



CUSTOMER EXPERIENCE: COMPETETIVE FRONTIER FOR SUTAINABLE GROWTH AND RETENTION IN UNCERTAIN ENVIRONMENT

WINTERSCHOOL 2019

NYANGA

Reflection

- Understanding Your Customers
- → Customer Experience Management
- → Practical Customer Experience Strategies
- → Basics of Customer Services
- → Customer Effort Management
- → Managing the Digital Experience
- Customer Effort Management
- → Net Promoter score

- → Customer satisfaction & Loyalty
- → KPIS
- → Social Media for customer experience

HOW WE WORK WITH YOU?

Customer Experience Transformation

Customer Experience

castorner experience

People

- Training
 - Certification through Chartered Institute of Customer Management and CCAZ.
- Recruiting the experienced team

Processes & procedures

- Drafting client service charter
- Contact centre Manual
- Customer experience procedure / processes

Control and monitoring

- Customer service audits
- Surveys, Mystery shopping
- Call centre/ Customer exp auditing

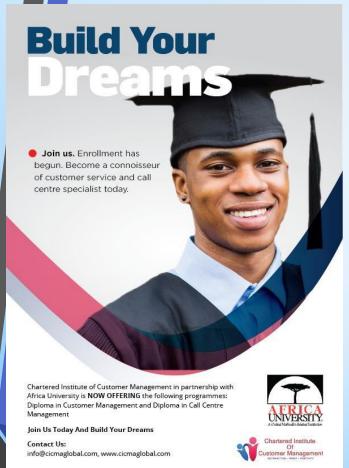
Consulting

 Customer experience strategy formulation and implementation

Contact Centre Setup

- Pre-Setup roadmap
- Vendor selection or
- Entire Project management
- Post setup support (for a month to allow smooth transition)

CICM PRODUCTS



1. Call Centre & Customer Service Training (In-house & Conventional Classes)



PROGRESS

Foundation Certificate in Call Centre Management

3day weekends and weekdays course This Programme has the following module:

. Call Centre Management

Certified Call Centre Practitioner

Runs for 3 months (weekend Classes) Modules:

- · Call Centre Management
- · Customer Relationship Management
- Total Quality Management

Certified Customer Service Practitioner

Runs for 3 months (weekend Classes) Modules:

Customer Experience Management Customer Relationship Management Total Quality Management



Contact Us

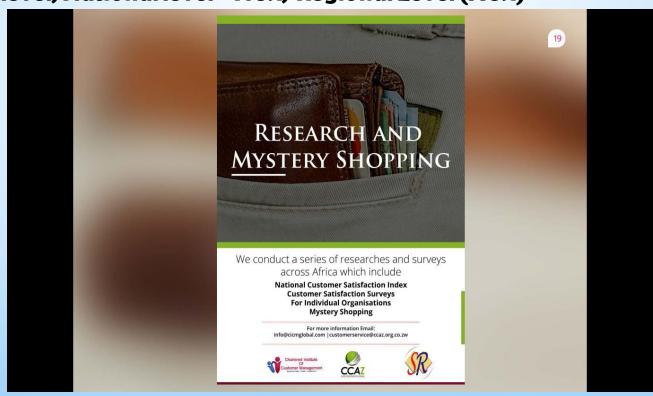






PRODUCTS

2. Mystery Shopping, Customer Satisfaction Researches & Surveys (@ Company level, National level –NCSI, Regional Level (ACSI)



PRODUCTS



3. "The Customer" magazine



"Always do your best. What you plant now you will harvest later."



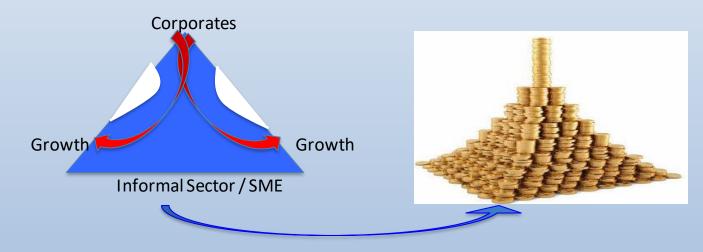
REFLECTION: INSURANCE SECTOR



Social-Economic Trends in Zimbabwe

Title

- **1** Social-Economic Pyramid Transformation
- Innovation is a Business Survival Kit Critical Item
- Changes are Fast, large Scale and Long Lasting

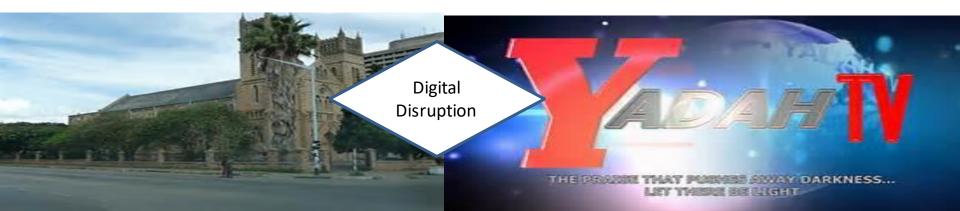


- SME 5,7Million People
 - 60% of GDP
 - US\$7,4Billion Turnover (2012 FinScope Survey)

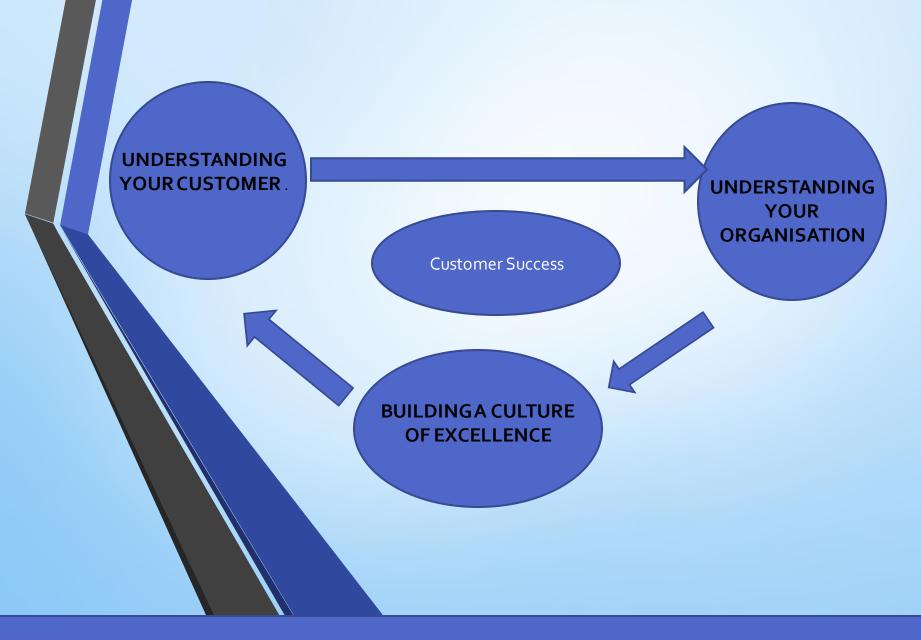
Business Model Disruption – Zimbabwe



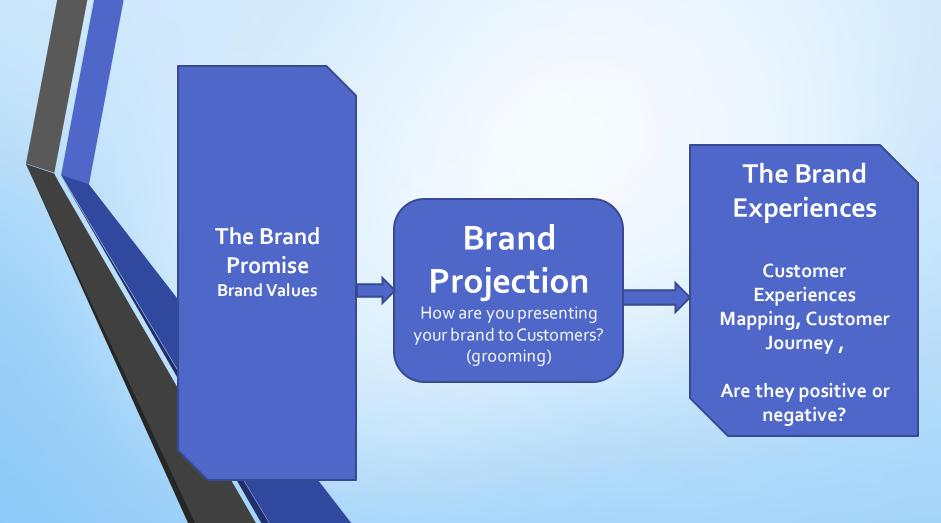




1): CREATING CUSTOMER EXPERIENCE OWNERS



2) The Brand Experience = Customer Experience



3) Managing clients at touch Points

Communication

Customer Engagement

Experience Owners

TYPE OF DIFFERENT CUSTOMERS

The Meek/ Silent Customer: Generally, will not complaint.

The aggressive Customer: Opposite of the Meek customer. Readily complaints, often loudly and at length

The high roller customer: Expects the absolute best and is willing to pay for it. Likely to complaint in a reasonable manner



The chronic complainer customer: Is never satisfied, there is always something wrong

The Abusive Customer: A caller who goes beyond expressing anger about a problem and begins attacking the person handling the call

WHAT CUSTOMER WANT TO US

- To be recognized and remembered
- To feel valued
- To feel **appreciated**
- To feel respected
- To feel understood
- To feel comfortable about a want or need

Remember

The typical customer tells 20 people about negative experience and tells only 5 people a positive experience

Customer Expectations

KEY PAIN AREAS

Having to serve multiple customers at the same time Customer exp only a lip service by **Executives** Customer data Changing technology More demanding consumers Long term planning difficult

Discussion







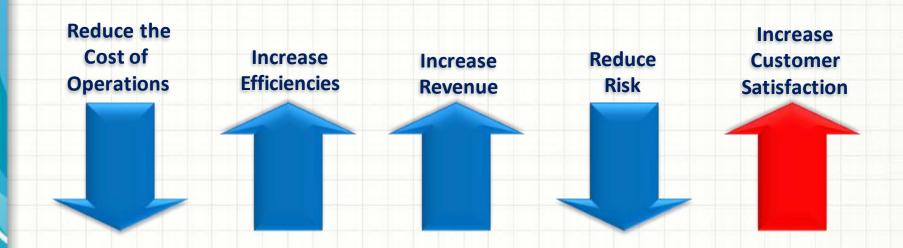








Five Key Challenges

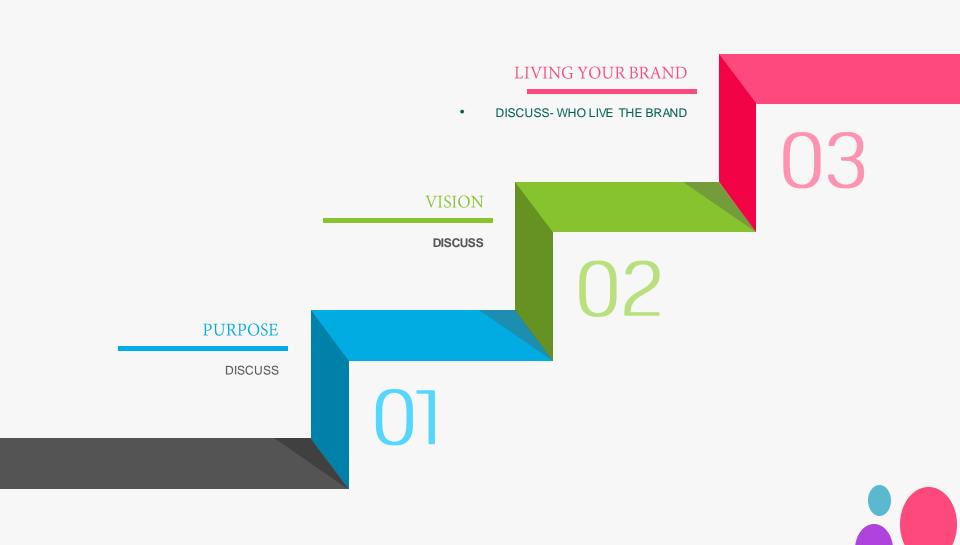


Fulfilling The Key Elements of Most Organisations' Strategic Plans

Doing a whole lot more – with whole lot less
Without Compromising Quality



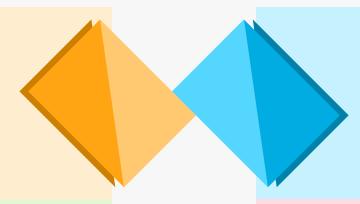
THE FALCRUM





CUSTOMER EXPERIENCE : WALKING THE TALK





CUSTOMER EXP CHANGE AGENT

CUSTOMER SUCCESS

So that our customers have the determination, conviction and financial means to become their exceptional best

CUSTOMER EXP AS A CULTURE

Become an Advocate for the Customer

Facilitate Interdepartmental Conversation on CX issues

Build Relationships with Your Customers

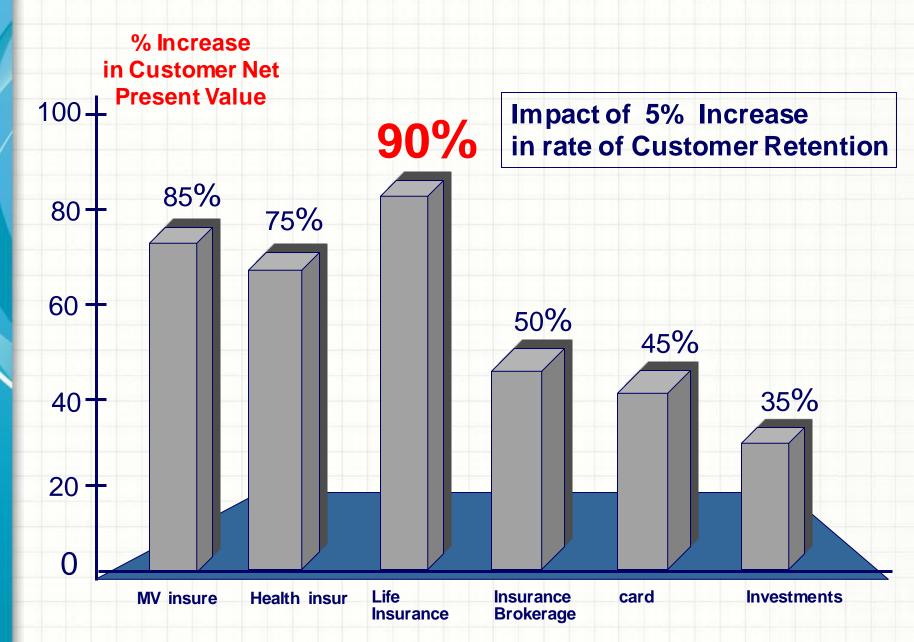
ELEMENTS TOWARDS SERVICE EXCELLENCE

Culture change & transformation prog

Proper Contact
Centre and CRM
Technology

Customer Centricity Processes & procedure alignment

People
Development
& Training



[Source: Customer Retention: A New Star to Steer By. Frederick Reicheld and W. A. Sasse

Customer Experience Management

THE JOURNEY

SATISFIED

LOYAL

ADVOCACY

To achieve 4 key strategic objectives ...

- Market Share
 - Customer Satisfaction
 - Loyalty / retention
 - Profitability



Customer Journey

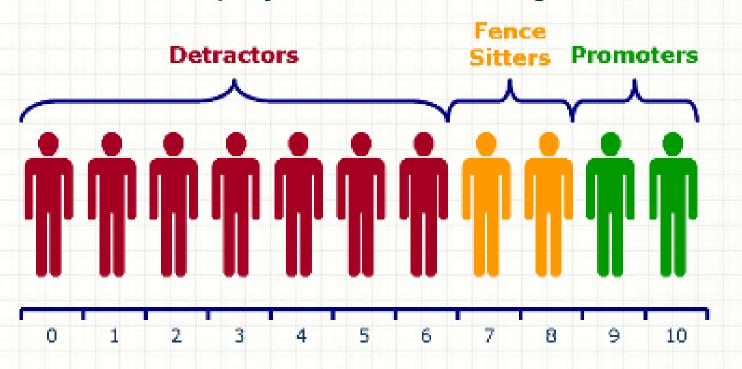
It's what we do to

- * Make the customer feel happy
- Assist the customer to justify their purchase
- Satisfy the customer's needs
- Give the customer has a sense of being respected
- Give the customer the feeling of being served and cared for

The Net Promoter

Asks ONE simple question ...

"How likely is it that you would recommend our product, service or company to a friend or colleague"?



Net promoter score = % promoters - % detractors*





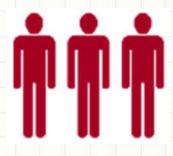
PROMOTORS (score 9-10) are loyal enthusiasts who will keep buying and refer others, fueling growth.



PASSIVES (score 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings.



DETRACTORS (score 0-6) are unhappy customers who can damage your brand and impede growth through negative word-of-mouth.



Net
Pro notor
Score

=

% of Promotors

-

% of Detractors

Discussion







<< DRAFT A LOVE LETTER>>

GIVE AWAY: STRATEGY AND EXECUTION FRAMEWORK

STRATEGIC INITIATIVE	ANCHORS	ENABLERS	TIMELINE
Customer and Staff Education	Service and product knowledge training and testing for customer facing staff		
	 Education DiY client educational videos 		
	 Internal Quiz Competition 		
Customer Experience Mapping	Project Pause		
	 Contact Centre 		
	Touch points review and alignment of our outlets.		
	 In store Digital feedback gadget 		
	 Customer experience desk 		
	 Close the known gaps (low hanging opportunities) 		
Know Your Customer Initiatives	 Consolidation of Customer Info – CRM solution 		
	 Welcome calls from the call centre 		
	 Social media birthday posts esp for top participating fans 		
	Birthday messages for all our clients.		
	Branch level to at least calls 5 past week complaining customers.		
	Random appreciation Calls by senior management and all staff members		
	Pre-termination Interviews		

STRATEGY AND EXECUTION FRAMEWORK

STRATEGIC INITIATIVE	ANCHORS	ENABLERS	TIMELINE
Enriched Outbound Initiatives	Welcome calls		
	Follow up calls		
	 Debt collections 		
	 Sales Lead generation 		
	Tele-Surveys		
	 National Suggestion box tabulation (sample digital feedback tablet linked to our server. Dormant account campaigns 		
Segmentation	HVC cards		
	Loyalty programme.		

Group discussion:

Is your company a customer centric organization? Why?
How can we improve starting at your level?

Customer Effort Management



"How much effort did you personally have to put forth to get your request addressed?"

1= Very low effort 5=Very high effort





THE FAILED ORGANISATION IS MISALIGNED

STRATEGIES

PROGRAMMES

PEOPLE

PROCESSES

FRAGMENTED TECHNOLOGIES

LOSS DRIVERS

Fragmented 'Vision'

STRATEGIES

Counter-Productive

PROGRAMMES

PEOPLE

Low Motivation

Wasted Resources

PROCESSES

FRAGMENTED TECHNOLOGIES

Over-Spend

THE SUCCESSFUL ORGANISATION

Growth STRATEGIES

A Customer Centric Organization

Market Focussed PROGRAMMES

Empowered

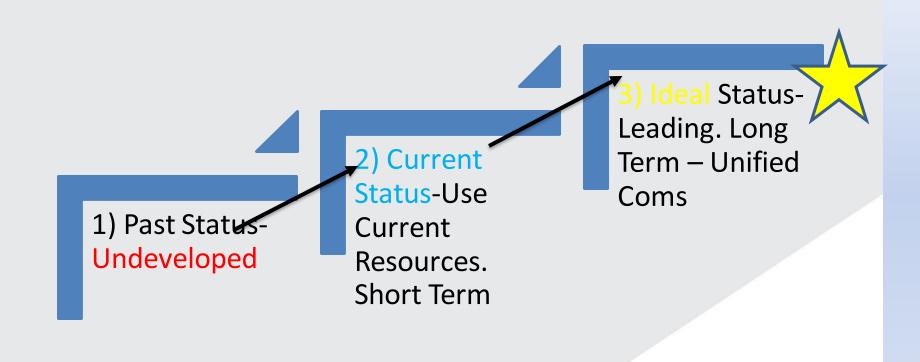
Aligned, Supported PEOPLE

INTEGRATED PROCESSES

CONVERGED TECHNOLOGIES

PROJECT PULSE

CONTACT CENTRE SETUP: PATHWAY TO LEADING STATUS



Discussion







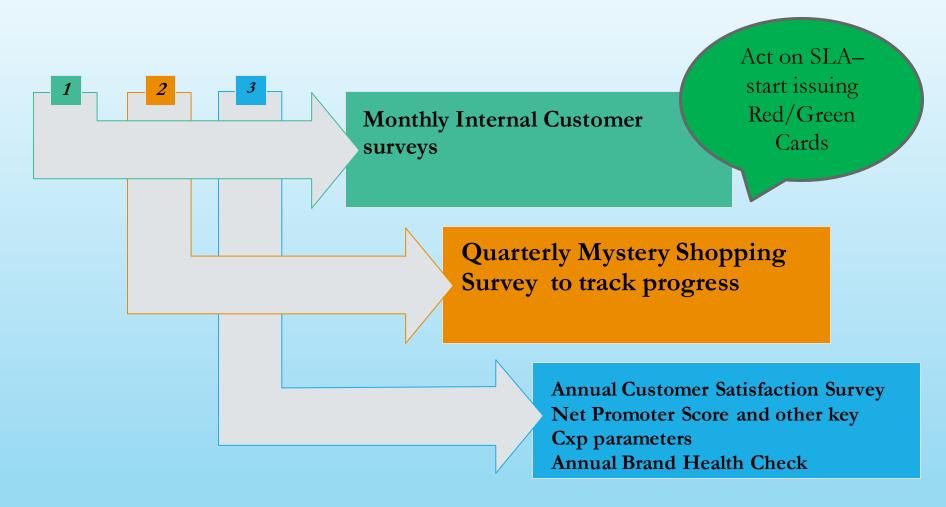








PERFOMANCE TRACKING



The key metrics should be publicized and all the gaps should be tracked for corrective action. Close monitoring and support mechanisms should be initiated to act on all the research outcome. Provide proactive warnings and information to management and staff

Customer Service

KEY METRICS DASHBOARD

...% retention (card clients)

Customer Satisfaction Index



95% Call centre % answer rate

+20 Net Promoter Score

100

75%

65% Average Mystery Shopping

Close 100% complaints within 24hrs

Monthly dashboard & SLA tracker

100% daily social media response rate





THANK YOU

