Insights to Deliver a Connected Digital Customer Experience

By using a two-layered framework, customer service organizations can begin to use Code Halos to intuit customer needs and desires, and provide a more meaningful and engaging customer experience across channels.

Executive Summary

After years of hype and wishful thinking, the ability to deliver a delightful customer experience has become a key differentiator for most organizations. The customer service function has moved to the forefront of corporate strategies as companies pin their future on creating customer experiences that drive customer loyalty. A key factor in achieving this is the ability to collect and distill insights at each customer touchpoint to create true customer-centric offerings.

Every day, consumers, employees, processes and organizations generate large amounts of data, which can reveal profound insights about their unsaid interests, desires and behaviors. When this data – or Code Halo – is analyzed, it can reveal a “virtual you” that can inform future products, services, deals and promotions, as well as illuminate market direction in ways heretofore unattainable. Organizations that distill meaning at the intersection of multiple Code Halos can disrupt traditional business conventions and blaze new paths by creating personalized experiences, or “markets of one.”

This white paper illuminates how Code Halo thinking can enable businesses across industries to reshape their customer service strategies and deliver a seamlessly connected customer experience that more effectively attracts and retains customers in today’s hyper-competitive business world.

Today’sDisconnected Customer Experience

Organizations across the globe have spent billions of dollars to offer a more engaging experience to their end customers across channels. However, their success rate is low, primarily due to a lack of direction and a new set of expectations from increasingly tech-savvy customers. Consider the following scenarios:

- Does your business provide a different set of information for a single product or service via different channels? We call this a lack of omnichannel experience, as there is no cross-channel integration and communication.
- Does your organization offer healthcare policies that are relevant to the member and his or her family, or have members’ doctors ever prescribed a medication to which the member or someone in his/her family is allergic? We call this a lack of personalization.
- Are your customers forced to provide the same information, multiple times, when they connect with the organization using different channels? We call this a lack of context management.
In all these cases, the customer service function relies on systems and processes that do not interoperate or are unable to share information across touchpoints, which can lead to a disconnected customer experience, increased customer frustration and, eventually, the loss of the customer to a competitor. The most common disconnected experiences include:

- Irrelevant services that are unrelated to the customer or his or her situation.
- Inconsistency in offerings and experiences across channels.
- No cross-channel integration or communication.

In some cases, organizations are not equipped to capture customer expectations, which suggests a technology problem; in others, they are able to capture customer expectations but do not capitalize on this knowledge, which indicates a process problem. In either case, the business is jeopardizing its market position and ability to better serve its customers. To address this, a clear long-term strategy must be defined and executed.

**Applying Code Halo Thinking to Deliver a Connected Customer Experience**

Today’s leading digital companies (Amazon, Apple, Google, Netflix and Pandora, among them) collect and analyze data that customers generate about themselves when they interact or transact online, whether through their mobile devices, social networks, vendor Web sites, etc. (see Figure 1). When these leaders make meaning from customer Code Halos, they can use those insights to provide proactive services that anticipate what customers want—a consistent experience across channels (voice, e-mail, in-store, mobile, social media, video, etc.) and an understanding of which communication channel they prefer and at what time (see Figure 2, page 4).

By offering tailored and relevant experiences, these companies not only ensure customer retention and loyalty, but they have also changed consumer dynamics for everyone else. The new customer mantra is, “Know me and value me to retain me,” and to respond, businesses now need to offer a connected customer experience across channels, touchpoints, services and households.

**Digital Key of Personal Code Halos**

A personal Code Halo is formed by capturing an individual’s social profile, professional profile, preferences, etc.
Erik, his wife and his teenage child have been customers of a particular telecom company for years. Erik is tech-savvy and wants to be persistently connected to the network and stay ahead of the technology curve. He is a heavy user of both phone and data services across multiple devices. His wife is a school teacher who uses limited data but makes heavy use of her phone and broadband. Their teenager uses all these services heavily for studies, social networking, IP communication, etc. Whenever Erik’s family interacts with the telecom provider, they receive generic services that are not personalized or curated, due in part to the provider’s disconnected nature (i.e., siloed services).

Let’s assume Erik is calling the provider in search of a better plan for the entire family. An automated system (voice self-service/IVR) greets Erik with an assortment of options and takes diligent steps to authenticate and qualify his interest before proceeding further. Erik gets through the process quickly but eventually ends up speaking with a customer service representative (CSR) who addresses his queries but doesn’t offer a differentiated, personalized experience that would result in a memorable moment.

Later that day, Erik’s wife calls the contact center to inquire about voice plans. Even though Erik had done so previously, she now must navigate the same complex set of processes to get her query addressed.

In our view:

- Why can’t the company send Erik a prior notification of plan usage and availability of better plans?
- Why can’t the IVR present Erik with a new plan option, particularly when it should know from his past interactional and transactional history on the Web or elsewhere that Erik is calling for a better plan?
- Why can’t the telecom company consider the preferences of three individuals from one household and offer proactive service options before Erik and his wife call to make a request?
- Why is the CSR agent unaware of Erik’s previous call when his wife inquires about plan options?

Most large telecom providers typically have the latest customer engagement technologies, so why are they unable to address Erik’s family service needs? Why aren’t they able to proactively address the concerns or at least reach out to better understand how to keep them loyal? Worst case, when Erik called, why couldn’t the IVR intuit a next-best-action to fast-track the service update process?

Using Code Halo thinking, the telecom provider can capture the digital code generated by the family using various touchpoints (i.e., Web history, social media channels, product and service history, etc.) Most of this data is fed into various systems used by the company, such as CRM and ERP. Leveraging this data, the company can send proactive notifications to Erik about possible plan options that make sense for the entire household via the family’s preferred medium. The notification can also include a comparison of different options and self-service tools (Web, voice) in case Erik or his family members have additional queries. Though Erik typically prefers Web self-service, his latest information should be available to the customer engagement center should he wish to call them.
To do that, organizations must develop strategies around customer, product, employee, partner and enterprise Code Halos. Companies that distill meaning from data acquired from various data sources and interfaces can then develop strategies and offerings that are relevant to customer needs (see sidebar).

Developing Code Halo strategies can help organizations manage end-to-end processes that result in increased customer satisfaction, customer loyalty and brand recognition. Additionally, businesses can engage with customers on channels that offer differentiated and personalized service and are also lower cost than direct interaction with a customer service representative. By doing so, organizations can optimize their “cost to serve” ratios and increase productivity, measured through metrics such as contact avoidance and channel deflection.

Code Halo thinking can also be used to segment customers according to their digital profile rather than through traditional approaches that are based on demographics, income or lifestyle. This segmentation will not only help them devise products that meet the latest trends but will also introduce new ways to serve customers based on their preferred ways of interacting and transacting.

Code Halos can offer a wealth of insights that lead to curated customer experiences, but only if

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**Quick Take**

**Transforming Customers into Advocates: Defining the Connected Customer Experience Framework**

For a telecom company, it’s easy to capture data from all individuals in the household who use one or more services. What is often missing is the organization’s ability to interpret siloed data and proactively identify a business opportunity that serves the entire family’s need. In order to transform customers into brand advocates, companies must develop a technology framework and strategy that enables the following five tenets:

- The customer receives proactive notification on offers and packages on their preferred channel.
- The customer receives a seamless experience across channels.
- The company offers contextual and personalized service.
- The company enables and empowers agents with a 360-view of the customer.
- The company develops a next-generation customer engagement center that understands customer preferences.

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**Building Blocks of a Connected Customer Experience**

![Figure 2](image-url)
companies learn how to separate the signal from the noise, which comes in the form of aberrant data or information that is insignificant or irrelevant to the organization.

**Enhancing Customer Experience**
Creating a meaningful and relevant customer experience can be accomplished by reframing how experiences are delivered. We propose a twin funnel framework (see Figure 3) that comprises two key components:

- **The generating insights layer** (top/capture funnel) captures relevant information from various touchpoints and distills actionable insights from disconnected data.
- **The integrated experience layer** (bottom/service funnel) provides the right services to deliver memorable moments to the customer and create a seamless experience.

**Generating Insights Layer**
The top layer of the funnel takes various forms of data from multiple customer touchpoints (i.e., human-to-human, human-to-machine and machine-to-machine). The second layer consists of a listening platform or application interfaces (Code Halos) that help capture data from multiple sources. These platforms can be software interfaces, physical forms, in-store conversations, Web sites, mobile apps, etc. The data scrubbing or distillation layer removes the noise from the data that is collected, while several data analytics tools and de-duplication systems and techniques help with noise attenuation.

The relevant data is then fed into an analytics solution or a system like Oracle BI, Hadoop, Teradata, etc. to derive actionable analytics to achieve measure goals. Cross-channel analytics solutions can help derive meaningful insights from raw data and provide input to the service funnel in the framework.

**Integrated Experience Layer**
The service funnel takes the processed data and describes in three steps how the organization should use it:

1. Create new categories of segmentation (e.g., segmentation based on social profile, channel preference, the circumstances in which customers use which channel, etc.).
2. Create new products or services based on the customer’s Code Halo.
3. Engage with the customer according to the channel best-suited for that segment and

**Connected Customer Experience Framework**

![Connected Customer Experience Diagram](image-url)
deliver contextual service.

While a customer query is being resolved, the data can be used by the routing engine for behavioral or interest-based routing (rather than just context-based routing). For example, if a customer raises a query related to his mortgage – and using his or her personal Code Halo, the system can see that the customer is a fan of the Real Madrid football club – the phone call can be routed to an agent who not only can answer questions about mortgages but is also a football fan. This would delight the customer as he or she would feel better connected to the organization.

Finally, the last two layers detail the end goal of the framework: to provide a consistent experience across various platforms. Since the data in this layer is connected and not siloed, the business is able to offer contextual, personalized services that elevate an integrated experience. This layer (i.e., the service platform) should be tightly integrated with the above layer for optimal service delivery.

In our experience, clients can have a best-in-class service platform (e.g., single-view agent desktop solutions, touchscreen-based POS terminals and a 360-degree view of the customer, unified agent desktop), but they still don't connect well with customers or serve them based on their interests, preferences, etc. The primary reason is that their systems are not well integrated.

Our framework provides a guide on how to capture and analyze disconnected data (i.e., the data funnel) to define and deliver contextual service (i.e., the service funnel) and deliver a connected customer experience, regardless of touchpoint.

Looking Forward

Building a customer-centric model is not rocket science, and with Code Halo thinking, it can be achieved more easily than was possible before. Code Halo thinking should be planned at the enterprise level and should form the basis for customer experience initiatives. Adopting Code Halo thinking helps organizations show customers that they know them, can enable them, value them and can best serve them.

While building customer-centric strategies, organizations must embrace customer, enterprise and partner Code Halos, and this requires a holistic embrace of Code Halo thinking. The above framework can act as a catalyst for delivering an integrated customer experience.

Note: In a follow-up paper, we will discuss the various scenarios and situations that will work best with this framework, as well as its limitations.

For additional insights, please read our white paper “Putting the Experience in Digital Customer Experience”.

Footnotes


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