

conseil

organisation

management



Customer centricity across the digital landscape: Models and best in class examples

EFMA - Customer Week
25th of April 2013



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4 LEVELS TO ACHIEVE CUSTOMER CENTRICITY

- A **shift** from a "if I build it, they will buy it" mindset to a "if customers have problems, I will find a solution" mindset

FROM AN INSIDE OUT PERSPECTIVE...

- From level 1: Just focus on products, sales, and the organization...

...TO AN OUTSIDE IN PERSPECTIVE

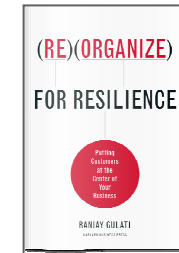
- ...To level 4: Put **customers 1st** in all decisions & actions, look for creative ways to combine its own capabilities with suppliers & partners to provide solutions for customers

BEST PRACTICES

- **No dedicated** industries or geographies : e.g. Best Buy, Amazon, Apple, Starbuck's

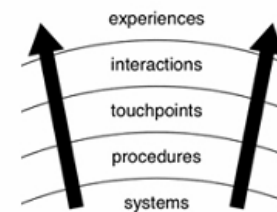
RESULTS: PRODUCT vs CUSTOMER CENTRIC

- (2001-2007) : Sales : + 134 % vs S&P 500 : + 53 %
Shareholder returns : + 150 % vs S&P 500 : + 14 %



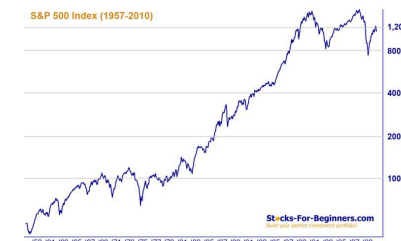
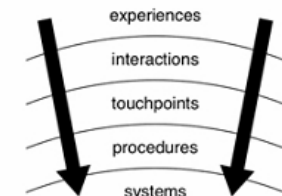
Companies that don't consciously try to shape their customers' experience work from the

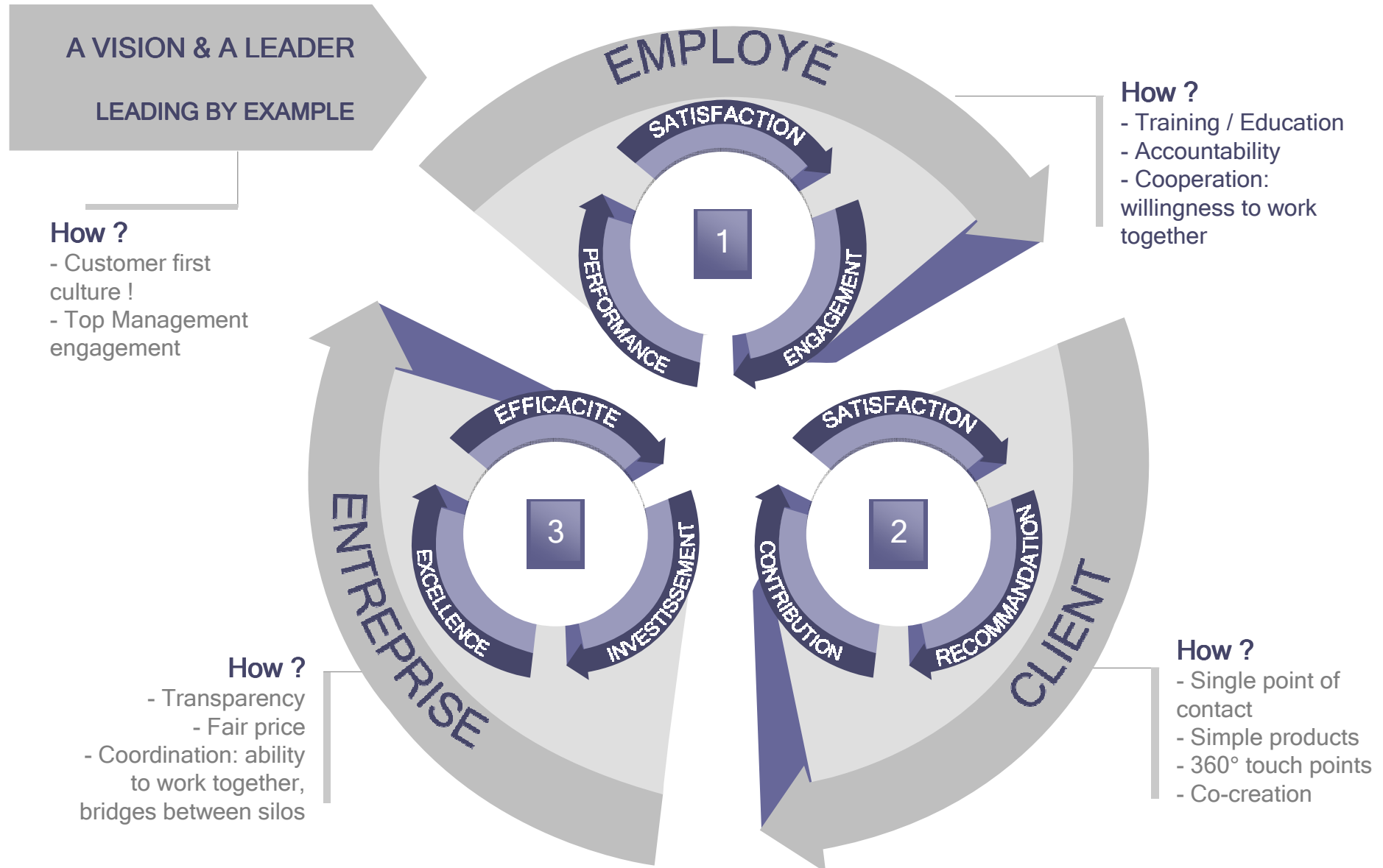
Inside-Out



Companies that attempt to identify what makes a delightful customer experience and then try to provide that work from the

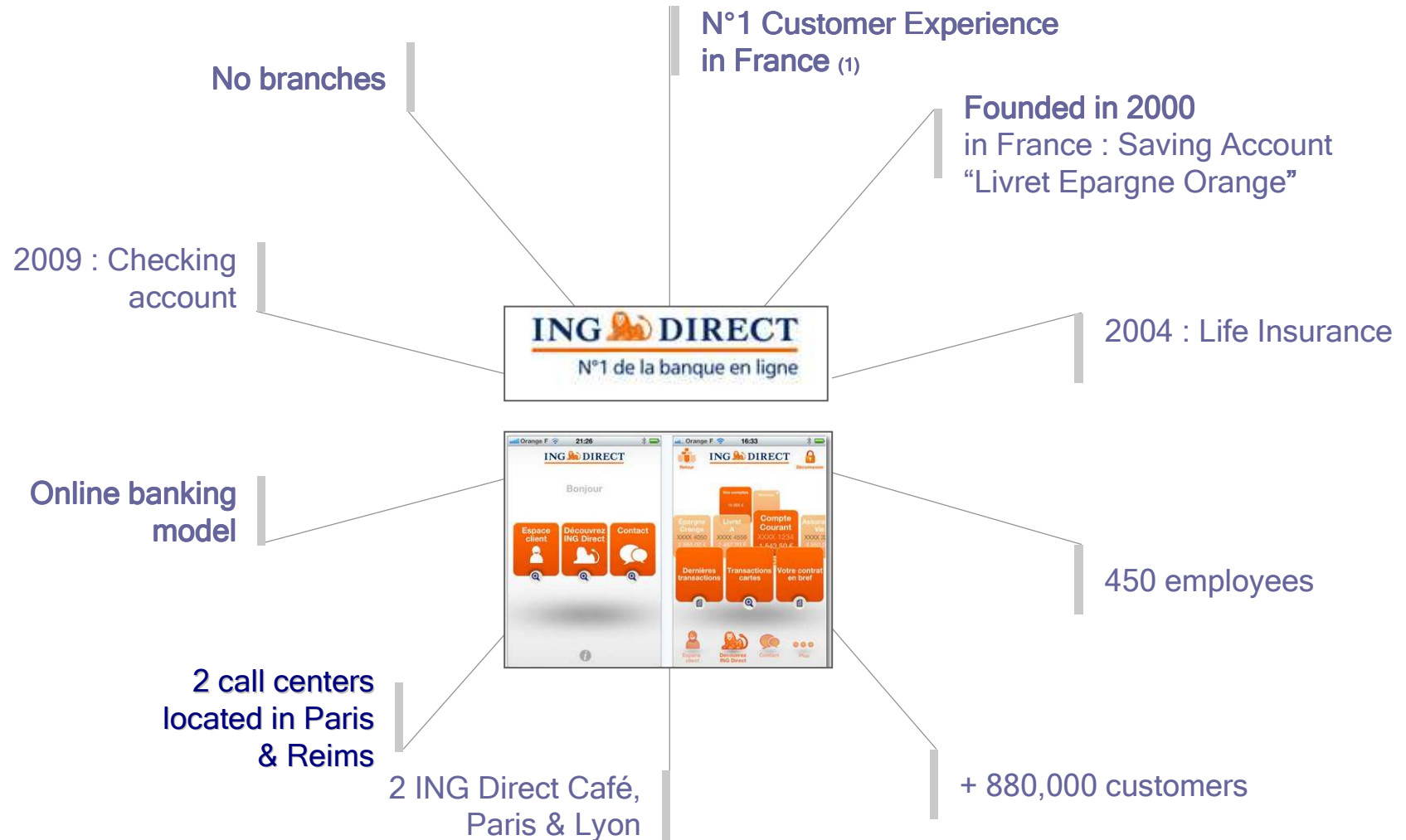
Outside-In





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ING Direct France, A specific model with a unique customer experience



(1) Etude CCM Benchmark Group : Banque en ligne : le point de vue des clients, 2012

CULTURE OF EMPATHY

- « Every ING Direct product or service can be understood or managed **without any instruction** »

GOVERNANCE & ORGANIZATION

- Dedicated governance per project
- **Few levels of hierarchy**, « task force » mode is fostered
- Monthly International best practices sharing

EMPLOYEE INTEGRATION

- First days, any new employee has **to spent few hours** in each department that works closely with customers

CUSTOMER EXPERIENCE UNDERSTANDING

- **Employees are all ING Direct customers**. Test each new product or service in order to embrace the customer experience in their day-to-day life.

EMPLOYEE ENGAGEMENT

- In case of unusual peak of activity : all employees can be mobilized **to answer to customers' phone calls and emails**



« Top Employeur » Label
in 2013 (the only bank)!



PERSONA-CENTRIC DIGITAL EXPERIENCE

- The **behaviors** are analyzed by profile, channel, usage and time of the day

CRM : A FOCUS ON CUSTOMER BEHAVIOURS

- « **Everything is tracked.** Quantitative elements: movements, first calls, second calls, emails... and qualitative elements: channel, latency, profile, etc. »



PROVIDE A SOLUTION TO CUSTOMER NEEDS

- Every development is assessed on **customer needs** or products and services real usage



TOUCHPOINTS AS A METHOD

- Provide an answer for all identified **key moments** to inform / reinsure customers

360° TOUCHPOINTS AS A SOLUTION

- Every product / service are created taking in account a **360°** « multichannel » customer view



NO CUSTOMER NEEDS : NO MOBILE APP

- 2008: emergence of mobile apps, but not at ING Direct, because **customers had no needs** (« Epargne Orange »)
- June 2009: checking account is launched : needs emerge

1st : LISTEN TO CUSTOMER

- Customer needs and expectations **per persona** identification in a private blog. Basic functionalities, options & experience are identified: simple, useful, interactive, fun and personalization

2nd : BENCHMARKING & BEST PRACTICES SHARING

- International Benchmark & collaboration with international experts

PROJECT ORGANIZATION BASED ON COOPERATION

- Mid 2010 : « **agile method** » on a 3-month basis to design customers expected ergonomics.
- Before launch: submitted to beta testers and to Apple. After: a post test done 2 months later

A NEW VERSION... AGAIN... AND AGAIN...

- Design of a customers needs / complexity roadmap
- Every 4 months: a new version taking into account customers feedbacks / suggestions



Michel Sutter, Apple
Worldwide Developer Relations
Partnership Manager



KEY RESULTS (1)

- Customers using Mobile App are : more satisfied (+ 10 pts), would more easily recommend ING Direct (+ 12,2pts), subscribe products (+9,2pts) & use ING Direct as their main Bank (+10,4pts)

MAIN FINDING

- Customers use different devices in a complementary way but have very different customers experience

iPAD APP AS A LAB...

- Sept. 2012, a new iPad App very close to the Mobile App Customer experience was launched : a Lab to design the future “big screen” customer experience

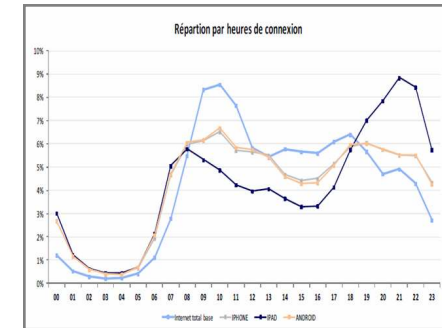
... To PREPARE CONVERGENCE

- 2013: Internet website redesigned to offer a unique “big screen” customer experience (e.g Facebook, Ventes-privées...)

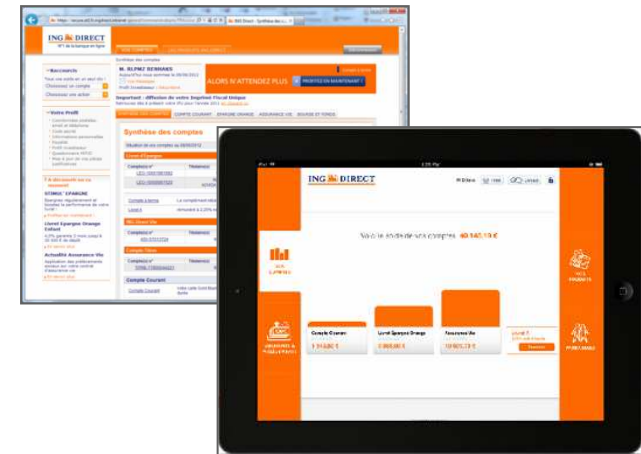
CONVERGENCE: SOONLY ON ALL DEVICES

- Smartphone app and mobile website will also change to converge in a unique & global customer experience on all devices.

(1) : « Etude de satisfaction clients ING Direct 2012 », emo insights, dec 2012.

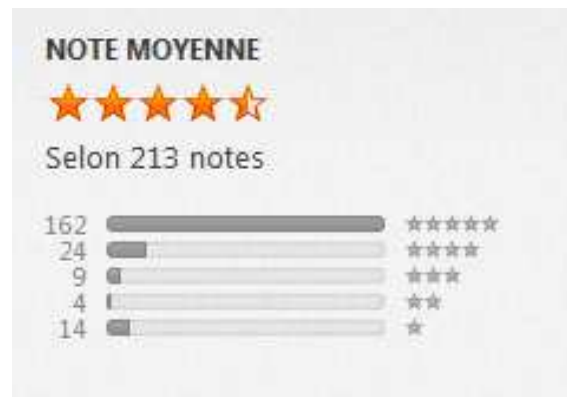


An ING Direct Multi-screen customer's classic day





- Not the most downloaded app, but the best rated in France !
- + 10 visits / month
- Considered as a best practice at ING Group (duplicated in Spain, Luxembourg, Poland, Czech Republic)



Superbe ★★★★★

de Killuk83400 – 15 janv. 2013

Merci pour l'optimisation de l'iPhone 5 ! Application superbe ! La plus belle appli bancaire de l'app store. Les développeurs franchement vous envoyer du lourd !!!! Super travail.

Super, merci ★★★★★

de macexpert78 – 15 janv. 2013

Très bonne appli, tout comme la banque, merci

Au top ★★★★★

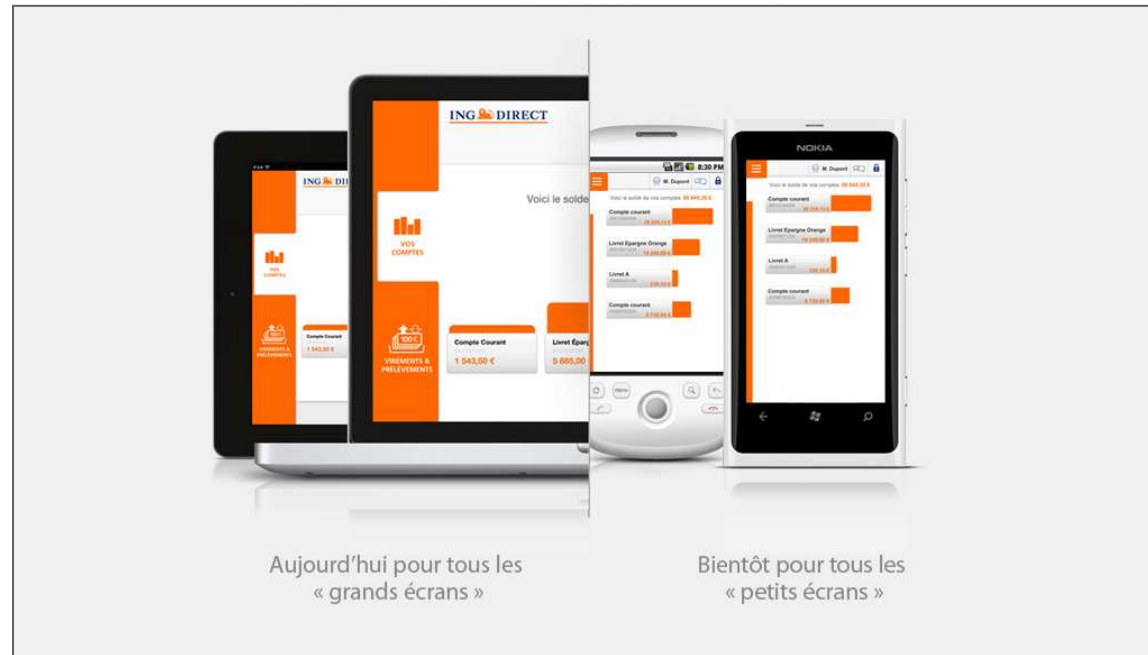
de titeuf86 – 15 janv. 2013

Enfin adapté pour l'iPhone 5 la meilleure appli bancaire pour la meilleur banque!!

Parfait ★★★★★

de Novezan – 15 janv. 2013

Sans revenir sur le fait que cette banque est tout simplement génial, l'application l'est également !!! De plus la dernière mise à jour prend en charge l'iPhone 5 et iOS6 !!!



Mohamed Bouklata Tout simplement parfait et facile d'utilisation !
Si toutes les banques pouvaient être aussi simples...
4 hours ago · Like



Gabriel Féron Plus clair, plus simple, et surtout... beaucoup plus rapide ! Bravo ! Il ne manque plus qu'une véritable application Android maintenant (avec le look natif de la plateforme et les performances associées à ce type d'application).
8 hours ago · Like



Patrick Degreef Mieux serait insupportable 😊
17 hours ago · Unlike · 1



Nicolas Brunet Super ! à l'image d'ING, simple et intuitif, la consultation des comptes est beaucoup plus claire, belle évolution !
Friday at 6:57pm · Edited · Like



Rolie Gouaille C'est clair et net mais il va falloir le temps de s'y faire à ce nouvel espace client
Friday at 6:34pm · Like



Loäak Högavítman Epuré, orange, simple, parfait !
Friday at 7:54pm · Like

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The various CEOs showed very strong **leadership, values** and **vision**



Intense communication to members, around shared values, close to the daily concerns of military staff

Service comes first
R. McDermott (CEO 69-93)

A Customer Experience team to listen to the voice of customer and answer to their needs



A comprehensive integration process for new joiners, to have them adhere to the culture and values of USAA



N°2 Customer
Experience Excellence
in the U.S. (2012 - N°1
en 2011)



100 Best Companies to
Work For (2010-2013)

FORTUNE®

Customer Service
Champion in Insurance
(2011, 2012)



N°1 Best Place to Work
in IT (2010-2012)

COMPUTERWORLD

N°1 Forrester Customer
Experience Index 2011
(1st time non retailer)



50 Best Employers of
Latinas in the U.S.
(2001-2012)

LATINA *Style* Inc.

ESPRIT DE CORPS CULTURE

- Integration of minorities, of **military staff relatives**. Internal social networks.

ENGAGEMENT

- « **Pride Principles** » : “exceed customer expectations, be a leader, participate and contribute, work as a team, share knowledge, keep it simple, listen and communicate...”

TRAINING & PROMOTION

- Coaching et intense Education (**3%** of yearly budget vs insurance industry at **1.5%**)

INNOVATION AS A LEVER TO FOSTER COOPERATION

- 30-day competition where IT and business employees work together: **8 000 ideas**, 95% of employee participation rate, 247 patents... (2011)

... AND COORDINATION

- **Agile lab** : designs, implements and enhance through quick iterations, tested “live” with real customer calls, IT and business teams working together



EVP CUSTOMER CUSTOMER EXPERIENCE

- A Head of the voice of the customer, responsible for 9,000 USAA employees among 24,000.

PRODUCTS ARE SIMPLE

- Products developed taking in account customer experience.
- My USAA on Facebook

PROCESSES ARE CUSTOMER ORIENTED

- Simplification of painful situations (a single phone call is necessary in case of death of a relative)

TRANSPARENCY

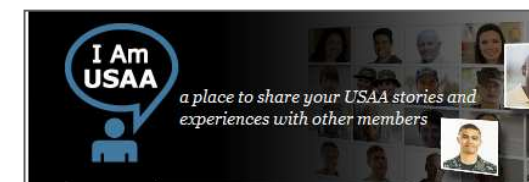
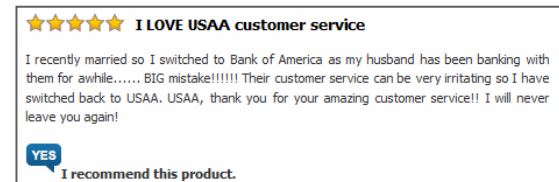
- Rating of products and comments on the website

CO-CREATION & COMMUNITIES

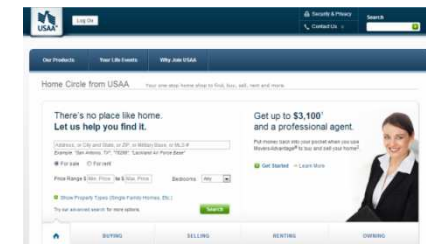
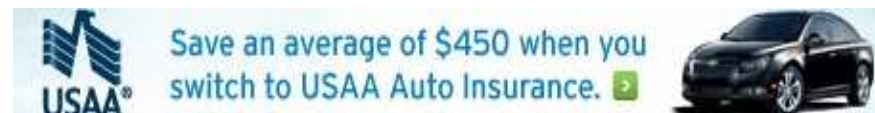
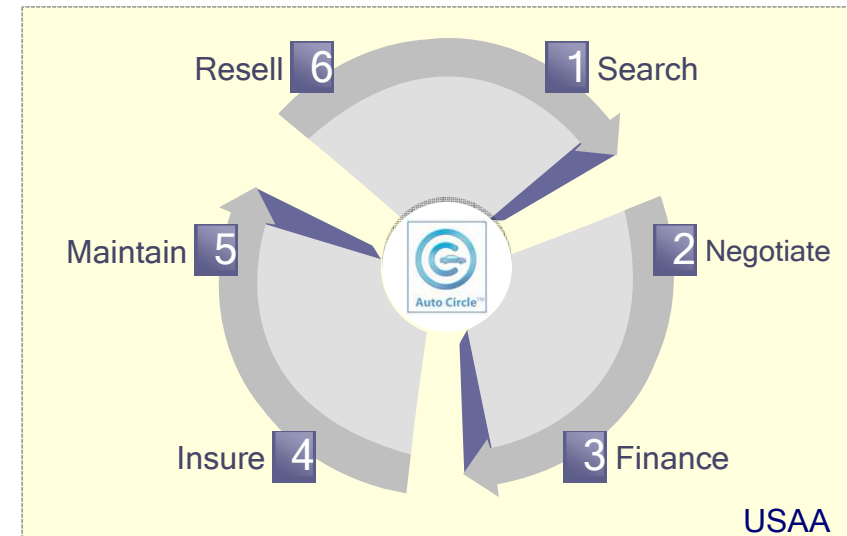
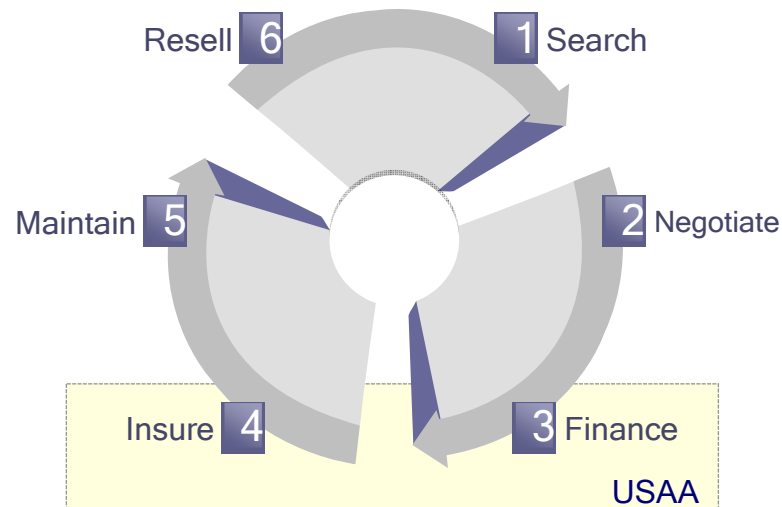
- I am USAA Blog : customers focused on their USAA customer experiences
- Military Spouses & Veterans communities



Wayne Peacock
EVP Customer
Experience



AUTO CIRCLES : « A SOLUTION, NOT A PRODUCT »



Questions & Answers ?



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