Delivery

"We see our customers as invited guests to a party, and we are the hosts. It's our job every day to make every important aspect of the customer experience a little bit better."

Jeff Bezos
Founder and CEO of Amazon.com

Vision & Strategy Setting
Defining Our Customer Experience Aspirations

Journey Prioritisation
Targeting Areas With Maximum Value

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Understanding What Customers Value the Most

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The Delivery section of the toolkit is our detailed methodology for undertaking Customer Experience engagements. Each of the five sections contain information up front that explains section objectives and rationale together with a summary of the typical inputs activities and outputs.

Objectives

Benefits or results of performing the activities

The key components of this section of the method

The step by step activities (a 'how to' guide) typically performed

Typical inputs during this section of the method

Typical outputs during this section of the method

Ready to use tools

Ready to use templates

At the start of each sub-section of the approach you will find a summary outlining:

What it is	Why do it	When to do it

Some of the sub-chapters are further divided into "**thematic areas**". To aid orientation within the method, these thematic areas are displayed as chevrons as depicted below, with the blue-filled box indicating the current thematic area under discussion.

ACTUAL THEMATIC AREA > FOLLOWING THEMATIC AREA >

Other boxes filled in light blue typically indicate a suggestion

Example: *Consolidate the processes into single Customer Journeys…..*

Delivery > Vision & Strategy Setting

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Kick off the project and understand the maturity of the organization in terms of its approach to customer experience. Work with key stakeholders to develop a set of requirements for the project.

The key outputs from this phase should encompass:

- Summary of organizational vision and strategy
- The case / rationale for change
- Indication of scope of customer experience
- Targets and goals of the project
- Detailed project plan

Key Tools Available:

- **Maturity Assessment**
- **ThinkCube™**
- **Data Audit**

Kick off and stakeholders
Define the scope of the project, and identify key stakeholders

Perform Maturity Assessments
Understand where your organization is within the process of creating and managing valuable and differentiated customer experiences

Clarify Business vision and objectives
Define the customer experience vision in line with organization strategy, and capture the requirements.

Conduct a Data Audit
Understand and capture the organizational needs and expectations

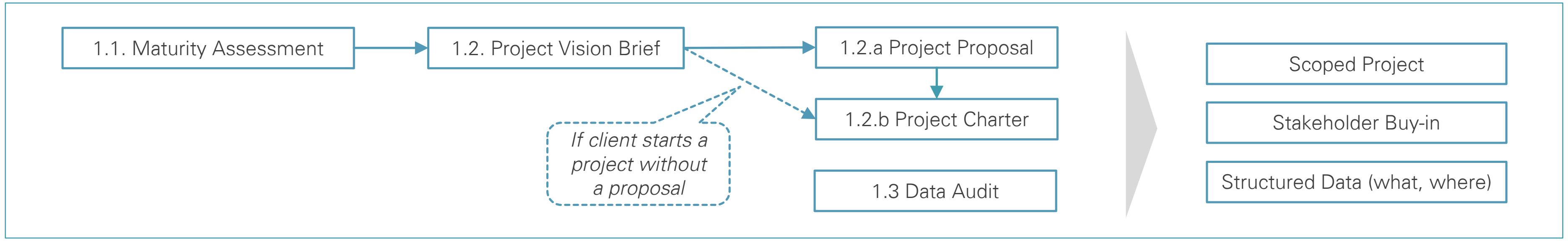
Delivery > Vision & Strategy Setting

Vision and Strategy Setting will help you understand the maturity level of your customer experience management and define a clear scope for the project. Most importantly it will test your approach to data collection and analysis in meeting clients' needs and expectations by considering appropriate product portfolio, communication and service to the customers. This stage is also substantial for determining the goals and scope of the entire project, including set up of the project team, timing and budgeting.

What are the benefits of Vision and Strategy Setting?

- Know whether the organization delivers an effective and differentiated customer experience
- Identified strengths and weaknesses of an organization interactions with its client base
- Good reality check on your progress in time and indication of steps for further development
- Setting up measurable and simple project objectives giving a very clear picture about what the project will achieve including limitations and risks that should be taken into account, budgeting and timeframe of the project
- Motivated project team having a tangible and easy measurable target outcomes and control over the project management
- Comprehending current state and approach to the data collection and their further use for customer experience management
- Product portfolio, distribution and communication channels and service model customized to the clients needs and expectations

Components and Desired Outcomes of Vision & strategy Setting?



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What is a Maturity Assessment?

Maturity Assessment is a self-assessment tool based on Forum's methodology and Forrester's customer experience (CX) maturity framework. In simple terms, it is a quick scan of a client's customer experience management.

Why conduct a Maturity Assessment?

Maturity Assessment locates specific areas in a client's customer service with which to form the basis of the focus of the project. The assessment provides an understanding of the client's current customer service experience, its strengths and weaknesses. To further prioritize customer service features in need of improvement, maturity assessment considers the level of development and importance of customer experience related features to the client.

When to do Maturity Assessment?

Maturity Assessment is performed as a first step toward the definition and scope of the project. As such it needs to be carried out at the earliest opportunity because the output will determine the project focus.

The tool is also valuable as a monitoring device throughout the project to make sure initial goals are being met or adjusted.

Activities

- Workshop with the leadership team
- Workshop with the relevant team members
- Completing the Maturity Assessment template

Potential Inputs

- ThinkCube™ methodology
- Relevant documentation (Business strategy, Customer service strategic plan, communication plan, client segmentation, KPI records, customer service metrics/models, etc.) necessary to know to be able to fill the Maturity Assessment template

Potential Outputs

- Completed Maturity Assessment template
- Identified maturity level of client's customer service experience
- Initial focus of the project (area or specific features)

How to conduct a Maturity Assessment?

For purposes of this methodology, Maturity Assessment is divided into four basic sections consisting of theme statements:

1 > Strategy
The objective of this section is to understand the client's relationships with its customers and how this is aligned to your client's vision or business strategy.

2 > Client
The objective of this section is to understand your clients needs and expectations and get a better perspective of where you are at meeting their requirements.

3 > Governance
The objective of this section is applying a consistent set of Customer service standards which provides you an uniformed platform across the business.

4 > Measurement
The objective of this section is to track your improvements and keep a consistent record of the quality of your customer service experience.

The Maturity Assessment is achieved with a simple verification and scoring of an organization's current customer service. Organize two workshops in this phase, one for the project leadership team and one for organization's customer facing staff. Use the Maturity Assessment template attached for the organization and ThinkCube™ for guidance. Workshops should be followed by a team discussion in order to review areas of agreement and disagreement in your individual scores.

ThinkCube™: ThinkCube is a creative gamification tool developed by Cynergy. It helps improve the creativity of collaboration. See the documentation attached for more information about ThinkCube™.

ThinkCube Information

Find more in document attached

Microsoft Office Excel 97-2003 Worksheet

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The maturity assessment will identify the strengths and weaknesses of a organization's interactions with its client base and the maturity level of the organization in relation to customer experience. Based on these findings, the Project Vision Brief is then established.

What is the Project Vision Brief?

The vision of a Project is its ultimate goal and identifies the various conditions that must be satisfied to ensure that this goal has been achieved.

A project vision brief is a succinct summary of the purpose and aims of the project and what the project team, partners, and stakeholders are working towards. It also entails defining the parameters of the project, its limitations and scope. A brief is particularly useful in assembling the project team, defining their responsibilities, as well as briefing them on the task ahead. It also provides clear guidelines for the project and equips the project team with a control to refer back to throughout the project, to mitigate the risk of taking the project beyond its scope.

The Project Vision Brief accurately reflects the project mandate and the requirements of the organization and the users.

Why develop a Project Vision Brief?

It provides a principle objective, the completion of which should be the overriding motivation behind every action of the project team. In this way, a clear and concise brief should energize the project team by giving them tangible target outcomes that can easily be measured. Equally, a vague or ambiguous brief, with ill-defined boundaries can make it unclear what is or isn't within the scope of the project, and hence where the project should end.

A further application of the brief is to suggest a suitable budget and timeframe for the project, which can be refined and broken down in the Project Initiation Document.

When to develop Project Vision Brief?

The Project Vision Brief is preceded by the Maturity Assessment which establishes which areas are below the client's required standards and should be targeted as part of the solution. It is employed as a foundation off of which each step of a project can be launched. It provides the grounding for the project and is created in the 'Starting up a Project' process.

Activities

Filling Project Vision Brief template attached:

- Project definition
- Project challenge description
- Scoping
- Project approach selection
- Case for Change
- Resources specification

Potential Inputs

- Results of Maturity Assessment from previous step (Weaknesses and problem areas identified).

Potential Outputs

- Project Proposal
- Project Charter

How to develop a Project Vision Brief?

1 Project definition (Vision / Purpose)

In the first part of the Project Vision Brief specify the Project Vision. The Project Vision defines the reasons for the project and what problem in the client's organization necessitates action. It justifies the choice of business option and outlines the terms of its delivery that best facilitate the problem's resolution. It also settles measurable and simple objectives that give a very clear picture about what the project will achieve.

2 Project challenge

The project challenge is basically the problem that the client faces and is also the main reason for the project. The maturity assessment will pinpoint what part of the client's organization could be improved allowing a solution to be designed and implemented.

3 Scope definition

The scope of the project sets distinct boundaries for the focus of the project and defines what is in and what is out of the scope of the project. This prevents the expansion of the project after its objectives have been met, or by the same token ensures that the project does not end prematurely without having achieved its original goals. The project should in particular aim to not deliver beyond its given scope as this can be a cause of delays and exceeding the budget which should be displayed in this document as well.

4 Project approach

When the project vision and scope have been specified, the project approach should be defined. This is a particular solution that should fulfill all the desired goals of the client in the context of its proposed operational environment whilst adhering to the budget and time frame. The project approach should be selected to maximize the chance of achieving overall success for the project.

5 Case for Change

Evidence that implementing the specific proposed solution is essential to resolve the weaknesses in the client's organization, as well as proof that the suggested approach to implementing the solution is the best method (consider best practice, Root Cause Analysis data, safety and quality data, surveys, staff experience, etc).

6 Resources (Project team)

Part of the Project Vision Brief is also creation of the project team together with a description of their roles and responsibilities. Team members should be chosen based on the skills and experiences required for the project and the project results should be connected to their KPIs. Selecting the correct KPIs that allow genuine insight into the effectiveness of the solution is very important. Within this part, other resources required to deliver a successful project should be taken into account if necessary.

Project vision brief template…

Delivery > Vision & Strategy Setting > Data Audit

Vision & Strategy Setting

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What is the Data Audit?

Data Audit is an essential tool for assessment of the current state and approach to the gathering information about the clients and how they meet their customers needs and expectations by creating convenient products and personalized product offers, optimization of distribution and communication channels with the aim to provide a professional customer service and reach better customer experience. It´s kind of 'check list' of data which your company should monitor to understand the clients and their needs and expectations.

Data selection will differ depending on company sector or industry.

Why perform a Data Audit?

To consistently provide an excellent customer experience, you have to know the needs and expectations of an organizations customers. For that, you have to answer few questions supported by appropriate customer-related information.

Data Audit is necessary for each organization to find out what kind of data and metrics they might need to be able to understand their customers and their needs and provide excellent customer service by targeting the right segment with the right products or services.

Data Audit helps to identify data/metrics that might be necessary for improvement of your customer experience management.

When to perform a Data Audit?

Data Audit should be carried out in parallel or immediately after the development of the maturity assessment. The two look at similar activities in testing a client's system and its available data. It helps you detect data which might be necessary for well-timed metrics calculation. This is crucial for precise scoping of the project.

Activities

Meetings of relevant staff members
Interviews of relevant staff
Filling Data Audit template:

- Strategy
- organization
- Governance
- Measurement

Potential Inputs

- Existing databases and analyses
- Existing reports and research
- Other relevant documentation

Potential Outputs

- Filled Data Audit template
- Necessary data/metrics identified
- Missing data/metrics identified
- Weak and Strong points of data monitoring

How to do conduct a Data Audit?

To be able to answer questions aligned to provide excellent customer experience you need to have relevant data or metrics. Monitored data should enable the organization to measure the linkage between its customers' perceptions, customer touch points, operational execution and the resulting business impacts.

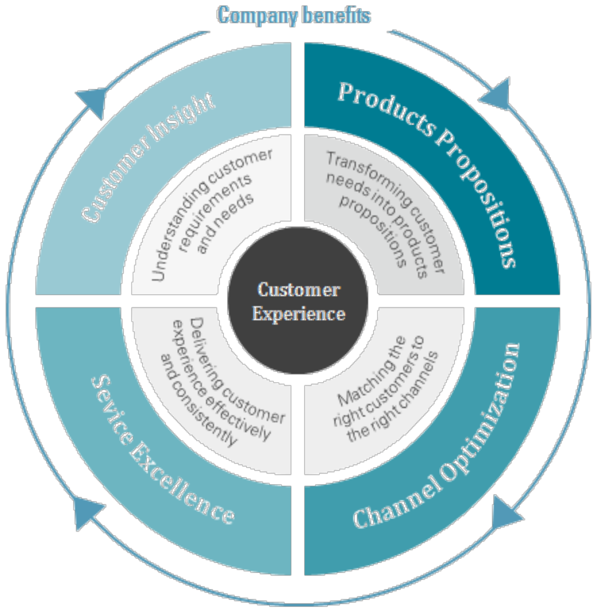
The Data Audit tool is a kind of a check list of how to find out what type of data should be monitored or is necessary to have (depending on sector or industry), where to find them and who is the responsible person for them. For the purpose of this methodology, the Data Audit document is divided into four basic sections relating to Customer experience management:

Customer Insight (1)

- Who is your customer?
- What are their needs, expectations or life situation?

Product Propositions (2)

- Is our product portfolio corresponding with our customers needs and requirements?
- Is our product portfolio satisfying our customers and is it competitive with the market?



Service Excellence (4)

- Do we provide professional customer service to our customers?
- Do we have efficient processes set up which able us to provide a prompt service?

Channel Optimization (3)

- Is our channel set up efficient and customer friendly?
- Is our combination of communication and distribution channels in the right mix?

The attached template covers all data needed (depending on sector or industry) throughout all four necessary sections.

Find more in document attached ...

CX Data Audit

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Key **takeaways**

The process in Maturity Assessment should give you a clear understanding of the client's customer service system. Consequent data audit provided you with the necessary data and/or areas where you need to improve client's system. You used that information in Project Vision Brief to propose a scoped project to the client or create a project charter directly.

Framing and Assessment has to yield a clear, focused project scope and on-board the client. After performing data audit, you should have a clear understanding of what information client has, where to get it and whether it is trustworthy.

Processes and Key Outcomes of this Chapter

Maturity Assessment → **Project Vision Brief** → **Data Audit**

Maturity Assessment	Project Vision Brief	Data Audit
• Current state of customer service experience • Specific areas of focus for project	• Scope of the project • Project proposal (if applicable) • Project charter	• Databank with type and location of data • Quality measurement of data • Contacts responsible for data

Did you or the client already define customer journeys?

- No / Unsure → Chapter 2. Journey Targeting
- Yes → Chapter 3. Journey Deep Dive

Well-defined customer journeys are integral to the project success. Continue to section 2 if you do not have customer journeys defined or if you are unsure. Skip to section 3 if you have a list of most important customer journeys.

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Select relevant customer processes and make an initial analysis through different lenses such as cost, number of customers and time and apply a filter to identify those to be explored in depth.

The key outputs from this phase should encompass:

- Data acquired to begin analysis
- Insights on customer behavior and costs
- Map of possible customer processes
- Filtered and Prioritized set of customer processes

Key Tools Available:

- Cost Insight
- C-Scope
- Persona Grids
- Cycle™

Acquire Data
Organizational and customer data, criteria for assessing data, set up of analytics platforms / tools

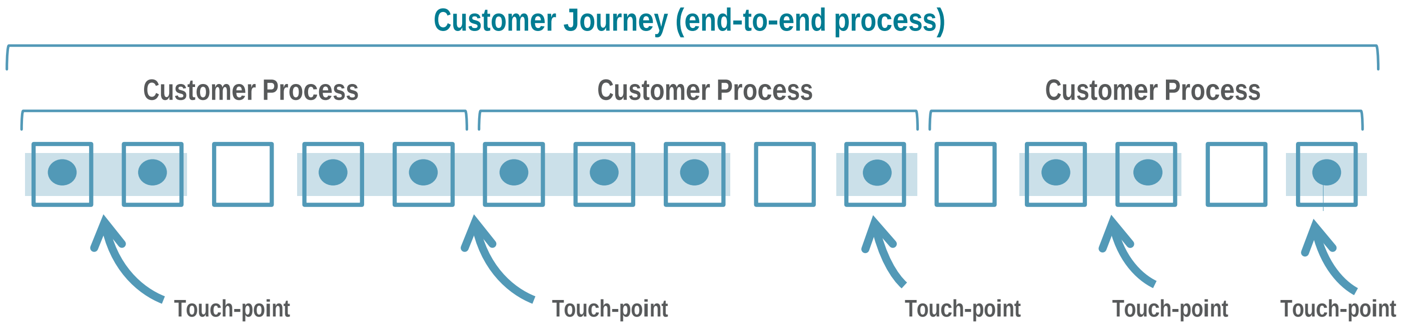
Analyze Customer Experience Data
Applying customer and cost lenses to build a picture customer processes and analyze multichannel interactions to better understand customer behavior

Develop Persona Grids
Capture dimensions of customer behavior to bring analysis to life

Map, Evaluate & Priorities Customer Processes
Develop filters and priorities journeys to clarify journeys that hold greatest organizational value

!

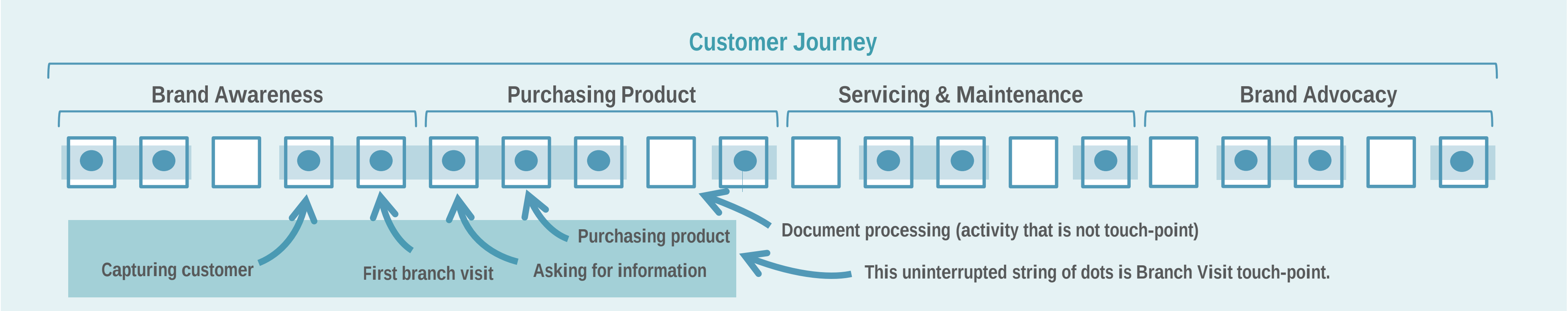
Before we start identifying Customer Journeys, we will first define a Customer Journey in order to have terminology usage clear. Customer Journey is a complete road-map of customer interaction with your organization. Simply put, it is a specific step-by-step process documenting how the customer became aware of your brand and services, how they go about purchasing them, repurchasing and advocating them.



Touch-point is a specific point of contact in time where an interaction between the organization and a customer happens.

Activity is detailed description of what actually happens on a touchpoint.

Banking example:



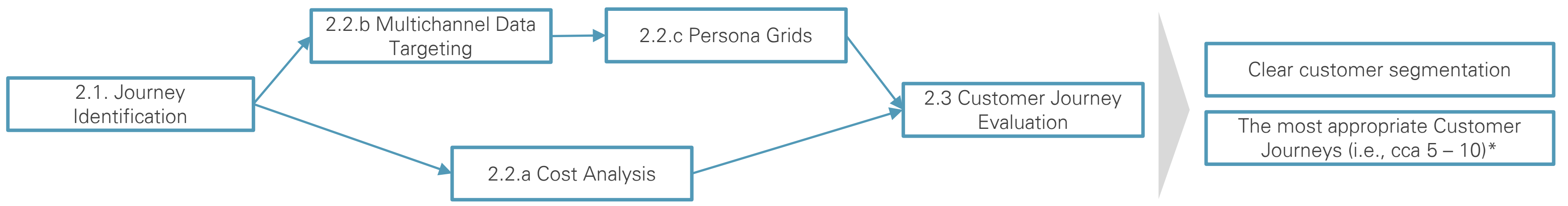
Delivery > Journey Prioritisation

In order to appropriately explore entire Customer Journeys, we are going to analyze, evaluate and select, respectively, the most important parts of Customer Journeys, i.e., customer processes. The Journey Prioritisation stage will help you to select relevant customer processes and make an initial analyses of the particular customer processes based on various factors such as costs, volumes, number of customers and other relevant factors that will filter the most important customer processes. You will analyze these customer processes further in the Journey Diagnostic stage.

What are the benefits of Journey Prioritisation?

- Exploring what customer processes are to be mapped is thinking about them in respect to the distribution channels and offered products in order to be able to illustrate all of the possible processes, these are first mapped into a matrix based on the offered products and distribution channels of the company.
- Insight into the cost of Customer Journeys and identification of investment misalignments. Multichannel data targeting provides an understanding of customer behavior in the multi-channel environment.
- To better understand the complexity of our people, we create Persona Grids to identify unique combinations personal attributes, which we call Personas.
- As some of the processes may play a larger role in Customer Experience than others it is important to establish their prioritization based on their costs and also significance within the customer segments.

Components and Desired Outcomes of the Journey Prioritisation



* Refer to the project scope and/or the organization to decide whether you are looking for entire journeys or customer processes

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What is Customer Journey Identification?

Customer Journey Identification is one of the first and crucial steps that enable consequent analyses of the customer processes and Customer Journeys, respectively. Physically it is a list, typically in the form of matrix, identifying all of the key customer processes that are part of the interaction between the company and the customer.

Why identify customer journeys?

Customer Journey Identification is an easy way to figure out what customer processes are to be mapped is thinking about them in respect to the distribution channels and offered products.

In order to be able to illustrate all of the possible processes, these are first mapped into a matrix based on the offered products and distribution channels of the company.

When to perform the Customer Journey Identification?

After you developed a scoped project and engaged the organization. Identifying the main customer processes is the first step of the project engagement and should be done after data audit.

Activities

- List the customer processes in a matrix with distribution channels and products/ services
- Consolidate similar customer processes into single customer process
- Inquire internal processes

Potential Inputs

- Analysis of relevant documentation (Business strategy, Customer service strategic plan, communication plan, organization segmentation, KPIs set up, customer service metrics/models, etc.) to be able to fill the Maturity Assessment template
- Data from Data Audit
- Project Scope and Objectives
- Product list, channel list, segments if available

Potential Outputs

- Specific customer processes with respect to distribution channels and product/service
- List of the customer processes

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How to identify Customer Journeys?

You need to collect information about the customers and their specific activities on the way from becoming aware of the organization's brand, buying a product/service, using the product/service, repurchasing it and advocating the organization.

1 Identify all possible customer processes

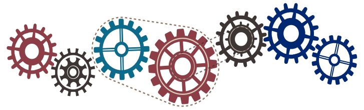
Firstly, we need to form a matrix. The choice of axis depends on the goals of the particular projects. However we would typically plot distribution channels on the vertical axis and products or services on the horizontal axis. Record these into the table in "Prioritization CJ" in the tool. Differentiate between product/service lines that you offer and various distribution channels.

We define three main methods to collect information about customer processes. The best practice method is the combination of all three:

Products and services

Distributional channels

Identified customer processes



a Embody the customer

Brainstorm and note what customer could be doing in relation to organization's products and distribution channels. Try to adopt a critical point of you of the customer.

b Inquire internal processes

Ask the organization to provide the structure of their internal processes related to customer interaction. Rewrite the internal processes from the point of a customer.

c Act with internal processes

If your organization provides partial or insufficient internal processes, use everything they have and figure out the rest while acting as a customer wanting to purchase a product (viz. embody the customer)

2 Consolidate customer processes

Consolidate customer processes with the equivalent characteristics, including costs requirement, in order to group similar customer processes into single customer process. Therefore, we won´t take into our analysis similar customer process more than once.

Banking example:

Identify all possible customer processes:

	Current Account	Consumer Loan
Branch	Asking for information	Visiting branch due to complaint
Branch	Opening a current account	Asking for information
Internet Banking	Purchasing a product	Visiting branch due to complaint
Call Centre	Calling due to reclamation	Calling due to reclamation

Consolidate customer processes:

CUSTOMER JOURNEY	PRODUCT
COMPLAINT about a product	Current account
COMPLAINT about a product	Consumer loan
COMPLAINT about a product	Mortgage
COMPLAINT about a product	Credit card

CONSOLIDATION

FILING A COMPLAINT

How to identify Customer Journeys (cont.)?

3

Summarize
Once, you have consolidated all customer processes, you should summarize the findings into single place in order to make subsequent analysis possible.

Find more in document attached ...

Prioritization CJ

Banking example:

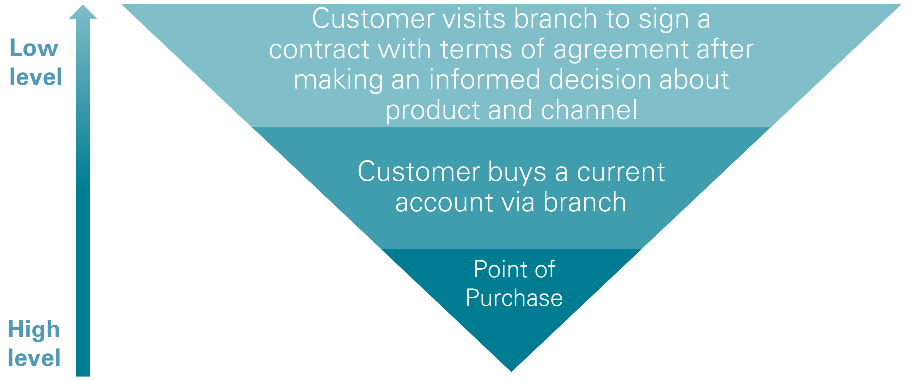
ID	Customer process
1	First visit
2	Asking for information
3	Opening the product
4	Closing the product
5	Making a payment
6	Making a standing order
7	Complaint
8	Offering preauthorized loan limit
9	Offering new mortgage agreement
10	Lost Credit Card

How much do you need to know about customer journeys and customer processes?

In our examples, we have used a mid level perspective. However, the level of detail depends on the desired outcomes of the project, as defined by the project charter.

High level is sufficient for improving a broader customer interaction such as the point of purchase. We consider only the most important factors such as satisfaction with bank teller and cost of time and material.

Low level will point out numerous detailed features within a customer interaction and narrow your descriptions of customer journeys. Point of purchase now covers things like the branch design, complex terms of customer comfort with terms of agreement etc. Be aware that high level of detail is very complex and demanding on time and resources. However, result is a close-up analysis with more insights.



Examples of details from banking

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Continue To Improve The Customer Experience

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What is CX Analytics?

Quantitative based methods to analyze structured and unstructured data.

Why do CX Analytics?

The separate parts of the CX Analytics bring the following benefits:

- The Cost analysis gives insight into the true cost of customer journeys and identifies investment misalignments,
- Multichannel data targeting provides an understanding of customer behavior in the Multi-channel environment,
- Persona Grids further improve our understanding of customer segments.

Components of CX Analytics?

CX Analytics consists of Cost analysis, Multichannel data targeting and Persona Grids.

- The Cost analysis framework analyzes allocation of the organizations cost base, and how it aligns with the delivery of customer services.
- Multichannel data targeting develops new Customer Analytics models and focuses on multichannel support program management and the use of organization information and processes associated with the operation of distribution channels.
- Persona Grids further improve our customer segmentation and arrange the segments to form the Grid

Activities

- Evaluation of the key Customer processes from the cost perspective
- Choice of segmentation variables, description of the distinctive and characteristic segments
- Arrangement of the Dimensions to Form the Grid
- Selection of key personas

Potential Inputs

- List of customer processes identified in the previous step
- Relevant organization's data
- Organisation database

Potential Outputs

- Prioritized list of customer processes
- Persona grid with personified personas

How to run CX Analytics?

COST ANALYSIS > MULTICHANNEL DATA TARGETING > PERSONA GRIDS

Activities	Potential Inputs	Potential Outputs
COST ANALYSIS • Association of customer processes with costs and possibly other relevant factors	• List of customer processes identified in the previous step	• Customer processes associated with costs and possible other relevant factors
MULTICHANNEL DATA TARGETING • Analysis of contact / distribution channel usage • Choice of segmentation variables • Description of the distinctive and characteristic segments	• Data analytics, Existing reports and analyses, Existing research • Organisation database	• Brief description of individual customer segments and their behavior within individual channels
PERSONA GRIDS • Selection of user dimensions • Arrangement of the dimensions to form the grid • Personification of the personas	• Organisation database • Data Analytics / Segmentation outputs	• Persona grid with personified personas

COST ANALYSIS » **MULTICHANNEL DATA TARGETING** » **PERSONA GRIDS**

The initial cost analysis is focused on **identification, measurement and inspection of important costs**. These key cost drivers will influence the choice of the customer processes to be targeted. So, in general, we look at our specific distribution channels and products and evaluate the costs to serve.

How perform the Cost Analysis?

1 Organize a workshop

Firstly, 'insiders' from all key distribution channels should participate and provide a list of the most important customer processes and activities where it is important that costs are measured on each channel.

2 Associate the measurement with particular customer processes

Each measurement should then be provided by insiders from each channel. What metric to use depends on the goals of the project, but we are typically focusing on cost therefore costs should be, for instance, incorporated in the form of share of total costs, an average cost per customer, cost of an average complaint call within the call centre, etc.

3 Cost comparison

The third step is to evaluate, which of the measured costs are more important and which have minor significance. The key influencers in the evaluation customer process are the insiders preferences, KPMG expertise, comparison with industry benchmarks (if available) and the perceived potential of customer switch to cheaper channels.

Banking example (we are using dummy data just for the sake of illustration):

ID	PROCESS	SHARE OF TOTAL COSTS	# OF CUSTOMERS [k]
1	First visit	2.0%	100
2	Asking for information	0.5%	80
3	Opening the product	1.5%	140
4	Closing the product	0.3%	30
5	Making a payment	1.7%	70
6	Making a standing order	2.1%	90
7	Complaint	2.7%	10
8	Offering loan limit	1.9%	60
9	Offering new mortgage agreement	0.7%	50
10	Lost Credit Card	0.1%	5

The Cost Analysis framework will be walked through in detail in the Chapter 3. Journey Diagnostic.

Find more in the journey prioritization toolkit at the end of this section

COST ANALYSIS > MULTICHANNEL DATA TARGETING > PERSONA GRIDS

Once, we have run an initial quantitative analysis, we should also use more advanced techniques such as Multichannel data targeting. Multichannel data targeting focuses on Multi-channel support program management and the use of organizational information and customer processes associated with the operation of distribution channels to understand customer behavior across more than one distribution channel.

The Multichannel distribution analysis is the model used for continuous analysis of contact / distribution channel usage (incl. frequency of access, activities and transactions), costs and benefits as well as detection of customers who could be migrated to more beneficial distribution channels. The benefits of the model are migration of customers to less expensive contact / distribution channels through personalized product incentives and offerings not only reduces costs, but also increases customer value. Furthermore, similar models reveal major customer process-related issues that force customers to use particular distribution channels.

!

Multichannel data targeting is a data-intensive analysis. We recommend that you only perform this analysis when you have an experienced data analytics team on board because the specialist technical of this kind of analysis goes beyond what can be reasonably expected of typical consulting capability.

Potential Inputs	Analysis of the Current State of Multi-Channel Distribution
• Data analytics • Existing reports and analyses • Existing research • Workshops and individual interviews	• Understanding customer behavior in multi-channel environment: • Description of individual customer segments and their behavior within individual channels • Identification of the key activities of organizations in each channel

The Approach to Segmentation

Segmentation rules are created based on the segmentation targets, which are the description of the behavior of customers within each channel. The segmentation variables are chosen from the available primary and profiling parameters. Other parameters are used as additional variables describing the distinctive and characteristic segments.

In addition, we should also employ behavioral sub-segmentation of the individual standard segment:

- Analysis of organization's contact and transaction behavior, identification of significant differentiating attributes.
- Sub-segmentation of the individual standard segment using either rules-based approach or cluster analysis algorithm.
- Results profiling across different socio-demographic attributes.

COST ANALYSIS > **MULTICHANNEL DATA TARGETING** > PERSONA GRIDS

We recommend the use of the following predictive models listed and described in the table below to analyze and segment the data collected about customer journeys:

Model name	Model Description	Model Benefits
Behavioral customer segmentation	Customer segmentation based on customer behavior such as demographics, products, balances, transactions and channels usage. Used in order to better understand customer behavior and design personalized offerings / strategies for different customer segments.	Behavioral customer segmentation along with customer value is prerequisite for all Customer Analytics endeavors. Being able to identify structural patterns in customers' behavior enables developing accurate predictive models for each individual customer segment.
Customer networks analysis	Model used to identify "influencers" – customers with dense networks – and leveraging their networks for acquisition, cross-sell and / or retention purposes through "refer-and-gain" campaigns.	Personalized "refer-and-gain" campaigns aimed at influencers have 3-10 times better results than traditional campaigns due to the "snowball" effect from reaching much larger audience at lower costs. In addition, such campaigns can be used to improve brand awareness as well.
Customer transactions analysis	Model developed for periodical monitoring of customer transactions, detection of patterns in transactions (e.g. bought goods, transaction frequency / amount, preferred merchants, etc.) and consequent identification of cross-sell / up-sell opportunities for different customers.	Personalized cross-sell / up-sell campaigns based on transaction patterns have much better success rates and can increase customer profitability by 10-25%. Furthermore, such models can be also offered as service for corporate / SME customers who want to acquire new customers.
Customer complaints analysis and classification	Models used for continuous analysis of both structured and unstructured data to categorize and prioritize customer complaints, identify trends and relations between complaint drivers and consequences (e.g. churn, satisfaction) and to track customer behavior before and after the complaint has been submitted.	Automatic classification, prioritization of customer complaints greatly reduces the time and resources needed to solve complaints. Moreover, it allows for continuous monitoring of activities designed to reduce complaints and, thus, prevent risks of customer churn or dissatisfaction.
Social media monitoring	Models deployed for continuous monitoring and assessment of what customer are saying about particular brand, products and customer services on social media, discussion forums and other websites. Used to gain feedback on brand image / positioning and explore new opportunities.	Frequent, regular feedback on particular bank's brand image, positioning (incl. comparison with major competitors) enables assessing success of ATL marketing campaigns, and identifying opportunities in the product mix or customer experience. More-over, social networks monitoring can be an inexpensive alternative to marketing surveys and focus groups.
Path Analysis	Path Analysis is a tool mapping and prioritizing customer journeys based on quantity of customer traffic.	Shows what customer journeys are used the most. Allows for entry-level prioritization.

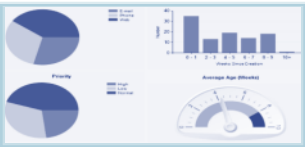
COST ANALYSIS > MULTICHANNEL DATA TARGETING > PERSONA GRIDS

C-SCOPE

KPMG has developed C-Scope™ a sophisticated multichannel Customer experience Management analysis platform . This platform can be used in order to obtain relevant quantitative findings efficiently and in 'near-time'. C-Scope has a number of powerful modules to track the Customer Journeys and understand which ones are driving the more customer activity. It uses advanced analytical tools in order to obtain relevant findings quickly. Individual parts of C-Scope may be used on as-needed basis based on the nature of organization's organization and project scope. C-Scope with help your Digital and Analytics team perform their analyses much faster and more precisely.

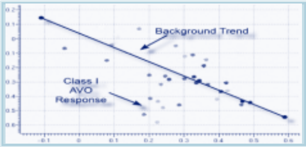
Example of C-Scope functions:

1. Dashboards



2. Broad Scan Analytics

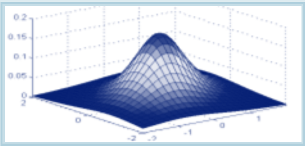
3. Anomaly/ Attribute Analysis



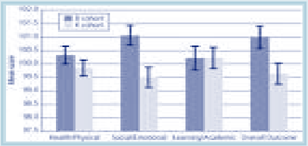
4. Path Analytics

5. Funnel/Task Analytics

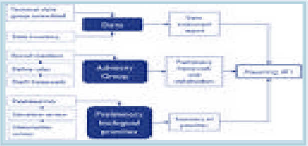
6. Multivariate Analysis



7. Cohort Comparison



8. Decision Support Tool Inputs



9. Journey Visualization

Example of C-Scope Visualization Capability showing consumer channel behavior over time:

Find more examples in document attached …

Microsoft Office PowerPoint Presentat

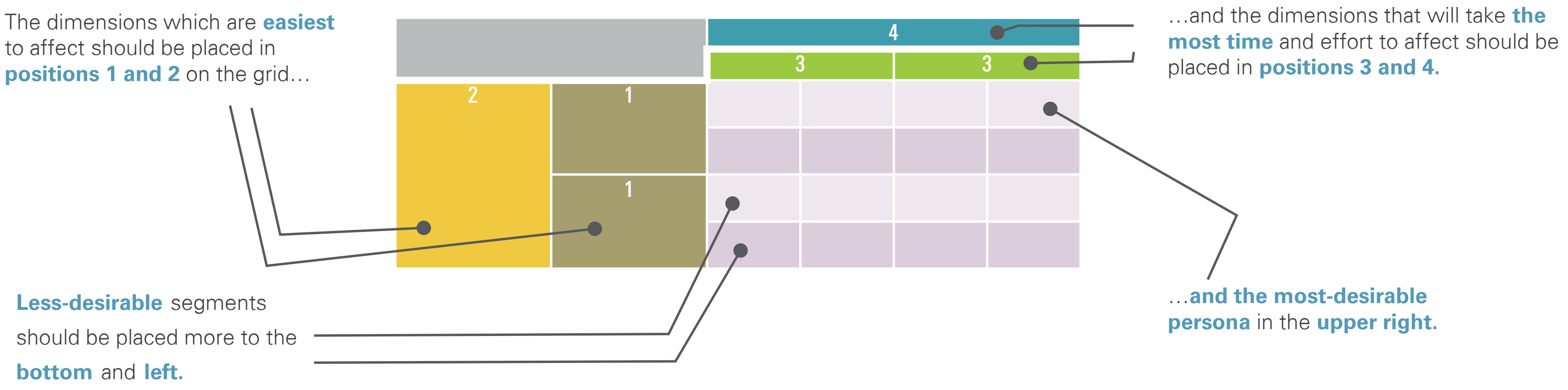
COST ANALYSIS > MULTICHANNEL DATA TARGETING > **PERSONA GRIDS**

Using quantitative models (e.g., Behavioral customer segmentation) we are able to identify an organization´s customer segments. However in order to further improve our segmentation model we develop 'Persona Grids' which are simple graphical representations that provide an understanding of the important, often overlooked differences between customers values, motivations and behaviors.

Select dimensions of customers and subsequently arrange the dimensions to form the grid

Once, we have identified organization's customer segments, we arrange these segments into single grid in order to further analyze these segments (i.e., Personas). Persona Grids are made by defining the intersections of two or more "dimensions." We divide each dimension into two / three segments to indicate significant differences in behavior.

Once we've arrived at our final set of dimensions, we arrange them in a grid framework. the sixteen cells created by our grid represent groups of real customers possessing each unique combination of these attributes.



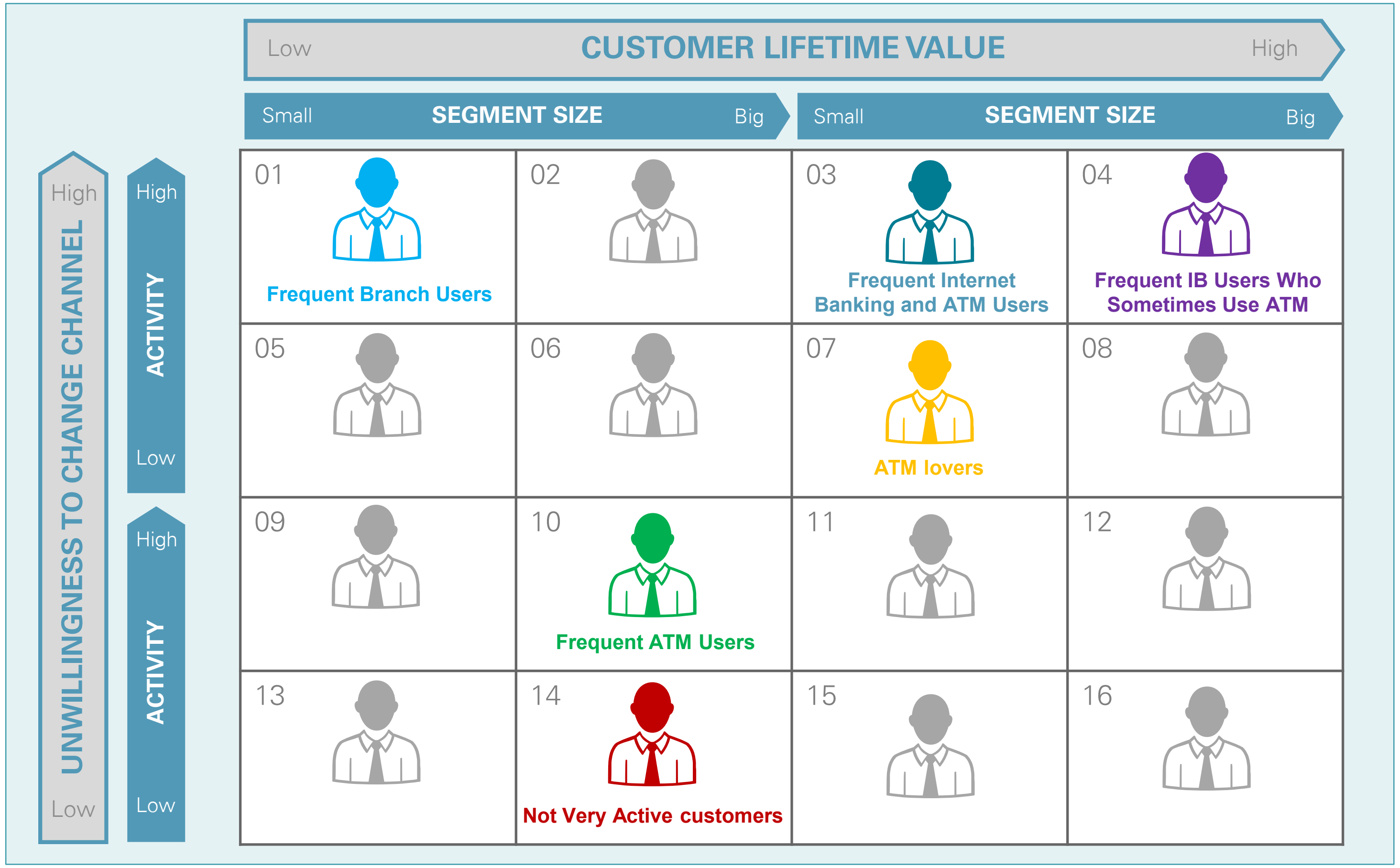
COST ANALYSIS > **MULTICHANNEL DATA TARGETING** > **PERSONA GRIDS**

Personify the personas and then validate and iterate

At this point, we can begin to group real people of this type together and refer to each group as a single persona. It's best practice to give your personas creative, descriptive names and graphic representations. If time and budget do not allow for custom or stock photography, silhouettes may be used as well, but often reduce the memorability and reliability of our personas.

Typically we create preliminary Persona Grids very early in the project based on what we assume to be true about our customers. These assumptions should be then ideally tested and either validated, modified or rejected employing various methods, such as ethnographic research. During project it's helpful to continually refer back to the Persona Grid and ask "Have we met with customers that represent each of these personas?" This ongoing critique may require certain dimensions to be removed and others added.

Example of silhouettes Persona Grid:



COST ANALYSIS → MULTICHANNEL DATA TARGETING → PERSONA GRIDS

Example of stock photography Persona Grid:

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What is the Journey Evaluation?

Each of the identified customer processes represents a part of Customer Journey. Customer processes are evaluated based on the selected criterias and subsequently verified by people within the organization.

Why evaluate Customer Journeys?

Because the outcome of our activity should be a list of circa 10 Customer Journeys for further analysis, it is important to weigh customer processes within the Customer Journey to be able to priorities the journeys.

Activities

- Prioritize the customer processes using the evaluation and prioritization process
- Analyze customer behavior across customer processes
- Workshop with organization in order to verify the candidates for the most important customer processes

Potential Inputs

- List of customer processes associated with the cost
- Multichannel Data Targeting outputs
- Persona Grid

Potential Outputs

- Evaluated and prioritized customer processes according to selected criteria
- Selected customer processes that are the most important to the Customer Experience

How to evaluate Customer Journeys?

You should have a list of Customer Journeys from the prior stages. Validate their relevance with the organization to align them with their goals in a workshop or a meeting. The attendees should include members across the business: CX project owner and members of marketing, distribution and sales departments.

Evaluation matrix creation 1

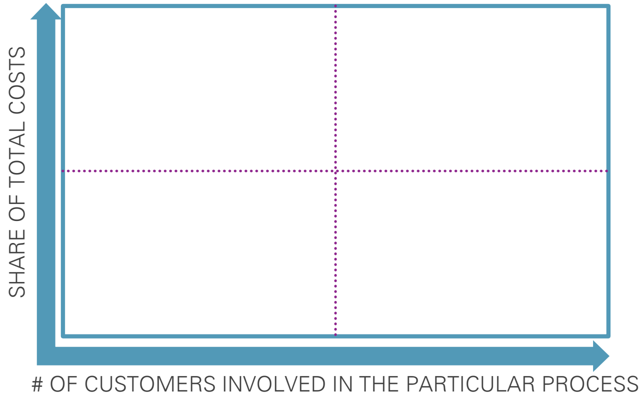
We should start our evaluation of the customer processes by creation of the evaluation matrix. The axis selection that is crucial for this stage is highly dependent on the organization´s goals as mentioned before in Project Charter. Since the organization´s goals should vary (e.g., reduce costs, increase sales, increase customer satisfaction, increase number of branch visits), we are not providing strict rules for this and the axis should be selected using business rationale. See Project Charter for specific information.

Drop the customer processes into the matrix with corresponding scores 2

Once we have created an evaluation matrix, we should place in identified customer processes and quantitative measurements that we filled into the table previously. Based on the values, you should be able to detect median and subsequently place median into the middle axis as illustrated in the example on the right.

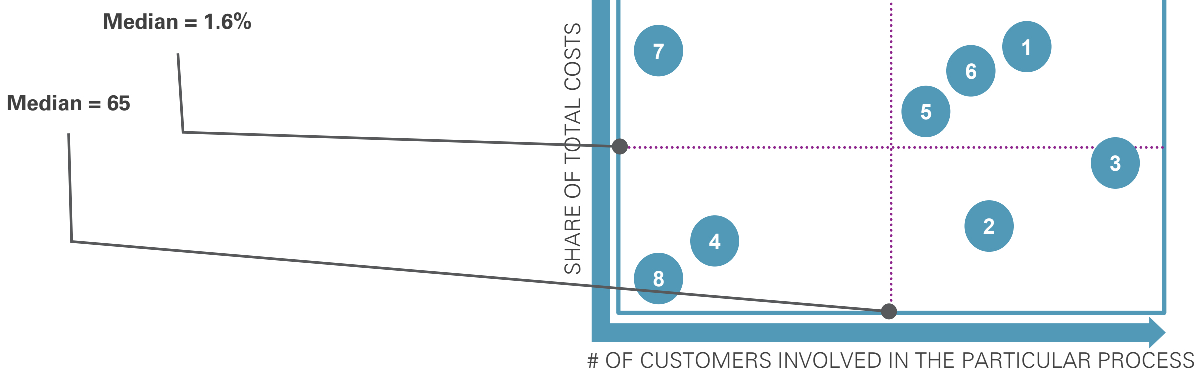
Retail example:

Evaluation matrix creation



Place the processes with the associated measurements into matrix

ID	PROCESS	SHARE OF TOTAL COSTS	# OF CUSTOMERS [k]
1	First visit	2.0%	100
2	Researching the product	0.5%	80
3	Viewing the product in store	1.5%	140
4	Closing the product	0.3%	30
5	Making a payment	1.7%	70
6	Receiving a bill	2.1%	90
7	Making a Complaint	2.7%	10
8	Arranging more data	1.9%	60
9	Upgrading to a new phone	0.7%	50
10	Lost phone	0.1%	5



How to evaluate Customer Journeys (cont.)?

Evaluation 3

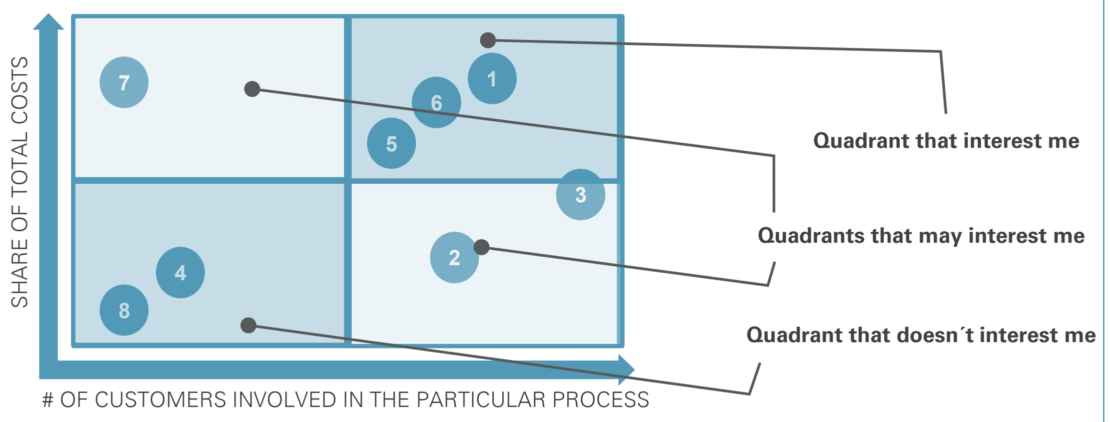
Once you have placed customer processes with the associated measurements into the matrix, you should select quadrant for detailed analysis. For instance, in the illustration on the right, you see that we want to explore red quadrant because we definitely want to analyze processes that are expensive (big share of total costs) and affect a lot of people (high number of customers involved in particular processes) and vice versa, we know that grey quadrant usually is not worth analyzing. However, here you could end up in two different ways:

1. You have too many customer processes end up in red quadrant (i.e., more then 15)
2. You have a few customer processes (i.e., circa 5 – 10) in the red quadrant, you should select all „red" processes

We will explain how to deal with both situations in the next step.

Retail example:

Evaluation



How to work with the tool?

The evaluation tool is built-in to the Customer Journey identification tool. Results of Journey Evaluation are based on the information provided into the tool throughout Section 2. Navigate through the tool and read instructions for each part to ensure your understanding.

You have to decide the project-specific information such as the specific metrics you need to monitor, which become the axis in the evaluation matrix. In the banking example, we used share of total cost and number customers as the most important metrics to evaluate journeys for that specific organization.

The tool will provide scatter plot of the journeys organized by the decision factors. Your task is to choose, which segments of the resulting plot are of interest to the project. See project objective set in Vision & Strategy Setting to help you locate the most important segment.

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How to evaluate Customer Journeys (cont.)?

Selection of customer processes

4

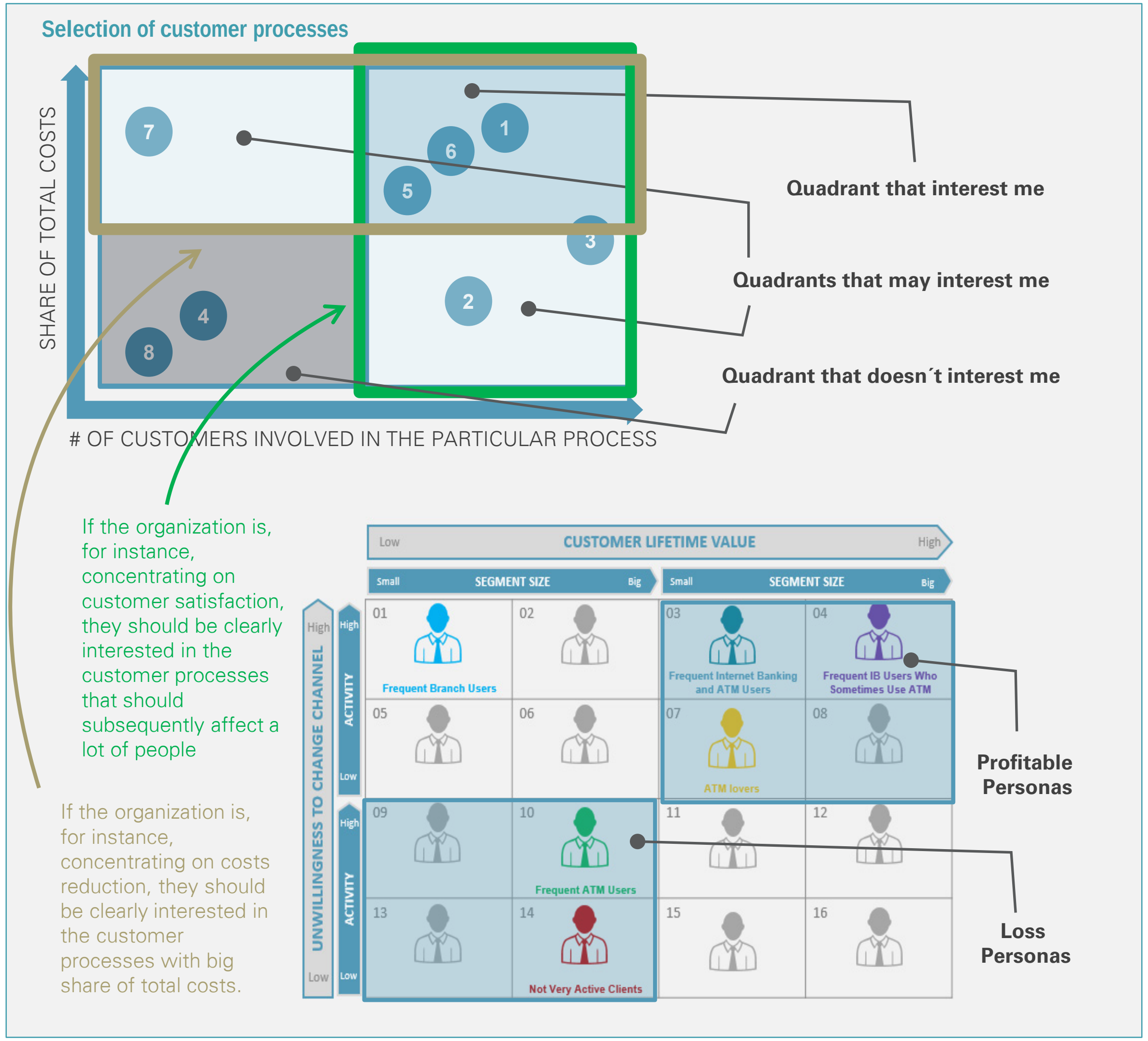
You should arrive at one of the following two situations:

1. You have too many processes end up in red quadrant (i.e., more then 15)
2. You have a few processes (i.e., circa 5 – 10) in the red quadrant, you should select all „red“ processes

If you experience the first situation, you have to recall persona grids and select the customer processes that are associated with Personas of your interest. For instance, if the organization's goal is to reduce costs, your Personas of interest will be Loss Personas. On the other hand, if the organization´s goal is customer satisfaction, your Personas of interest are Profitable Personas since you primarily want to satisfy profitable customers. Alternatively, repeat step two once again in order to select just the most appropriate ones. The selection method depends on the specific situation.

If you experience the second situation, you have to choose customer processes in the red quadrant. However, due to small number of selected customer processes, you should also analyze yellow quadrants as well. Choose one of the yellow quadrant based on organization's requirements. Select the processes in the chosen yellow quadrant that are associated with Personas of your interest. For instance, if the organization´s goal is to reduce costs, your Personas of interest will be Loss Personas. On the other hand, if the organization´s goal is customer satisfaction, your Personas of interest are Profitable Personas since you want to satisfy profitable customers.

Banking examples:



How to evaluate Customer Journeys (cont.)?

Validate and get the organization´s buy-in

5

Finally, you should get the list of 10-15 customer processes that are from your point of view appropriate for deeper analysis in Journey Diagnostic. Once, you have evaluated and prioritized customer processes and have the mentioned list, you should meet the key project stakeholders in order to confront your selected customer processes with the organization´s goals, preferences and priorities. This will ensure of correct selection of the customer processes. During the workshop or meeting you should discuss the processes and sometimes in cooperation with the organization distort your analyzed outcomes using business rationale and organization's goals, preferences and priorities.

Based on this interaction, adjust the list of customer processes. For instance, the organization may advice you that your top 5 customer processes are not valid or not important. In that case you should move lower listed item up and use them instead. You will end up with the list of customer processes that are both analyzed using KPMG approach and validated by the organization.

Find more in document attached ...

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Key takeaways

During Journey Prioritisation you will have collected information about products and distribution channels used by the organization in its interactions with its customers. Consequently, you will have consolidated the relevant customer processes governed by the Project Charter and then associated relevant customer processes with costs. Simultaneously, you will have undertaken customer experience analytics in order to unearth behavioral insights about organization's customers resulting in the development of a simple customer segmentation grid (a Persona Grid). All of these inputs should be incorporated in our evaluation to select the most appropriate customer processes that will be explored in greater depth during the Journey Diagnostic stage.

Processes and Key Outcomes of this Chapter

Customer Journey Identification	CX Analytics	Journey Evaluation
• File with all customer processes in channel / product matrix	• Associated customer processes with the costs • Organisation´s segments • Persona Grid	• List of the most appropriate customer processes (ca. 5 – 10) relevant to organization's requirements

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Develop a thorough understanding of the customer experience during selected customer journeys and at key moments of truth by understanding behavioural motivations and the costs associated with journeys. Develop iinsight into the clients internal view of changes required to transform their organization to drive the optimum customer experience.

The key outputs from this phase should encompass:

- Detailed current state journey maps
- Allocated costs against journeys
- Behavioural insights
- Customer expectations of services
- Stakeholder buy-in to key customer and organisational challenges

Key Tools Available:

- Journey Maps
- C-Scope
- Empathy Maps
- Voice of the Business
- Cost Allocation

Map Touchpoints
Map the Customer Journeys across distribution channels and select the interactions where customers invest most of their emotional energy

Capture Qualitative Insights
Apply various qualitative techniques to identify the Moments of Truth with the greatest impact on costumer relationships and sources of 'pain'

Develop Behavioural Motivations for Personas
Drive a deeper understanding of the individual behavioural motivations for reach of the personas defined using empathy Map tools.

Drive Quantitative Insights
Use various analysis techniques to capture costumer perception and in combination with cost analysis identify the true cost of customer journeys and investment misalignment

Benchmark Customer Expectations
Analyse and benchmark existing customer commitments to drive recommendations on how to redesign customer experience at key moments of truth

Survey and Gain Stakeholder Buy-in
Through ssurveys and workshops gain client buy-in for themes identified

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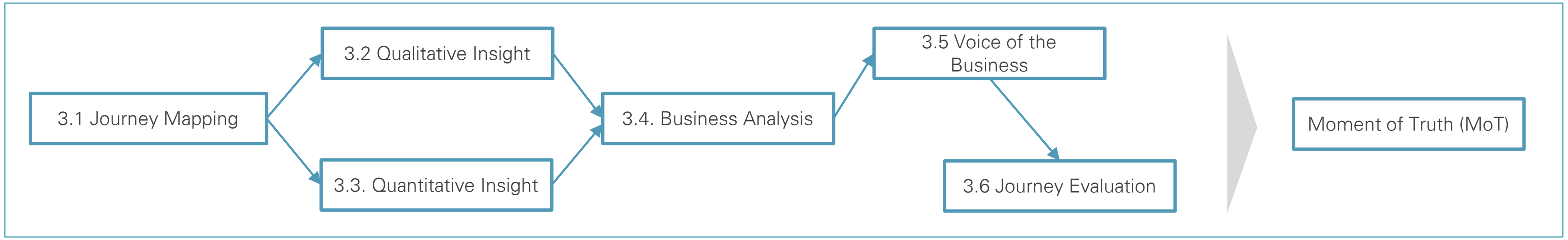
Delivery > Journey Diagnostic

Journey Diagnostic will provide us with an in-depth analysis of the important costumer journeys. It starts with thorough end-to-end mapping of the costumer journeys. Consequently, it examines the journey from perspectives (i.e., both quantitative and qualitative). Journey Deep Dive employs a number of different approaches and tools to enable us to truly understand costumer behaviour and motivations.

What are the benefits of Journey Diagnostic?

- Acquiring detailed knowledge of the costumer journey and all interactions between organisation and costumer.
- Finding the situations with the highest impact for costumer relations and identifying a potential issues.
- Obtaining numerical representations of costumer experience in form of costumer perception metrics.
- Robust analytical framework to support cost management, product profitability and investment decision-making.
- Analysis of existing costumer commitments and recommendations how to deliver quality services for Moments of Truth.
- Insight into the clients internal view on improvements needed in order to provide the customer with the best possible experience.
- An increased comprehension of an individual’s motivations and values.

Components and Desired Outcomes of the Journey Diagnostic



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How to do Journey Mapping?

MAPPING THE SELECTED CUSTOMER JOURNEYS > IDENTIFY THE TOUCHPOINTS

Activities	Potential Inputs	Potential Outputs
MAPPING OF THE SELECTED CUSTOMER JOURNEYS • Collecting data about customer activities • Observation of customer processes • Workshop with customer-facing staff • Mapping of the end-to-end processes from the customer's point of view	• List of Customer Journeys identified in the previous section • Organisation's internal processes	• Maps of customer journeys
TOUCHPOINTS IDENTIFICATION • Identification of activities in processes • Aggregating activities into Touch-points	• Data from mapping	• List of relevant Touch-points

MAPPING THE SELECTED CUSTOMER JOURNEYS > **IDENTIFY THE TOUCHPOINTS**

Basics of Mapping a Customer Journey

As opposed to a regular end-to-end process mapping which describes solely the business operations, it is necessary to use a common language for the customer processes and customer journeys in order to best describe the situation.

Because customer processes differ significantly in individual interactions and the combination of interactions, we suggest locating specific activities in the customer processes and using those for mapping. These activities are subsequently aggregated into particular Touch-points, which describe an interaction between the organization and the customer. In order to simplify activities and Touch-points location, respectively, we recommend segmenting entire Customer Journeys into customer processes, as we did in the previous chapter, which are larger units consisting of activities (for the clear Customer Journey, customer process, activates and Touch-points differentiation, see the introductory of chapter Journey Prioritisation). You can also segment parts of a Customer Journey by time frame and nature of the processes in that time frame. For example, airlines would segment Customer Journeys into planning, pre-flight, boarding, in-flight and post-flight.

How to identify specific activities in a customer process?

Analyze selected customer processes 1

Once, you have selected and subsequently validated with the organization the most important customer processes (i.e., Section 2 output), you should locate specific activities of that particular customer processes.

Banking example:

ID	The most important customer processes
1	First visit
2	Purchasing the product
3	Opening the product
4	Closing the product
5	Making a payment

Specific activities in the customer process “Purchasing the product“:

Capturing the customer > Customer's needs verification > Product description delivery > Request formulation > Customer identification / signature

MAPPING THE SELECTED CUSTOMER JOURNEYS → IDENTIFY THE TOUCHPOINTS

How to identify specific activities in a customer process?

Collect data

2

In order to be able to identify particular activities of the selected processes, we have to collect data about specific activities. For this stage, we define four main methods to collect information about activities. The best practice method is the combination of all four:

a – Observation
What are the customers doing? To get a real picture of Touch-points with customer processes and entire Customer Journeys you should observe customer activity throughout the organization.

b – Embody the customer
Brainstorm and note what customers may be doing in relation to the organization's products and distribution channels. Try to adopt a critical point of view of the customer and their interactions.

c – Map internal processes
Ask the organization to provide the structure of their internal processes related to customer interaction. Map the processes from the point of a customer.

d – Workshop with customer facing staff
Invite the organization's customer service and customer experience management staff to share their experience of customer interaction.

Centralize activities

3

The procedure outlined above should be conducted for all selected customer processes and the activities should be therefore aggregated and centralized into a single document in order to enable consequent analysis.

MAPPING THE SELECTED CUSTOMER JOURNEYS > **IDENTIFY THE TOUCHPOINTS**

How to identify specific activities in a customer process?

1 Touch-point identification

A touch-point is one or more activities at specific location at a specific point in time.

When you have analyzed specific activities of the most important customer processes you should document activities them a table as shown on the right.

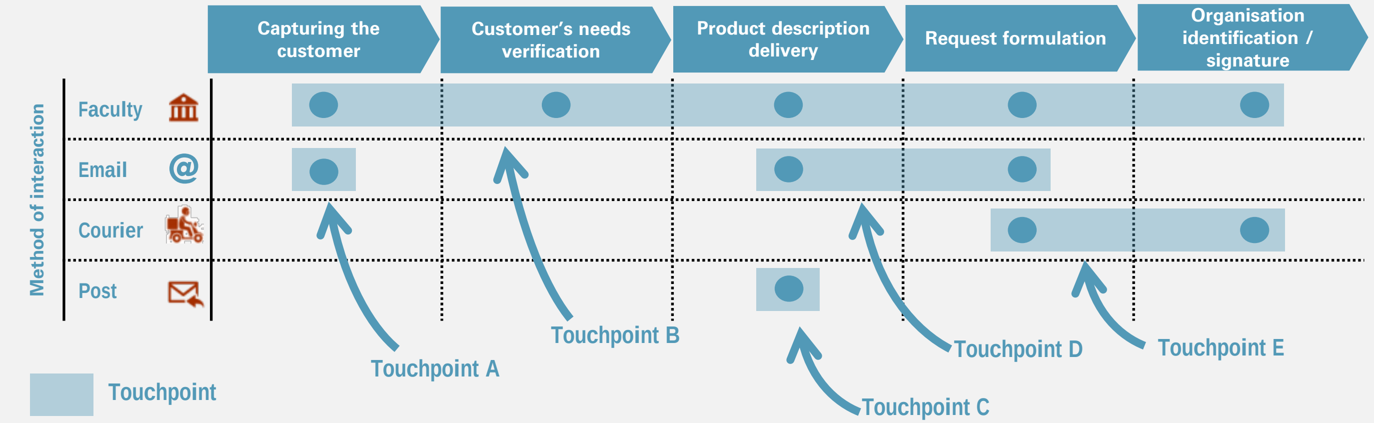
Make an organized table with Touch-points and Customer Processes ready for detailed information about Touch-points.

2 Aggregation of Touch-points

After you have identified which activities of the selected customer processes you need to form a new table with aggregated Touch-points on the horizontal axis and outputs of the following sections on the vertical axis. See example on the right.

Higher Education example:

Touch-point identification



Aggregation of Touch-points

Touch-point A	Touch-point B	Touch-point C	Touch-point D	Touch-point E

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Vision & Strategy Setting

Defining Our Customer Experience Aspirations

- Maturity Assessment
- Project Vision Brief
- Data Audit
- Section Summary

Journey Prioritisation

Targeting Areas With Maximum Value

- Customer Journey Identification
- CX Analytics
- Journey Evaluation
- Section Summary

Journey Diagnostic

Understanding What Customers Value the Most

- Journey Mapping
- Qualitative Insight
- Quantitative Insight
- Business Insight
- Moments of Truth Identification
- Section Summary

Journey Transformation

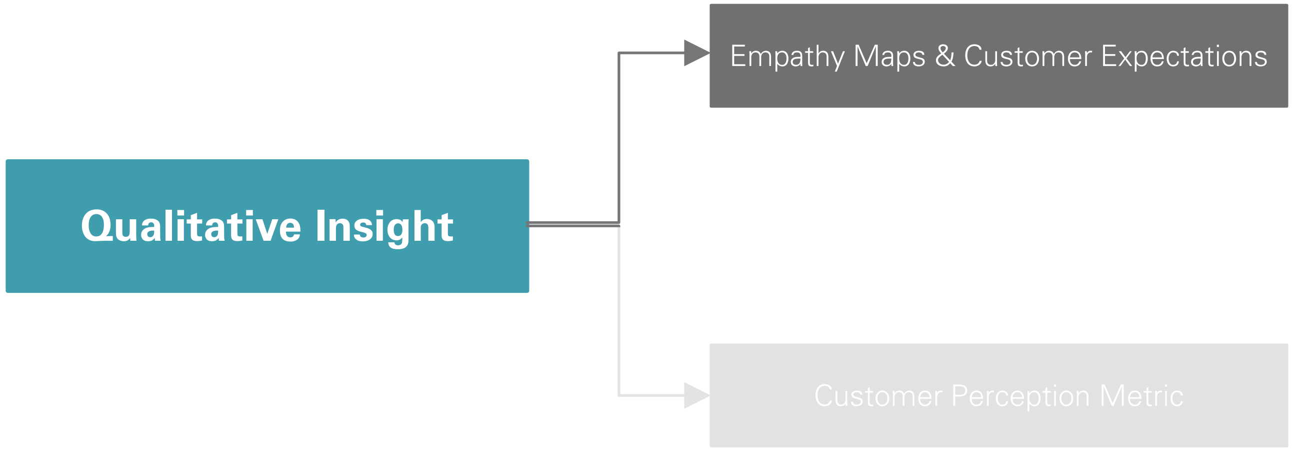
Developing Solutions to Maximize experiences

- Spotlights
- Future State Journey
- Design & Prototype
- Section Summary

Customer Experience Management & Control

Continue To Improve The Customer Experience

- Governance Model
- Library of Typical Measures
- Section Summary


Qualitative Insight
Empathy Maps & Customer Expectations
Customer Perception Metric

What are the Empathy Maps & Customer Expectations?

To understand and segment customers we created Persona Grids in Section 2. In tandem with Persona Grids, Empathy Maps are graphical devices that help us relate the motivations, values and abilities behind the behavior of the key personas to the customer expectations. Empathy maps are integral to KPMG's process, and facilitate the move from insight to innovation through employing known user attributes and drivers to promote innovations that benefit the organization and the customer.

Why develop Empathy Maps and map Customer Expectations?

When customers interact with the organization they expect to be treated in a certain way. This has become of large importance to organizations on the way to competitive advantage. Mapping key personas in term of what motivates their behavior and what they value is beneficial for designing any improvements to customer experience.

When do we use Empathy Maps and look for Customer Expectations?

Empathy Maps are created on the basis of previously established Persona Grids on the beginning of qualitative analyzing the organization's current customer experience management. Test Customer Expectations with the insights you gain from the Empathy Maps.

How to record Qualitative Insight?

We approach each Touch-point separately to focus on specific issues and recommend following the below format for good organization of information:

In this section you are focusing on customer expectations and resulting pain points and/or opportunities. Record the insights from information collected and analyzed into the respective cells for separate Touch-points.

	Touch-point A	Touch-point B	Touch-point C	Touch-point D	Touch-point E
Customer Expectations					
Opportunity or Painpoints					

Activities

- Developing, distributing and evaluating surveys and questionnaires
- Organizing workshops
- Identification of the key customer expectations

Potential Inputs

- Persona Grids
- Reports on satisfaction
- Results from observation done in section

Potential Outputs

- Insights from questionnaires, surveys, workshops
- Field research outputs

How to develop Empathy Maps & to map Customer Expectations?

In order to be able to analyze and get relevant customer expectations, you should develop empathy maps. Use the key Personas from previous section as a basis for the empathy maps.

1

Empathize

Once we've ascertained the most valuable personas for this cause, we begin to create the empathy statements.

Empathy statements are our way of describing what we believe people like this persona are:

Feeling	Endeavour to empathies with the individual. Given their unique strengths and weaknesses, how would YOU feel in their situation?
Thinking	Based on their feelings, how does this person think about their situation?
Saying	Are they asking for help? Teaching others? Voicing their opinion? Etc.
Seeing	What people notice is sometimes unique to them, and not an objective outlook on the world. How does their perception distort their reality?
Hearing	What do the people around them say? Are others asking them for help? Reprimanding? Giving feedback? Etc.
Doing	All of the above influences factor in to why this persona does the things they do. What would this persona do which no other one would?

It is imperative to ensure that each of the attributes above are as unique as possible for each persona. If an attribute could describe more than one persona, it doesn’t distinguish between them enough. In this circumstance, the best course of action is to identify what about the statement makes it pertain to both personas, and from there endeavour to identify the differences instead. The statements should be tweaked until they become applicable to one persona only and are applicable only to this persona.

How to develop Empathy Maps & to map Customer Expectations (cont´d)?

Identify Motivation

2

Clearly expressing empathy statements allows a deeper understanding of the reasons behind a person’s feelings and thoughts. We define this as their motivation, which can be split into 2 key components – shared and individual motivation, which are refined in out motivation statements. Shared motivation is non-unique. It is shared by all people within a certain type of role, whereas as individual motivation is unique to a particular persona. The latter category can be used to analyze a person’s behavior and their drivers. These could be achievement, reputation, helping others, personal mastery, fear of failure, and are all examples of individual motivation. Note that the list is not exhaustive.

Select Relevant Motivational Design Patterns

3

Once we have established the drivers behind behavior, we have a base from which to identify the most relevant Motivational Design Patterns. This provides a means of knowing where the behavior can be manipulated to contribute towards the organization's business objective. If a person is driven by getting things done, patterns like Completeness, Efficacy, Feedback, and Flow may be highly engaging to them. These discoveries are documented in each persona's list of Relevant Motivational Design Patterns.

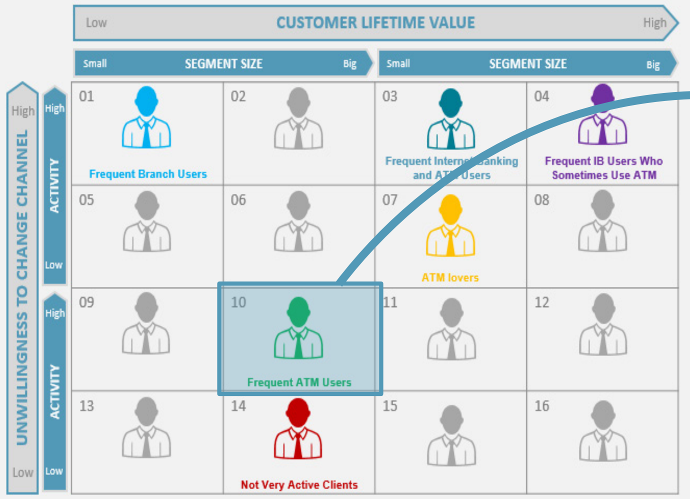
Find more examples in document attached …

CX Empathy Maps

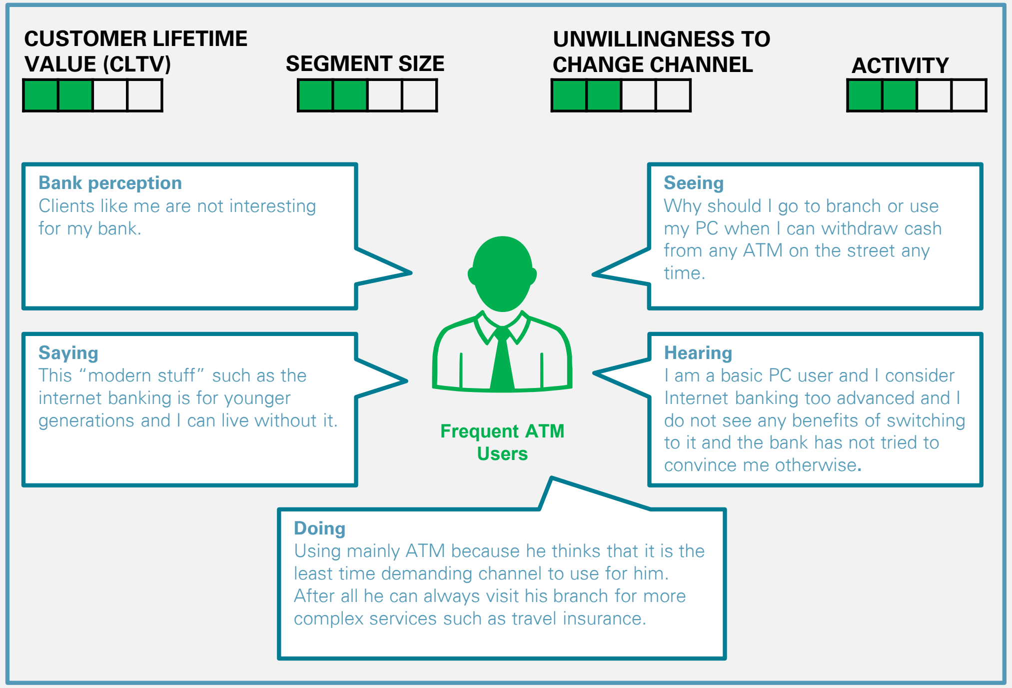
Banking example:

Empathy map development

Persona Grid (output of 2.2 CX Analytics: Persona Grids)



Basic Empathy map (without Motivation and Motivational Design Patterns)



Example Empathy Maps using stock photography :

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After having developed an empathy map for each selected persona you can start to analyze their expectations. You can divide the Customer Expectation process into 5 stages:

Expectation setting Expectations set by advertising, brand image	Customer Experience starts even before the customer decides to purchase a product or service; expectations are being built up through advertising, word of mouth, PR etc. This phase is called "Expectations setting".
Pre-purchase interaction Information gathering	The "Pre-purchase interactions" phase covers all activities that lead the customer to the decision to buy. During this phase people increasingly gather information prior to the purchase (internet, phone, store etc.).
Purchase interactions Ordering and other activities	The "Purchase interactions" phase starts when the customer decides to buy. During this phase customers confidence declines by 9%, which suggests that most companies do not understand their Customer Expectations.
Product consumption Using and consuming the product or service	"Product or service consumption" occurs when the customer uses the product or service.
Post experience review Post purchase interactions	"Post-experience review" comes at the end of the Customer Experience when the customer intuitively reviews the performance against expectations and then resets them. The cycle then returns to expectations setting but this time the customer starts with an opinion influenced by their previous Customer Experience.

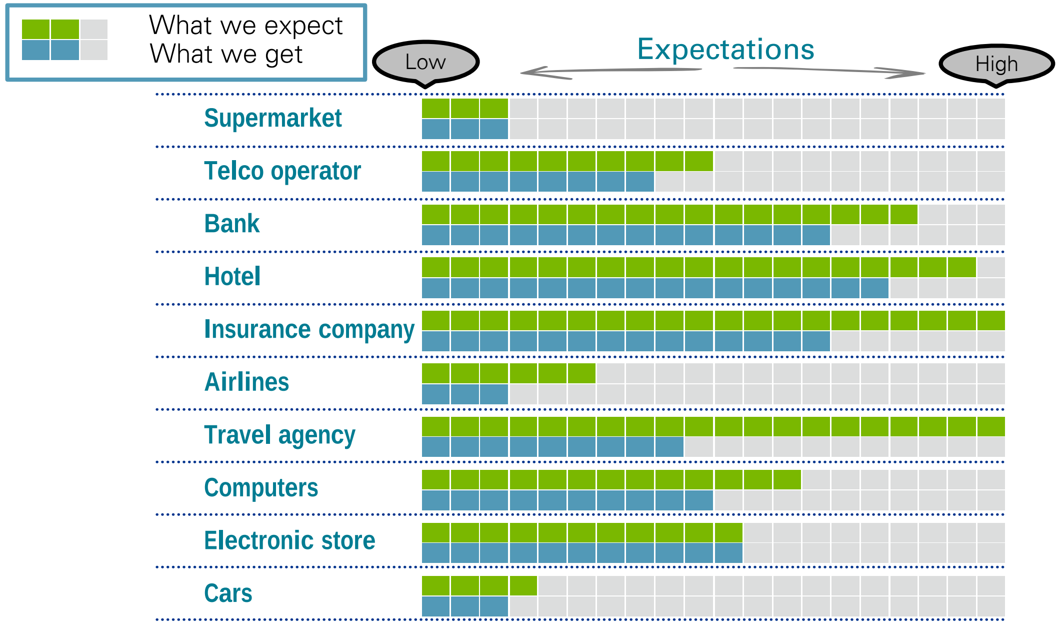
Expectations vs. Reality

Surprisingly few companies plan to exceed their Customer Expectations. The gap between company and Customer Expectations is very large in many markets.

"The reality is that exceeding customer expectations does not always cost huge amounts of money. A smile. A warm greeting when they were expecting to be ignored does not cost money."

In order to understand what exactly companies should do they have to understand Customer Expectations and how they are formed. There are several sources of this knowledge: market research, customer satisfaction levels, employee feedback etc.

The difficulty for companies is that Customer Expectations can be born from anywhere. People base their expectations on what they believe is fair. But what is fair to one may not be fair to other. If Customers Expectations are too high companies have to manage them.



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How to develop Empathy Maps & to map Customer Expectations (cont´d)?

4 Prepare Questionnaire Based on the Empathy Maps

Once you have organization's customers personas and empathy maps developed, you should understand the customers better and therefore be able to prepare questions focused on the specific expectations. Additionally, in order to prepare the questionnaire we recommend setting up a workshop with selected representatives from the organization, who should be selected by the organization from relevant functions. We recommend senior management representatives from Marketing, Segments and Distribution (or equivalent) . Prepare topics for discussion based on customer satisfaction reports. The goal of the workshop is to select and identify organization’s expectations based on the organization’s view of different customer segments. After the workshop, the identified organization expectations are to be transformed into a questionnaire form. In addition, we have to remember that questions should contain both emotional and physical patterns that have to be balanced because you can find that organizations are focused either on physical or emotional expectations (for more details see next slides that are elaborating more on this issue). It is rare that an organization balances both physical and emotional interactions.

5 Gather and Analyze Customer Responses

Develop a set of questionnaires and surveys to be distributed to participating current and new customers specifically targeting the Touch-point in selected customer processes. Depending on the size of the respondent group we need to decide whether the questionnaire can be done internally or with assistance of contractor. Moreover, we have to also decide whether we want to run the questionnaire electronically or in classic paper form. For larger respondent groups (size depends on capacity of the KPMG office) we suggest selecting an external market research company which can administer the response gathering according to KPMG specifications and risk standards. Responses from the focus groups are inputted into a Customer Expectations excel tool and analyzed according to uniqueness and importance separately for each customer segment. These responses should be also completed with the responses of what organization’s employees think that organization´s customer could feel. These insights should be very useful and add value to the overall understanding.

6 Identify Organization’s Values

The results of the Customer Expectations analysis should be presented at a workshop with the same selected representatives who helped to create the questionnaire. The goal of the workshop is to discuss and confirm the results and identify organization values according to their respective segments and most important and non-unique expectations.

7 Identify Key Customer Expectations

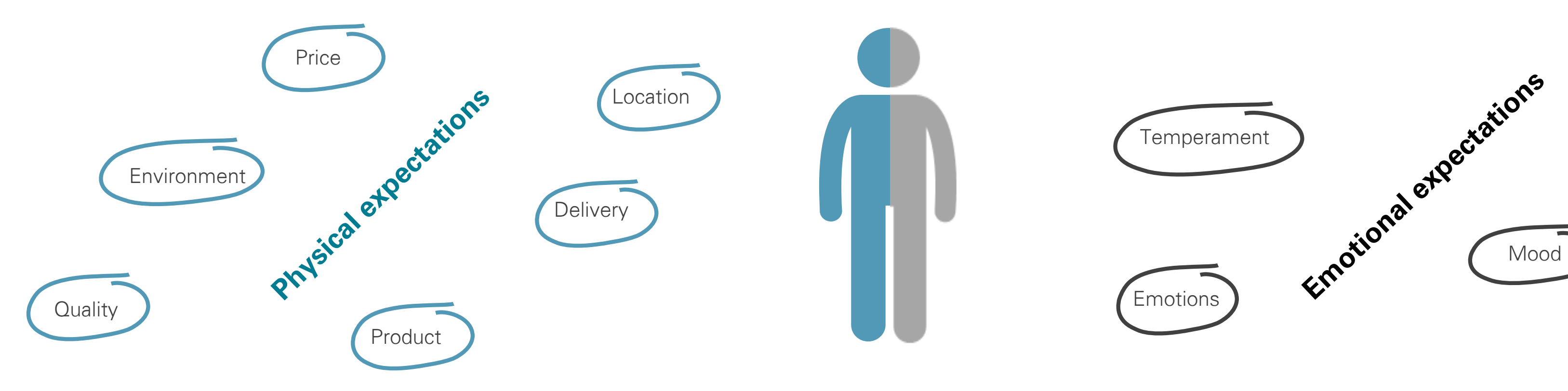
When you have gathered all answers of the customers expectations in the specific Touch-points, you should centralize these pieces of information into single sheet in order to compare the organization's customer expectations with the rate of fulfillment of these expectations later.

Find more in document attached ...

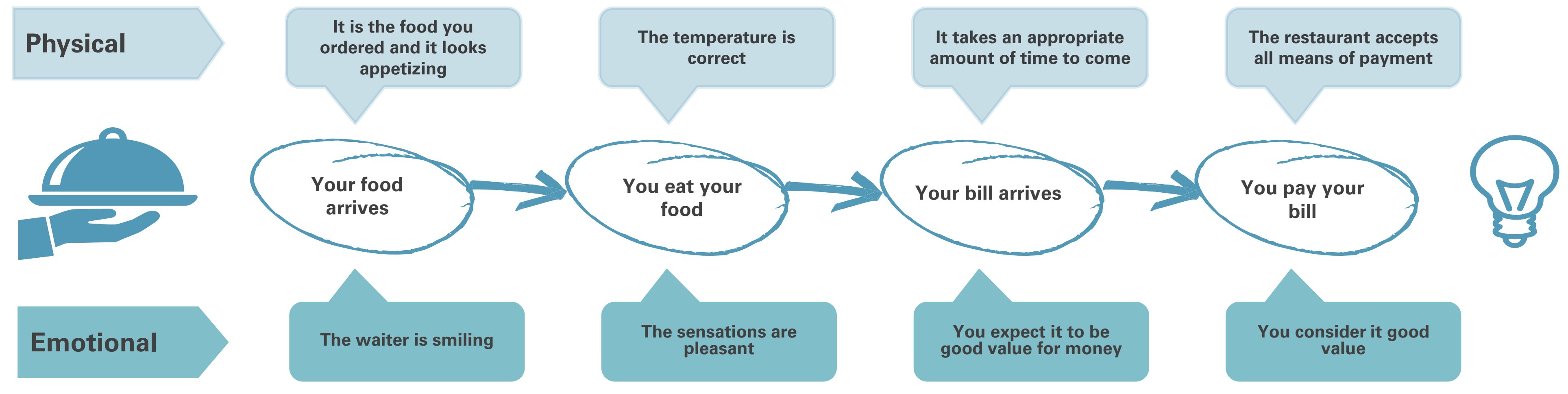
Customer Expectation

What constitutes a Customer Experience?

Customer Experience is not just a physical or emotional experience, or even the effect on the senses combined, it is rather a culmination of all of these things.



Example:



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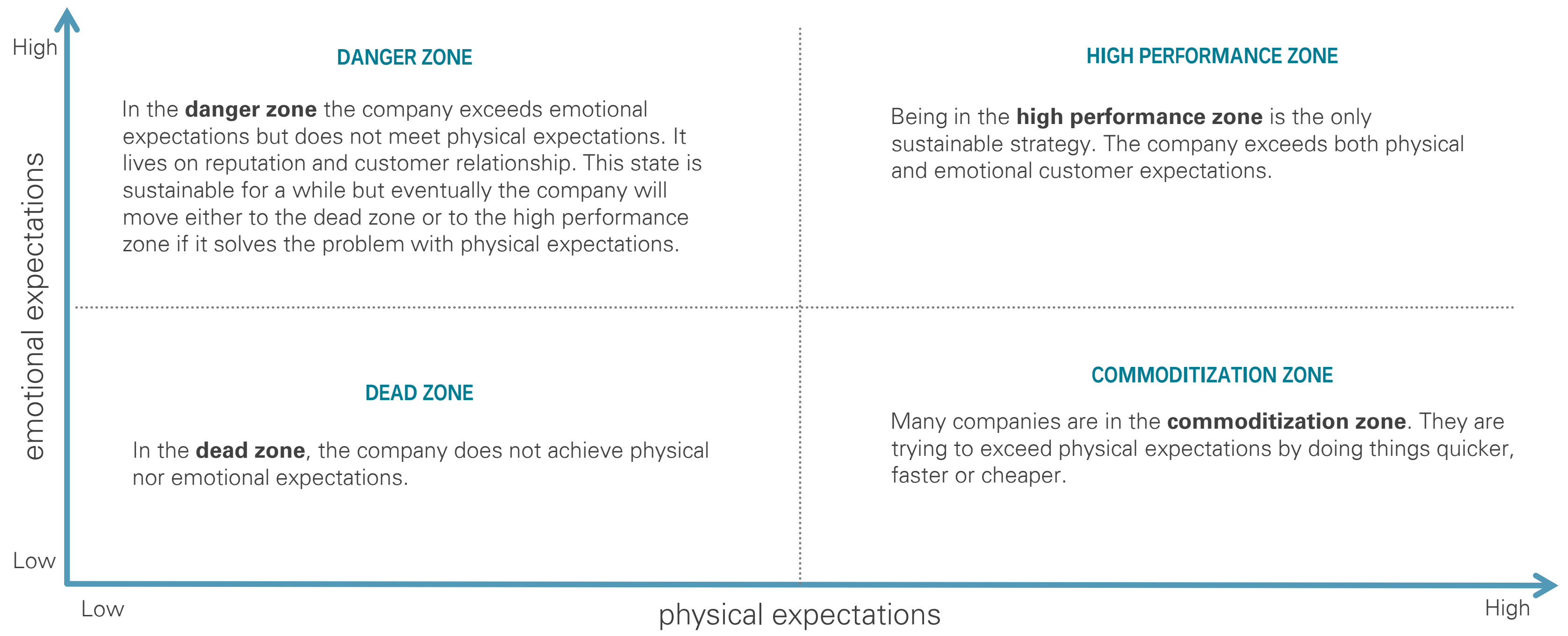
We should also run an analysis using Customer Expectations zones in order to maximize insight knowledge:

Mapping activities (potentially Touch-points) and their association with physical and emotional expectations is critical in Customer Experience Management. Only by identifying these states across Touch-points can the organization:

- hope to meet and exceed customers expectations;
- use expectations to their advantage; and
- identify opportunities to exceed expectations.

When assessing the current state of the customer expectations, both physical and emotional, it is possible to use a simple model shown below. The company can visualize customer expectations on physical or emotional axis based on the level of fulfillment by the organization. The four resulting sectors create a representation of how well the organization is doing and where it needs improvement.



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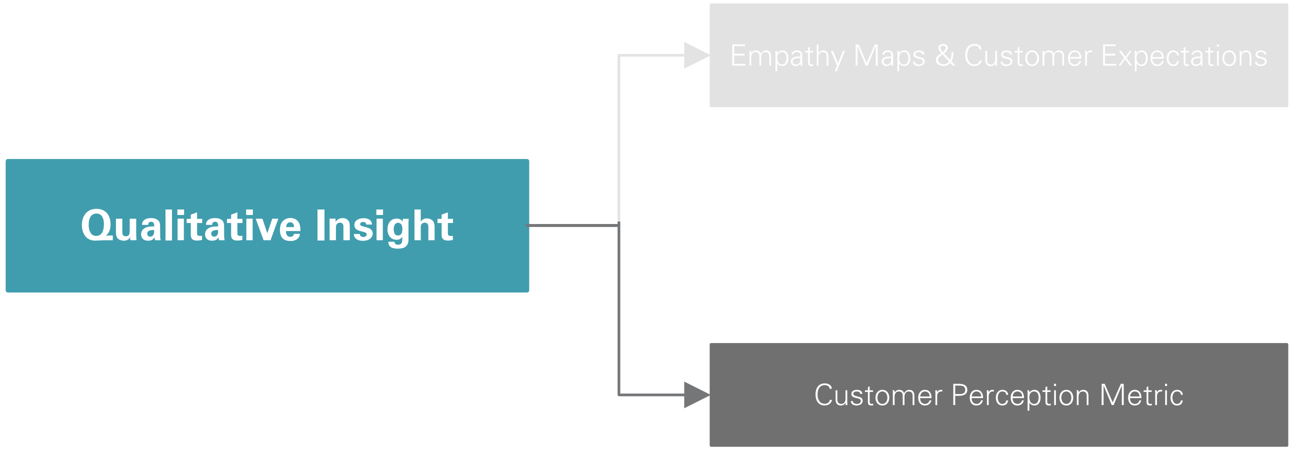


What is the Customer Perception Metric?

Customer Perception Metric stands for numerical expression of Customer Experience employing customer experience metrics. It is a holistic combination of everything a customer sees, touches, hears, and feels during the lifecycle of their relationship with a company. It is a function of both an organization's actions, and the customers perception of those actions.

Customer experience can be contrasted with customer service, which is by nature transactional rather than holistic.

Why do we use Customer Perception Metrics?

Metrics are measures of an organization's behavior and performance. They can be internally focused on the operations of the organization, or externally focused on the performance against customer requirements and values.

Metrics are not strategic or operational goals, nor are they performance targets.

Activities

- Deciding which Customer Perception Metrics are relevant for the project
- Collecting data from operations
- Workshops

Potential Inputs

- Customer segments or personas
- Information about customers

Potential Outputs

- Calculated metrics
- Opportunies to delight and Painpoints

Customer expectations are based on a number of various factors

CUSTOMER PERCEPTIONS…

- Do I trust this company?
- Would I lend my recommendation to this company?
- Do I enjoy (or not mind…) interacting with this company?

…ARE DRIVEN BY A RANGE OF FACTORS…

- Can a customer interact with you whenever it is convenient?
- Are those interactions seamless?
- Does the product offer value and deliver as expected?
- Does the brand promise resonate with the customer?

…WHICH ARE BASED ON SPECIFIC ATTRIBUTES…

- Number and availability of channels
- Staff knowledge and attitude
- Timely resolution of issues
- Price and value of products
- Projection and maintenance of reputation.

…THAT THE ORGANIZATION CAN CX Management & Control.

The Emerging Trust Metric

- The CMO Council found 99% of customers would lessen or terminate relationships with vendors who fail to build trust
- Trust is built overtime through customer interactions
- Trust is at the core of loyalty, advocacy and satisfaction
- Measuring trust is not a new concept, however the single 'trust score' is an emerging field in customer experience
- In today's rapidly changing world, the complexity of measuring trust across multiple channels and touch points is an ongoing challenge for leading practice customer centric organizations
- Trust is a metric that provides value if it has a closed feedback loop to identify and drive the reduction on trust erosion

For a leading practice organization who gets the trust metric right, customer experience becomes a competitive advantage

WE RECOMMEND THAT THE ORGANIZATION USES 3 KEY METRICS, PARTICULARLY RELATING CUSTOMER PERCEPTIONS IN TERMS OF EFFORT, SATISFACTION AND ADVOCACY TO CAPTURE MULTIPLE DIMENSIONS OF CUSTOMER EXPERIENCE

CUSTOMER PERCEPTION METRIC

- CUSTOMER EFFORT SCORE
- CUSTOMER SATISFACTION
- NET PROMOTER SCORE

CUSTOMER PERCEPTION METRIC CATEGORIES

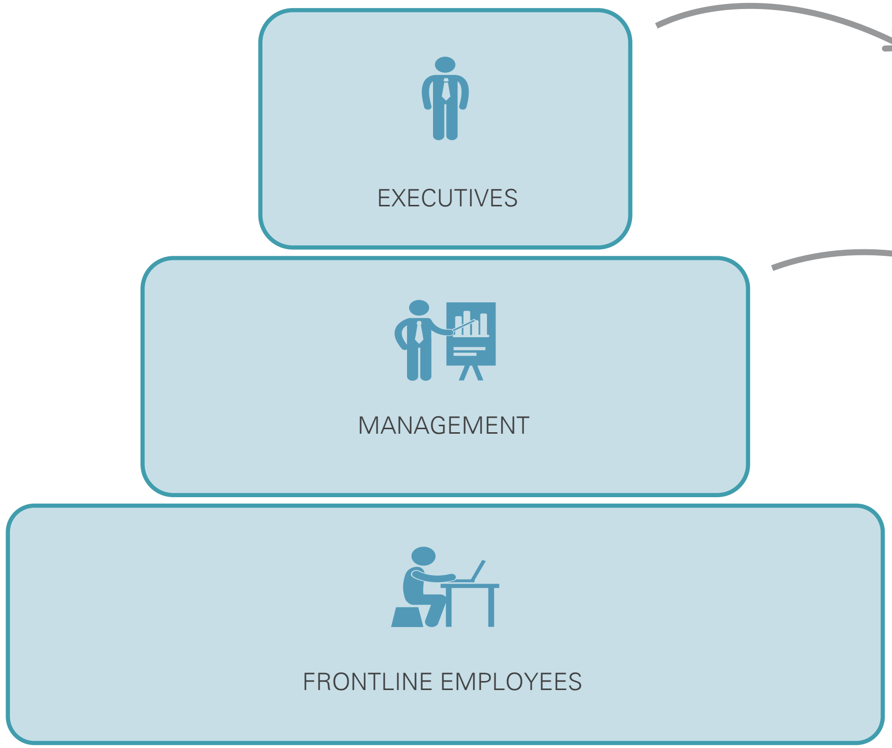
Staff engagement	• Staff who consistently follow through on their promises • Staff with a positive attitude	• Staff who are knowledgeable • Quality of advice and service offered • Staff who are honest and tell the truth
Executional excellence	• Speed of making an enquiry/transaction • Getting things right the first time • Consistency of service – continuity in communications or interactions	• Speed when resolving a complaint • Speed of service
Ease of doing business	• Having services and products that are easy to understand • Ease of getting issues/queries/complaints resolved	• Ability to get in contact with the company with short wait times
Accessibility	• The options for contacting a provider • The physical proximity of a company • Availability of services	• The appearance of a website • The ambience or décor of physical locations (bank, office, store, etc.)
Personalized offering	• Reward my loyalty • Offers products and services that can be tailored to my specific needs	• Reward my choice for doing business with the company
Value for money	• Value for money (i.e., fair and appropriate fees and charges)	• Availability of rewards and promotions
Brand value and reputation	• A brand that inspires me • A company is well regarded in the media • A company that I know will deliver	• A company that puts the consumer first • Trust that brand understands needs • Brand delivers on its promises

TRUST

CUSTOMER PERCEPTION METRIC	Description	Rationale
CUSTOMER EFFORT SCORE	• A measure of the proportion of customers that perceive a high degree of effort at specific interaction points and across journeys compared to expectations	In a largely commoditized product market, with significant technological and competitive forces, understanding customer effort can provide insight into churn, as well as evidence of the benefit derived from improving service excellence and channel optimization.
CUSTOMER SATISFACTION	• To understand the extent to which customers perceive that their experience satisfied their expectations	While customer satisfaction is not a strong driver of loyalty or intention to repurchase, the wide-ranging and data-centric nature of this metric can draw relationships between otherwise disconnected issues such as perceived value and service excellence, that together may drive retention, cross-sell and advocacy, etc.
NET PROMOTER SCORE	• Measure of the proportion of customers that would recommend (advocate) the company/product to a friend, relative or colleague.	The Net promoter Score is widely regarded as the most effective measure of customer advocacy, and while there are challenges in using NPS to prioritize operational improvements, it provides insight into whether all elements of the customer experience are integrated to build a strong relationship with a customer.

Cooperation on different levels will ensure successful implementation of Customer Experience Management, which will tend to lead to a better result in quantitative metrics.

People within an organization hold or prioritize different information based on the role that they perform. Be sure to target people from all three levels of the organization in the coming steps to get a complete view of the organization's Customer Experience Management.



- Resource allocation
- Customer care strategy
- Treatment strategy
- New ideologies

- Learning from top performers
- Identifying structural issues
- Monitoring operational and financial metrics

- Identification of obstacles
- Issues resolving
- High interaction with customer

How to do Customer Perception Metric?

DATA COLLECTION > RESULT EVALUATION > OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

Activities	Potential Inputs	Potential Outputs
DATA COLLECTION • Developing questionnaires • Workshops • Surveys • Other 'pull' activities such as phone calls, emails etc.	• Persona grid • Empathy Map • Customer expectations	• Comprehensive information about the customer experience
RESULT EVALUATION • Analyzing data from previous step	• Data from previous step	• Calculated Customer Perception Metrics for each Touch-point
OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION • Visualizing the Touch-points	• Calculated metrics from previous step	• Opportunities to delight and Painpoints

DATA COLLECTION → RESULT EVALUATION → OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

DATA REQUIREMENTS AND OTHER INFORMATION

CUSTOMER SATISFACTION SCORE

- Customer survey and feedback comment capture mechanisms
- Operational measurements at the channel level
- There can be a large variance between the CSAT scores of companies in a given industry, or at the same company over time. Many companies that boast high customer satisfaction are those with CSAT scores in the upper 80's or 90's

CUSTOMER EFFORT SCORE

- Customer survey and feedback comment capture mechanisms at customer touch points
- Operational measurements at the channel level
- CES scores can range from -100 to +100., the higher the score the better

NET PROMOTER SCORE

- Customer surveys results and verbatim feedback
- Leading practice is to collect data at the channel level
- Companies with the most efficient growth engines – companies such as Amazon, Rack Space, TD Bank, Harley-Davidson, Charles Schwab, Zappos, Costco, Vanguard, and Dell – operate at NPS efficiency ratings of 50 percent to 80 percent

Collection May Take Place In Various Channels:

- At branch (paper form)
- Email (electronic form)
- Phone (Call script form)
- External agency (Mix of all forms)

You can add additional questions into the questionnaires, such as reasons for of positive/negative feedback or things we do well or not.

We provide a general template for questionnaires which is easily adapted to organization's issues, problems, needs, organizational structure, strategy and etc.

Find more in document attached ...

CX Questionnaire Template

First of all we need to collect particular values to calculate the final Customer Perception Metric. We use special questionnaire templates.

DATA COLLECTION > RESULT EVALUATION > OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

We prepared a special template with which you can create effective questionnaires. As we collect results from various distribution channels and in various forms, this data must be stored in identical form.

Template is divided into four sections:

1. GENERAL INFORMATION

- This section contains the ID of the questionnaire, the ID of the customer, reasons of positive or negative feedback and other basic information.

2. ADDITIONAL INFORMATION

- This section contains the name of the customer (each customer can fill more questionnaires), Nationality, Gender, Age, Education, Number of products and filling date.

3. GEOGRAPHIC INFORMATION

- This section helps to benchmark countries, Regions, Branches and others geographic units.

4. SEGMENTATION

- Results from this section give us an overview of which segments have best or worst treatment.

Do not forget that the questionnaire could be easily and quickly modified to the specific situation such as Touch-point.

Once all our questionnaires are successfully filled you can insert the resulting data into a prepared excel table (attached).

- Inserting data is a very simple process and the procedure is described in the attached excel spreadsheet.
- The capacity is currently set on 10,000 responses but can be expanded.
- Depending on the organization's organizational structure, we can add or delete individual parameters..

Find more in document attached ...

CX Questionnaire Template

All filled questionnaires are then transformed into electronic form and stored at one place.

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DATA COLLECTION → **RESULT EVALUATION** → OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

DESCRIPTION OF NET PROMOTER SCORE

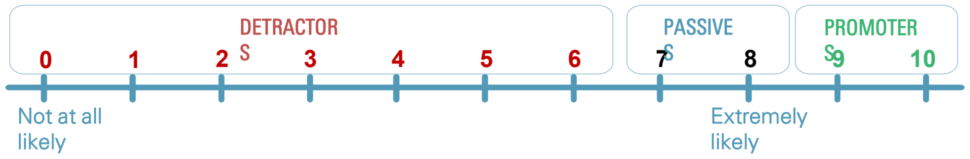
The Net Promoter Score is created by calculating what percentage of a company's customer base are Promoters and then subtracting the percentage of Detractors. The resulting score captures the current status of a company's customer base and also predicts future revenue growth.

NPS asks customers "On a scale of 1-10, how likely are you to recommend this company to a friend or a colleague" then categorizes them as:

- "Promoters" (9-10) loyal enthusiasts who will repurchase and urge their friends to do likewise
- "Passives" (7-8) satisfied but ambivalent customers who may be easily acquired by competitors
- "Detractors" (1-6) unhappy customers trapped in a bad relationship who are likely to try competitors

KEY CONSIDERATIONS

- NPS captures holistic impressions of a company
- It is therefore able to account for non-transactional factors of loyalty such as brand value and perceived value of goods and services
- However, it is also difficult to link scores to specific actionable issues requiring remediation
- The likelihood of a recommendation does not equate to actual recommendation. An alternative is to ask whether a recommendation has been made



CALCULATION OF NET PROMOTER SCORE

NPS = % Promoters (9 - 10 Points) - % Detractors (0 - 6 Points)

Our evaluation template automatically calculates NPS from the excel, which we described previously. It also calculates the total number of respondents, average NPS mark (companies with an identical NPS could differ in their average NPS mark) and also it counts how many respondents answered with a specific value (from 0 to 10).

This evaluation template identifies two possible results:

Total NPS

- Measures NPS from all responses.

Filtered NPS

- Measures NPS not from all responses but depending on selected criteria (EXAMPLE: We want to know the value of the NPS of people with a masters degree (we have to filter column "Education" in final excel in previous slide to "Master"). Then we are able to see the difference, which is reflected graphically.)

Total NPS reflects on scale which we prepared and is attached in excel file

DATA COLLECTION > **RESULT EVALUATION** > OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

DESCRIPTION OF CUSTOMER SATISFACTION SCORE

- Customer Satisfaction Score is a perceptive measure of the degree to which a product or service meets a customer's expectations

CALCULATION OF CUSTOMER SATISFACTION SCORE

- CSAT is often determined by a single question in follow-up surveys along the lines of "How would you rate your overall satisfaction with the service you received?"
- This is often graded on a scale of 1 to 5, with a score of 1 representing "very dissatisfied" and 5 representing "very satisfied"
- Surveys are then averaged for a mean score. Some organizations set their standard at a 4 out of 5

KEY CONSIDERATIONS

- There are three factors driving CSAT that survey questions must differentiate between to generate good data: i) good value, ii) how closely the customer's expectations are met, and iii) how valued the customer feels at the end of a transaction
- Customer Satisfaction can be seen as way to capture the Voice of the Customer as it can address multiple factors directly. It is therefore suited to the identification of pain points that may be driving churn

DATA COLLECTION > **RESULT EVALUATION** > OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

DESCRIPTION OF CUSTOMER EFFORT SCORE

Similarly to NPS, Customer Effort Score asks customers "on a scale of 1-5, how much effort did it take to complete this transaction" then categorizes them as:

- High effort (4-5), frustrated by the process/interaction, and unlikely to repurchase if possible
- Moderate effort (3), meets customers expectations
- Low Effort (1-2), below customer expectations and therefore, surprisingly efficient

CALCULATION OF CUSTOMER EFFORT SCORE

% of low effort customers − % of high effort customers

KEY CONSIDERATIONS

- CES excludes product, price, brand and the competitive environment as primary determinants of customer loyalty
- CES is well suited to identifying and isolating pain points at interactions within customer journeys
- Considered a strong driver of loyalty in markets with commoditized products or 'grudge purchases'

DATA COLLECTION > **RESULT EVALUATION** > OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

Health example:

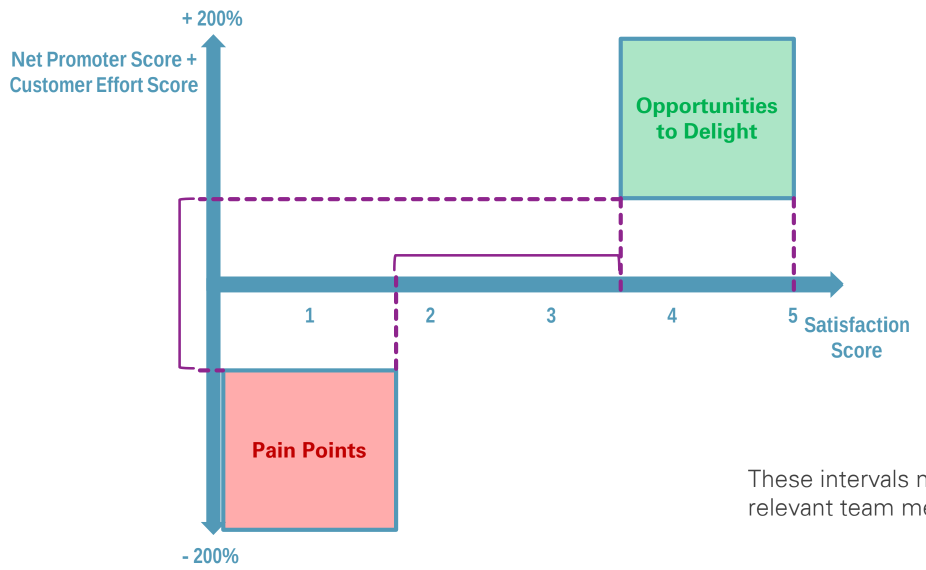
	Touchpoint A	Touchpoint B	Touchpoint C	Touchpoint D	Touchpoint E
Customer Expectation	"I want to feel safe and taken care of."	"I want to have self diagnosis information available"	"I want to be served immediately at the Emergency Room."	"I want to have my doctor surgery open 24/7."	"I want to be treated by the best clinicians"
Satisfaction Score	3	1	2	4	5
Net Promoter Score	70%	- 20%	10%	40%	-5%
Customer Effort Score	35%	- 60%	- 20%	30%	- 15%

DATA COLLECTION → RESULT EVALUATION → OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

KPMG Approach: Opportunities to Delight & Pain Points Identification

Once you have customer perception metrics calculated, you should evaluate them in order to get the metric of fulfillment of organization´s customers expectations. In order to that you should create a graph which will determine Opportunities to Delight and also Pain Points.

Example of the function is shown below. The axis will differ based on the individual project. Our example show the sum of Net Promoter Score and Customer Effort score on one axis and Satisfaction Score on the other axis. The more important concept in this model is locating the outstanding good and bad Touch-points based on the metric that you choose.



These intervals need be set and also validated with the organization´s relevant team members specifically based on the project goals.

DATA COLLECTION > RESULT EVALUATION > OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

Healthcare example:

	Touchpoint A	Touchpoint B	Touchpoint C	Touchpoint D	Touchpoint E
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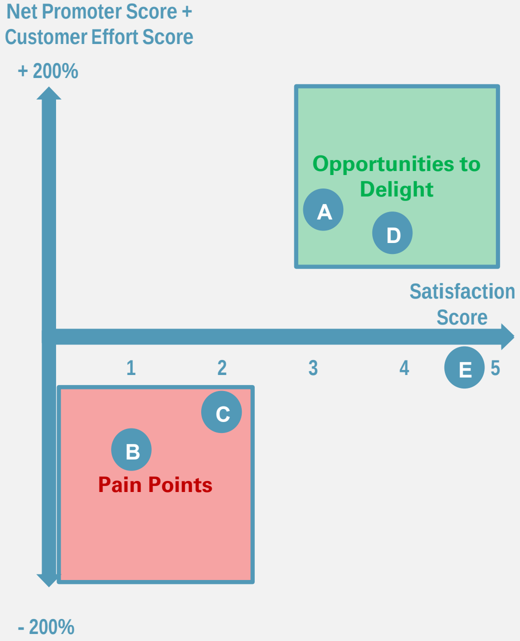
Net Promoter Score	70%	- 20%	10%	40%	-5%
Customer Effort Score	35%	- 60%	- 20%	30%	- 15%
Net Promoter Score + Customer Effort Score	105%	- 80%	- 30%	70%	- 20%
Opportunity to Delight / Pain Point	Opportunity to Delight	Pain Point	Pain Point	Opportunity to Delight	



Find more in document attached ...

Opportunities to Delight / Pain Point

DATA COLLECTION > RESULT EVALUATION > OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

KPMG Approach

In addition, calculate Customer Expectation Index for the sake of later analysis, Moments of Truth identification, respectively (3.5 Moments of Truth Identification). Customer Expectation Index is in interval (-10, +10) and is summarizing all three metrics (i.e., Satisfaction Score, Net Promoter Score and Customer Effort Score)

Customer Expectation Index = Satisfaction Score x (Net Promoter Score + Customer Effort Score)

Healthcare example:

	Touchpoint A	Touchpoint B	Touchpoint C	Touchpoint D	Touchpoint E
Customer Expectation	"I want to feel safe and taken care of."	"I want to have self diagnosis information available"	"I want to be served immediately at the Emergency Room."	"I want to have my doctor surgery open 24/7."	"I want to be treated by the best clinicians"
Satisfaction Score	3	1	2	4	5
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Customer Effort Score	35%	- 60%	- 20%	30%	- 15%
Net Promoter Score + Customer Effort Score	105%	- 80%	- 30%	70%	- 20%
Opportunity to Delight / Pain Point	Opportunity to Delight	Pain Point	Pain Point	Opportunity to Delight	
Customer Expectation Index	3.15	- 0.8	- 0.2	2.8	

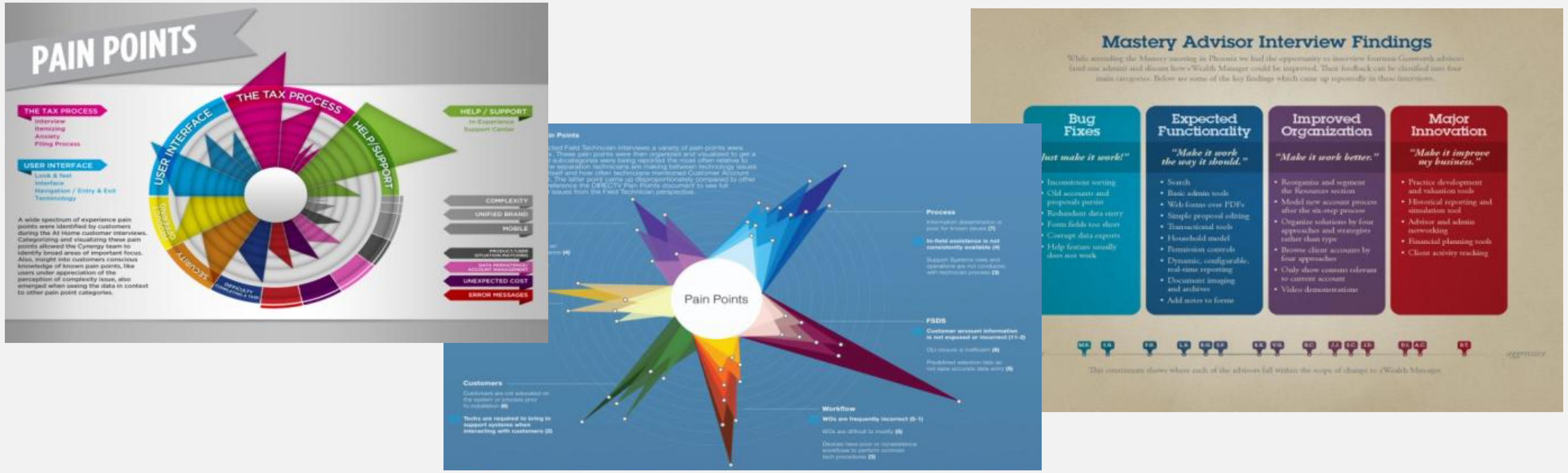
The Toolkit
Our Work In This Space
Insights
Delivery
Approach Overview
1. Vision and Strategy Setting
2. Journey Prioritisation
3. Journey Diagnostic
3.1 Journey Mapping
3.2 Qualitative Insight
3.3 Quantitative Insight
3.4 Business Insight
3.5 Moments of Truth Identification
3.6 Section Summary
4. Journey Transformation
5. CX Management & Control
Templates
Tools
Sample Work Plan
Example Deliverables
Skills & Capability

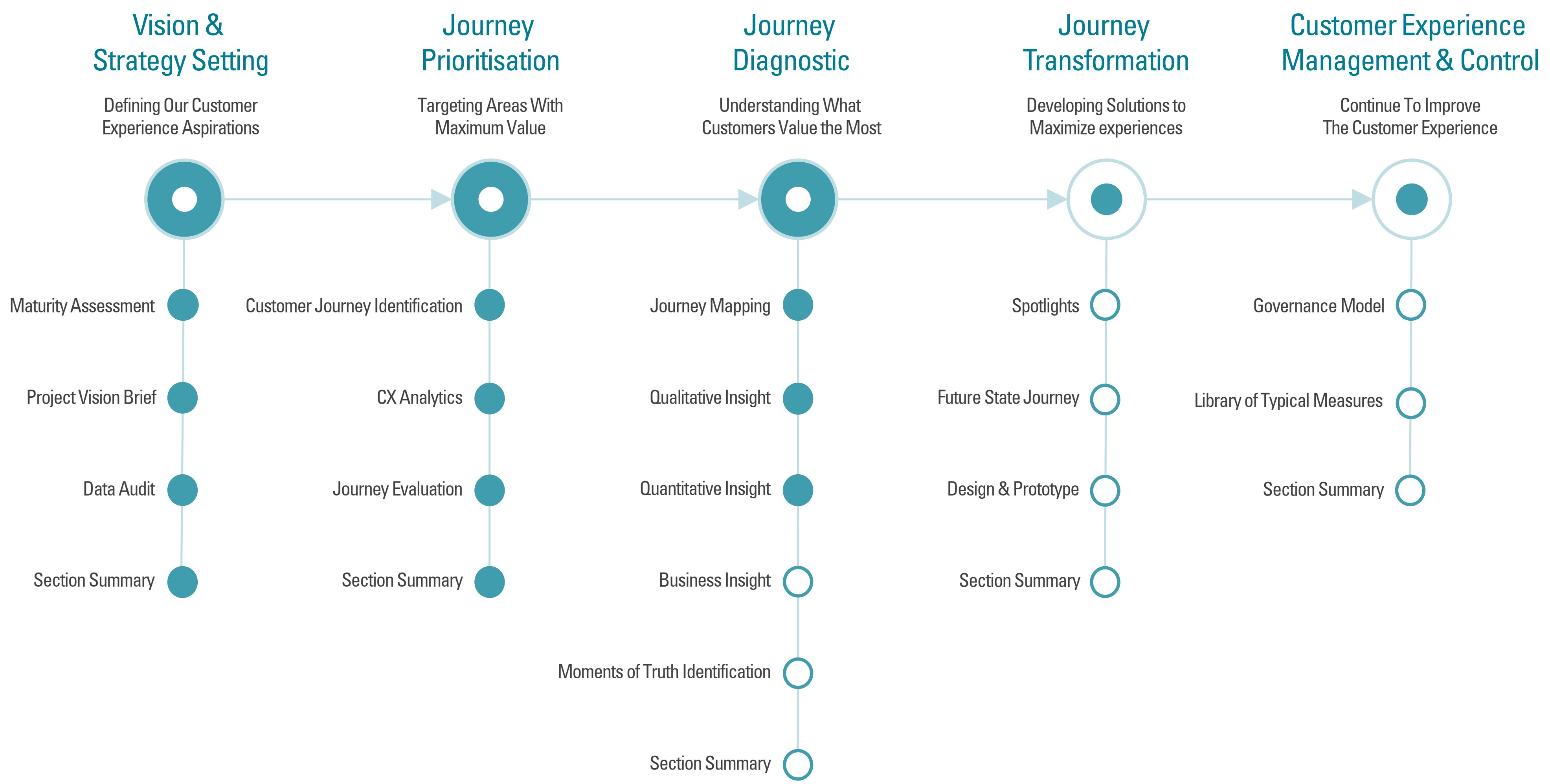
DATA COLLECTION → RESULT EVALUATION → OPPORTUNITIES TO DELIGHT & PAIN POINTS IDENTIFICATION

Visualization

Once we've got our list of opportunities to delight, but especially pain points (pain point are more typically point of the organization´s interest) categorized and prioritized, we can create the final document with the help of our Illustrator/Designer. This should be a collaborative effort, as the Designer may have new and unique ways of solving this problem for your unique situation. These visualizations, much like Journey Maps, have a lot to do with telling the story of our research, and as such can vary quite dramatically. Below are some examples. Some are graphic in nature to better visualize the quantity and severity of the pain points, while others are text-based, and therefore more document-like in nature, but still capture the same information. Working with your Designer, brainstorm and sketch some ideas until you've arrived at a solution that will accurately communicate the nature, prevalence and severity of our findings, in a compelling or engaging way, within the constraints of time and budget.

Examples:





Vision & Strategy Setting
Defining Our Customer Experience Aspirations
Maturity Assessment
Project Vision Brief
Data Audit
Section Summary
Journey Prioritisation
Targeting Areas With Maximum Value
Customer Journey Identification
CX Analytics
Journey Evaluation
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Understanding What Customers Value the Most
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Journey Transformation
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Spotlights
Future State Journey
Design & Prototype
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Customer Experience Management & Control
Continue To Improve The Customer Experience
Governance Model
Library of Typical Measures
Section Summary

What is Cost Insight?

The Cost Insight framework gives you insight into the true costs of Customer Journeys and specific Touch-points and identifies investment misalignments.

Why employ Cost Insight?

The Cost insight framework provides us with:

- Insight into the true cost of customer journeys / services and specific Touchpoints
- Identification of cost and investment misalignments
- Robust analytical framework to support cost management, product profitability and investment decisioning.

How to record Quantitative Insight?

We approach each Touch-point separately to focus on specific issues and recommend following the below format for good organization of information:

In this section you are focusing on cost involved with each Touch-point. Record the insights from information collected and analyzed into the respective cells for separate Touch-points.

	Touch-point A	Touch-point B	Touch-point C	Touch-point D	Touch-point E
Customer Expectations					
Opportunity or Painpoints					
Cost					

Activities

- Data gathering with the business areas to apportion their FTE and cost to the product services
- Data collection process to capture information required to apportion overheads to the product services
- Initial overview of the calculations and outcome of the costing model. This will provide insight in the initial outcomes for review with the stakeholders
- Gain and understanding on the impact of in-flight and planned initiatives on the service profile and validate stop / start / continue with diagnostic findings

Potential Inputs

- Selected Customer Journeys and specific Touchpoints based on their prioritization
- Financial baseline cost and FTEs
- Key metrics that are of interest to the Product managers
- Organisation benchmark information if available

Potential Outputs

- Emerging hypotheses for business improvement opportunities
- Data input to cost data capture, SLA / OLA data capture, existing project data capture, opportunity identification
- Initial apportionment of the project / product based functions to the product services
- All driver quantities required for apportionment of the overhead s are available and captured in the model
- Identified potential areas of cost reduction based on emerging thoughts
- Agreed next steps to address the key findings, concerns, and attention points

How to do Cost Insight?

JOURNEY WALKTHROUGHS & SERVICE COSTING DATA CAPTURE → CAPTURE / ALLOCATE CENTRAL COSTS → ALLOCATE COST/ RUN THE MODEL → ANALYZE AND ASSESS DATA → EXISTING PROJECT DATA CAPTURE

Activities	Potential Inputs	Potential Outputs
JOURNEY WALKTHROUGHS & SERVICE COSTING DATA CAPTURE • Ensure the project team has full understanding of end-to-end customer journeys as a means to identify business improvement opportunities • Data gathering with the business areas to apportion their FTE and cost to the product services	• Business fact pack • Service definition and service descriptions • Selected customer journeys based on their prioritization • Stakeholder map • Product service definitions • Financial baseline cost and FTEs	• Customer journeys and Touchpoints documented with supporting data and insight • Emerging hypotheses for business improvement opportunities • Data input to cost data capture, SLA / OLA data capture, existing project data capture, opportunity identification • Completed template for each business area
CAPTURE / ALLOCATE CENTRAL COSTS • Data collection process to capture information required to apportion overheads to the product services	• Baseline costs for all relevant business areas	• Initial apportionment of the project / product based functions to the product services • Other overhead cost provided on sufficient level of detail and drivers agreed to make the correct apportionments
ALLOCATE COST/ RUN THE MODEL • Initial overview of the calculations and outcome of the costing model. This will provide insight in the initial outcomes for review with the stakeholders	• Completed submission templates for the direct costs • Detailed overview for relevant overhead business units with agreed apportionment methodology with Finance	• All driver quantities required for apportionment of the overhead s are available and captured in the model • Populated costing model • Standard sign off packs for direct cost to distribute to the departments that completed the submission sheets • Standard sign off pack for overhead business areas

Activities	Potential Inputs	Potential Outputs
ANALYZE AND ASSESS DATA • Confidence in model output as a baseline for the wider analysis of cost, key metrics, and recommendations.	• Completed model • Key metrics that are of interest to the Product managers • organization benchmark information if available	• Standard report of model outcome • Overview of key findings, concerns, attention points • Identified potential areas of cost reduction based on emerging thoughts • Agreed next steps to address the key findings, concerns, and attention points
EXISTING PROJECT DATA CAPTURE • Gain and understanding on the impact of in-flight and planned initiatives on the service profile and validate stop / start / continue with diagnostic findings	• Initial data request • Input from appropriate stakeholders (e.g. area change manager)	• Signed off list of initiatives mapped to services • Current project analysis (final report template)

JOURNEY WALKTHROUGHS & SERVICE COSTING DATA CAPTURE > CAPTURE / ALLOCATE CENTRAL COSTS > ALLOCATE COST/ RUN THE MODEL > ANALYZE AND ASSESS DATA > EXISTING PROJECT DATA CAPTURE

KPMG Approach: Journey Walkthroughs

Initial workshop with project team and organization to:

- Walk through customer journeys and related services and specific Touchpoints
- Understand how the organization is aligned to journeys and services
- Identify SLAs and OLAs, existing projects and business metrics as appropriate
- Collect VoB view of the end-to-end customer experience
- Develop initial hypotheses of service, cost and sales opportunities
- Identify focus for further analysis

A selected number of journey walkthroughs and Touchpoints in the business to develop greater richness of understanding and data and to continue to develop business improvement hypotheses

KPMG Approach: Service Costing Data Capture

- Pre-populate data collection template with baseline cost & FTE and product service definitions (see the template on the next slide)
- Send out pre-populated templates to the business areas, including briefing notes.
- Follow up call to arrange meeting to go through template and approach to data gathering
- Working session with the business areas to complete the template and define additional data requirements
- Receive and validate completed template.
- Any remedial activity

JOURNEY WALKTHROUGHS & SERVICE COSTING DATA CAPTURE » **CAPTURE / ALLOCATE CENTRAL COSTS** » ALLOCATE COST/ RUN THE MODEL » ANALYZE AND ASSESS DATA » EXISTING PROJECT DATA CAPTURE

KPMG Approach: Capture / Allocate Central Costs

- Work with Finance and relevant organization units to understand specific overhead costs and allocate to product services
- Meeting with business areas that have a specific project / product-based character (Marketing, Product for example) to further assess their baseline and activities in view of cost apportionment to the services

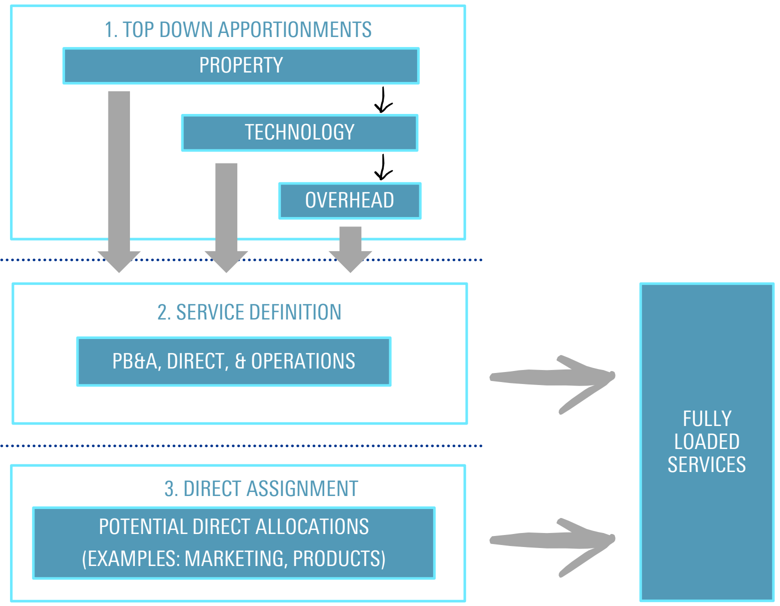
Example: Tool

THERE ARE 3 DIFFERENT CATEGORIES OF COST ALLOCATION

- Typically Property, Technology and Overhead
- Allocated via Functions
- Property can allocate to technology, Overhead and functions
- Technology can allocate to Overhead and functions
- Overhead can only allocate to functions

- Typically Channels and Operations
- Allocations made from business submissions, not in the model
- Model only consolidates the submissions

- Typically Marketing, Products and Mailroom/Doc Services.
- Allocation calculations made outside the model. Outcomes have been added in the model



JOURNEY WALKTHROUGHS & SERVICE COSTING DATA CAPTURE > CAPTURE / ALLOCATE CENTRAL COSTS > **ALLOCATE COST/ RUN THE MODEL** > ANALYZE AND ASSESS DATA > EXISTING PROJECT DATA CAPTURE

KPMG Approach: Allocate Cost/ Run the Model

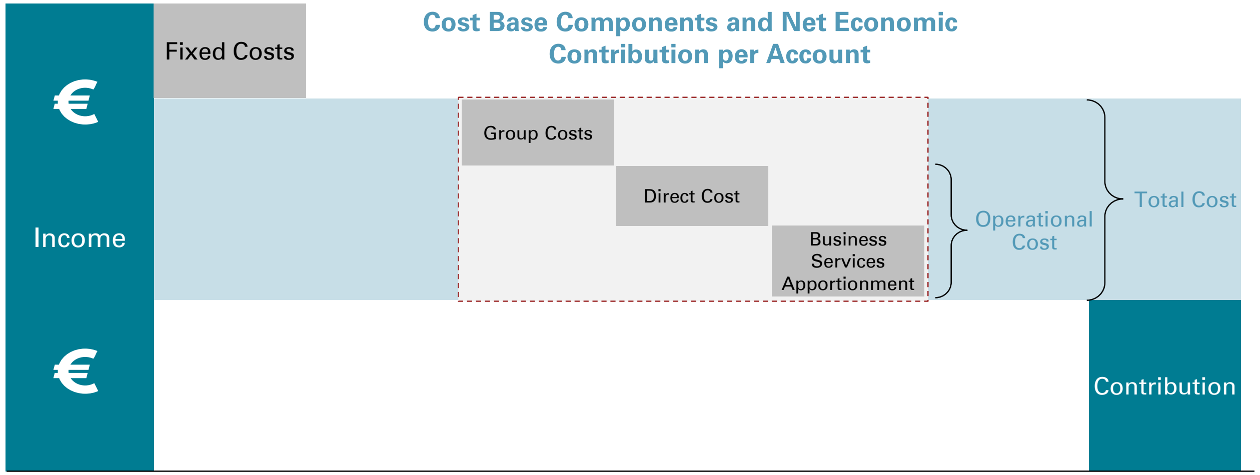
- Review each completed submission format to ensure alignment with the baseline and cost allocation guidelines
- Consolidated reviewed submission formats and input in the costing model
- Populate the costing model with data captured in previous steps
- Initial run of the model and perform standard checks (reconcile, identify abnormalities)
- Populate standard overviews for sign off from functions
- Send sign off pack to functions and plan follow up discussion
- Sign off session / call with functions
- Create standard overviews for discussions with Finance
- Finance meeting to agree the apportionments and sign off the outcome of the model

JOURNEY WALKTHROUGHS & SERVICE COSTING DATA CAPTURE → CAPTURE / ALLOCATE CENTRAL COSTS → ALLOCATE COST/ RUN THE MODEL → **ANALYZE AND ASSESS DATA** → EXISTING PROJECT DATA CAPTURE

KPMG Approach: Analyze and Assess Data

- Review and validate model outcome
- Combine the output of the costing model with volumetrics and other relevant information, performing additional calculations outside the model (base on output form the model)
- Perform analysis on key metrics and internal benchmarks to provide insight and formulate key findings
- Identify concerns, attention points and issues and discuss with relevant stakeholders
- Cost analysis working session with Business area owners and Finance to discuss emerging thoughts on cost reduction or investment
- Agree actions required to close out the data analysis phase

Example: Detailed Service – Template



Legend:

Influence able costs

JOURNEY WALKTHROUGHS & SERVICE COSTING DATA CAPTURE » CAPTURE / ALLOCATE CENTRAL COSTS » ALLOCATE COST/ RUN THE MODEL » ANALYZE AND ASSESS DATA » **EXISTING PROJECT DATA CAPTURE**

KPMG Approach: Existing Project Data Capture

- Gather preliminary project information from internal, publicly available, industry and team sources including the CSDE data request. To include
  - Name and description
  - Timescales
  - Size (FTE / budget / scope)
  - Rating- Mandatory (regulatory or risk linked). Strategic, Other
- Arrange and conduct appropriate interviews, meetings, and workshops to close down gaps. Verify and ensure completeness of data capture.
- Discuss and gain sign off for a mapping of initiatives to services (grouped and detailed level) with relevant stakeholders
- Develop 'Start / Stop / Continue' view with business area on each project aligned to diagnostic output

Vision & Strategy Setting

Defining Our Customer Experience Aspirations

- Maturity Assessment
- Project Vision Brief
- Data Audit
- Section Summary

Journey Prioritisation

Targeting Areas With Maximum Value

- Customer Journey Identification
- CX Analytics
- Journey Evaluation
- Section Summary

Journey Diagnostic

Understanding What Customers Value the Most

- Journey Mapping
- Qualitative Insight
- Quantitative Insight
- Business Insight
- Moments of Truth Identification
- Section Summary

Journey Transformation

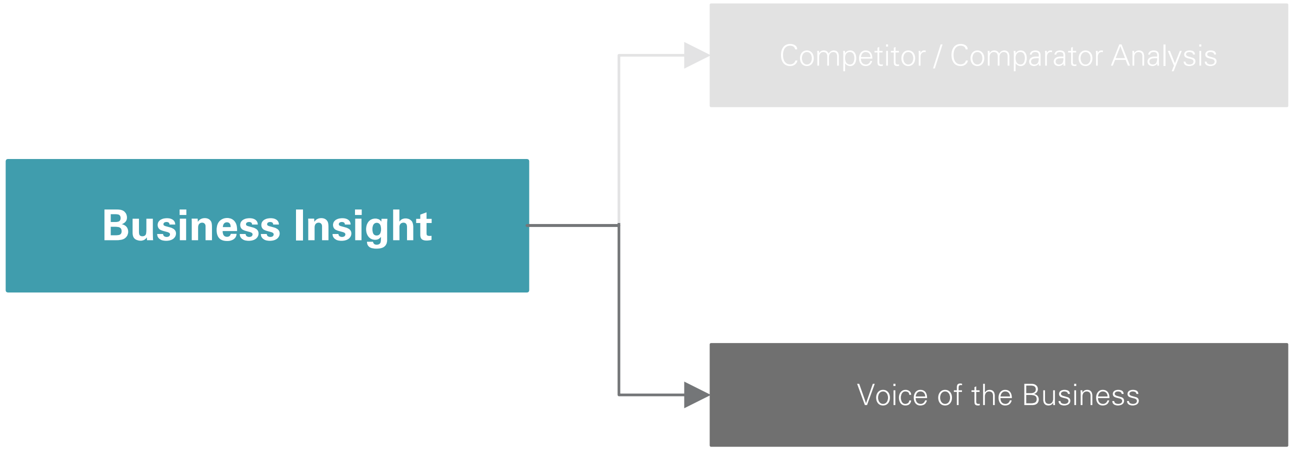
Developing Solutions to Maximize experiences

- Spotlights
- Future State Journey
- Design & Prototype
- Section Summary

Customer Experience Management & Control

Continue To Improve The Customer Experience

- Governance Model
- Library of Typical Measures
- Section Summary



Competitor / Comparator Analysis
Business Insight
Voice of the Business

What is the Competitor/ Comparator Analysis?

Competitor/ Comparator Analysis is an activity focused on benchmarking against competition. We concentrate on the painpoints and opportunities to delight with the objective to compare the organization with its direct competitors.

Why perform a Competitor/ Comparator Analysis?

By analyzing the competition and benchmarking the organization's painpoints, opportunities to delight and best practices, you will find where are the organization's biggest gaps and see where to focus in the progress ahead.

How to record Competitor Analysis?

We approach each Touch-point separately to focus on specific issues and recommend following the below format for good organization of information:

In this section you are focusing on the difference between the organization and its competition in the specific Touch-points. Record the insights from information collected and analyzed into the respective cells for separate Touch-points.

	Touch-point A	Touch-point B	Touch-point C	Touch-point D	Touch-point E
Customer Expectations					
Opportunity or Painpoints					
Cost					
Competitor / Comparator: Gap					

Activities

- Selection of touchpoints to be benchmarked (based on identified pain points and opportunities to delight from the previous step)
- Assessment parameters development for each selected touch point and type of interaction
- Development of questionnaires and customer experience maps
- Field research and competitor review through various channels
- Customer experience assessment for each customer interaction and each touch point utilized

Potential Inputs

- List of pain points and opportunities to delight
- Interviews with Function key stakeholders and working group members to gather inputs
- Organisation benchmark information if available
- Competitor documentation
- Phone call records, online and branch visits

Potential Outputs

- List of assessment parameters
- Completed questionnaires, customer experience maps
- Gap assessment
- Identified potential areas of focus
- Agreed next steps to address the key findings

ASSESSMENT PARAMETERS AND APPROACH → CUSTOMER COMMITMENT AND COMPETITOR REVIEW → RESULTS ANALYSIS

Activities	Potential Inputs	Potential Outputs
ASSESSMENT PARAMETERS AND APPROACH		
• Selection of touchpoints to be benchmarked • Inputs from key stakeholder and working group members of each Function • Develop assessment parameters for each touch point and type of interaction • Develop questionnaire and customer experience map to ensure similarity of the approach	• Identified pain points and opportunities to delight • Interviews with Function key stakeholders and working group members to gather inputs • Organization benchmark information if available	• List of assessment parameters • Questionnaire • Customer experience maps
CUSTOMER COMMITMENT AND COMPETITOR REVIEW		
• Conduct field research and competitor review through various channels • Collate the data compiled from the competitors for industry benchmarking and analysis	• Phone call records, online and branch visits	• Completed questionnaires, customer experience maps
RESULTS ANALYSIS		
• Assess Customer experience for each customer interaction and each touch point utilized • Follow up with the working group of Functions on any pending actions	• Completed questionnaires, customer experience maps • Competitor documentation	• Gap assessment • Identified potential areas of focus • Agreed next steps to address the key findings

ASSESSMENT PARAMETERS AND APPROACH > CUSTOMER COMMITMENT AND COMPETITOR REVIEW > RESULTS ANALYSIS

KPMG Approach: Assessment parameters and approach

Initial workshop with project team and organization to:

- Select competitors for benchmarking
- Choose Touch-points and types of interaction for review
- Identify relevant competitor documentation to be obtained
- Develop assessment parameters for each Touch-point and type of interaction (based on results of Qualitative and Quantitative Insight)
- Develop questionnaires and customer experience maps for competitor reviewers and mystery shoppers

Output is a selected number of competitors and their Touch-points to be reviewed for selected assessment parameters through standardized questionnaires and customer experience maps.

ASSESSMENT PARAMETERS AND APPROACH → **CUSTOMER COMMITMENT AND COMPETITOR REVIEW** → RESULTS ANALYSIS

KPMG Approach: Competitor review

- Field research and competitor review through various channels – phone, online and branch visits, collection of competitor documentation.
  - Use a KPMG project team of competitor reviewers and mystery shoppers who shall interact with the selected competitors and test the Customer Journeys for themselves (e.g., try purchasing the competition product/service, contact the helpline, collect the activation contracts, etc.)
  - Reviewers note down relevant feedback by using the provided questionnaires and customer experience maps from the previous step.
- Collation of the data compiled from the competitors for industry benchmarking and analysis (which shall be done in the next step).

ASSESSMENT PARAMETERS AND APPROACH > **CUSTOMER COMMITMENT AND COMPETITOR REVIEW** > **RESULTS ANALYSIS**

KPMG Approach: Competitor review

Assessment of collated data from the competitor review:

- Identification of organization gaps versus competition in reviewed channels
- Visualization of findings
- Identification of focus areas (biggest gaps) for further analysis
- Identify focus for further analysis
- Agree on next steps to address the key findings

In order to be able to quantify organization gap versus competition. We should calculate the again Customer Expectation Index, but in this case for the customers of the organization's competitor.

Customer Expectation Index_Competitor =
Satisfaction Score_Competitor x (Net Promoter Score_Competitor + Customer Effort Score_Competitor)

Therefore, we are able to calculate **Competitor / Comparator: Gap.**

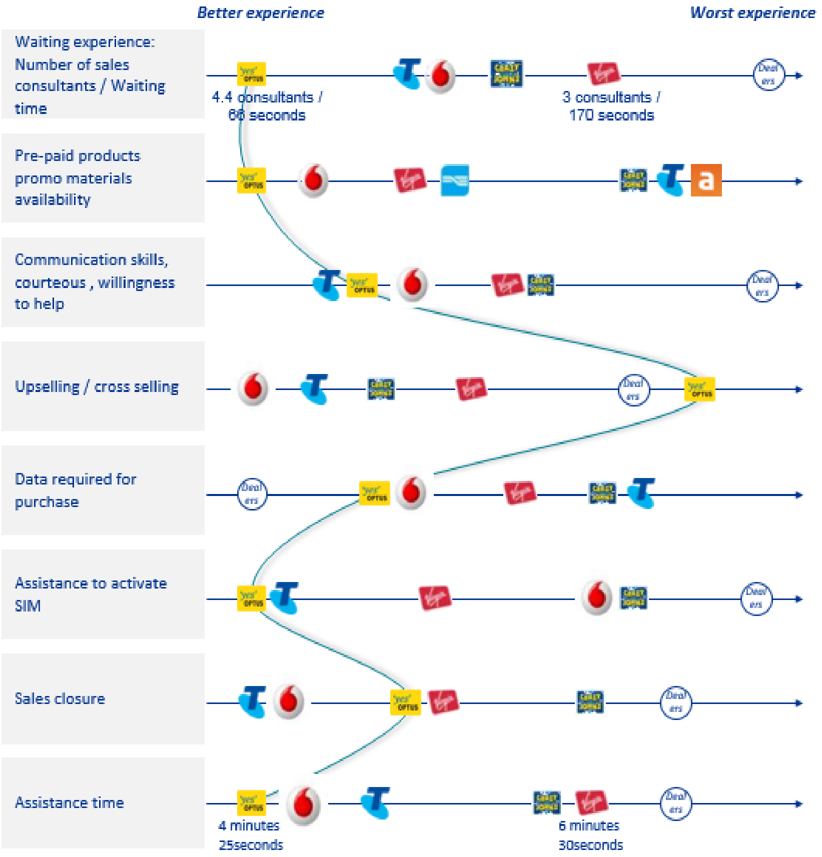
Competitor / Comparator: Gap =

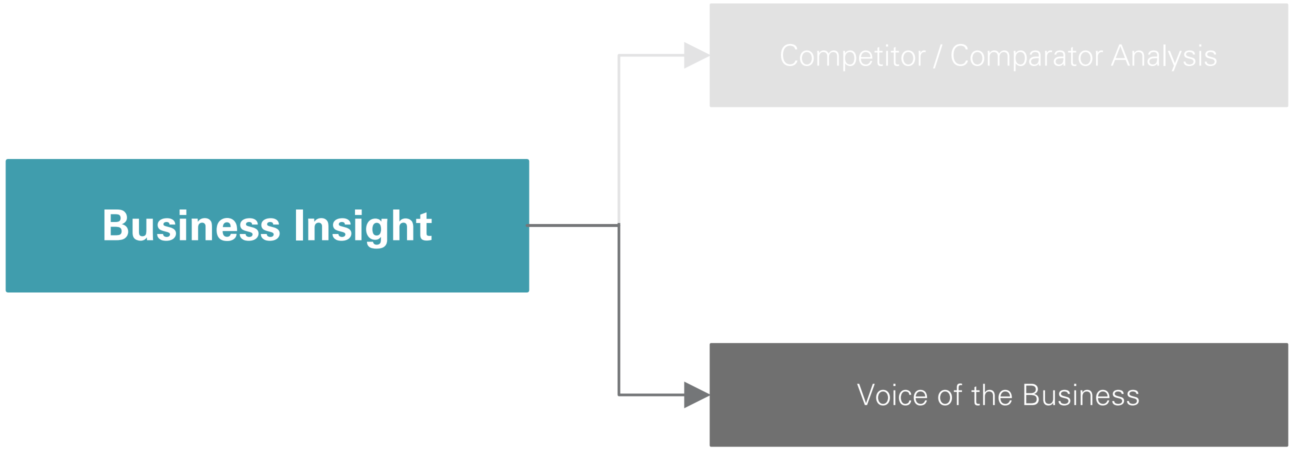
Customer Expectation Index_Competitor - Customer Expectation Index

Competitor Analysis Tool

Microsoft Office Macro-Enabled

Example of CX findings visualization:





Business Insight
Competitor / Comparator Analysis
Voice of the Business

What is the Voice of the Business?

The Voice of the Business is focused on analyzing the organization internally through various surveys and workshops and getting the organizational buy-in for the themes identified.

It builds upon the previous chapters and uses the same tools (e.g. questionnaires).

Why analyze the Voice of the Business?

The Voice of the Business provides us with the organization's internal view on improvements needed in order to provide the customer with the best possible experience. Voice of Business compares the customers' and internal responses to surveys etc. to identify gaps between customer's and internal views of the organization's customer experience management.

How to record the Voice of the Business?

We approach each Touch-point separately to focus on specific issues and recommend following the below format for good organization of information:

In this section you are focusing on gaps between what customers and the organization perceive. Record the outcomes of the process and tools you are using into the respective cells for separate Touch-points.

	Touch-point A	Touch-point B	Touch-point C	Touch-point D	Touch-point E
Customer Expectations					
Opportunity or Painpoints					
Cost					
Competitor / Comparator: Gap					
Voice of Business: Gap					

Activities

- Analyze the inventory of all the VoB surveys obtained and screen down the most relevant ones for the offering in scope
- Design VoB approach (e.g. Survey, Focus groups) leveraging the existing inventory of VoBs with organization – it is recommended to use the identical approach as in the Insight phases in order to compare the views of the customers and internal employees.
- Prepare and conduct workshop to obtain approval from organization´s HR and function stakeholders on the VoB approach
- Complete any follow up activities post workshop
- Based on the responses, frame initial themes

Potential Inputs

- Obtained VoB surveys
- List of the tools/ approaches available to run a VoB offering with the organization
- Example VoB survey questions
- Staff data sample for VoB survey

Potential Outputs

- Brief evaluation of all the VoB surveys collected
- VOB approach document
- Workshop tracking tool
- Summary report of findings

How to do Voice of the Business?

IDENTIFY IN-FLIGHT/ PLANNED VOB SURVEYS → DRAFT VOB APPROACH AND GAIN APPROVAL IN WORKSHOP → RUN THE VOB SURVEY AND GET ORGANIZATION BUY-IN FOR THEMES IDENTIFIED

Activities	Potential Inputs	Potential Outputs
IDENTIFY IN-FLIGHT/ PLANNED VOB SURVEYS • Organization functions associated with VoB initiatives • Analyze the inventory of all the VoB surveys obtained and screen down the most relevant ones for the offering in scope • List of relevant VoB programmes • Initial analysis of the existing VoB programmes	• VoB analysis template • Obtained VoB surveys • Questionnaires from the previous step	• Tracker to capture existing inventory of VoB surveys • Brief evaluation of all the VoB surveys collected
DRAFT VOB APPROACH AND GAIN APPROVAL IN WORKSHOP • Design VoB approach (e.g. Survey, Focus groups) leveraging the existing inventory of VoBs with organization • Prepare and conduct workshop to obtain approval from organization HR and function stakeholders on the VoB approach	• List of the tools/ approaches available to run a VoB offering with the organization • Example VoB survey questions • Workshop agenda and send invitations to the attendees	• VOB approach document • Workshop tracking tool • Workshop day plan
RUN THE VoB SURVEY AND GET ORGANIZATION BUY-IN FOR THEMES IDENTIFIED • Complete any follow up activities post workshop • Staff sample set • Run the VoB survey/ Focus groups • Based on the responses, frame initial themes	• Staff data sample for VoB survey	• Summary report of findings • Tracking spreadsheet

IDENTIFY IN-FLIGHT/ PLANNED VOB SURVEYS → DRAFT VOB APPROACH AND GAIN APPROVAL IN WORKSHOP → VOB SURVEY AND GET ORGANIZATION BUY-IN FOR THEMES IDENTIFIED

KPMG Approach: In-flight/ Planned Vob Surveys Identification

1 Organization Functions Associated with Vob Initiatives

A sequence of requests and meetings to interpret in flight/ planned VoB surveys/ programmes and their agenda which will affect the organization or customer experience

2 List of Relevant Vob Programmes

Analyze the inventory of all the VoB surveys obtained and screen down the most relevant ones for the offering in scope and carry out a brief evaluation of all the VoB surveys collected

3 Initial Analysis of The Existing Vob Programmes

Define and analyze the themes using the VoB analysis template to evaluate the VoB inputs gathered into various themes, RAG analysis, etc.

IDENTIFY IN-FLIGHT/ PLANNED VOB SURVEYS → **DRAFT VOB APPROACH AND GAIN APPROVAL IN WORKSHOP** → VOB SURVEY AND GET ORGANIZATION BUY-IN FOR THEMES IDENTIFIED

KPMG Approach: Draft Vob Approach and Gain Approval In Workshop

1 Design the Vob Approach Leveraging the Existing Inventory of Vobs With Organization

Develop a list of the tools/ approaches available to run a VoB offering with the organization. The various tools that the KPMG team could leverage include:

- Business survey using tool such as Motivaction
- Business survey using an in-house organization tool
- Workshops, in-depth interviews and focus groups with staff

2 Prepare for Workshop

Develop the workshop agenda, which includes the list of attendees, the course of events to take place, tentative list of attendees and the objectives.

Ensure that organization's functions representatives can be present at the workshop. Excluding any function from the workshop may cause decrease in the value of the output and reduce comprehensiveness of the information.

Should some representatives miss the workshop, be sure to engage them individually in form of an interview etc.

3 Conduct Workshop to Obtain Approval from Organization´s HR and Function Stakeholders on the Vob Approach

Define and analyze the themes using the VoB analysis template to evaluate the VoB inputs gathered into various themes, RAG analysis, etc.

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IDENTIFY IN-FLIGHT/ PLANNED VOB SURVEYS → DRAFT VOB APPROACH AND GAIN APPROVAL IN WORKSHOP → **VOB SURVEY AND GET ORGANIZATION BUY-IN FOR THEMES IDENTIFIED**

KPMG Approach: In-flight/ Planned Vob Surveys Identification

1 Complete Any Follow Up Activities Post-workshop

Collate inputs from the working group and implement them in the version produced after the workshop

2 STAFF SAMPLE SET

Once the HR and organization's team have contributed the sample, it should be cleansed and validated and a sample set of suitable staff is formed.

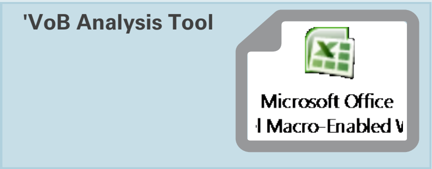
3 Run the Vob Survey/ Focus Groups

Circulate the VoB survey. Involve small staff groups in workshop and/or focus groups

4 Based on the Responses, Frame Initial Themes

Document and outline the responses/ verbatim from the staff focus groups/ surveys. In addition, if a video is available, divide this into shorter usable clips that can be embedded in presentations

You should recalculate the Customer Expectation Index, but in this case from the organization's point of view, i.e., what organization think that their customer expect.



Customer Expectation Index_VOB =
Satisfaction Score_VOB x (Net Promoter Score_VOB + Customer Effort Score_VOB)

Therefore, we are able to calculate **Voice of Business: Gap.**

Voice of Business: Gap =

Customer Expectation Index_VOB - Customer Expectation Index

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What is the Moments of Truth Identification?

Moments of Truth Identification is the final step of the Journey diagnostic. Here we put all our previous efforts together and identify the critical Touch-points with the highest impact on the organization's customers and those few interactions where the customers invest the most emotional energy in the outcome – the Moments of Truth.

Why perform a Moments of Truth Identification?

By identifying the Moments of Truth we can precisely aim focus of the project to improve the customer experience of our customers.

Activities

- Put together the results of each Touch-point obtained in the previous chapters.
- Aggregate results into the Touch-point evaluation matrix
- Organize a workshop to go through the Touch-point evaluation matrix
- Selecting most relevant Touch-points as the Moments of Truth

Potential Inputs

- Outputs of chapters 3.1 to 3.4

Potential Outputs

- List of Moments of Truth

How to identify Moments of Truth?

Aggregate Results from Previous Sections

1

Once you have walked through all the previous sub-chapters, you should centralize the relevant findings into single table such as the example shown below. Note that the values are fictive in this example.

	Touchpoint A	Touchpoint B	Touchpoint C	Touchpoint D	Touchpoint E
Customer Expectation	"I want to feel safe and taken care of."	"I want to have innovative payment methods available"	"I want to be served immediately at the branch."	"I want to have branch open 24/7."	"I want to be helped by advanced financial experts"
Satisfaction Score	3	1	2	4	5
Net Promoter Score	70%	- 20%	10%	40%	-5%
Customer Effort Score	35%	- 60%	- 20%	30%	- 15%
Opportunity to Delight / Pain Point	Opportunity to Delight	Pain Point	Pain Point	Opportunity to Delight	
Competitor / Comparator: Gap	15%	- 5%	0%	10%	
Voice of Business: Gap	- 5%	10%	5%	10%	

How to identify Moments of Truth (cont´d)?

Calculate metrics

2

For this step you should keep only the relevant information. Consequently, calculate Expectations Fulfillment Gap. This metric will show you two things: 1) the difference between expectations of the organization's customers and the customers of competitors; and 2) the difference between customers' expectations and view of customer expectations from within the organization (i.e., how the organization's employee think that their customers should feel). In order to calculate this Gap, we have to know the values for Competitor / Comparator: Gap and Voice of Business: Gap. This metric was introduced in the previous subsection (Business Insight).

Expectations Fulfillment Gap = Customer Expectation Index - Competitor / Comparator: Gap - Voice of Business: Gap, if Voice of Business: Gap > 0)

	Touchpoint A	Touchpoint B	Touchpoint C	Touchpoint D	Touchpoint E
Satisfaction Score	3	1	2	4	5
Net Promoter Score	70%	- 20%	10%	40%	-5%
Customer Effort Score	35%	- 60%	- 20%	30%	- 15%
Opportunity to Delight / Pain Point	Opportunity to Delight	Pain Point	Pain Point	Opportunity to Delight	
Competitor / Comparator: Gap	0.2	- 1.1	0.3	- 0.4	
Voice of Business: Gap	0.7	0.9	- 0.7	- 0.6	
Customer Expectation Index	3.15	- 0.8	- 0.2	2.8	
Expectations Fulfillment Gap	2.25	1.2	0.5	3.2	

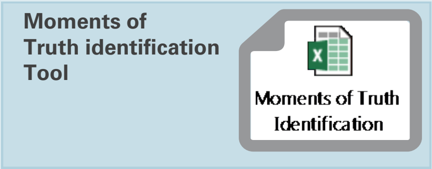
How to identify Moments of Truth (cont´d)?

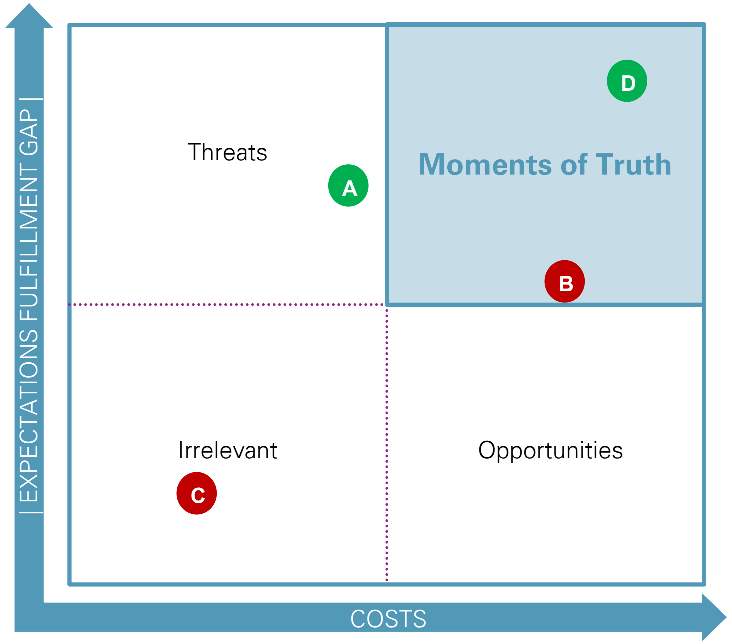
3

Evaluation / Moments of Truth Identification

Plot the absolute values calculated in the previous steps (i.e., |Expectations Fulfillment Gap|) and also cost insights (see 3.3 Quantitative Insight) into a single matrix in order to identify Moments of Truth.

	Touchpoint A	Touchpoint B	Touchpoint C	Touchpoint D	Touchpoint E
Opportunity to Delight / Pain Point	Opportunity to Delight	Pain Point	Pain Point	Opportunity to Delight	
Expectations Fulfillment Gap	2.25	1.2	0.5	3.2	





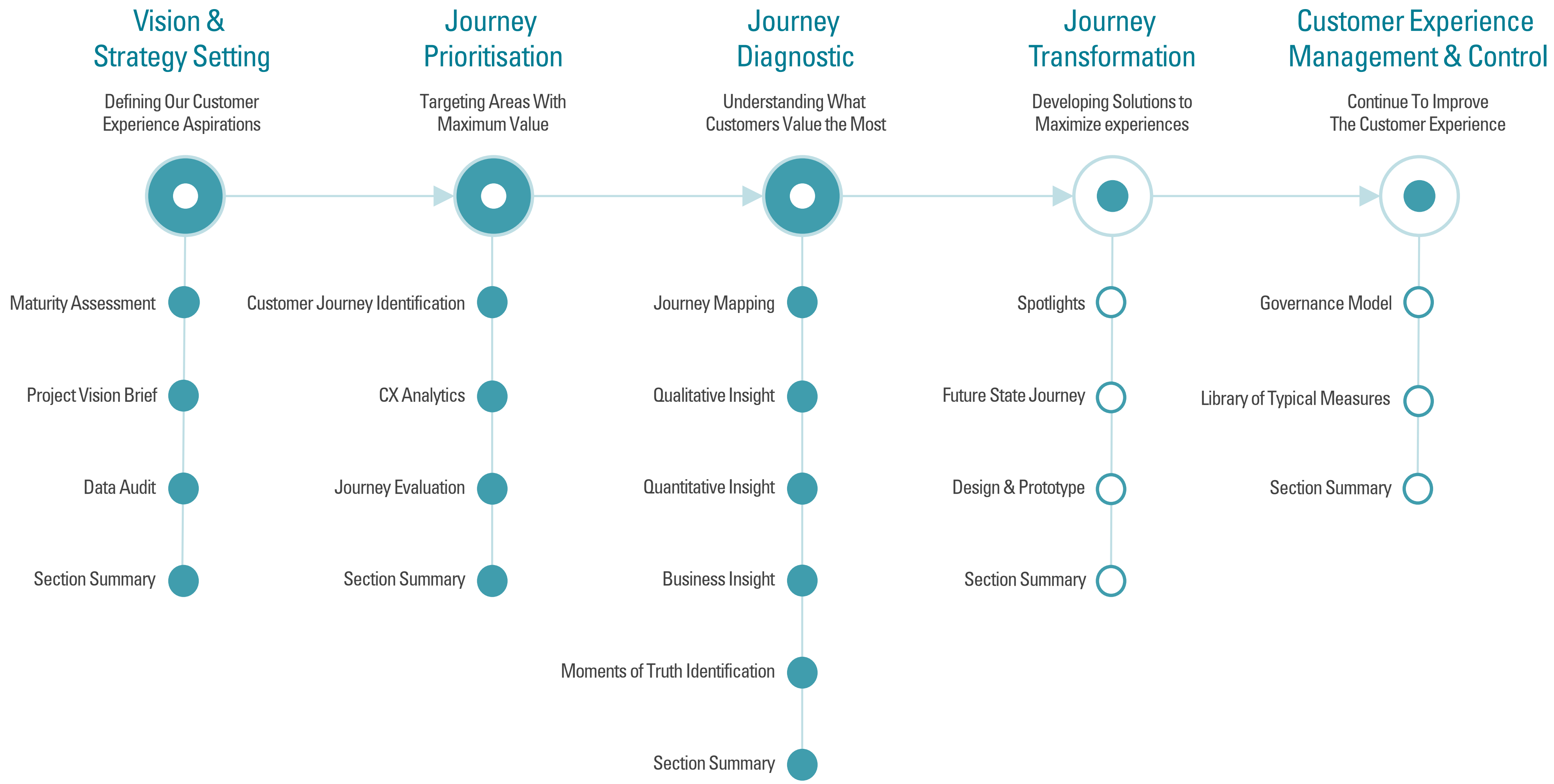
How to identify Moments of Truth (cont´d)?

Aggregated 4

Once you have identified all Moments of Truth, created a bulleted lists of findings and aggregated all of these findings into a single working document, you can develop a comprehensive digital file in Word or Excel. It is, however, often quicker and easier to start with Post-it notes.

Review and validate 5

Review each Moment of Truth with the relevant members of the organization, especially with key project sponsor in form of a workshop session. Jot down each Moment of Truth on a note and stick it on a wall or another large, flat surface (you'll need a lot of space) and discuss each Moment of Truth. Do not leave out any Moment of Truth because it has already been captured! It is very important to capture each occurrence so that we can account for how prevalent we found each Moment of Truth to be during the validation.



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Key takeaways

During the Journey Diagnostic you will have conducted an in-depth analysis of the important costumer journeys and touch-points. Going from a thorough end-to-end mapping of the costumer journeys. examining the journeys and touch-points from different perspectives (i.e., both quantitative and qualitative), comparing the customer views of your company and of competition and also analyzing internal views through the Voice of Business. Eventually, you will have ended up with a list of Moments of Truth – the critical Touch-points that have the highest impact on your customers experience and which also add the greatest value to the organization.

Processes and Key Outcomes of this Chapter

Journey Mapping	Qualitative Insight	Quantitative Insight	Business Insight	Moments of Truth Identification
• Maps with Customer Journeys • List with relevant Touch-points	• Insights from questionnaires, surveys, workshops • Field research outputs	• Identified potential areas of cost reduction	• Competitor Analysis • VoB Surveys	• List with Moments of Truth


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Having captured and understood the customer and organizational challenges, develop a range of people, process or technology options to improve the customer experience and priorities these against an evaluation framework.

The key outputs from this phase should encompass:

- Future state journey maps
- People, Process or technology improvement ideas
- Prioritized improvement ideas
- Design Principles
- Concept Journey Transformations

Key Tools Available:

- Journey Maps
- ThinkCube
- Idea Evaluator
- Cycle

Develop Future State Journeys

Map the potential customer experience based on insights from earlier analysis phases

Develop Future State Persona Desires

Building upon behavioral motivations, further develop empathy maps to define what customers are looking for in their interactions with the organization

Generate Ideas to innovate

Facilitate workshops and introduce ideation techniques and technology platforms to generate a range of innovate solutions to address customer and organizational challenges and desires

Priorities Ideas

Use an evaluation criteria to focus on those improvement ideas that will yield the greatest benefit for the organization and add value to the customer

Define and Agree Design Principles

Develop the guiding framework by which all future improvements will be designed and developed.

Design, Iterate and Develop Solutions

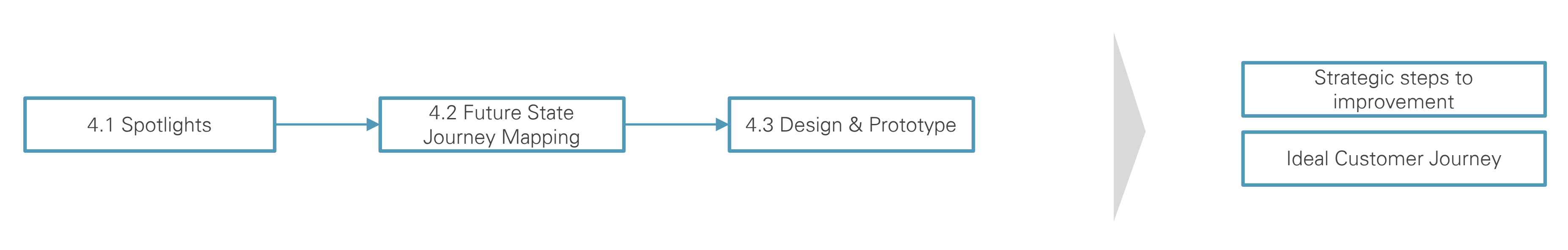
Kick off transformational activities to improve the customer experience. For digital design improvements, use the CYCLE tool to ensure that design iterations and prototypes meet stakeholder requirements

Journey Transformation will help you bring solutions to transform your customer experience and provide tools for the implementation of key recommendations. In this section, all the previous analyses are brought together and the identified situations are dealt with, solutions are visualized and the implementation of changes is commenced.

What are the benefits of Journey Transformation?

- Journey Transformation provides you with a list of identified Spotlights and recommendations for solutions.
- To visualize future customer experiences and customer journeys through Future State Journey Maps and an action plan for the implementation of key recommendations.

Components of the Journey Transformation?



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What are the Spotlights?

Spotlights are an aggregation of Moments of Truth. Consequently, we employ analysis techniques and make initial recommendations in order to be able to decide later which changes and improvements are the most suitable ones.

Why develop Spotlights?

Once we complete a thorough Journey Diagnostic, we develop a set of recommendations therefore we focus firstly on the most effective ones because we know that the 20% of ideas may produce 80% of our intended value. Here, we're looking for the recommendations that provide highest value for the organization's customers, and help achieve the most important goals.

Activities

- Identification and aggregation of spotlights
- Creation of the recommendations matrix where the specific spotlights are linked with specific recommendations

Potential Inputs

- Identified moments of truth
- Documents on organization's values and identity

Potential Outputs

- List of spotlights
- Recommendations matrix

How to do Spotlights?

IDENTIFY AND AGGREGATE SPOTLIGHTS > RECOMMEND AND BRING POSSIBLE SOLUTIONS TO THE IDENTIFIED SITUATIONS

Activities	Potential Inputs	Potential Outputs
IDENTIFY AND AGGREGATE SPOTLIGHTS		
• Identify all previous findings, specifically details of the Moments of Truth • Aggregate all spotlights into one document	• Moments of Truth	• Aggregated list of spotlights
RECOMMEND AND BRING POSSIBLE SOLUTIONS TO THE IDENTIFIED SITUATIONS		
• Creation of the recommendations matrix where the specific spotlights are linked with specific recommendations	• Aggregated list of spotlights	• Recommendations matrix • Specific recommendations outputs heavily depends on the suggested changes (e.g., see illustration of the HR recommendation outlined in this part)

IDENTIFY AND AGGREGATE SPOTLIGHTS → **RECOMMEND AND BRING SOLUTIONS TO THE IDENTIFIED SITUATIONS**

KPMG Approach: Identify and aggregate Spotlights

In the previous sections we have identified and also analyzed not only major pain points but also opportunities to transform customer experiences. Now, for the sake of later analysis, the selected pain points and opportunities to delight will both serve as our Spotlights.

Once, we have major Spotlights identified, we should aggregate them all into single document in order to have our information value centralized. Aggregation should be in the form of a list of all Spotlights that need to be considered. Ordering is somewhat irrelevant at this stage.

IDENTIFY AND AGGREGATE SPOTLIGHTS

RECOMMEND AND BRING SOLUTIONS TO THE IDENTIFIED SITUATIONS

KPMG Approach: Recommend and bring possible solutions to the identified situations

Match the identified Spotlights in the aggregated list with the potential recommendations to be implemented depending on short- and long-term possibilities of the organization. These recommendations generally come from our mapping and research outputs. You should appropriately use all outputs, both qualitative and quantitative, that you developed in the previous chapters, especially Section 3. Journey Diagnostic, in order to understand which solutions are the best. It is beneficial because you need to run a workshop with relevant representatives from the organization and knowing the goals will improve ideation in terms of efficiency and precision. Make sure to include representatives from all level of the organization to deliver the best solution across the spectrum of functions. Results of the ideation workshop (i.e., suggested solutions) should bring innovative and significant benefits to the organization.

Physically, it is a matrix with the spotlights and particular recommendations beside. Suggested recommendations should follow the organization´s values and identity. Organization´s values and identity were stated in the chapter 1.1 Maturity Assessment already. Therefore, we should validate our previous findings and 'constraints' in order to respect the organization´s standards.

The recommendations that should form the new version of customer journeys could be from the areas of HR / internal workforce (i.e., internal staff training, new sales drivers/ motivation schemes, etc.), finance (i.e., newly set sales commissions and other relevant changes), digital (e.g., new shopping check out process), processes, etc.

ThinkCube™: To effectively leverage the identified spotlights, organize a workshop with the senior management. At this workshop, engage the ThinkCube™ methodology to develop specific applications of the spotlights. This will later allow you to design a Future State Journey map for the ideal case scenario.
Find more in the document attached.

ThinkCube Information

We present a KPMG approach in the are of HR / internal workforce as an illustration. Changes from other areas (e.g. finance, digital, processes) should be in the form relevant to particular recommendation. Our HR recommendations follow similar principles as the methodology of the Persona Grids and Empathy Maps. However, here are some new features that will be shown in the illustration below. KPMG approach of recommendation in the are of HR consists of particular steps:

Select user dimensions and consequently arrange the dimensions to form the grid 1

Persona Grids are made by defining the intersections of two or more "dimensions." We divide each dimension into two/three segments to indicate significant differences in behavior.

Once we've arrived at our final set of dimensions, we arrange them in a grid framework. The sixteen cells created by our grid represent groups of real people possessing each unique combination of these attributes.

IDENTIFY AND AGGREGATE SPOTLIGHTS > **RECOMMEND AND BRING SOLUTIONS TO THE IDENTIFIED SITUATIONS**

2

Personify the personas and then validate and iterate

At this point, we can begin to group real people of this type together and refer to each group as a single persona. It's best practice to give your personas creative, descriptive names and graphic representations. If time and budget do not allow for custom or stock photography, silhouettes may be used as well, but often reduce the memorability and reliability of our personas.

Personas are typically created very early in the project and validated through ethnographic research. During research it's helpful to continually refer back to the Persona Grid and ask "Have we met with people that represent each of these personas?" This ongoing critique may require certain dimensions to be removed and others added.

Example:

3

Select Key Personas

Development of Empathy Maps is an ideal opportunity to engage with customer stakeholders in person (during a kick-off, for example). However, they can also be created without their input. In theory it would be possible to develop a map for every persona in the grid, but in practice it is more fruitful to target specific personas, as the insight gained from these ventures will be more valuable. This method of targeting specific personas mitigates the effort that would go into carrying out a map for every individual, and the customer may not be able to see the benefit from such a broad mapping process. Consequently, the first step in development of Empathy Maps is targeting the most relevant and valuable personas.

There are several factors to consider when selecting and prioritizing personas:

Business Value	Which personas have the most potential to impact the KPIs? It is more effective to focus our attention on mapping people who can promote the greatest gains.
Relevance	Are there certain personas that are more relevant to the business problem than others?
Prevalence	Are some personas more common in the field/market than others?
Influence	Are there any particular personas that we feel we can have a great influence over?
Advancement	Which ones help us ascertain possible advancement strategies for each dimension?
Insight	Which combinations of attributes inform us of something new about our users/customers?

IDENTIFY AND AGGREGATE SPOTLIGHTS

RECOMMEND AND BRING SOLUTIONS TO THE IDENTIFIED SITUATIONS

Empathize 4

Once we have ascertained the most valuable personas for this cause, we begin to create the empathy statements.

Empathy statements are our way of describing what we believe people like this persona are:

Feeling	Endeavour to empathies with the individual. Given their unique strengths and weaknesses, how would YOU feel in their situation?
Thinking	Based on their feelings, how does this person think about their situation?
Saying	Are they asking for help? Teaching others? Voicing their opinion? Etc.
Seeing	What people notice is sometimes unique to them, and not an objective outlook on the world. How does their perception distort their reality?
Hearing	What do the people around them say? Are others asking them for help? Etc.
Doing	All of the above influences factor in to why this persona does the things they do. What would this persona do which no other one would?

It is imperative to ensure that each of the attributes above are as unique as possible to each persona. If an attribute could describe more than one persona, it doesn't distinguish between them enough. In this circumstance, the best course of action is to identify what about the statement makes it pertain to both personas, and from there endeavour to identify the differences instead. The statements should be tweaked until they become applicable to one persona only and are applicable only to this persona.

Identify Motivation 5

Clearly expressing empathy statements allows a deeper understanding of the reasons behind a person's feelings and thought. We define this as their motivation, which can be split into 2 key components- shared and individual motivation, which are refined in out motivation statements. Shared motivation is non-unique. It is shared by all people within a certain type of role, whereas as individual motivation is unique to a particular persona. This latter category can be used to analyze a person's behavior and their drivers. These could be Achievement, reputation, helping others, personal mastery, fear of failure, and are all examples of individual motivation.

Examples:

IDENTIFY AND AGGREGATE SPOTLIGHTS

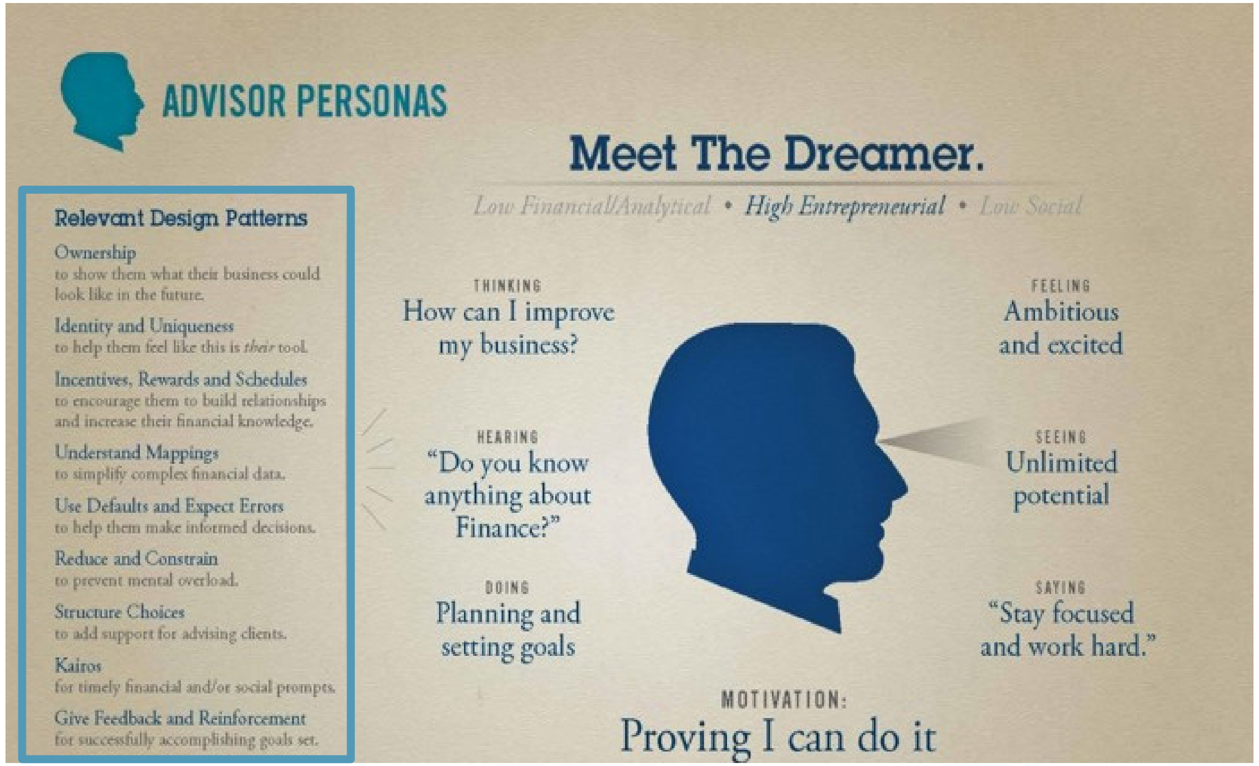
RECOMMEND AND BRING SOLUTIONS TO THE IDENTIFIED SITUATIONS

Select Relevant Motivational Design Patterns

6

Once we have established the drivers behind a person's behavior, we have a base from which to identify the most relevant Motivational Design Patterns. This provides a means of knowing where their behavior can be manipulated to contribute towards our business objective. If a person is driven by getting things done, patterns like Completeness, Efficacy, Feedback, and Flow may be highly engaging to them. These discoveries are documented in each persona's list of Relevant Motivational Design Patterns.

Example:



IDENTIFY AND AGGREGATE SPOTLIGHTS → RECOMMEND AND BRING SOLUTIONS TO THE IDENTIFIED SITUATIONS

User Progression Mapping and Ideation

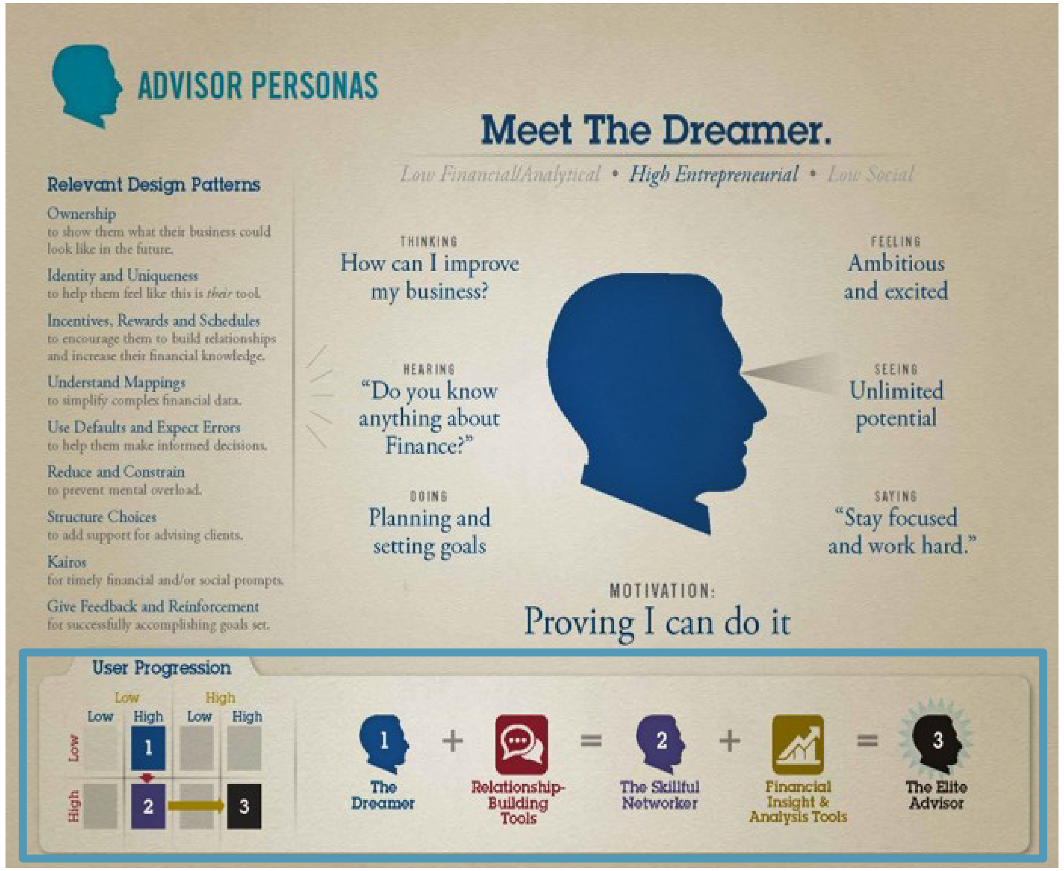
7

The sum of this research and analysis is collated in our User Progression Map, where the solution attributes or themes needed to progress the user along dynamic dimensions of the Advancement Grid, from lower left to top right, are documented. Here we begin to theorize the features necessary in a digital experience that will:

- **AUGMENT this person's abilities through** technology in a way that allows them to perform better than they can on their own, and/or
- **help this person GROW the skills** necessary to move from low to high.

This can be accomplished by first exploring the dynamic dimensions in which this person is deficient in a desired skill or attribute. Taking into account this person's motivations (shared and individual), we can identify the ways in which we could build on their abilities or improve their skills in a given area, with the overriding aim of accomplishing business objectives. There may be a number of solution attributes for a given dimension. These are captured and ranked based on the value to organization they can provide measured against the level of effort. Features with high value and low effort should be prioritized and be implemented into the experience first, while lower value features or ones requiring more time to develop may be saved for future releases.

Example:



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What is the Future State Journey Map?

Future State Journey Map is possible new customer journey after realization of the recommended actions that are matched with the factors such as cost of implementation, time requirement, expected impact, goals, etc. in the form of the matrix.

Why create a Future State Journey Map?

Our previous analytical sections (i.e., Journey Prioritisation and Journey Diagnostic) results in various recommendations (see 4.1 Spotlights) that need to be not only visualized but also evaluated and prioritized in order to have objective point of view and be able to implement only suitable suggestions and recommendations.

Activities

- Creation of new Customer Journey maps internal drafts incorporating previous findings
- Analysis of required costs, time spent, and expected impact of the changes made
- Creation of a evaluation and prioritization matrix (Net expected return x time requirements)
- Evaluation and prioritization of the suggested recommendations
- Organization of 2 workshops (first with relevant organization´s members and second with key stakeholders) in order to verify / falsify our suggested solutions and get the organization´s buy-in
- Visualization of Future State Journey Map

Potential Inputs

- Aggregated list of spotlights
- List of suggested recommendations
- Selected recommendations

Potential Outputs

- Selected recommendations that are planned to be implemented
- Finalized Future State Journey Maps

How to do Future State Journey Map?

IDENTIFY AND ANALYZE EXPECTED IMPACTS OF POTENTIAL SOLUTIONS → EVALUATE AND PRIORITIZE → VALIDATE AND VISUALIZE FUTURE STATE JOURNEY MAPS

Activities	Potential Inputs	Potential Outputs
IDENTIFY AND ANALYZE EXPECTED IMPACTS OF POTENTIAL SOLUTIONS		
• Creation of new Customer Journey maps internal drafts incorporating previous findings • Analysis of required costs, time spent, and expected impact of the changes made	• List of suggested recommendations	• List of suggested recommendations combined with the required costs, time spent, and expected impact for particular recommendations
EVALUATE AND PRIORITIZE		
• Creation of a evaluation and prioritization matrix (Net expected return x time requirements) • Evaluation and prioritization of the suggested recommendations	• List of suggested recommendations combined with other necessary factors	• Selected recommendations that are planned to be implemented
VALIDATE AND VISUALIZE FUTURE STATE JOURNEY MAPS		
• Organization of 2 workshop (first with relevant organization´s members and second with key stakeholders) in order to verify / falsify our suggested solutions and get the organization´s buy-in • Visualization of Future State Journey Map	• Selected recommendations	• Finalized Future State Journey Maps

IDENTIFY AND ANALYZE EXPECTED IMPACTS OF POTENTIAL SOLUTIONS > **EVALUATE AND PRIORITIZE** > **VALIDATE AND VISUALIZE FUTURE STATE JOURNEY MAPS**

KPMG Approach: Previous findings should be aggregated and accompanied with the most relevant information

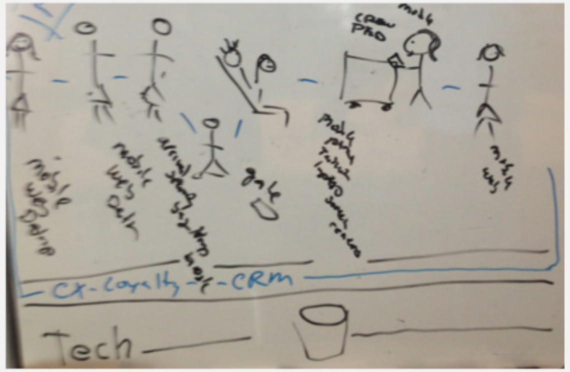
1 Draft New Customer Journeys
Once we make a recommendation list, we try to incorporate these changes into internal drafts of new and changed journeys in order to enable subsequent and repetitive analysis possible in the consequent stages and chapters.

2 Add Cost, Time, Expected Impact and Other Requirements Connected with Particular Recommendation
Based on the internal drafts of new journeys in the previous step, we are able to match listed recommendations with the implementation costs, time requirements, expected impact and other relevant factors that influence our decision of specific recommendation implementation. Recommendations should be, placed in the column on the left side of the matrix. Mentioned values, should be, intuitively, added to the particular rows.

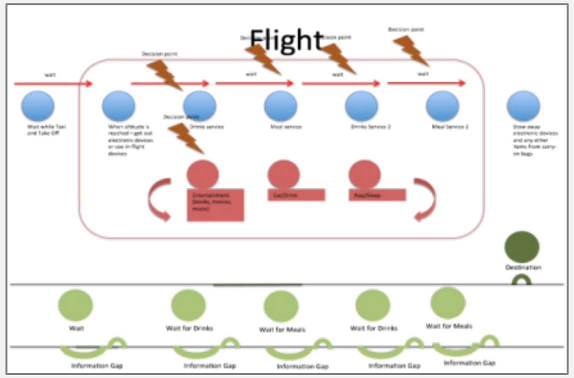
2 Add Goals and Potentially Roles
Hence, we obtain a matrix set. With the rows and columns of our matrix set, we begin to associate each recommendation to the goals it helps achieve or potentially also to the roles it influences. It is important to note that the matrix is just a tool to help facilitate the selection process - it does not automatically dictate which recommendations are the most valuable in this stage.

Example of evaluation and prioritization matrix:

Early Whiteboard Sketch of the Journey Map



Intermediate ppt Diagram of the Journey Map

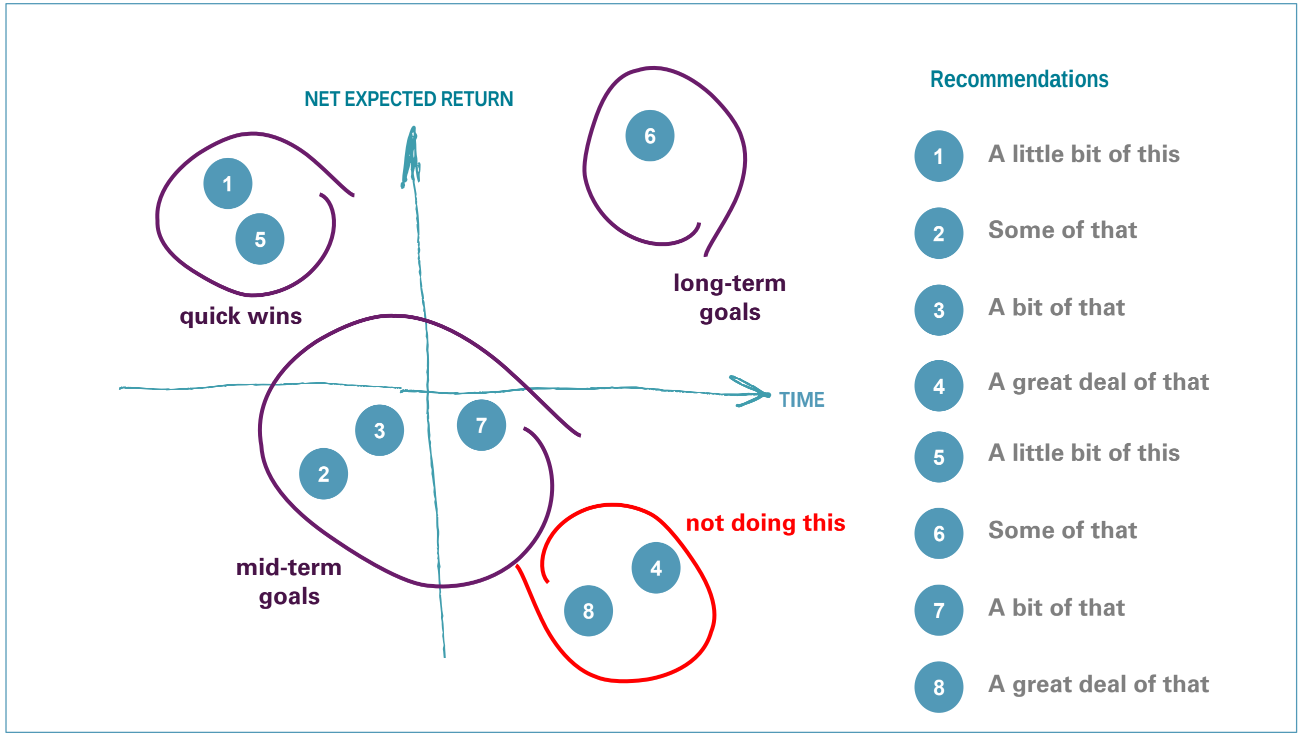


IDENTIFY AND ANALYZE EXPECTED IMPACTS OF POTENTIAL SOLUTIONS > EVALUATE AND PRIORITIZE > VALIDATE AND VISUALIZE FUTURE STATE JOURNEY MAPS

KPMG Approach: Evaluate and Prioritize

Once we have all recommendations defined, we try to evaluate each of them from the various perspectives (e.g., as mentioned before, costs, expected return, time requirement, but also other possible factors) and place these recommendation into particular chart. The matrix has a time requirement on one axis and net expected return (i.e., expected return – costs) on the other. Based on this (and also taking into account the goals and roles from the previous step), we can prioritize particular recommendations/ define specific areas (e.g., quick wins, short-term goals) that fulfill our business needs and expectations.

Example of evaluation and prioritization matrix:



Find more in document attached ...

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IDENTIFY AND ANALYZE EXPECTED IMPACTS OF POTENTIAL SOLUTIONS → EVALUATE AND PRIORITIZE → VALIDATE AND VISUALIZE FUTURE STATE JOURNEY MAPS

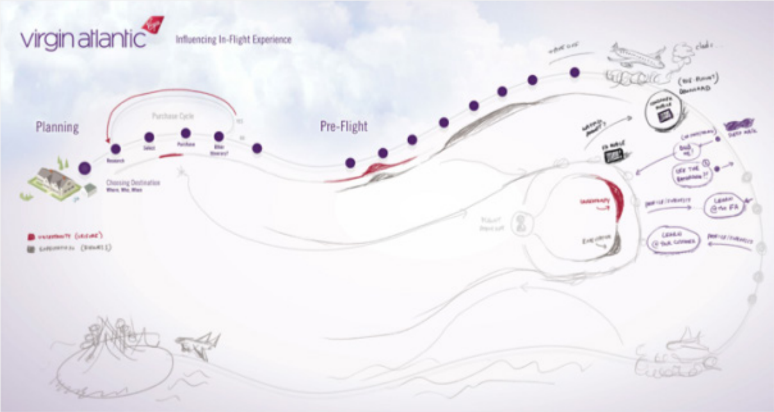
KPMG Approach: Validate and Visualize

1 Validate
Once, we chose the most appropriate recommendation, we should organize a workshop with relevant organization´s members and consequently key stakeholders in order to verify / falsify our suggested solutions and also get the organization´s buy-in. Verified recommendations should be then visualize in the next step.

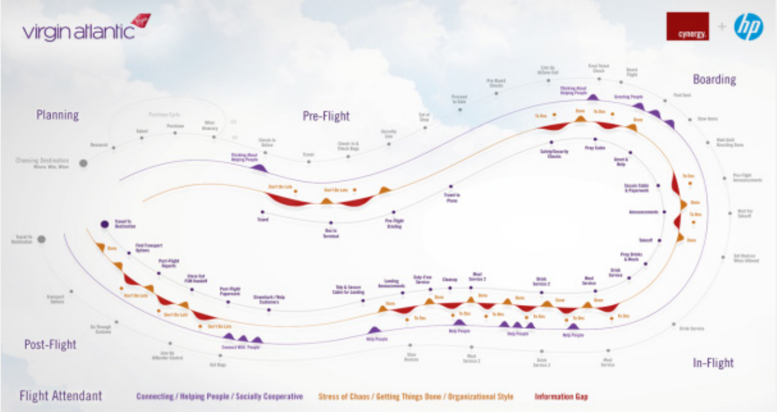
2 Visualize
Recommendations (i.e., selected and verified quick wins, mid-term goals, long-term goals) that are planned to be implemented should be visualize in a way indicated below. Ideal Journey Map will help you show the organization all of the project benefits. You should develop the perfect customer journey based on all of the insights collected thus far. Even though this may exceed the scope of the project, it will serve as a representation of KPMG capabilities and possible improvements.

Example of Final Visual Stage of Future State Journey Map:

Early Photoshop Sketch of the Journey Map

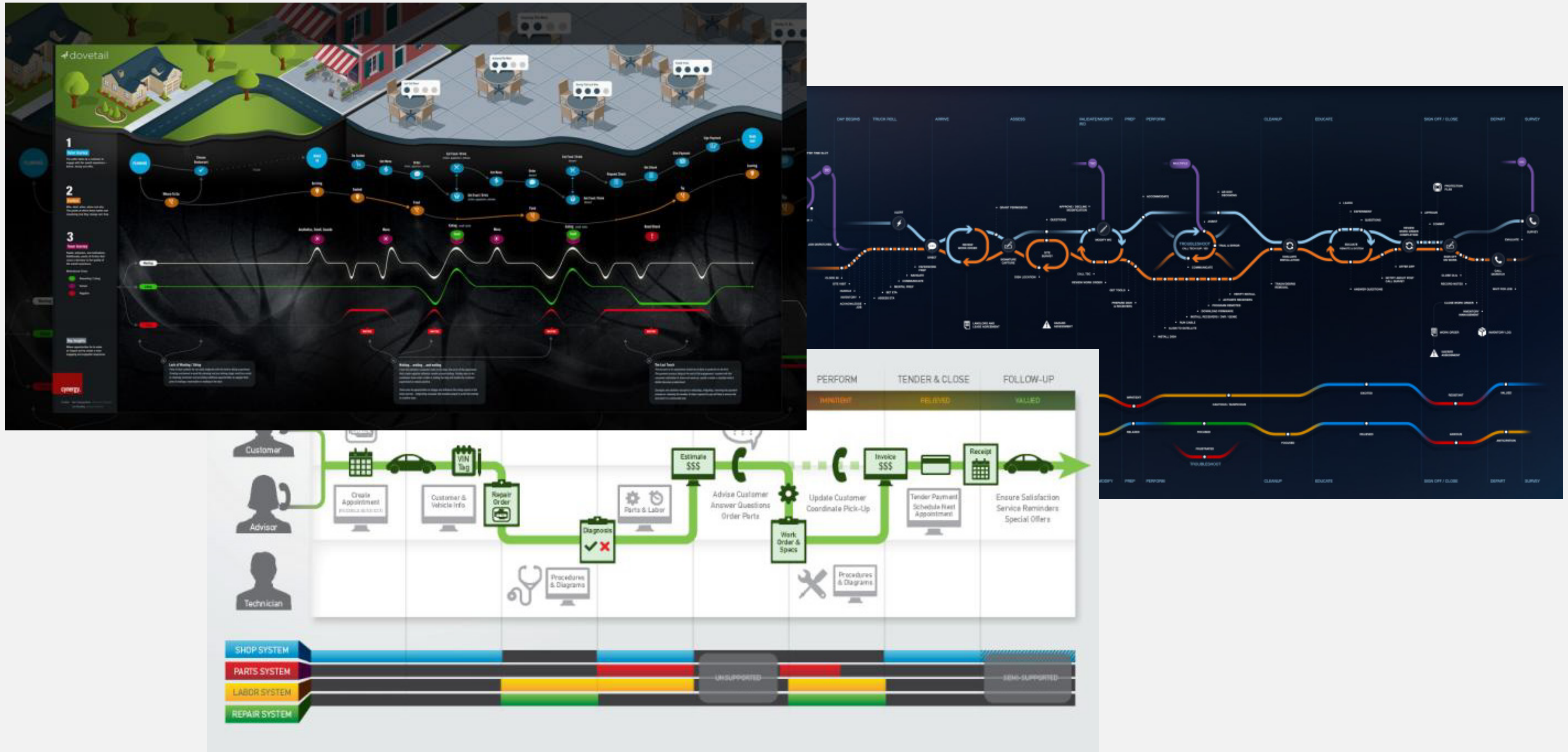


Final Version of the Journey Map



IDENTIFY AND ANALYZE EXPECTED IMPACTS OF POTENTIAL SOLUTIONS → EVALUATE AND PRIORITIZE → **VALIDATE AND VISUALIZE FUTURE STATE JOURNEY MAPS**

Other Examples of the Final Version of the Journey Maps:



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What does Design & Prototype mean?

This is the range of activities aimed at transforming the selected customer journeys and the customer experience. Depending upon the nature of the client engagement it may mean the redevelopment of key customer facing and supporting back-office processes using our Lean analysis techniques, or the development of a cultural and people change programme aimed at better equipping front line employees to better serve their customers, or it could be the redesign or introduction of digital technologies to better support innovative ways of driving customer interactions. In fact, it will likely be a combination of all three people, process and digital themes.

Why develop Design & Prototype?

Once we have selected the most important recommendations that are the most suitable to implement, we need to develop and visualize an action plan in order to track progress appropriately in order to fulfill our goals and plans within the given conditions that are required by the organization.

Particularly with digitally enabled customer experience transformations we need to physically see how the future changes will look like (e.g. In the form of draft/ lay-out or pilot period with a few units) in order to have objective and relevant insight and to be able to proceed with changes that will significantly (both positively and negatively) influence not only organization´s business results but also organization´s identity, values and last but not least organization´s employees.

Activities

- Evaluation of time, FTEs and requirements needed to implement desired changes
- Schedule a meeting with key project stakeholders and project sponsors
- Estimation of time plan given the organization´s condition and goals.
- Design or outsource skills with specific knowledge (e.g. web designers) in order to develop drafts or run a pilot period

Potential Inputs

- Recommendations to be implemented
- Planned requirements for the particular recommendations
- Key stakeholders and project sponsors time inputs
- Desired state ex post

Potential Outputs

- Action plans
- Timelines
- Drafts/ Lay-outs
- Pilot period

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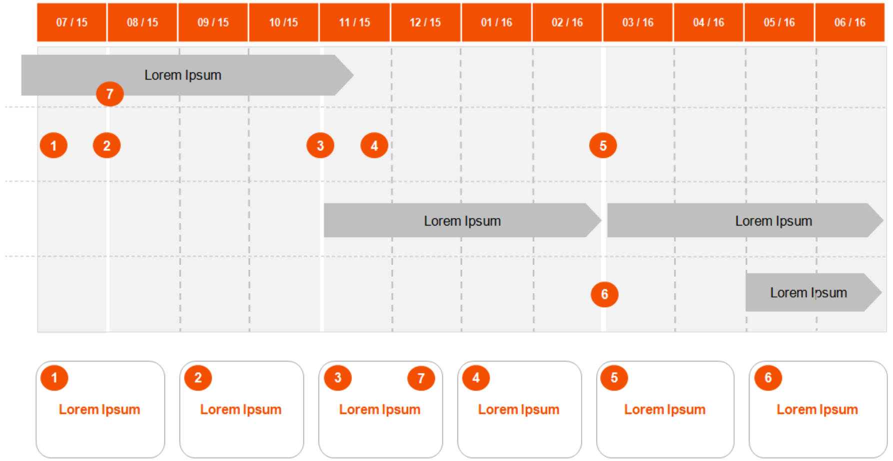
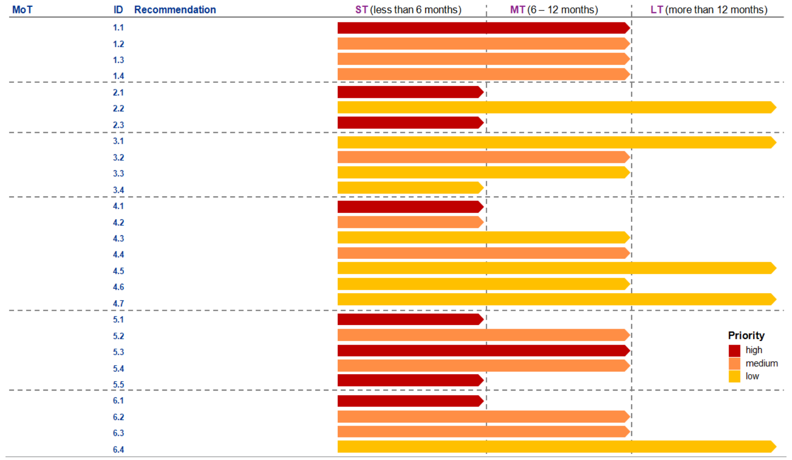
KPMG Approach: Set an appropriate action plan/ timeline

Once we have a list of recommendations ready to be implemented, we need to evaluate and estimate the requirements for particular changes, including time requirements, workforce requirements, “know-how“/ knowledge and other relevant aspects that could influence our implementation period. We also need to take into our consideration inputs from the key project stakeholder and project sponsors in order to plan our actions in combinations with these pieces of information. Therefore, we need to schedule a meeting or workshops with key organization´s members. Having all this information, we are able to form a timeline that is going to reflect our future activities in real terms in order to fulfill organization´s expectations.

Examples:





The redesign of customer experiences through people, process or digital/technical enablers

People

The redesign of people interventions driven by the leadership of the organization to create a customer focused culture. This may take the form of redesigning the manner by which customer facing staff (across different channels) interact with the origination. It may take the form of hiring customer facing staff with a positive 'can-do' attitude, and of retraining existing employees.

Process

This may involve the redesign of key customer facing and supporting business process using Lean analysis techniques to drive out waste and non value-adding activities.

Digital / Technical

This may take the form of developing digitally enabled experiences, for example using mobile apps to provide convenient access to services. KPMG has deep experience of developing world-class digital apps and online interfaces and uses its CYCLE tool to capture customer experience requirements and to streamline the development review and production of digital artifacts.

Find more in document attached …

CYCLE Software

CYCLE™ is a collaborative design management and communication platform for designers, developers and stakeholders in the business that keeps a design project on track from a cost and schedule standpoint that aims to create a more efficient design process by allowing easy collaboration and input into design.

It is an internal and external revision tool, which allows clients and staff easy access to designs and allows for comments and sign off on deliverables. It proposes to put clients more in the driving seat, to allow them to review KPMG work in their own terms (without it being presented to them) and to give them time to give it an in depth review.

Cycle is primarily a design review tool – it doesn't allow for the creation of new content or delivery of content. It is a place where designers, reviewers and clients can contribute feedback into files that have been loaded into the tool. It has restricted the types of files that can be uploaded and reviewed to image files and pdfs.

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Delivery > Journey Transformation > Section Summary

Key takeaways

The Journey Transformation helped us to bring solutions for customer experience improvement. We put together the tools and time plan for the implementation of key recommendations. In this stage, all the previous analyses were brought together and the identified situations were dealt with. Solutions were also visualized and the implementation of changes was set up.

Processes and Key Outcomes of this Chapter

Spotlights → **Future State Journey Map** → **Design & Prototype**

Spotlights
- List of spotlights
- Recommendations matrix

Future State Journey Map
- Selected recommendations that are planned to be implemented
- Finalized Future State Journey Maps

Design & Prototype
- Action plans
- Timelines
- Redesigned processes
- Culture/People interventions
- Drafts / Lay-outs / Mockups
- Prototypes & Pilot period

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Continue To Improve The Customer Experience

In order to ensure customer experience is an ongoing discipline within an organization it necessary to define and put in place the right governance model supported by a focus on key measures to assess performance and act upon customer insights

The key outputs from this phase should encompass:

> Ongoing governance model
> Library of selected measures
> Customer experience performance dashboard

Key Tools Available:

- Library of Typical Measures
- C-Scope

Define Governance Model

Define and put in place the governance arrangements to ensure a joined up end to end customer experience has appropriate levels of executive and operational ownership

Agree the Measures That Matter

Facilitate workshops to identify and agree from our library of typical measures, those measures that really make difference to the customer experience

Define Survey and Reporting Mechanisms

Define how customer experience will be captured on an ongoing basis and develop mock up of performance dashboard

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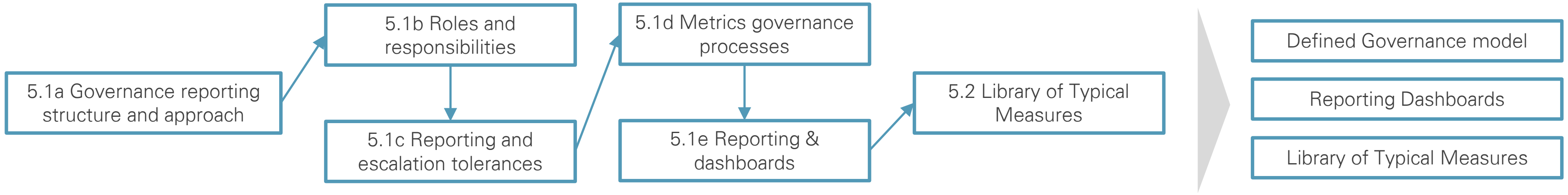
Delivery > CX Management & Control

CX Management & Control will ensure the smooth adoption of the new Customer Experience principles. Management of customer experience and control of project outcomes is very important because altering customer service principles brings about a large-scale change across the organization.. The objective of this part of the method is to put in place the right governance , metrics and reporting tools to drive continuous improvement from actionable insights.

What are the benefits of CX Management & Control?

- Development a unique approach to the ongoing implementation of customer experience transformation activities .
- New governance model based on leading practices to support the continued monitoring of customer experience metrics
- Feedback loop to enable setup, structure, management, measurement, enforcement, and change in customer experience management over time
- Customer Experience dashboards improve tracking of the project progress

Components and Desired Outcomes of the CX Management & Control?



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What is a Governance Model?

Customer experience governance model defines principles and the design and delivery of organization's customer experience. An effective Governance model clearly defines roles and responsibilities for decision-making, oversight, transparent polices and processes, and clear communication structures.

Why create a Governance Model?

Performing a customer experience project in the company generally yields large improvements to customer service. Development of a governance model based on leading practices will support continued reporting of customer experience metrics and feedback from the changes.

"Creating a customer experience cannot be avoided, whether intended or not. Every interaction with a customer has the opportunity to make or break the customer experience. Of those organizations that do consider the customer experience, ***95% measure the customer experience through customer satisfaction surveys, but only 35% make use of the lessons learned****, and only a few commit enough resources to manage and improve it holistically, in an ongoing manner over the long term."* Gartner

Activities

- Review and optimization of the organizational structure of the customer experience department and job descriptions (roles & responsibilities)
- Review and optimization of the communication scheme
- Analysis of the current KPIs
- Design of the customer experience dashboard
- Workshops with customer experience department representatives and representatives from reporting department

Potential Inputs

- Materials describing the current state of the Customer experience department (Maturity Assessment)
- Current KPIs and measures

Potential Outputs

- Re-designed organizational structure
- Job descriptions (including roles & responsibilities)
- Qualitative and quantitative set of KPIs
- Taylor-made reporting methodology reflecting the nature of the business of the company
- Set of customer experience dashboards

How to create Governance Model?

GOVERNANCE REPORTING STRUCTURE AND APPROACH → ROLES AND RESPONSIBILITIES → REPORTING AND ESCALATION TOLERANCES → METRICS GOVERNANCE PROCESSES → REPORTING & DASHBOARDS

Activities	Potential Inputs	Potential Outputs
GOVERNANCE REPORTING STRUCTURE AND APPROACH		
• Explanation of the governance reporting structure • Introduction to the governance approach	• Current governance reporting framework	• Approved governance approach
ROLES AND RESPONSIBILITIES		
• Assignment of responsibility for oversight of customer experience metrics	• Current roles and responsibilities	• Redefined roles and responsibilities
REPORTING AND ESCALATION TOLERANCES		
• Data reporting, aggregation, and analysis of the particular metrics • Establishment of performance targets	• Current targets and KPIs	• Definition of the reporting flow • Performance targets
METRICS GOVERNANCE PROCESSES		
• Selection of customer experience metrics to be measured across the business (including changes to the metric set over time)	• List of current metrics	• List of metrics which will be measured
REPORTING & DASHBOARDS		
• Design of the Customer Experience Dashboard • Decision making based on reported results	• C-Scope	• Design of the Customer Experience Dashboards

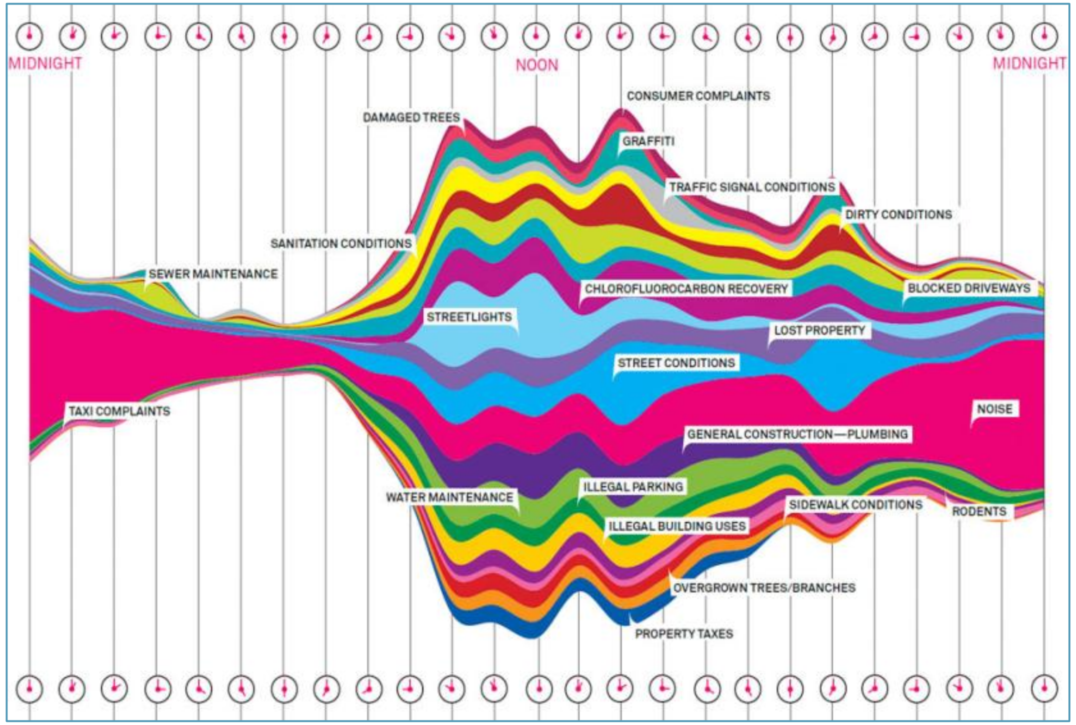
GOVERNANCE REPORTING STRUCTURE AND APPROACH → ROLES AND RESPONSIBILITIES → REPORTING AND ESCALATION TOLERANCES → METRICS GOVERNANCE PROCESSES → REPORTING & DASHBOARDS

Effective ongoing measurement of customer experience is a key to success. Good governance Case Study: New York 311 Customer Insights

As useful as 311 is to ordinary New Yorkers, the most intriguing thing about the service is all the information it supplies back to the city. Each complaint is logged, tagged, and mapped to make it available for subsequent analysis. In some cases, 311 simply helps New York respond more intelligently to needs that were obvious to begin with. Holidays, for example, spark reliable surges in call volume, with questions about government closings and parking regulations. On snow days, call volume spikes precipitously, which 311 anticipates with recorded messages about school closings and parking rules. But the service also helps city leaders detect patterns that might otherwise have escaped notice. After the first survey of 311 complaints ranked excessive noise as the number one source of irritation among residents, the city administration instituted a series of noise-abatement programs, going after the offenders whom callers complained about most often.

Eighty percent of calls connect to a live agent within half a minute, after a brief recorded message summing up the day's parking regulations (a major topic of 311 queries) and other relevant news. Also crucial to the 311 ethos is the idea of civic accountability: By giving New Yorkers an easy way to report broken streetlights or graffiti or after-hours construction, the service helps them play a role in solving the problems they see in their own neighborhoods.

Launched in March 2003, 311 now fields on average more than 50,000 calls a day, offering information about more than 3,600 topics: school closings, recycling rules, homeless shelters, park events, and pothole repairs.



Source: Extract from 'What a Hundred Million Calls to 311 Reveal About New York', Wired, November 2010

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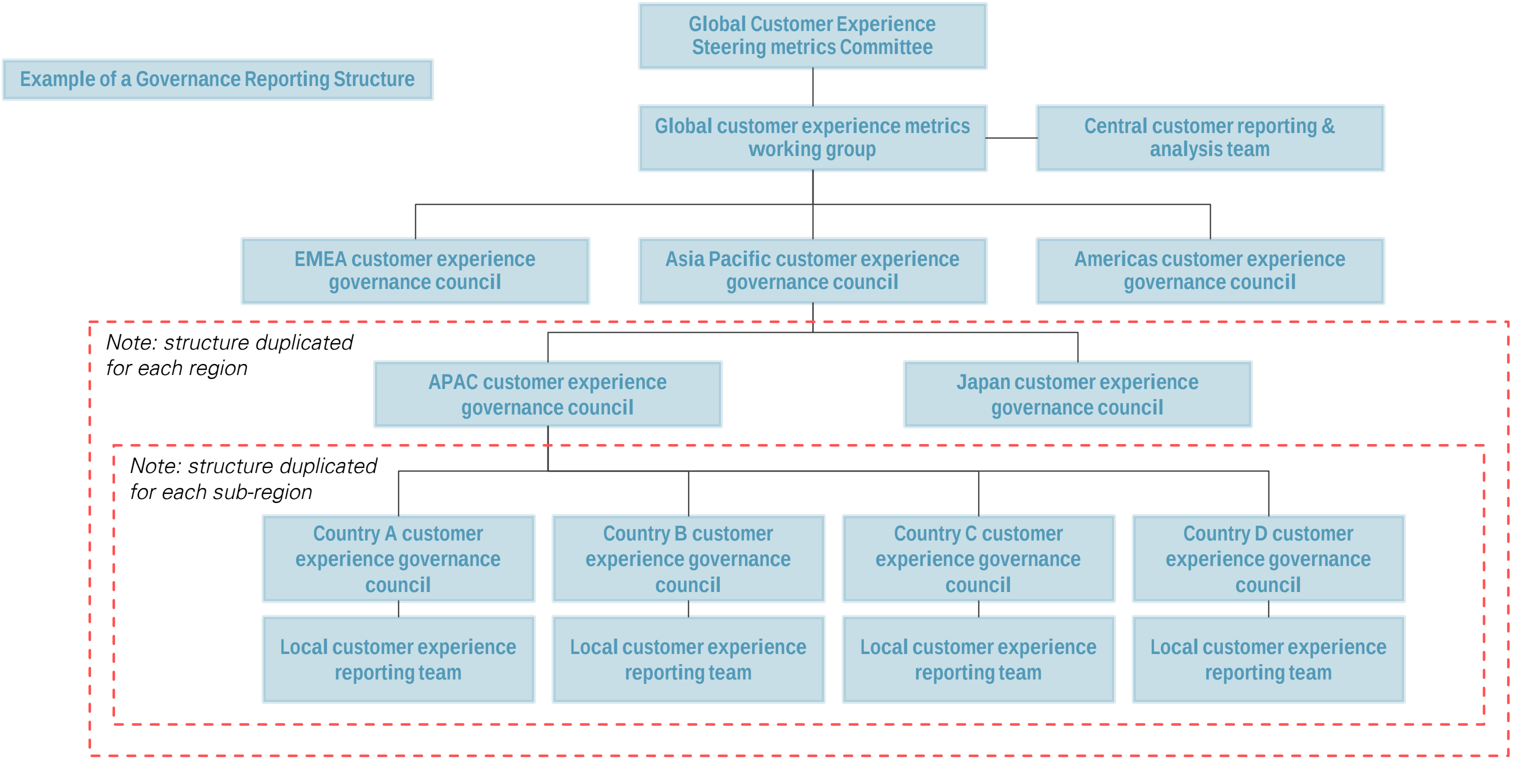
1

Governance reporting structure

Governance reporting structure is a framework explicitly delegating day-to-day decision-making authority. It sets clear hierarchy and identifies areas of "best practice" in customer experience across the business units. Please see next slide where we describe the key activities.



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2

Governance approach

Customer experience metrics are measured consistently across the organization as well as top-down. Therefore, reporting involves straight aggregation of core metrics up the governance structure, with exceptions escalated one level up to a superior governance council. Superior councils have the authority to investigate and hold management accountable for improvement in customer experience.

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1

Global customer experience metrics steering committee

This committee is often formed as a sub-committee to an existing global leadership group and chaired by the Chief Customer Experience Officer (CCEO). Their responsibilities on this committee include:

- Providing strategy direction and endorsement to a team developing and monitoring Global customer experience metrics
  - Core customer experience metrics to be measured across the organization
  - Assignment of responsibilities for customer experience metrics
- Review global aggregated results for customer experience metrics
- Review regional results (by exception only – where results are outside expected tolerances) and drive investigation into root causes
- Analyze drivers behind good results and identify opportunities to improve upon that knowledge

2

Global customer experience metrics working group

This group should be led by the Chief Customer Experience Officer and comprised of specialists in customer experience as well representatives from Functions (e.g. Sales, Marketing, IT, HR, etc.) and Lines of Business. The core purpose of this group is to support the Steering Committee in performing its Customer Experience oversight role. Therefore, responsibilities of this group include:

- Development of recommended core customer experience metrics (including assignment of responsibilities across the business and suggested targets) for approval by the Steering Committee
- Critical review of the metrics to ensure continued alignment with business benefits
- Development of recommendations for changes to the core set of customer experience metrics and reports
- Global coordination of the reporting process, including data aggregation and presentation
- Execution of investigations driven by the Steering Committee, to identify root causes of positive and negative results
- Development of recommendations for the Steering Committee on Customer experience improvement opportunities based on findings from investigations

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3

Regional, sub-regional, and country customer experience governance councils

These groups should ideally be formed as sub-committees of an existing Region/Sub-regional/Country leadership groups. Responsibilities of these committees include:

- Review of aggregated Region/Sub-region/Country results for customer experience metrics and oversight of investigations into metrics results
- Review of escalated results by exception for subordinate geographies where the customer experience results are outside the expected tolerances, and oversight of investigations
- Provision of commentary to substantiate the Region/Sub-region/Country results
- Provide oversight of initiatives to improve operational performance because they are primary owner of the front-line metrics

4

Central customer reporting & analysis team

This team should be centralized and controlled by the Global customer experience metrics team. Responsibilities of this team include:

- Consolidation, aggregation and analysis of data reported by the local customer experience reporting teams
- Development of tailored geographic reports for each Country, Sub-region, and Region
- Assist in development of the global customer experience report for the Global customer experience metrics steering committee

5

Local customer experience reporting teams

These teams should be comprised of existing local, ‘in-country’, management reporting resources. Responsibilities of these teams include:

- Provision of country-level metrics
- Provision of support to Regional, Sub-regional, and Country customer experience governance councils, as applicable, to explain and substantiate the region and country-level metrics

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1

Reporting and escalation protocols – Channel metrics and Customer lifecycle activity metrics

MANAGEMENT FUNCTION

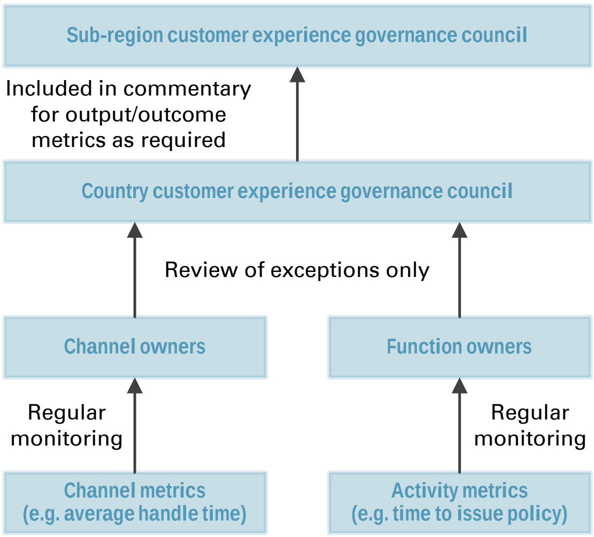
Channel performance metrics:

- Reviewed regularly and in full by the front line channel managers/owners (in-country or the global as appropriate based on channel)
- Reviewed periodically and by exception only along and up the reporting lines for those channels (e.g. call centers into GCO)

Activity metrics (sales, operations, claims, etc):

- Reviewed regularly by the in-country functional management (e.g., sales, marketing, operations, claims, underwriting, etc),
- Reviewed periodically and by exception only along and up the reporting lines for each function

REPORTING FLOW



GOVERNANCE ROLE

Channel performance metrics:

- Reviewed by exception only across channels by the Country customer experience governance council
- As necessary provided as a support for commentary about activity, output and outcome metrics
- Note: Channel metrics cannot be escalated above Country customer experience governance councils except as commentary

Activity metrics (sales, operations, claims, etc):

- Reviewed by exception only by the Country customer experience governance councils
- Where appropriate commentary is provided as a support for the output and the outcome metrics
- Note: Activity metrics not escalated above Country customer experience governance councils except as commentary

Delivery > CX Management & Control > Governance Model

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2

Reporting and escalating protocols – Customer lifecycle output metrics and overall relationship metrics

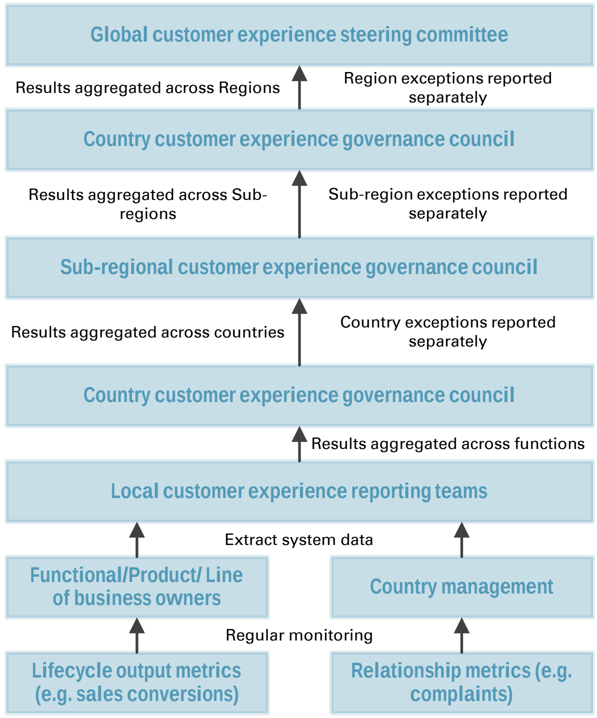
Output metrics span functions, and are linked to underlying business performance. Therefore, they are:

- Reviewed regularly by the in-country functional/product/line of business management
- Reviewed as a whole (i.e. across functions) by the Country customer experience governance councils, with the exceptions by a function reported separately
- Country results are aggregated by the sub-region/region and reviewed by the relevant customer experience governance council, with exceptions by country reported separately
- Global customer experience metrics steering committee reviews aggregated Global results & Regional results by exception only

Overall relationship metrics are by their nature strategic business drivers. They are therefore relevant to business owners at all levels of the company. They are:

- Reviewed by the Country customer experience governance councils
- Aggregated by the country, sub-region, then region, for review by the relevant customer experience governance councils, and globally for review by the Global customer experience metrics steering committee
- Escalated by exception for review by a governance committee one level above the result area (e.g. a country level exception is reported to the sub-region level, but not further to the regional level)

REPORTING FLOW



Legend:

- Blue text: Management function
- Black text: Governance role

3

Reporting and escalation protocols – Customer perception metrics

Customer perception metrics (Net Promoter Score, Customer Satisfaction and Customer Effort Score) should be continually monitored to gauge the local organization's customer experience delivery, and acted upon to address any pain points identified.

Further these metrics should be reported and aggregated up the customer experience metrics governance structure to ensure oversight and accountability is maintained.

To this end, customer perception metrics should be:

- Measured through front line surveys (either at Touch-points or during follow) and frequently reported back to process owners for review and action
- Reviewed by a function (e.g. sales, claims), by the Country customer experience governance councils, with commentary on exceptions
- Aggregated across functions (e.g. single NPS score encompassing sales, claims, etc. for Vietnam), for each country and reviewed by sub-regional/regional customer experience governance councils, with commentary on exceptions
- Reviewed by sub-region/region and by the Global customer experience metrics steering committee, with commentary on exceptions

Legend:

- Blue text: Management function
- Black text: Governance role

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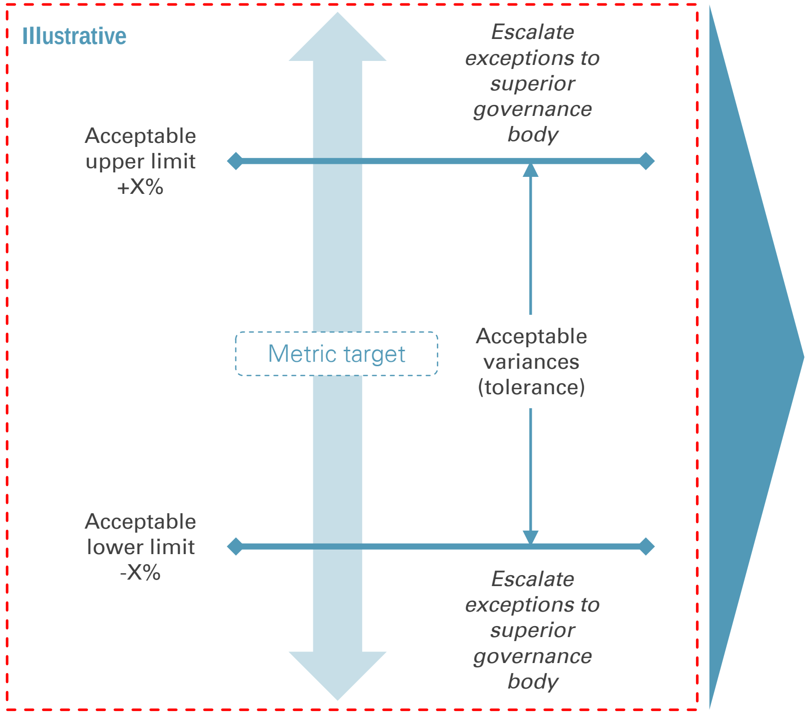
Escalation tolerances



There are three key components to setting targets for customer experience metrics:

1. **Metric target**: the desired level of performance/outcome required of the business. These targets should be set with regard to actual prior performance, stretch targets to improve productivity and the customer experience desired (e.g. zero tolerance for customer complaints)
2. **Acceptable upper limit**: the level of 'over-performance' above which commentary and/or investigation is required. Performance above this limit may indicate:
   - Innovation to be leveraged in other parts of the business
   - Excessively low targets which require recalibration
   - Potential mis-reporting of actual results
3. **Acceptable lower limit**: the level of 'under-performance' below which commentary and/or investigation is required. Performance below this limit may indicate:
   - Deep underperformance requiring immediate remediation
   - Excessively high targets which require recalibration

GOVERNANCE REPORTING STRUCTURE AND APPROACH > ROLES AND RESPONSIBILITIES > REPORTING AND ESCALATION TOLERANCES > **METRICS GOVERNANCE PROCESSES** > REPORTING & DASHBOARDS

Metrics governance processes

METRIC SELECTION (& CHANGE)

Ensuring the business is monitoring the right things to ensure customer experience and business results are effectively balanced and optimized

1. Select metrics: External search for leading practice metrics, internal review of customer experience business drivers, short listing and recommendation of metrics
2. Approve metrics: Executive review of the recommendations, executive feedback and requirements, approval of the final customer experience metrics
3. Update metrics: Gain feedback from the key stakeholders (including business/functional/channel owners and Global steering committee), update metrics to ensure continuing relevance

METRIC RESPONSIBILITY ASSIGNMENT

Ensuring stakeholders across the whole business are accountable for customer experience

1. Design accountability structure and assignment: Map organization to understand where accountability for performance (business units/ functions/channels) and oversight (leadership forums) should reside
2. Approve accountability structure and assignment: Executive review, feedback and approval
3. Communicate accountabilities: stakeholder engagement and buy-in
4. Update accountabilities: Update accountabilities based on stakeholder feedback as required

DATA AGGREGATION, REPORTING & ANALYSIS

Accurately and completely capturing performance data, reporting to key customer experience governing bodies and analyzing data

1. Reporting: Data capture and communication to the central reporting teams
2. Commentary: Local provision of reasons for performance exceptions (positive and negative)
3. Analysis and recommendations: Central review of the global/regional results and recommendations for follow-up
4. Executive review: Review of the global results, recommendations and investigation reports
5. Investigation: Interrogation of the organizational performance to understand persistent underperformance or good practice

GOVERNANCE REPORTING STRUCTURE AND APPROACH > ROLES AND RESPONSIBILITIES > REPORTING AND ESCALATION TOLERANCES > METRICS GOVERNANCE PROCESSES > **REPORTING & DASHBOARDS**

Reporting & dashboards

The goal of this step is to develop a dashboard showing customer experience metrics to provide management with timely, accurate, comprehensive and actionable customer experience information in a cascade.

Develop a single interface from which the key decision makers will have access to the key customer metrics information that can be used to actively the monitor business performance and guide the decision-making

This dashboard will serve as an executive intranet, where customer metrics are displayed in logical groupings by geography, lines of business, products, etc.

Our approach

PLAN	REQUIREMENTS GATHERING	DESIGN	BUILD AND TEST	DEPLOY	MAINTAIN
1. Identify team members and roles 2. Determine scope 3. Identify timeline and budget	1. Define audience and conduct stakeholder interviews to capture business requirements 2. Explore technical capabilities and functionalities 3. Define data types 4. Build prototype	1. Design user interface 2. Design navigation and features 3. Confirm data sources 4. Define queries 5. Determine drill paths	1. Perform coding 2. Complete design 3. Complete necessary third party integration 4. Validate security requirements 5. Test dashboard	1. Train users 2. Implement security requirements into the production environment	1. Knowledge transfer (if third party vendor involved) 2. Maintenance plan (e.g. accommodate enhancements due to changing requirements and expectations)

Example Dashboard Tool ...

KPI Dashboard

GOVERNANCE REPORTING STRUCTURE AND APPROACH > ROLES AND RESPONSIBILITIES > REPORTING AND ESCALATION TOLERANCES > METRICS GOVERNANCE PROCESSES > **REPORTING & DASHBOARDS**

C-Scope

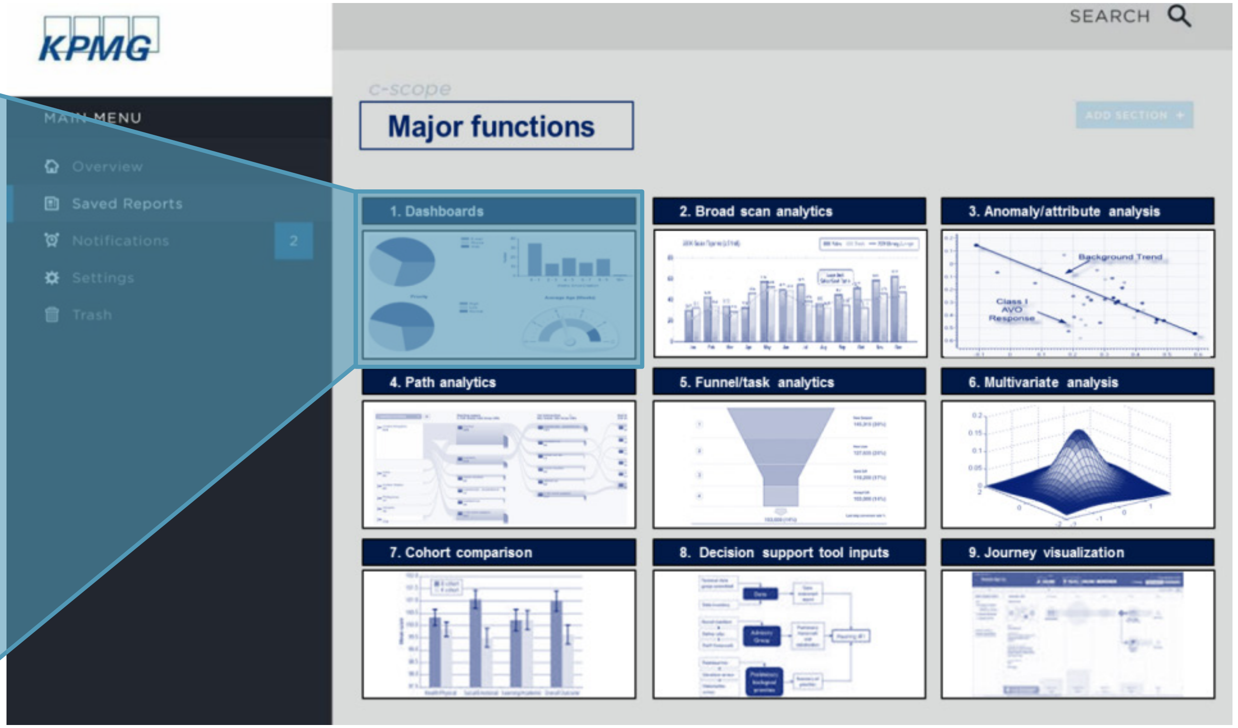
For dashboards we can also use advanced analytical tools capability within the C-Scope Customer Experience Management Platform. One of the C-Scope powerful modules is the "Dashboard module" where particular stakeholders can monitor customer experience metrics in the real time through a variety of dashboards.

Dashboards

C-Scope dashboards have high performance characteristics (caching and pre-caching).

Using C-Scope for monitoring of KPIs on an ongoing basis is not the primary value proposition of the tool. Nevertheless, having such a rich set of merged data in one unique place can offer value and insight beyond the customer experience space.

Dashboards are an easy way to make the data we have accessible to non-analyst and other users from various parts of the business which were not trained and are not familiar with the C-Scope.



Vision & Strategy Setting

Defining Our Customer Experience Aspirations

- Maturity Assessment
- Project Vision Brief
- Data Audit
- Section Summary

Journey Prioritisation

Targeting Areas With Maximum Value

- Customer Journey Identification
- CX Analytics
- Journey Evaluation
- Section Summary

Journey Diagnostic

Understanding What Customers Value the Most

- Journey Mapping
- Qualitative Insight
- Quantitative Insight
- Business Insight
- Moments of Truth Identification
- Section Summary

Journey Transformation

Developing Solutions to Maximize experiences

- Spotlights
- Future State Journey
- Design & Prototype
- Section Summary

Customer Experience Management & Control

Continue To Improve The Customer Experience

- Governance Model
- Library of Typical Measures
- Section Summary

What is a Library of Typical Measures?

The Library of typical measures contains a list of metrics that leading practice organizations put in place to measure and understand Customer experience.
These metrics support the leading practice governance models in order to provide reporting and tracking of customer experience.

Why develop a Library of Typical Measures?

In order to drive a sustainable customer experience governance model it is necessary to measure the performance and progress. The Library provides a list of best-practice measures to design a tailor-made approach based on the needs of the given governance model.

When to develop a Library of Typical Measures?

The measure should be selected during the design phase of the Governance Model.

Who should be involved?

Customer Experience project team
Customer Experience Officer
Data team

Activities

- Comparing the provided KPMG draft library of typical measures with the business requirements of the organization
- Adding relevant missing or alternatively delete irrelevant excess measures

Potential Inputs

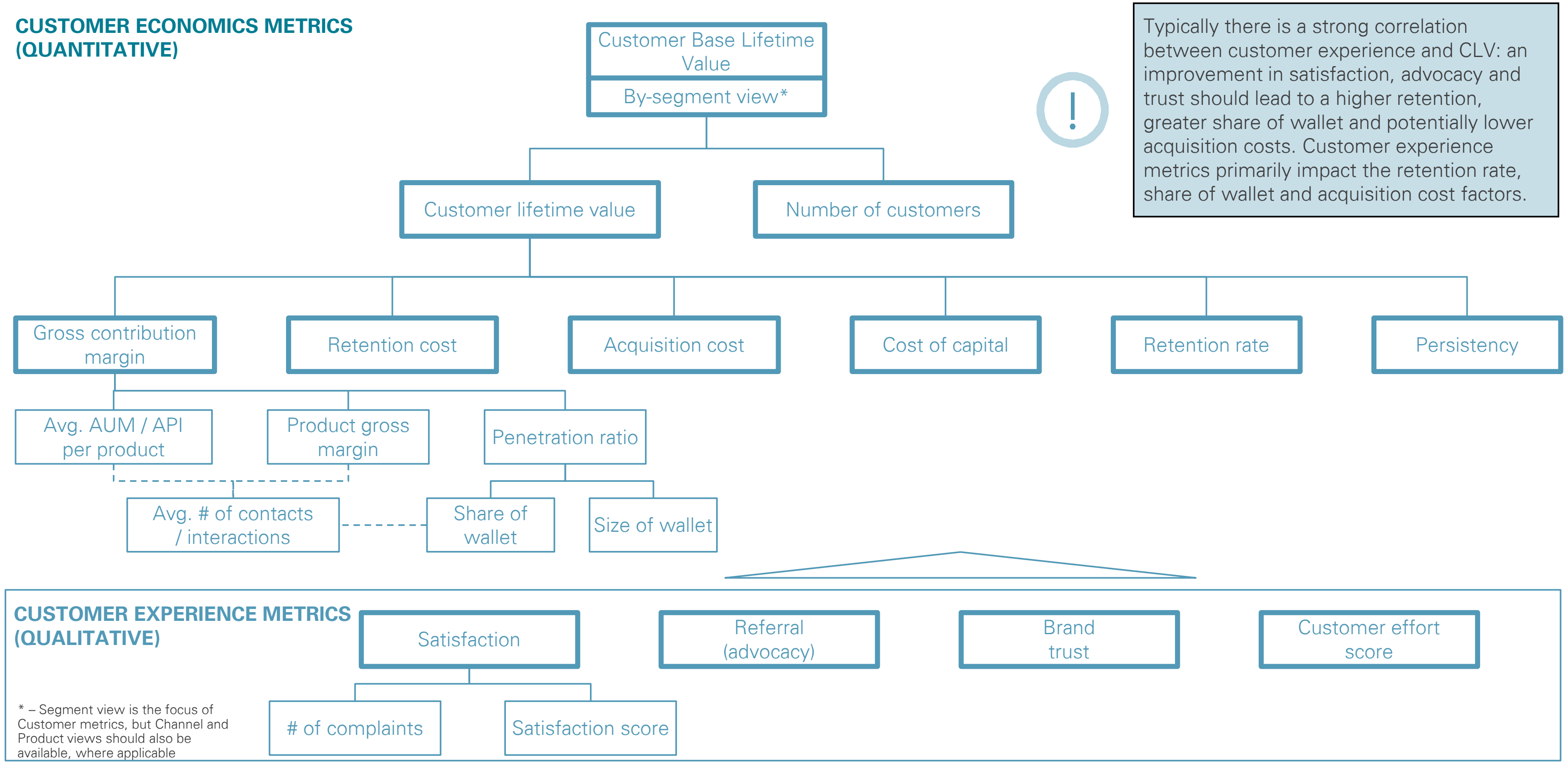
- Data on measures used by the organization.
- KPMG draft library of typical measures

Potential Outputs

- Final library of typical measures to be used for customer experience

The Toolkit
Our Work In This Space
Insights
Delivery
Approach Overview
1. Vision and Strategy Setting
2. Journey Prioritisation
3. Journey Diagnostic
4. Journey Transformation
5. CX Management & Control
5.1 Governance Model
5.2 Library of Typical Measures
5.3 Section Summary
Templates
Tools
Sample Work Plan
Example Deliverables
Skills & Capability

To build a comprehensive set of customer metrics we start with a driver-tree supporting the long-term value of our customer base



Typically there is a strong correlation between customer experience and CLV: an improvement in satisfaction, advocacy and trust should lead to a higher retention, greater share of wallet and potentially lower acquisition costs. Customer experience metrics primarily impact the retention rate, share of wallet and acquisition cost factors.

How to develop Library of Typical Measures?

The Library of Typical Measures is a consolidated list of Customer Experience terminology, including frequently used KPIs, key project roles, etc. The Library of Typical Measures comprises key measurement definitions and acts as a common language for the ongoing measurement of customer experience. The library includes a description of a measurement term with attributes. One term can have more than one attributed.

We list all the terms in the column on the left side of the attached document and match other attributes with particular terms in order to form a Library of Typical Measures.

Each measure has the following attributes:

Name	Full name of the Measure
Basic definition	Definition of the Measure
Additional information	Some more detailed information of the Measures
Example	Some example of the measures will help the reader to understand the Measure.
Calculation	Some of the Measures must be calculated. In order to avoid miscalculation the document includes the calculation steps.

Find more in document attached ...

Library of Typical Measure

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Key takeaways

The governance phase will help us with the adoption of the new Customer Experience principles. The core benefit of this phase is the way to guide the development of processes and controls for selection, implementation, reporting and analysis of customer experience metrics.

We also track the progress of the project and therefore provide management with timely, accurate, comprehensive and actionable customer experience information using Customer Experience Dashboards.

Processes and Key Outcomes of this Chapter

Governance model

- Approved Customer experience governance approach
- Defined governance roles and responsibilities
- Definition of the reporting flow

- Performance targets
- List of metrics which will be measured
- Design of the Customer Experience Dashboard

Library of Typical Measures

- Consolidated list of Customer Experience terminology, including frequently used KPIs, key project roles, etc.

Ready to use templates

Vision & Strategy Setting

- Maturity Assessment – "ThinkCube Information"
- Maturity Assessment – "CX Maturity Assessment"
- Project Vision Brief – "CX PVB Template"
- Data Audit – "CX Data Audit"

Journey Prioritisation

Journey Diagnostic

- Qualitative Insight – "CX Empathy Maps"
- Qualitative Insight – "Customer Expectations Questionnaire"
- Qualitative Insight – "CX Questionnaire Template"

Journey Transformation

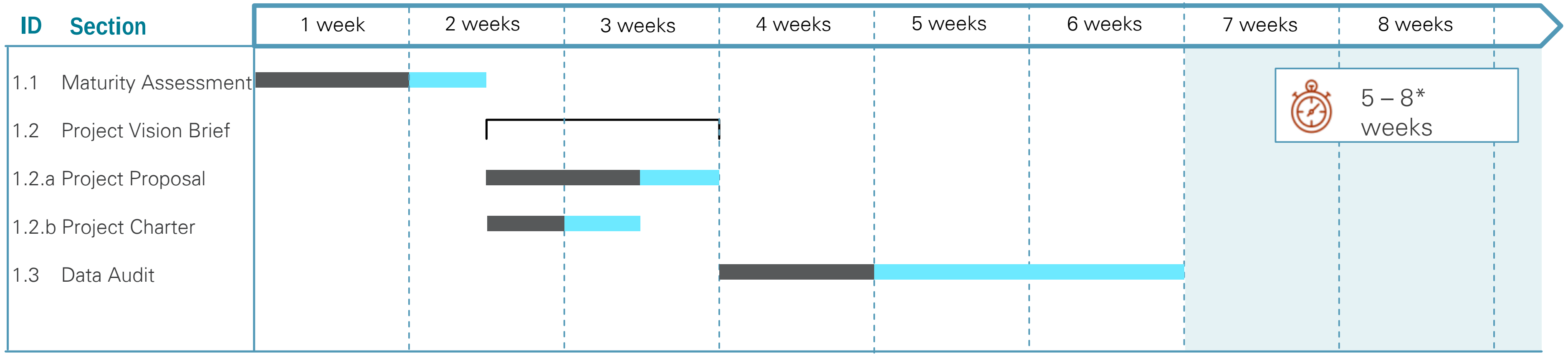
- Spotlights – "ThinkCube Information"

Customer Experience Management & Control

Ready to use tools

Vision & Strategy Setting	
Journey Prioritisation	• Journey Evaluation – "CX Journey Evaluation" • CX Analytics – "C-Scope"
Journey Diagnostic	• Qualitative Insight – "Customer Expectations" • Qualitative Insight – "Opportunities to delight / Pain Points" • Business Insight – "Competitor Analysis" • Business Insight – "VoB Analysis" • Moments of Truth Identification – "Moments of Truth Identification"
Journey Transformation	• Future State Journey Maps - CYCLE Software Tool • Future State Journey – "Evaluation and prioritization matrix"
Customer Experience Management & Control	• Library of Typical Measures – "Library of Typical Measures"

Estimated time frame for activities

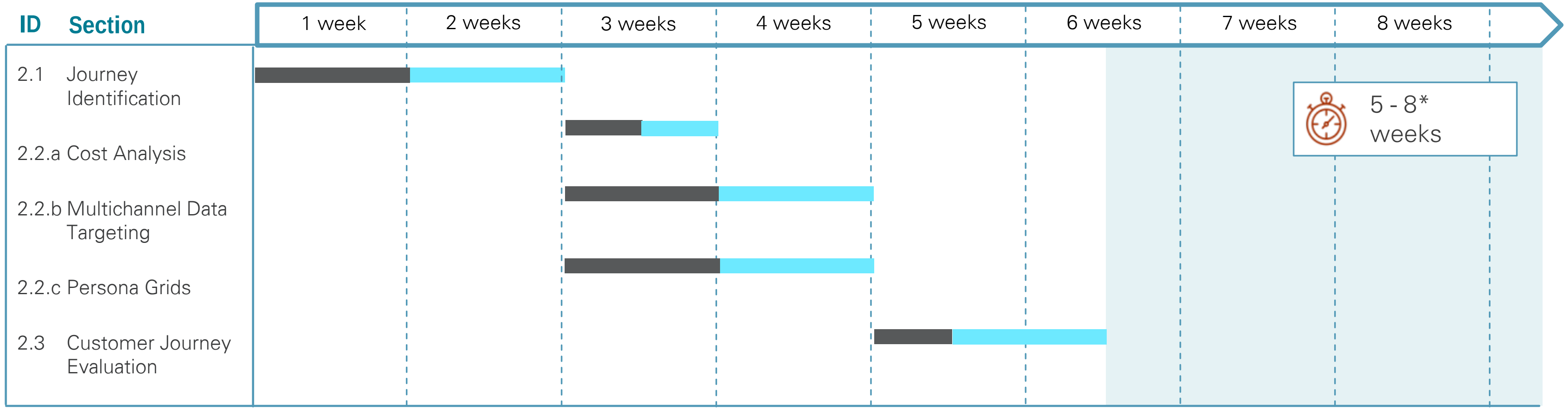


* The project is longer take longer when you have to create a proposal as well as project charter

Legend

- Minimum estimated timeframe for the section
- Maximum estimated timeframe for the section
- Estimated typical duration of the entire section
- Time cushioning between our estimates and possible prolongation due to differing project content
- Maximum estimated timeframe for a section comprising of multiple sub-sections
- Maximum estimated timeframe for a sub-section comprising of multiple sub-sub-sections
- Activity with quick estimated completion (in matter of days)

Estimated time frame for activities



* The project may take longer than our estimates because of the varying nature in Customer Journey for each organization

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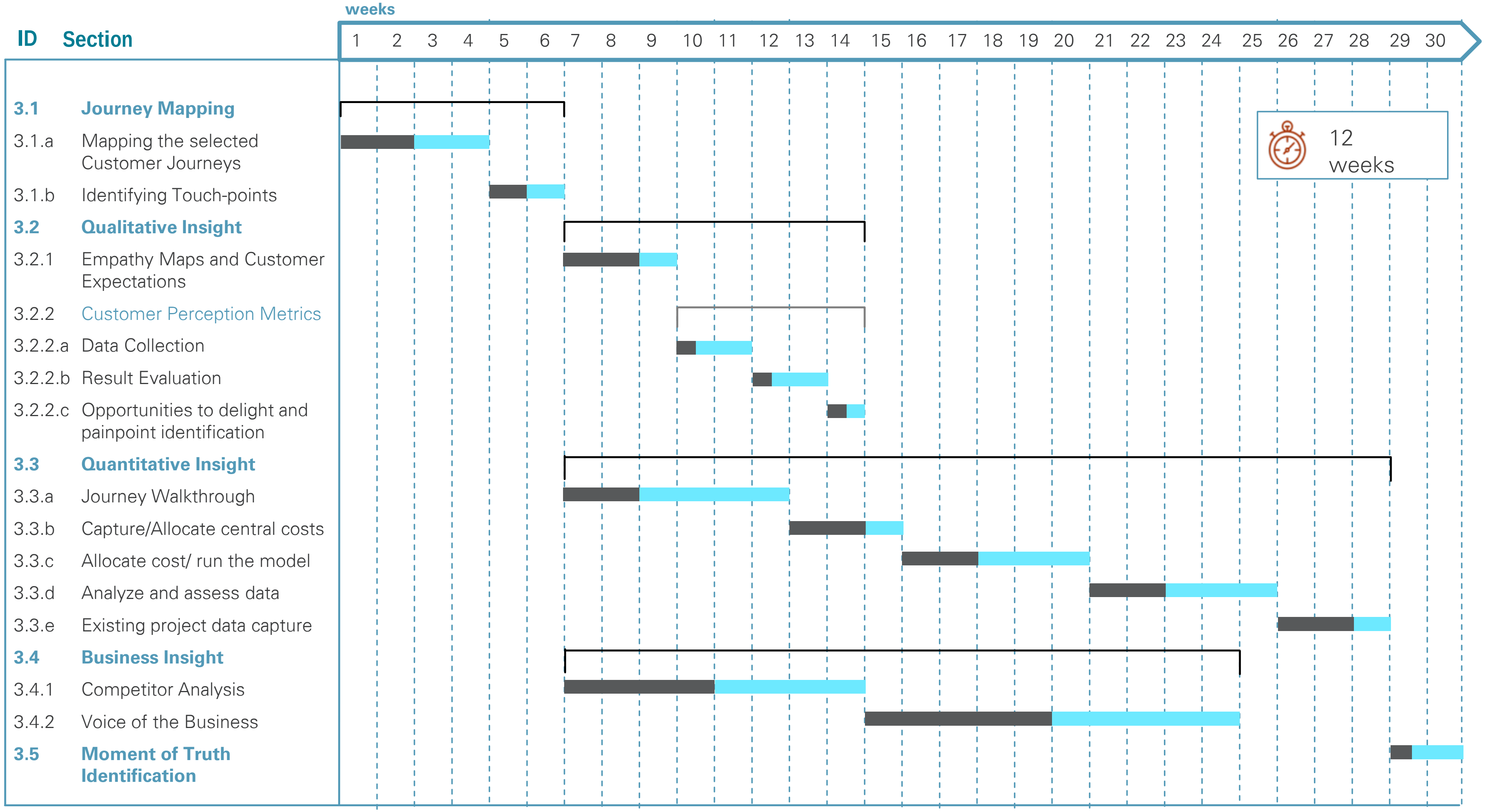

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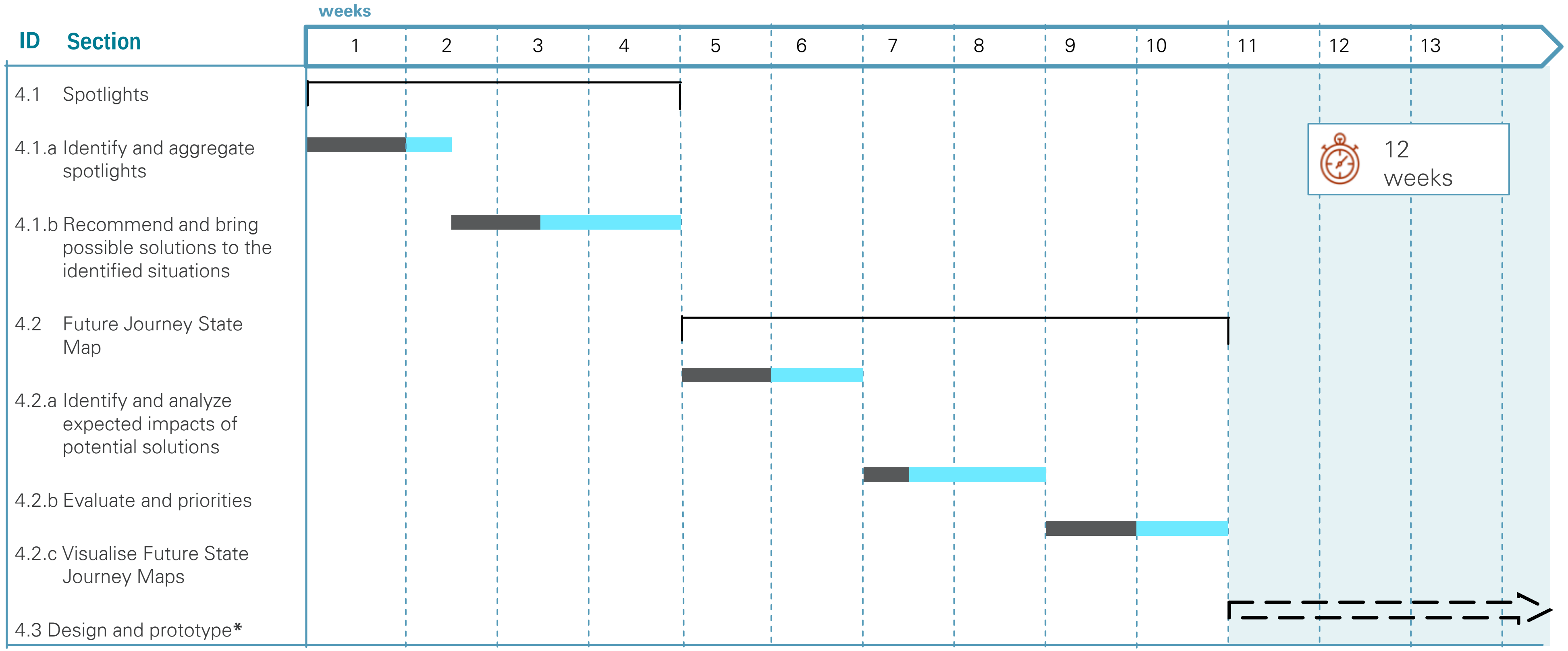

* Design and prototype cannot be estimated as it varies with each project depending on the type of the project, nature of the project and the project scope

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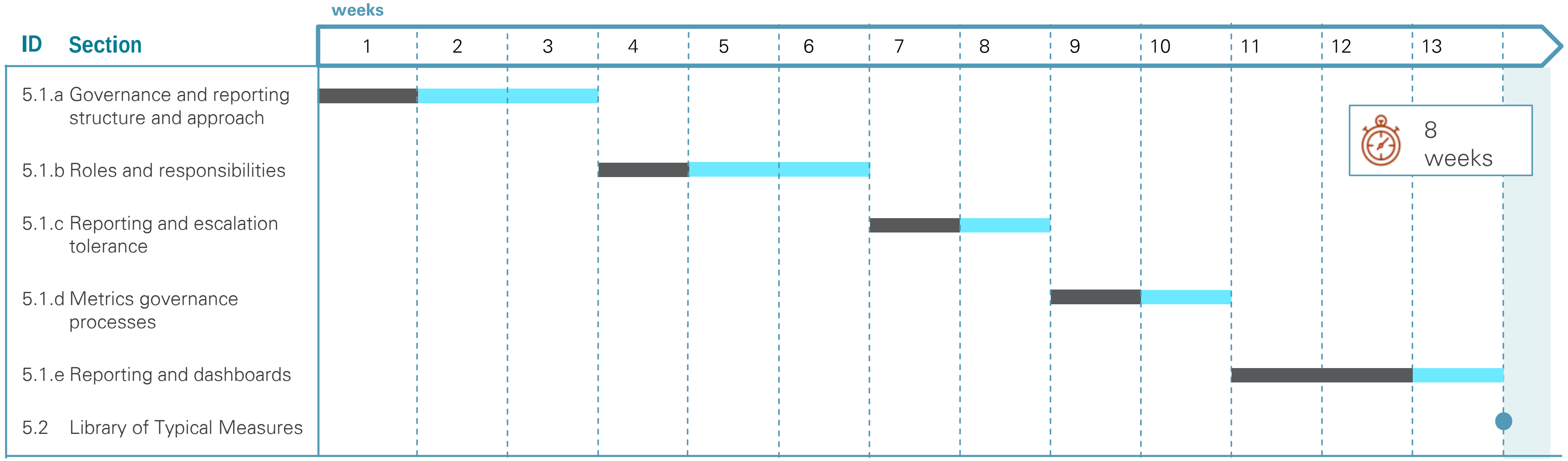

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Example deliverables have been provided throughout the Delivery section of the toolkit and as such will not be repeated here.