



Mastering Customer Experience

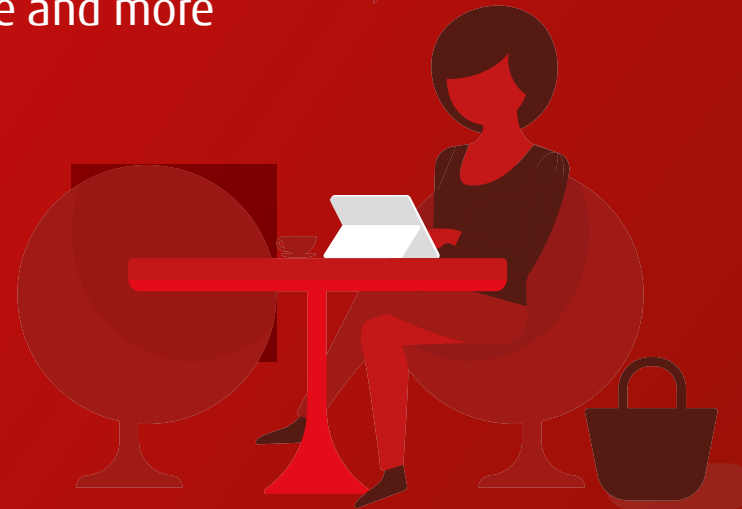
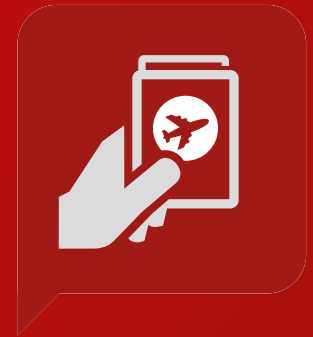
Practical advice on how to create
moments that matter



shaping tomorrow with you

Introduction: Customer obsession is vital

Every organization should be obsessed by its customers' needs and behaviors, regardless of the sector in which they operate. In today's always-on economy, customers can buy anything from anyone at any time, have unprecedented choice and more power than they've ever had before.

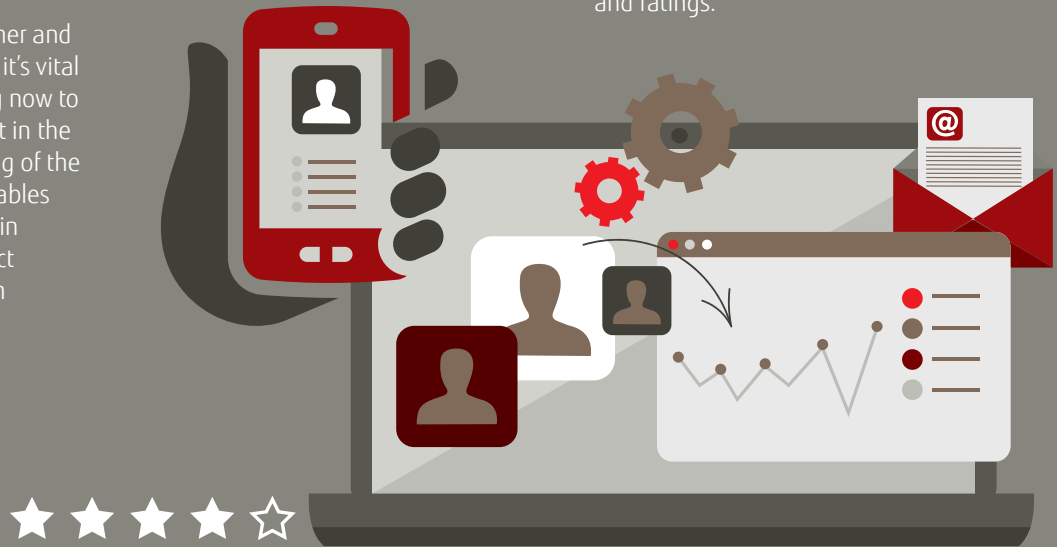


Every touchpoint is an inflection point which can make a difference to your reputation, revenues, and competitiveness. The fact that social media can amplify the impact of word-of-mouth means it's even more important to work hard to make your customer experience better and more rewarding.

You need to stay close to your customer and view your customers holistically. And it's vital that you transcend what's happening now to think about what customers will want in the future. Deepening your understanding of the experience your customers desire enables you to accelerate your business, and in the digital era, this has a direct impact on how you deploy technology within your business.

Technology and data are key. That's what this Essentials Guide is all about: leveraging the power of digital technology and data to generate insights which place your customer at the heart of your business.

That's how you can attract and delight customers more effectively. When you successfully blend the physical and digital you can build long term, sustainable relationships, and understand the context in which your customers engage with your brand. Ultimately, that will have a direct effect on your satisfaction scores and ratings.



Essential advice on Mastering Customer Experience

Improving interaction with customers requires deeper insights into what drives their behaviors. The rapid rise of digital commerce, across both public and private sectors, brings those challenges into sharp focus. Customer experience must be relevant, tailored, and supported by the right content given the context of the touchpoint.



Here are six key pieces of advice to help you master customer experience:

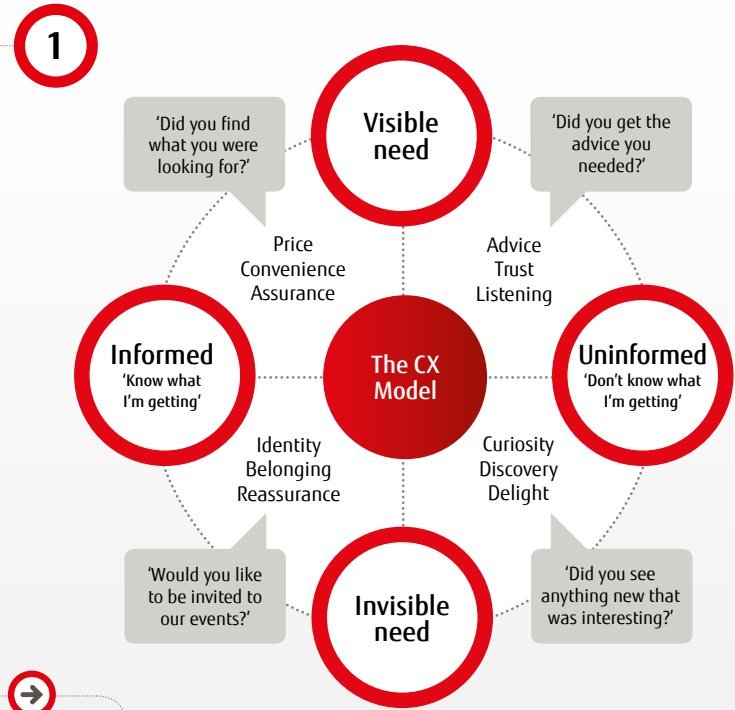
The CX Model unlocks customer needs:

What a customer says they want and need isn't always the most accurate indication of what's in their mind. Customers have visible wants which they can clearly and consciously articulate. They also have invisible needs which are based on deeper desires which they can't consciously express.

Those invisible needs drive much of their behavior and buying choices. In addressing their needs (both visible and invisible) customers can either be informed or uninformed. For each of those states there is a different combination of the four factors that influence the customer experience, and they're shown in our CX Model.

We developed it to help organizations understand what customers want and what they truly value. This allows the entire organization to be clear about which capabilities are needed to compete in the marketplace.

The model helps you establish a baseline and then track the success of your capabilities in delivering the right balance of customer experience. Behavioral and survey data is vital in enabling you to unlock your customers' unconscious needs, as well as intelligence from actual, person-to-person interaction.



Deep understanding through deep data:

Uncovering what a customer really wants takes both quantitative and qualitative data. It provides a clear picture of the applicability of your customer segments, how you deliver customer journeys, and how your customers really feel about your service levels. Are your Net Promoter Scores or other means of measuring your service telling you the truth? Or are they masking problems? Challenge them.

Each customer interaction generates data. Are you collecting it? If so, are you doing it in a coordinated way across functions and touchpoints? Is it structured or unstructured? Can you bring the data to create a rich, singular picture of each customer persona to generate valuable insights to drive segmentation? It can be data from your own sources, or from other sources to augment your own.

If you can do that, then you're in good shape to understand your customers' evolving needs much more accurately. You can also open opportunities to enhance customer experience to develop loyalty and up-sell or cross-sell products.

A strategic look at available data sources and their interoperability is key to starting a new era of customer experience within your business. Data is now available in real-time which means you can gain insights into what your customers are doing and thinking right now and act in the moment. That, in turn, enables you to understand so much more about them, and tailor more high quality, richer and more personalized experiences using the channels that suit their evolving lifestyles.

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Only one conversation per customer...ever:

Customers expect to communicate with you seamlessly across a wide range of different channels – from instant message to tweets to Apps and even talking face-to-face. And each communication must be joined up, so that whoever is dealing with it (be they human or a digital algorithm) has an overview of the interaction and each stage of the dialogue. And 'dialogue' is the point: technology can create a two-way conversation that generates outcomes faster and better, so understand your communications channels and how to reinforce customer relationships through an omni-channel experience – create a dialogue at every level of your brand – including sub-brands.

Create a total customer experience:

Define what your perfect customer experience should be, and then work out what you need to do to deliver it. The experience and journeys need to encompass people, systems and technologies.

So, you need to define your audiences, channels and the context within which you engage with your customers, and then work out the how you can support them in the journeys they take, underpinned by the experience they crave at every step. That could be with people or with technology powered by augmented intelligence.

The point is to create a holistic customer experience that covers their needs, options, and interactions with staff, suppliers and partners. That means it's important to engage them when you set out to define the ideal customer experience.



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Co-creation turns your customers into 'fans':

Most successful brands create a sense of belonging: the brand helps individuals to make a statement about themselves. So, think about your own personal brand choices for things like phones, cars and even your weekly supermarket shop. A great brand helps you articulate your identity in a visible way. New technologies allow us to take this a step further by making it much easier to pro-actively reach out and engage customer communities.

Some of the new entrants in the world of banking and finance, aren't just listening to their customers and providing services in novel ways, they're turning them into 'fans' by involving their customers in the development of new products and services. This gives their customers not just great new services, but also a sense of ownership and connectedness to the success of the brand. Which feels like 'their brand'. In today's fast-moving environment, a competitor with a surprisingly innovative launch could quickly attract your customers unless you work hard to match and exceed the attraction of a disruptor's offering.

This also goes for your staff: enable them to share their own insights about the delivery of customer experience and engage them about how they can contribute to improving efficiency and customer focus.

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Listen to customers, but remember, no one asked for the iPad:

OK, it seems the most obvious thing to do is to survey your customers and ask them what they want. That can be a problem for many reasons; there's a risk that they will define their needs in terms of things that are visible to them today. As Henry Ford said 'If I'd asked what people wanted, they'd have said faster horses'. Your business needs to innovate through both new products and services to customers or new ways of enhancing the customer journey towards meeting their needs.

Whatever you change should be predicated on defined business-led outcomes. It's important to study what customers are saying on social media and conduct trend analysis to help you understand what customers really want. Horizon-scanning can lead to innovation in both products and business models. Fulfilling customer needs right now isn't enough, you must look to the future and innovate.



How we can help you Master Customer Experience

Enabling digital to improve and deepen customer engagement and create a truly customer-obsessed organization is a key priority for many of our customers, and we have extensive experience in deploying digital technologies to achieve that objective.





A leading European bank was concerned that its competitors were providing a better customer experience via ATMs and this was being commented on across social media. They decided to transform this important customer touchpoint to ensure that it enhanced their relationships rather than hindered them.

Working closely with Fujitsu, the bank created a new smart ATM experience for customers. We also helped the bank enhance the infrastructure which supported the ATM network to ensure that every ATM was always working and available when customers needed them, and offered new services. Very soon the bank's ATMs were acknowledged as customer-centric and innovative.

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The most effective way to improve the experience customers enjoy in store, is to understand how they behave and why. To do that you need data from across all touchpoints and channels. **We helped a large retailer** to gather that data and turn it into valuable insights.

They worked with Fujitsu to track customer location and behavior across their stores and used the intelligence to target marketing and promotions more effectively.

The data was also useful in transforming store layouts to improve customer experience, and ensure staff allocation matched footfall. It also helped reduce queues at checkouts, reducing customer frustration and boosting service.

A leading utilities company which was experiencing high volumes of customer complaints due to disruption of services worked with us to identify what types of customer and households were more likely to complain in the event of downtime of a service. By analyzing historical complaint information and combining with additional data sets, Fujitsu built and mapped out a suite of propensity models across their entire catchment of four million individuals to create a score related to their willingness to complain.

We created a persona for every individual which contained the best channel of communication (social, SMS, email). That enabled us to automate proactive communication to inform customers of disruptions as well as providing ongoing updates.

We also carried out real-time social media listening to glean what people were saying about the service and overlaid it onto GIS mapping, so we could execute messages to affected areas. The net result was a decrease in complaints and increase in customer satisfaction and loyalty.



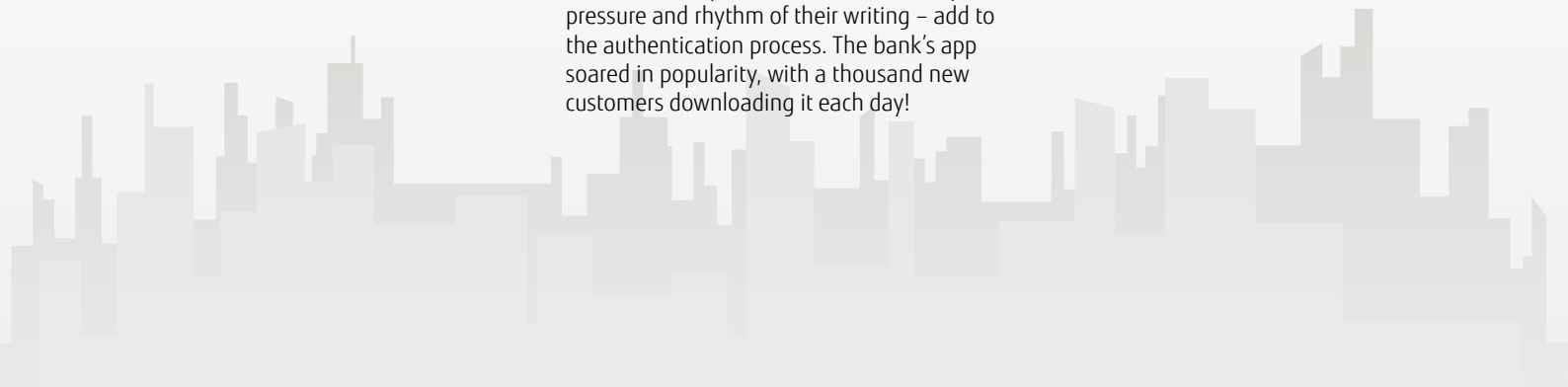
When a UK rail company decided that its ticketing system was not delivering a great service to its customers, they decided to engage with Fujitsu to create a customer-led solution. Simply, they wanted to revolutionize ticketing, not just to improve customer satisfaction, but also to boost employee efficiency.

So, we implemented the STAR Mobile system – a smartphone based ticketing solution that delivered the flexibility and transparency customers wanted and eased their journey, from purchase, to train, to destination.

A major retail bank which was already known for its innovative digital approach to customer interaction, decided to make opening an account even easier and quicker. So, they worked with Fujitsu to get the time it takes to open an account via a smartphone down to five minutes and deliver the security compliance that customers expect.

That mix of convenience, ease and confidence was vital to customer satisfaction. We enabled a digital signature system to make the process simple and cut costs. The solution adds biometrics to the physical signature, so customers' unique characteristics – the speed, pressure and rhythm of their writing – add to the authentication process. The bank's app soared in popularity, with a thousand new customers downloading it each day!

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Solutions

Our comprehensive industry solutions, consultative approach and technology expertise will help you to harness deep customer insight, and become better at understanding, predicting and responding to your customers' behavior and needs.



Activ8: Our team of co-creation specialists help customers on their journey to digital transformation through great innovation projects. Our projects are underpinned by a trademarked eight step delivery framework, based on industry best practice, which helps us work with customers to move quickly from ideation to implementation, opening new innovative possibilities for your business by turning great ideas into solutions.

Analytics: Enhancing the power of data across multiple data sources is fundamental to the success of your business. We help organizations yield intelligent actionable insights to help you drive an optimal customer journey, improving customer value and satisfaction, resulting in optimized processes and delivery of innovative solutions. We deliver end-to-end solutions using the best in breed tools and advanced analytical and Artificial Intelligence technologies from descriptive analytics to cutting edge deep learning and machine learning methods which can have a big impact on customer insights and satisfaction.

Applied Card Technologies (ACT): ACT don't just co-create software solutions with our clients, we deliver software experiences that transform business operations and digital engagements. Our transaction management solutions enable organizations to improve customer experiences through providing

seamless multi-channel transactions whether that's using smart card technologies for travel or building relationships with customers through loyalty schemes. From each transaction we help our clients to develop the actionable insight needed to further improve the customer experience.

Application Transformation: We help you bridge the gap between a rapidly changing digital landscape and your existing business operations. Transform, automate and optimize your unique applications environment and processes, to support your current and future business needs in a cost effective, efficient and agile way.

Consulting: Whether you are looking to develop greater customer insight or create more engaging customer interactions, our consulting team can help you to create moments that matter. Using our business case development, we will build the depth and approaches to business and IT strategy, process design and business change. From horizon scanning, visioning, customer journey mapping, strategy develop and road-mapping to business case development, our pragmatic and proven approaches will build the depth and breadth of your customer relationships whilst achieving your strategic outcomes.

Oracle / SAP / Microsoft: We use a range of software components to create insight driven Systems of Engagement. We support front line staff in the delivery of the experience through transitional and digital channels including mobile and social. Components include Customer Relationship Management, Marketing Engagement and Automation, Customer Service, Clientelling, Mobile engagement, Customer Experience Management all with embedded analytics, as well as intelligent bots powered by Artificial intelligence.

Retail: Our retail experts can help you grow the value of customer interactions by understanding their needs and preferences, allowing your employees to understand when to sell and when to give them the time to browse. We provide a consistent, powerful omni-channel capability which increases your availability, reach and customer knowledge.

Integrated with your core business systems, Fujitsu's retail technology means you can confidently cope with anything, anytime, anywhere. Our retail expertise includes Retail Engagement Analytics, use of social clientelling and In-store navigation.

Mastering Customer Experience, together

We are in a new era of customer influence. Digital technologies have shifted the balance of power from the seller to the buyer. That's why it's so important to ensure that your organization is truly customer-led.



At Fujitsu, we combine our industry solutions, consultative approach and technology expertise to help you harness the deep customer insights you need to be competitive in the always-on economy.

Through co-creation, we will help you to deliver richer, more engaging and highly personalized customer experiences, consistently across all channels – and to ensure the operational models are in place that enable you to deliver on your customer promises.

We will help you create seamless multi-channels that feel like one – a strong, responsive brand that delivers great service and experience.

We can also ensure you are truly customer-led, and can gather, analyze and use data to achieve strategic innovation to future proof your business.

The point is to offer customers what they want (sometimes before they even know it!).

Naturally, we will help you deploy the right blend of technologies and solutions that suit your needs and your ambitions.



Talk to us about how we can help you
achieve digital transformation to
become customer obsessed.



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