

THE IMPORTANCE OF CCM

IN AN AGE OF DIGITAL TRANSFORMATION

Kaspar Roos / 10th October 2017



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Scale the Conversation.

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INNOVATE 2017 
Interact. Empower. **SCALE.**

INTRODUCTION

2008

Director at InfoTrends

Managing worldwide CCM Advisory Service

2015

Founder & CEO of Aspire

London-based CCM strategy firm



We help companies succeed
in the fast-changing world of
customer communications



Kaspar Roos
Founder & CEO, Aspire



@kasparroos



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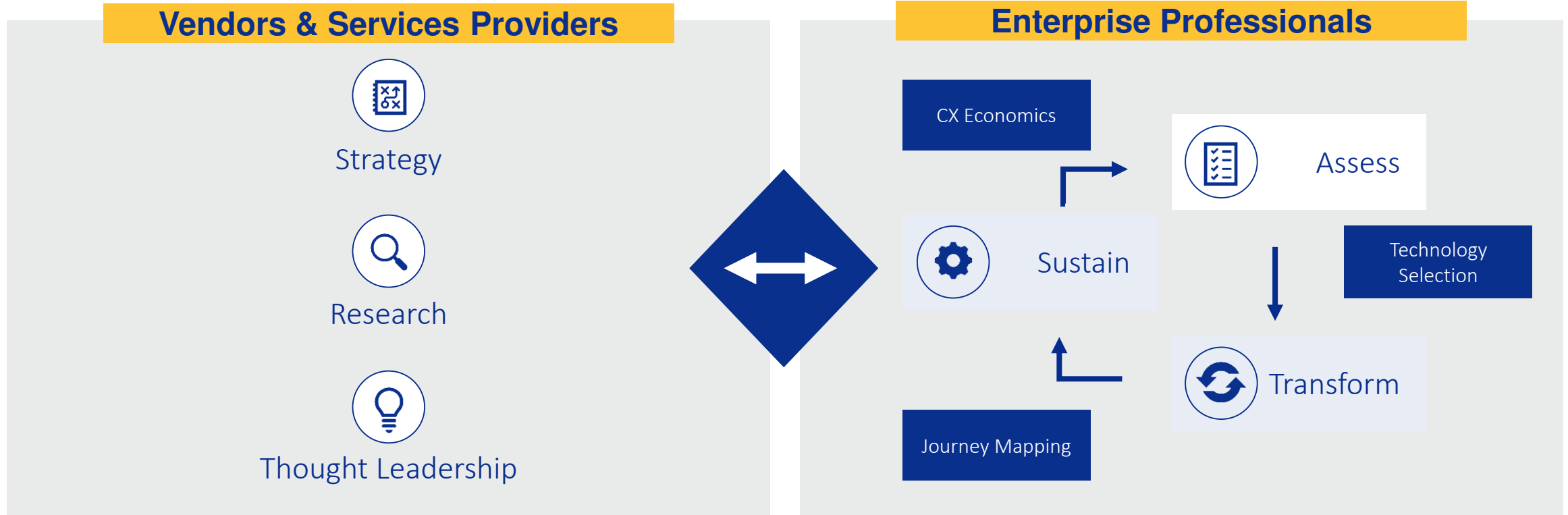


linkedin.com/in/kasparroos

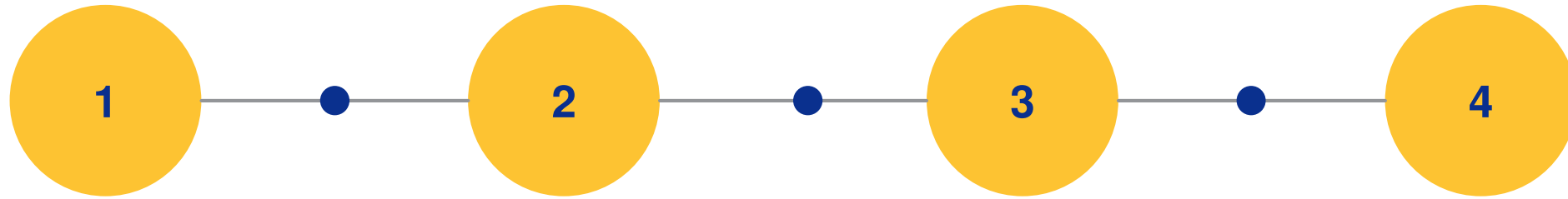


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ASPIRE CCS OFFERINGS



THE IMPORTANCE OF CCM IN AN AGE OF DIGITAL TRANSFORMATION



What is CCM and where is it going?

Is CCM still relevant today?

Recommendations

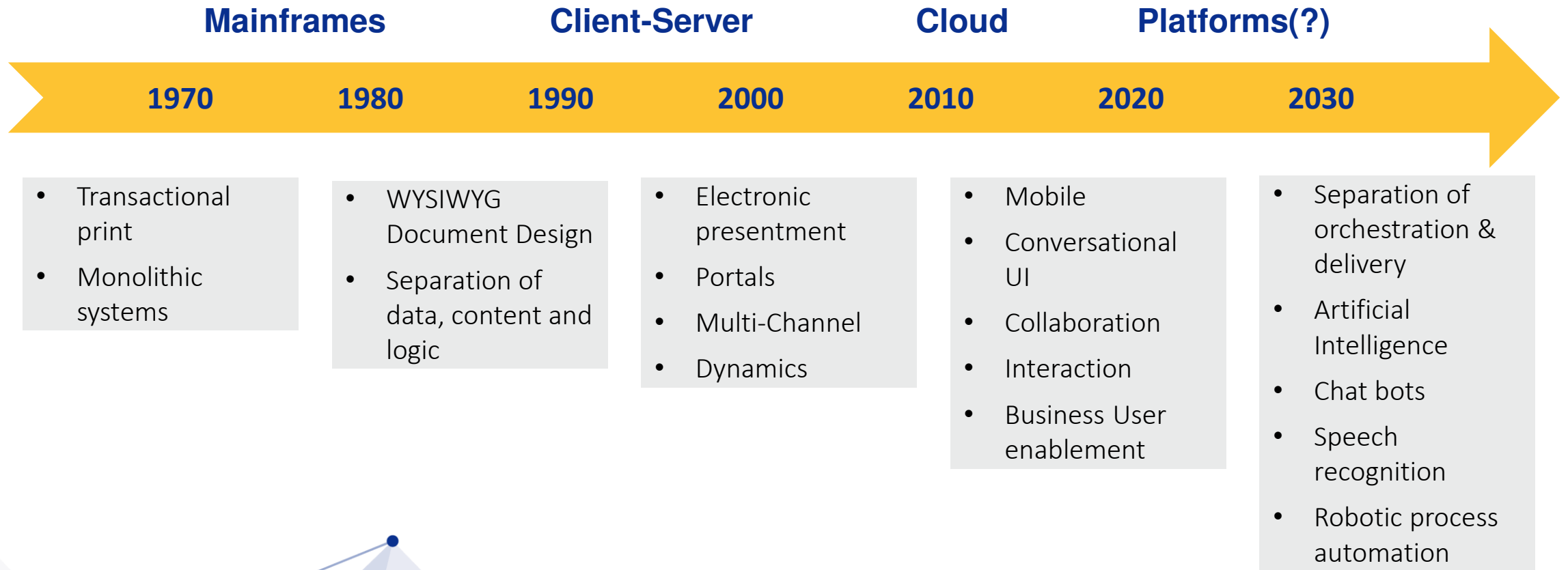
Q&A

WHAT IS CCM?

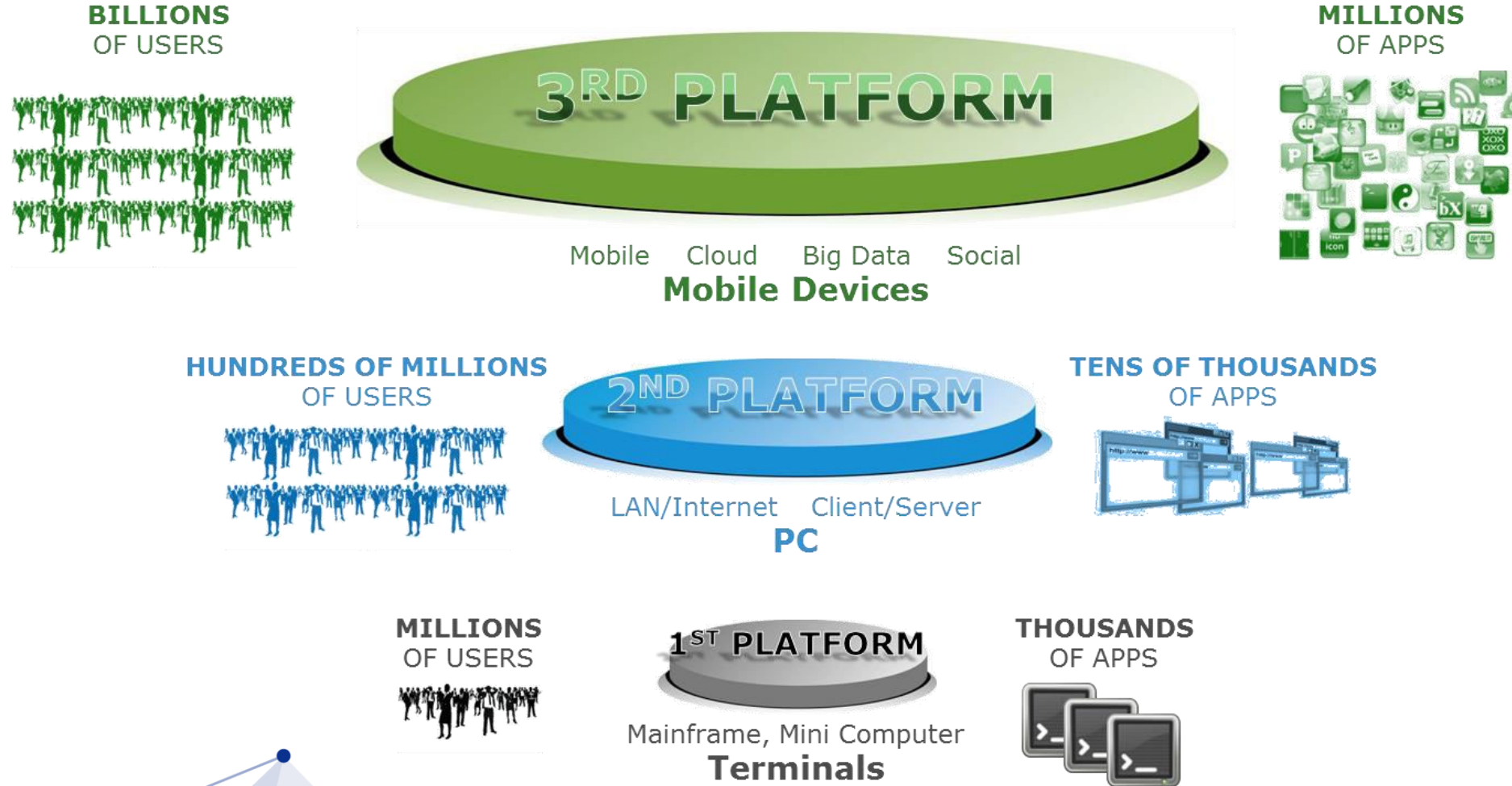
And where is it going?

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CUSTOMER COMMUNICATIONS MANAGEMENT

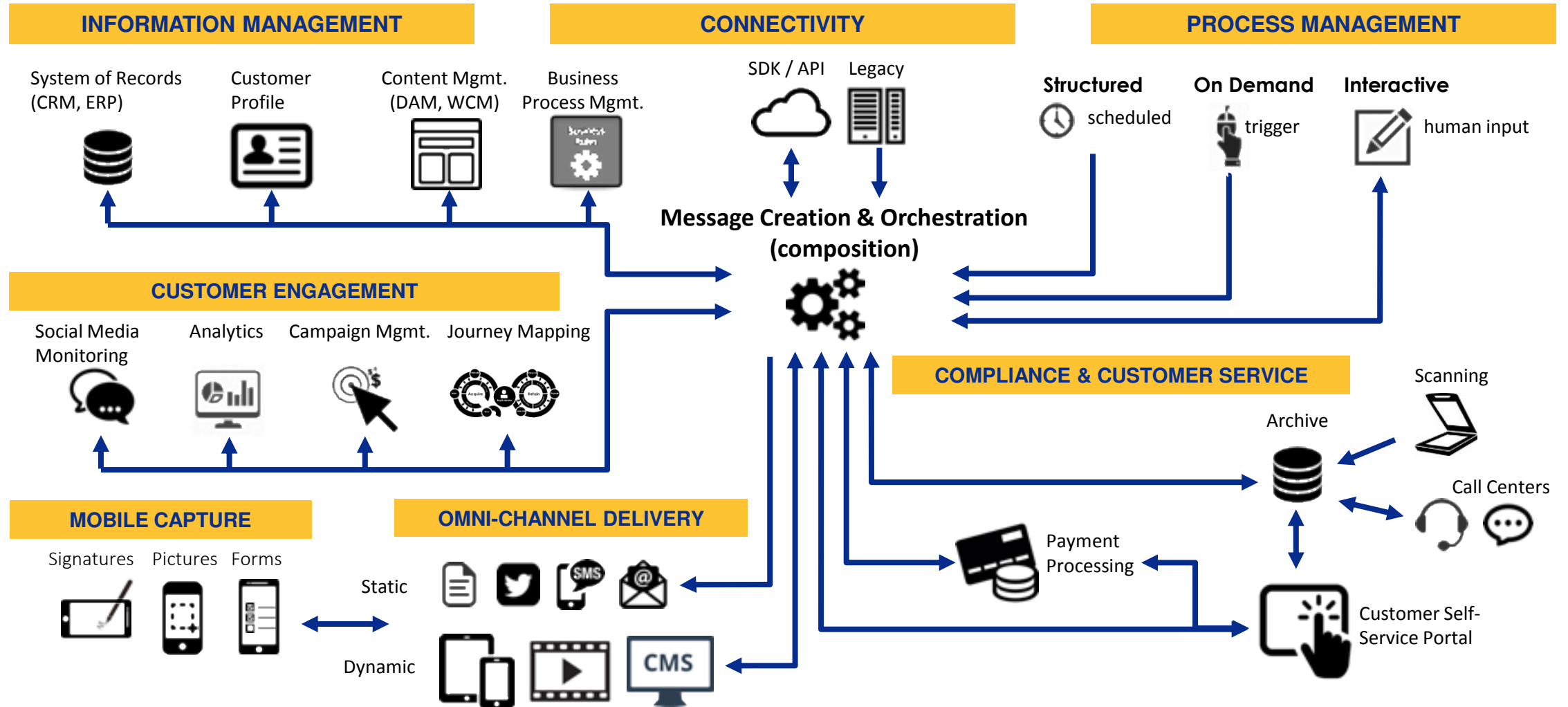


THE RISE OF THE THIRD PLATFORM



Source: IDC
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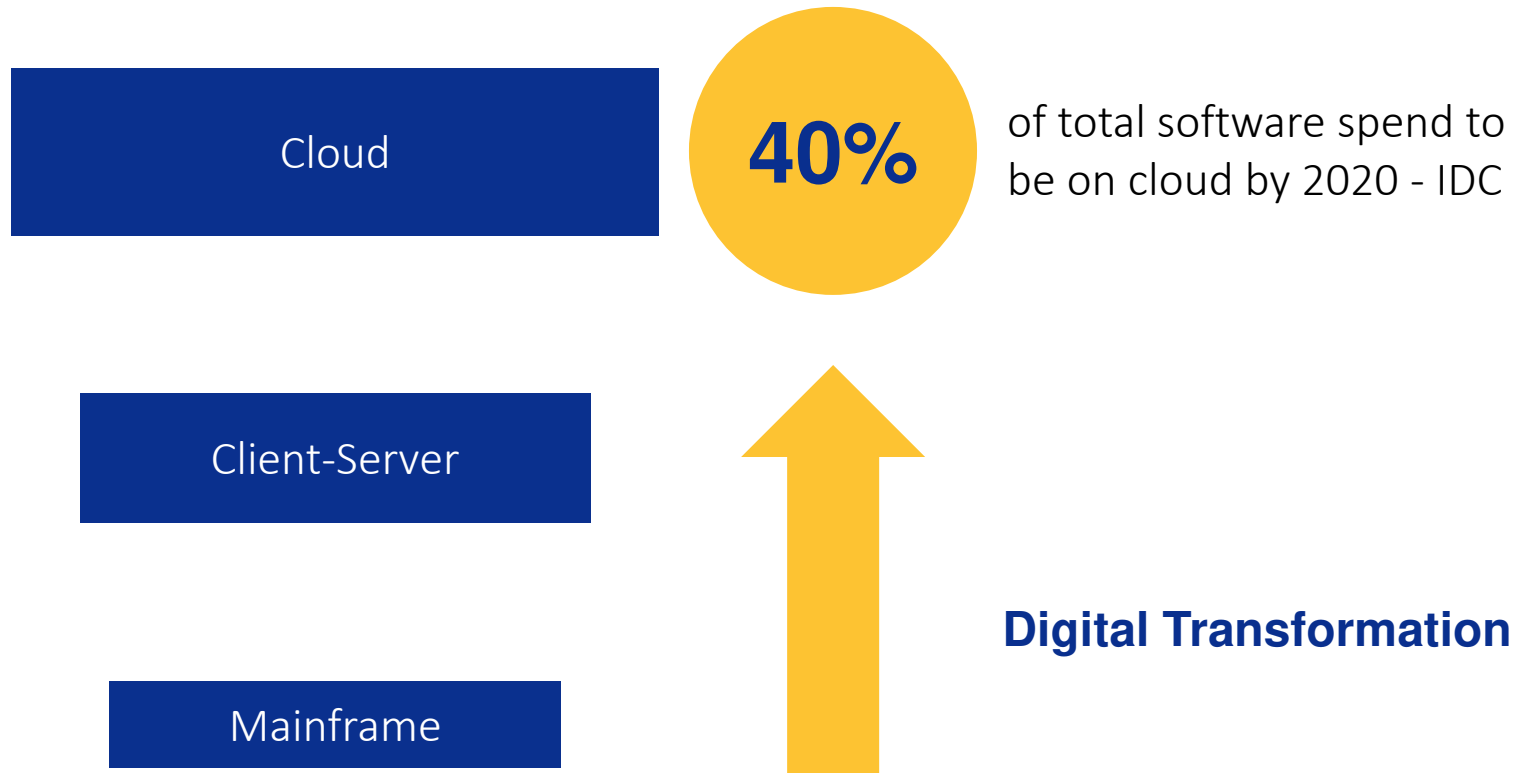
CCM OVERVIEW



Source: Aspire, 2017

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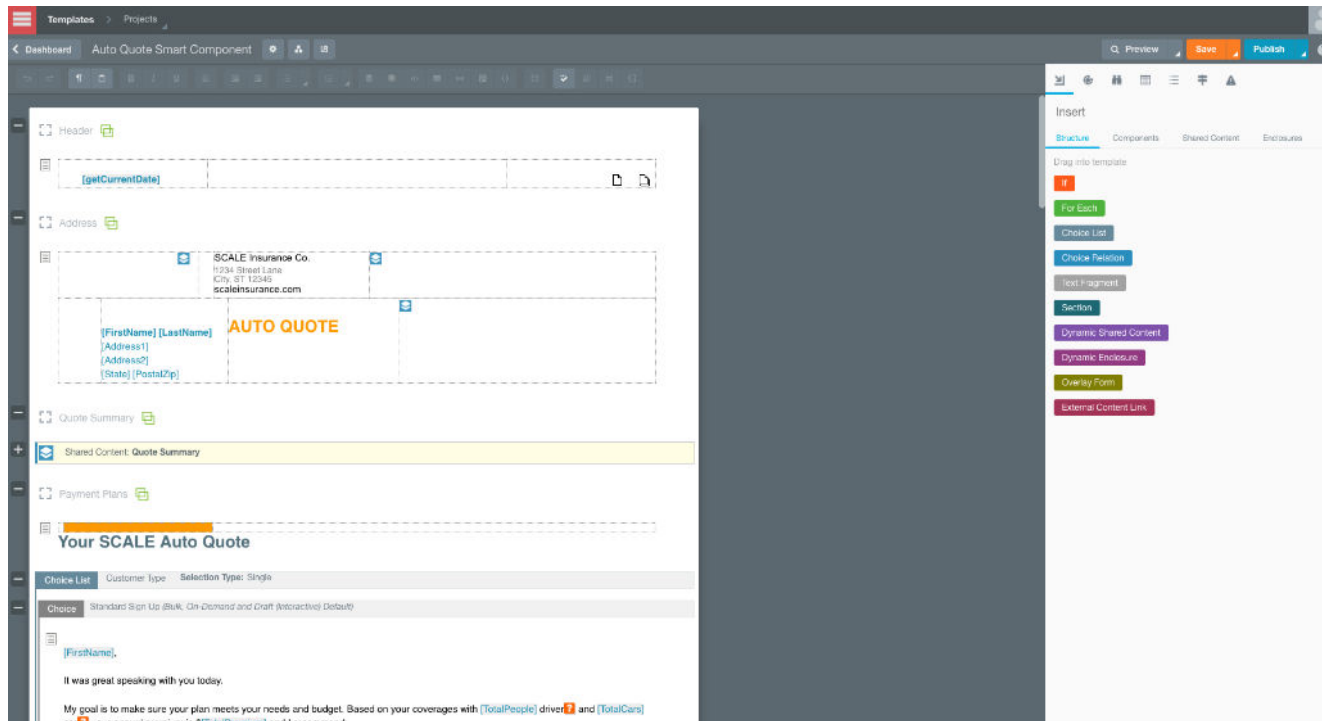
NEW "CLOUD" OPPORTUNITIES



KEY TRENDS

1. Collaboration
2. Conversation
3. Conversion

#1 COLLABORATION



- Enabling business users to own and manage content themselves
- Work alone or in teams
- Offload IT cost to business
- Speeds up cycle times
- Improves customer experience

EXAMPLES

Underwriting/
Proposals



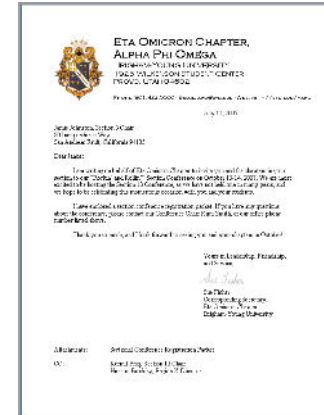
(Medical)
Reports



Claims
Management



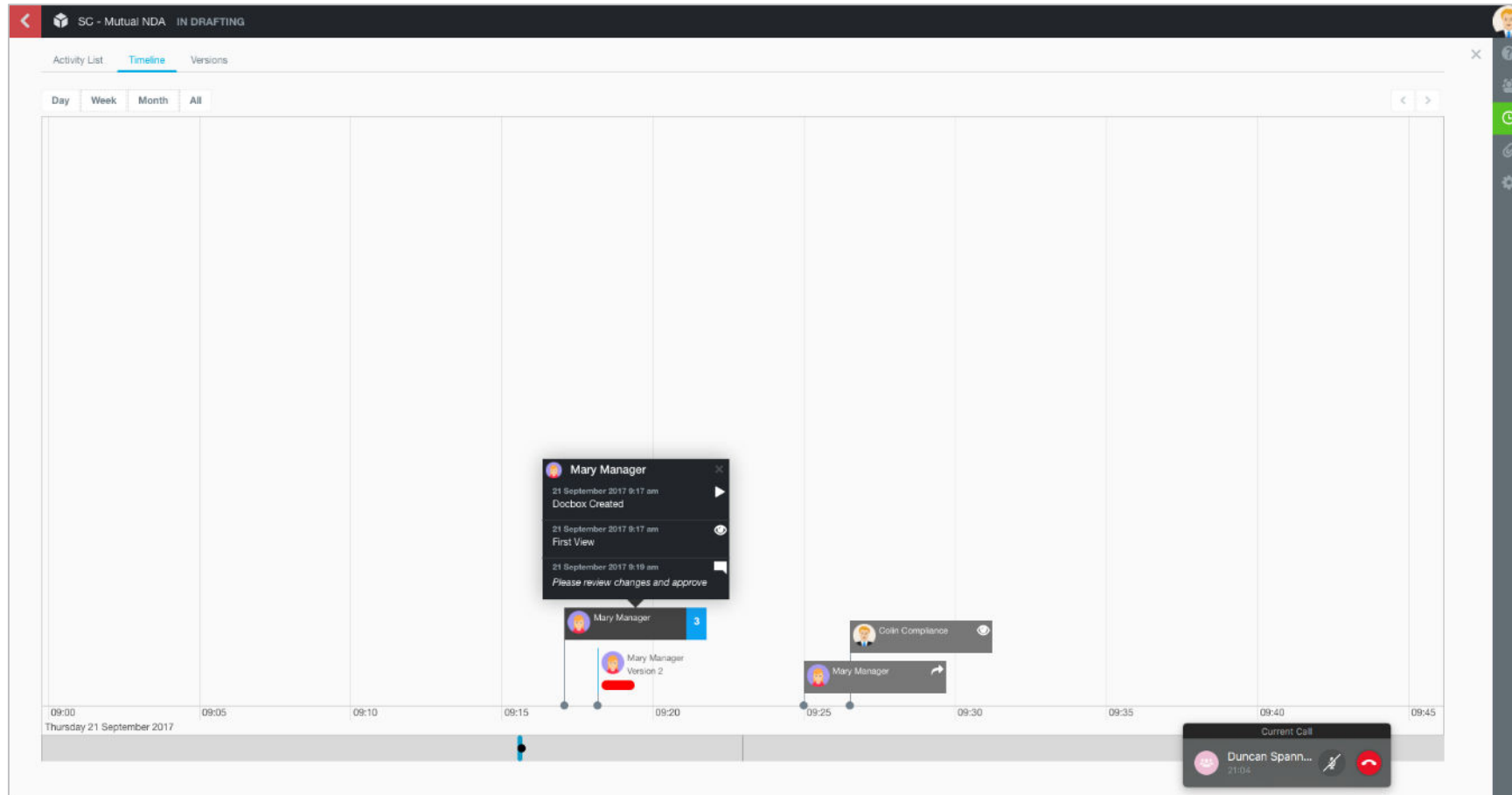
Business
Correspondence



Promotional
Offers



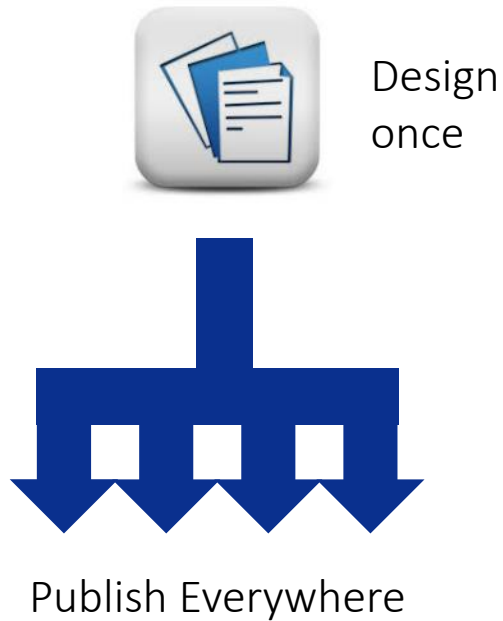
INTELLIGENCE IN APPROVAL & AUDITING



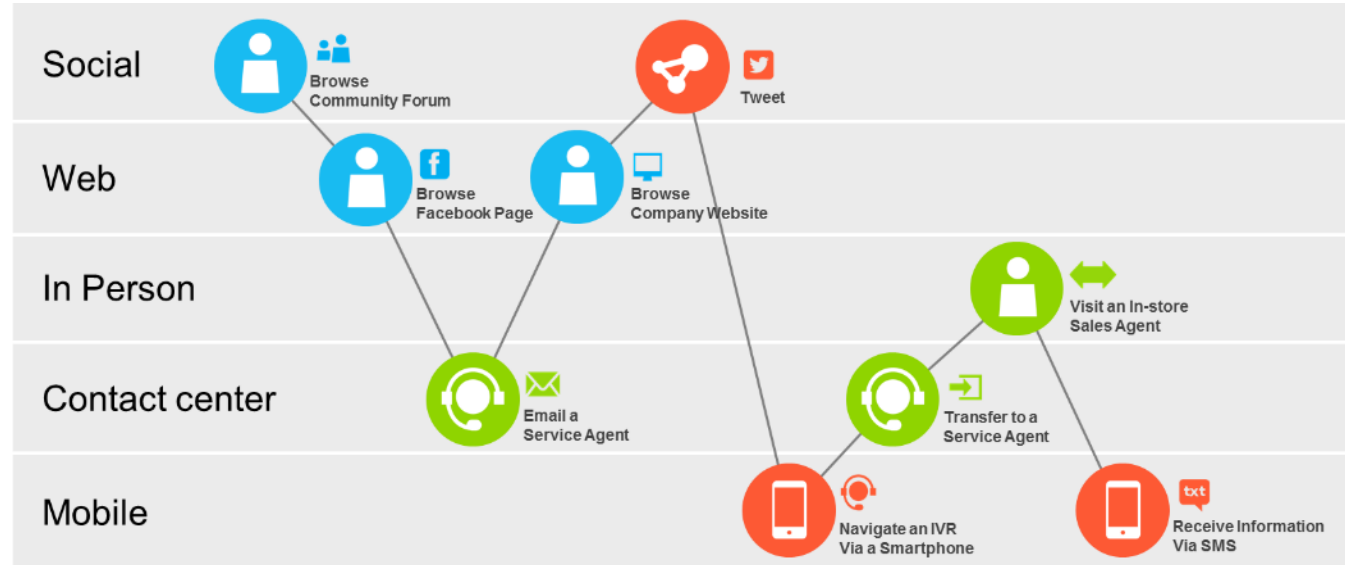
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#2 CONVERSATION

Multi-Channel

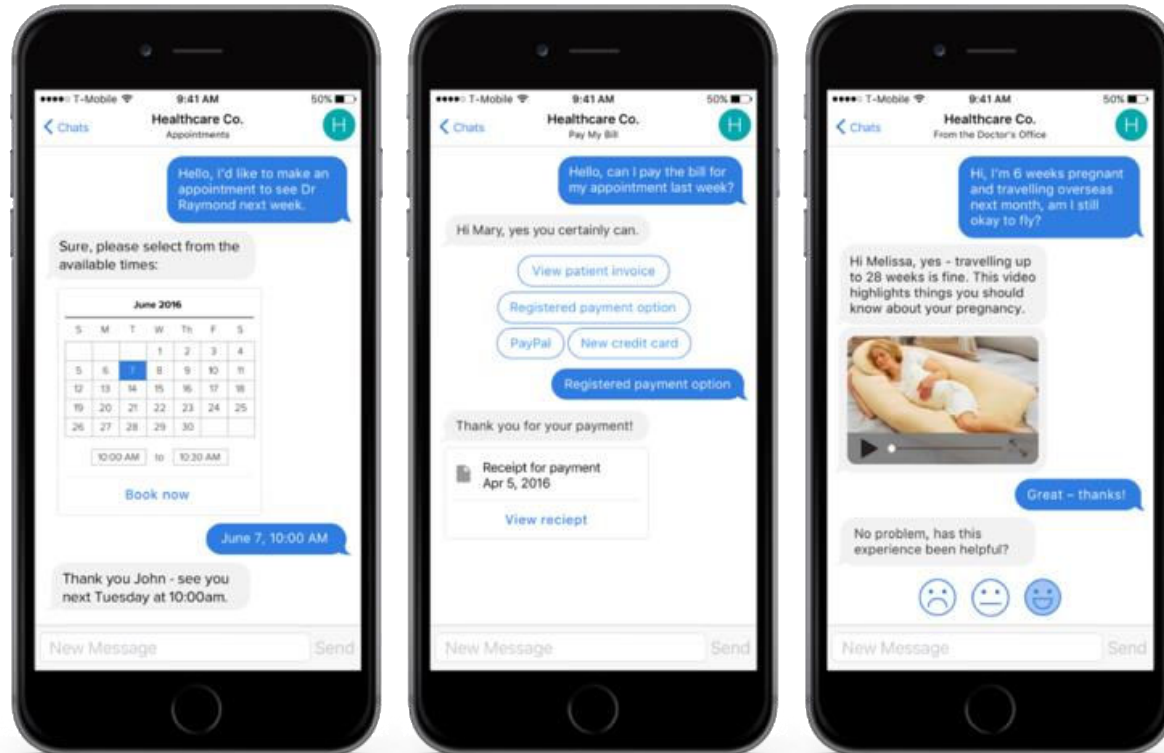


Omni-Channel



- Tracking
- Seamless experience across touchpoints
- Conversation

MOBILE WILL BE KEY



- Over 50% of emails is first opened on a mobile device
 - However less than 10% replies on mobile
- Mobile messaging networks much better geared for instant interaction

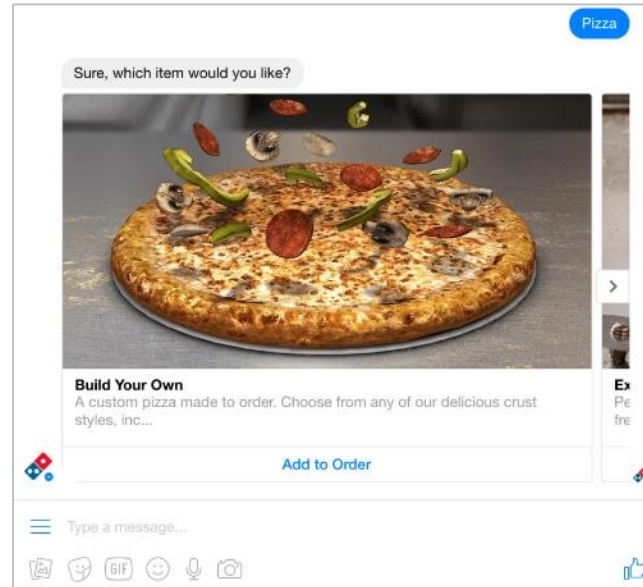
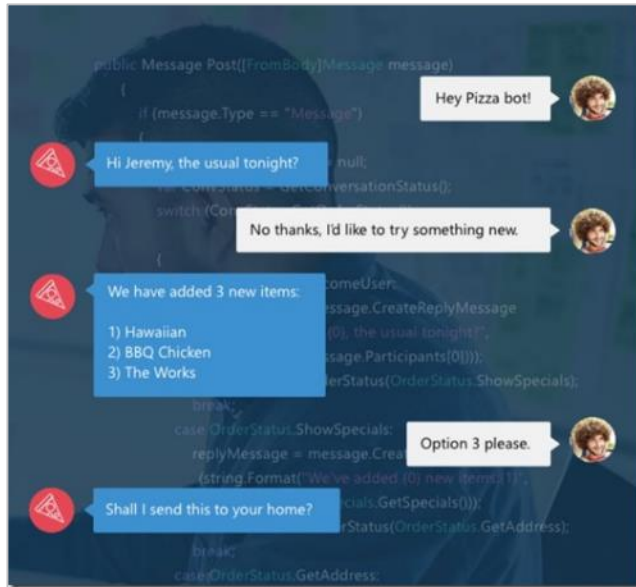
MOBILE MESSAGING: ASIA IS LEADING

	WeChat	WhatsApp
Messaging	✓	✓
Group Messaging	✓	✓
Broad Cast	✓	✓
Direct Mail*	✓	Enabled*
Voice calls	✓	2014
Payments	✓	-
Money Transfer	✓	-
Games	✓	-
Commerce	✓	-
User Stories / Moments	✓	-
TV	✓	-
Taxi Services	✓	-

* - Direct Mail capability was enabled in WhatsApp by changing user terms around privacy and receiving unsolicited communications from companies outside of existing contacts

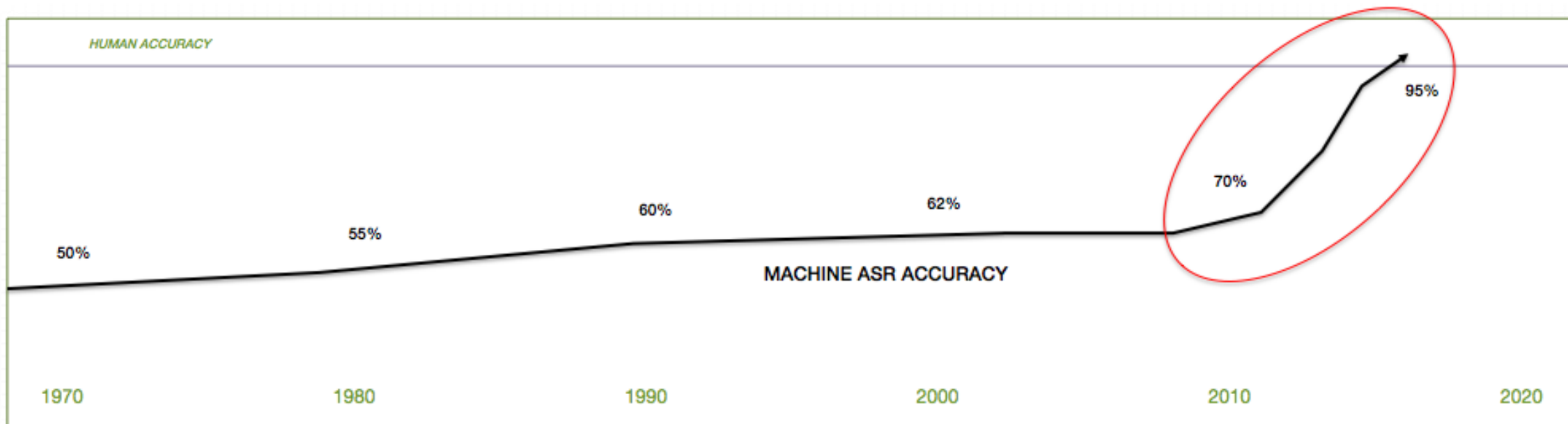
AUTOMATION: CHATBOTS

Domino's Pizza Bot



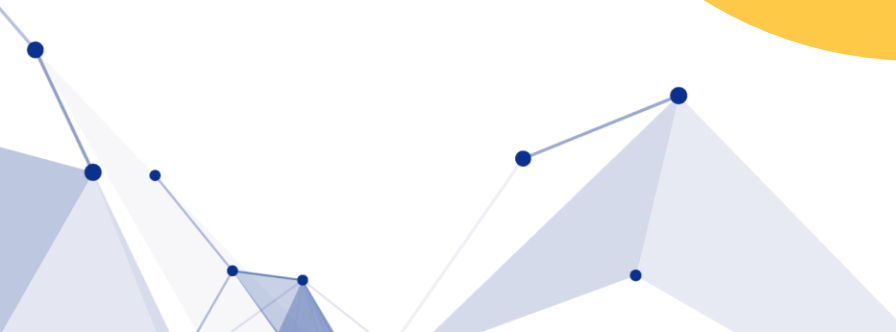
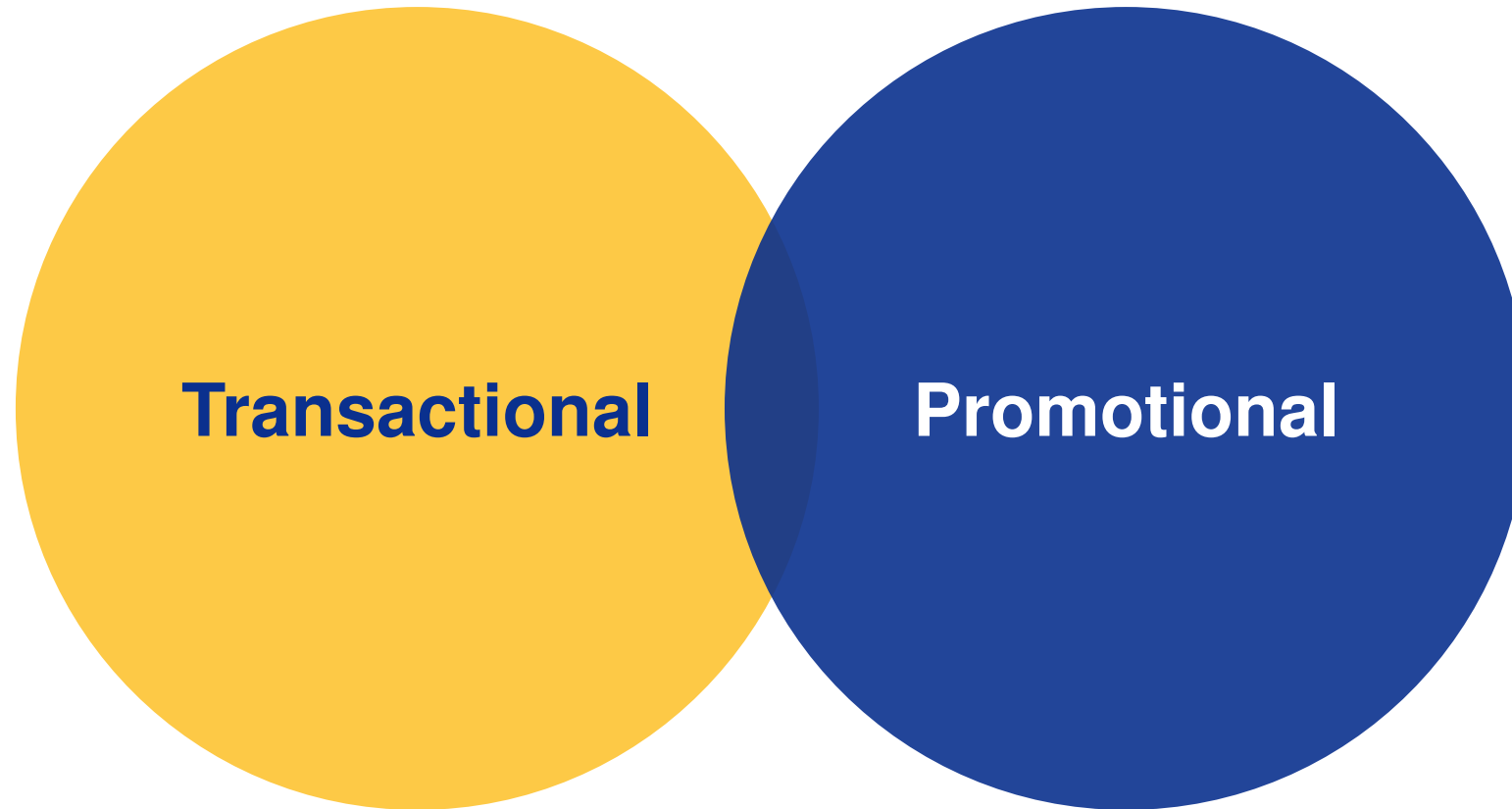
- Accenture technology demo
- Over 80% of customer service interactions can be automated
- Opportunity for additional up-sell and cross-sell

TYPING? VOICE WILL BE THE FUTURE



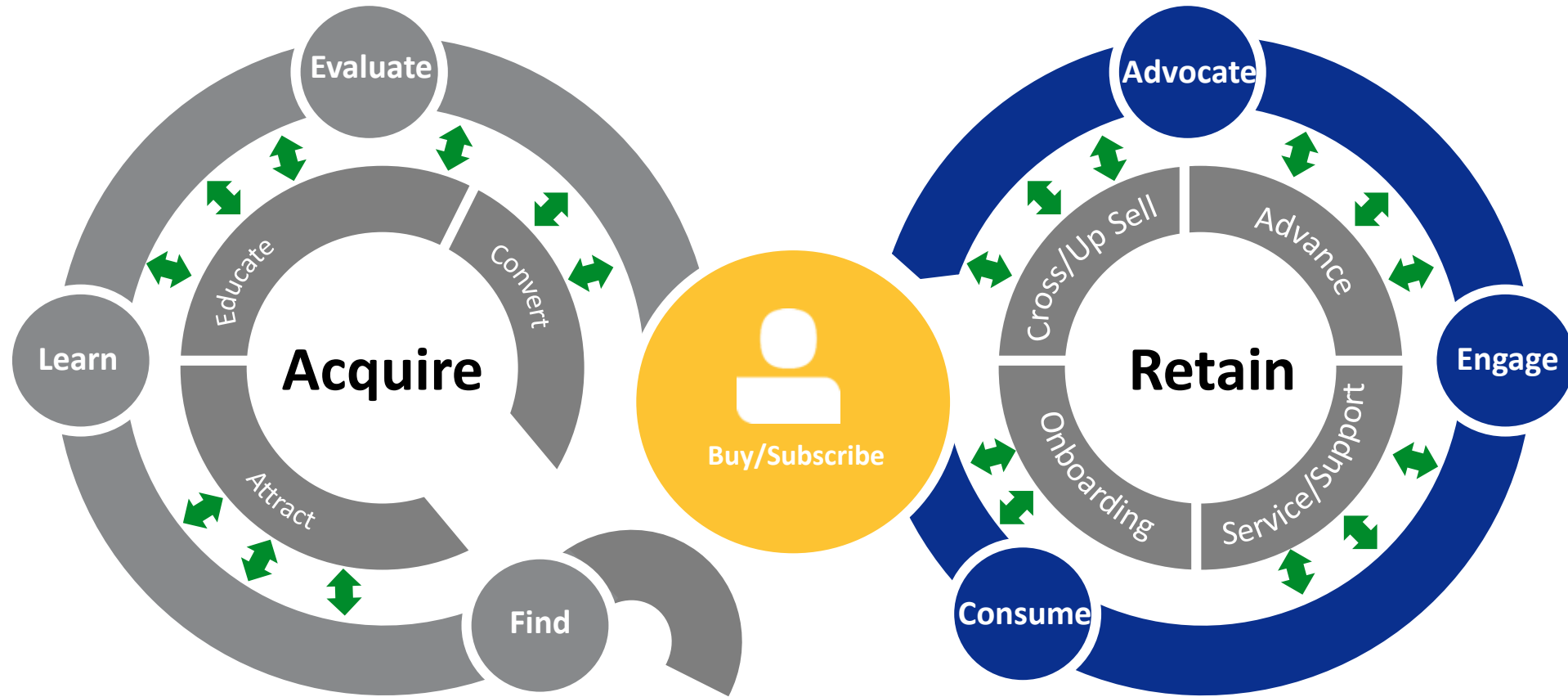
As speech recognition accuracy goes from say 95% to 99%, all of us in the room will go from barely using it today to using it all the time. Most people underestimate the difference between 95% and 99% accuracy – **99% is a game changer...**

#3 CONVERSION



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INTEGRATED COMMUNICATIONS



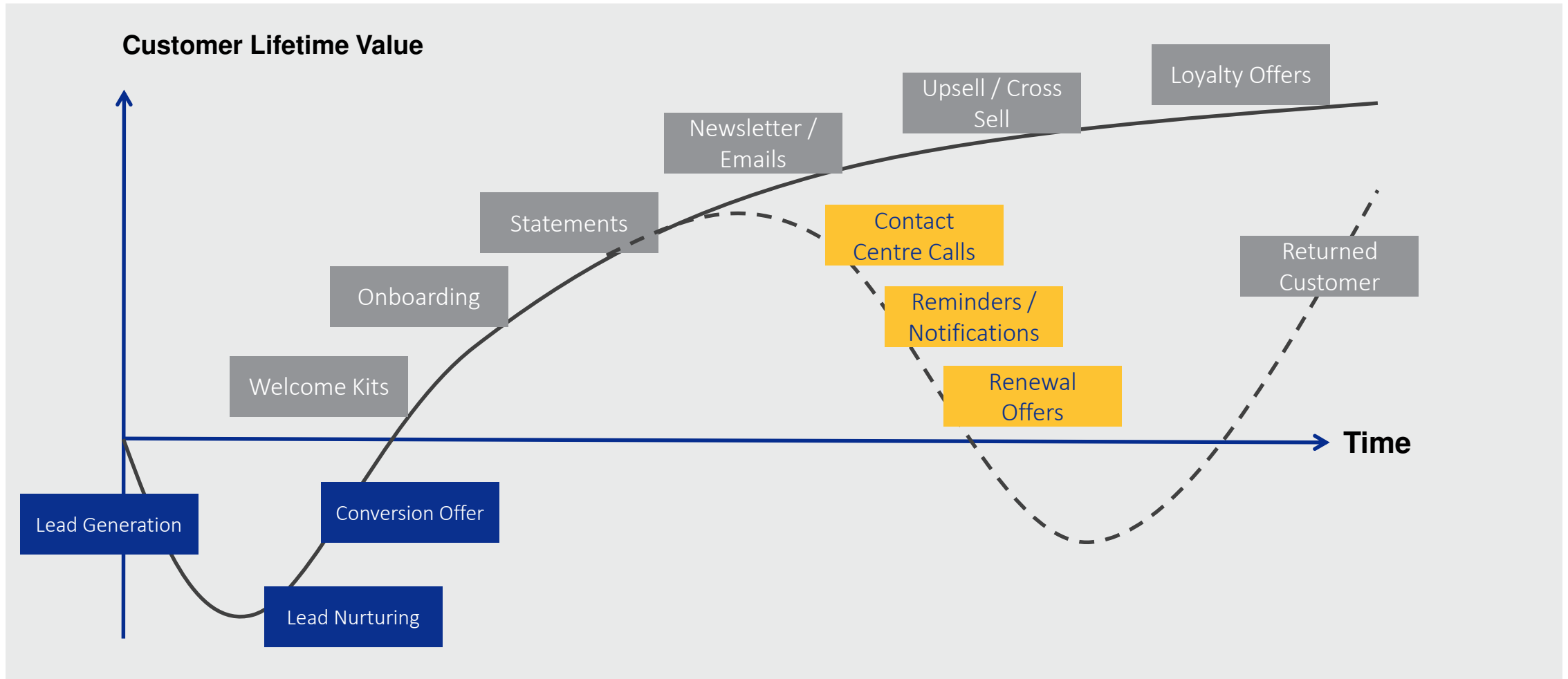
➤ Data-driven, personalised, multi-channel communications

■ Customer journey: pre-purchase process

■ Customer journey: post-purchase process

■ Business objectives

OVERARCHING STRATEGY REQUIRED



Customer Communications Interactions



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INTEREST FROM MARKETING/BUSINESS

What Services Bureaus Are Saying....



A few years ago I would talk to the purchasing people, maybe 5 people max. I saw them again a few weeks ago, now they had 25 people in the room. Different departments, different needs. It's customer service, marketing; purchasing is still there but not leading. They realise they need to find new ways of communicating. (Sweden)



Talking about CX creates a lot of pull from CXOs and CMOs. (America)



If you'd asked me 5 years ago, I would have said that CCM is very low on the priority list of a CMO. Now, we're seeing a clear shift. If you talk today with a CMO about customer journey mapping, using the whole journey to build better conversations with your customers, you will definitely get their attention. (U.K.)

POST PURCHASE OPTIMISATION

Welcome Letters



Outbound Contact



- Post survey follow-up
- Checks arrived/correct?
- Introduce direct deposit
- Introduce online banking
- Questions/concerns?

Outbound Contact

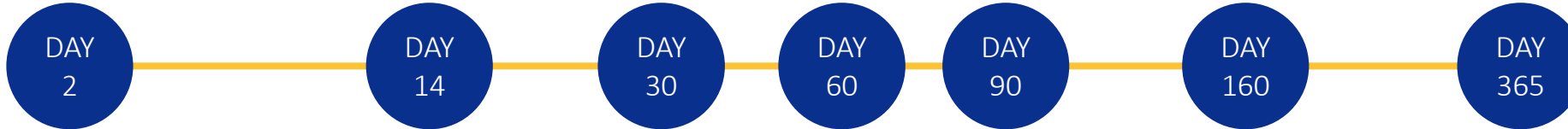


- Personalised follow-up
- Customer satisfaction survey
- Recommendations/ referrals
- Relevant offers

Customer Satisfaction Survey



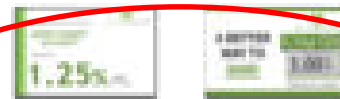
- Online banking satisfaction/use?
- Online bill pay satisfaction/use?
- Mobile banking satisfaction/use?
- Questions/concerns?



Initial Experience Survey

- Preferred contact method
- How did you first learn about us?
- Account opening process satisfaction

Measure NPS



Cross-sell Opportunities

Savings, CDs, Money Market, HELOC, (etc.)

Segment based on NPS



Anniversary Phone Call

FROM COST CENTRE TO PROFIT CENTRE

First Steps: Gain Control and Insight

1 Implement Journey Managers and CMS

Experiences built from snippet of pre-built elements



3 Democratise the data - 110 Live data dashboards

Always on and self-serve data. Spot opportunities and struggles

4 Begin Optimisation

Superstar DJs dramatically increased optimisation of the digital experience

	H1 2014	2015
# of Optimisation Specialists:	2	50
Test Completed:	2	400
Size of Digital Analytics:	6	10

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IS CCM STILL RELEVANT?

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REGULATED INDUSTRIES

Financial Services, Insurance, Healthcare, Utilities, Telcos, Government

Competitive Differentiators



Improving how a brand interacts and communicates with customers is often the easiest way to build better Customer Experience

IMPROVE CUSTOMER EXPERIENCE

CX needs to be defined in terms of ease, effectiveness, and emotions

Ease



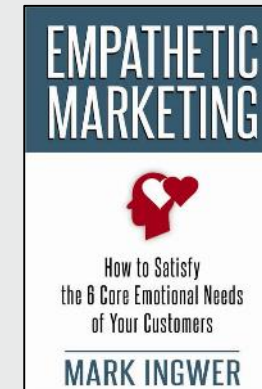
Easy-to-use interactions

Effectiveness



Relevant & efficient interactions

Emotions



Empathy in interactions

Based on Forrester's 3E's of Customer Engagement

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CONSISTENCY ACROSS TOUCHPOINTS

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Your SCALE Auto Quote

James,

It was great speaking with you today.

My goal is to make sure your plan meets your needs and budget. Based on your coverages with 2 drivers and 3 cars your annual premium is \$849.85 and I recommend:

\$75.82 12 Monthly Payments	\$849.85 Paid in Full (Save \$ 60.00)
---------------------------------------	---

If you have any questions, please don't hesitate to give me a call. I look forward to assisting you.

Margaret.

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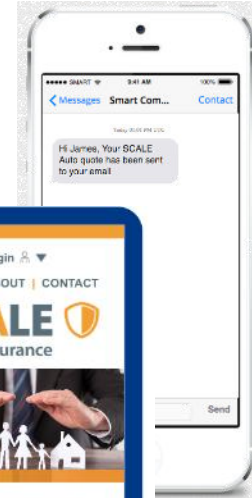
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James,

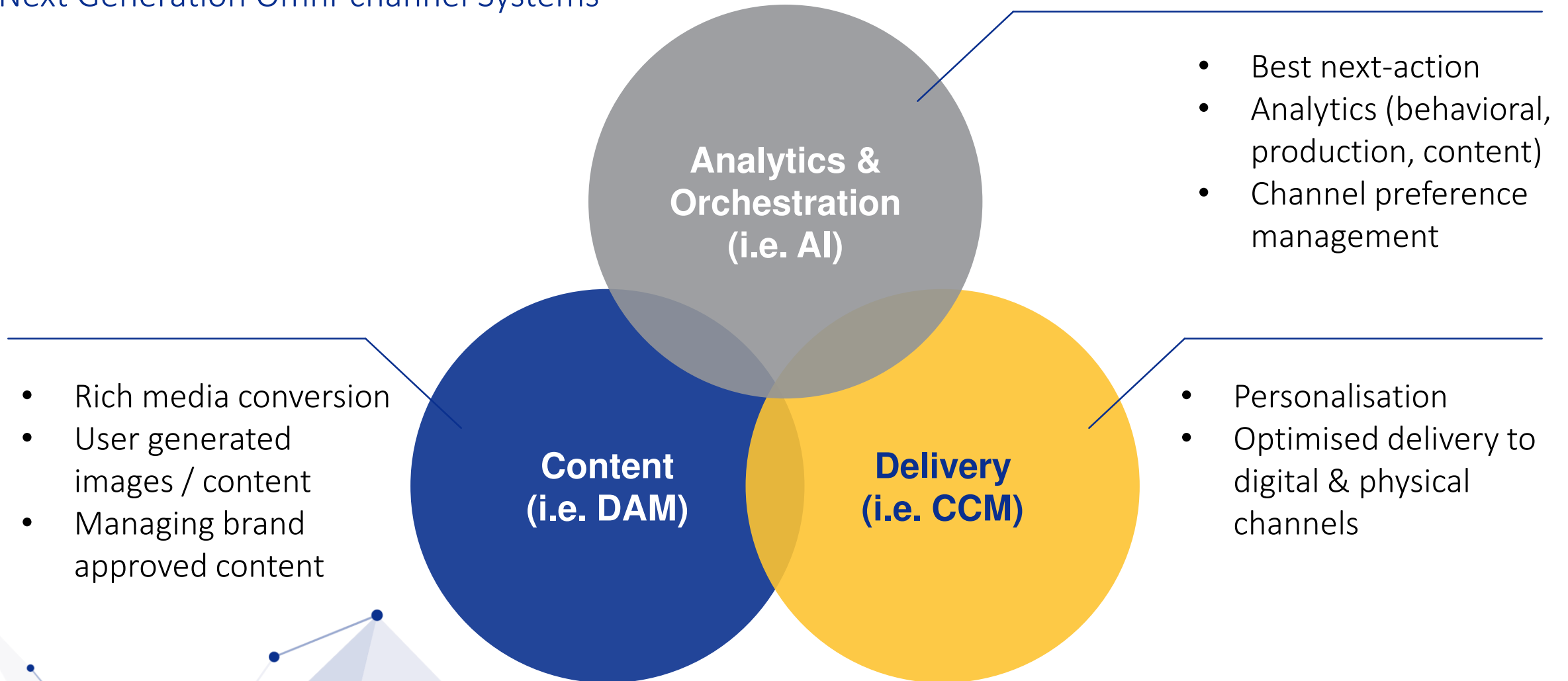


Consistency in:

- Channels
- Tone of Voice
- Brand colours / styling
- Personalisation
- Log-in / security
- Delivery preferences

CCM CRUCIAL ELEMENT IN CX (CEM)

Next Generation Omni-channel Systems



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RECOMMENDATIONS



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COUNTER THE THREAT...

Quicken Loans pioneering instant mortgage approval forcing incumbents to respond

ROCKET MORTGAGE
by Quicken Loans

Talk to Us | Sign Out

- ✓ My Priority
- ✓ My Current Mortgage
- ✓ My Home Info
- ✓ Who's on the Loan
- 5 My Money**
- 6 Government Questions
- 7 My Credit
- 8 My Solution
- 9 See if I'm Approved
- 10 Lock My Interest Rate

Let's talk about your income.

Use the tools provided by our trusted partners to quickly and securely share your income information with Quicken Loans. You'll get a more accurate mortgage solution, and you'll save time later in the mortgage process by verifying this information now.

[Start Income Search](#)

Employment History

We recommend that you enter at least two years of employment history. Although it is not required, two or more years of income helps you qualify for a loan.

Current Job(s) [Add a Job](#)

Previous Job(s) [Add a Job](#)

Tomorrow's dream room could be only a day away.

From mortgage application to approval in just one day. Onwards.

Search: HSBC Mortgages

HSBC

Your home may be at risk if you do not keep up repayments on your mortgage. Services available at discretion of lender and subject to credit checks. All offers are subject to mortgage application and approval. In the UK, services are available to individuals who are not currently in possession of a mortgage. Services are not available for buy-to-let applications and properties which are not owned by the borrower. Always check the terms and conditions of any mortgage product.

KNOW YOUR CUSTOMERS

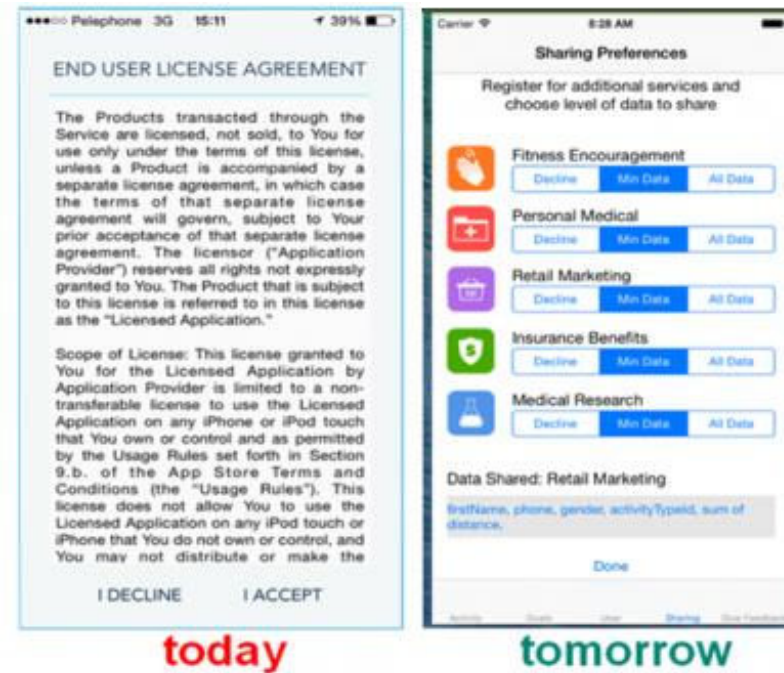
Way of least resistance; expect older generations to shift to Mobile Chat too

	% of Centers Reporting Most Popular Contact Channels by Generation				
	Internet / Web Chat	Social Media	Electronic Messaging (e.g. email, SMS)	Smartphone Application	Telephone
Generation Y (born 1981-1999)	24% (1 st choice)	24% (1 st choice)	21% (3 rd choice)	19% (4 th choice)	12% (5 th choice)
Generation X (born 1961-1980)	21% (3 rd choice)	12% (4 th choice)	28% (2 nd choice)	11% (5 th choice)	29% (1 st choice)
Baby Boomers (born 1945-1960)	7% (3 rd choice)	2% (5 th choice)	24% (2 nd choice)	3% (4 th choice)	64% (1 st choice)
Silent Generation (born before 1944)	2% (3 rd choice)	1% (4 th choice)	6% (2 nd choice)	1% (5 th choice)	90% (1 st choice)

SEE NEW LEGISLATION AS OPPORTUNITIES

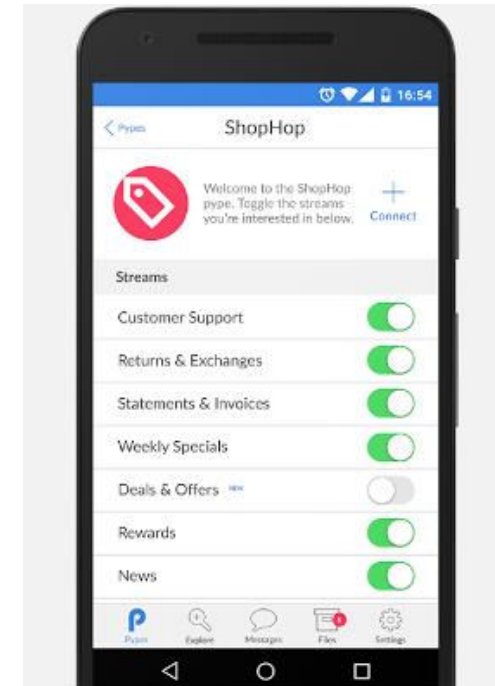
GDPR is impacting privacy laws in Europe

Consent forms will (likely) change in 2018



Source: IBM

Why not applying same concept to channel preferences?



MODERNISE YOUR SYSTEMS

Modern systems are data, logic, format, and channel agnostic



Data Agnostic

Supports any input data



Logic Assembly Agnostic

Bus. logic separated from design



Presentation Agnostic

Object architecture defined by output function, i.e. message, doc, webpage



Channel Agnostic

Optimised output by channel

Modern Systems

- Personalised, omni-channel
- Low template inventory
- Digital-first
- Supports new channels
- Plug-and-play architecture
- Cloud-ready
- Integrate easily with wider solutions eco system



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