Developing Applications to Improve Customer Experience

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Did You Know You Can Bridge the Arbitrary Product Line and Channel Silos that Drive Your Customers Crazy?

Most of our applications are focused on internal processes and satisfying our organizational needs and goals. But in today's world, where more and more of our information, processes, and applications are exposed to our customers—whether directly or through customer-facing employees, it is important for our businesses and our IT practices to take a slightly different perspective. Start looking from the outside-in—the customer's point of view—and you'll find that the resulting applications will make customers happier, more loyal, and drive them *less* crazy!

The Challenge: Delivering a Seamless Customer Experience as Customers Interact Across Silos, Applications, and Channels

Customers are annoyed when they don't encounter a seamless experience as they interact across touchpoints or product lines. They're growing impatient with the difficulties that arise when they try to interact with your organization via the Web, by phone, or face-to-face. The customer wonders:

- "Why am I pre-enrolled for a credit card with an offer that arrives in the mail from my bank, but I have to fill in a complete new form when applying online for a home equity loan with the same bank that already knows my credit history and most of my assets?"
- "Why can't the loan officer at my bank access the loan application I filled in online, so he could add the additional information I've just brought into him?"
- "Why can't the phone rep tell me when my replacement bank card will arrive? The branch manager said I would get it last week and it hasn't arrived yet!"
- "Why do I need to know the plot number for my lot to pay my real estate taxes online? Doesn't my town office already have that information? Why can't I just enter my street address?"
- "Why can't I see the status of my grant application online? Where is it in the review process?"

- "Why can't my pharmacy refill my prescription without calling my insurance company or my physician?"
- "Why can't I find the same sale price online that I saw in the store yesterday? And why doesn't the customer service agent on the phone know anything about that promotion?"
- "Why can't I get the same coverage in three different parts of the world? Why do I have to log into different Web sites?"
- "Why can't the customer service rep give me immediate credit for the erroneous charge? I disputed that charge on my online statement, and she's not even seeing a record of that dispute!"
- "Why do I need to talk to three different people in order to get my questions answered, get a quote, and update my billing information? Why don't you offer one-stop shopping? I don't have time for this!"

What customers want are quick, convenient interactions. They want to be able to investigate options online, talk to someone with any questions they have, enroll or apply with the minimum fuss, see where they stand at any time, make changes to the account and billing information that they have already provided, resolve issues quickly, and just get on with their lives.

Why Has It Been Hard to Deliver a Seamless Customer Experience?

Unless you're creating a new business from a clean slate, it's been almost impossible to design and deliver a seamless experience across interaction channels, product lines, geographic regions, and customer lifecycle phases. Traditionally, different products and services are designed and delivered by different organizations, as are the customer experiences offered through different channels. The piece that has been missing is the focus on the customer experience as a whole; in most cases, the customer focus is secondary to the applications, the channel, the products, and the business goals. Let's look at some of these barriers to a seamless customer experience.

Channel-Specific Applications

Most companies encourage customer self-service via the Web. Web applications are usually quite good at enabling customers to place orders. But if the customer has a question, he may prefer to call or to interact using an online chat. In either case, he'd like the answerer to have the full context in order to answer well. Web applications often fall short when there's a lot more information that the customer needs to provide –some of which he or she may not have handy at the moment. The typical solution is to require the customer to download a form, fill it in, and fax it back. This isn't always a convenient or quick solution for the customer.

For some customers, making a quick phone call seems the easiest way to get things done. For others, making a phone call is as welcome as a trip to the dentist! These folks prefer to send a text message or to download and use a mobile phone app to get something done.

Often it's most effective to deal face-to-face with a sales person, a service provider, or an advisor. But there are still a dozen or more interactions surrounding any face-to-face meeting—scheduling, requesting information and providing follow up information before and after the meeting(s). And, there's invariably some form of paperwork involved in most interactions—paperwork that has to be filled in, entered into a system, and filed away for future reference or subsequent steps.

Each of these interaction channels poses specific challenges for the teams charged with implementing applications that are specific to that channel. And, many of these "channel-specific applications" involve multiple interaction types and documentation. But that's just the beginning of the complexities involved in streamlining customer experiences.

Information and Technology Silos

In most organizations, the applications used by different departments were designed and rolled out at different times for different purposes. The information within those applications—including the policies and rules that apply to customer issues—are therefore siloed. As a result, customers can't access all the information and functionality they need in a single Web interaction or in single call to a single person. Customer-facing employees also can't get all the information they need in a single request. They have to go to different screens to access the different applications, even though they are dealing with a single customer who perceives his problem to be a single issue (even though it spans internal business units).

Internal Applications that Weren't Designed for Customers

Your back-office applications—e.g., ERP systems, inventory, transaction processing, billing, provisioning, etc.—were built to support your business and its needs, not the needs of customers. Your customer-facing employees have applications that are built as front-ends to these applications, supporting the fields and logic built into the existing applications. The way this data is maintained and presented is probably not at all how customers think about things.

"One-Size Fits All" Policies Aren't Customer-Friendly or Adaptive

Company policies often create obstacles to providing a positive customer experience. We often make customers jump through hoops in order to get exceptions to company policies, many of which were put in place a while ago to mitigate risk or to protect profit margins. All too often, a customer support person doesn't have the authority to, for example, offer a discount or refund to a customer after the specified time limit, nor to waive an application fee or early termination charge. Nor can they change the company's credit approval policies, nor payment terms and conditions. Often, the policies that need to be adapted aren't individual exceptions but rather they are customer segment or scenario-based. For example, if you're encouraging credit card applications from recent immigrants you'd need to change your credit scores. They won't have credit scores yet.

Isn't There a Better Way?

So how *could* you smooth over all the jarring potholes? How can you streamline customer-impacting workflows? How can you improve cross-silo coordination? How can you make it easy for customers to get things done as they hop around unpredictably from Web self-service to email inquiries, to branch/store interactions, to dealing with your agents or other partners? How do you present a more unified experience across product lines?

If you can't, your prospects, customers, or partners may log Twitter complaints, trash your brand on Facebook, post a critical blog entry about your brand, or upload unflattering photos of your products in a public Flickr account!

Automate the "Human Glue" that Pulls Together Information

A lot of executives who boast that they provide great customer service manage to give the impression that all of their companies' information and applications are magically integrated, even though their employees are basically providing the "human glue" slight of hand—hiding all the complexity and steps that they go through to make it look as if they have all the answers at their fingertips. Good for them!

But even better for them would be to have those answers readily available in the format and context that is based on what customers want and expect. This would make customers happier, make employees more successful at doing their jobs, save them time (and, therefore, save the company money), and, by the way, delight (and retain) customers!

Design Technology Solutions to Improve Customer Experiences from the Outside In: Customers, Partners, Employees

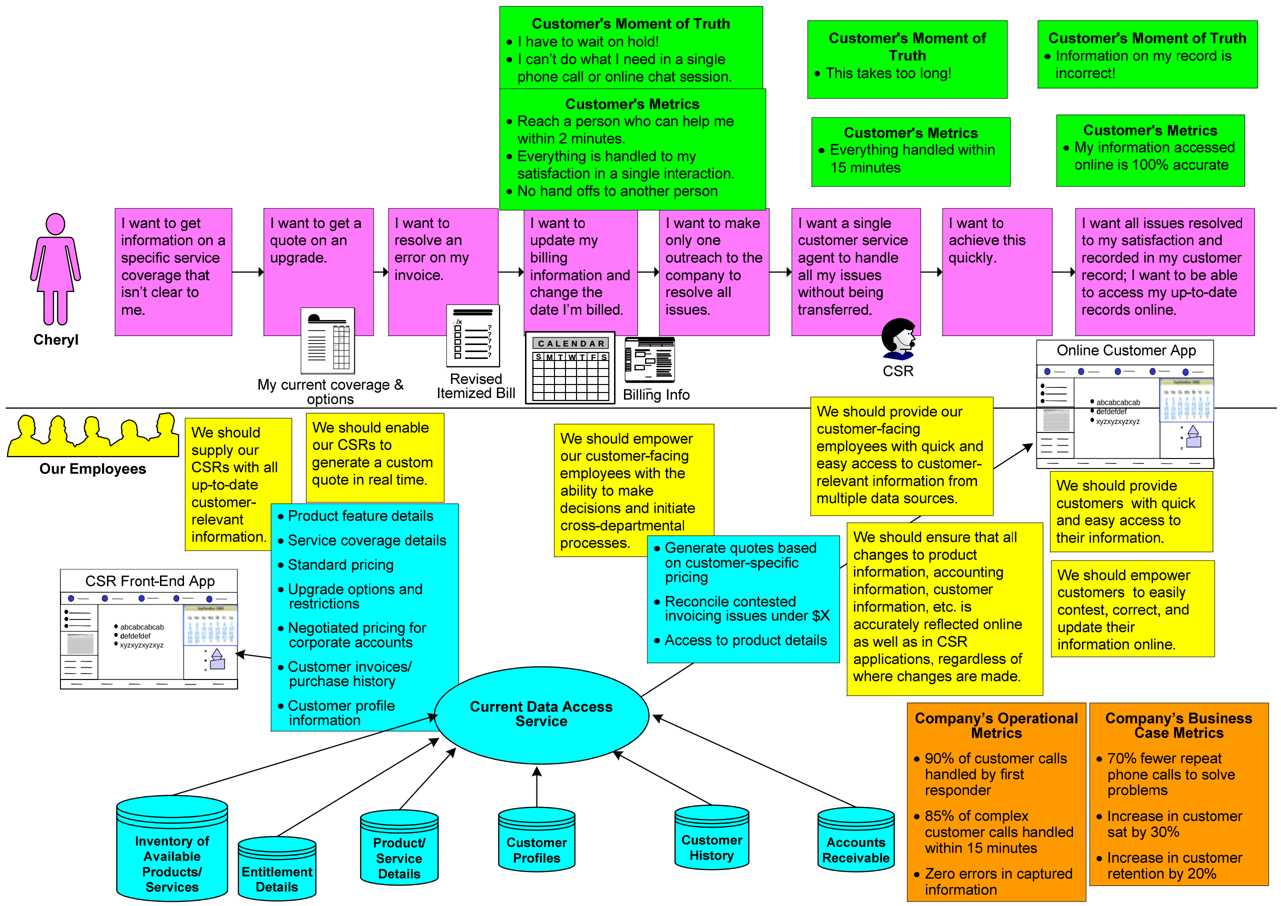
Customer-Centric Design—an Outside-In Approach

They key to designing applications that provide a seamless and positive customer experience is to start with your end customers—the people that actually use your products and services. You need to understand what they are trying to do and what how they want you to help them be successful. There are many techniques and methodologies for reaching this understanding, but the common thread to successful techniques is to start by asking them!

Once you know what your end-customers want and expect in their experiences with your company, you should look at the experiences that your partners want to have both with you and with your mutual end-customers. Then look at your internal stakeholders—the customer-facing employees who are so vital in providing a great customer experience and maintaining long-term customer relationships.

So, what do your customers/partners/stakeholders want in an experience?

Cheryl: Current Customer
I Want to Take Care of Multiple Business Issues Quickly and Easily



1. Illustration caption. At the Patricia Seybold Group, we use our Customer Scenario® Mapping methodology to help identify what customers want from their providers and what the providers should offer to make the customer successfully reach their desired outcome. This is a map of a typical customer scenario, including what the customer wants, what is most important (Moments of Truth), how they measure success (Metrics), what the provider should offer, how the provider might measure how well they are meeting their customer's requirements, and what business opportunities the provider might realize if it helps the customer achieve success. The methodology also identifies the data necessary to fulfill the customer's needs, the sources for that data, and any abstracted services required to make sure the correct data is available in the correct context when needed.

What Do Customers Really Want in an Experience?

Help Me Reach My Goal. Customers do business with your company because they are trying to get something done—achieve a goal. For example, a busy professional woman wants to be sure she's getting the best possible deal on insurance for her new home and she needs the paperwork handled by the time she takes possession of the property. The family whose daughter just got into a prestigious ballet school needs to figure out the best way to pay the tuition—do they incur credit card debt or take money out of their retirement account? The patient suffering from diabetes needs nutritional counseling as well as timely medication—she wants to manage her disease and get off of medication. The architect who needs a building permit for his new client's project doesn't want to wait for weeks for his approval, no matter how many government agencies are involved. He needs to get started right away. A successful customer experience helps the customer achieve those goals with a minimum of effort—using the customer's preferred modes of interaction: Web access, mobile phone, face-to-face, email, fax—in any combination and in any order.

Help Me Solve Problems Effectively. But there is more than just the outcome. Customers, throughout the customer lifecycle want any problems solved or any questions answered quickly and accurately. Friendly service, although important, isn't enough. Customers want the results they came looking for—a broken product repaired or replaced, a billing question explained, a change request honored. And they want this to be done efficiently, without being passed from department to department, employee to employee.

Value Me as an Individual Customer. Customers want to be understood and valued. This means that they want your representative to know their history with your company. They want their complaints and recommendations understood and passed along to the people making policy/product decisions. They want to know that they matter! Remember that you cannot have relationships with companies, just with the people within those companies. Each of those people is an individual, and wants to be treated as such.

What Partners Really Want in an Experience

Recognize that We Are Working Together. Partners want to be treated as partner, not as competitors. Therefore, they want access to the information that your company has that will allow them to help your mutual customers achieve their desired outcomes. They don't want to be pitted against other partners, but want to be treated fairly and be valued as part of your customer ecosystem.

Provide Me with Tools to Help Our Mutual Customers. Partners are looking to your organization to provide them with tools that allow them to access this information—for example, current product offerings, updated price lists, anticipated roll out dates, and planned enhancements. They actually don't care if the information gets to the customers directly from your systems or through theirs, as long as it is accurate. The customer recognizes the partner's role in the business relationship, and they also have access to that information so that they are well informed and can answer any questions.

Provide Me with Tools that Facilitate Us Working Together. Partners also want to have tools that support your partnership with them—for example, an easy tool for submitting orders, calculating commissions, and negotiating contracts. In reality, they are also customers of yours, and they need the tools to maintain their relationship with your company and any other partners that may be part of the ecosystem—such as claims adjusters or third-party experts.

What Employees Really Want in an Experience

Give Me Tools to Access All the Information I Need to Do My Job. Employees have a job (or multiple jobs) to do, and they want to be able to do their jobs in the most effective and efficient way possible. This means that they need access to information that may come from many different sources, both within and outside your organization. For example, accounts receivable staff needs to be able to bill customers and to address any problems with billing. Therefore they need to see:

- Customer Profiles—including customers' preferences for how they want to see their statements organized (by geography, address, party, department, project)
- Customer orders—whether by phone, online, via fax, in the mail, or in person
- Shipping information to know whether the items have gone out to the customers
- Inventory, in case part of an order is back ordered or no longer available
- Price lists
- Customer account information to obtain negotiated prices
- Order tracking—often from a third-party site—to determine if a shipment has, indeed been received
- Manufacturer information in case there is a problem with the product and they need to check on warranty conditions
- Credit card verification from a third-party provider

And the list can go on and on.

To provide a good employee experience—and to support your associates in providing a great customer experience, staff members want easy-to-use tools that access all the information they need. Furthermore, they want to combine information from multiple sources into the same view/application/screen/portal so that they can see all the information in context without jumping from system to system.

Let Me Share Tools/ Information with Customers and Partners. And once they have this information in context, they often want to share not only the info, but the view of the context as well with both partners and customers. For example, a call center agent might want to share a screen showing the order tracking information from UPS along with the return policy from the original manufacturer, while also providing a screen form where they can help the customer fill in a return request. Or, a financial advisor may want to work with a customer on retirement planning over the phone and online. She wants access to the customer's portfolio, information on financial products from the bank, access to the latest stock figures, and a "retirement calculator" that she can share with the customer on a portal so that they can determine what the customer should be planning to save for and what the right products might be to invest in and reach the retirement goals.

Help Me Focus on Customers Instead of Searching for Information or Finding an Expert

Customer-facing employees understand that customers don't want to be bounced from person to person or to be put on hold for minutes at a time. Customer service agents would like to be able to answer questions about more than a single customer problem. Say a customer calls because their wireless network isn't working properly. The customer rep should be able to access a knowledgebase of common problems and solutions rather than immediately putting the customer on hold, locating a technical support person, and transferring the call. Similarly, say this same customer also has a billing question. The support rep should be able to access order/billing information and provide answers to all but the most complex or unusual problems.

The customer sees your organization as a single unit, not as a group of discrete departments. The customer experience goes downhill as soon as the support rep states that he can't handle the problem before he has even tried. Employees want to focus on the customer as the individual he or she is with all the issues, questions, and concerns he or she has.

Why Is It Becoming Easier to Deliver a Seamless Customer Experience?

The good news is that there are now easy and relatively quick ways to create streamlined experiences for customers as they interact across different touchpoints. There are new tools available to designers and developers of customer-facing and customer-impacting experiences that make it relatively easy to connect the dots among information silos. There's a more affordable way to pull information together from disparate applications to present updated information in context to the customer or to the associate who needs it to answer or to anticipate your customer's next question or concern. Within a few weeks, you can provide customers—and the people who interact with customers—with easy and seamless access to the information and functions they need. And the good news is that everyone will have immediate access to this improved experience from their current computers and handheld devices. As you learn more about how to streamline customers', partners', and employees' workflows, you can more easily and quickly evolve the information and business rules they use.

You Can Build an Interactive Customer Experience Layer on Top of Existing Systems

With today's high-level tools and universal standards, like PDF for documents, you can create an information and interaction layer that lets customers get from where they are to where they need to go with grace and ease! You can now create "customer experience applications" using an interactive layer on top of all the applications that your company already uses, with new workflows and logic based on customers' and employees' needs.

You shouldn't have to rip and replace or start over from scratch. Your organization has made a big investment in back-office application development and customization to keep the business running. You can easily access and update information from a variety of applications, yet present that information in easy-to-read, -print, -share, and -file forms and documents.

You can start today by streamlining your customers' online self-service experiences. At the same time, if you're smart, you'll be enabling their mobile Web and email interactions. And you can provide the same integrated experience and up-to-the-minute information to branch personnel, contact center staff, and back office personnel.

You and your colleagues can be heroes—by designing applications for your customer-facing employees/partners/customers that mask the underlying complexity of multiple data sources, different legacy applications, and out-of-date silos of information. When you design the information flow and context from the customer's point of view—from the outside in—you facilitate your colleagues in providing a great customer experience, leading to reduced costs and increased customer retention/revenue. The trick is to design from the customer in—including all the needs of all the stakeholders who support and/or impact the customers' outcomes.

Take an Outside-In Solutions Approach: Pull Together Information and Processes to Address Customer Needs

When you approach designing customer-touching and customer-impacting solutions from the outside in, you need to understand what information your customers—and those employees and partners who interact with customers—need access to. You also need to present that information in a meaningful context for the user, pulling together information that is related to the customer's situation, but that may not necessarily be in a single database.

Cross-Touchpoint, Cross Application. Use solutions that will let customers and employees interact via the Web, by phone, in branches, offices or stores, and by using their mobile devices to interact electronically. Today's customer experience executives know that customers may initiate an interaction online, but want to continue by phone, or vice versa. They are likely to use their handy mobile devices' email and text messaging during the course of their days to check on status, ask a question, provide a quick answer, and OK a transaction.

Use Rapid, Iterative Development. Because customer needs and your business's needs are constantly changing, customer-facing applications need to be built quickly without the long development cycles that are the trademark of traditional development. Think in terms of days and weeks; not months. Think in terms of a single developer or a handful of part-time developers; not an army of coders. Think in terms of high-level analysts and developers who are good at specifying workflows with business rules that can be easily modified as business conditions or customers' circumstances change.

Use Terms that Customers Understand. Customers don't speak your business's language. Each customer uses terminology that's specific to their industry or point of view, not yours. Use customers' own vocabulary when asking for information or providing information. Your customer experience layer is a great place to "translate" from your internal terminology and formats to customer-friendly information that can be entered in the format that's easiest for the customer. Customers shouldn't have to guess about the correct format for a phone number, credit card number, or date. Your customer experience logic can do those transformations automagically!

Use a Forms-based Approach for Ease of Integration. You want tools that make it easy to provide information to existing applications as well as to query existing applications. Virtually any application, spreadsheet, document, or database can accept and provide information through simple forms. The fields in these forms can be values from a database, information entered by a customer, dates from a calendar, or calculated fields based on formulas or business rules.

Break Activities into Bite-Size Chunks that Can Be Handled in Any Order. It's impossible to guess at how every customer will want to do things. They may have a logic of their own. They may want to start several processes in parallel. They may have certain information or constraints that are top of mind. They will probably iterate and change their minds as they learn more. So, you want to be able to break the customer's desired workflow into bite-size chunks, so they can get things done in whatever order makes the most sense to them at the time.

Build Variability into Each Activity. You can reduce your overhead around exception-handling not because there are no exceptions, but because you've anticipated them. If you allow customers to follow their own paths, rather than force them into a rigid one-size fits all workflow, you provide a lot of the variability that customers need. If you anticipate the kinds of customizations customers will need, and make those available as choices, you can offer highly customized solutions at very low cost. For example, instead of requiring a single payment option, support multiple payment options and let customers combine them. Instead of setting the monthly payment date, let the customer choose the best date for them (and change it as necessary).

Measure What Matters to Customers. Find out what the critical show-stoppers are for your customers for each of their main activities. If they're reporting a car accident, they care about the health and safety of the people involved, and next about how soon they'll have a car available, and finally, how soon they'll be driving their own car again, what their out of pocket costs will be and when those have to be paid. If they're opening up a bank account or applying for a loan, they want to know how soon they can use the money. If they're getting treated for a medical condition, they want to know how soon they'll feel better and how soon they'll be back to work.

These are the kinds of customer-critical metrics you want to design your customer experience applications to track. Last, but not least, you want to measure the total elapsed time it took the customer to reach their goal. (The customer's goal isn't to get the mortgage, but to buy the house and get moved in!)

Reap the Rewards from Delivering a Convenient Customer Experience

Save Customers' Time by Streamlining Activities

The single most important success metric for all customers—consumer and business customers—is how little of their valuable time you wasted. If you can save customers' time—the time required to do each activity, the number of activities involved, and the total elapsed time for them to reach their goals, you'll do more business with more satisfied customers, and they'll tell others!

Save Employees' and Partners' Time by Streamlining Activities

You'll save money as well, because streamlined customer-impacting processes require fewer work-arounds and exception-handling. This will result in fewer customer service calls, less time spent tracking down people and information, and much greater employee and partner productivity and satisfaction. You'll eliminate a huge percentage of customer calls and inquiries by providing just-in-time proactive help while the customer is trying to do something online and getting confused.

Improve Application Adoption Rates

When applications provide customers and customer-facing employees and partners with the experience they want and the information they need in the way that they want and need it, they are quick to wholeheartedly embrace those applications. They also spread the word to others, who are quick to adopt them.

Spot New Product and Service Opportunities

As you streamline customers' processes and shorten the time it takes for them to get things done, you'll develop more proactive communication and coordination. Your cross-functional/cross-silo team will notice ways in which they can anticipate and eliminate the issues that cause customers problems. They'll find ways to remove those obstacles, for example, by accepting digital signatures instead of requiring faxed documents. Or they'll discover unmet needs that can be quickly addressed and turned into new services.

Forging a Partnership between IT and Business Operations

When you switch your focus to the customer experience and what customers need and want from your organization, you'll find that you will be working hand-in-hand with the business decision makers to ensure that customers are satisfied. Becoming part of that partnership gives you a more strategic position in the organization.

Help Your Company Succeed in Providing Great Customer Experiences!

Your company needs your help in providing these streamlined applications that address customer needs and provides the excellent customer experiences that ensure customer loyalty. So start by taking and outside-in customer-centric design approach; then leverage your existing assets by providing an interactive layer on top of all the applications that your company already uses, with new workflows and logic based on customers' and employees' needs. You'll find that customers and partners will be delighted that your company is so responsive to their needs and is being a partner in their success. Your internal customer-facing colleagues will find their lives to be much easier and their jobs much more enjoyable and rewarding. Your company will reap the benefits, both in revenue and in customer loyalty. And you can be a hero that helps make it all happen!