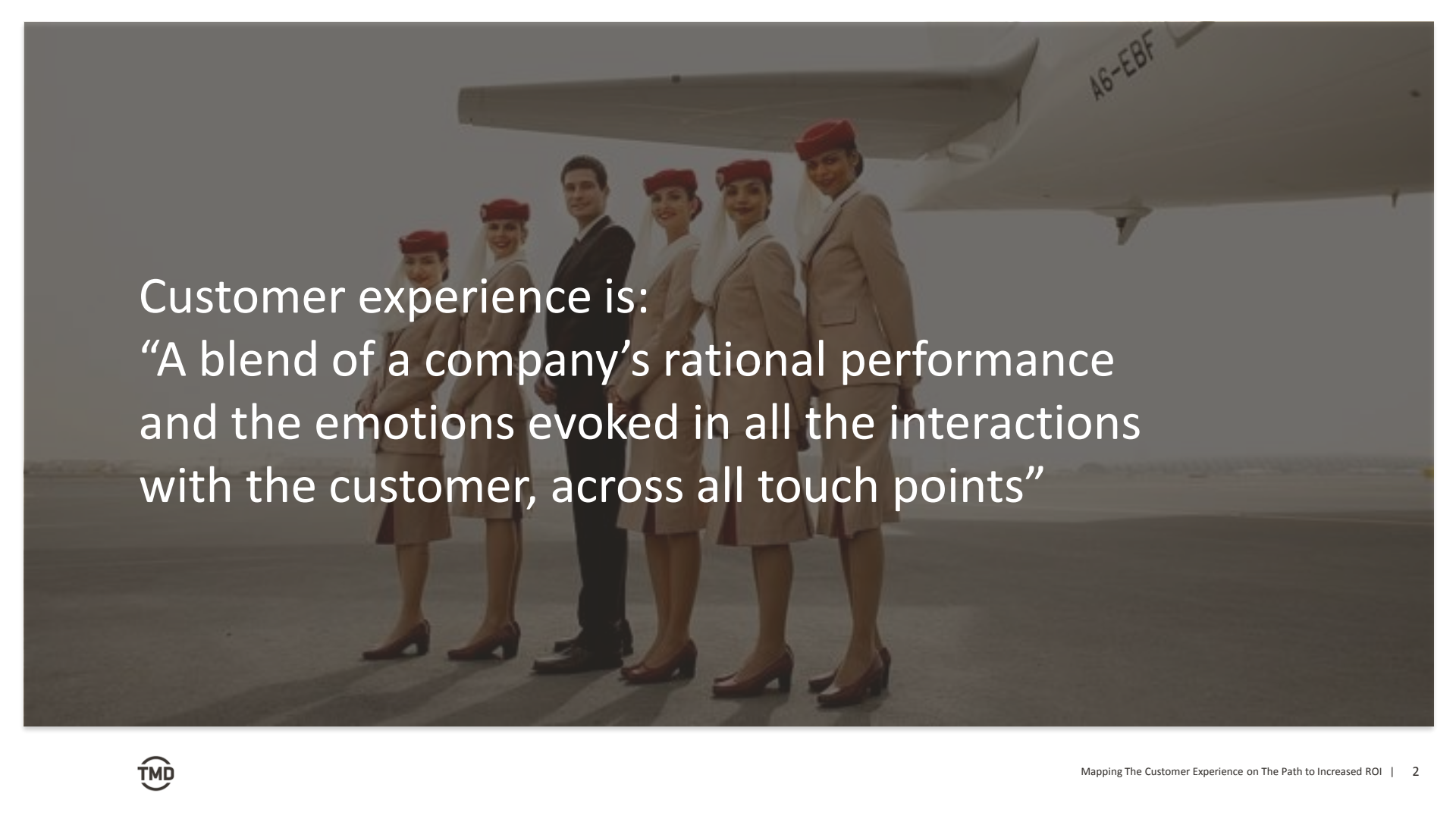





**Connecting with the Customer:  
Threat or Opportunity?**

# Through Mapping the Customer Experience



Customer experience is:  
“A blend of a company’s rational performance  
and the emotions evoked in all the interactions  
with the customer, across all touch points”

A background image showing a UPS delivery driver in a brown uniform pushing a hand truck loaded with cardboard boxes. The driver is standing next to a dark-colored UPS delivery truck. The truck has the UPS logo and the words "Electric Vehicle" and "USDOT 023890" visible on its side. The scene is set on a city street with buildings and other vehicles in the background.

Consistently great experiences  
don't happen by chance.  
They are the outcome of deliberately designed  
customer journeys.

# Design for Emotions

“People will forget what you said,  
people will forget what  
you did, but people will never forget  
how you made them feel”.

Maya Angelou





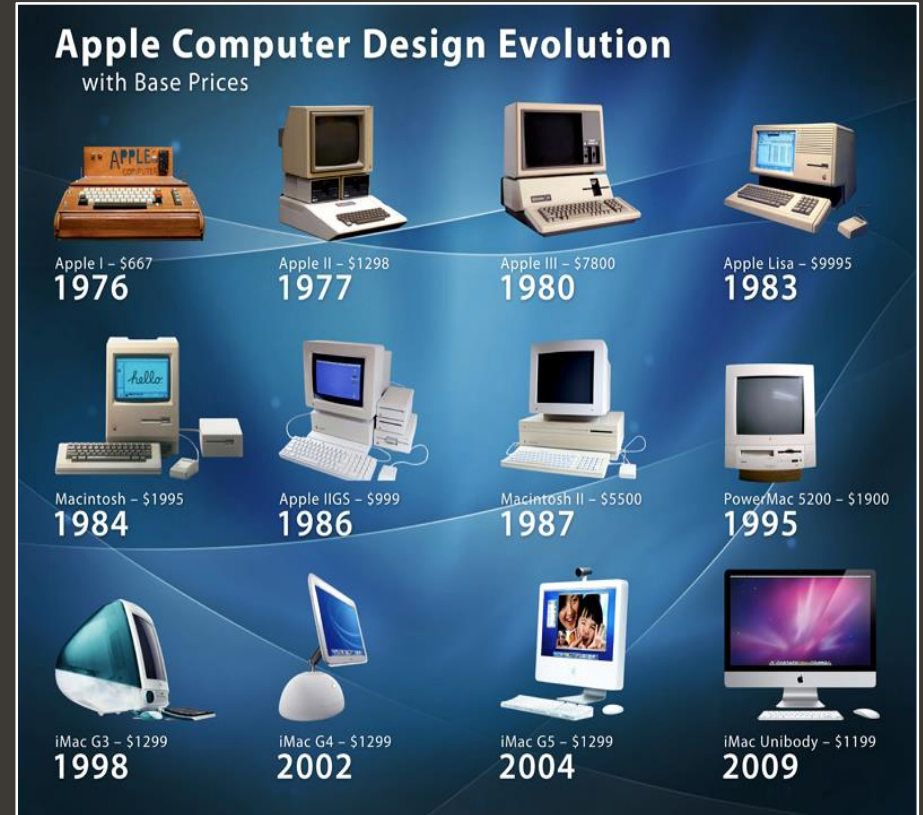
# Real Estate



# Technology

What do these have in common:

- Martin Luther King
- Gettysburg Address
- Steve Jobs  
“sorry, no beige”



# What is customer experience (CX)?



# Customer experience is not...





There are numerous different parties contributing to the end to end customer experience



# Why should Technical & Electrical players be concerned?

# Change in the pace of innovation in Electrical Industry

# Customers expect to control their customer experience



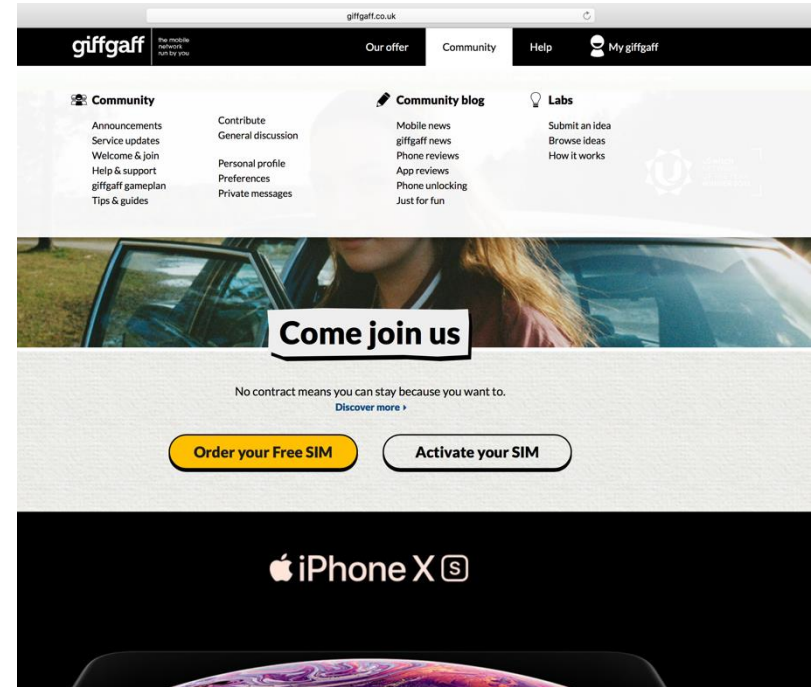
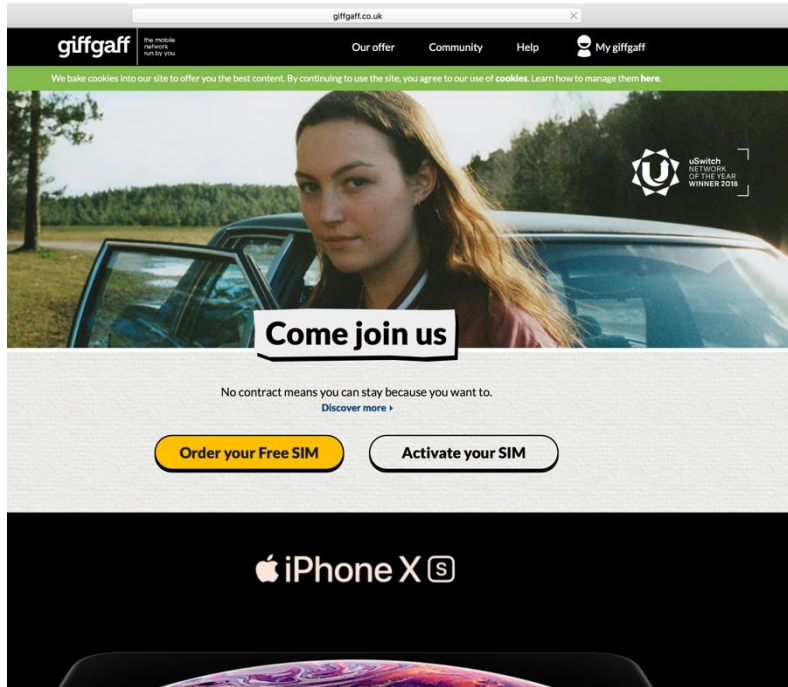
# The Connected Customer





# Industrial Innovation of Things (IIOT)

# A “Real Life” example...no customer service staff



# Companies successfully delivering experience have:

- Vision of experience
  - Metrics
  - Map of the experience
  - Benchmarking
- 
- Marketing Roadmap
  - Implementation / Results

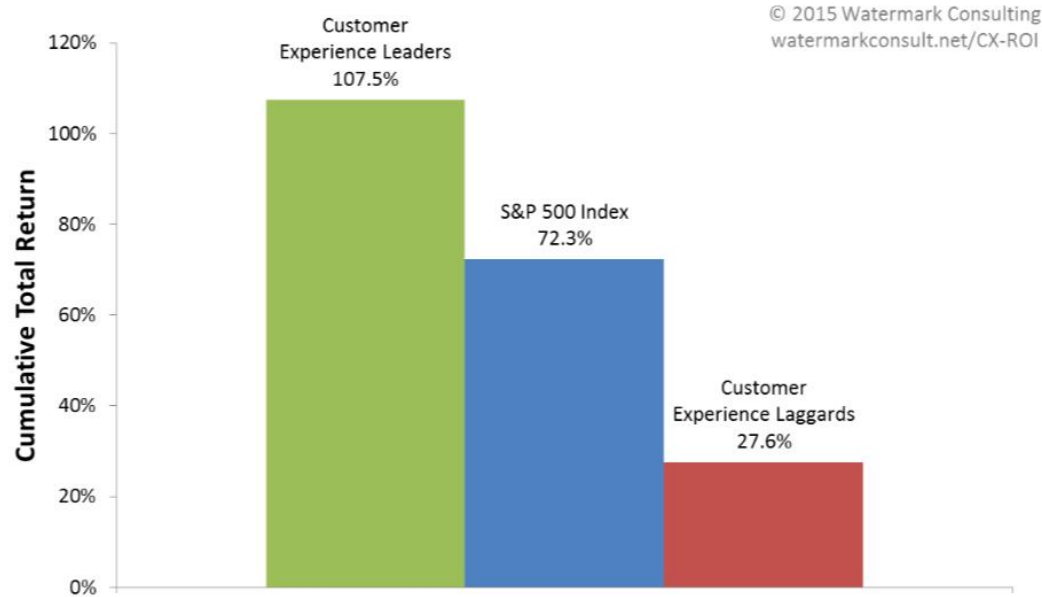
# Why is it important?

Improving Customer Experience  
delivers cash today





# Improving Customer Experience delivers cash today



Watermark defines Customer Experience Leaders and Laggards as the top ten and bottom ten rated public companies in Forrester Research 2007 – 2016 Customer Experience Index studies. Comparison is based on performance of equally – weighted, annually adjusted stock portfolios of Customer Experience Leaders and Laggards relative to the S&P 500 index.

Allocation of resources are focused on  
greatest return, within the shortest  
time possible



How do we want  
customers/colleagues/  
partners to feel?

# How do we want customers/colleagues/partners to feel?

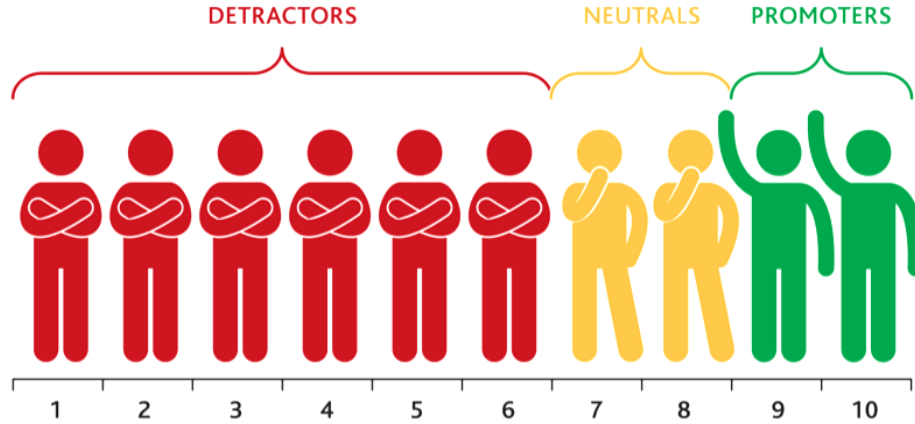
- We want customers to have an experience that ...
- We will deliver the desired customer experience through ...
- We will have succeeded when our customers say ...



# How well are we doing?



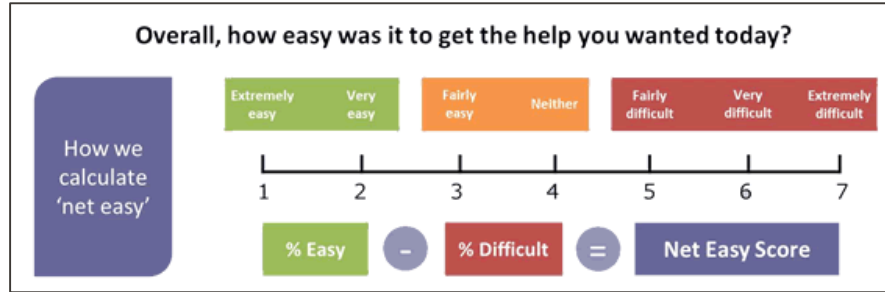
# Net Promoter Score (NPS)



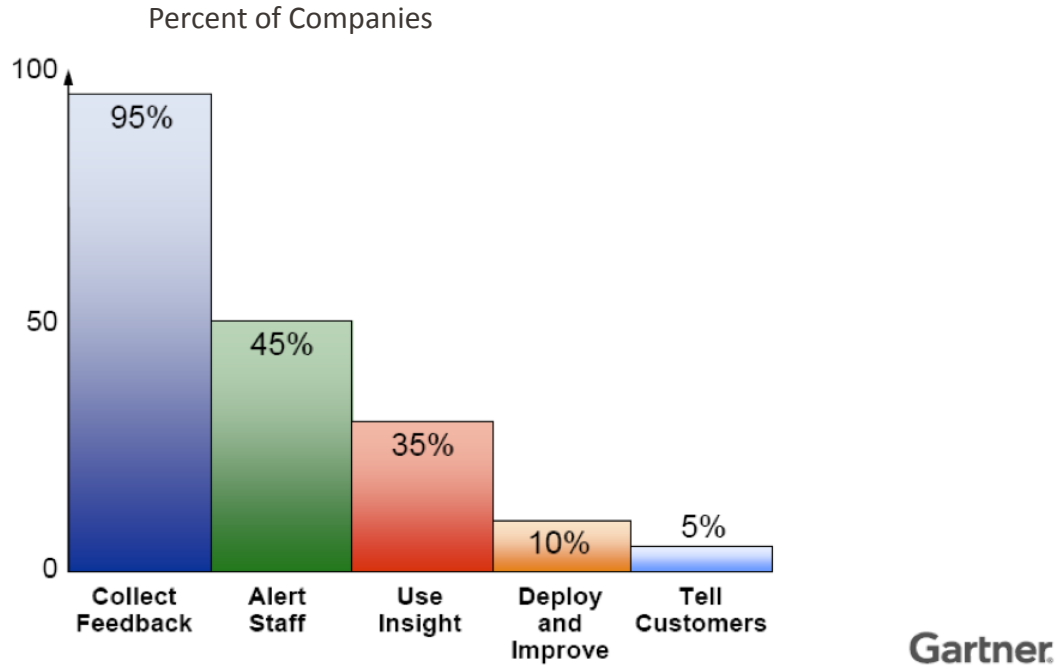
Net Promoters\* = % promoters - % detractors

\*Net Promoter System and NPS are registered marks of Fred Reichheld & BAIN

# Customer Effort Score



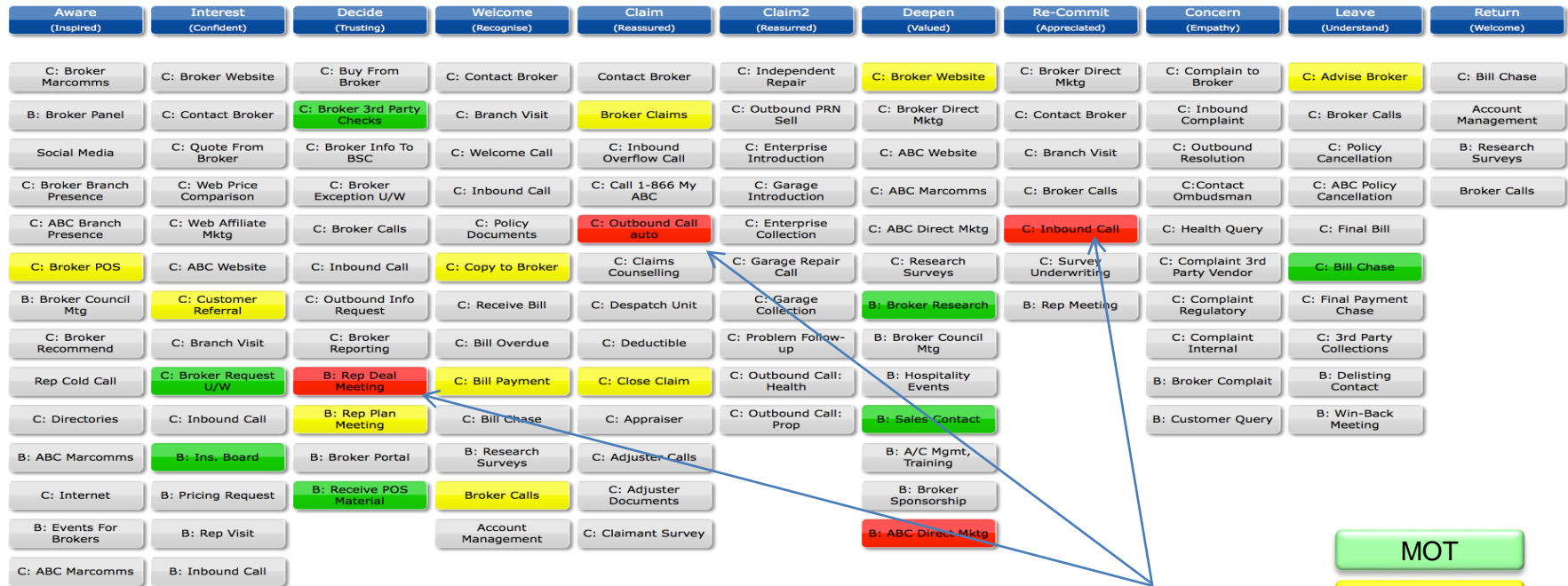
# But, measuring alone is not enough





# What is customer journey mapping?

# Customer Journey Mapping: Good Practice #1



Source: Mulberry Consulting 2014

Review all current Customer Metrics to ensure they align with key areas for customers

# Identify Pain Points

Acquisition						Onboard		Use			Retention		
Aware	Consider / Prefer	Application	Qualify	Assess	Offer	Confirm	Transition	Service	Resolve	Deepen	Initiate	Renew / New	Offer
TA Website	Life Agent Outreach	Initiate Application	Follow Up TRANSACT	Status Update - NGO or OK	Life Agent Follow Up	Policy Review	Transition to Call Center	Inbound Query	Inbound Query	Call Center Rep Review Call	Life Agent Transfer	Repeat Application	Repeat Offer
TA Advertising	Call Center Rep Outreach	Request Customer Info	Policy # Assigned	Application Amendment	Negotiate Policy	Outstanding Reqs	Customer Follow Up	Policy Admin Changes	Issue Resolve	Call Center Qualify Call	Life Agent Qualification	Repeat Qualify	
TA App	Call Center Rep Inbound Call	Complete Application	Confirm Add'l Requirements	Statement of Good Health	Send Policy for Signature	Receive and File Signed App	Life Agent Follow Up	Customer Q&A		Call Center Rep Transfer Call		Repeat Assess	
Life Agent Inbound Call	RPC Counsel	Send App - IGO	Request Add'l Customer Info	Statement of Policy Delivery	Policy Review	Activate Policy		Call Center Rep Referral					
RPC Rep	Call Center Rep Referral	Mail App - Paper	Customer Follow Up	U/W Risk Assessment	Customer Follow Up								
TA Social Media	Refer Non TA Advisor	Customer Follow Up	Medical Office Follow Up	APS Request	Accept Policy								
TA Direct Mail	Life Agent Lead Qualification	Application Reminder	Cancel Application	Customer Follow Up	Obtain Offer Acceptance								
TA Sponsorship	Reject / Accept Lead	Resend Application		APS Authorization	Decline Policy								
Call Center Rep Inbound Call	Website Lead	Receive Application		Customer Inbound Query	Life Agent Approval								
Participant One-on-One	Website Lead Follow Up	Review Application		Cancel Application									
	Advice Center Lead	Intro Fulfillment Specialist		Reject Application									
	Advice Center Lead Follow-Up			Policy Approved as Applied									
	Life Happens Website			Policy Approved Other than									
	Product Review												
	Provide Quote												
	Needs Assessment												
	Confirm Quote												

# Identify Moments of Truth

Acquisition						Onboard		Use			Retention		
Aware	Consider / Prefer	Application	Qualify	Assess	Offer	Confirm	Transition	Service	Resolve	Deepen	Initiate	Renew / New	Offer
TA Website	Life Agent Outreach	Initiate Application	Follow Up TRANSACT	Status Update - NGO or OK	Life Agent Follow Up	Policy Review	Transition to Call Center	Inbound Query	Inbound Query	Call Center Rep Review Call	Life Agent Transfer	Repeat Application	Repeat Offer
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TA Sponsorship	Reject / Accept Lead	Resend Application		APS Authorization	Decline Policy								
Call Center Rep Inbound Call	Website Lead	Receive Application		Customer Inbound Query	Life Agent Approval								
Participant One-on-One	Website Lead Follow Up	Review Application		Cancel Application									
	Advice Center Lead	Intro Fulfillment Specialist		Reject Application									
	Advice Center Lead Follow-Up			Policy Approved as Applied									
	Life Happens Website			Policy Approved Other than									
	Product Review												
	Provide Quote												
	Needs Assessment												
	Confirm Quote												



# Identify Overlap

Acquisition						Onboard		Use			Retention		
Aware	Consider / Prefer	Application	Qualify	Assess	Offer	Confirm	Transition	Service	Resolve	Deepen	Initiate	Renew / New	Offer
TA Website	Life Agent Outreach	Initiate Application	Follow Up TRANSACT	Status Update - NGO or OK	Life Agent Follow Up	Policy Review	Transition to Call Center	Inbound Query	Inbound Query	Call Center Rep Review Call	Life Agent Transfer	Repeat Application	Repeat Offer
TA Advertising	Call Center Rep Outreach	Request Customer Info	Policy # Assigned	Application Amendment	Negotiate Policy	Outstanding Reqs	Customer Follow Up	Policy Admin Changes	Issue Resolve	Call Center Qualify Call	Life Agent Qualification	Repeat Qualify	
TA App	Call Center Rep Inbound Call	Complete Application	Confirm Add'l Requirements	Statement of Good Health	Send Policy for Signature	Receive and File Signed App	Life Agent Follow Up	Customer Q&A		Call Center Rep Transfer Call		Repeat Assess	
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RPC Rep	Call Center Rep Referral	Mail App - Paper	Customer Follow Up	U/W Risk Assessment	Customer Follow Up								
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TA Direct Mail	Life Agent Lead Qualification	Application Reminder	Cancel Application	Customer Follow Up	Obtain Offer Acceptance								
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Participant One-on-One	Website Lead Follow Up	Review Application		Cancel Application									
	Advice Center Lead	Intro Fulfillment Specialist		Reject Application									
	Advice Center Lead Follow-Up			Policy Approved as Applied									
	Life Happens Website			Policy Approved Other than									
	Product Review												
	Provide Quote												
	Needs Assessment												
	Confirm Quote												

## Key: Overlay Point

Moment of Truth  
Pain Point  
Overlay Point  
None



# Identify Ownership

Acquisition						Onboard		Use			Retention		
Aware	Consider / Prefer	Application	Qualify	Assess	Offer	Confirm	Transition	Service	Resolve	Deepen	Initiate	Renew / New	Offer
TA Website	Life Agent Outreach	Initiate Application	Follow Up TRANSACT	Status Update - NIGO or OK	Life Agent Follow Up	Policy Review	Transition to Call Center	Inbound Query	Inbound Query	Call Center Rep Review Call	Life Agent Transfer	Repeat Application	Repeat Offer
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	Product Review												
	Provide Quote												
	Needs Assessment												
	Confirm Quote												

Key: Business Owner	
Call Center	
Life Agent	
Life Fulfillment Specialist	
Mktg	
New Business	
RPC	
Underwriting	
No Owner	



freedom & control

**prepare** time of tension



New customers start building their impression of Emirates. Repeat customers reinforce or adjust their impressions. Providing and building customer confidence is crucial.

time of tension  
time of frustration  
relationship breaker

**4**

You have plenty of time sir.

May I help you, sir?



touchpoint check-in

time of tension  
time of frustration  
relationship breaker

**4**

...but what do you mean we have to pay at another counter?

I'm sorry. That's the procedure. It's out of my control.



touchpoint check-in

time of tension  
time of frustration  
relationship breaker

**4**

confidence

time

recognition

safety



A photograph of two men, an older man with glasses and a younger man with glasses, working together on a 3D architectural model. The older man is on the left, leaning over the model, and the younger man is on the right, pointing at a specific part of the model. The image has a warm, yellowish tint. The text "Benchmarking who's setting expectations" is overlaid on the left side of the image.

# Benchmarking who's setting expectations

## Benchmarking who's setting your customers expectations

Helps convince leadership

Provides a baseline – to show progress

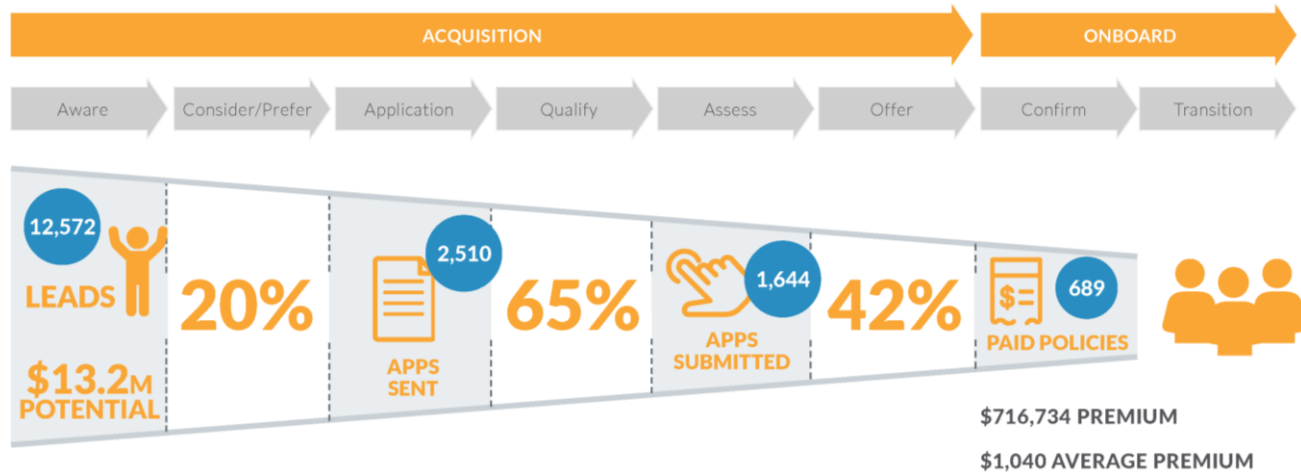
Caution:

The answer isn't always blue!



# So...how do you get started?

# Get hard evidence (proof points) ... quickly



## SUMMARY

**5.5%**  
TOTAL  
CONVERSION

**\$12.48M**  
LOST REVENUE

**23**  
PAIN  
POINTS

**\$542.6K**  
LOST REVENUE  
PER PAIN POINT



# Get Started: North Star

Use template: How do we want customers/ colleagues / partners to feel ?

Where are we starting from?

What do we want to become?

How are we going to get there?

# Get Started: Rapid Journey Mapping

Rapidly diagnose the current experience being delivered to customers

Identify Moments of Truth, Pain Points and Overlaps

Prioritize opportunities to improvement

Create a roadmap to ROI – Do Now, Do Next, Do Later

# Get Started: Benchmark expectations

Benchmark:

TMD'S Maturity Assessment helps organizations benchmark current maturity levels on the road to becoming a CX centric brand.

Based on your responses, the assessment will help identify where you're starting from and provide a summary of:

- How you compare
- Top 5 Business Risks
- Top 5 CX Opportunities
- Top 5 Marketing Roadmap Activities

# Get started: Benchmark – Good news

- Use the FOB and go to [www.rapidcjm.com](http://www.rapidcjm.com)
- Complete the maturity assessment



# You can get a long way on your own .. make a start

ACQUISITION ➡ ON-BOARDING ➡ PENETRATION ➡ RETENTION ➡ WIN-BACK

Prioritize and focus marketing engagement based on where it can have the greatest impact and return



Develop an omni-channel roadmap with best-practice campaign-approach execution

## ...an expert will accelerate & de-risk your plan



# So...how do you get started?

# How to get started: Benchmark:

- Use the FOB and go to [www.rapidcjm.com](http://www.rapidcjm.com)
- Complete the maturity assessment
- Schedule a call to discuss your results





# How to get started: Keep talking



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David Cliche  
dcliche@tmd.ca



Aman Chatha  
achatha@tmd.ca

# Thank you

...reports, papers etc. Email me @

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