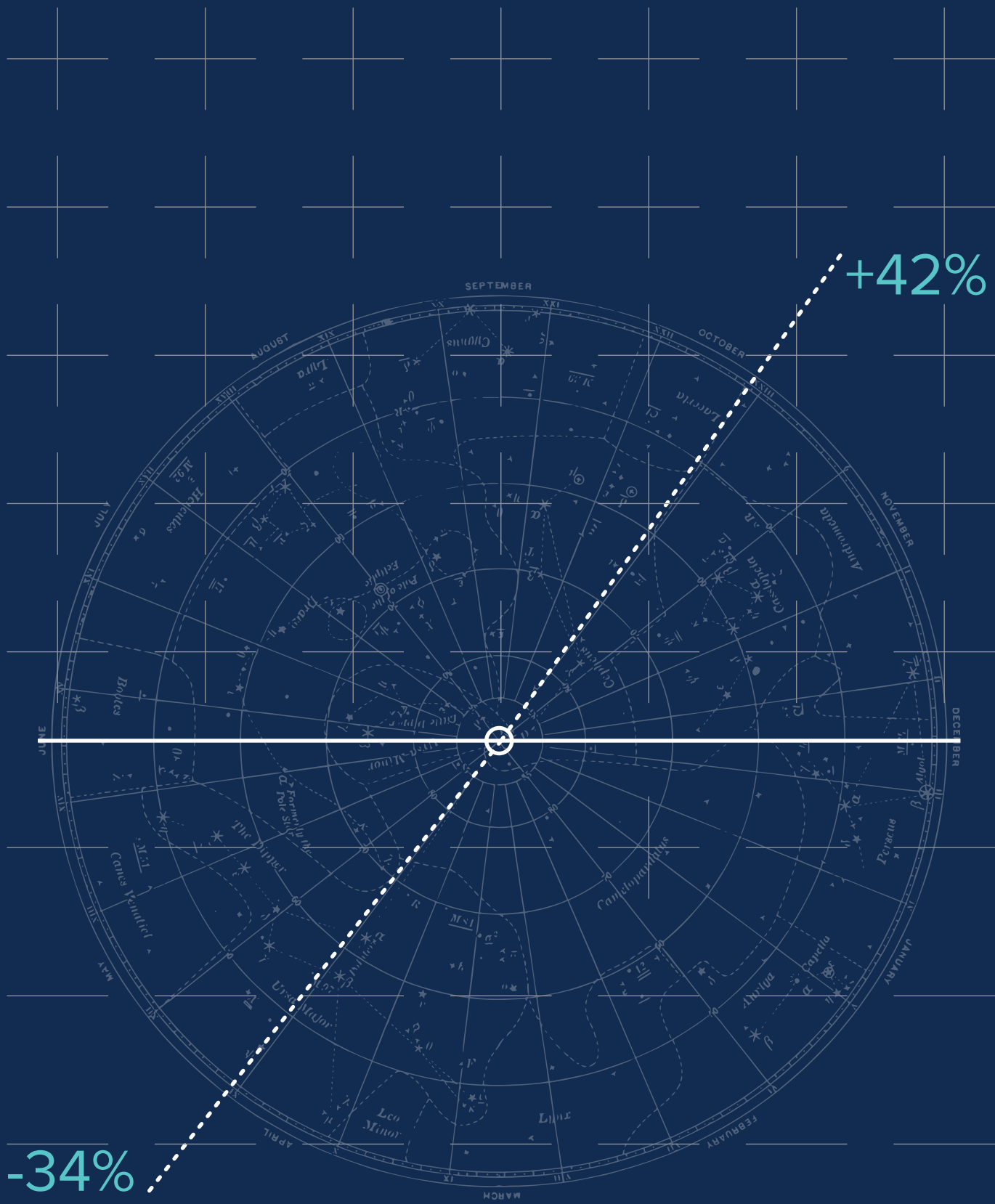


Getting to grips with being **customer centric.**





+42%

-34%

A String Theory Production

www.stringtheory.me

Some rights reserved.

You may reproduce any portion of this book for noncommercial or educational purposes but please credit the authors.

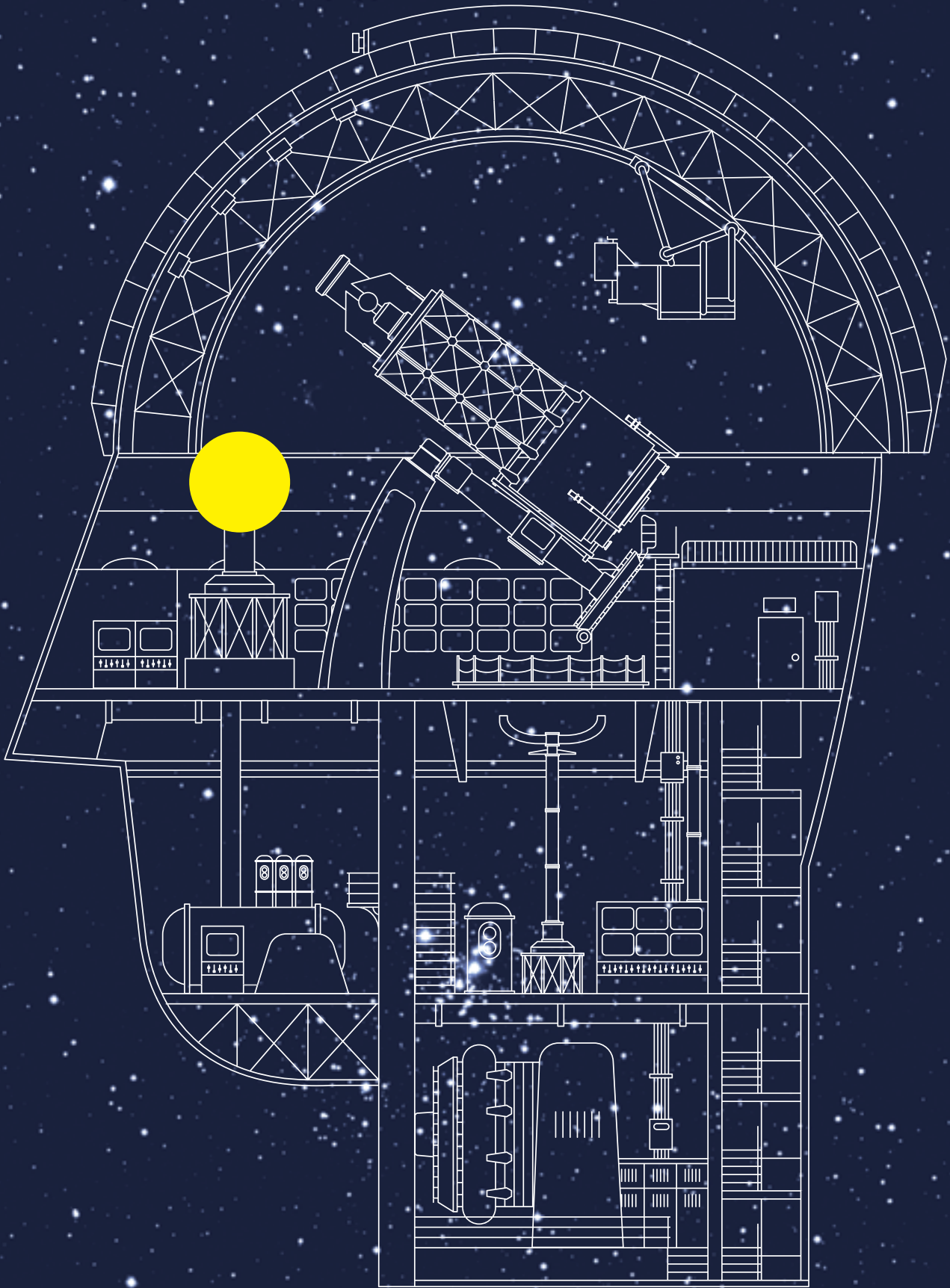
Why this matters?

The Charles Schwab Corporation is an American brokerage and banking company based in San Francisco, California. Once a leader in industry, by 2003 it was a troubled company. Between 2003 and 2005 it had a compound annual growth rate of -3.6 per cent. Over the next two years, the business began a dramatic recovery, growing at an average rate of +17.5 per cent. By 2008 Schwab had regained its position as an industry leader. Their Net Promoter® score (the percentage of advocates or ‘promoters’ among its customers minus the number of detractors) rose from -34 per cent to +42 per cent in the five years between 2005 and 2010. The major reason identified as responsible for the change: Schwab’s large investment in creating a stellar customer experience [1]. Bain, the research company that reported on this result, set out three basic tenets that a business needs to follow if it wants to pursue the same advantage: Understand the economics of happy customers; think ‘outside in’; and design and deliver so that customer centricity becomes part of the business’s DNA. The rider? It’s a hard road. This report looks at why you might want to get on it, what it takes to travel that way, what success can deliver and how to know you are heading in the right direction.

“ It is not the employer who pays the wages. Employers only handle the money. It is the customer who pays the wages. ”

– Henry Ford





Contents

2

Customer centricity

4

How we got here

8

Realising the profit
in the experience
advantage

16

Definitions and focus

22

The human
technology gap

28

Further unpacking
the qualities of a
customer-centric
company

38

The world of the
customer

42

12 customer
experience trends
worth thinking about

52

Some reading

53

References



Customer centricity

Customer centricity has become an increasingly dominant theme across the contemporary business landscape, with good reason. Research identifies that designing business around the customer experience is a strategy that can tangibly improve the bottom line. It is a potential source of competitive advantage in a world where differentiators are becoming tough to achieve.

Yet, despite the fact many businesses continue to work on how to improve customers' experiences, the majority of customers remain less than satisfied. It is an unhappy dance that presents something of a puzzle, because there is an abundance of information and research on how to do it well.

Articles, papers and books about how to be customer-led, -inspired or -focused have been in circulation for over 50 years. In the late 80s it seemed the solution might have arrived in the form of digital enablers; CRM systems sucked millions of capex dollars into the idea of technology as the solution to good customer relationship management. Yet by far the majority of CRM projects failed and continue to fail, badly. The obvious question to ask is: why are real gains still such a problem to achieve?

The answer lies in the way we think about things. Our dominant point of view in Western business is shaped by the lens of commercial culture: honed by attention to the logic of production, the traditional value chain and an orientation to short-term profit horizons over long-term value creation.

This has created a number of significant obstacles to becoming customer-focused. One of the most

problematic is an ingrained propensity to think about the world from the inside out. There is no possibility for the customer to be at the centre of this thinking; we literally cannot see things from their point of view – natural logic instead favours the needs and drivers of the business.

The result is to produce and sell what we can in the systems we have, as opposed to thinking about how we might identify – or even collaborate on – unmet customer needs or better processes. Thinking in this model tends to have a purely transactional focus, as opposed to looking at life cycles, which leaves 'value' improperly understood and often out of the customer equation.

The structures of operation and delivery that have evolved in this model are almost hostile to customer experiences, having been built around silos of responsibility that demand complex navigation internally and offer a far from seamless experience externally.

The good news is that there is a way out of this quagmire and while it doesn't require a multi-million CRM system to get there, it does require investment.

It's the human technologies of business that are becoming the clear engine of progress in the field, in the form of leadership, culture, behaviours, skills and activating and empowering employee engagement.

This report sets out a clear roadmap for developing a customer-centric culture and provides some useful tools, frameworks and thinking from both global and local experience to support such a journey.



Customer centricity: how we got here

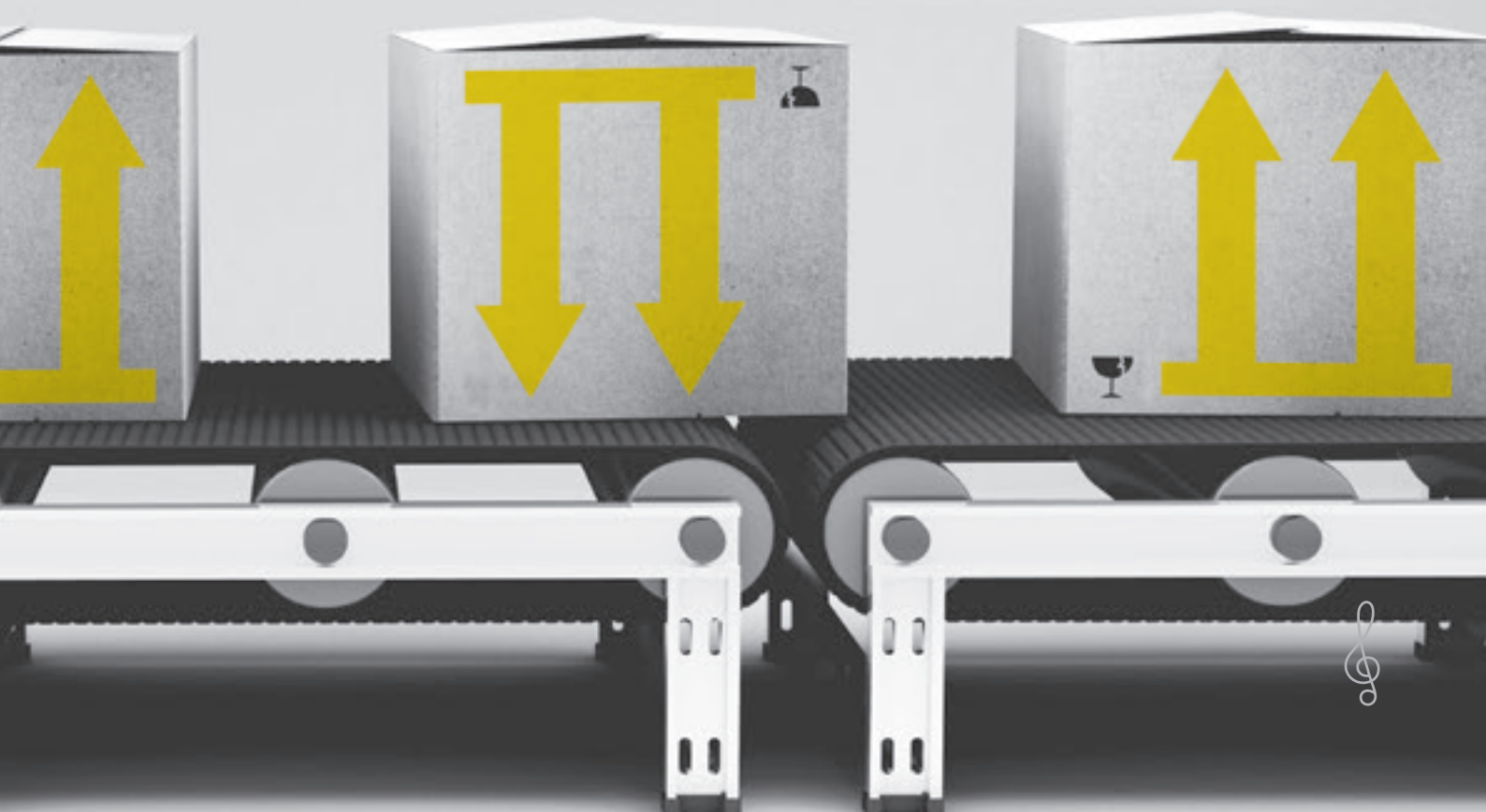
The history of engaging in and managing customer relationships is, as with all human practices, ancient. In times long past, trade interactions were often intensely personal and commercial relationships were cultivated to last. Business was a very human practice. However, the focus of Western logic shifted in the 18th and 19th centuries when the rapid expansion created during the Industrial Revolution fundamentally altered the set of the business lens. Technological and scientific advances saw the manufacture of goods separated from consumption and the concentration of management shift away from the customer, onto and into the business – to manufacturing, production and distribution and how to do those things at the lowest possible cost. By the 20th century the dominant systems, processes and priorities of running a company had evolved to be organisation-centric and built around products [2].

After the Second World War a combination of legislative and regulative shifts coupled with growth in global competition created a crowded commercial reality for business. By the 1960s ‘crowded’ had become ‘saturated’ and competition for customers was intense. It was in this environment that the seeds of a new burst of customer-oriented thinking began to emerge, predominantly through marketing. Initially, this was through a market focus lens, which moved to a segmentation focus and finally to actually becoming customer-focused. As the limits of the traditional “4 Ps” of marketing (Product, Price, Place and Promotion) were recognised, ongoing relationships



“ In the CRM revolution of the past decade, businesses embraced information technology as the answer to improving relationships with their customers. But instead of forging better relationships, many just implemented customer databases and automated processes. Unfortunately, most CRM “projects” have been focused on monetizing customer relationships without really addressing the customer’s experience as a loyalty driver.”

– Jim Stengel, retired Global Marketing Officer of Procter & Gamble



were reconsidered for their importance and value [3]. Businesses started to research customers in earnest, attempting to really understand needs (and potential needs) and to influence the allocation of resources and activities in response to what they were finding. This often saw marketing and customer research departments grow in size and influence – but they were not the only places in organisations seeing growth in this period. As business practices generally became more complex and as new technologies appeared, the logic of having teams and departments to serve specific areas of expertise saw a proliferation of divisions and an expanded executive logic. Marketers often found themselves in an increasingly uphill battle for resources and in a difficult strategic position. Just as they were recognising the need to ensure that everyone within the organisation understood that customer experience and value was produced through the entire pipeline of activities in a business, their sphere of influence began to diminish. Sales, Product, Finance, HR, Service and Ops and IT were all at the management table, often with individual P&Ls and autonomy over their development of systems and processes. Appetite for holistic or horizontal delivery was not strongly prevalent. It was not a world designed for a connected customer experience.

By the 1980s language had evolved, with thinking and terms like ‘Relationship Marketing’ used to describe the contemporary focus on understanding customers, describing customer segments, and measuring and achieving quantified levels of customer satisfaction. But despite more than 30 years of dialogue, books and teaching on the subject of becoming customer-aligned, operationally not much had really shifted. Fresh transformation was required.

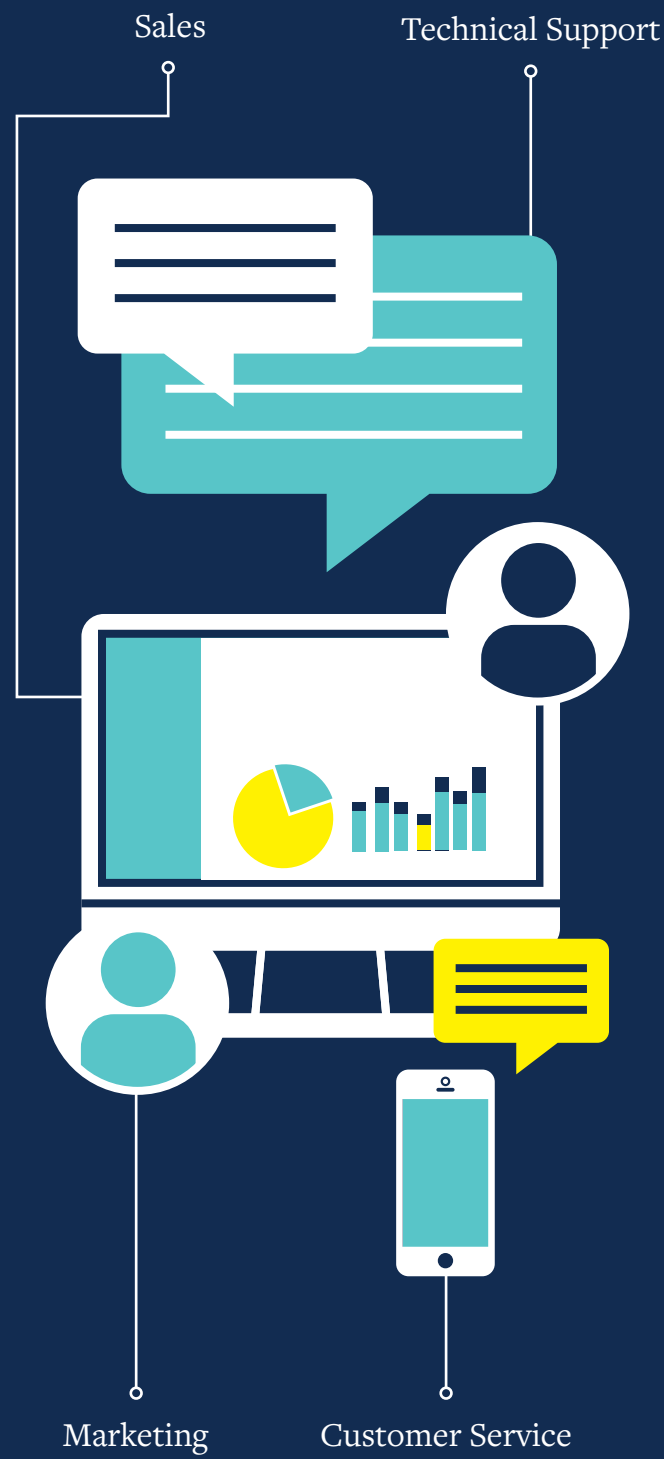
Then something important changed. Computing capabilities created ways of automating customer systems and processes and delivering significant improvement in an organisation’s ability to collect, store, analyse and transmit information [4]. By the 90s a range of systems were on offer to support and automate activities, particularly sales and service processes. Sales and service teams were suddenly in the heart of a technology-based explosion in the management of customer relations.

This had two key knock-on effects: it meant responsibility for customer relationship management was now split across at least the three areas of sales, marketing and services; and the framing and focus of customer relationships became very IT-based.

By the mid-1990s, ‘CRM’ had become an umbrella term. While technically it meant ‘Customer Relationship Management’, it was most commonly understood as the actual systems with which you managed those relationships. Companies invested millions in CRM software packages. But again, while technology had changed, wider operational logic had not. By 2001 a study by the Gartner Group estimated global CRM failure rates at 65 per cent and predicted a rise to 85 per cent. The reason it identified? Most companies lacked the actual customer-centric capabilities to realise the potential benefits [4].

So what are these capabilities and why do they remain a persistent gap?

Before looking at this conundrum perhaps it is useful to look first at why a business manager would want to identify and address their capability gaps. What does it have to offer to the bottom line?



Realising the profit in the experience advantage

There are many trends that reinforce the benefits of looking to customer relationships as a source of advantage: intensifying pressures on the bottom line, greater competition, advances in technology, and the increasingly informed and demanding customer. In a relentlessly commoditising world the relationship with the customer is one of the few remaining spaces where differentiation and advantage can still be achieved [5-8]. It is a business opportunity. Yet, as already described and as ongoing research shows, it is a gain that remains predominantly unrealised [4, 5]. In Forrester's large multi-continent, cross-industry annual survey of 2014, the majority of customer experiences – 53 per cent – were reported as ranging between 'Okay' and 'Very Poor' [9]. The survey has seen significant improvements in positive reporting

over the last two years ('Okay' to 'Very Poor' accounted for a whopping 85 per cent just two years ago), but these advances are in certain categories and countries and by no means common.

The major gains are in the US, where you can see how the subject is taking firmer hold when you look at Google Histories of customer-related search terms. However, in Europe the sub-par 85 per cent experience of poor to very poor still holds true. Even in the US only 11 per cent of experiences were reported as excellent, which means that nearly 60 years since the market started to see customer focus as an opening for advantage, it still equates to a near-term opportunity for businesses looking to develop a competitive edge.

53 % **K**
P/OOR

However, the most compelling reason to think about a customer-centric strategy lies in numbers. Across multiple studies a high level of customer focus and satisfaction equals a consistent and measurably potent combination of:



Higher revenues

Due to better retention, less price sensitivity, greater ‘wallet share’ and the new customer gains received from positive word-of-mouth.



Lower expenses

Due to reduced acquisition costs, fewer complaints, and the less intense and less costly service requirements of happy, loyal customers.



There are many trends that reinforce the benefits of looking to customer relationships as a source of advantage: intensifying pressures on the bottom line, greater competition, advances in technology, and the increasingly informed and demanding customer. In a relentlessly commoditising world the relationship with the customer is one of the few remaining spaces where differentiation and advantage can still be achieved [5-8]. It is a business opportunity. Yet, as already described and as ongoing research shows, it is a gain that remains predominantly unrealised [4, 5]. In Forrester's large multi-continent, cross-industry annual survey of 2014, the majority of customer experiences – 53 per cent – were reported as ranging between 'Okay' and 'Very Poor' [9]. The survey has seen significant improvements in positive reporting over the last two years ('Okay' to 'Very Poor' accounted for a whopping 85 per cent just two years ago), but these advances are in certain categories and countries and by no means common.

The major gains are in the US, where you can see how the subject is taking firmer hold when you look at Google Histories of customer-related search terms. However, in Europe the sub-par 85 per cent experience of poor to very poor still holds true.

Even in the US only 11 per cent of experiences were reported as excellent, which means that nearly 60 years since the market started to see customer focus as an opening for advantage, it still equates to a near-term opportunity for businesses looking to develop a competitive edge.

Measures and research around the business case for being customer-focused are clear-cut. The quality of customer experience and the profitability of business are directly correlated [9]. Customer centricity as a strategy can directly increase profitability. But this insight is not being leveraged. The slow development of customer-focused design as a discipline has a couple of key antecedents. The largest, as cited above, is the dominant model: product-centric operating. The evolution of this model has in turn seen a fragmented multi-departmental logic to customer focus – so it has lacked a home. It has also created a way of thinking about things from a position of 'inside out'. When high quality tools have emerged to support better customer focus they have come out of specific departmental disciplines, usually to be employed in discrete projects, as opposed to coming from the top, to power up an organisation-wide strategy.

And customer centricity is, by nature, not a vertical activity.

After reviewing the research there appear to be three key issues behind the continued struggle to shift the model:

- ① The fact that the key to this strategy being enacted is a 'soft' side of the business. It is about people – not software, systems or products.
- ② It requires a reframing of priorities – from 'inside out' to 'outside in'. This is not simply about the operating model and its silos, it is about the psychology of how we think. We tend to think about the world from our own position. Not from the position of the other person. A 'customer first' worldview requires a fresh standpoint that many do not have the experience or tools to step into.
- ③ The work requires investment – human, technological and financial – and it is not a process that will necessarily deliver short-term improvements to the bottom line; the profitability gains are usually realised over a longer time frame.



Making the numbers count

To be taken seriously (especially when what is proposed is likely to be at initial cost to the business) you have to demonstrate the clear relationship between what you are trying to say or do, and the bottom line. There are a number of methodologies for such a process. Here is one example of how this can be done without creating large volumes of complex work.

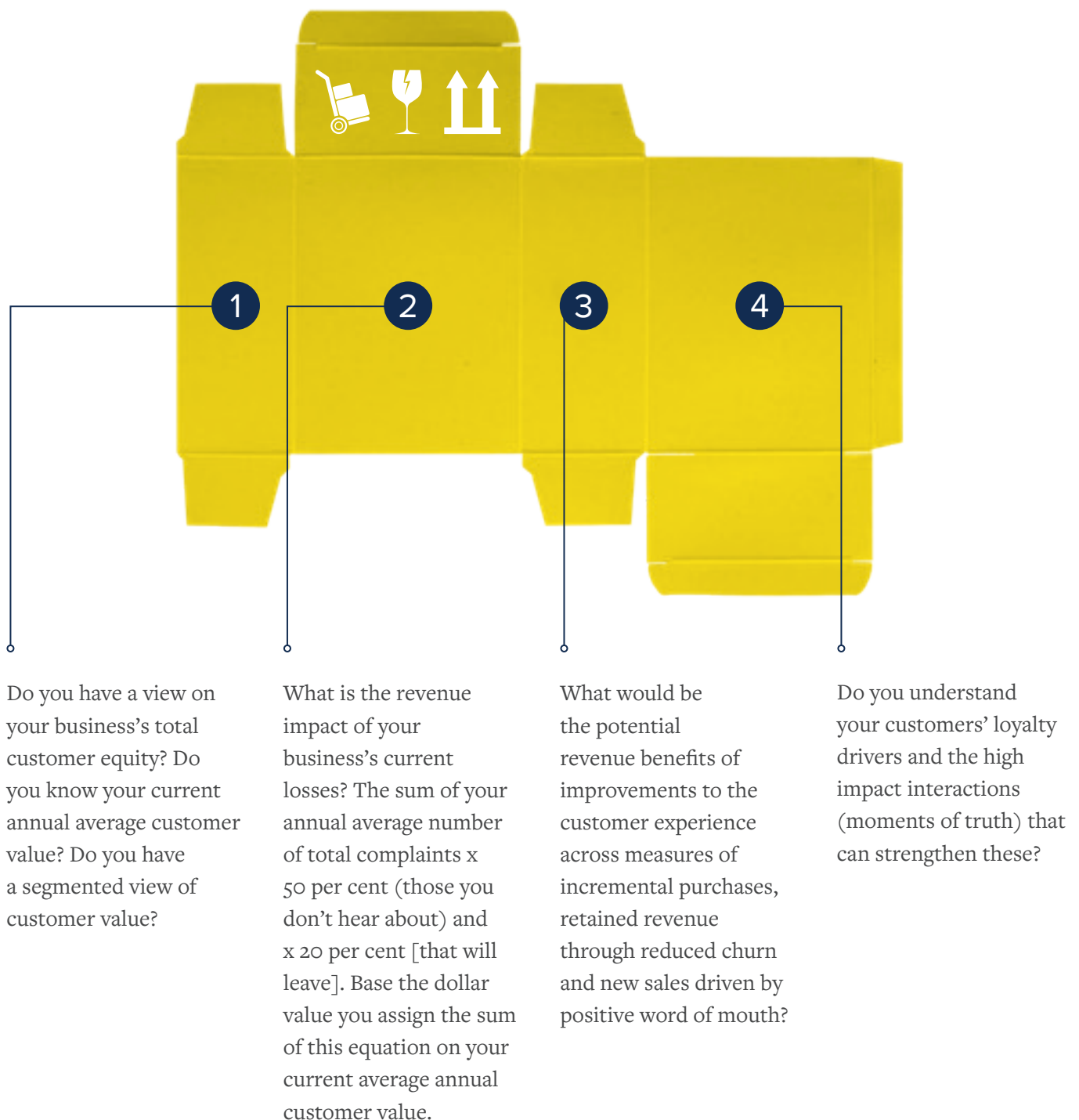
Research identifies repeatedly that the majority of dissatisfied customers – even those with big-ticket items – do not complain. Multiple studies have found that for every complaint those in ‘C-suite’ hear about, there will be a larger number (> 50 per cent) of problems about which they are ignorant. Customer experience correlates directly with ongoing loyalty to your business.

Unsurprisingly, those who do not complain are less loyal than those who have no problem (or whose problems get addressed) and one in five of these quiet, uncomplaining folk will simply switch brands next time they buy [10]. Roughly 20 per cent of business is lost through lack of awareness and attention. But the impacts do not stop there.

Historically, on average, a dissatisfied customer will tell around 10 people about their bad experience. With online communication today that number increases roughly fourfold. Satisfied customers will also communicate their experiences. The reason that this word of mouth/mouse number counts is that today approximately 95 per cent of purchase decisions are made before the customer even gets to you. This is done through researching elsewhere – primarily online.

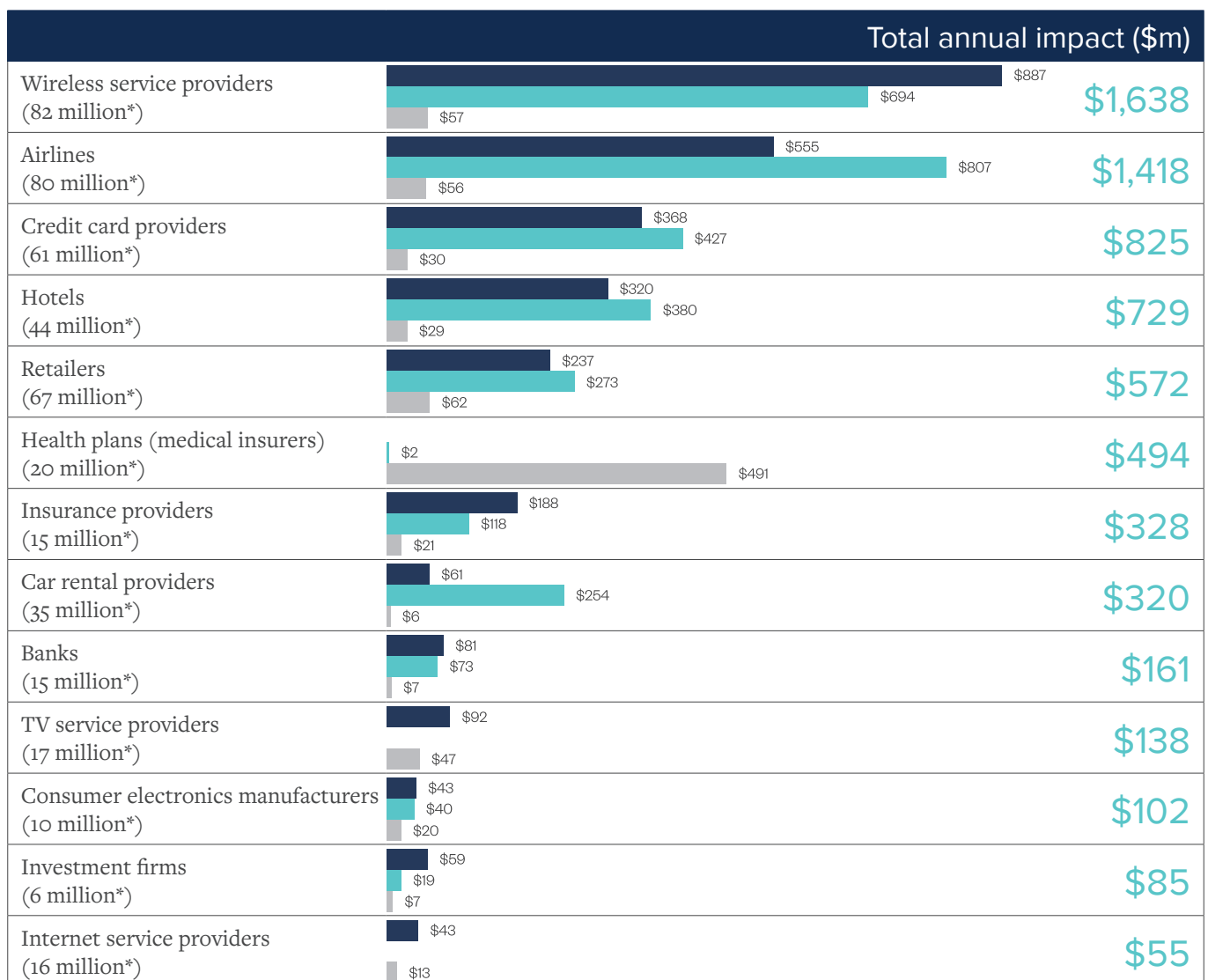


If good experiences drive loyalty up and bad experiences drive loyalty down then some numbers-based questions to ask about your business are:



In studying the actual results of the overall customer experience, the impact on the profitability of the business becomes clear [5]. When you examine the categories in the figure below it demonstrates that even small shifts in loyalty can translate to millions of dollars in revenue.

Better customer experience drives millions in revenue benefit across industries



- Additional purchases
- Churn reduction
- Word of mouth

Base: US online adults (ages 18+) who have interacted with brands in the past 90 days (numbers have been rounded to the nearest whole number)

Source: North American Technographics® Customer Experience Online Survey, Q4 2013 (US)* Average number of customers per company in each industry, based on internal and external Forrester research



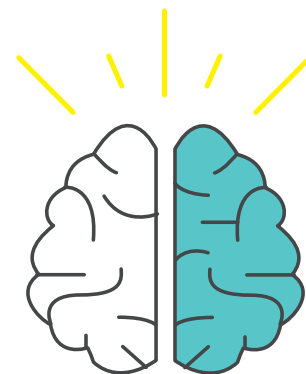
Definitions and focus

There are multiple ways to define what customer-centric means. It is interesting to look at the progression in preference and focus from CRM to CEM (Customer Experience Management) and latterly, for some, to CNM (Customer Network Management) – which describes an evolving definition, a reminder that this is still a developing discipline.

Customer relationship management (CRM) can be understood as a system for managing interactions with current and future customers. It often involves using technology to organise, automate and synchronise sales, marketing, customer service and technical support. As already stated, the technology side of the definition has become a dominant interpretation. Customer experience management (CEM) can be understood as the practice of designing and reacting to customer interactions in order to meet or exceed customer expectations and, through these efforts, increase customer satisfaction, loyalty and advocacy. It is a strategy that requires a strong emphasis on human technologies to accomplish. What is important about CEM is the need to understand the customers' expectations.

Customer Network Management (CNM) is not a common term, but is at the newer edge of customer relationship management. The diagram below from Berkley University [11] shows how, here at a B2B level,

the next level of thinking about customers involves recognition of their wider networks and the value those networks represent to a business, through that customer.



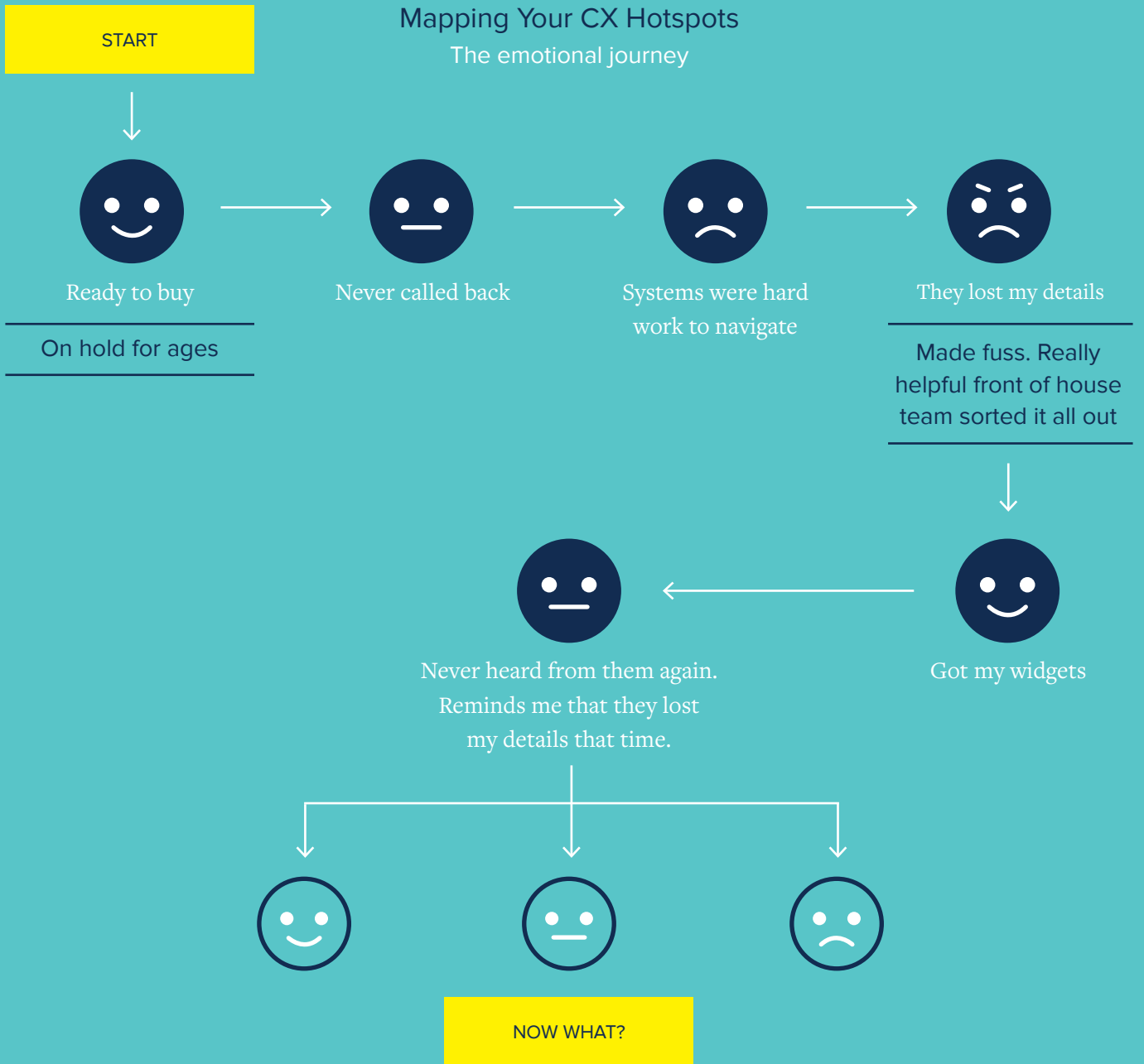
CRM	CEM
“Left Brain”	“Right Brain”
Customer’s value to enterprise	Customer’s value to enterprise
Systems and transactions	People and interactions
Functional value	Emotional value

Customer Network Management

		Depth of Customer Asset Management			
		Low (Sales Perspective)	Medium (Relationship Perspective)	High (Network Perspective)	
Scope of Customer Asset Management	Value Creation	Value Focus	Current share-of-wallet and its predicted growth	Future share-of-wallet customer lifetime value	Wallet dynamics of the extended value network
		Value Identification	Account reviews with procurement - quarterly	Consulting probing - ongoing	Joint strategic dialogue across the network - ongoing
		Value Specification	Account plan internally developed and agreed upon	Value proposition crafted for and offered to the customer	Business case jointly developed and validated with the customer
		Value Realisation	Hand-off to operations/ fulfillment	Value-adding oversight regarding operational execution	Marshalling resources and orchestrating activity internally and externally
	Risk Management	Risk Focus	Current share-of-wallet	Customer relationship and its lifetime value	Total value network dynamics that could affect the business
		Risk Assessment	Anecdotal information on competitive encroachment	Comprehensive analysis of future trends affecting buying behavior	Joint and fully transparent examination of network-wide vulnerabilities
		Risk Reduction	Extended contracts, preferred pricing, executive outreach	Higher switching costs due to higher integration, top-to-top engagement	Shared governance over intervention measures

Source: Senn, Thoma & Yip [2013] of Berkley University. Customer asset management perspectives [11]





In the end, each of these perspectives can contribute to thinking about how to design to a customer-centric logic. In aggregation they describe a set of attributes or characteristics that can be used to define a framework for a customer-centric business that will exhibit:

- ① A concept of the business as built on a portfolio of customers segmented by need, not by territories or products
- ② Customer commitment from the top down and across the business driving a customer-centric culture with activities, processes and policies designed from the customer's point of view
- ③ Engagement with customers as the starting point, not the end point in design; a collaborative approach to problem solving and customer success as a primary driver
- ④ A database that offers a single, up-to-date reliable history/view of the customer with robust data collection and protection processes
- ⑤ Recognition of the customer across all lines of business and through all channels with which they are engaging, and with a front line that is empowered to deliver solutions as problems emerge
- ⑥ A context based life-cycle/lifetime view of customers that understands precisely how different customer relationships (including those of wider networks) affect the total value of the business
- ⑦ Research that includes continuous improvement feedback loops and metrics that score on what matters to customers
- ⑧ These attributes can underpin the logic of a well-integrated approach. A truly coherent strategy will necessarily impact across the organisation, from policies through to front line. If consistent and well coordinated, a well-constructed customer strategy will create strength through the coherence of its design

The contemporary focus is often on customer experience, but that experience is at the centre of an intersecting relationship. A good definition incorporates what customer-centric means for the business as well as the customer. Bailey and Jensen from Customer Centricity Inc. offer a useful version:

“ Customer-centricity involves aligning organizational resources for effectively responding to the ever-changing needs of customers, while building mutually profitable relationships. ”

– Craig Bailey & Kurt Jensen



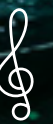
It is worthwhile reflecting on this because it focuses attention on the need to align the resources of the business with the needs of customers. It necessarily demands a business-wide approach. People, practices and systems, as well as products and services are implicated. In invoking the changing needs of customers the definition also demands a constant engagement and relationship with customers. It is, by nature, an 'outside in' model. But it must always be mutually profitable.

Some experts argue that a customer-centric approach is not right for every business. Coca-Cola and Apple are cited as good examples of product-/brand-focused businesses that do not need to be customer-centric [12].

This tests the framework of what customer-centric can mean and highlights the potential danger of defining an overly narrow focus on needs, as related only to immediate products or services. For Coca-Cola it would be a potentially fatal mistake not to consider what customer-centricity means beyond the boundaries of its product interactions. Potentially critical issues for the Coca-Cola business include sweatshop conditions, the negative impact of bottling plants on the environment and links to obesity through consumption. Customers care about these things. Social media is increasing levels of transparency and conversations about business practices that reach well behind the brand as expression and into the heart of the business as it is run. All business interactions are brand experiences.

What this means is that the work of thinking about the customer experience and taking an 'outside in' perspective will vary considerably by organisation. But the reality today is that every business should be thinking about how a customer focus can assist in their thinking, even when primary business activities are product-driven and mapped around processes of production.

Having said this, customer centricity does not mean all customers are equally important or that all should be treated equally. Customer service should not be confused with customer centricity. You can treat every customer well and ensure interactions are positive and still be flying blind as to their motivations, needs and likelihood of loyalty or defection. Customer centricity is about a way of doing business, but is also about aligning activities, products and services with the business's most valuable customers for long-term profit and strategic advantage [12]. This requires a deep understanding of who your customers are, their real value and forms of segmentation that are more complex than allowed for by traditional methodologies. The contemporary technologies we have at our disposal make the work of knowing the customer far easier than it has ever been before – if we use databases strategically and insightfully. But a CRM system is simply an enabler. The human technologies and capabilities required to deliver to a customer-centric model are the now critical other side of the equation. Here lies the critical gap described above.

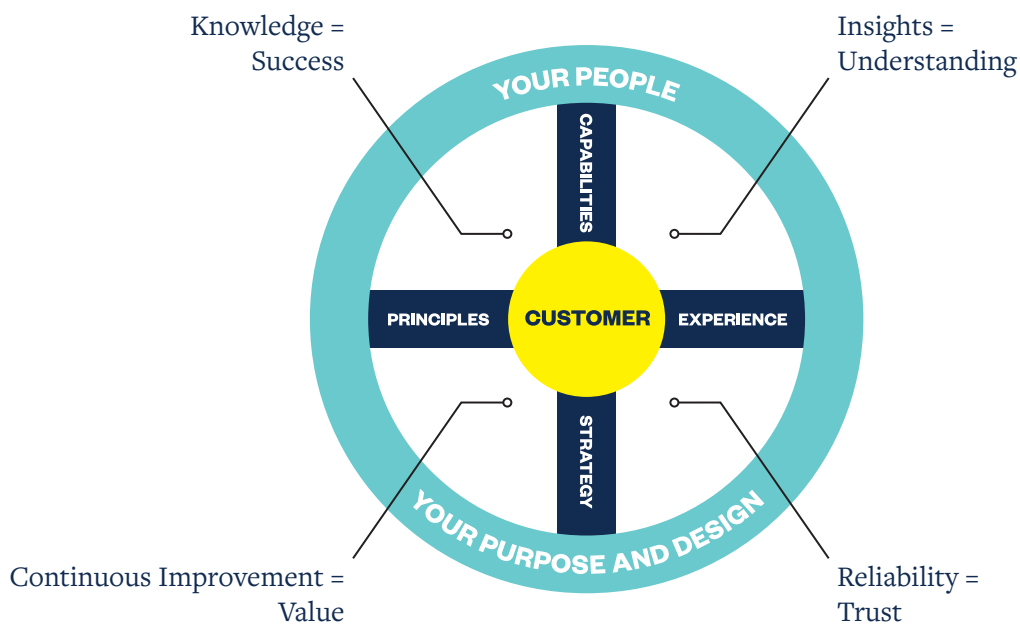


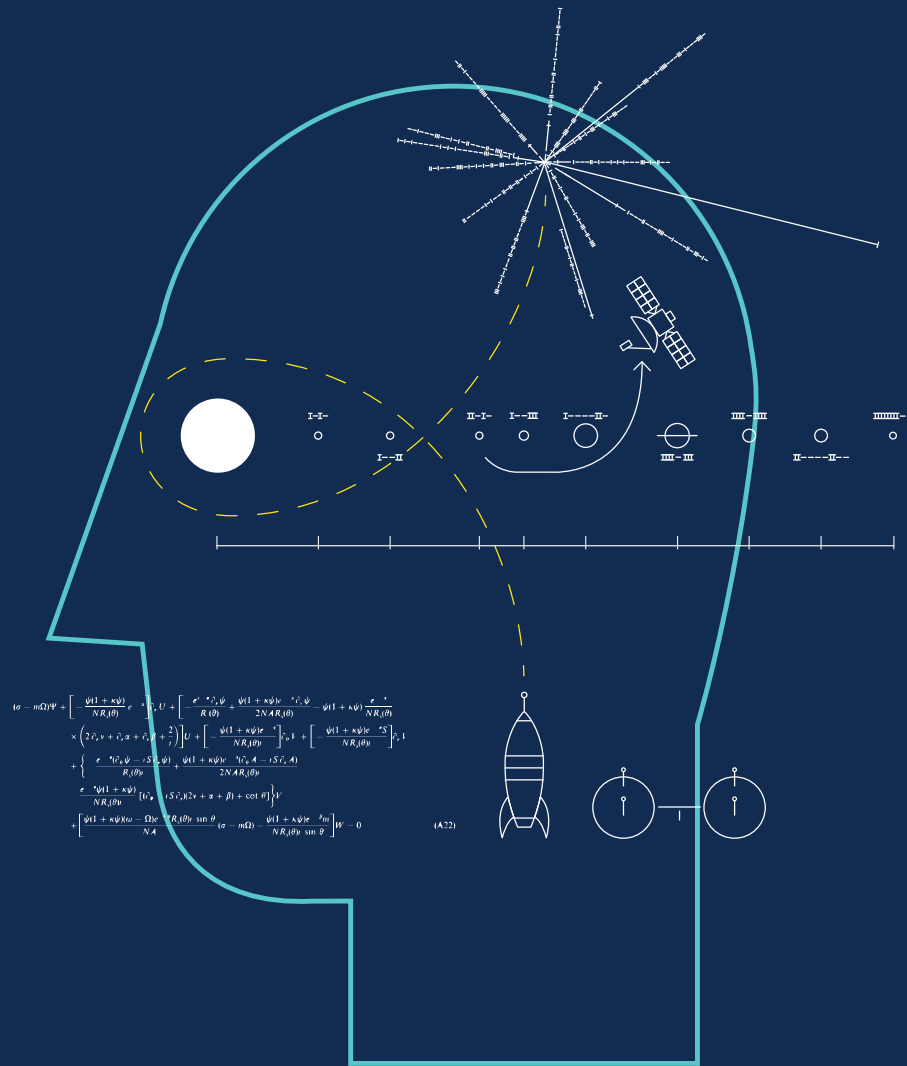
The human technology gap

There are fundamental challenges across governance, culture, insights, structure, systems, processes and traditional metrics that typically act as barriers to an organisation’s shift to becoming customer-centric by design [13]. If IT systems and the significant and real problems inherent in legacy structures are stripped from this list, what is left is the human side of the technologies of change. To overcome these human obstacles requires a shift in thinking.

Many companies are constrained from adopting a customer-centric approach because their existing operating model, technology, infrastructure and people are aligned mentally with their product or services portfolio, rather than with customers. To shift from this orientation requires a clear understanding of the difference and an overarching strategy for making any shift – it cannot be piecemeal.

A key first step is to develop a shared understanding of what is meant by customer centricity and the customer experience for your business. Definitions matter. It is crucial to reach common ground in terms of understanding what it means within your business, and there are a number of models that can assist with this process. One is to simply place the customer in the centre of thinking and planning. The model on the right works outwards from the customer to a business design that addresses a customer-driven response from strategy, principles and capabilities, to experiences. It also pairs key customer drivers with the necessary business response. Trust is paired with reliability; value with continuous improvement, and so on. These high-level design elements to the model have powerful implications for what gets done. It can be used as a framework to support discussion for any business.





“ Achieving customer-centricity requires rethinking the way business is done. And this, in turn, requires a holistic approach that encompasses everything from analytics and insights to strategy and customer experience, from operating model design and execution to governance and transformation management. ”

– Accenture, 2012



Another very simple exercise that can assist a more product-centric business towards the ‘Aha!’ moment in working through ‘Where we are versus where we need to be’, can be found in language. Language emerges repeatedly as important in the literature about customer centricity, because the way we talk about things affects the way we see and think about things [12]. Put the word ‘Customer’ in front of job titles. Sales Director becomes Customer Sales Director. Product Manager becomes Customer Product Manager. When people interrogate their role and the implied priorities of each differently worded version they can start to think about how certain shifts in priorities or practices might be appropriate.

“Where we are versus where we need to be”

Another exercise that can assist in reframing thinking is the use of the traditional value chain. Replacing – or interrogating – traditional operationally-focused value chains with a comparison with service value chains can enable a rethinking of profitability to incorporate the margins available in human relationships. Research identifies repeatedly that these are demonstrably tangible things.



m: 0210 123 54321 d: 09 123 54321 e: sid.sample@abcd.com
ABC Deliveries Ltd, 123 Fourth Street, Sampleville 6789



m: 0210 123 54321 d: 09 123 54321 e: sid.sample@abcd.com
ABC Deliveries Ltd, 123 Fourth Street, Sampleville 6789



These are just some ways into creating shifts in thinking. The final and most obvious tool at anyone's disposal is to interrogate existing ways of doing things.

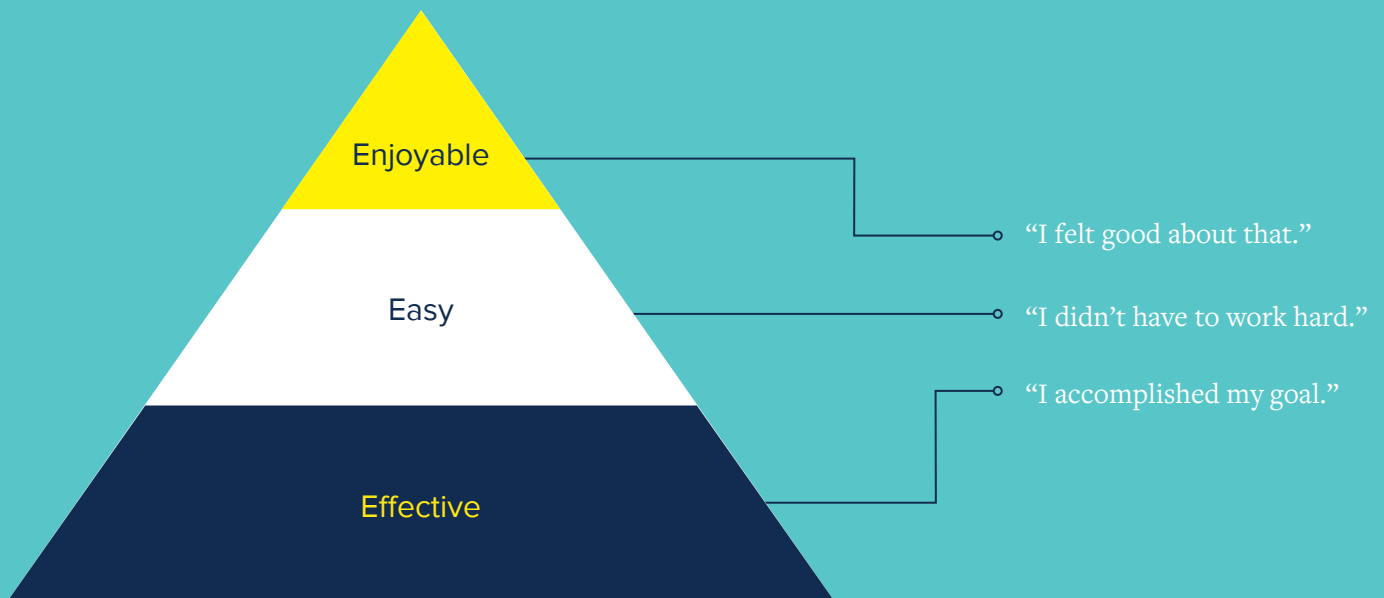
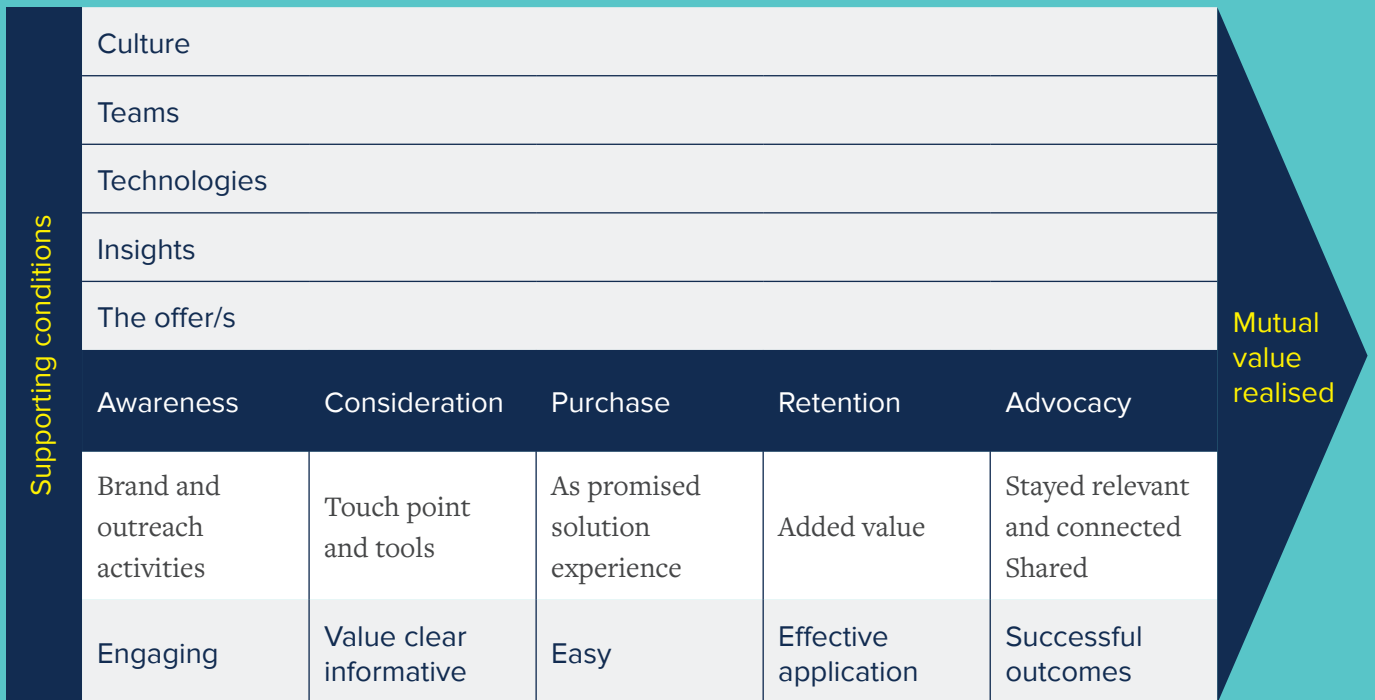
Questions to enable consideration of how customer-centric things really are:

- A good metric for customer centricity is to ask, 'How aligned is what the business says about itself with what is being said about it?' Do you know the answer?
 - Are you measuring beyond sales figures and profit? If you are not measuring customer lifetime values you are not being customer-centric. Likewise, if you have never considered the value to the customer instead of the value of the customer.
 - How are you thinking about what you are doing? Don't ask 'What are we trying to do with our customers?' instead ask 'What are our customers trying to do with us?'
 - Are you defining and measuring customer experience quality?
- Do you have a target for customer experience? Have you developed journey maps to inform your thinking?
 - Do you train teams in how to understand and deliver target customer experiences?
 - Have you assessed your customer experience maturity as a business? That is: the extent to which the business systematically enacts the processes and practices required to design, implement and manage customer experience. By contrast, customer experience immaturity is when those processes and practices are missing or ad hoc.

Customers value interactions with an organisation as much as they do the products or services [14]. The main elements of a well-designed interaction experience are not overly complicated. A useful model is one that asks: 'How effective, easy, and enjoyable are we as a company to interact and do business with?'

Breaking this down there are – as identified above – key qualities that enable these primary elements to be delivered on.

Service value chain:



Further unpacking the qualities of a customer-centric company

1 Focused on customer experiences and outcomes as key drivers

The focus is first and foremost on customer outcomes. Goals are defined in terms of the customer's engagement with the organisation's offerings; and engagements are measured across all touch points and at all levels of activity. Products are not sacred – where there is little indication of customer engagement or value products are refined, rebuilt or retired. Customer experience is monitored constantly and changes are made regularly, with A/B testing being a natural part of the course of doing business.

This mentality and the measures that come with this approach keep performance connected to delivering the right outcomes. And product, sales, marketing and service teams constantly adapt and fine-tune every step involved in engaging the customer – not as an NPS (Net Promoter Score), but as one of its tributary measures, connected to the customer in real or near real time.

A good example:

Amazon. Where every aspect of what is delivered to the customer is measured and broken down to a level of simplicity for both individuals and teams so each has a clear understanding of the customer outcomes for which they are accountable.

2 Being cohesive

It's hard to provide customers with fast, helpful responses or even accurate information if departments and responsibilities exist in disconnected silos. Unless your company has a good way to communicate and collaborate internally you won't be agile or responsive.

A good example:

Maersk Line (one of the world's largest container shipping companies with operations in 125 countries) gave regional divisions the option of putting regional Customer Experience Councils in place. The 55 regions that set up local councils also received a three-day training course in customer experience improvement methods. The firm then did a study comparing regions with and without a council. The result showed participating local offices scored 10 points higher on their NPS than those offices that opted out. The Customer Experience Councils were only one part of an overall customer experience program that led to a 40 per cent rise of Maersk Line's Net Promoter Score and prompted Forrester to do a case study on them [15].

3 Ensuring decisions are made where and when they count

A quiet revolution in operating models is getting wider attention, with the 'Two Pizza Team' making an appearance in business vernacular. At its heart, this New World Order is a change in how decisions are made. The logics of large hierarchical silos are being reworked into agile cross-functional teams with accountability and the responsibility to deliver customer outcomes at the point they matter and at the time they matter. Invariably, this means giving people the autonomy to make decisions; plugging them into customer trends and feedback and ensuring they are driven by an appetite to resolve problems. Accountability for the rationale behind any change is expected, but the time to change is not interfered with. For the customers, this means a sense of being understood, listened to and, as is often the case, delighted by the organisation's responsiveness to their needs. For the organisation, the ability to adapt continuously and keep its customers engaged and feeling valued is a real and tangible benefit.



A good example:

UK bank First Direct decided to make the courageous decision of letting its front line staff decide when compensation was in order for complaining customers and how much to compensate them. The move resulted in 75 per cent of all complaints being resolved within 24 hours and lowered recovery costs because employees were able to resolve problems before they escalated into more serious complaints that would cost more money [14].

4 Using data and innovation as connective material

Capability around data and the pursuit of informed innovation are truly embedded in the DNA of customer-connected organisations. Data integration is a crucial aspect of personalised customer experience and will only grow in importance over time. Data here is democratised and not ‘owned’ by any one part of the business. All individuals understand, interpret and use it to make decisions. Analytics is a respected skill and data experts are proactive innovators across the business rather than ‘report producers’, disconnected from decisions. The process of innovation is wrapped up closely in data with a closed loop between customer feedback, analytical insights and organisational responses.

A good example:

An example of how this can be effective was given in a Deloitte paper from the business-to-business domain where research identifying a “change in the way our customers are using our products and services” quickly caused the product team to ask ‘Why?’. A call went straight to the customer relationship manager who arranged a catch up with one of the customers – not to probe into a cross-sell conversation, but purely to ask: ‘What has changed for your business that has led to a change in how

you are engaging with our services and can we help?’

Most impressive was the willingness to “adapt the contract to get a more cost-effective outcome for the customer”. And then the all-important feedback loop went straight back to the product team so it understood and could innovate and deliver continuous improvement to customers [16]. In effect, the power of data and its ability to inform innovation makes it the connective nerve tissue between the business and its customers, allowing constant improvement and adaptation in market.

5 Being nimble

The whole point of opening a company up to customer feedback, ideas and critique is to let it guide the thought and development processes. That doesn’t mean you have to build what customers are asking for every time, but their comments should play a major role in the direction of your roadmap. If it doesn’t, why bother asking?

A good example:

When customers feed back issues around making returns, what do you do? Dutch e-tailer Jeans Online launched a home delivery option that allowed shoppers to give any unwanted items straight back to the courier. With the Easy Fit & Return service, customers have 15 minutes to try on garments, after which the courier will return to collect any purchases they do not want to keep.

6 Being accessible

Customer-centric organisations make it easy for customers to connect with them, wherever and whenever they want to. That means making sure your response times are fast, your online and customer community are mobile, having a presence on relevant social media sites and that your search is optimised. It means that it’s obvious to your customers how to get

in touch with you. It also means communicating in a way that's friendly and easy for people to understand – not cluttering up what you have to say with industry jargon or opaque responses.

A good example:

Fiat Live Store took accessibility to a new level with their Brazilian online platform for webcam-enabled car browsing. Accessed via the Fiat website, the Live Store allows customers to connect with Fiat staff at showrooms. Via head-mounted cameras worn by the staff, customers can then virtually explore vehicles while asking questions and discussing purchasing options.

7 Being socially responsive

Social media has had a major impact on your customers' expectations of you. Not only do they expect a response from you every time they reach out, and in any channel they choose, they expect it quickly. You can keep this manageable by having a presence only on as many channels as you can reasonably monitor and manage and then funnelling these conversations into your customer teams. It's not enough to just respond the first time they reach out. You need to respond every time, and circle back to close the loop with them whenever there's an update. And it doesn't matter how quickly you respond if you don't respond with genuine empathy. You are there to help solve problems, not to provide excuses for them.

A good example:

An example of innovation in this space is Amazon's Fire Phone Mayday button. It's a one-tap application that instantly allows the user webcam-enabled face time with an Amazon customer services representative. The Mayday button first appeared on the Kindle Fire HDX tablet, launched in September 2013. The average response time is reported as 9.75 seconds.

8 Engaging teams

The human quality of customer interactions is based on your people: how happy they are, how proud they are, how excited they are, how well informed they are. The role of the employee in delivering customer experience is critical. Everyone needs to know their role and how they contribute specifically. As well as looking at customer journey mapping or Net Promoter Scores, employee journey mapping and employee promoter scores can be valuable tools for understanding, strengthening or improving the employee experience [17], which in turn will impact the customer experience. In the same way as customer understanding needs to look back to the earliest stages of awareness, employee maps should seek to examine elements like reputation as a workplace. Social media sites such as Glassdoor.com are an interesting source of input for such a process, offering summaries of anonymous employee reviews that aggregate scores on whether they 'would recommend to a friend' and rating of the CEO.

A good example:

Caterpillar construction equipment dealer Carter Machinery moved to an employee-powered model of customer experience improvement, which has since won it an award. But its view on what had to be done to get there is a reminder that a result like this comes from a coordinated effort. The business found that the biggest learning from the process was that a change, even a seemingly trivial one, is difficult and disruptive for employees. It highlighted three considerations it believes should play a big role in changing a process for employees to deliver a better customer experience.



1 Communicate often and clearly.

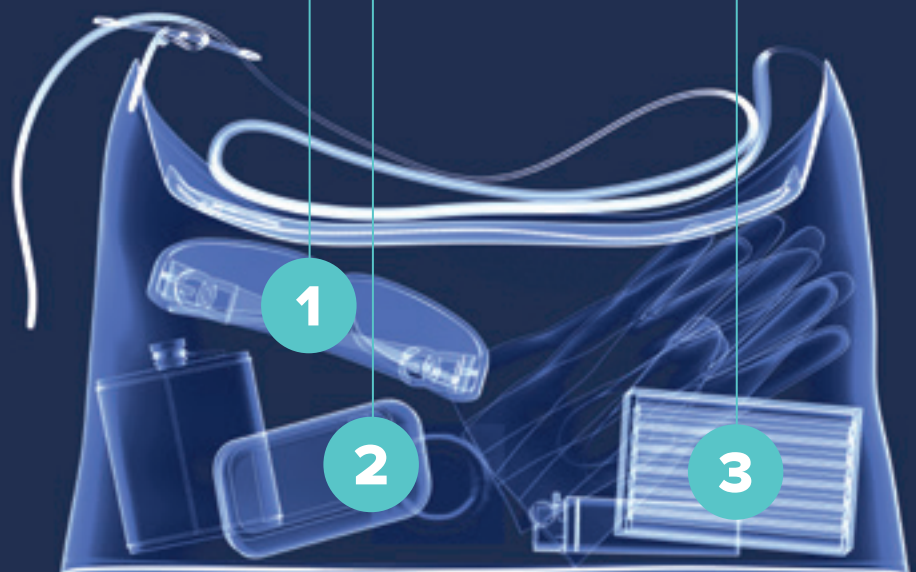
It's important to explain both the big picture and the small picture for your teams. They should see the high-level ideas and how their day-to-day actions contribute to this idea's success.

2 Make it manageable.

Balance is needed when it comes to sharing your vision. If you do an information dump it can be too much to process and you lose your audience. However, if you hold back too many details, the motivation to endure the pain of change is lost. Deliver information in manageable chunks to the team.

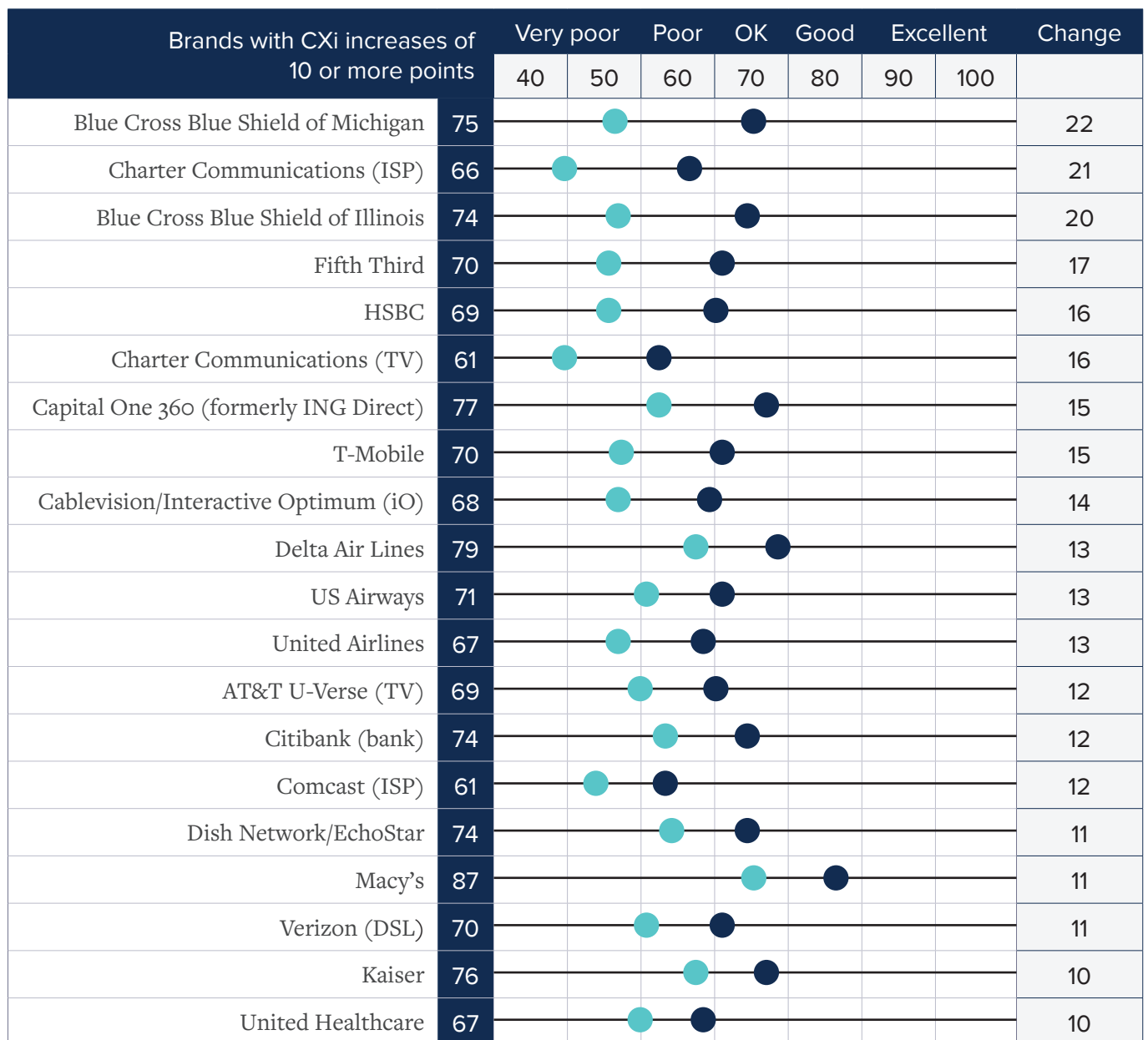
3 Don't underestimate the impact of change on employees.

People have a natural resistance to change, particularly when it comes to changing the way things "have always been done here". So when you ask for changes listen to employees' concerns and work with them to deliver solutions.



Insight is also available on where to start on the customer-centric journey when we look at companies that have made significant improvements from a position of weakness.

Brands with large changes in CXi score between 2013 and 2014



● = 2013 CXi score ● = 2014 CXi score

Base: US online consumers who have interacted with brands in these industries
 Source: North American Technographics® Customer Experience Online Survey, Q4 2013 (US)



The research in this report identifies three key improvement areas between 2013 and 2014 that significantly boosted reported Customer Experience scores year on year. They are enhanced products and services, enhanced understanding of the customer, and enhanced use of technologies.

These improvements were large shifts from players in previously laggard industries. However, what is interesting is that although the laggard groups saw gains, those leading the market remained flat. Why? A second body of research from Accenture [19] holds a clue. This work also identified recent increases in customer satisfaction across many industries, but on closer inspection these upturns were found to be driven primarily by basic operational improvements – such as reducing hold times on the phone – and not by the real elements that keep customers engaged. In other words, many companies are making gains because they are fixing the basics, but they're not attending to the points of interaction that can genuinely sustain relationships. The research went on to identify some critical points at which focus can work to strengthen relationships, as opposed to simply holding onto them.

1 **The point of acquisition:**

Having the service experience match the promise a company makes upfront rated as one of the most important areas of customer service. Yet the greatest service frustration consumers cite is still a failure to deliver on that promise.

2 **Recognition for increased business:**

Customers' need for recognition has increased and they are much more likely to want special treatment and reward. The challenge is that changes the customer sees as meaningful may not be registering for the company. You have to know the customer and their history well to know the shifts. Database technologies are now so well developed that there is no excuse for not having that history available.

3 **Overlooking signs that customers are likely to switch:**

A reliance on overall retention rate as a measure of effectiveness may mean being unaware of customers who have switched partially, potentially leaving a company unable to respond until it is too late. On the other hand, companies that use analytics to identify switching triggers increase the likelihood of being able to address and mitigate the risk of partial switching.

4 **Failure to really engage:**

Companies that aren't engaging with people (through voice of customer, social and innovation processes) are letting significant drivers of loyalty go untapped. This does not mean a simple survey once a quarter. It means proper conversations and feedback loops that seek to genuinely understand the experience. And when they do engage, companies that fail to adequately show people how their feedback efforts contribute leave them feeling unvalued and as if they wasted their time.

5 **Relying on technology solutions to satisfy and keep customers:**

Quality technology experiences are now the price of entry. They are not what keep customers. The more tech-savvy a customer, the more likely they are to shop around anyway.



The world of the customer

The biggest shift in contemporary business has taken place outside the corporate firewalls. Consumer behaviour and customers' relationships with organisations have changed fundamentally. The move to online and mobile has been extremely well documented, but it is bigger than that. The fibre-optically enabled, software-driven creation of a global Internet platform into which people can plug, play, share, work, create, debate and compete has transformed the world in which we live. Now fully mobile and highly connected, the average consumer's behaviour has altered radically, and with it their expectations.

Firstly, they are experiencing companies who really do leverage technology to deliver intimacy. This superior and more personalised experience is not being delivered in every industry, but the experience of it is acting as an accelerant to what customers now expect of every industry. The point being that customers do not know boundaries when it comes to expectation [21]. There is now little choice but to adapt and deliver systems and processes that can be geared to this New World Order. Yet, at present, while Amazon may deliver a level of algorithmically enhanced insight about my preferences, most businesses fail to recognise me when I contact them.

Know me is rule number one.

Customers today expect to be able to use their phones to access information and transact. Yet, despite clearly identifying mobility as a critical trend to address, many businesses are demonstrably slow in making the necessary changes [7].

It is a given that today's customer is a digital customer. They are using multiple channels to obtain information about products and services before they buy, and fully expecting that any supplier will be able to interact with them across those same channels if they become a customer. But currently, this expectation is largely on one side of a gap, with experience some distance away on the other – a breach that is visible in research. Accenture's latest Consumer Pulse Survey shows that across the last five years the suite of customer experience indicators measured has most companies flat lining. Worse, after five years of not shifting the dial, the most recent survey shows many have lost ground [22]. Most businesses are not responding quickly enough. Those that are, are developing an advantage.

Make it easy for me is rule number two.

On top of the Internet and mobility, the increasingly ubiquitous use of social media has heavily influenced how we consume and purchase goods and services. The result is that while customer drivers may not be so different, traditional processes like pathways to purchase and methods of feedback and experience sharing are altered radically [17]. Old rules of engagement no longer apply. Failure to understand these shifts in the ways people are interacting and making decisions can lead to wide gaps between organisational processes and customer expectations, and between business propositions and the solutions customers actually need – gaps competitors can quickly exploit.

Be relevant is rule number three.



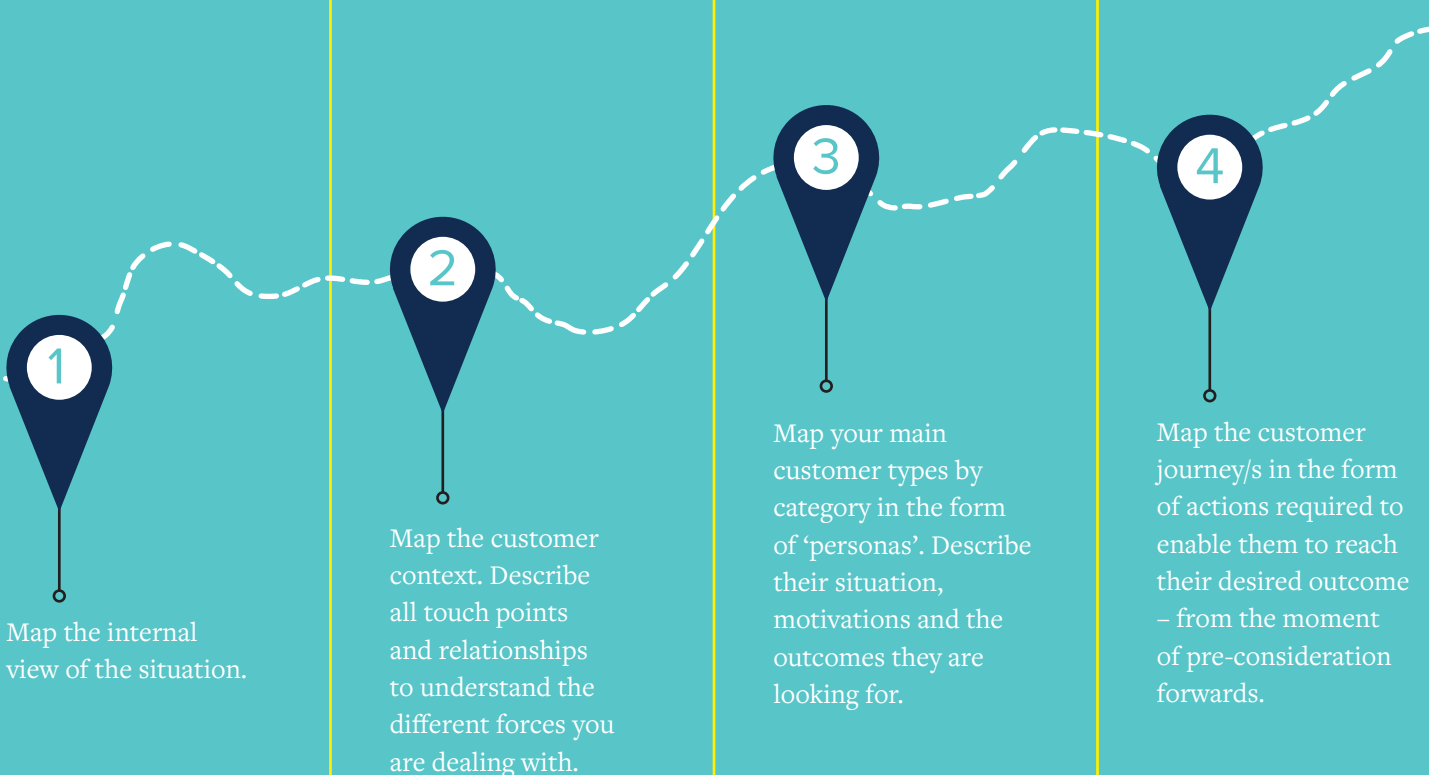
The pressure is on to create and deliver high quality customer experiences. So how to meet demand? Gearing up to be technologically enabled is becoming one part of table stakes; the ability to develop deep insights into customer needs and drivers is another. Multiple channels of access, mobile-enabled delivery, responsive design and data competence are now part of the base infrastructure of industry. Today, the work of obtaining customer insights needs to extend well beyond simple monitoring. Quantitative assessments still have their place and can be a good tool for determining territories to explore, but qualitative research with depth is needed alongside them. Open-ended questioning is not enough. What is required is hands-on ethnographic research, genuine enquiry-

based study and complex mapping that reaches deeply into the processes people go through to make decisions.

Mapping the journey

An increasingly common approach to understanding customer experiences is through journey mapping. As a practice it can deliver a comprehensive view of the mental and literal steps a person takes along the pathway to becoming a customer; identifying all the processes and touch points that can affect experience, engagement and sense of value along the way. This sort of ‘map’ moves thinking beyond touch point interactions to try and make visible the expectations, concerns, state of mind, and outcomes sought at each

The process in outline:



stage by customers. There are no rules to journey mapping. Design can be simple or very complex. Whatever the form, there are some key elements any map should contain if it is to become a useful business tool.

The first step is to understand what the process is aiming to achieve for the business. Aim for specific measurable goals and plan to invest to realise them. This is a pan-organisational process that should include and engage all key stakeholders in order to be effective. And it is not a one-off exercise but an ongoing assessment that needs to be maintained and updated as changes in conditions, behaviours or technologies create fresh impacts.

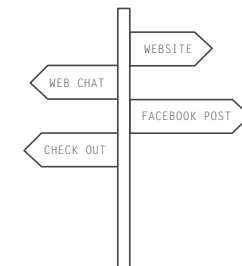
Once you have this overview it is possible to understand where you might want to make improvements, invest in training, or to comprehensively innovate, and then what the priorities are for first actions and investment. As a body of work it can provide a robust pan-organisational view of how the business is interacting with the customer, as opposed to the other way around, revealing gaps and opportunities between expectations and experiences.



12 customer experience trends worth thinking about

Be a trend watcher.

It is not only your own customers who are worth watching as part of the ongoing planning and review process. Wider trends that have not yet affected your industry may well be heading your way – and worthy of attention.



1 A shift in language

Social media has created a seismic shift in the way companies speak to customers – the trend is: out with obfuscation and in with language that customers actually use. That means less scripting on calls, less formality in communications, much more user-friendly collateral, and websites that are actually navigable and intelligible. Alongside this, developments in natural language processing mean that you can now ask a ‘virtual agent’ questions online in normal language. Expect more like this in 2015.

2 Channel choice

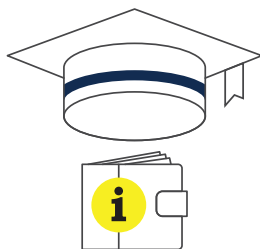
Today’s customer typically uses several channels, even to complete one transaction or request. For example, you might view a Facebook post, ‘like’ it, and click through to a link to purchase an item, then progress to web chat with a query, and come back to the website to place your order. With multi-channel journeys becoming the norm, 2015 will be a year for companies to think about how to add channels to their service offering to meet consumer demand for choice. That said, focus on what you are resourced to deliver or suffer the punishment for failure, which will be swift and public.





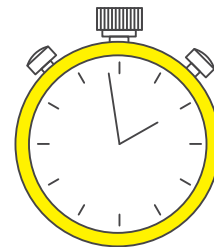
3 Amplification of feedback and reviews

Both the quantity of customer feedback, and its influence, will expand. Firstly, feedback will increase as companies proactively solicit it more regularly and through more channels. Secondly, unsolicited feedback will continue to rise through social media and aggregated review sites that can help boost rankings and sales. Success will come to those who not only embrace the importance of customer feedback, but who also know how to analyse and act on the insights they receive.



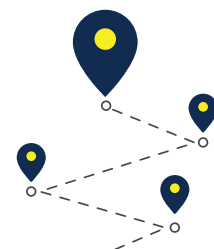
4 The rise of the super-informed customer

Customers conduct research before buying to such a degree that by the time they contact a call centre they can be more versed in a product than the call centre teams. Answers to easy questions can be found online, so when they call they are much more likely to have a complex request. Some companies will invest in intuitive knowledge management systems and business process guidance software to manage this. All should invest in up-skilling their front line workforce as human customer service moves up the value chain.



5 Speed and convenience

It's no great surprise that customers voice complaints on social media when they have learned that best practice service organisations now respond within minutes. This trend towards speedy service is likely to manifest across other channels too. Many companies will need to review the appropriateness of their KPIs as a result. Alongside speed, convenience is key, so technologies like virtual hold (where a customer can book a callback time instead of waiting in a queue on the phone) can offer real value.



6 Customer journey mapping

Central to the agenda of customer centricity will be the practice of journey mapping to improve the overall experience. Many companies will seek outside expertise in getting started with mapping initiatives, not only because of a lack of experience in-house, but also to access an independent resource who can coordinate across multiple divisions and stakeholders. (More on this below.)



7 Making the relationship easy

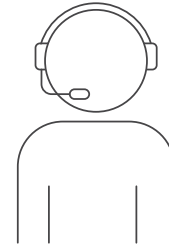
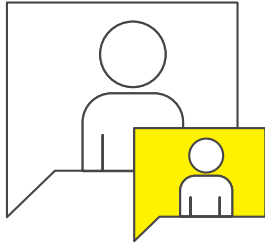
Behind the scenes of a customer service department may lie an increasingly complex array of technologies and channels, yet from the customer's perspective service should be increasingly simple and easy. This is reflected in the adoption of a Customer Effort Score as a KPI, or what British Telecom calls the 'Net Easy Score'. Companies analysing what they can do to make it easier for customers to do business with them are looking at things like longer hours, multiple languages, more channels, or simplifying customer service processes, forms and language.



8 Mobile-first

No customer experience strategy would be complete without addressing the reality that mobile devices (smartphones and tablets) are an increasing source of service transactions. Whether it's a mobile app or a responsive website, companies need to offer users a mobile-friendly option with the opportunity to click to call, click to chat and, in best practice, click through a visual IVR for self-service or to be routed quickly to an appropriately skilled call centre agent (without the hassle of voice menus).



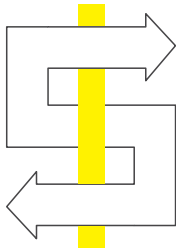


9 Surge in chat and video

In 2014 research showed positive customer satisfaction with web chat relative to other channels, which will make it easier for executives to get their chat business cases off the ground. Proactive chat, whereby a web chat agent interrupts a user's web session with a friendly offer to assist, is only bolstering these business cases with the added bonus of Conversion Rate Optimisation (CRO). Proactive chat is based on preset algorithms, such as time spent on site or views of premium offers. For small to mid-sized businesses, outsourcing to 'chat-as-a-service' will become an alternative to offering 24/7 coverage in-house. Historically, bandwidth issues have made companies shy away from video as an option, but that's changing. Customer experiences are often more engaging and effective with visual as well as voice contact.

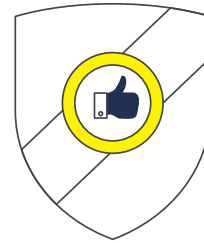
10 Convergence of contact centres and digital marketing

Customer experience incorporates the functions and goals of different departments. Traditionally structured companies must work out horizontal collaboration processes. For example, contact centre and marketing leaders can come together to leverage benefits from and share costs of new technologies that lead equally to better customer service and sales/marketing outcomes.



11 Increases in switching

Switching is on the up and younger consumers are more inclined to switch, suggesting that a strategy to manage this will become increasingly important. Accenture estimates that there is up to US\$5.9 trillion in revenue at stake here.



12 The escalating role/s of trust

Trust is the primary driver in relationships – organisational or otherwise. Again, numbers dictate why a business should care. Research around trust indicates the higher the level between company and client, the greater the profitability of the relationship. It equates to greater levels of investment, more referrals and longer relationship duration [23]. So what are the elements that specifically build trust? One key driver is reliability. Do what you say you are going to do. Failure to deliver on the basics is to fail in building trust. A second driver is duration of relationship – trust takes time to develop. Trust is an emotion built on interactions; human interactions having greatest impact. This has significant implications for companies with high levels of relationship manager turnover. Assuming the departing person does not take their clients with them, the key questions become: is it possible to reduce account manager churn to improve customer relationships? And if that is not achievable, then is it possible to develop wider sets of relationships or to leverage technologies to build more intimate relationships that are less person-dependent? Expect your customers to get more demanding about continuity.



The growing importance of data will become crucial to maintaining trust. Technological curation of relationships can enable great intimacy, but that intimacy demands care. While many consumers are comfortable giving data to businesses, others are asking questions about how their data is being used, who owns it and, crucially, how secure is it? While customers may be willing to share their personal information they will punish breaches very quickly. A breach of security is a breach of trust. Expect this topic to heat up.

Another driver of trust is that built through recognition of aligned interests. If KPIs of sales teams are driving actions that are more suited to the company's interests than the clients it will be recognised and it will destabilise trust. The reason customers are more likely to take advice from service reps than sales reps is that they do not trust the interest alignment. Selling solutions not products is the answer and, easy to say, but when short-term profit targets are looming it can be easier still to incentivise sales that are not aligned to a customer's best interests. Expect to see changes in titles and attitudes to 'selling'.

12 things developed/adapted from work by www.matchboard.com.au [24], Jenny Wilson [16] and Accenture [19]

The customer has much to tell a business about how effective it is being at meeting their expectations – and they are busy telling others if the business is not listening. What they have to say is an invitation to respond if it is heard with open ears. A surprising number of businesses respond to customer complaints by defending their position. This response throws away an opportunity to solve a problem and deepen a relationship. The age of the customer is an era of 'relationship'. A surprising number of businesses disable the comments function in their social media channels and simply broadcast one way. One way is no longer acceptable. Involve the customer. Research on customer involvement identifies very positive impacts. Co-creation through joint problem solving, during design, production, delivery and/or purchase stages of the supply value chain ramps up scores on satisfaction, trust, relationship strength, attitudinal and behavioural loyalty [25]. These indicators are worth aiming to improve continuously.

In the end, customer centricity is also an outcome. It is, as one industry expert has said, about arriving at the point at which there is no daylight between what you say about yourself, what you offer, what you practice and what the customer experiences [26].



The apparent contradictions among satisfaction, switching, loyalty and expectations are clear indicators that providers must dig below their performance across their aggregate customer base. The digital age is actually making relationships more personal, and companies should work to deeply understand individual customer segments: what motivates them, what's important to them, and what they really want from the relationship with their providers. Failure to do so can make companies vulnerable to overlooking the critical interactions that matter most to consumers. These blind spots represent lost opportunities for providers to drive greater loyalty, engagement and ultimately revenue from current and potential customers.”

– Accenture, 2011



Customer Centricity Trends to Watch

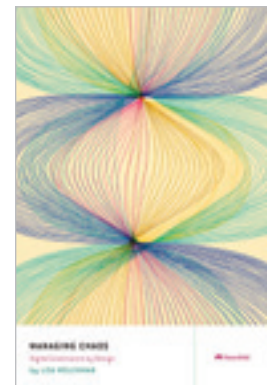
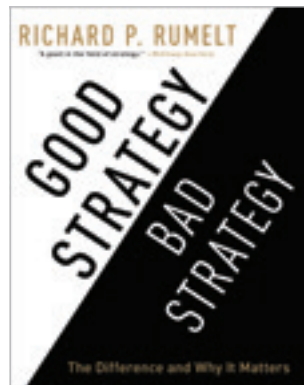
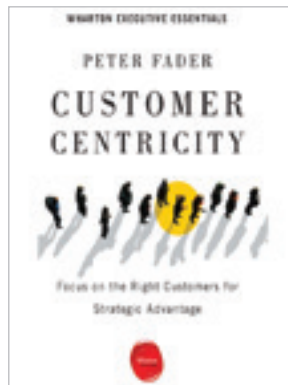
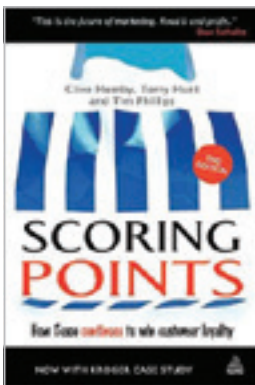
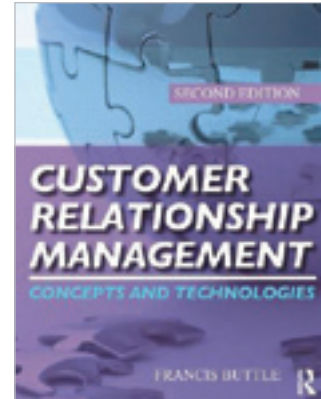
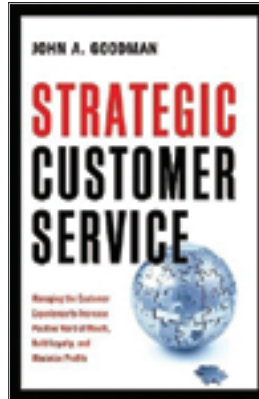
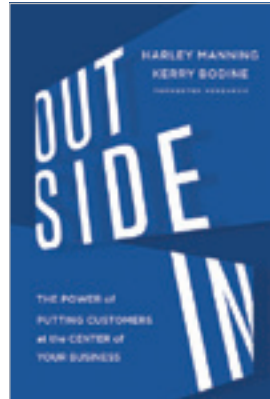
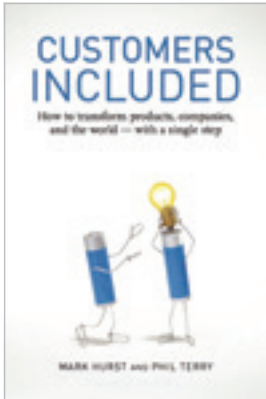


- Investment in customer experience will increase. Gartner predicts that by 2017, 50 per cent of consumer product investments will be redirected to customer experience innovation. The challenge: intelligent prioritisation.
- Employee experience will become as important as customer experience. Employees deliver on the promises a brand makes. Companies with highly engaged employees enjoy 147 per cent higher earnings per share than their competition.
- Customer experience design will gain traction. The process of designing experiences is a discipline few have embraced. Ranging from identifying and closing experience gaps to true innovation, the ability to bring customers' expectations into the design process will be a hallmark of customer-centric organisations.
- Competition for customer experience talent will increase. According to a recent Temkin report, 65 per cent of companies have a senior exec in charge of CX (customer experience), yet only 10 per cent of companies have reached the top two levels of CX maturity. As a result, highly experienced CX professionals are thin on the ground and will be for some time.
- Demand for personalised and customised experiences will continue to grow. As more companies get better at using data to truly understand their customers, the more important personalisation and customisation is going to be. Better yet, customising to meet the needs of individual customers based on an understanding of what they want is one of the hardest things for a competitor to copy.
- The physical web will continue to expand. We're already seeing digital extensions to physical products – consider 'smart clothing' that has companion apps to sense your health and exercise stats. Forrester Research predicts that companies will be able to connect nearly all products and machines by 2020, with sensors, tags and ever smarter products and devices allowing customers to access anything, from anywhere, at any time.
- Journey mapping will remain a key tool. According to Google, shoppers use an average of 10.4 sources of information to make a purchase decision. Across categories, customers use multiple devices to access reviews, websites, ads and recommendations. Journey maps will continue to be a tool for understanding customers, including the ability to identify gaps and pain points in their experiences.
- Physical and digital channels will become more integrated. The importance of seamlessly integrating digital and physical experiences will rise as customers increasingly expect to be able to leverage in-store technology to get products or information, and to start transactions in one channel and finish in another. For retailers, the need to understand in-store behaviour will be as important as tracking behaviours online.

< Adapted from Michael Hinshaw 2015 [27]



Some reading



Customers Included: how to transform products, companies and the world – with a single step
By Mark Hurst & Phil Terry (2013) Creative Good

Outside In: the power of putting customers at the center of your business
By Harley Manning & Kerry Bodine (2012) Forrester Research

Strategic Customer Service: managing the customer experience to increase positive word of mouth, build loyalty, and maximize profits
By John A. Goodman(2009) AMACOM

Customer Relationship Management: concepts and technologies
By Francis Buttle (2012) Routledge

Scoring Points: how Tesco continues to win customer loyalty
By Clive Humby and Terry Hunt (2007) Kogan Page

Customer Centricity: focus on the right customers for strategic advantage
By Peter Fader (2011) Wharton Digital Press

Good Strategy, Bad Strategy: the difference and why it matters
By Richard Rumelt (2011) Crown Business

Managing Chaos: digital governance by design
By Lisa Welchman (2015) Rosenfeld Media

References

1. Springer, T., Azzarello, D. and Melton, J. (2011) What it takes to win with customer experience. Bain & Company. Retrieved from www.bain.com
2. Sheth, J.N., Sisodia, R.S and Sharma, A. (2009), The Antecedents and Consequences of Customer-Centric Marketing. *Journal of the Academy of Marketing Science*. 28(1): p. 55-66. Retrieved from jam.sagepub.com
3. Thompson, B. CRM and the Internet: The Evolution of Relationship Management. Retrieved from: www.businessweek.com/adsections/crm/evolution.html Accessed 2014.
4. Shah, D., Rust, R. T., Parasuraman, A., Staelin, R. and Day, G. S. (2006) The Path to Customer Centricity. *Journal of Service Research*. 9(2).
5. Manning, H. and Bodine, K. Outside In: The Power of Putting Customers at the Center of your Business. ed. Forrester Research. (2012) Boston, New York: New Harvest.
6. Henderson, C.M., Steinhoff, L. and Palmatier, R.W. Consequences of Customer Engagement: How Customer Engagement Alters the Effects of Habit-, Dependence-, and Relationship-Based Intrinsic Loyalty. *Marketing Science Institute Working Paper Series* 2014.
7. Accenture (2011) Customer-Centricity: The Key to Differentiation and Growth in the P&C Insurance Industry. Accenture Research. Retrieved from www.accenture.com/SiteCollectionDocuments/PDF/Accenture-Consumer-Driven-Innovation-Survey.pdf
8. Oracle (2011) 2011 Customer Experience Impact Report. Retrieved from: www.oracle.com/us/products/applications/cust-exp-impact-report-epss-1560493.pdf
9. Burns, M. (2014) The Customer Experience Index, 2014, in *The Customer Experience Index* ed. Forrester Research. Forrester Research Inc: Cambridge, MA.
10. Goodman, J.A. (2009) *Strategic Customer Service*. USA: American Management Association.
11. Senn, C., Thoma, A., Yip, G. S. (2013) Customer-Centric Leadership: how to manage strategic customers as assets in B2B markets. *California Management Review*, 55(3).
12. Fader, P. (2012) *Customer Centricity: focus on the right customers for strategic advantage*. Philadelphia, USA: Wharton Executive.
13. McKinsey & Company (2012) Banking on customer centricity: transforming banks into customer-centric organizations, in *EMEA Banking Practice*. Retrieved from www.mckinsey.com
14. Thompson, B. (2006) *Customer Experience Management: accelerating business performance*. ed. R. Technologies. Customer Think Corporation: CRM.guru.com
15. Dobrev, Z. (2013) How to overcome organisational silos. *Beyond Philosophy Blog*. Retrieved from www.beyondphilosophy.com/how-to-overcome-organizational-silos
16. Deloitte (2014) *Customer-centricity: embedding it into your organisation's DNA*. Retrieved from www.deloitte.com
17. Confrimit (2015) *Customer Journey Mapping Guide*. Retrieved from www.confrimit.com/Home/Community/White-Papers/January-2015/Customer-Journey-Mapping-Guide.aspx



References

18. Johnson, H. (2013) 5 Qualities of a Customer Centric Company. Social Studies: How to Succeed in Business. Retrieved from blog.getssatisfaction.com/2013/09/04/5-qualities-of-a-customer-centric-company/
19. Accenture (2011) The New Realities of “Dating” in the Digital Age: Are customer really cheating, or are you just not paying enough attention? Accenture 2011 Global Consumer Research Study. Retrieved from: <http://www.accenture.com/SiteCollectionDocuments/PDF/Accenture-Global-Consumer-Research-New-Realities.pdf>
20. Brenninkmeijer, T. (2015) The Shared Goal of Customer Experience. CMS Wire. Retrieved from: <http://www.cmswire.com/cms/customer-experience/the-shared-goal-of-customer-experience-gilbane-027634.php>
21. PwC (2013) Building the Customer Centered Organisation. Retrieved from: <http://www.pwc.com/us/en/10minutes/customer-centered-organization.jhtml>
22. Accenture (2013) Accenture 2013 Global Consumer Pulse Survey: Global & U.S. Key Findings. Retrieved from: <http://www.accenture.com/SiteCollectionDocuments/PDF/Accenture-Global-Consumer-Pulse-Research-Study-2013-Key-Findings.pdf>
23. Weatherill Consulting (2011) The Value of Trust - the quest by wealth managers for ‘trusted advisor’ status.
24. Melamed, S. (2014) 10 Customer Experience Trends to Watch. [matchboard.com.au](http://www.matchboard.com.au/MatchBoard/Forms/Article/10%20Customer%20Experience%20Trends%20to%20Watch.aspx) Retrieved from: <http://www.matchboard.com.au/MatchBoard/Forms/Article/10%20Customer%20Experience%20Trends%20to%20Watch.aspx>
25. Devasirvatham, E.R. (2012) Modelling co-creation and its consequences: one step closer to customer-centric marketing. Auckland University of Technology: aut.researchgateway.ac.nz/handle/10292/4710
26. Banful, E. (2015) Customer-Centricity: it’s not what you think it is... [mycustomer.com](http://www.mycustomer.com/feature/experience/customer-centricity-its-not-what-you-think-it/168922) Retrieved from: www.mycustomer.com/feature/experience/customer-centricity-its-not-what-you-think-it/168922
27. Hinshaw, M. (2015) Where Customer Experience is Going in 2015: 10 trends to watch. Retrieved from: customerthink.com/where-customer-experience-is-going-in-2015-10-trends-to-watch/

“ There are no
traffic jams
along the extra mile.”

– Roger Staubach

