

Strategy 4: delivering an
effortless customer experience

Strategy 5: managing multi-
channel/cross-channel
engagement

**Delivering an effortless
customer experience
through
managing multi-channel/cross-
channel engagement**

Customer Experience

94%

Of customers with low effort will repurchase

Source: CEB

88%

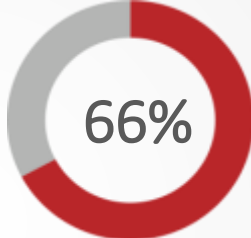
Of customers with low effort increase spend

Source: CEB

< 50%

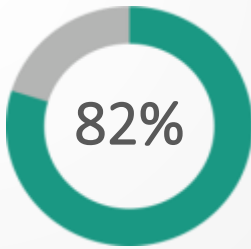
Of customer are satisfied with transitions from web to phone

Source: 2013 Global Consumer Pulse Research, Accenture: "Digital Customer: It's Time to Play to Win and Stop Playing to Lose"



Customers who last year switched companies due to poor service in at least one industry

Source: 2013 Global Consumer Pulse Research, Accenture "Digital Customer: It's Time to Play to Win and Stop Playing to Lose"



Feel their service provider could have done something to prevent them from switching

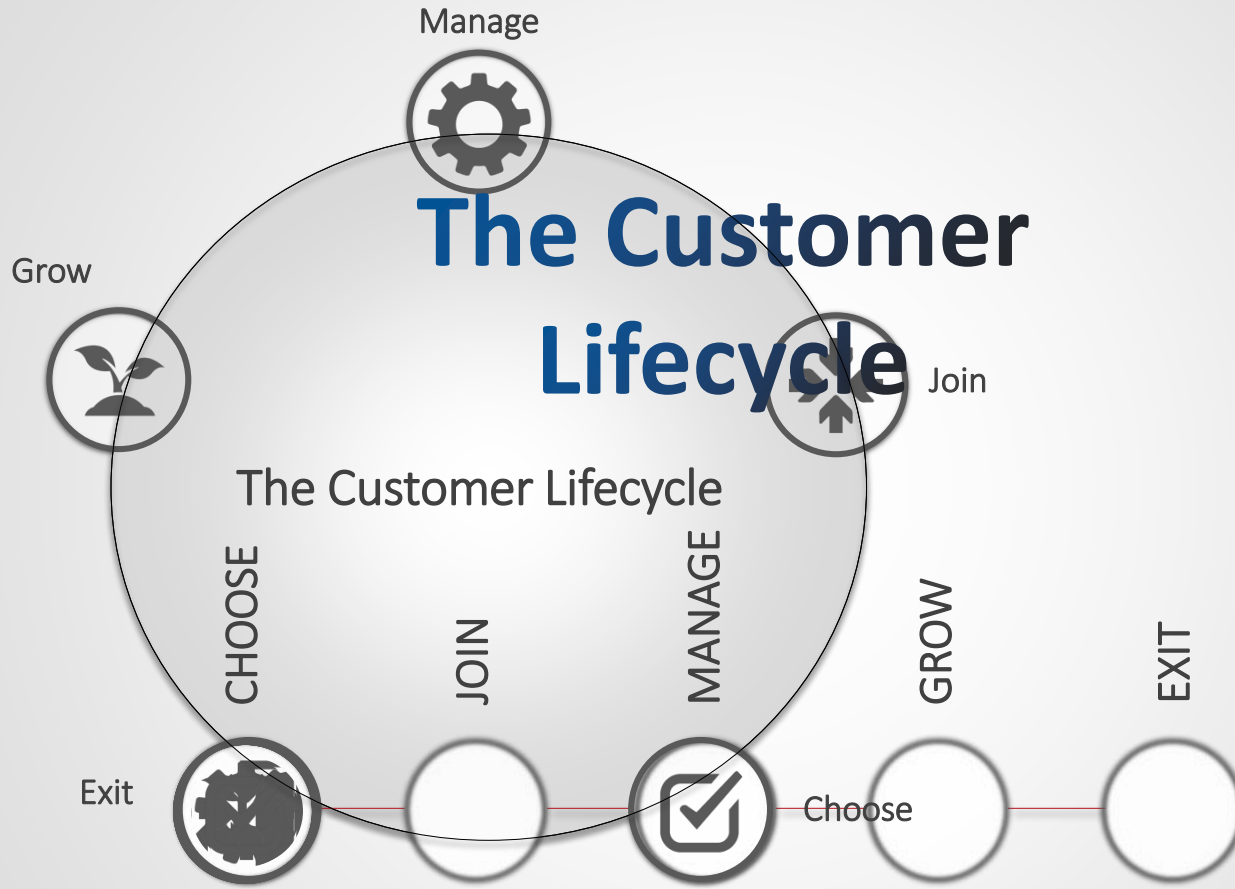
Source: 2013 Global Consumer Pulse Research, Accenture "Digital Customer: It's Time to Play to Win and Stop Playing to Lose"

EXPECTATIONS

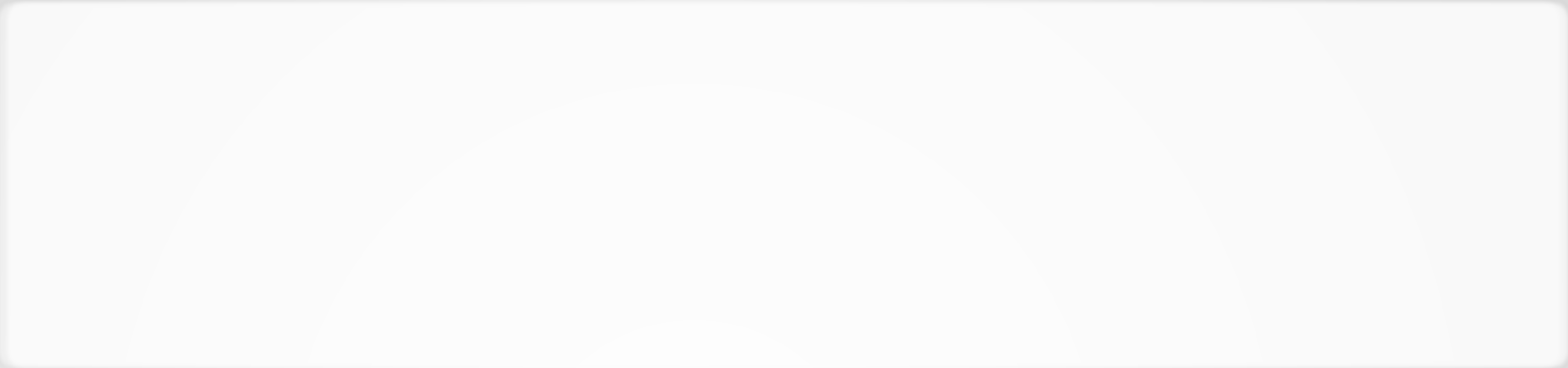
EMOTIONS

MEMORIES

**= CUSTOMER
EXPERIENCE**



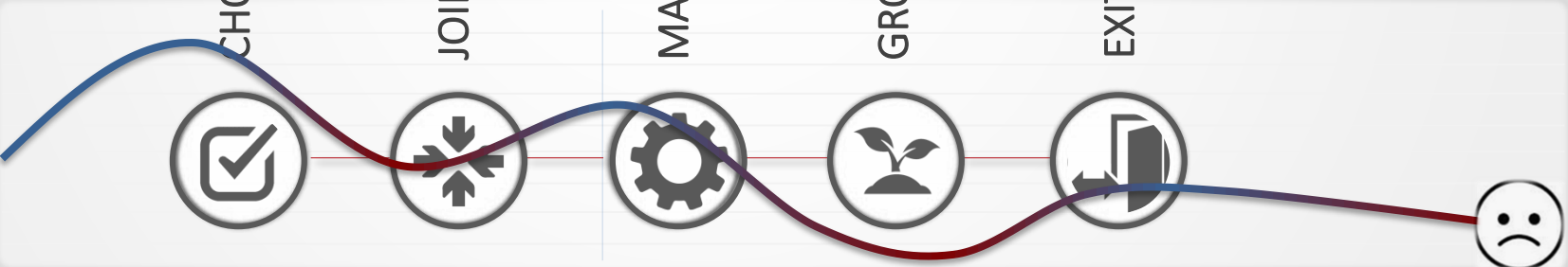
Customer Lifecycle



Customer's Transaction Journey



Customer's Emotional Journey



MEET SALLY



Sally Worth is married
and has 2 children

She is in her early 40s
and works as EVP of
Marketing at a High
Tech Firm

Sally says, “I need to be
able to access my bank
and their services,
anytime, anywhere
I happen to be
in the world”

She takes care of
the family financials

SALLY'S JOURNEY



Sally and her family have decided that it's time to buy a new apartment

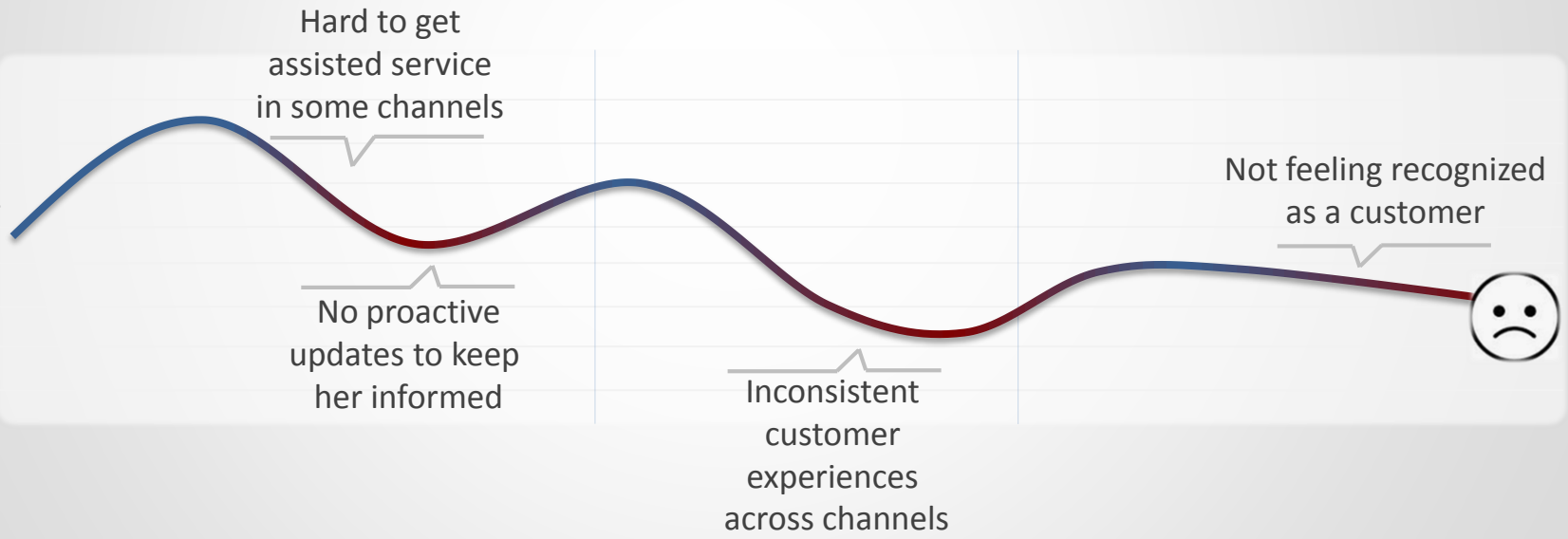
Sally banks with gbank and so she naturally goes there to look for a home loan

SALLY'S PAST EXPERIENCE

Customer's Transaction Journey



Customer's Emotional Journey

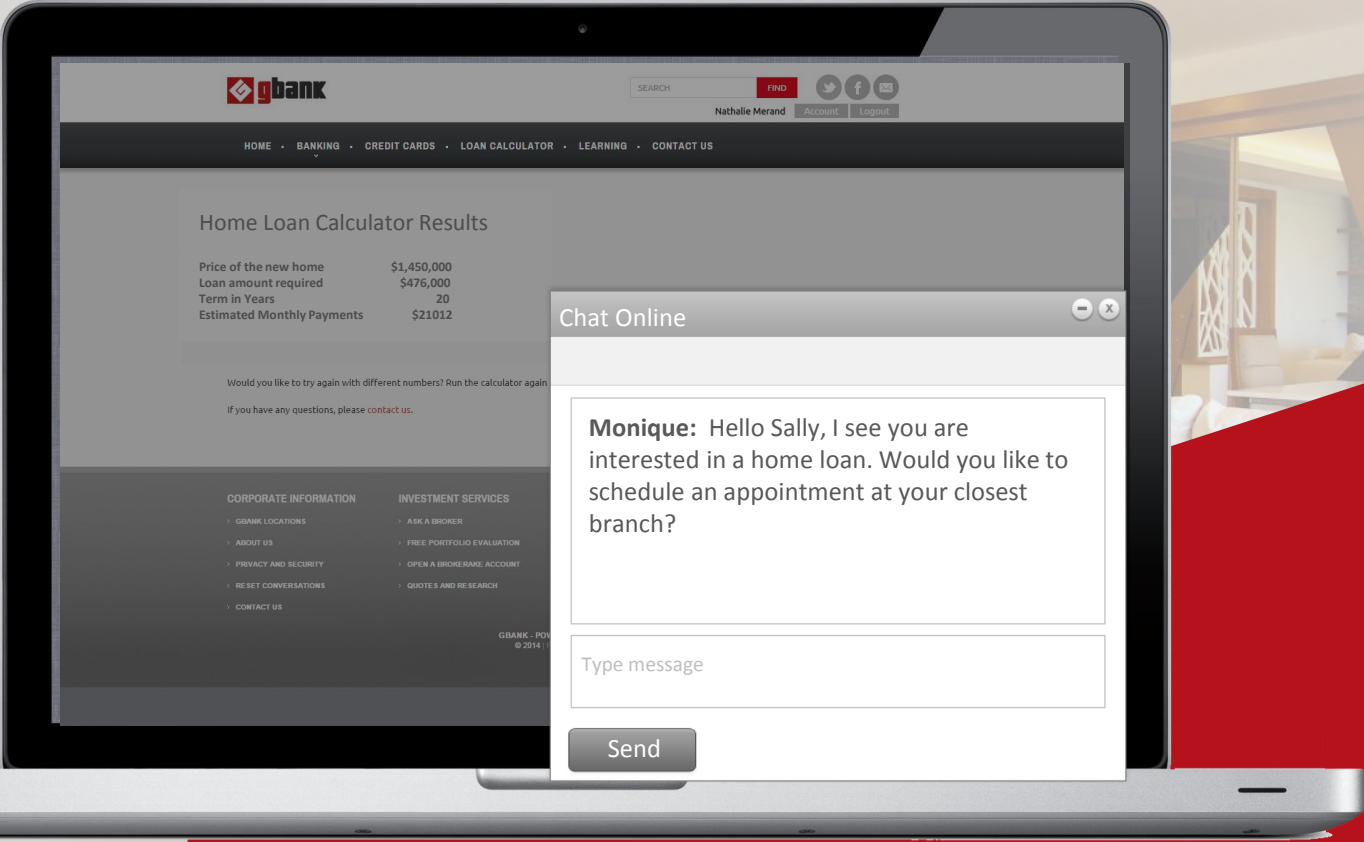


Getting in-channel assistance

WEB



WEB



gbank SEARCH FIND Account Logout

HOME · BANKING · CREDIT CARDS · LOAN CALCULATOR · LEARNING · CONTACT US

Home Loan Calculator Results

Price of the new home	\$1,450,000
Loan amount required	\$476,000
Term in Years	20
Estimated Monthly Payments	\$21012

Would you like to try again with different numbers? Run the calculator again.

If you have any questions, please [contact us](#).

CORPORATE INFORMATION

- GBANK LOCATIONS
- ABOUT US
- PRIVACY AND SECURITY
- RESET CONVERSATIONS
- CONTACT US

INVESTMENT SERVICES

- ASK A BROKER
- FREE PORTFOLIO EVALUATION
- OPEN A BROKERAGE ACCOUNT
- QUOTES AND RESEARCH

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Chat Online

Monique: Hello Sally, I see you are interested in a home loan. Would you like to schedule an appointment at your closest branch?

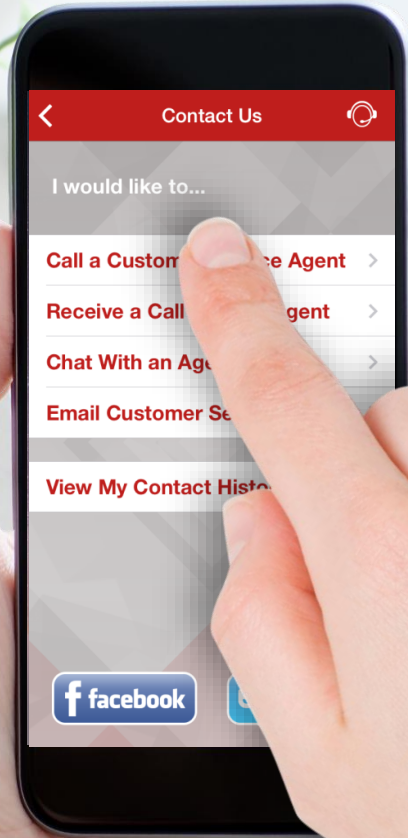
Type message

Send

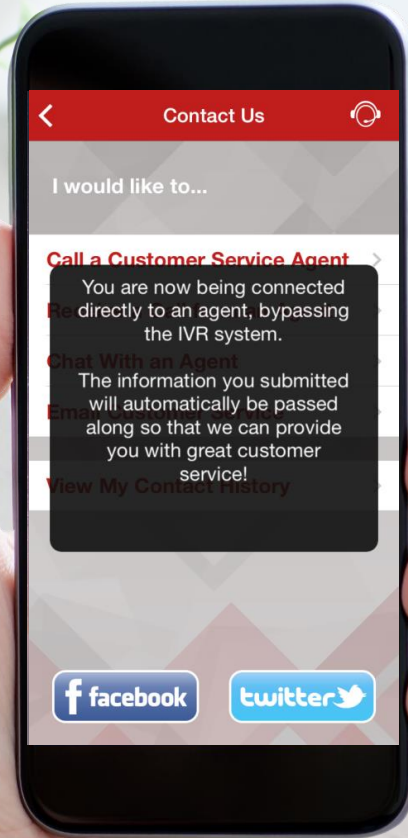
MOBILE



MOBILE



MOBILE

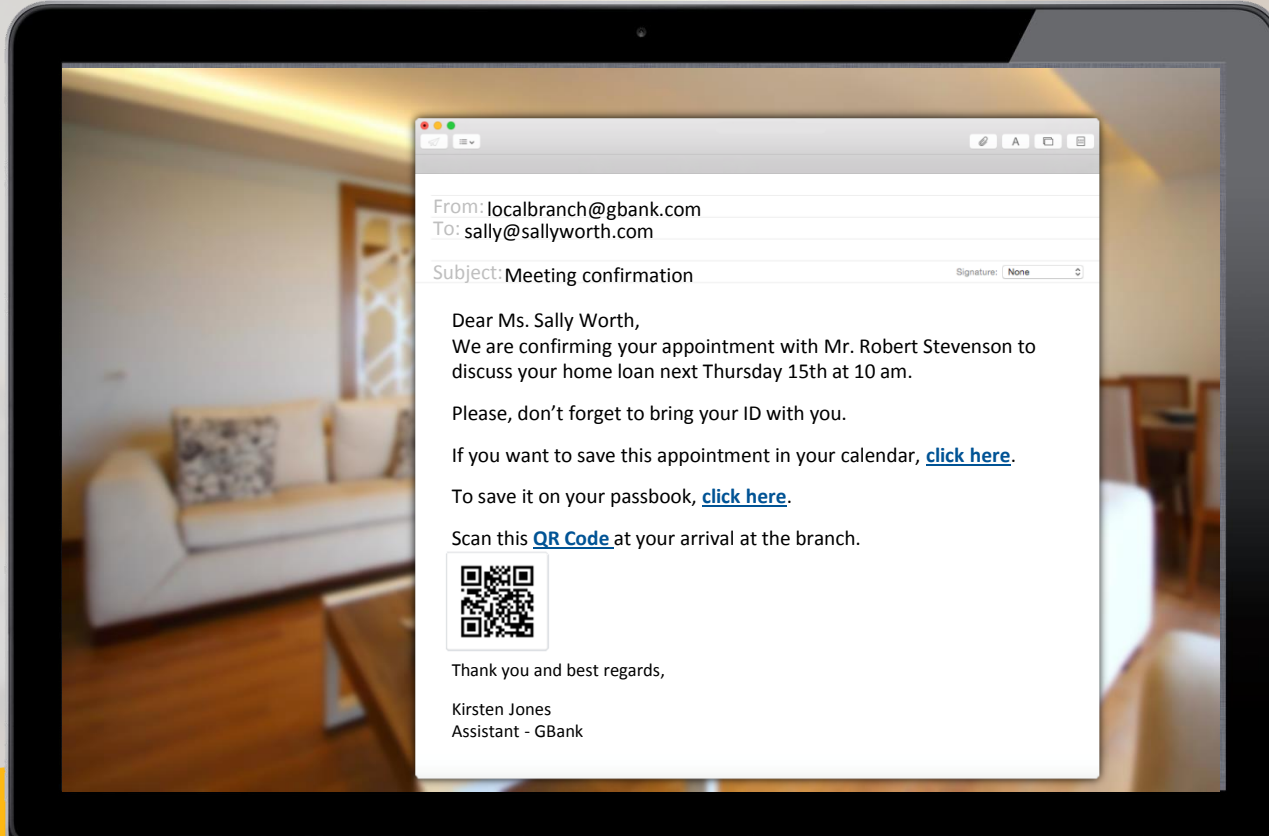


**Being proactively
kept up-to-date**

E-MAIL



E-MAIL

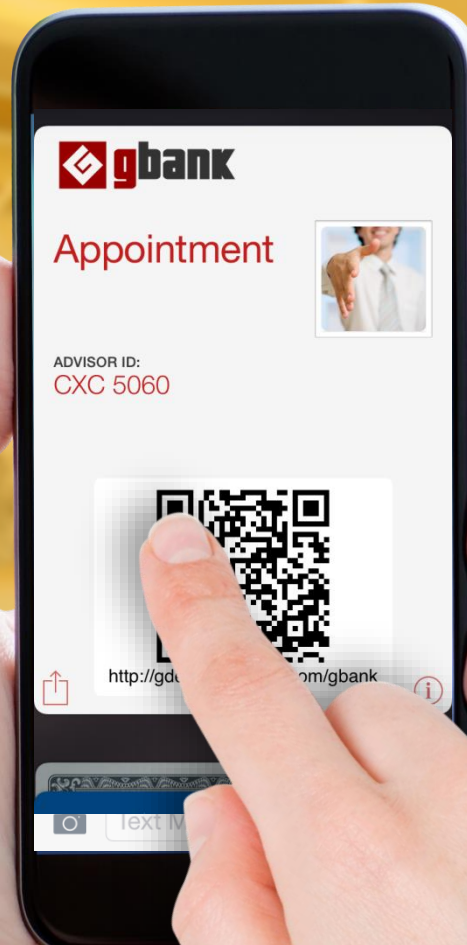


Sally receives an email with the confirmation of her appointment and options to save it to her calendar

TEXT



TEXT



The day before appointment at the branch Sally is sent a text message to remind her of the appointment date, time, location and who she will meet. It also contains the QR code and it allows her to download the details as a passbook page to her iPhone

Having consistent cross-channels experiences

FACE TO FACE



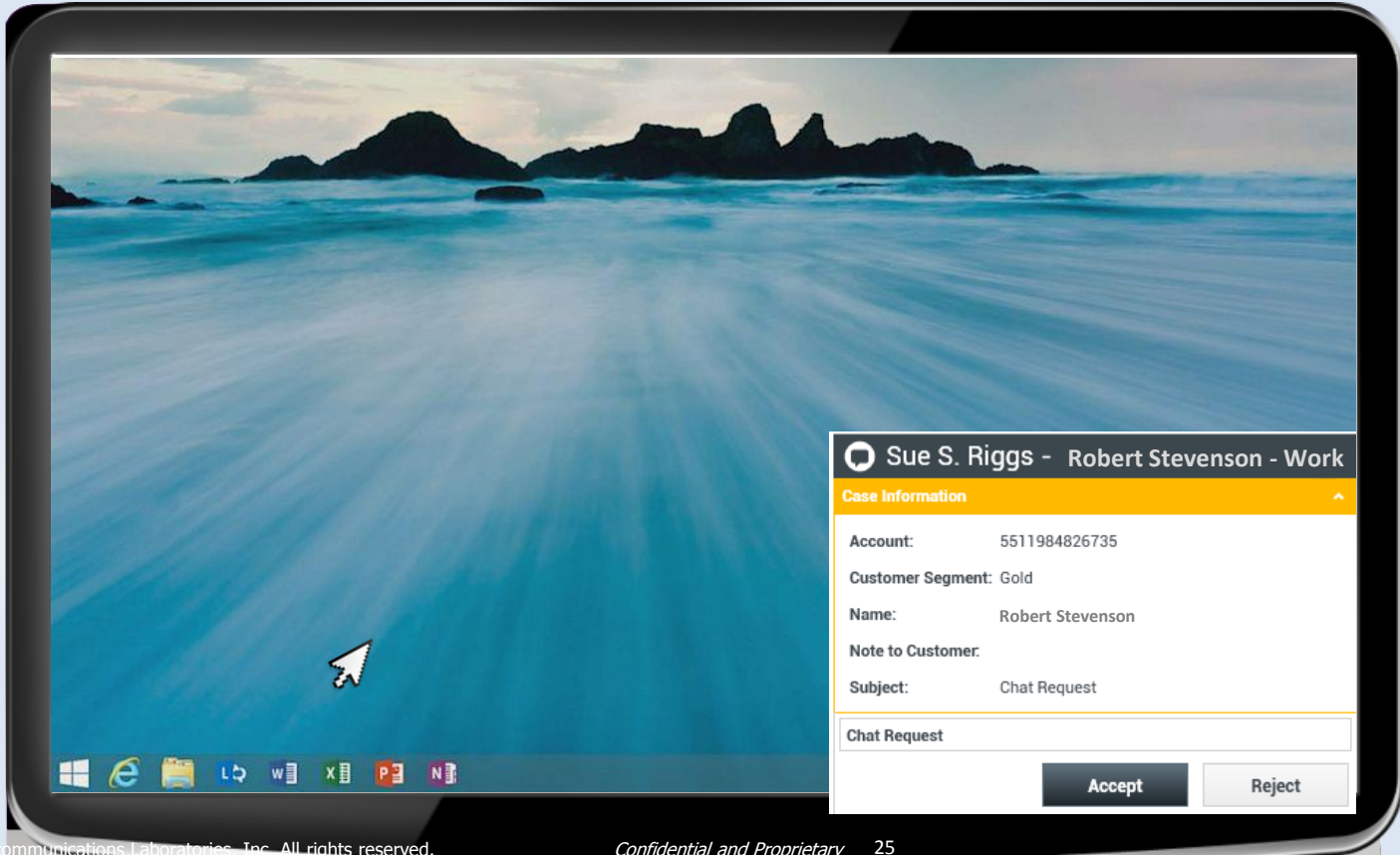
FACE TO FACE

Sally arrives at the branch and the QR code on the passbook page is scanned to confirm her arrival

She then meets Robert, the bank's financial advisor, for her planned appointment



bank



Genesys • Sue S. Riggs - Workspace

Sue S. Riggs

Robert S. 00:01:25

Case Information

Note to Customer:

Account: 5511984826735

Customer Segment: Gold

Name: Robert Stevenson

Subject: Chat Request

Origin: Inbound chat

Robert S. Connected (4)

[10:02:35 AM] "R. Stevenson" has joined the session

[10:02:36 AM] "Sue S. Riggs" has joined the session

[10:02:41 AM] R. Stevenson: Hello. I am with Mrs. Worth, account number 111222, and we have a question regarding the guarantees of the home loan

[10:03:20 AM] Sue S. Riggs: Sure, let me check her profile.

Send

Dispositions Note

Information History

Arch. All 1M 1W 1D Filter Quick search

Status	Subject	Start Date	End Date	Processed by
In Progress	Chat Request	22/12/2014 16:40:14		
Done	Re: Teste	15/12/2014 15:23:26	15/12/2014 15:52:32	Sue S. Riggs
Done	Re: Teste	15/12/2014 14:47:28	15/12/2014 14:47:34	Unknown
In Progress	Teste	15/12/2014 14:47:18		Sue S. Riggs
Done		11/12/2014 18:18:35	11/12/2014 18:20:48	Sue S. Riggs
Done	Chat Request	11/12/2014 18:13:28	11/12/2014 18:13:31	Unknown

Page 1 of 1+ 1 - 10 of 10+ 10 per page

Details Note Case Data

Select an interaction to view details.



VIDEO

The screenshot displays the Genesys Workspace interface. At the top, the title bar reads "Genesys • Robert Stevenson - Workspace". The main area is divided into a video window on the left and a sidebar on the right. The video window shows a woman with long brown hair wearing a blue shirt in an office setting. The sidebar on the right contains a search bar at the top with the text "Type name or number" and a magnifying glass icon. Below the search bar are several menu items: "CONTACT", "CO-BROWSE", "RESPONSES", and "WEB ACTIVITY". A "Save" button is located at the bottom right of the sidebar area.

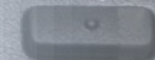


VOICE



CANCEL

INT'



VOICE

IVR: Thank you for calling Gbank
Please speak or enter your account
ID, You can also say Main Menu

Sally: *****

IVR: Hello Sally, are you calling about
your home loan application? Say Yes
or No

Sally: Yes

IVR: Great, we will put you straight
through to an advisor



1800222333



VOICE

Kirsten: Hello Sally, how are you?

Sally: I'm fine thank you.

Kirsten: Good. I see are calling about the home loan, have you decided anything?

Sally: Yes, I would like to **confirm the loan.**

Kirsten: Oh, this is great news. Congratulations! So, I will send you the **offer for approval.** Once it's approved the money will be available in a few days.

Sally: That's easy. Thank you.

Kirsten: Thank you. Is there anything else I can help you with today?



SOCIAL MEDIA



SOCIAL MEDIA



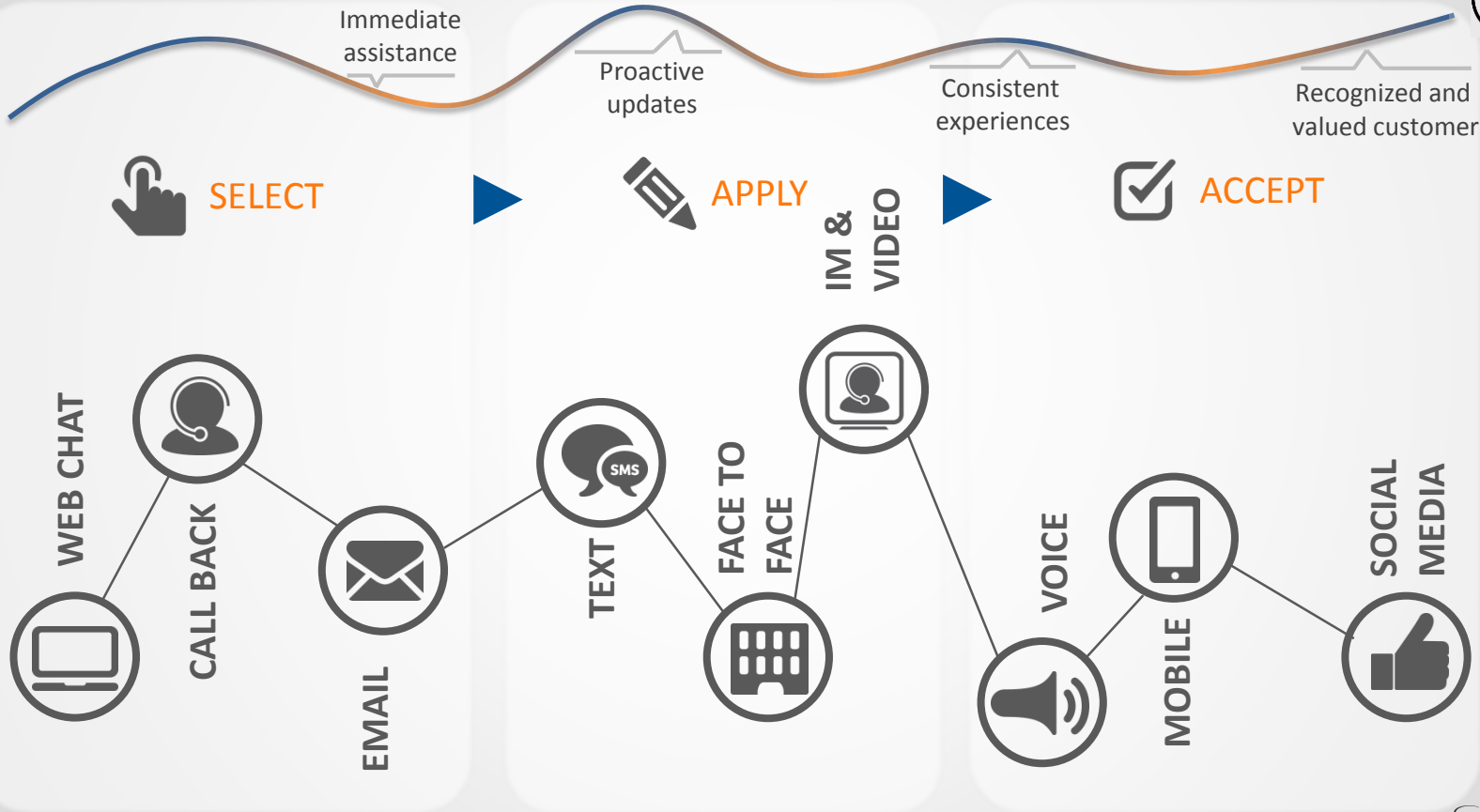
The tweet is captured, classified and distributed to a social media advisor who tweets, congratulating Sally on getting her new car.



Not feeling recognized as a customer

Now feeling recognized
as a customer

SALLY'S OMNICHANNEL JOURNEY



CALL BACK

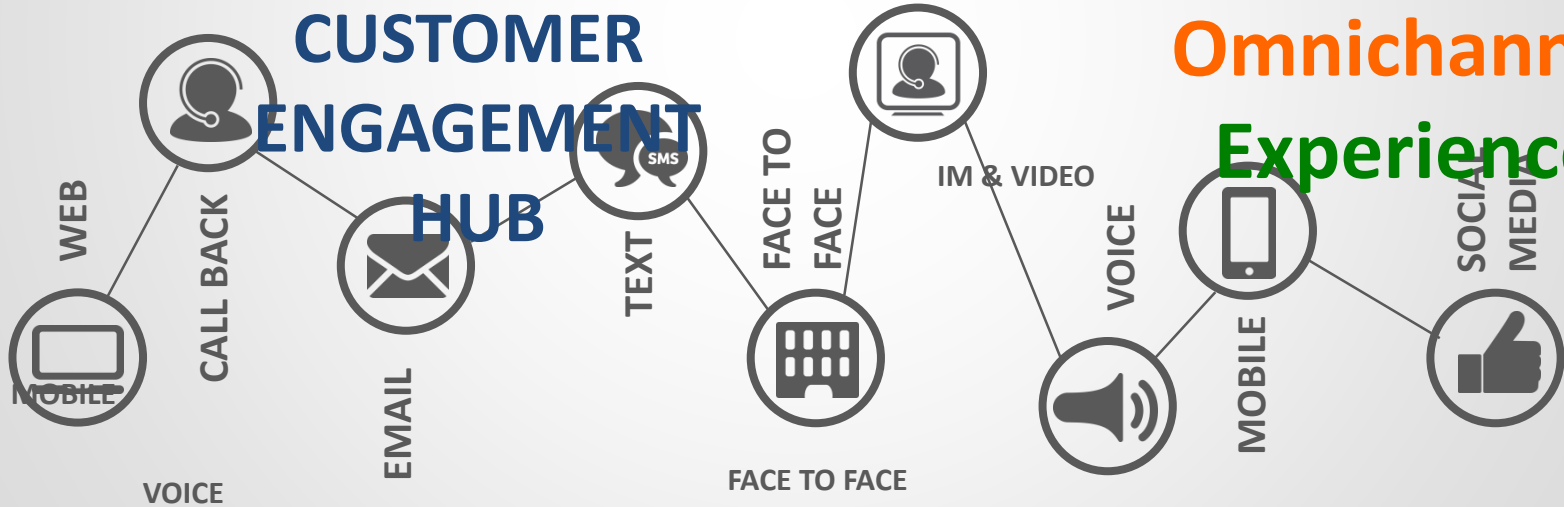
WEB CHAT

EMAIL

SOCIAL MEDIA

OMNICHANNEL CUSTOMER ENGAGEMENT HUB

Designed to give a Low Effort Omnichannel Experience



Strategy 4: delivering an
effortless customer experience

Strategy 5: managing multi-
channel/cross-channel
engagement

**Delivering an effortless
customer experience
through
multi-channel/cross-channel
engagement**

Thank you

