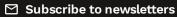
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100 Of The Most Customer-**Centric Companies**

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Being customer centric is about more than just offering a good product or staffing a contact center. It becomes a cultural way of life for the company and impacts everything from employee engagement to customer experience. Customer-centric companies live and breathe their customers and are laser-focused on providing amazing experiences. They are innovative and do good in the world. These companies disrupt their industries and are often rewarded with growth and increased revenue. Brands that have superior customer experience bring in 5.7 times more revenue than their competitors. Companies that invest in customer experience see financial gains and strong customer-focused cultures.

Today many companies are slow to go through a digital transformation which is the first step to becoming more customer-centric. According to IDC, 85% of enterprise decision-makers say they have a time frame of two years to make significant inroads into digital transformation or they will fall behind their competitors and suffer financially.

Customer centricity comes in many forms, ranging from adopting new technology to getting feedback and building relationships. Here are best ADVERTISEMENT

practices from 100 top customer-centric companies. These companies received customer service awards, topped customer satisfaction surveys and are considered great places to work that focus on employee experience.

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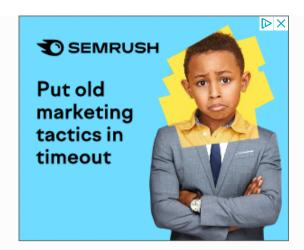
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Here are the habits of 100 customer-centric companies from ten industries including Retail, Finance, Healthcare, B2B, Software, Hospitality, Insurance, Telecom, Manufacturing, Agriculture.

Retail

Today customers' are getting extremely personalized customer experiences in some areas of their life, and impersonal experiences in other areas. The question for retailers is how are you using data today? 87% of mobile marketers say using location targeting has led to higher engagement and better customer insights.

Wegmans. The grocery chain wins the Temkin Experience
 Rankings and regularly tops lists of most loved companies because



- of its focus on creating happy, engaged employees.
- 2. Trader Joe's. With the second-highest American Customer Satisfaction Index (ACSI) score, Trader Joe's excels at quick response times and employees who will do anything—even opening products to give samples—to make customers happy.
- 3. Glossier. Customer service agents are integrated into the marketing team and are encouraged to listen to customers and share their unique experiences and recommendations.
- 4. Warby Parker. With integrated data and a unique point of sale system, customers don't have to keep repeating their preferences but can instead work one-on-one with associates to find the perfect pair of glasses and pay via tablet.
- 5. Sephora. The beauty brand uses technology to create a personalized experience with a comprehensive app, virtual try-on of makeup products and a strong online community for a seamless customer experience.
- 6. Amazon. The e-commerce giant (and web host with Amazon Web Services) is constantly innovating with new customer solutions, including one-day shipping, easy returns and creative physical locations that integrate for a truly omnichannel experience.
- 7. Casper. Instead of a traditional store, the online brand expanded with physical nap rooms that allow customers to experience the brand instead of feeling pushed to buy a new mattress.
- 8. Away Luggage. Customers drive every decision made by the company, and Away uses data to create comprehensive customer profiles for personalized recommendations and service.

- 9. Best Buy. The tech store went through a digital transformation to evolve with changing trends and streamlined its in-store and online experience to provide personalized advice, including visiting customers in their homes to find their best tech solutions.
- 10. Target. While revamping its stores to match its online and app experience, Target kept customers in mind by showcasing products they want and blurring the line between physical and ecommerce experience for seamless shopping from any channel. Target first outsourced their website as ancillary to Amazon.com, but took it back in 2011 and went through a digital transformation. They posted solid profits for last year's holiday season.

Finance

Money is an emotional thing for people, and companies today are leading the way to make it easier for customers to manage their money. Hidden fees, overdraft fees, and student loans with high interest rates are a mood killer for banking customers. Fintech start-ups are leading on innovation and using software to facilitate banking and financial services. Here are ten companies that are extremely consumer-focused:

- 1. Citizens. As the top-rated bank in the Temkin Experience Ratings, Citizens uses a long-term approach to map the customer journey and predict what customers will need next.
- 2. Ally Bank. Ally scored high in the Forrester CX Index, in part because it partners with other digitally minded companies to provide convenient end-to-end customer solutions.
- 3. Navy Federal Credit Union. Named the top credit union for customer experience four years in a row, NFCU employees know

- the role they each play in creating satisfied customers.
- 4. Huntington National Bank. The bank spent two years listening to customers to create its digital banking hub that helps customers manage their money and set financial goals.
- 5. Charles Schwab. Charles Schwab leverages data to understand customers, track trends and changes and provide a forward-thinking approach to finances.
- 6. Edward Jones. Employees at all levels have a voice at this best place to work, which helps them engage with the company's purpose and deliver strong customer service.
- 7. Discover. Recognized for being on the cutting edge of technology, Discover combines AI with strong human interaction to predict when customers will need financial help.
- 8. ING. Customer experience is a company-wide effort, and employees in all departments collaborate on innovative, customer-first ideas.
- 9. Capital One. Trust and transparency contribute to the customer-first culture where every employee has a role to play and is encouraged to surprise and delight customers. A young bank (31 years old) with 372 billion in assets, and still has its founder-CEO Richard Fairbank.
- 10. Chase. Chase was one of the first banks to move into mobile and has refined its app to create an intuitive user experience that gives customers everything they need in one place. I am a customer and have loved their mobile/personal banking since the beginning.

Healthcare

Companies today must think of their customers as people and not simply customer numbers to process. For example the growing areas of telehealth. Studies show that almost 75% of all doctor, urgent care, and ER visits "are either unnecessary or could be handled safely and effectively over the phone or video," according to statistics from the American Medical Association and Wellness Council of America. Here are ten companies bringing the humanity back to healthcare:

- One Medical. An affordable approach to membership-based care,
 One Medical transforms stark medical offices into comfortable
 and relaxing suites that also have great service.
- 2. Kaiser Permanente. Kaiser Permanente focuses on both employee and customer experience and uses innovative technology like virtual appointments that allow providers to see more patients more conveniently. It's an example of making people's lives easier and better, and we'll only see more digital offerings from big brands.
- 3. Propeller. This startup harnesses new technology by using GPS-enabled inhalers to create better treatment plans for asthma sufferers.
- 4. UCB. UCB empowers Parkinson's disease patients with an AI-powered app to give them someone to converse with 24/7 while also monitoring their progress.
- 5. Acxiom. Acxiom tracks more than 4,4000 health attributes in its patients to proactively connect them with the right provider and streamline referrals and check-in.
- 6. RDMD. This startup uses AI to analyze medical data and find connections between rare disease cases to quickly create

- innovative solutions for patients in need.
- 7. VRHealth. VRHealth brings virtual reality programs to patients during stressful procedures and situations to keep them calm and give treatment instructions.
- 8. CloudCare. The program allows all members of the care team to instantly see protected data in real time, which creates smoother communication between doctors and patients.
- 9. Solv. The concept is simple: find high-quality doctors available for same-day appointments and make it available on a number of channels for easy customer access.
- 10. Novo Nordisk. Named a great place to work, Novo Nordisk's purpose-driven culture celebrates employees who are passionate about serving their diabetes patients.

B₂B

There are more B2B companies than B2C companies in the world. It turns out only 14% of B2B companies have a customer-centric culture. (Disclosure: Cisco is a former client of mine)

- 1. Slack. A dedicated Customer Experience team helps customers be successful in their own businesses and listens to feedback to fine-tune the service, following the service-oriented attitude of the CEO.
- 2. DHL. The company restructured to create a more cohesive and employee-friendly culture, which translates to satisfied customers and better service.
- 3. Qumulo. The enterprise data storage company is all about customer feedback and constantly evolves its offerings to match

customer needs.

- 4. Paycor. The recruiting services provider runs an HR Center of Excellence to help its clients be successful and always has a listening ear for feedback or support questions.
- 5. FedEx. The shipping company stays on top of new technology to empower its customers and provide quick and reliable deliveries.
- 6. Level 3. Internal restructuring to get rid of silos is designed with customers in mind and aims to create a more accessible and enjoyable customer experience.
- 7. Cisco. With a massive digital transformation, Cisco has evolved its products to cloud-based and subscription models to better match customers' needs. Cisco recently created a customer experience group with 27K of its employees. That's a bold move in the direction of customer experience.
- 8. Wells Fargo. The bank's business arm is dedicated to helping small businesses succeed and offers training and support in all areas of growing a business, not just financial.
- 9. GE. B2B clients can see what the company has to offer at two customer experience centers, which showcase the brand's products and offer personalized recommendations in a pressurefree experience environment.
- 10. Motorola. The B2B division builds an emotional connection with customers by recognizing their moments that matter and offering incredible support during pivotal times in a business.

Software/Internet

Many of the most customer-focused companies are software and technology companies. They often have founder-CEOs, and they are digital first companies. Customers love the convenience of running their lives from their smartphone and other devices, and technology companies get that. Many of our most beloved customer experiences are technology experiences from companies like Google, Apple, Amazon, and Netflix (Disclosure: Adobe is a former client of mine). Half of the top ten most powerful companies by market cap are technology companies.

- 1. Workday. Workday knows that happy customers are the best referrals and puts customers at the center of all decisions. I wrote about them here.
- 2. Google. Google has the highest ACSI score of software companies, in part because employees understand all of the products and can assist customers wherever needed.
- 3. Rackspace. Fanatical support isn't just lip-service at Rackspace—it's a promise and way of life for the company with each employee dedicated to customer success.
- 4. Adobe. Recognized as a great place to work, Adobe encourages feedback from employees and does everything with a relentless commitment to customer success.
- 5. Apple. Apple employees use the Three F's: Feel, Felt and Found to empathize and help customers get the perfect tech solutions for their lives.
- 6. WPCurve. The WordPress support service helps customers with all aspects of their business and web presence and is dedicated to helping customers succeed.

- 7. DreamHost. All customers are treated with amazing service no matter how much they spend, and help and support is tailored to their needs.
- 8. Ximble. Instead of sitting in a call center, many support employees work from home and are customers themselves, so they have a deeper connection to customer calls.
- 9. LinkedIn. Employees love working for a purpose-driven company, and it shows as LinkedIn maps its customers' journeys to find pain points and opportunities for personalized service. I have personally built my entire business largely thanks to LinkedIn which I've been using since 2007!
- 10. Fast Enterprises. Employees and their families come first, which fuels a customer-first culture where employees build personal relationships with their clients through the ups and downs of software development.

Hospitality

Customer Experience and travel are a beautiful marriage. Today people are spending their money on experiences over things, and one experience that many choose to save up for is travel. As competition heats up in the travel industry, hotels are increasingly focusing their strategies on building loyalty. In fact, the loyalty efforts of the top five hospitality enterprises grew from 30% to 47% last year. (Disclosure: Fairmont is part of AccorHotels, a former client)

1. Montage. Montage brings luxury travel to new heights with stunning properties and impeccable service from empowered employees in all departments. I just got back from a trip to

- Montage Kapalua and was impressed by their incredibly serviceoriented team members.
- 2. Hilton. Hilton empowers its front-line staff with customer feedback and gives them data to provide personalized, proactive service to every guest.
- 3. Yelp. Hungry? Just open Yelp! Today we don't have to plan as intensely because we can simply hop on Yelp after arriving in a city to find good food. I trust my fellow consumers' stomachs more than I trust marketers.
- 4. TripAdvisor. Mobile and local search have made consumers lives significantly easier and better on the road. When I go to a new destination and are looking for a hotel or a new experience I look at reviews on TripAdvisor first. They have a global presence which makes it very appealing for the global traveler.
- 5. Alaska Airlines. Winner of the best customer satisfaction for a U.S. airline by J.D. Power for 11 years in a row, Alaska Airlines has a commitment to listen and respond to every customer
- 6. Delta Airlines. Customers are central from start to finish, including its mobile booking capability, large network of lounges and reliability for on-time flights without bumping customers.
- 7. Fairmont Hotels. The hotel brand has made a push for more sustainable practices, including eco-friendly amenities and LEED-certified buildings, which resonates with customers.
- 8. Tribute Hotels. Each exclusive hotel in the network has a unique feel for a one-of-a-kind experience that extends beyond just the room to service that meet guests' every need.

- 9. EVEN Hotels. This wellness-focused chain helps guests stay healthy and relaxed while traveling and centers every aspect of the hotels around helping guests keep active, rest easy, eat well and accomplish more.
- 10. Lyft. The ride-sharing company stays on top of data to continually revise its routes to be quicker and safer, while also remembering customers' preferences for an easier experience.

Insurance

Insurance has an opportunity to step up for the customer at the point of need, but it still has a long way to go. Here are ten examples of companies that are stepping up for the customer (disclosure: Allstate is a former client).

- 1. USAA. USAA has earned every customer-related award there is because its employees genuinely care about their customers and are encouraged to speak up with new ideas.
- 2. Erie Insurance. Named a top company in Forrester's Customer Experience Index, Erie Insurance stays close to its roots with innovative digital solutions and humble, customer-focused service.
- 3. Allstate. An internal bot (Amelia) gives employees instant access to up-to-date information so they can quickly provide customers with accurate and personalized responses.
- 4. Liberty Mutual. Education is the first step to a great experience, and Liberty Mutual makes it easy to get insurance quotes and information with voice commands through Alexa.
- 5. Thrivent Financial. Named one of the most ethical companies in the world, Thrivent's customers love its corporate social

- responsibility and deep caring for customer needs.
- 6. Next Insurance. Next puts customers first by automating the policy and claims processes with AI algorithms backed by helpful humans.
- 7. Metromile. By disrupting the industry with its pay-per-mile insurance, Metromile offers a unique solution for customers and finds creative solutions to their problems.
- 8. Geico. Geico is available 24/7 with knowledgeable agents and a robust bot to answer questions and walk customers through the insurance process.
- 9. Slice. This startup offers insurance to a new group—people who rent their homes as vacation properties—and provides niche service that meets their exact needs.
- 10. Lemonade. Transparent processes allow customers to see how their claims are generated, and unpaid claims are donated to the charity of the customer's choice.

Telecom

It's an interesting time in media, entertainment and telecom. People expect connectivity and content wherever they go, and that has huge implications for telecom and the companies that are B2B pieces of the telecom experience for the consumer. Studies show telecom struggle with digital transformation - many customer experiences cannot start in digital and end in retail or vice versa. But here are ten companies that do deserve credit for being customer-centric. (Disclosure: Verizon is a former client of mine)

- 1. Dish Network. Facing a changing industry, Dish listens to customers and re-vamps its offerings to match their preferences.
- 2. Boost Mobile. The company celebrates diversity and encourages franchise owners to be involved in their communities.
- 3. DIRECTV. The company scores high rankings from J.D. Power for its overall customer satisfaction and communication.
- 4. Redtea Mobile. Disrupting the telecom space, Redtea's cloud technology allows devices to move networks as they change locations, which can alleviate many pain points for customers.
- 5. TELUS. Customers have a choice of how they get support help, from online tutorials to detailed instructions on any possible issue.
- 6. Republic Wireless. Average customer satisfaction scores are higher than 90%, largely because some calls are answered by other expert customers for a more personalized touch.
- 7. Consumer Cellular. Winner of the best customer service for noncontract value carriers, the personalized service allows customers to get assistance through a number of channels, including an AIpowered chatbot.
- 8. Verizon. Verizon combines AI with human employees to create a powerful experience that's personal for customers and available through multiple channels.
- 9. Sling. Sling TV's innovative offering allows customers to cut cable ties without missing their favorite networks and shows, and it uses AI to understand customers and offer fast support responses.
- 10. Netflix. Topping the ACSI ratings for streaming services, Netflix knows its customers inside and out and leverages data to recommend shows they actually want to watch. In recent

interviews Reed Hastings has said that they intend to differentiate on customer experience, and that is the only way they will win future business.

Manufacturing

How we create products has a huge impact on the customer's experience of the product. Manufacturing has the potential to greatly impact customer experience from a b2b and b2c perspective. (Disclosure: Parker is a former client)

- 1. Subaru. Customers trust Subaru because of its transparency and reputation for creating safe, reliable cars and proactively addressing issues.
- 2. LG. The appliance manufacturer is regularly recognized for its innovation and ability to add customer-friendly features.
- 3. Hilcorp. Employees at all levels have a voice and provide input to build a better experience for customers.
- 4. Caterpillar. Customer Experience Champions throughout the company spearhead initiatives and work with employees to get everyone on board.
- 5. Parker Hannifin. Continually improving its digital offerings and omnichannel experience helps Parker build relationships and stay in regular contact with customers.
- 6. Porsche. The luxury car manufacturer tops the list of customer satisfaction because of its personalized sales approach and quality products.
- 7. Stryker Corporation. The medical device manufacturing company is a top place to work because of its inclusive environment and

- feeling of community.
- 8. Graco Inc. A culture of responsible innovation encourages employees to try new things while also listening to customer feedback. Named as a best place to work in 2018!
- 9. Michelin. Michelin provides employees with new technology to empower them to do their jobs well while also connecting the global community of employees and customers.
- 10. 3M. Employees feel trusted and part of a community, which leads to fulfilling customer needs and creating innovative products to solve future problems.

Agriculture

Part of being customer-centric is being an awake and aware global citizen, meaning the company cares about the planet. Consumers demand a more sustainable business model and here are ten companies that are delivering:

- Indigo. The company combines agriculture with technology by using data analytics to sustainably grow common crops like cotton and rice.
- 2. Impossible Foods. Creators of the entirely plant-based Impossible Burger, the company creates environmentally friendly foods that people actually want to eat. Their word of mouth marketing is compelling and this year they are literally everywhere!
- 3. Bright Farms. This company brings fresh produce to the masses by building indoor greenhouses in communities across the country with methods that use much less water, land and fuel.

- 4. OmniEarth. The simple solution of using worms for organic lawn fertilizer is sustainable and incredibly effective, which shows dedication to innovation and the environment.
- 5. EarthSense. This startup eliminates a major agricultural frustration—weeds—by creating robots that use AI to monitor and eliminate weeds without chemicals.
- 6. Bayer. Bayer is investing billions of dollars to train farmers around the world in sustainable practices to stop worldwide hunger.
- 7. Good Eggs. The food delivery service only uses food from local and sustainable farmers and prioritizes keeping the land, animals and customers happy.
- 8. TeleSense. Using the IoT to monitor the temperate and condition of stored grain, TeleSense helps crops stay fresher for longer.
- 9. Freight Farm. The innovative idea of creating farms in freight containers helps bring fresh produce to the masses, especially in crowded urban areas.
- 10. FarmOp Capital. Filling the needs of an underserved customer base, FarmOp provides capital loans to farmers who don't own the land they harvest.

Those are the habits of 100 of the most customer-centric companies. Are you a customer of any of these companies? Send me a note and let me know what you think.

Blake Morgan is a customer experience keynote speaker, futurist and author of two books including "The Customer Of The Future." Sign up for her newsletter here.



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