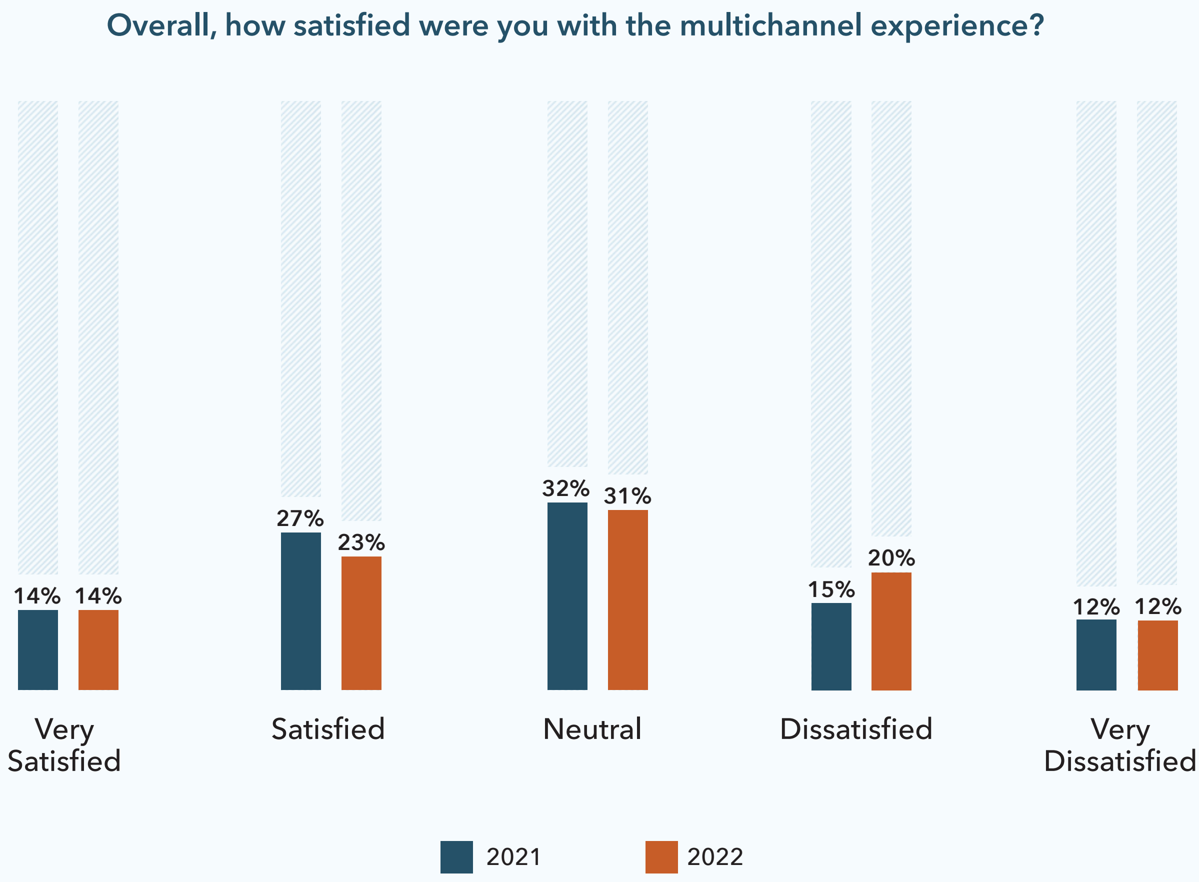
As demonstrated in the past, Resolution Rates are strongly correlated with whether consumers self-select a multichannel journey or are forced into it. In 2022, the average resolution rate delta between those choosing multichannel versus those being forced into it stood at 14 points. Clearly, brands need to strive toward making the multichannel journey a choice, while also ensuring access to a live agent is simple and straightforward.





MULTICHANNEL SATISFACTION RATES

Although resolution rates improved slightly YOY (as highlighted on the previous page), overall satisfaction dipped in 2022 compared to 2021. Returning to the verbatim on page 34, consumers are looking for easier access to agents and better skillsets among those agents. Investing in better recruiting, training, and coaching are all areas of opportunity for driving higher levels of satisfaction, as well as smoothing out process snags.

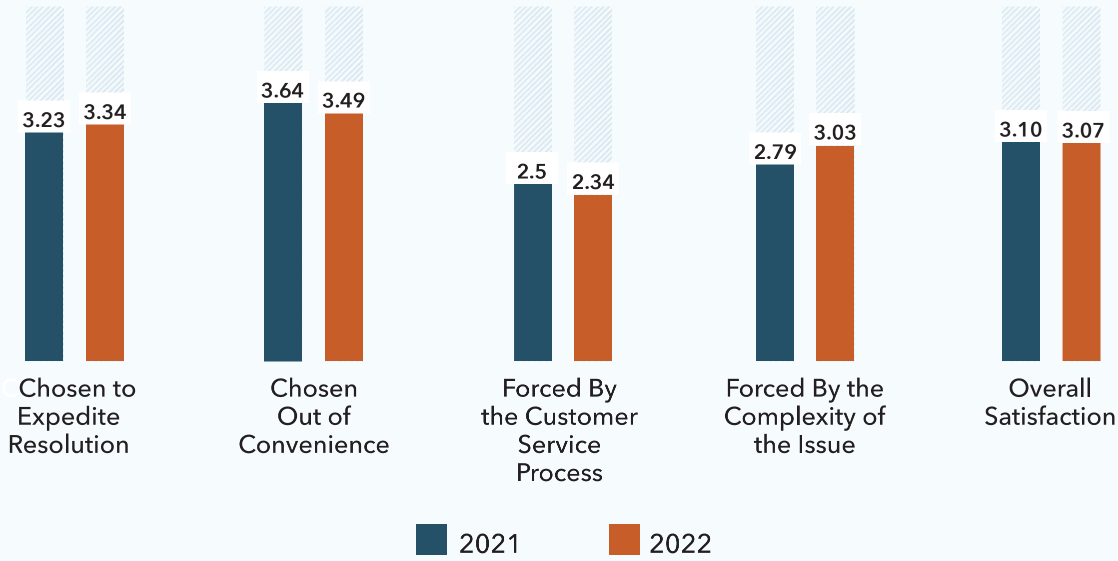


CONSUMER EXPERIENCES - THE MULTICHANNEL JOURNEY

MULTICHANNEL SATISFACTION RATE, CONT.

Just like with Resolution Rates (page 35), satisfaction scores are strongly correlated with whether survey respondents chose a multichannel approach or were forced into it. Among those who were forced into the multichannel journey, satisfaction rates ranged from 9-33% lower. Satisfaction scores were especially impacted (negatively) for individuals who were forced into multichannel because of the customer service process itself, a process often perceived by consumers to be overly complicated.

Average Level of Satisfaction (on a 5-Point Scale) By Reason For Taking a Multichannel Approach



Forcing consumers into a multichannel approach correlates with lower rates of satisfaction. What is your company doing to ensure a multichannel approach is a choice for your customers?

We use customer and frontline team member feedback early in the design process for our digital products. Because we closely understand consumer experiences, we use this knowledge to influence UI/UX design in collaboration with our product partners. This helps us provide consumers with a choice to connect and get support through their channel of choice, which is an essential ingredient for a positive end-to-end journey.

We also routinely review our team members' experiences and prioritize technology investments that help them see a customer's journey across channels, as well as sufficient information to better resolve issues and more easily achieve a first contact resolution. Finally, we seek to innovate outside of traditional agent support, including more self-serve options and community-based support, and is an important part of the product design process to truly offer our customers a wide variety of contact choices.

Teresa Ignacio
Vice President, Consumer Client Care

VISA

SELF-HELP
SOLUTIONS

CONSUMER EXPERIENCES - SELF-HELP SOLUTIONS

UNASSISTED USE AND REASON FOR USE

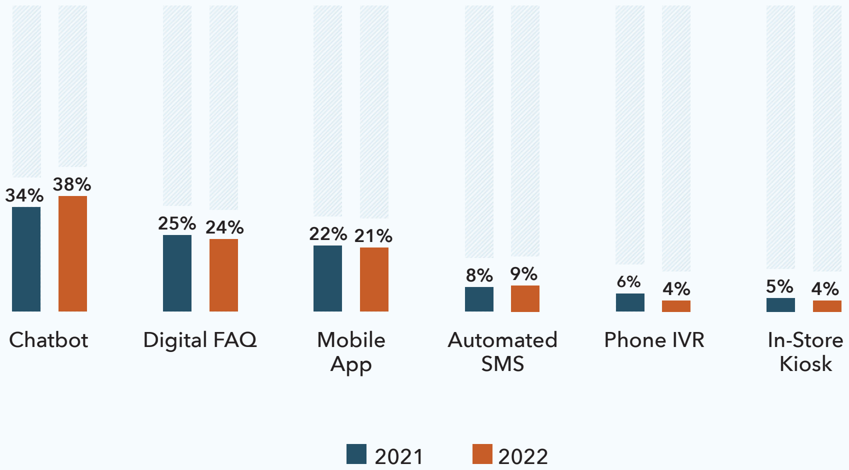
Self-help solutions bumped up in use in the 12 months prior to surveying, with nearly one in five (17%) survey respondents claiming use. This falls in line with July 2022 research*, in which 25% of respondents indicated they had "recently" used a self-help solution for the same purposes are outlined here.

Have you used a self-help or unassisted tool (like a chatbot or an online FAQ) to find an answer, make a purchase, or resolve a customer care issue within the past 12 months?

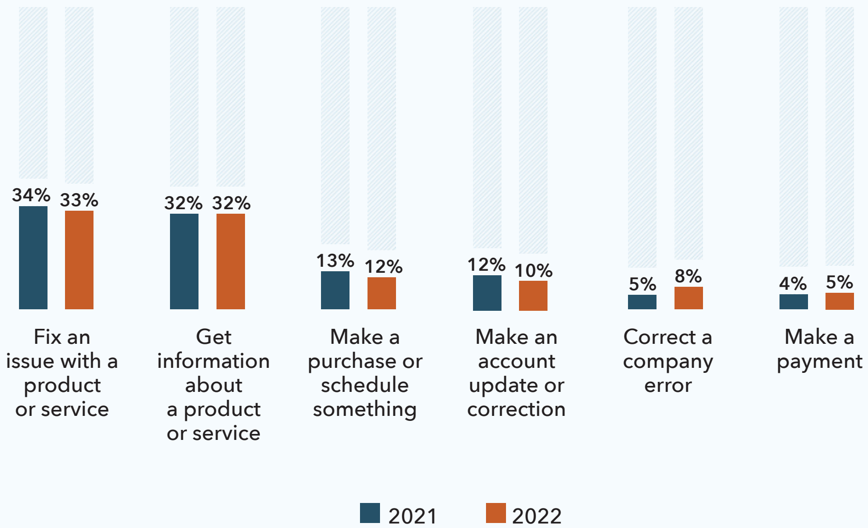
YES 2022 **17%** **YES 2021** **15%**

Self-Help Solutions: Exploring Consumer Experience, Preferences, and Opinions, published by Execs In The Know, July 2022.

Thinking about your most recent attempt to answer a question, make a purchase, or resolve an issue using such tools, which self-help or unassisted tool did you use?



What were you trying to accomplish with the self-help or unassisted tool in your most recent engagement?



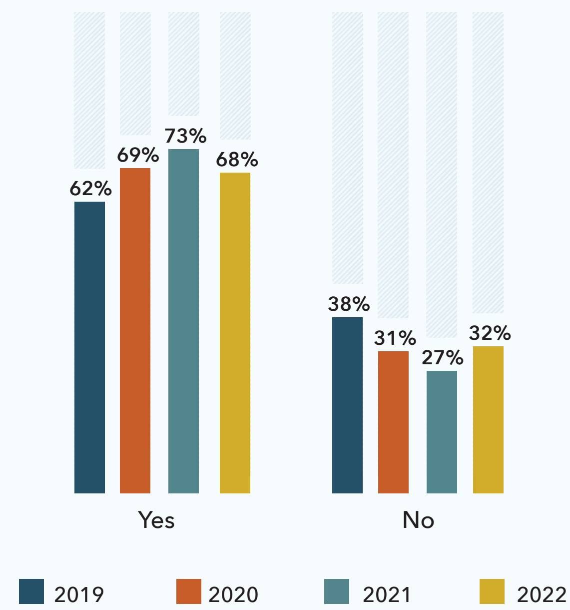
Chatbots continue to lead the way in terms of self-help solution use, with more than a third (38%) of most recent interactions taking place with a chatbot. Chatbots and other self-help solutions also figure prominently in multichannel engagements, being used in roughly one-fifth of all multichannel journeys. Improving the self-help experience certainly starts with chatbots, but it also extends across all solutions and impacts a significant portion of the journeys a customer has with a brand, regardless of where they start or end.

Issue resolution and information query were equally prominent in consumers' use of self-help, accounting for a combined 64% of interactions. The bulk of the remaining interactions were more transactional in nature, including things like scheduling, payment, and account updates. In order to improve resolution rates across self-help solutions, it's important for brands to understand for what purposes such solutions are being most heavily used.

SELF-HELP RESOLUTION RATES

Resolution rates for self-help solutions dipped slightly YOY, falling from 73% to 68%, remaining range-bound to the low side. To put this resolution rate into perspective, survey respondents in the Multichannel Journey section of this year's report (page 35) indicated a resolution rate of 78% – a 10-point delta against self-help rates. Understanding use cases is a solid first step in boosting resolution capabilities.

Were you able to complete your transaction or find the information you were looking for using the self-help or unassisted tool?



Consumers continue to struggle to bring their engagements to completion using unassisted solutions. What's your company doing to boost resolution rates among unassisted solutions?

Airbnb's goal is to provide exceptional service wherever and whenever our community needs us at a global scale. Ultimately, we look at this from our community's perspective, and we aim to resolve our users' issues as efficiently as possible to help them get back on their journey – whether that's through assisted or unassisted solutions. As an artifact of this approach, we hold our unassisted solutions at an extremely high bar. The resolution rate and the journey to get to the resolution should be on par, if not better, than assisted solutions for us to consider launching an unassisted solution to our community.

Oftentimes, users can be frustrated with unassisted solutions, especially if they appear as generic, one-size-fits-all solutions. Airbnb takes a slightly different approach with unassisted solutions where we view this as an opportunity to provide personalized solutions at scale – an example is our automated pre-trip mutual cancellations flow (check out this Medium blog post* for more information).

In the example provided, Airbnb looked into the various issues that may result in a customer service contact regarding a cancellation. We investigated the various resolution approaches that our expert team of Support Ambassadors has attempted in the past to get our users back on their journey.

After identifying what worked as an assisted solution for specific cancellation scenarios, we converted this manual process to an unassisted, intelligent automated flow and tailored solution that is now present in the Airbnb bot, IVR, and even the Help Center! Through this intentional multichannel design, we aim to have our unassisted solutions provide a significant resolution rate for our community and help our guests and Hosts get back to the original reason they turned to Airbnb.

*https://medium.com/airbnb-engineering/task-oriented-conversational-ai-in-airbnb-customer-support-5ebf49169eaa

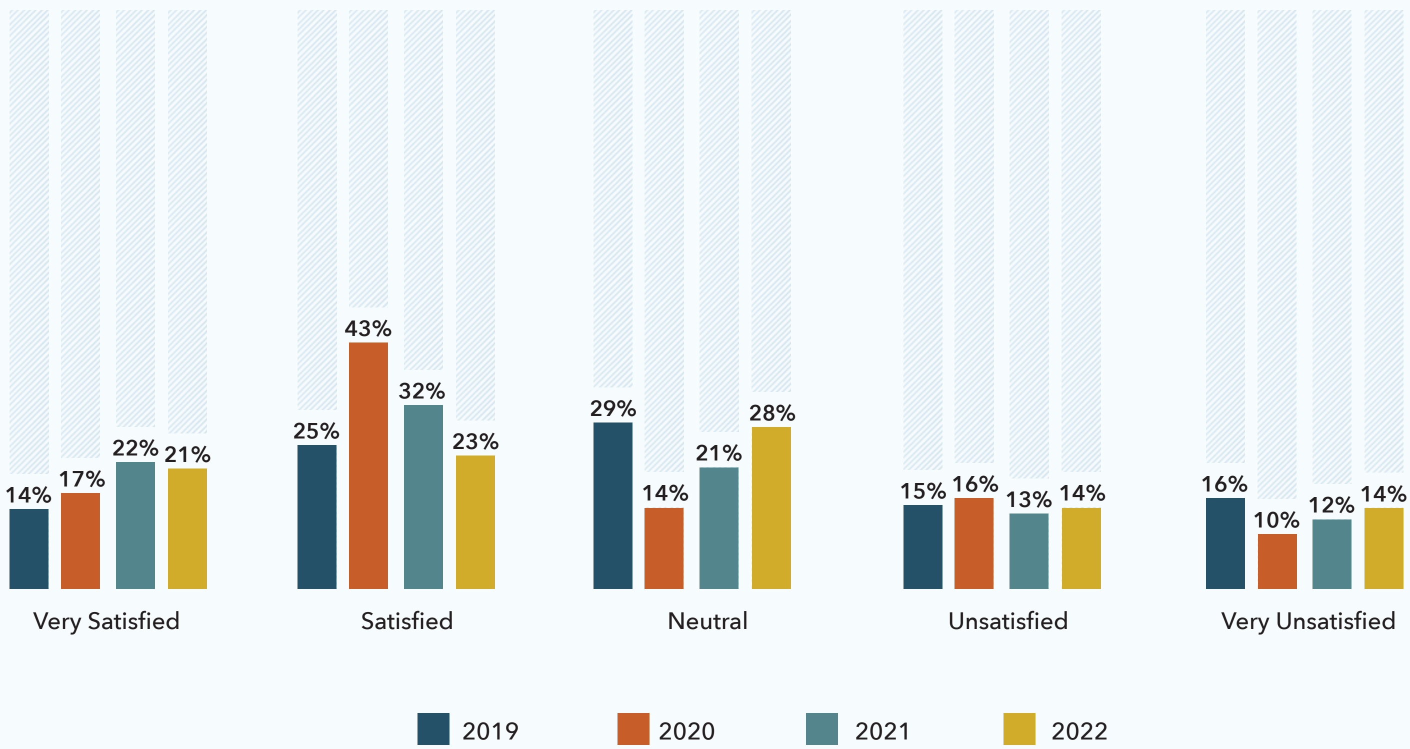
Jerry Hong
Product Lead, AI/ML and Data Platform

CONSUMER EXPERIENCES - SELF-HELP SOLUTIONS

SELF-HELP SATISFACTION RATES

In 2022, survey respondents exhibited slightly lower satisfaction levels for their most recent self-help experience, as well as slightly higher dissatisfaction. "Very Satisfied" and "Satisfied" totaled out at the lowest rate (44%) since 2019 (39%). As the global pandemic and workforce shortage evolved from 2020 in to 2022, many companies increasingly relied on self-help solutions to tackle customer engagements. The slightly lower rates of satisfaction YOY could be due to evolving expectations, as well as discontent in the range of quality among self-help solutions and across industry verticals.

What was your overall level of satisfaction with your most recent use of a self-help or unassisted tool to find an answer, make a purchase, or resolve a customer care issue?



CONSUMER EXPERIENCES - SELF-HELP SOLUTIONS

EXPERIENCE AND EASE OF USE

Reflecting the resolution rates on the previous page, roughly two-thirds of self-help solutions users describe their experiences with self-help solutions as positive.

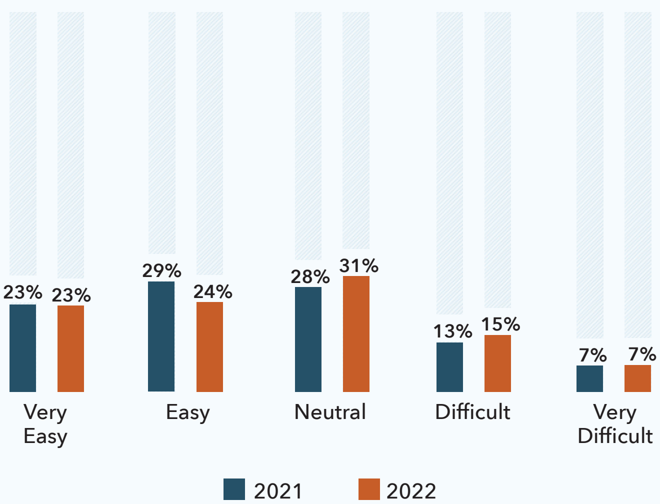
Two massive factors with any self-help solution experience are ease and effectiveness. So, it's encouraging only 22% of survey respondents described the attempt to resolve as either "Difficult" or "Very Difficult." System comprehension and comprehensiveness were the two biggest sticking points among respondents who had a difficult time resolving their issues using a self-help solution.

NEW QUESTION

"Please describe your experiences using self-help solutions to resolve customer care issues.

GOOD: 43%
BAD: 20%
MIXED RESULTS: 6%
NEVER USED: 31%"

How difficult or easy was it to use the self-help or unassisted tool to attempt to accomplish your intended objective?



"Thinking about the previous question, what made the self-help or unassisted tool easy or difficult to use?

EASY

"Straightforward and self-explanatory."

"Familiarity."

"It understood the questions I was asking."

DIFFICULT

"It didn't understand my need and kept looping me."

"Too limited of answers."

"Not nuanced enough for my questions.""

"**Ease is a critical consideration when it comes to unassisted solutions. What is your company doing to make unassisted solutions easy to use and as effective as possible?**

The journey to expand self-service solutions can be complicated and confusing. Here's what we've learned:

1) Be practical. Start with enhancing solutions that have proven to be effective, such as Knowledge Articles.
2) Identify your top two to five issues that have the fewest process steps, then address these with self-service solutions.
3) Outline reasonably consistent experiences across channels (like chatbots and voicebots), as journey disparity across channels can cause confusion.

Stay focused on these issues, although you might be tempted to solve for all use cases. My team focused on developing self-service solutions related to the two most frequent customer inquiries: Delivery Status and Returns. This focus allowed us to measurably increase self-service through ongoing incremental improvements that eliminate the need for customers to speak to a Care Advocate. By keeping it simple, our solutions are effective for a huge cross section of consumers. In fact, including Knowledge Article views, over 50% of our contacts are now self-service."

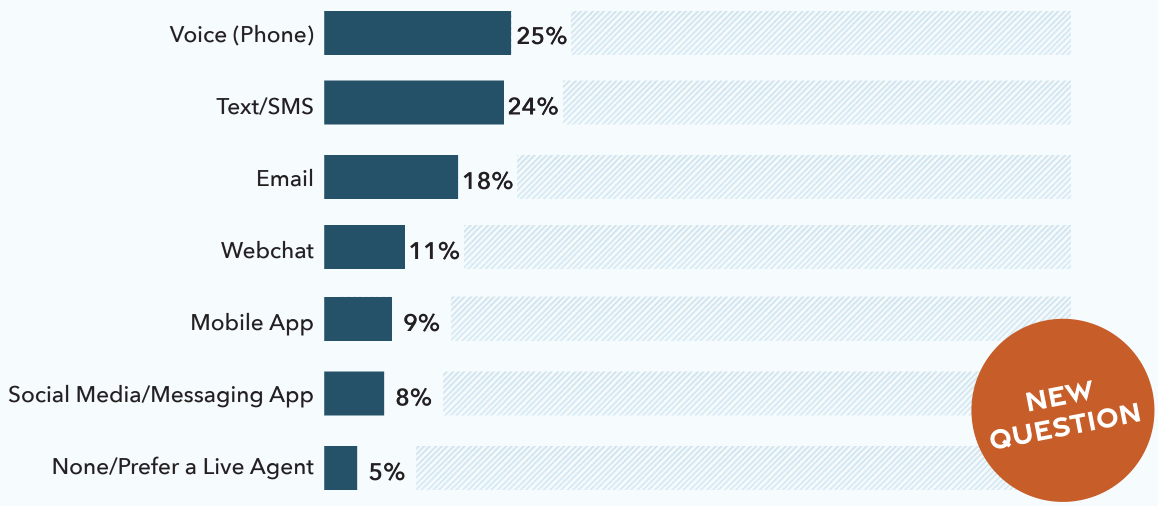
Ted Stodolka
Vice President, Chief Care Officer and Diversity & Inclusion Leader

CONSUMER EXPERIENCES - SELF-HELP SOLUTIONS

SOLUTION PREFERENCES AND WHAT'S MOST IMPORTANT

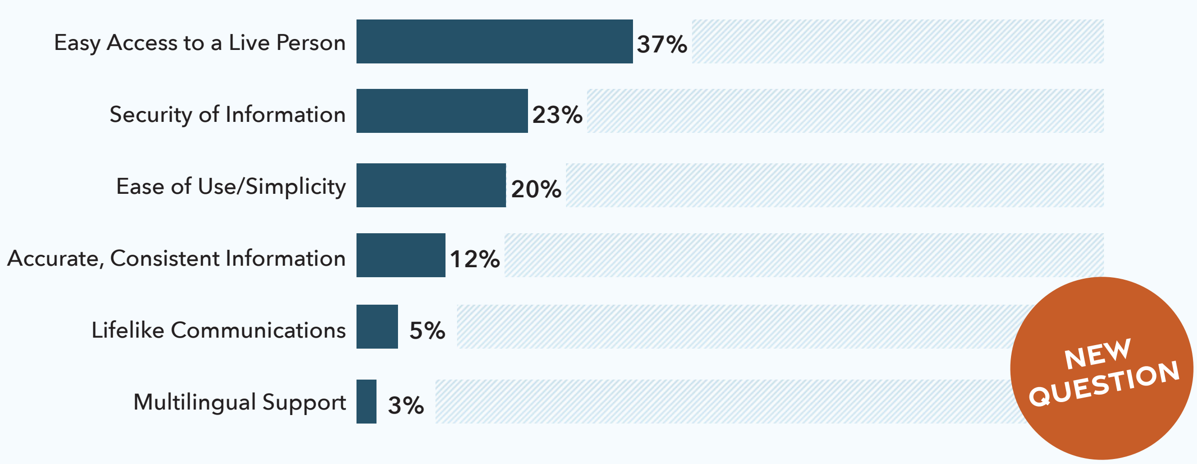
In a new question aimed at deriving insights into solution preferences, participants were asked in which way they'd want to engage with an AI-powered agent. Again, demographics were a factor, with 34% of those ages 18 to 44 years preferring Text/SMS (with only 12% preferring Voice). Comparatively, 30% of those ages 55 years and older preferred Voice (with only 20% preferring Text/SMS). If brands seek adoption among the demographic most resistant to the shift to self-help, Voice-based AI solutions seem like a good place to start.

If you had to engage with an Artificial Intelligence (AI)-powered customer care agent (non-human) to resolve an issue, which would be your preferred method of engagement?



In another new question for 2022, survey participants were asked what's most important in using an AI-powered solution to resolve an issue. As could be expected given the answers received in prior open-ended questions, "Easy Access to a Live Person" ranked at the top. As much as anything else, this result is perhaps an expression of self-help's lowish resolution rate of 68% (page 40). Keeping customers in-channel requires high rates of resolution across all channels. Failing that, companies need to give customers quick and seamless paths to quickly get to a highly trained agent who can expertly assist.

When resolving a customer care issue using a solution powered by artificial intelligence (AI), which is most important to you?

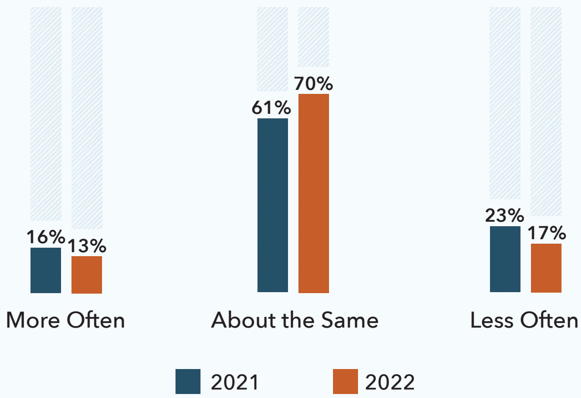


CONSUMER EXPERIENCES - SELF-HELP SOLUTIONS

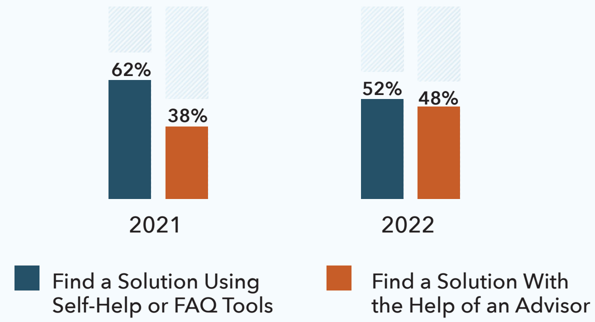
PREFERENCES AND FUTURE USE

In a sizable shift from 2021, recent surveying shows consumers swinging toward a stronger preference for live assistance. Demographics was a factor, with 64% of those ages 65 years and older preferring the help of an advisor compared to only 41% of those ages 18 to 24 years.

Do you plan on using self-help or unassisted tools more often or less often in the future?



If you knew your customer care issue would be resolved, which scenario sounds more appealing to you?



At the end of the day, it's clear that adoption and increased use of self-help solutions hinge on ease of use and, perhaps more important, effectiveness. Consumers speak broadly of gaps in AI knowledge and understanding, as well as poor design and execution. Self-help solutions need to be simple and purpose-built, and they need to work with little effort on behalf of users.

How does your organization strike a balance between assisted and unassisted solutions?

As a health supplement company, Cymbiotika's mission is to change the world by empowering people to reclaim their health through education, transparency, and nutrition. In a market full of poor quality and unregulated products, gaining our consumer's trust is key to the success of our mission.

We are not a one-initiative organization, and opt for personal customer service because we truly care about our customers. We focused on creating a journey for our customers leveraging their voice in our omni channel communication of website FAQ/knowledge center, 24/7 live chats, social media, emails, SMS, and in-person phone conversations Monday through Friday.

This strategy has ensured that our customer service goes above and beyond nominal customer expectations, which allows us insights into what our customers are experiencing – Voice of Customer.

According to CGS survey* of 1,000 U.S. consumers, 86% prefer to interact with a human agent, and 71% said they would be less likely to use a brand if it didn't have human customer service representatives available.

At Cymbiotika, our stakeholders are our people. The most important people are our customers and our team members, who we listen to, collaborate with, and inform. We gain valuable information from customers, who we communicate with daily through our local customer experience team in San Diego.

As a people-centric organization, our mission is to provide customer-focused solutions with a sense of purpose and gratitude. We focus on personalized communications before anything else, truly emphasizing the "human element" of human relations across everything that we do.

The goal of our customer-first strategy is to build a symbiotic relationship with our customers by connecting deeply on a human level. This has resulted in customers requesting to speak with specific representatives who have knowledge of the customer's history with our company and a harmonious rapport.

*https://www.cgsinc.com/en/resources/2019-CGS-Customer-Service-Chatbots-Channels-Survey

CYMBIOTIKA

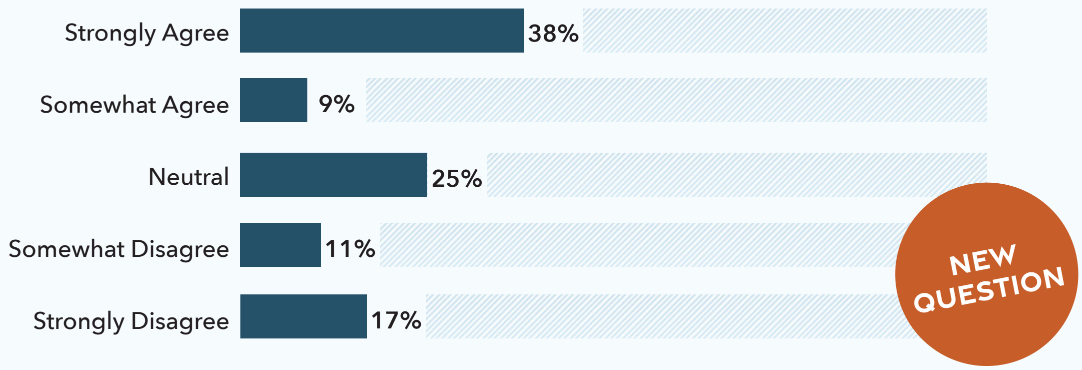
Toni Keller
Director of Customer Experience

CONSUMER EXPERIENCES - SELF-HELP SOLUTIONS

IDENTIFYING VIRTUAL AGENTS AND IDEAS FOR IMPROVEMENT

In yet one more new exploration, survey respondents were asked about transparency regarding AI-powered technology. Most respondents (47%) agree AI-powered solutions should be clearly identified as non-human. That said, demographics again played a role, with "Strongly Agree" the lead answer in all age groups, save one – ages 18 to 24 years. Among this age group, the top response was "Neutral" at 41%, followed by "Strongly Disagree" at 23%.

How much do you agree with the following: If a company guides me to an AI-powered virtual agent for customer service, the solution should be clearly identified as non-human.



What can companies do differently with self-help tools to make them more enjoyable to use?

"There always needs to be an option to speak with a representative."

"A deeper knowledge base integration."

"Don't force people to use the bots for complicated issues."

"Create an easy-to-use graphical knowledge base."

"Beta-test them with a wide group of users."

CONSUMER EXPERIENCES
CONCLUSIONS

Consumers have evolved their use of CX solutions over the past year, leaning more heavily on Text-Based solutions, yet strongly demanding more immediate access to live help should the need arise. Multichannel journeys continue to play a prominent role, which means easy transitions and strong cross-channel resolution (and satisfaction) rates are crucial in creating a successful overall experience.

Here are some key results for CX leaders to consider as they develop their strategic plans for 2023 and beyond:

- Text-Based solutions had sizable YOY gains, with 35% of consumers naming them as their most frequently used method of interacting with customer care, compared to 28% in 2021 (page 13)

- "Difficulty in Reaching a Live Person" was the top frustration among consumers (42%) in resolving a customer care issue with brands (page 15)

- Consumers are far more likely to share negative experiences versus positive. In fact, 80% of survey respondents claimed to have shared their negative experiences versus 50% who claimed to have shared their positive experience (page 28)

- Resolution rates remain a challenge for self-help solutions, with only 68% of survey respondents indicating they were able to complete their transaction or find the information they were seeking using a self-help or unassisted solution (page 40)

- Age plays a significant role in channel preferences, with 64% of those 65 years and older preferring the help of a live agent, compared to only 41% of those ages 18 to 24 years (page 44)

Especially notable is the profound impact demographics played in a number of consumer preferences and other results. Younger consumers are definitely more open to both Text-Based and self-help solutions, and they seem willing to adopt to newer channels (so long as they actually work). That said, there remains a strong desire to connect with a live person, often by phone, and with ease. At the end of the day, a business can only meet the needs and expectations of their customer if they know their customer. Consumers seem to understand this as well, which might be why they are so willing to share their perspectives, if only given the chance (pages 20 and 26). Brands should make sure they are doing all they can to listen.

CONSUMER
PERSPECTIVES

CONSUMER OPINIONS
CONSUMER PREFERENCES
CONSUMER EXPECTATIONS

CONSUMER

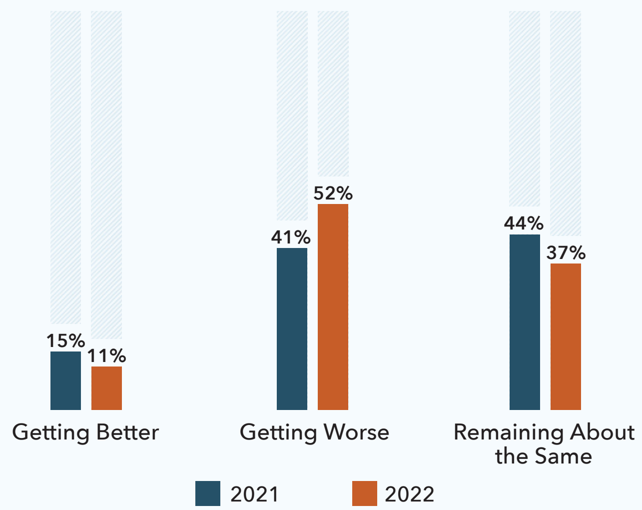
OPINIONS

CONSUMER PERSPECTIVES - CONSUMER OPINIONS

BETTER OR WORSE, EASIER OR MORE DIFFICULT

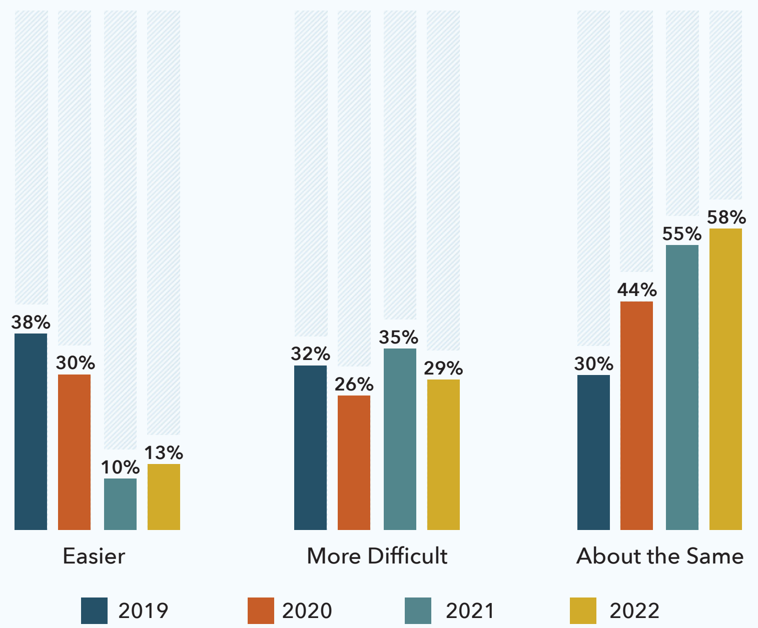
Consumer sentiment toward quality of care took a definitive dip YOY, with fewer respondents indicating care was getting better, and far more indicating it was getting worse. Most of the negative sentiment was concentrated on those 45 years of age and older who average a "Getting Worse" response of 60% compared to those 18 to 44 year of age who averaged a "Getting Worse" response of 44%. This may have to do with the general expansion of non-voice and self-help solutions, options that younger consumers are far more receptive to in terms of adoption and use.

In general, do you think that companies are getting better or worse at providing good customer care?



When it comes to ease, the story improved slightly YOY, but age continued to be a factor (at least in one age group). Those ages 18 to 24 were the only demographic where responses of "Easier" outweighed responses of "More Difficult" (28% to 27%, respectively). In all other age groups, those answering "More Difficult" more than doubled those answering "Easier." Within customer care organizations across industries, there is clearly a shift occurring – be it in quality, process, or solution availability. Younger consumers appear to be more accepting of this change. Brands should seek to understand and consider these differences among their own customer base, especially as they invest in new initiatives and operational changes that could impact sentiment in unintended ways for some demographics.

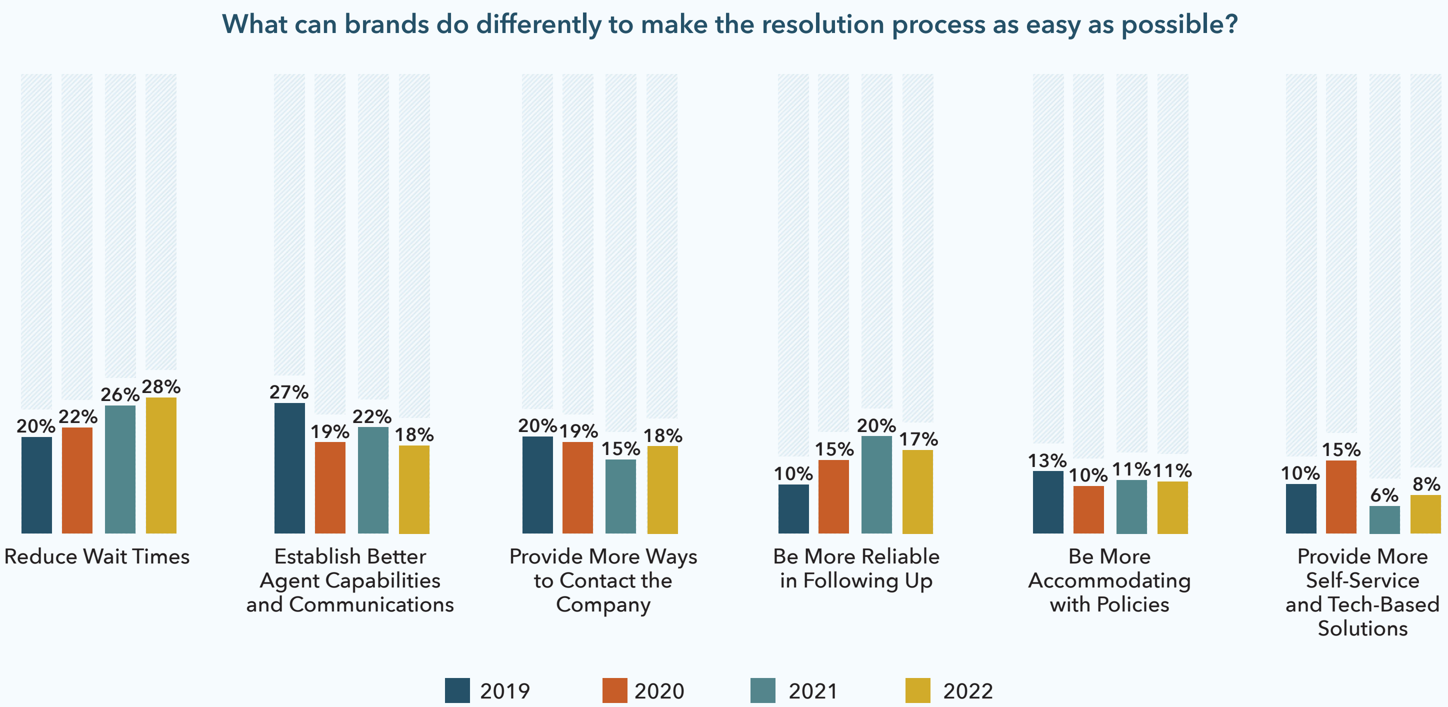
Do you feel that resolving customer care issues with brands has gotten easier or more difficult in recent years?



CONSUMER PERSPECTIVES - CONSUMER OPINIONS

MAKING THE PROCESS EASIER

Wait times remain the top consideration among consumers for the third year in a row, with more than one quarter (28%) of survey respondents naming "Reduce Wait Times" as their top recommendation to brands in making the resolution process as easy as possible. Better agent communication, greater access, and improved follow-through were also highly positioned among survey respondents



"The reality is that consumers are not asking for more automation and self-service in customer care. The data shows that customer care is more of a human endeavor than ever before."

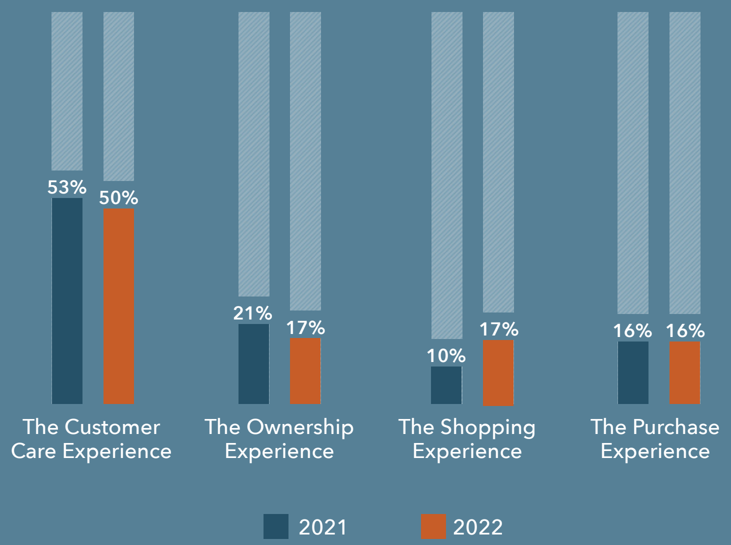
Zenarate Commentary, p. 6

CONSUMER PERSPECTIVES - CONSUMER OPINIONS

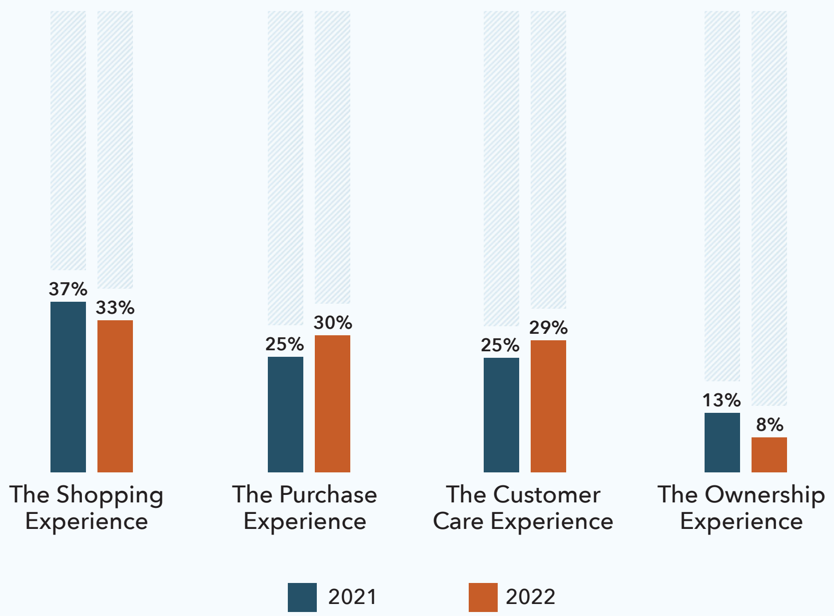
WHERE TO FOCUS IMPROVEMENT EFFORTS

Consumers continue to point at “The Customer Care Experience” as the area most in need of improvement, with all other areas effectively in a three-way tie. These results are reinforced by the opinions expressed on page 55, where 63% of survey respondents either “Strongly Agree” or “Agree” that a brand’s reputation for good customer service influences their decision to do business with that brand. Clearly, customer care is of paramount concern to consumers, especially in a world where value and product selection are table stakes.

In general, where should brands focus their improvement efforts?



In recent years, which area of the customer experience do you think brands have been able to improve most?



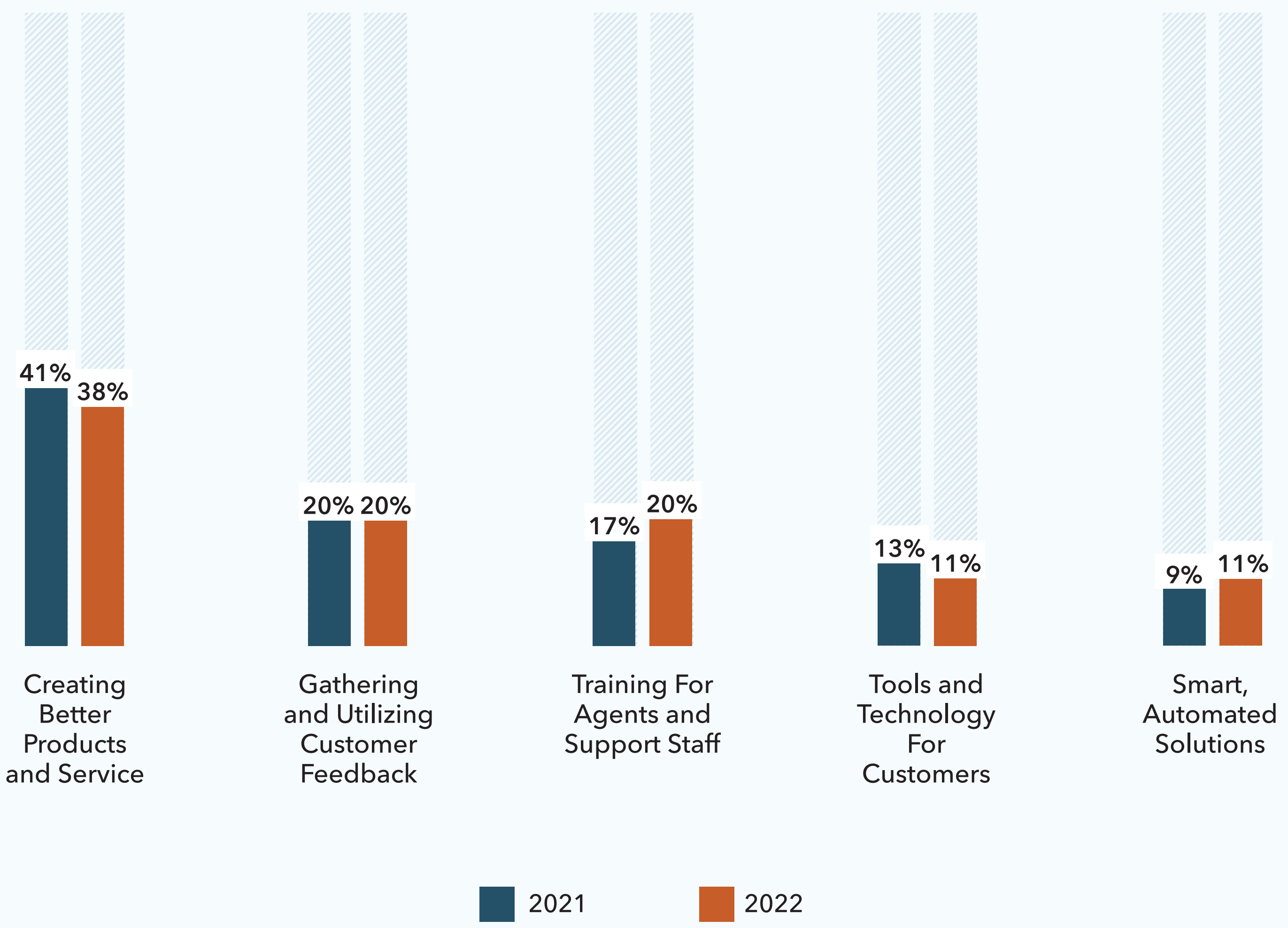
Although most consumers point to The Customer Care Experience as the top opportunity for improvement, only about a third of consumers think that critical area has improved most in recent years. In fact, the bulk of consumers think the biggest improvements have been made in the combined areas of Shopping and Purchasing. This is likely an expression of the technological and logistical changes that have made things like mobile shopping and curbside pickup commonplace. And while these innovations are good for customer and companies alike, brands shouldn’t lose focus on the area where consumers see the most opportunity for improvement: customer care.

CONSUMER PERSPECTIVES - CONSUMER OPINIONS

WHERE TO INVEST

As demonstrated in the findings at the top of the previous page, consumers decidedly want brands to focus on improving the customer care experience. But, what do consumers think that looks like in practical terms? First and foremost, consumers think in preventative terms. With better products and services, the likelihood of needing customer care assistance is lessened. But beyond this, consumers want to be better understood through effective use of Voice of the Customer (VoC), and want better training for agents (especially communication, as demonstrated elsewhere in this report, such as page 56).

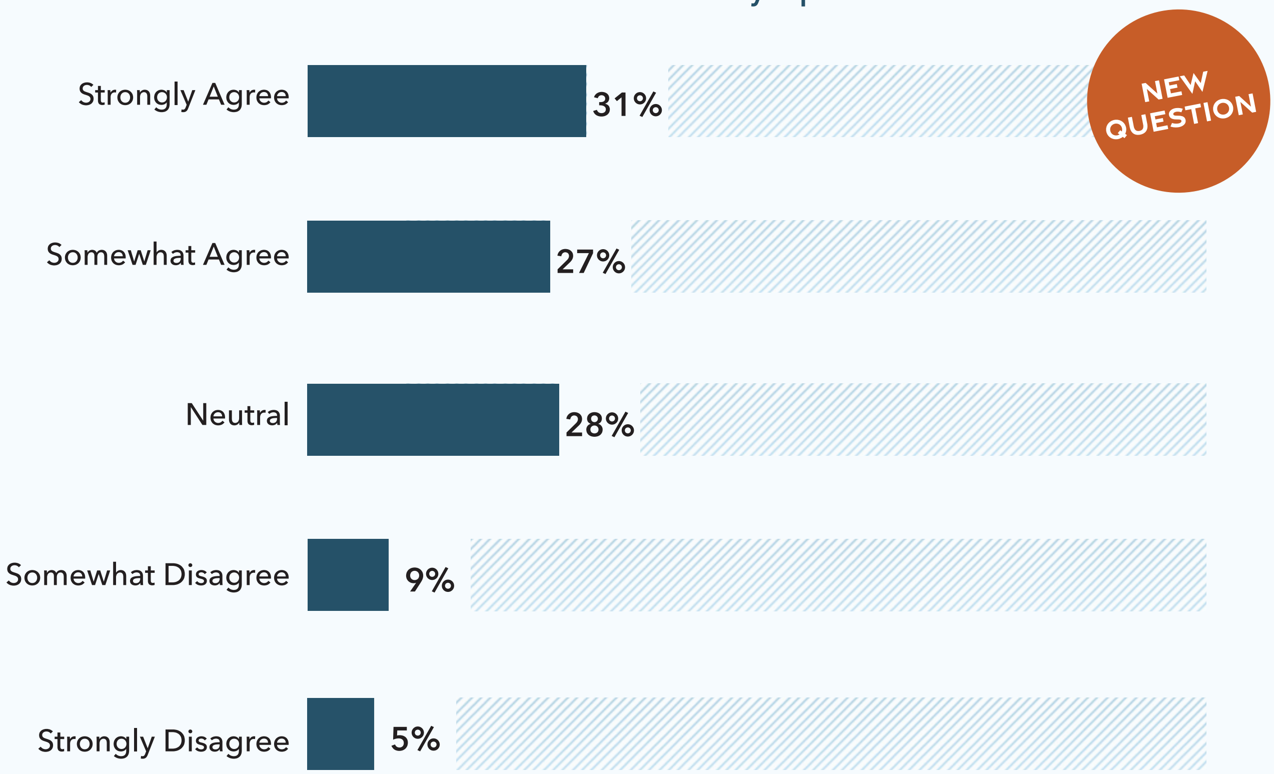
In your opinion, where should brands be investing in order to most effectively improve the customer experience?



IMPORTANCE OF AGENT ADVOCACY

Increasingly, consumers seek a deeper connection with the brands they engage. This notion is expressed in new results in which 58% of respondents either “Strongly Agree” or “Somewhat Agree” that it’s important for customer care agents to be passionate about the brands they represent. This feeling was especially pronounced among younger consumers (ages 18 to 24 years), with 71% indicating they either “Strongly Agree” or “Somewhat Agree” with the statement regarding agent passion for the brand.

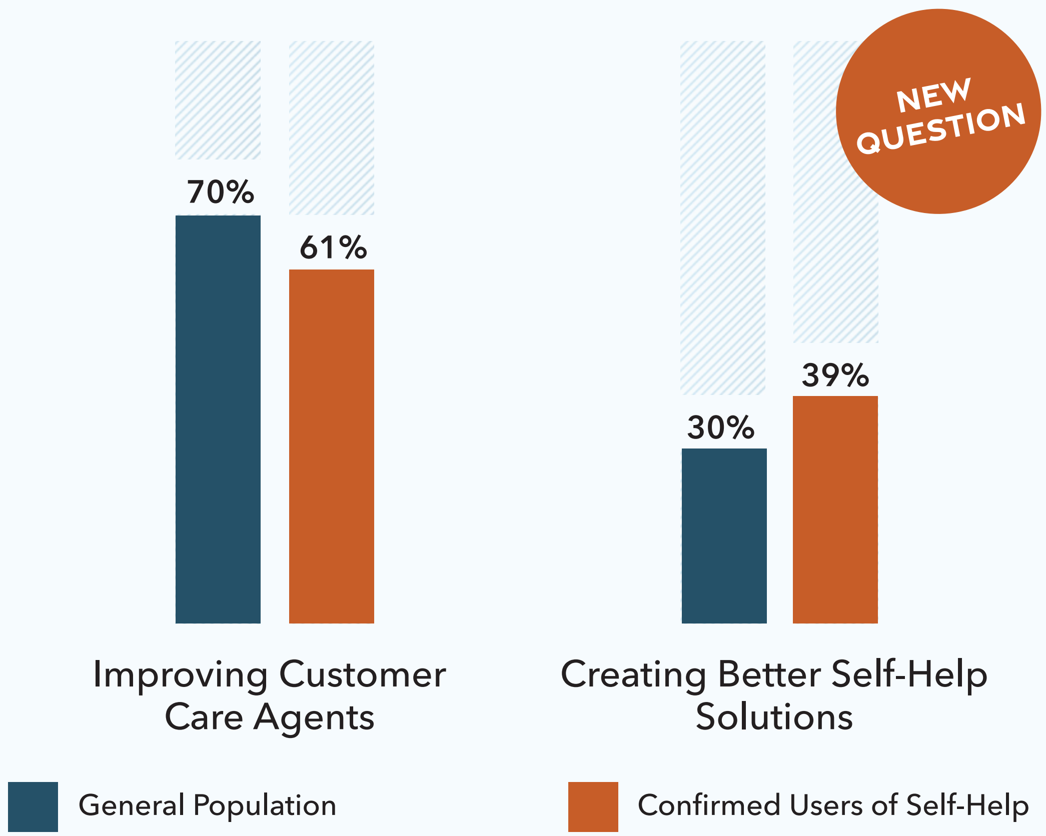
How do you feel about the following statement: It is important for customer care agents to be very passionate about the brands they represent.



RESOURCE ALLOCATION

In another new question, one exploring where consumers think companies should focus, most consumers would rather see companies devote resources to improving agents than developing better self-help solutions. This is true even among consumers who were pre-screened as users of self-help solutions. It is unclear whether this indicates consumers think self-help solutions are "good enough" (not likely), or consumers see lots of opportunity for improvement among agents. At any rate, brands should prioritize agent training, as they are often the last stop on the CX journey. Given the current state of self-help, this is especially true if a CX issue is either complex or outside of the competency of a particular self-help solution.

In your opinion, should companies focus more of their resources on improving their customer care agents or on creating better self-help solutions?

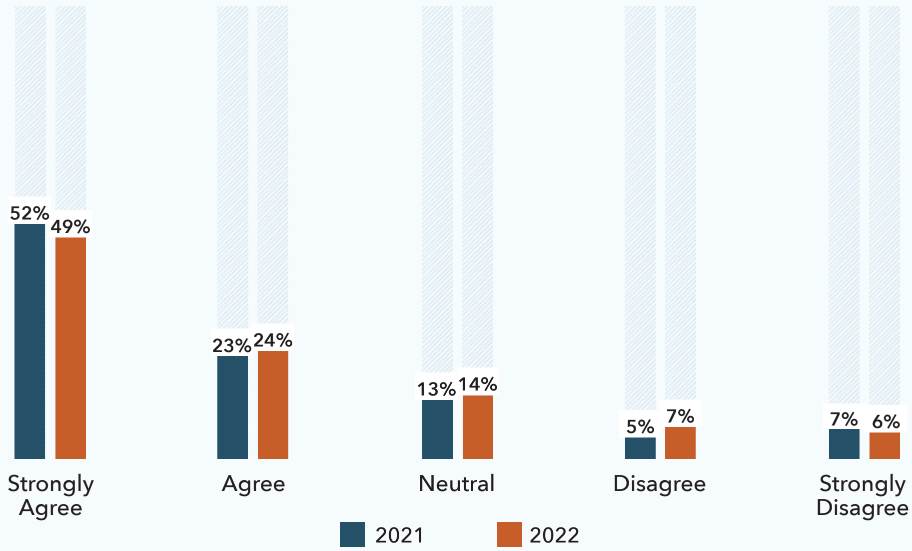


CONSUMER PERSPECTIVES - CONSUMER OPINIONS

LOYALTY AND REPUTATION

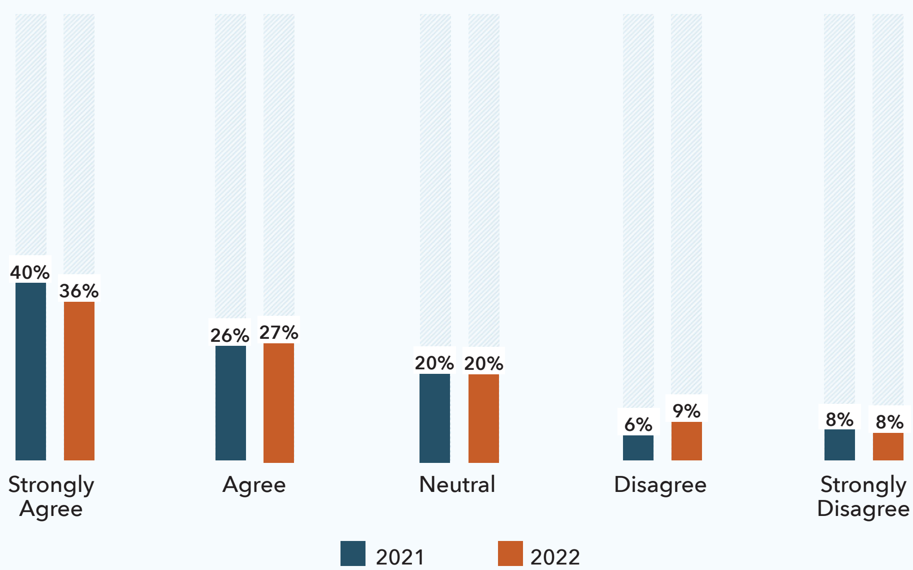
Consumer opinion on the importance of good customer care in shaping loyalty was strikingly consistent YOY, with most survey respondents (73%) continuing to either "Strongly Agree" or "Agree" with the sentiment. Loyalty is a critical factor in driving business success. Not surprisingly, companies that effectively prioritize customer care typically enjoy less customer churn.

How much do you agree or disagree with the following statement: Receiving good customer care makes me a very loyal customer.



When it comes to influencing the purchase decisions of consumers, reputation is second only to firsthand experience. At the same time, a company's reputation is built of the experiences that company creates. It's a bit, "What came first, the chicken or the egg?" Either way, the connection between service experience and future intent is definitive; and finding success in satisfying customers will always translate to repeat customers, as well as new customers who are attracted to the brand on reputation alone.

How much do you agree or disagree with the following statement: A brand's reputation for good customer service greatly influences my decision to do business with said brand.

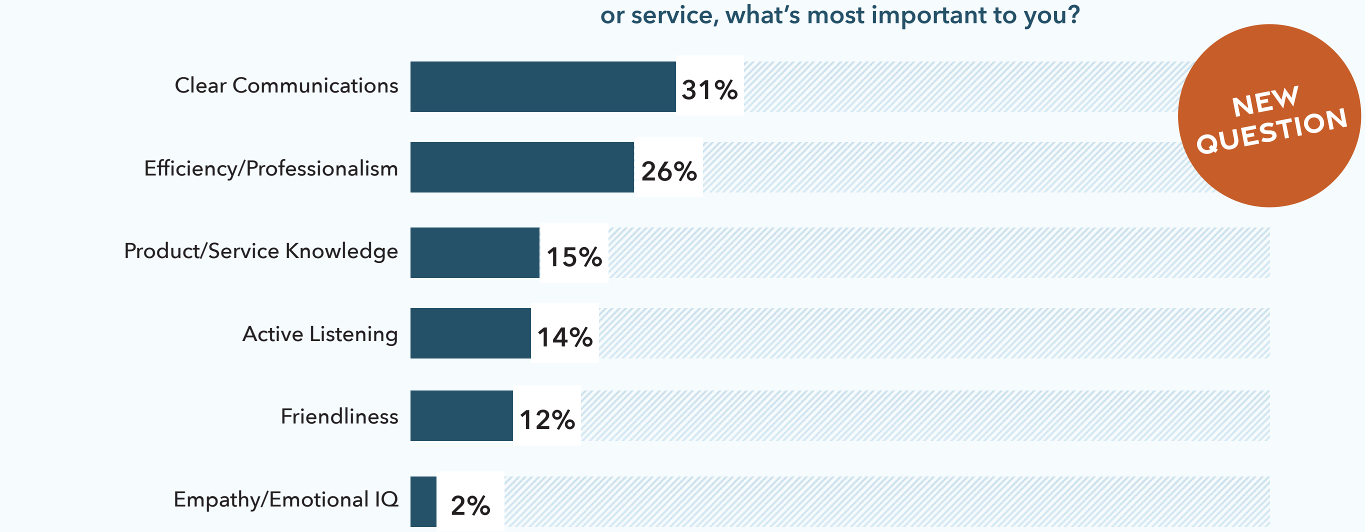


CONSUMER PERSPECTIVES - CONSUMER OPINIONS

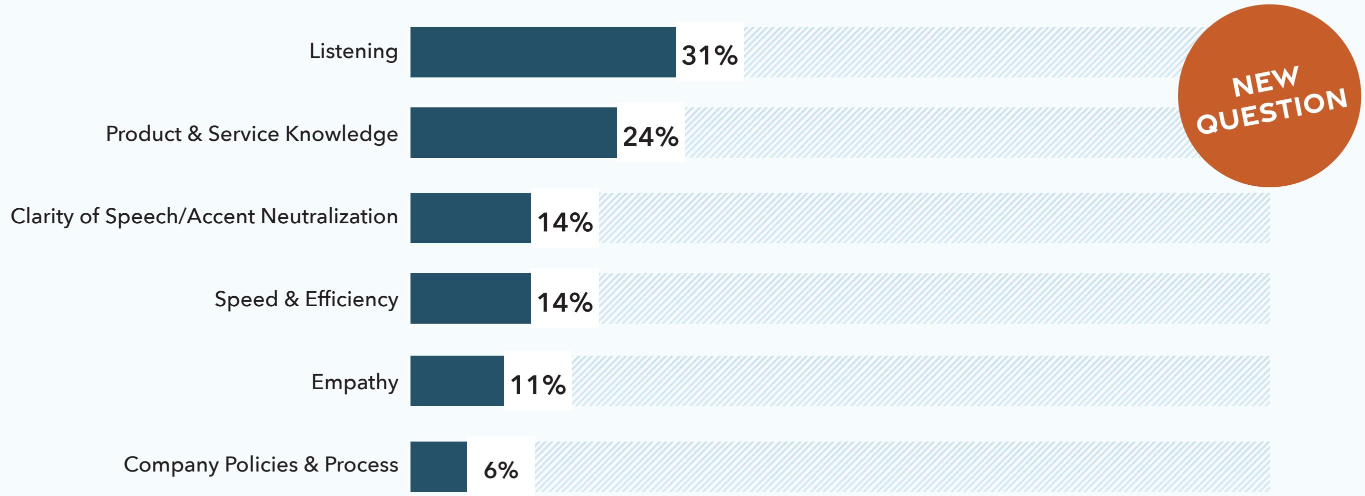
WHAT IS IMPORTANT DURING AN AGENT ENGAGEMENT

Across the remaining results in this section (all new questions for 2022), it's abundantly clear that communication is of paramount concern to consumers. Time and again, good communication (both speaking and listening) rises to the top of the results, regardless of how the questions are phrased. In addition to the communication, consumers are looking for agent attributes that lead to a swift resolution of their issue … things like higher levels of efficiency, professionalism, and problem-solving ability. Further down the list are things like empathy, friendliness, and sensitivity.

When talking to a customer care agent to resolve an issue with a product or service, what's most important to you?



In which area should companies focus their resources when it comes to training customer care agents?

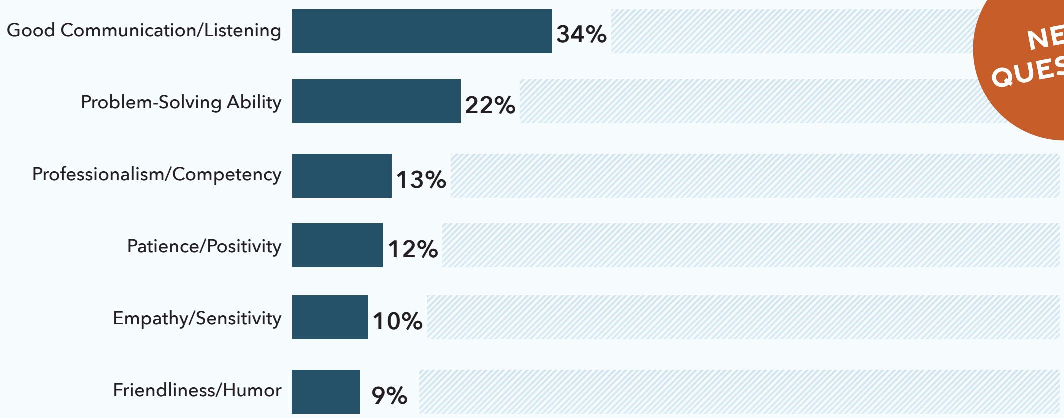


CREATING AN EXCEPTIONAL EXPERIENCE

Even though most consumers focus on communication, that's not to discount soft skills like positivity, empathy, and friendliness. These things are critical for creating experiences that go beyond the basics of solving an issue. But at the end of the day, many soft skills are "nice to haves" compared to the "must haves" of communication and problem-solving. Once companies can master the essentials and routinely resolve issues effectively, next-level service, enhanced by the "nice to haves," is where brands have an opportunity to differentiate themselves in exciting ways.

Which agent soft skill (or agent attribute) is most critical to creating an exceptional experience when working with a brand to resolve a customer care issue?

NEW QUESTION



What do companies need to do right in order to create an exceptional customer care experience?

NEW QUESTION

"How about actually answer the phone, and not with a computer voice."

"Respond and resolve quickly."

"Provide quality people who don't just follow a script."

"Be honest and truthful."

"Care about employees."

"Do what's right, not just what's cost-effective or profitable."

"Treat the customer with respect."

"Have caring and attentive team members who have a heart to serve."

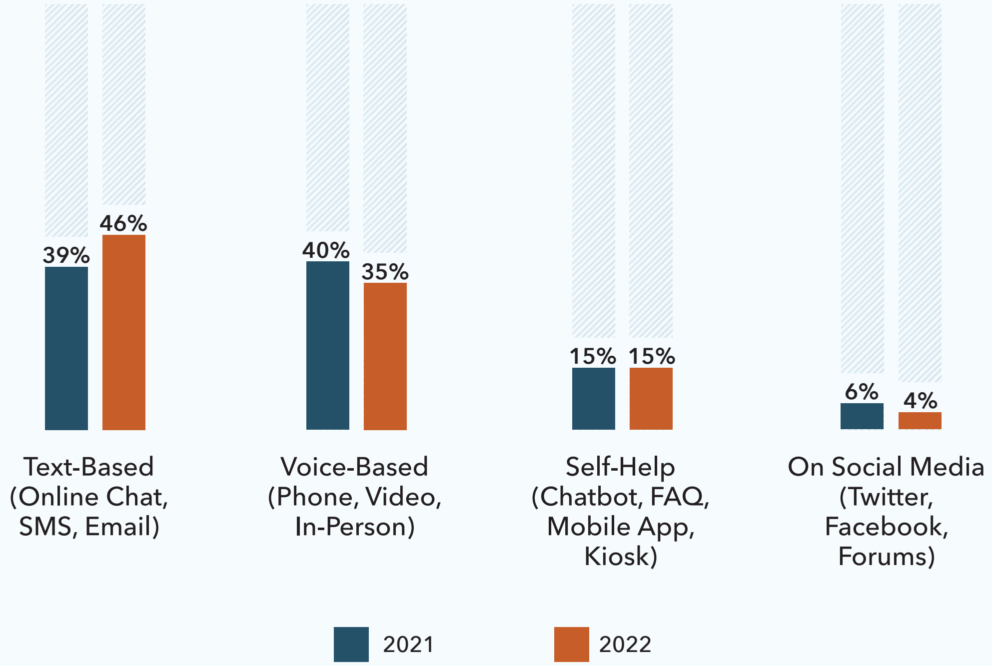
CONSUMER

PREFERENCES

CHANNEL PREFERENCES

As seen elsewhere in this year's findings, consumers are gravitating toward Text-Based solutions more than ever before. Although Voice-Based solutions still figure large, preferences are evolving, especially among younger consumers. Among those 18 to 44 years of age, 58% prefer Text-Based solutions, while only 22% prefer Voice-Based solutions. Preferences for Self-Help solutions were highest among those 18 to 24 years of age, at 38%.

If you knew your customer care issue would be resolved regardless of contact channel, which would be your preferred contact method?



Preference for Text-Based solutions (primarily SMS/Text) took a year-over-year leap. How is your company addressing this shift in preferences?

The growing preference for Text-Based solutions as the go-to communication channel comes as no surprise. I observe these trends firsthand as the Millennials, Gen Zs and Alphas in my own family prefer these channels when communicating among themselves and with their Baby Boomer relatives.

As a leader for a business whose clientele tends to be late-adopters, we need to be cognizant that they DO adopt, and recognize that while Voice-Based channels are still the preference, it is shifting. For businesses where customer care may not be a large part of the initial buy decision, we do become a factor in building brand loyalty, increasing repeat business, and lowering churn. As such, we need to follow our customers and offer support via their preferred channels. We view SMS and app-based chat, combined with improving AI/BOT technology, as an integral part of our future support strategy. We believe that this combination will offer us the opportunity to meet our customers where they are, doing so efficiently and economically.

Brian Graves
Director, Customer Care

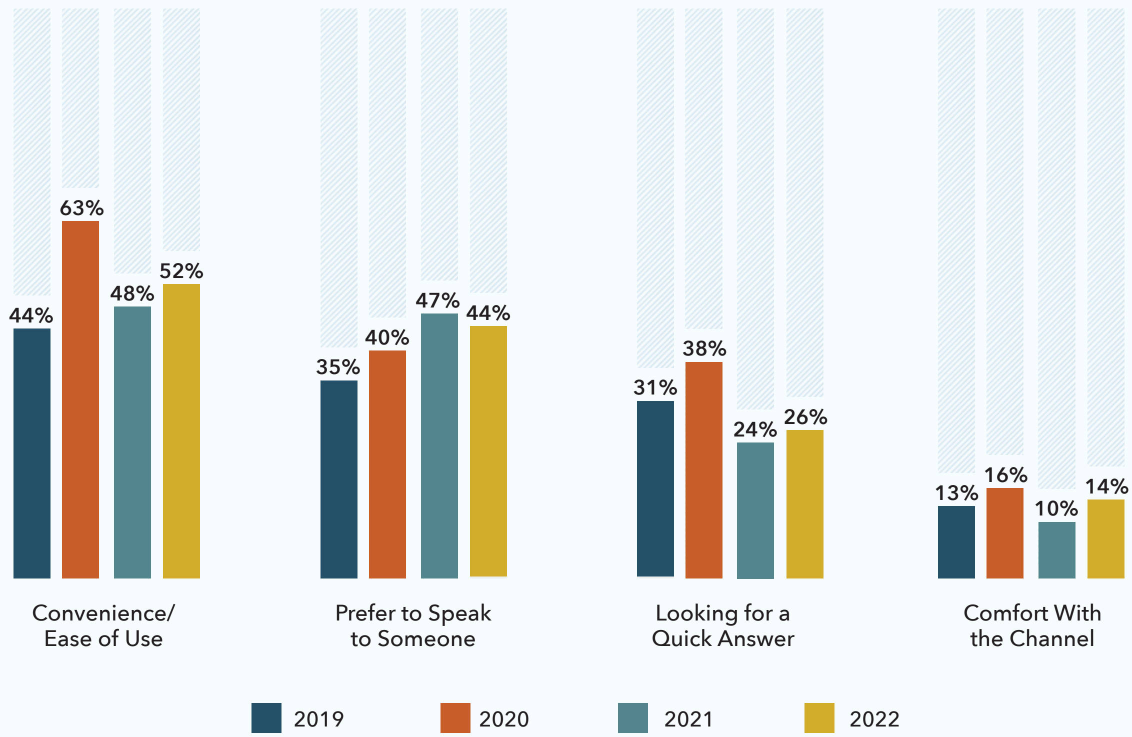
redbox.

CONSUMER PERSPECTIVES - CONSUMER PREFERENCES

FACTORS DETERMINING CHANNEL PREFERENCE

Convenience/Ease of Use continues to be the most prominent factor in determining a consumer's preferred channel of care. But it's important to remember that things like ease can mean different things to different groups of customers. Brands should seek to fully understand their customer base and the various preferences throughout, seeking to offer solutions that best map to the preferences of their customers.

What are the biggest factors in determining your preferred channel of care? (Select all that apply)



> "Your gut is right - your customers prefer to speak to other humans instead of robots, especially when solving complex problems."

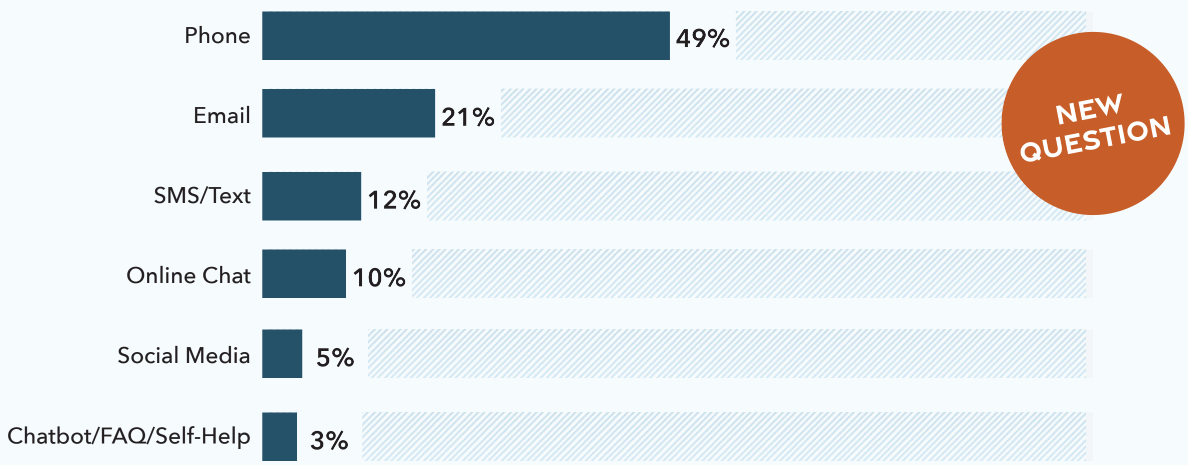
Zenarate Commentary, p. 6

CONSUMER PERSPECTIVES - CONSUMER PREFERENCES

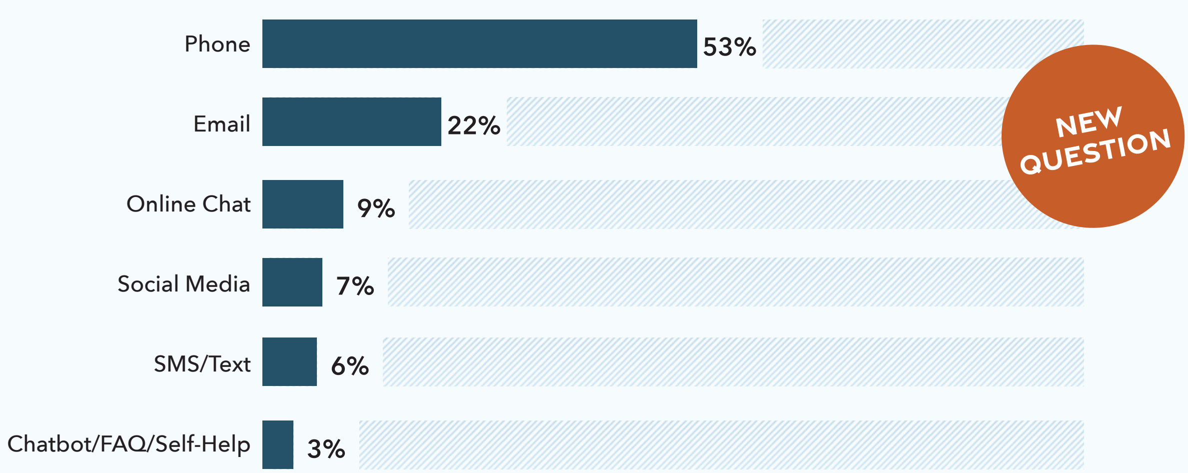
CHANNEL PREFERENCES BASED ON COMPLEXITY

Although Text-Based solutions compete against Voice-Based solutions, Phone still dominates when it comes to consumer preferences for individual solutions, regardless of whether issues are simple or complex. That said, resolution rates are a significant factor. As demonstrated on page 33, Phone continues to be an endpoint destination for multichannel engagements, signaling more robust resolution capabilities when compared to other solutions. To truly transform solution preference and use, brands need to improve the resolution capabilities across all solutions.

If you had a simple, transactional customer care issue to resolve with a brand, which is your preferred channel of care?



If you had a complex customer care issue to resolve with a brand, which is your preferred channel of care?

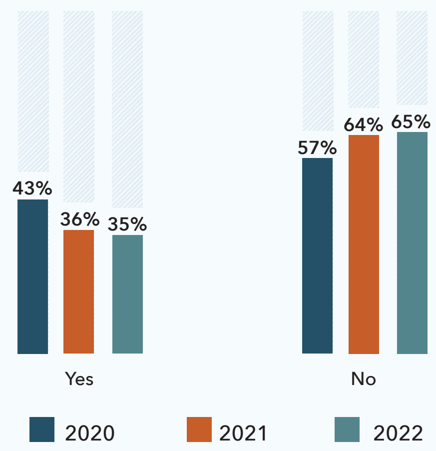


CONSUMER PERSPECTIVES - CONSUMER PREFERENCES

CHANGES IN CHANNEL PREFERENCES AND CAUSE

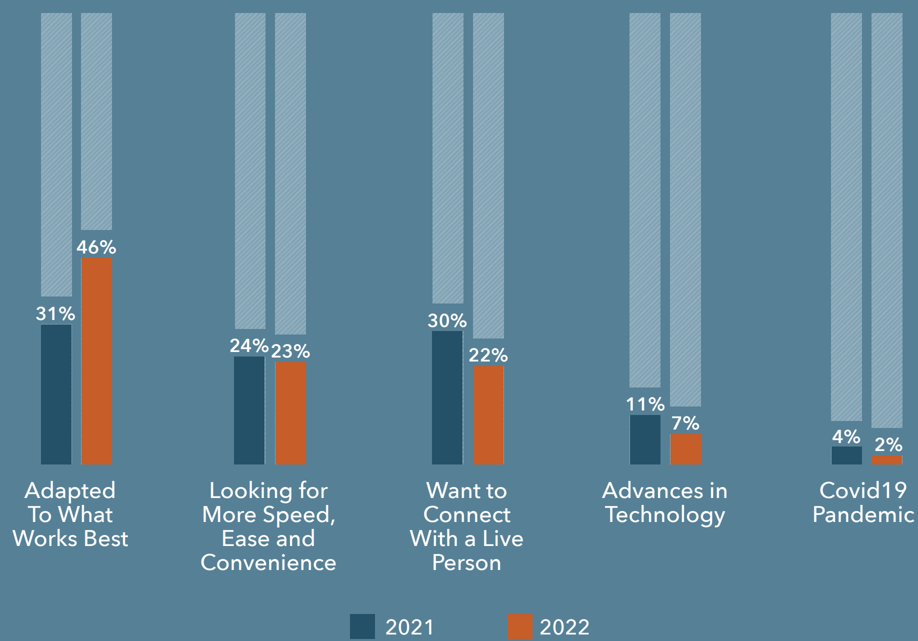
Contact preferences among consumers became even more entrenched in 2022, with only 35% indicating a shift – the lowest result in a dataset stretching back to 2018. Undoubtedly, many shifts in preference were brought about by changes induced by the COVID-19 pandemic and subsequent changes in how people shop and interact. Nevertheless, consumers are less likely to change preferences unless there are obvious and meaningful reasons to do so.

Has your preferred contact method changed in recent years?



At the end of the day, consumers want solutions that work. In fact, they'll predictably migrate toward solutions that produce results. Second to this, consumers want speed, ease, and the ability to connect with a live person – especially when self-help isn't up to the task at hand. If brands want to guide consumers to alternate solutions (for whatever reason), those solutions need to work, and they need to work well. They also need to be tailored to the individual customers who use them, which sometimes means being all things to all customers, as consumer solution preferences are currently wide-ranging and vary significantly based on things like demographics.

What caused your preferred contact method to change?

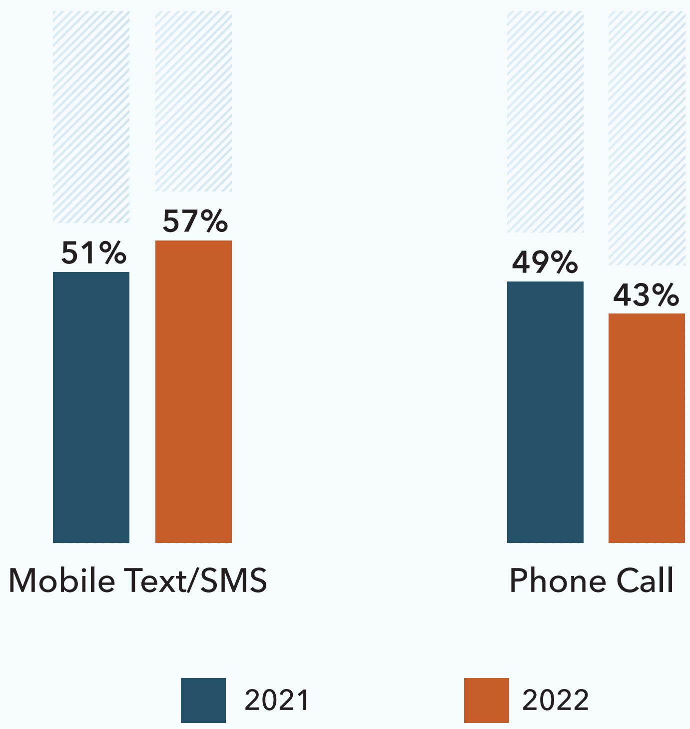


CONSUMER PERSPECTIVES - CONSUMERS PREFERENCES

MOBILE DEVICE INTERACTION PREFERENCES

Like other results in 2022, when consumers were asked about their interaction preference via a mobile device, Mobile Text/SMS edged higher, now leading Phone Call by 14 points. The preference for Mobile Text/SMS was strong across all demographics, except those ages 65 years and older, where a preference for Phone Call outweighed a preference for Mobile Text/SMS by a significant order of magnitude – 63% to 37%, respectively. Again, brands likely find themselves serving two distinct cohorts of customer, each with their own expectations and preferences. Brands should be making their investment and development decisions only after truly understanding their customers, including their current experiences and desired future state.

If you knew your issue would be resolved easily and to your satisfaction, which method would you prefer when interacting with a brand's customer care team?



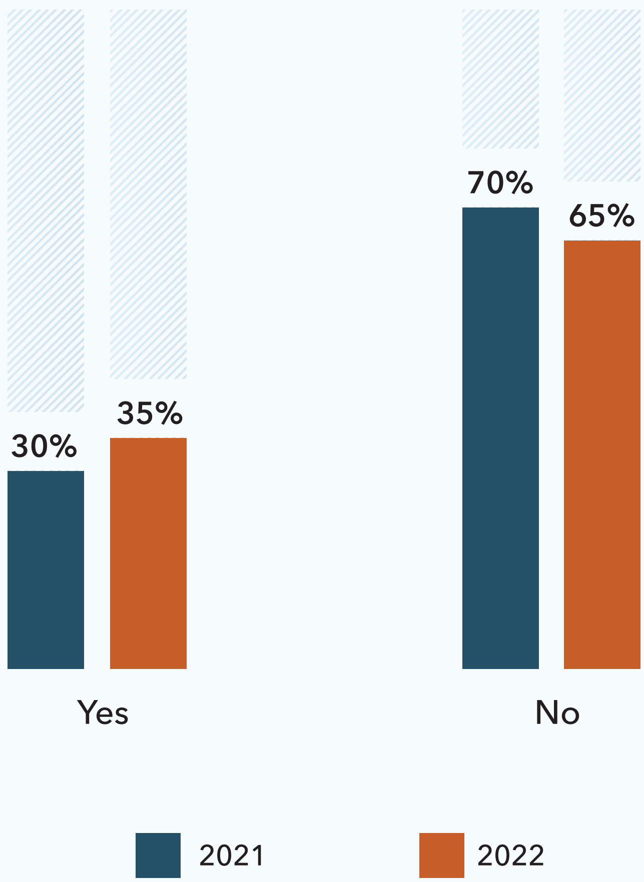
CONSUMER
EXPECTATIONS

CONSUMER PERSPECTIVES - CONSUMER EXPECTATIONS

MEETING NEEDS AND EXPECTATIONS

Consumer opinion toward customer service lifted YOY, with slightly more than a third of 2022 survey respondents indicating their needs and expectations were generally being met. Worth noting is that in eight years of collecting responses to this question, "Yes" responses averaged 34%, with a high watermark occurring in 2016 with a "Yes" response of 41%. In all that time, one thing is certain: consumers' needs and expectations are constantly evolving. In order to deliver, brands need to be acutely aware of their customers and the current journey. This is where things like effective VoC programs, smart channel strategies, and detailed journey mapping can play such valuable roles in improving the customer experience.

Do you feel that the customer care departments of today's companies are generally meeting your customer service needs and expectations?



CONSUMER PERSPECTIVES - CONSUMER EXPECTATIONS

BETTER SERVING CUSTOMERS AND WHAT'S MOST IMPORTANT

Although the question at right was posed open-ended, it yielded several common themes. By bucketing responses, the results could be summarized as follows:

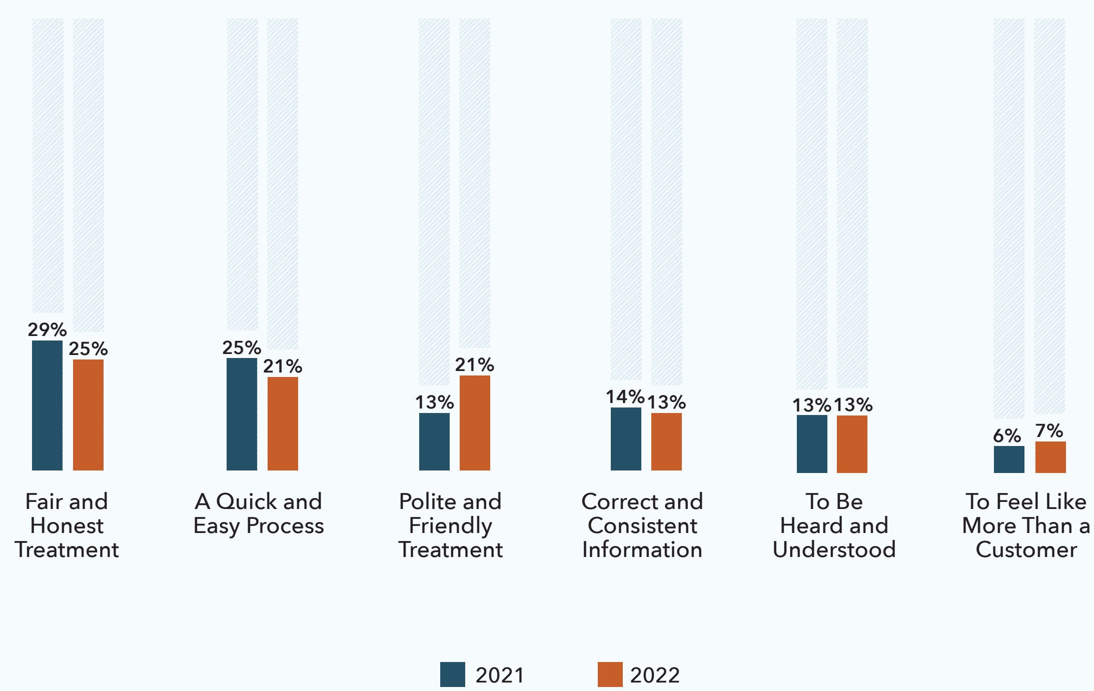
- HIRE AGENTS WHO ARE MORE HELPFUL, FRIENDLY, KNOWLEDGEABLE, AND EFFICIENT: **25%**
- PROVIDE EASIER/ FASTER ACCESS TO A LIVE AGENT: **25%**
- HIRE AGENTS WITH BETTER COMMUNICATION SKILLS (LISTENING, UNDERSTANDING, AND SPEAKING): **25%**
- OTHER: **25%**

How can the customer care departments of today's companies better serve your needs and expectations?

"Be polite, listen to and understand customer needs."
"By not being an automated system."
"Have knowledgeable staff that can make decisions."
"Listen to more of the recommendations made by customers."
"By taking care of their employees."
"By speaking English more clearly."

As more and more transactional engagements are directed toward automated solutions, agent soft skills play a much larger role in determining outcomes. Yes, consumers want ease and efficiency (getting a resolution always comes first), but consumers also value fair and friendly treatment. These are traits that will become increasingly important, as well as other intangibles, such as an agent's enthusiasm for the brand (page 53).

Aside from getting your issue resolved satisfactorily, what is most important when dealing with a large brand to resolve a customer care issue?

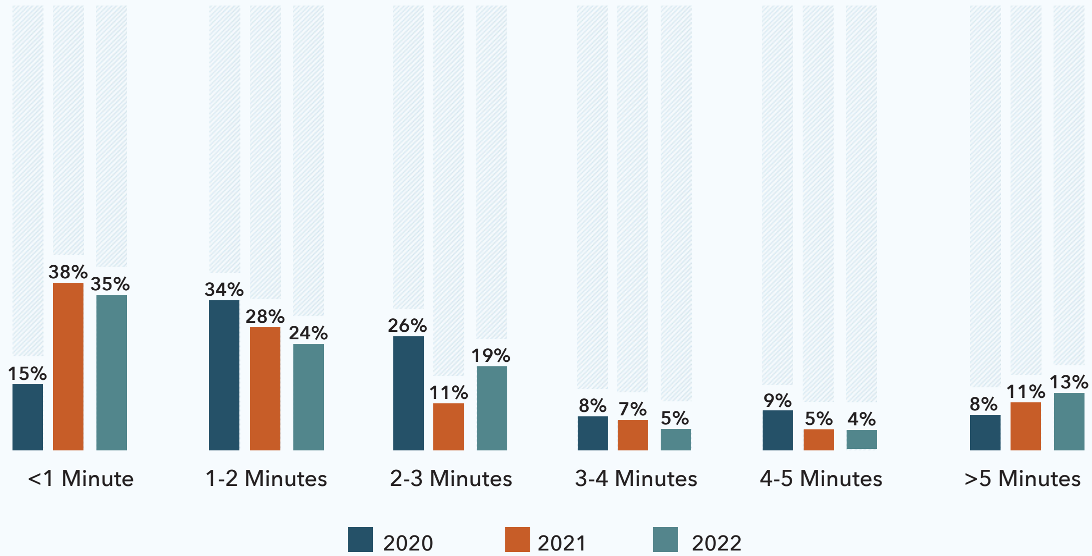


CONSUMER PERSPECTIVES - CONSUMER EXPECTATIONS

RESPONSE EXPECTATIONS FOR PHONE AND EMAIL

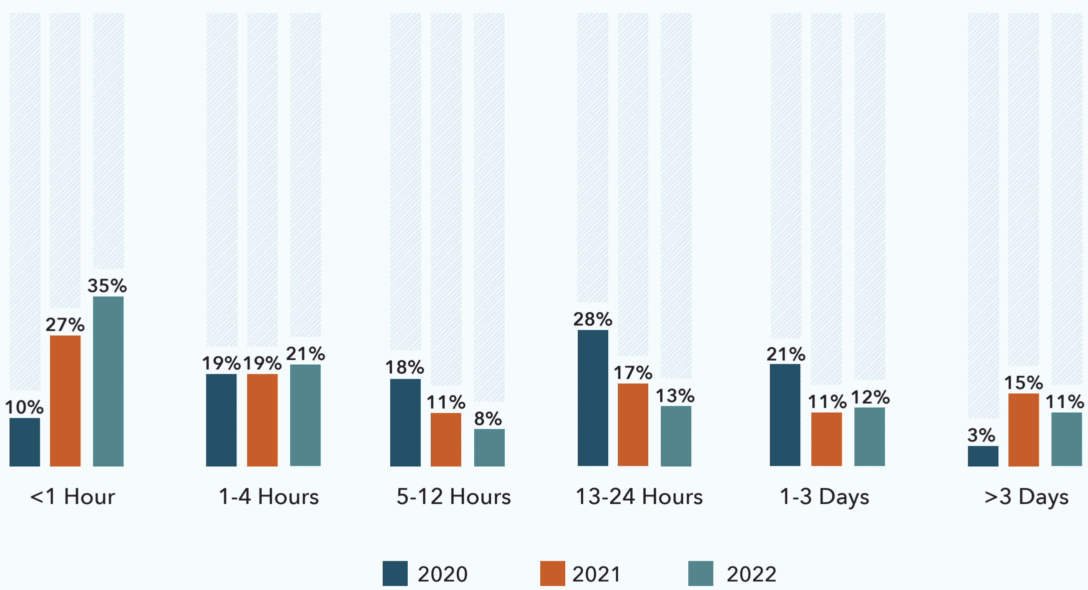
Expectations on phone responsiveness eased YOY, with fewer respondents expecting to be connected within two minutes. The "2-3 Minutes" range also ticked up, but this shift looked to mostly be a draft of less than two-minute responses. Based on these results, if a company is unable to connect a customer with a live agent by phone within two minutes, that company is likely failing to meet the expectations of most of its customers.

When interacting with a brand's customer care department by phone, how quickly do you expect to be speaking to someone?



Consumer expectations for email responses tightened up YOY, with an influx of responses flowing into the "<1 Hour" category. Email is still a heavily used and expected channel, and consumers continue to move toward immediacy in dealing with customer care issues. Even responses beyond four hours begin to fail to meet the expectations of most consumers.

When interacting with a brand's customer care department by email, how quickly do you expect them to initially answer your inquiry?

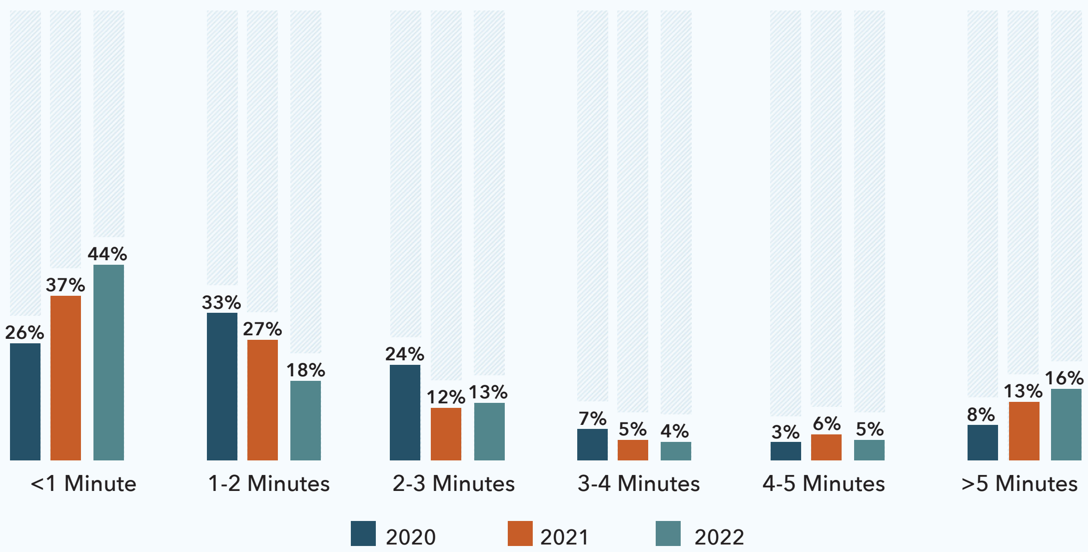


CONSUMER PERSPECTIVES - CONSUMER EXPECTATIONS

RESPONSE EXPECTATIONS FOR ONLINE CHAT AND SMS

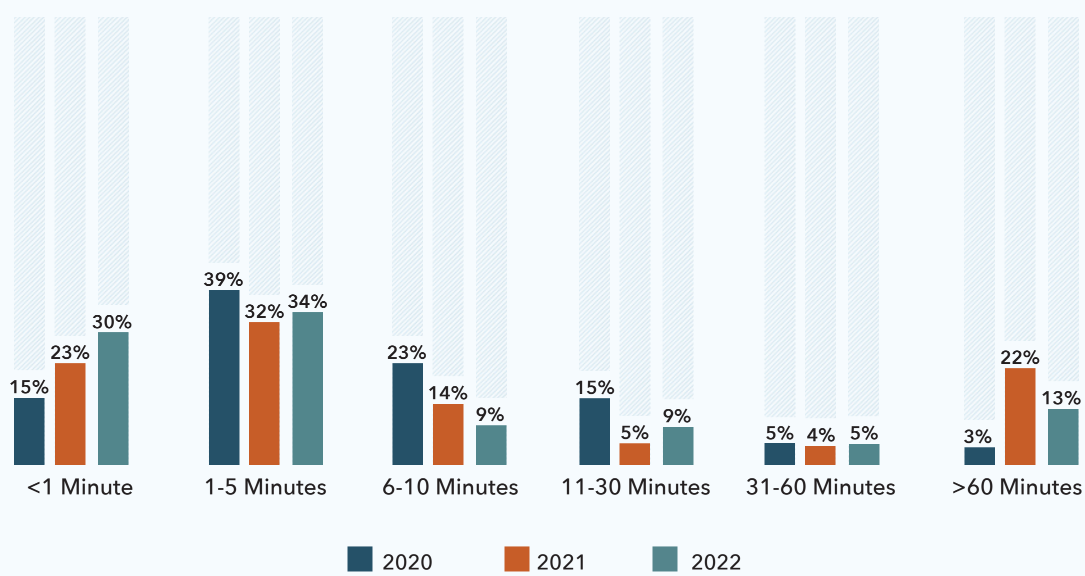
In 2022, consumers indicated a heightened expectation for online chat responsiveness. The percentage of consumers expecting a response in "<1 Minute" grew seven points YOY, with most of those gains seemingly migrating from "1-2 Minutes." If a company is unable to initially engage its customers via online chat within two minutes, it's failing to meet the expectations of most consumers.

When interacting with a brand's customer care department by online chat, how quickly do you expect them to initially answer your inquiry?



As with past years, most survey respondents expect an SMS response from a brand within five minutes, though combined results of "<1 Minute" and "1–5 Minutes" totaled 55% in 2021, jumping to 64% in 2022. As SMS continues to grow in use, it seems the trend toward expecting more immediate responses is only going to continue.

When interacting with a brand's customer care department by SMS, how quickly do you expect them to initially respond to your inquiry?

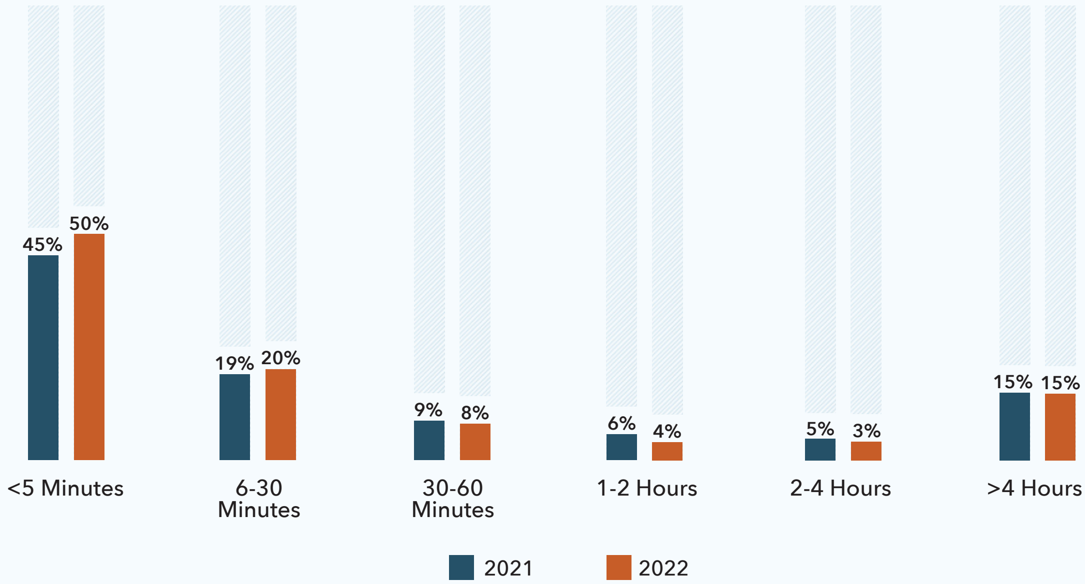


CONSUMER PERSPECTIVES - CONSUMER EXPECTATIONS

RESPONSE EXPECTATIONS FOR SOCIAL MEDIA

As seen with all other solutions except Phone (page 67), consumer expectations increased for social media responsiveness, with exactly half of survey respondents expecting a response within five minutes. Expectations for private messaging on social platforms (and even purpose-build messaging platforms) are typically higher, as such environments are capable of real-time communication, much like an online chat interface.

When interacting with a brand's customer care department via social media or an online forum/message board, how quickly do you expect an initial response?



CONSUMER PERSPECTIVES

CONCLUSIONS

Based on several results in the "Consumer Perspectives" section of this report, it is clear that consumers think there is lots of work to be done in improving the customer care experience. Furthermore, they are pretty clear on where and how they think the improvement can be made: faster speed to resolution, better trained agents (especially regarding communication), and fairer treatment for customers. Consumers want to have choice. They want companies to focus on their people, and they want more passion from the brands that get their business and the agents that serve those brands. To deliver, brands should not only look to improve existing operations, but also consider alternate models such as GigCX, which offers its own unique strengths and advantages.

Here are some key results for CX leaders to consider as they develop their strategic plans for 2023 and beyond:

- The consumer's preference for Text-Based solutions edged out their preference for Voice-Based solutions in 2022, 46% to 35%

- "Reduce Wait Times" was the top answer among consumers (28%) when asked what brands can do differently to make the resolution process as easy as possible (page 50)

- Half of consumers (50%) think brands should focus their improvement efforts on "The Customer Care Experience" versus an average of 17% who think brands should focus on the "Ownership," "Shopping," or "Purchase" experiences, respectively (page 51)

- Fifty-eight percent of consumers feel it's important for customer care agents to be very passionate about the brands they represent (page 53)

- Better communication (both listening and speaking) ranks as a top consideration among consumers in a set of new questions (page 56)

Many opportunities are surfaced by these results, including better agent training (especially in regards to communication) and a reduction of wait times. Making improvements in these areas starts with understanding expectations, then zeroing in on the factors interferring with meeting those expectations, be it workforce resources, process, or strategy. Once identified, brands should prioritize corrective projects based on the magnitude of impact.

Understanding change is also key. When it comes to consumer preference, Text-Based solutions might rival Voice-Based solutions as a whole, but Phone (as a single solution) continues to command high levels of consumer preference. It's possible this remains true because Phone continues to provide a very high level of resolvability for a variety of issues, especially when compared to self-help solutions. While demographics certainly play a role in channel adoption, brands should strive to create greater consistency and cohesion across solutions, remembering always that a fast, simple resolution is what consumers want most. Everything beyond this is a differentiator.

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ABOUT

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Execs In The Know brings together customer experience (CX) leaders from across industries in an effort to advance the conversation and set a new agenda for delivering amazing experiences for consumers. As a global community of the brightest minds in CX, Execs In The Know provides opportunities to learn, share, network, and engage to innovate. Operating under the motto, “Leaders Learning From Leaders,” Execs In The Know facilitates many opportunities for community engagement, such as its bi-annual national event, Customer Response Summit; and the private, online community, Know It All “KIA.” There are also exclusive, laser-focused engagements like industry briefings and executive roundtables. Execs In The Know also guides and informs the industry with a rich tapestry of CX-related content that includes *CX Insight* magazine, industry research, webinars, blogs, and much more.

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Zenarate's AI Coach helps leading brands develop confident, top-performing agents through Simulation Training. Zenarate's AI Coach is used worldwide every day in over a dozen countries, including the U.S., Canada, Mexico, Philippines, India, and Europe supporting 13 languages. Zenarate Customers include eight of the top 10 U.S. financial institutions, 3 of the top 5 BPOs, and leading companies in the healthcare, telecommunications, travel, technology, and services industries.

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