



Welcome!
Bring your customers
to the Boardroom!



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About the day

The world we live in

Customers in today's world

Customer Experience

About the day

- Welcome to Prague



- Deloitte and Salesforce.com

Deloitte.



- Hope you leave happy and inspired

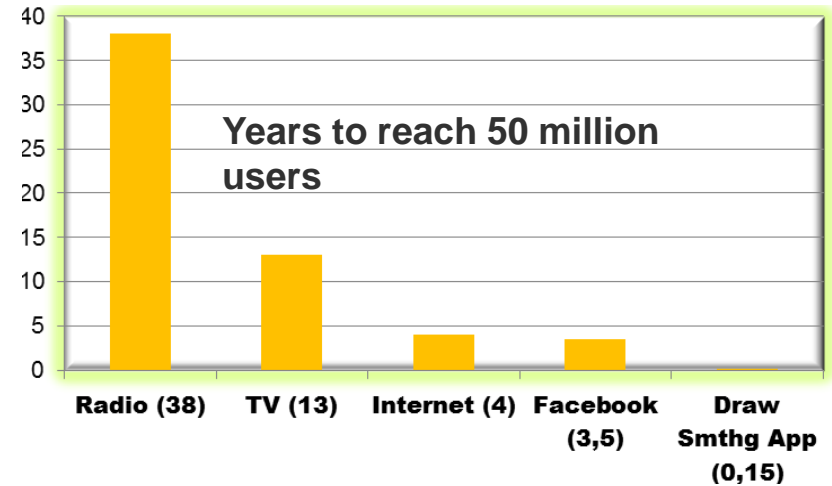


The world we live in...

...an exponential world

- Data (volume, dynamics, variety)
- Connected World (people & things)
- Education vs. Profession
- Demographics & Psychology
- Tipping Point & Impact of Disruptions
- Prediction vs. Flexibility & Agility
- Understand > Decide > Act

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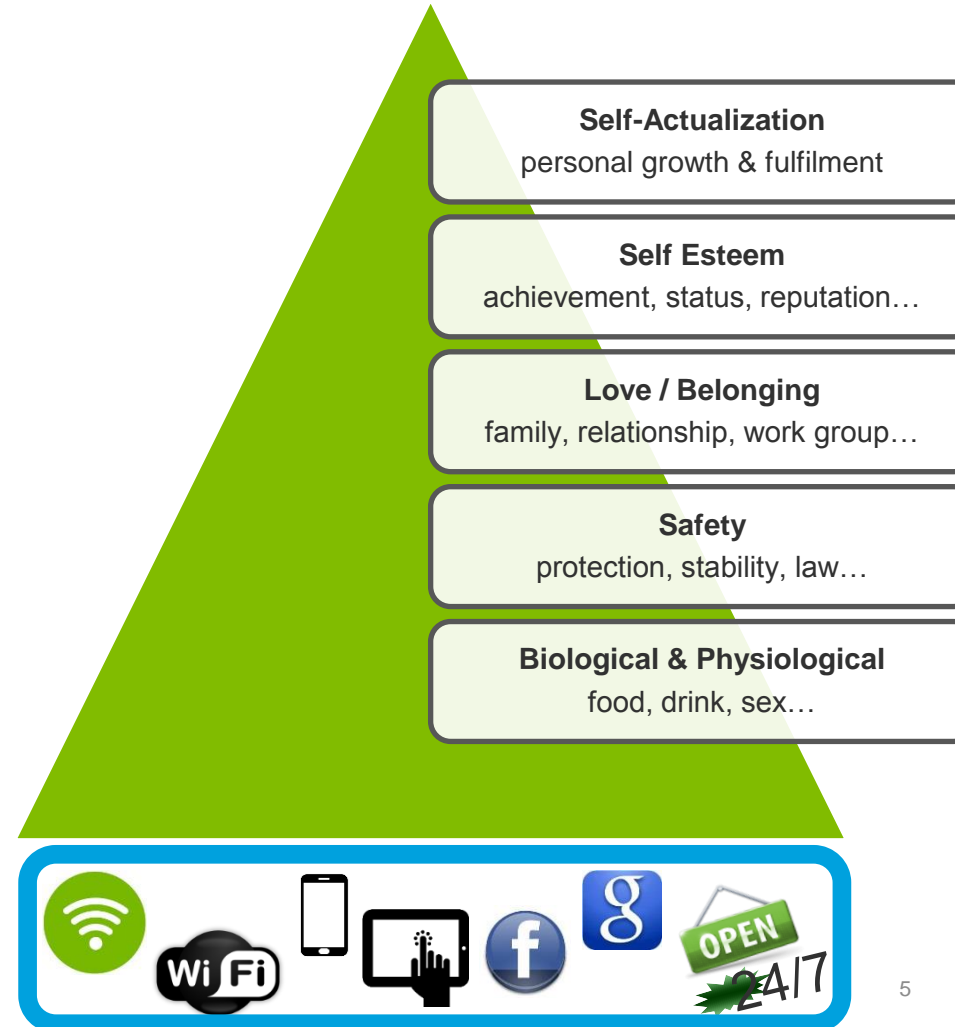
Source:

<http://mobile.geek.com/latest/214699-organic-sensor-destined-for-dirty-diaper-detection>

Customers in today's world

Maslow's Hierarchy of Needs

- Customer behavior is changing and **expectations are growing**
- **Mobile** solutions are must-have
- Customers want **to change channels** without losing **quality or information**
- Customers expect high level of **personalization** and understanding in any product, servicing, or other interaction
- Research shows that more than 50% of customer are willing to provide **personal information in exchange for better service**
- Functionality and reliability of a **product is not a differentiator** on the market...



Customer Experience

From customer satisfaction to loyalty and emotional connection



**Emotional Connection,
Transformation**

Meeting unrecognized needs:

- We create new and not anticipated need and create exceptional value for the customer

Loyalty

Meeting desires:

- We anticipate customer needs and are able to satisfy them



Satisfaction

Meeting expectations:

- If it works there are no or limited positive emotions but when it does not negative emotions arise fast

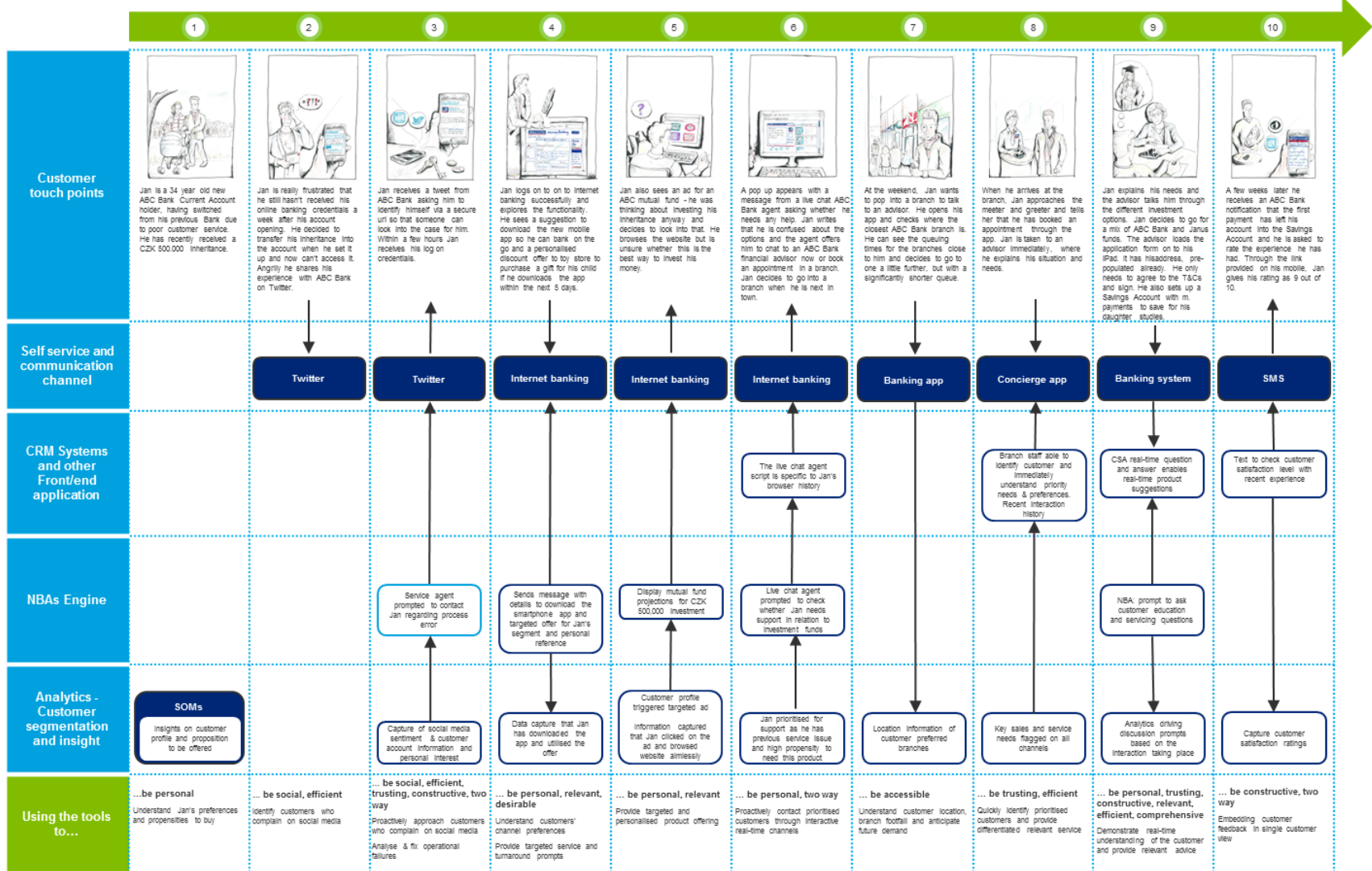
Customer Experience

What does a great Customer Experience feel like?

	What it means	Challenges
<p>Our relationship should be</p> 	<p>Personal: you should know me, my preferences, and predict my changing needs</p> <p>Two way: be proactive, initiate the conversation as I need it, don't wait for me to do it</p> <p>Constructive: listen to me, help me, advise me, educate me, improve me</p> <p>Rewarding: recognize my performance and loyalty, and in the way I want</p> <p>Desirable: I should be proud of it, be an advocate of it, make others want it</p> <p>Trusting: you will treat it in confidence, securely, and appropriately</p>	<p>Bringing together the differing datasets from the internal organization and the external "social" world so that insights can be developed to inform the relationship</p>
<p>Your products should be</p> 	<p>Comprehensive: serving all of my financial needs now and throughout my life</p> <p>Relevant: to my situation, tailored to me, based on our relationship and what you know</p> <p>Competitive: so I know I'm getting value for money from you</p> <p>Easy to purchase: whenever I want, through any means, in a consistent manner</p> <p>Flexible: recognize my needs change, and allow me to switch easily if I chose to</p> <p>Sound: legal, reasonable, with my interests at heart and with no hidden catches</p>	<p>Offering the same onboarding experience across and between channels using insight and real time decisions to drive product offers in a governed manner</p>
<p>Your services should be</p> 	<p>Accessible: whenever I want, by any means, entirely remote, across the globe</p> <p>Efficient: deal with all my needs there and then, getting it right first time, every time</p> <p>Personalized: recognize who I am, driven by my choice and our relationship</p> <p>Empowering: enable me to intelligently analyze and self-manage my portfolio</p> <p>Social: enable us to collaborate together within communities of interest</p> <p>Accountable: define the standards you will meet and be monitored for compliance</p>	<p>Providing a different offering in the commoditized market that is helpful and meaningful to the customer, bringing them additional value over and above other banks and service organizations</p>

Customer Experience

Role of a customer journey





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