

Reduce complexity

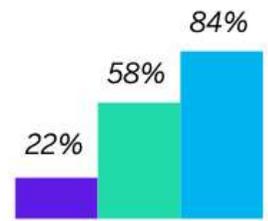
Low/No Effort Outcomes

■ Low Rating ■ Neutral Rating ■ High Rating

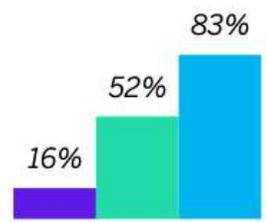


Effort

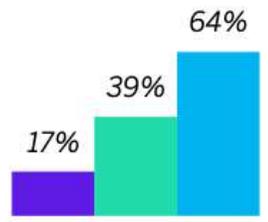
Purchase More*



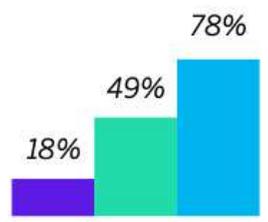
Recommend Company**



Forgive Company*



Trust Company*



Base: 10,000 U.S. Consumers, 20 Industries
 Source: Qualtrics XM Institute Q2 2020 Consumer Benchmark Study
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Just Adding Digital Does Not Work

End-to-end customer journey



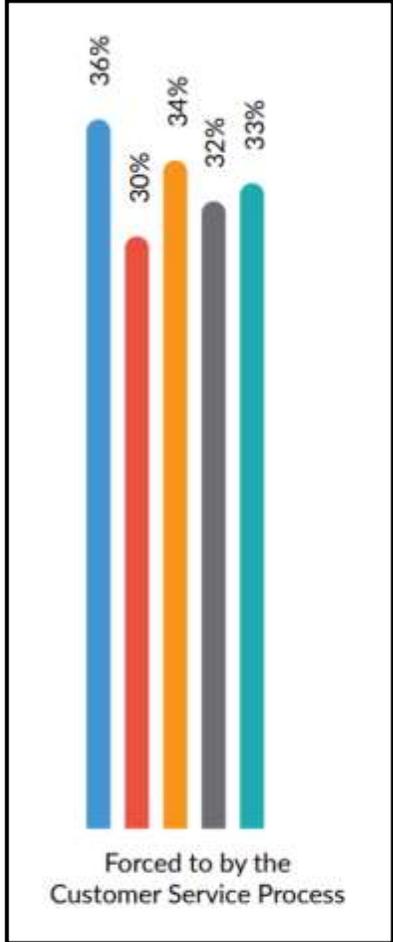
But Outcomes Remain Hard



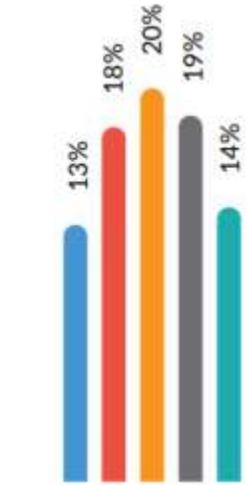
Chosen to Expedite Resolution



Chosen out of Convenience



Forced to by the Customer Service Process



Forced to by the Complexity of the Issue

● 2016 ● 2017 ● 2018 ● 2019 ● 2020

Why did the process take you across multiple channels?

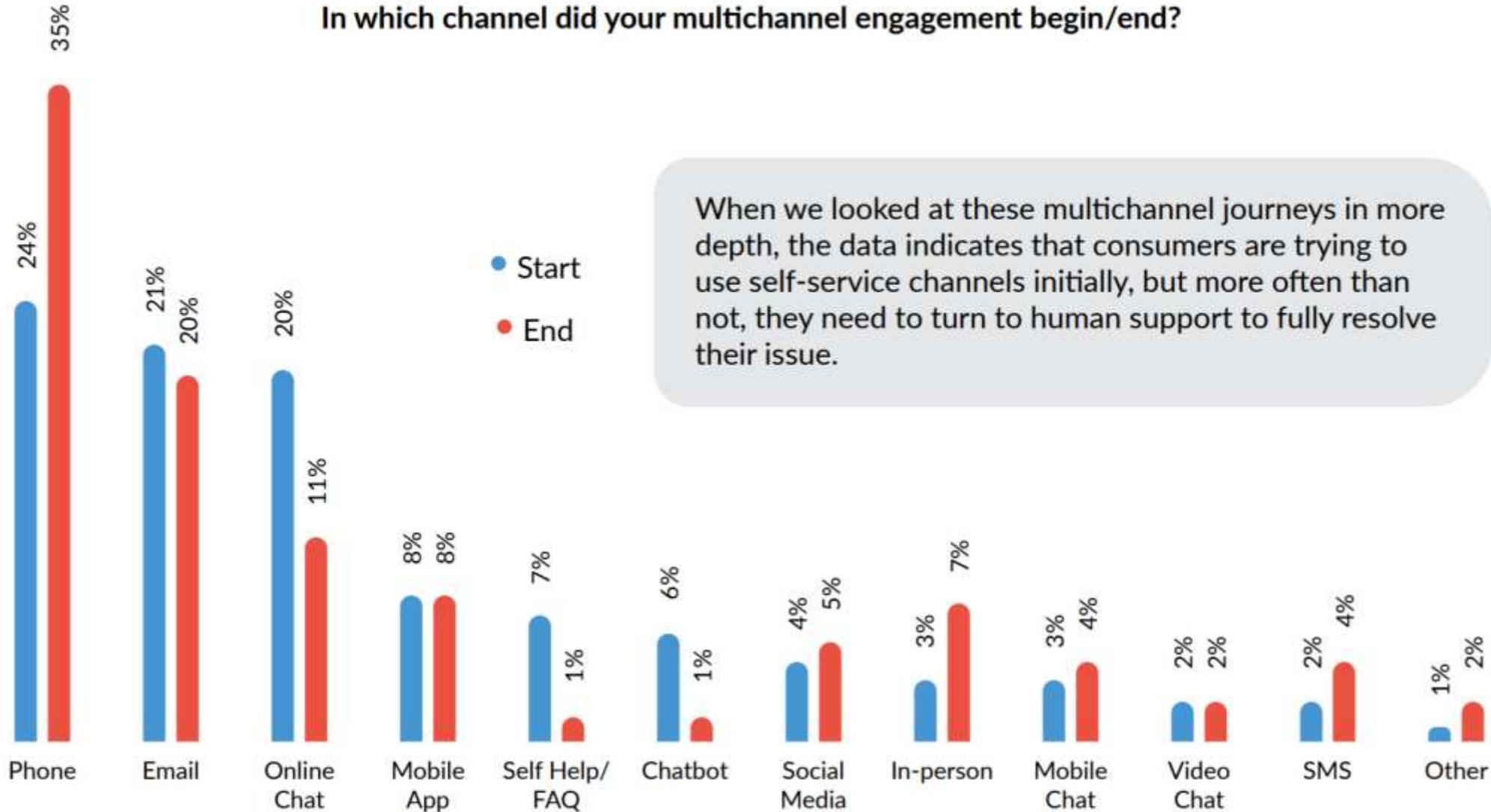
WhosOn Live Chat

Currently, our claims agents are only available over the phone. They'll be happy to help you with this so please call them on 0333 321 9800. They're open Monday to Friday, 9am - 6pm. Unfortunately we don't currently have facility to do this over chat, as the claims team are a separate department, therefore we don't have access to their systems. I'm really sorry for the inconvenience caused, I wish I could be of more help.

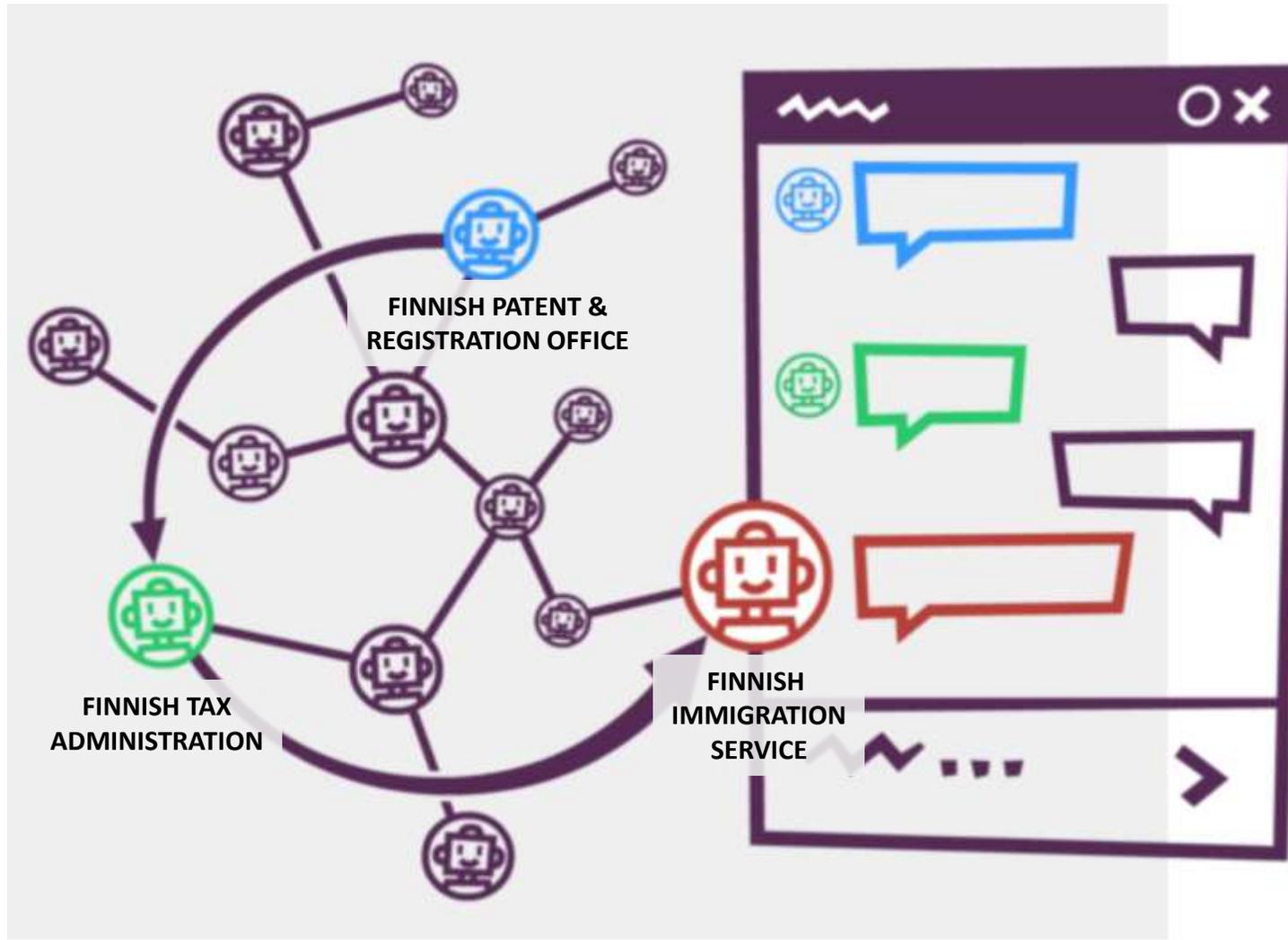


Customers Always Find Easiest Path

In which channel did your multichannel engagement begin/end?



Simplify - Reduce Effort

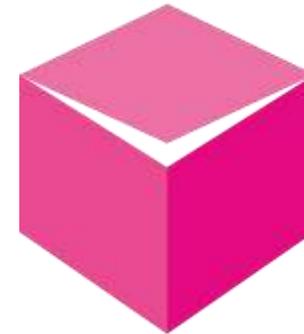


Helping foreign businesses set up in Finland

Each virtual agent can identify that a topic is outside of its scope and offer to transfer the user to the correct department.

The new virtual agent takes over within the same chat window for a seamless, unbroken interaction

Simplify - Digital 1st Success



THE
VERY
GROUP