

Connected Customer Forum

Exceptional Self Service Web Experiences

Adam Ginsburg – WW Product Manager - adamgins@au1.ibm.com

Twitter: [@aginsburg](https://twitter.com/aginsburg)

Nov 2012





- IBM's statements regarding its plans, directions, and intent are subject to change or withdrawal without notice at IBM's sole discretion.
- Information regarding potential future products is intended to outline our general product direction and it should not be relied on in making a purchasing decision.
- The information mentioned regarding potential future products is not a commitment, promise, or legal obligation to deliver any material, code or functionality. Information about potential future products may not be incorporated into any contract. The development, release, and timing of any future features or functionality described for our products remains at our sole discretion.
- Performance is based on measurements and projections using standard IBM benchmarks in a controlled environment. The actual throughput or performance that any user will experience will vary depending upon many factors, including considerations such as the amount of multiprogramming in the user's job stream, the I/O configuration, the storage configuration, and the workload processed. Therefore, no assurance can be given that an individual user will achieve results similar to those stated here.



Customers are in the driver's seat. Connecting with them individually requires a consistent and engaging online experience

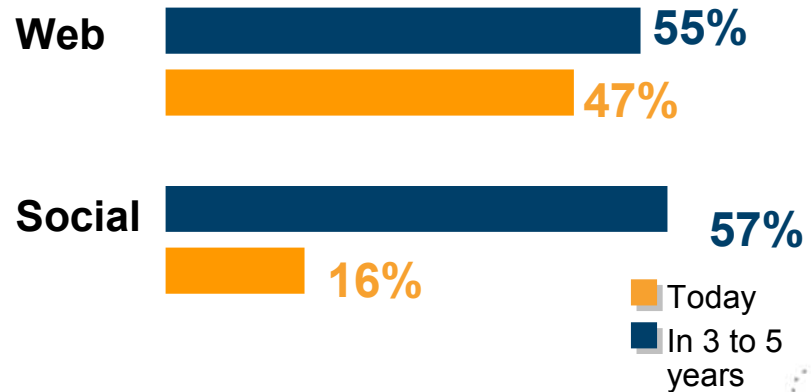


Changes required to meet customer expectations

- 72% improve understanding of individual customer needs
- 72% improve response time to market needs
- 58% harmonize customer experiences across channels

Engaging customers with exceptional web + social

Most important mechanisms to engage customers



Winning customer loyalty requires delivery of meaningful customer self service on the web



86% quit doing business w/ company bc bad customer experience



75% would prefer to use online support but **only 37%** try self service

50% of “How do I” questions could be **deflected to self service**

IBM's Web Experience software helps our customers achieve :

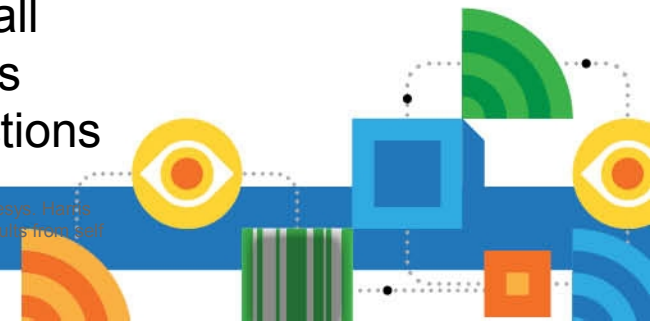
90% lower cost to serve customer on web

62% customers didn't need to call

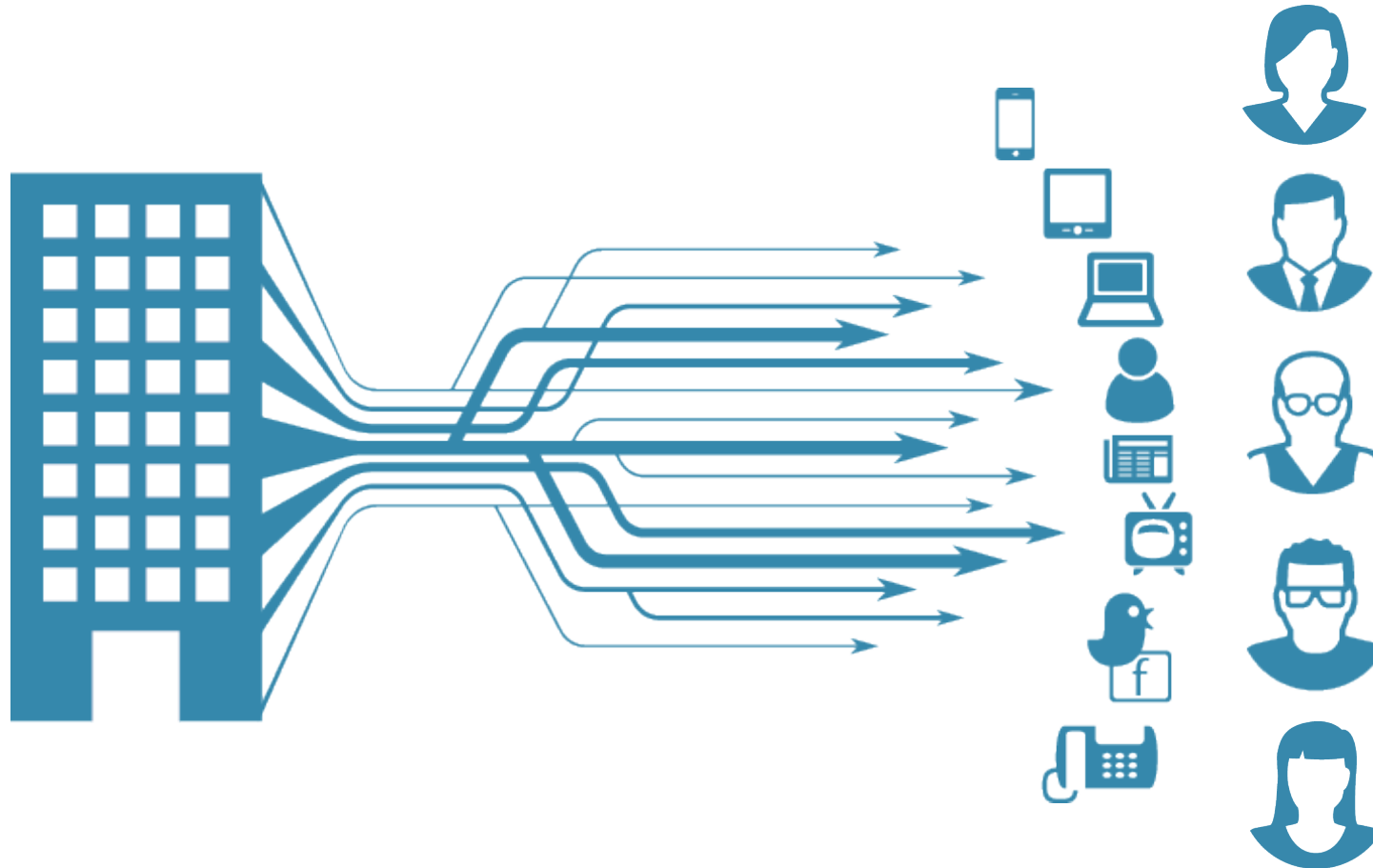
30% reduction in call center calls

2X increase self service transactions

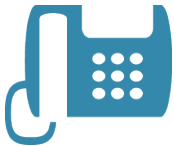
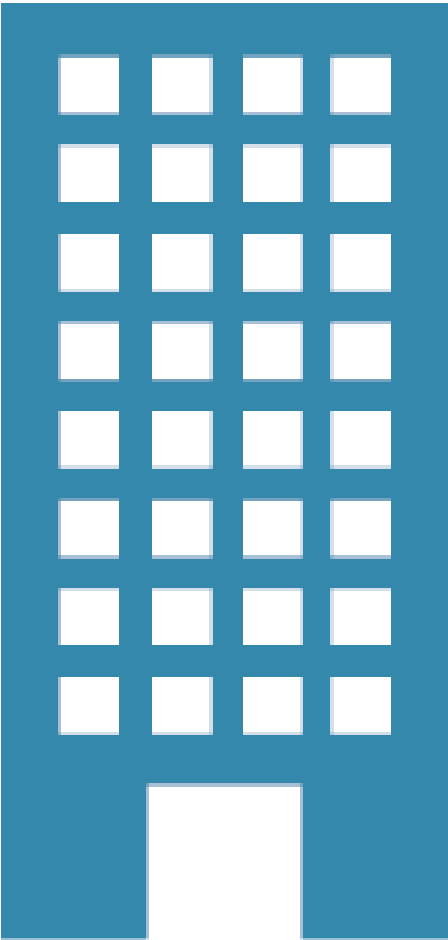
Customer results with Customer Experience Suite self service



Customers see many online experiences from your company



Customers need consistently exceptional self service experiences across all channels



Exceptional online experiences deliver exceptional business results for our customers...here are a few



Growth & Profitability

60% increase in online sales conversion

85% sales conversion rate when use web tools

17% decrease in shopping cart abandon rate

3X online sales

Customer Satisfaction

30% higher rating for web self service than help desk

30% increase in referral rates

Move up **3 places** in national online customer satisfaction ranking

Answer more than **1M customer questions** a day

Reduce costs

62% customers didn't need to call

2X increase self service transactions

90% lower cost to serve customer

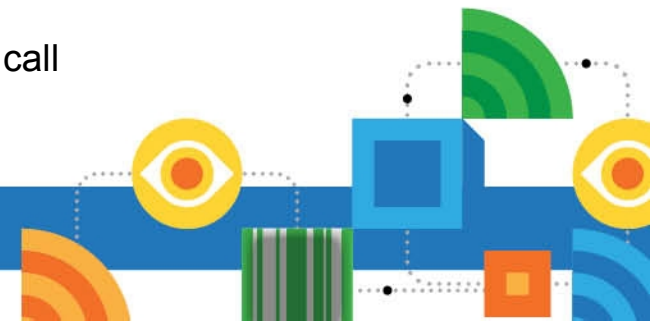
30% reduction in call center rates

Time to Market

84% faster time to find experts

61% faster service delivery to new customers

50% faster delivery of services to citizens



IBM capabilities support the full range of customer relationship and self service needs



Customer Relationship ←

→ Self Service Support

Customer Content Delivery

Product & Service Content
Marketing Content
Social Content

Self Service Delivery

Online Product & Service Delivery
Self-service problem resolution

Account Mgmt

Registration & profile management
Bill Presentation & Payment
Loyalty Programs

Customer Contact Support

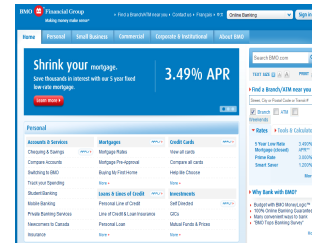
Dealer, franchise, store, distributor & branch support
Contact Center support



Cars.com



Bharti Airtel



Bank of Montreal



GE Money



Florida Blue



CareFirst BCBS

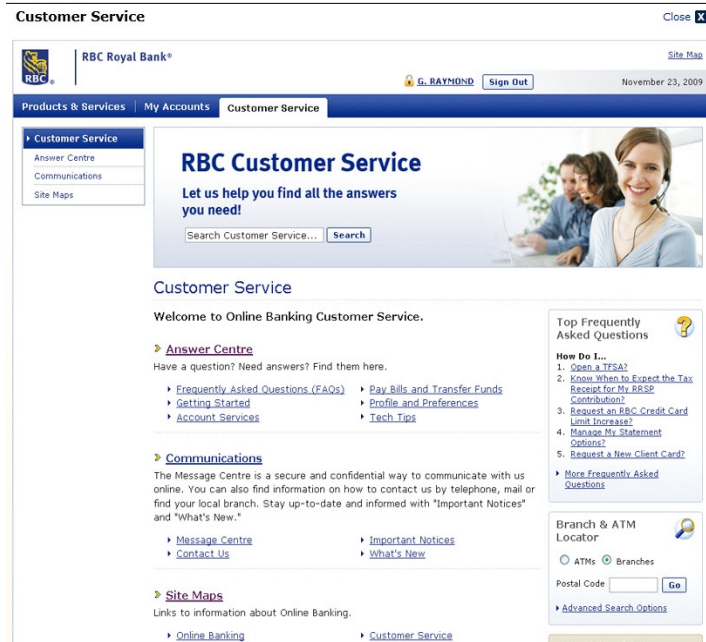


Royal Bank of Canada



AMP

Royal Bank of Canada transformed their online experience and self-service capabilities to increase customer satisfaction



Business Need

- Provided customers with a new online channel experience that **deepens client relationships**
- Leverage the online channel to **grow product revenue, improve self-service, and reduce cost of fulfillment**
- Flexibility to **quickly deploy new business functions and services** to the online channel
- Integrate and leverage the existing RBC back-end online infrastructure

Real Results

- Advanced from **5th to 1st** in online banking satisfaction rankings
- **Increased** online **self-service** transactions by **2X**
- Awarded 2011 **Best Consumer Internet Bank** in Canada—*Global Finance* magazine

Royal Bank of Canada – Some of the key initiatives That helped achieve success:



Quick Wins:

- Improve Online client experience and promote online as primary channel:
 - Enrolment and activation programs
 - Security guarantees
 - Self help tools – eg email deflection
- Ensure key pain points with online services and breadth of content addressed
- Technology POCs

Medium to Long term:

- Online UX improvements
- Email Management, Chat/Co browse & Knowledge base
- Expand breadth of online services
- Invest in eCRM and CRM integration



BMO created an award winning customer self service experience that increased online revenue



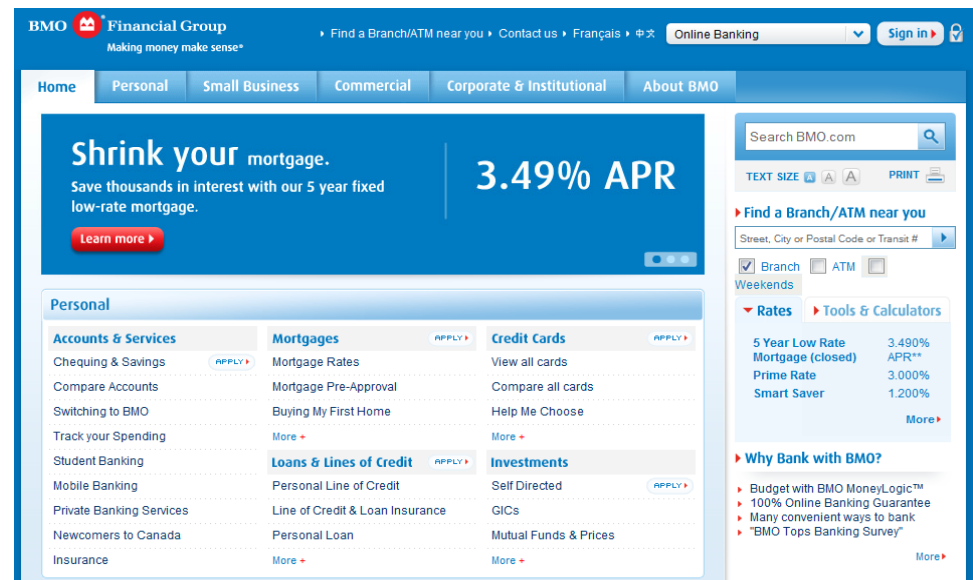
Award: 2011 CIO 100 Award
Recipient: BMO Financial Group



BMO Financial Group wins *2011 CIO 100 Award* for www.bmo.com which offers **unified global commercial online banking solutions**.

New platform makes it easier for BMO to identify **customized up-selling** and **cross-selling opportunities**.

Single sign-on feature allows customers to access different services.



Bharti Airtel's self service experiences deliver millions of customers on-boarded for rapid business growth



The screenshot shows the Airtel website interface. At the top, there's a navigation bar with the Airtel logo, links for 'About bharti airtel', 'Investor Relations', 'Media Centre', 'Contact Us', and 'Need Help', along with a search bar. Below this, there's a 'for me' section with links for 'for emerging business' and 'for airtel business'. A large banner features a mobile phone and a tablet. To the right, a 'my account' section offers options like 'choose product', 'easy pay' (with sub-options for net banking, credit/debit card, and airtel money), and 'online recharge' (with sub-options for prepaid mobile and digital TV). Below the banner, there are four service categories: 'mobile' (with 'nametunes'), 'broadband' (with 'airtel gift'), 'digital TV' (with 'airtel 3G'), and 'fixed line' (with 'full talktime'). Each category includes a brief description and an image. At the bottom, there are social media links and a 'follow us' section.

Business Need

- Automating processes and delivering excellent service to **grow revenue in price sensitive markets**
- Deliver **personalized content** based on account level and usage
- Scalability to meet **increased demand**

Real Results

- Ability to provide **flawless service to 110 million customers** at **low margins**
- Process between **7-8 million transactions** a day
- Process between **3-4 million new customers** per month
- **Real-time responses** to customer requests

Cars.com deepens brand awareness and interactions for customers



2011 Web Marketing Association Award Winner!



Real Results

- Enhance user experience for a **single, consistent brand image** across different online presences serving over 10M users a month
- Scaled to support **200 million unique visitors** a year, an **increase of 145 million visits** since 2007
- Enabled the company to **migrate 75 percent of its existing applications** to the new IBM solution
- Delivered an integrated, standardized solution that will enable the company to turn its focus to innovation rather than maintenance

Florida Blue's multi channel customer healthcare experience grew revenue and reduced costs




Business Need

- **Unique presence for 4 distinct audiences:** Consumer, Member, Employee and Agent
- Self service member portal to **grow online relationships while decreasing member costs**
- Consumer sales portal to **help guide plan selection**
- **Agility to adapt** to ever changing regulations
- **Innovate across multiple channels** - mobile, social and cloud

Real Results

- 85% conversion rate when consumer used the web tools
- 62% didn't need to call
- 50% increase in member daily logins
- 53% conversion rate on sales when a consumer starts the apply process
- 13% of all traffic is now done via mobile devices (mobile has been in market for only 13 months)





MyBlueServiceSM

Friday, April 29, 2011

Feedback | Switch Contracts | Contact Us | Help | Log Out

Home | My Account, Benefits & Claims | Find a Doctor, Estimate Costs & More | Drugs & Pharmacy | Living Healthy | Discounts & Rewards | Forms | Shop Our Plans

I want to: | Welcome Terry (Member #:13697111349) | 3 Messages

My Information at a Glance

My Recent Claims

Beginning Date	Ending Date	Provider	Claim Charge	
03/02/2009	03/02/2009	Smith, Michael J	648.00	View details >
12/01/2008	12/01/2008	Baptist Medical Center	350.00	View details >
04/24/2008	04/24/2008	Geeter, James D	76.00	View details >

[View or Search All Claims](#) | [Year to Date Cost Summary](#)
[Plan Benefits - View what is covered](#)


My Deductible Information

[View all benefits >](#)

In-Network	Amount Met	Total Deductible
Individual	\$120.00	\$500.00
Family	\$120.00	\$1000.00

Click [here](#) to see information about your current Benefits.
Please contact Member Services at 1-800-FLA-BLUE to find out how much of your deductible has been met.

Easy access to your Personal Health Records online anytime!




With a Personal Health Record, it's easier to keep your family's health information organized and up-to-date. When prompted, say YES, Share claims with WebMD and your Personal Health Record will automatically be updated for you, including doctor visits, lab tests and prescriptions.

Go now to create your [Personal Health Record](#).

Shop, Compare and Estimate Costs

Compare Drug Prices from Selected Pharmacies




Enter a drug name:

(Calculates actual cost based on your benefits)

Medical Services Cost Estimator

Estimate the Cost of Medical Services and Compare Provider Costs and Quality


How much will that specialist office visit or test cost you? What's the best place for getting a surgery performed? With our new tool, you can find the best prices and locations for getting routine procedures performed, and compare the quality of specific hospitals or surgical facilities.



Shop and Compare Plans

BlueDental plans as low as \$10.65 a month!


Save money on dental cleanings, fillings, crowns and more. Enroll immediately and choose from over a thousand participating dentists. Or select a plan with out-of-network benefits and see any dentist. Why wait? For a **FREE** quote, call **1-800-876-2227** or [apply online now!](#)



[Shop Now >](#)

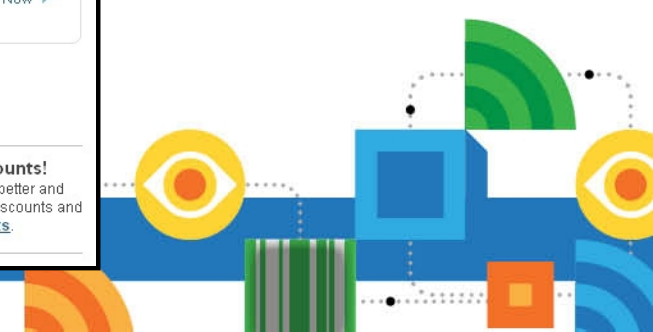
Helpful Information

Did You Know?



Save up to 45% with member discounts! Get fit, quit smoking, see more clearly, hear better and much more--for less! Find out more about discounts and services available through [BlueComplements](#).

Member Self Service Portal



Member Solution



Internet Explorer cannot display this webpage. Blue Cross and Blue Shield of Florida - HOME - Compare Drug Costs at D...

Blue Cross and Blue Shield of Florida
MyBlueServiceSM
 Friday, May 13, 2011

Feedback | Switch Contracts | Contact Us | Help | Log Out

Search

FLORIDA In the pursuit of health

Home | My Account, Benefits & Claims | Find a Doctor & More | Drugs & Pharmacy | Living Healthy | Discounts & Rewards | Forms | Shop Our Plans

I want to: Select a task... Welcome LISA M CRAWFORD (Member #:H33455818) [View Messages](#)

mobile enabled

Compare Drug Prices

Shop for the lowest Rx price

1. Search for drugs | 2. Select Pharmacies | 3. Prices - 1 month supply | 4. Prices - 3 month supply

The prices shown reflect your estimated cost and do not include programs offered by your local pharmacies. Be sure to call or check your pharmacy's website for more information.

Select the / icon to collapse/expand the search result of the recommended generic or therapeutic alternatives.

Print Comparison

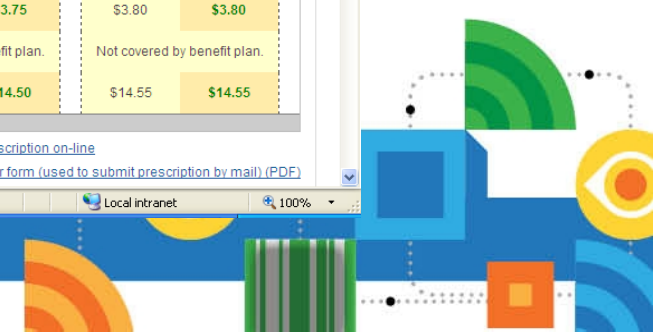
Prices are for: LISA CRAWFORD

Drug Name	Formulary Status	CVS PHARMACY 4893 TOWN CENTER PKWY JACKSONVILLE, FL 32246 Map It Remove X		WALGREENS #5129 11430 BEACH BLVD JACKSONVILLE, FL 32246 Map It Remove X	
		Total Estimated Cost	Your Estimated Cost	Total Estimated Cost	Your Estimated Cost
AMOXICILLIN (1) Tablet Chewable - 125MG	Formulary Status	\$1.65	\$1.65	\$1.20	\$1.20
AMPICILLIN (30) Suspension Reconstituted - 250MG/5ML		\$1213.74	\$1213.74	\$1229.48	\$1229.48
amoxicillin (30) Capsule - 500MG		\$3.75	\$3.75	\$3.80	\$3.80
ampicillin sodium (30) Solution Reconstituted - 2GM		Not covered by benefit plan.		Not covered by benefit plan.	
ampicillin (30) Capsule - 500MG		\$14.50	\$14.50	\$14.55	\$14.55

Brand Drug Brand Therapeutic Alternative
 Generic Drug Generic Therapeutic Alternative

[Refill mail order prescription on-line](#)
[Pharmacy mail order form \(used to submit prescription by mail\) \(PDF\)](#)

Local intranet 100%



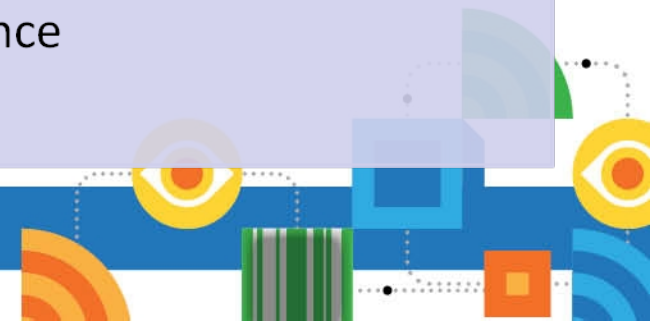
Member Results

Overall Stats

- 6000 members per day login (50% increase)
- 20% increase in adoption each year (30% of all traffic)
- 3.2M Visits & millions of transactions
- Save avg of \$6 per member every time Rx tool is used
- 62% Did not need to call for more info
- 75% Accomplished their task
- 4.6M Targeted Messages

Improvements

- Business alters content
- Release independence
- Reduced operational issues around CM to ZERO
- 99.95% Uptime
- 3-5 second response time for dashboard (10-15 plus service calls)
- Replay for failed transactions
- Voice of the customer intelligence



CareFirst created an award winning personalized member experience to deepen relationships and improve care



Award: 2011 Web Marketing Association's WebAward
Recipient: CareFirst Blue Cross Blue Shield



CareFirst BlueCross BlueShield wins 2011 WebAward - Outstanding Website for www.carefirst.com

Entries for this award are judged on Design, **Innovation**, Content, Technology, **Interactivity**, and **Ease of Use**.

CareFirst BlueCross BlueShield's website **engages members** and **improves their online experience**.

CareFirst BlueCross BlueShield

Members & Visitors | Employers & Benefits Managers | Providers & Physicians | Brokers & Agents

Welcome to CareFirst.com!

Log In to My Account

User ID:
Password:
 Remember me

Forgot User ID? Forgot Password? Need Help logging in? **LOG IN**

Take Tour **REGISTER NOW**
[Am I Eligible to Register?](#)

Save Money

CareFirst helps you save money by giving you the information you need to understand your coverage and the tools you need to help manage your care costs. [LEARN MORE](#)

Need to Buy Insurance?

Individual & Family Plans
Medigap Plans
Part D Plans
DC Open Enrollment Plan

Plan Information

- Forms
- Plan Summaries
- FAQs
- Pay Your Bill

Find a Doctor

- Find a doctor or other provider in your plan
- Search doctors by name
- How to select a Primary Care Provider

Health Information

- Drug Information
- My Care First
- Discounts on Wellness Services

Financial Resources

- Understanding Coverage Options
- Impact of Health Reform
- Managing Care Costs

News

Help CareFirst Improve Your Member Experience
RadCare Radiology Services - Now Available to Members
Lt. Governor Brown, CareFirst, CHRC Award \$1.9 Million in Health Care Grants to Community Clinic Inc.
Lab Services for HMO and PPO Members
CareFirst Announces More than \$8.5 Million in Grants to Safety Net Health Center Programs
View Social Media Wellness Resources

View Archives | Drug Recalls

New to CareFirst? Register Now for My Account

- ✓ Find a doctor
- ✓ Check claims
- ✓ See deductibles
- ✓ Get personalized benefit info
- ✓ Request ID cards

Register Now

GE Money.com.au - Key Drivers



1

Customer Demand

- Australia has 12.1MM internet users
- 72% of internet pop. use Internet Banking
- eStatements were CBA customers no#1 enhancement
 - < 6 months 200m deposit account customers have opt'ed out of statements
- Customers are educated to expect this service
- 57% of customer have told us they'd Opt Out of Paper
- Customer verbatims continuously request estatemements & B Pay

2

Financial incentives

- New Revenue – fees & spend volumes
- New Productivity Saves – paper, call reductions & digital processes
- Customer – improved NPS & Customer Satisfaction
- Online engagement means a quicker, easier and more convenient way for customers to be more engaged – or re-engaged – with their product.

3

Technology

- Current technology has reached its shelf life
- Our business requirements have evolved
- We want scalable, reusable & compliant technology
- Enhanced Security will be market leading
- IBM technology is a strategic investment that can be leveraged for all online projects, not just online servicing
- This investment is enables us to readily establish a mobile banking capability

4

Competitors

- All major final institutions have strong ebanking capabilities
- ANZ use digital banking as a differentiator
- WBC use estatemements as a key part of their 'green' marketing position
- Major institutions consider their online channel as important as others, such as branches.
- Forrester estatement research 'argues customers have had estatement option & now need a push' as per airline eTicket push



Welcome back Fernando Torres.

You last logged in on Tue, 04 Jul 2000 at 12:34AM AEST.



Stay safe and
secure online.

Click here to find out how



Account Summary Information

Current Balance: \$918.65

Available Credit: \$2,881.00

Credit Limit: \$3,800.00

MORE

My Recent Transactions

Date	Description	Amount
22/04/2009	Sony Playstation 3	\$799.00
22/06/2009	Umbro Football	\$89.95
22/09/2009	Apple Mac Air	\$2,900.00

MORE

Manage my Credit Limit

What would you like to do?

- Increase my credit limit to \$9000.00
- Increase my credit limit to another amount

NEXT

Enhanced Security

Remember my computer

Choose to have your computer's address linked to your Online Service Centre account. Simply select 'Remember My Computer' if you need to answer your secret question on login.

Register this device

BPAY

Did you know you could use BPAY® to pay a bill?

Who would you like to pay? :

- A new biller
- Someone I've paid before

NEXT

Simple ways to avoid fees

There are plenty of ways to minimise fees and changes:

- Change your payment method
- Always pay on time
- Stay on top of how much you've spent

Buyer's Edge is a credit facility provided by GE Capital Finance Australia (ABN 42 008 583 588) trading as GE Money, 572 Swanston Street, Melbourne, Victoria 3122. © GE Money Australia Pty Ltd. All information is correct at time of publication but is subject to change.



Welcome to the GE Money eco MasterCard Online Service Centre

Simplicity at your finger tips

- ✓ Receive your statements online
- ✓ View, print and save your current and past statements
- ✓ Keep track of your transaction history
- ✓ Keep your details up to date
- ✓ Pay all your bills in one place with BPAY®
- ✓ Easily access and manage your account whenever it suits you

New to the service? Register now



GE Money - The Four Pillars



features & benefits | service

Save Paper
(Green & informed)

- eStatements
- Digital access to financial transactions

Pay Bills
(Save time & get points)

- BPay out
- Pay Anyone
- Direct Credit

Convenience
(I'm in control)

- Product, Statement & Fee info
- Manage your money tips
- Balance & Payment rec'd Alerts

Trust & Safety
(Fee safe)

- Security Tips
- Fraud Alerts
- Strengthen Site Security

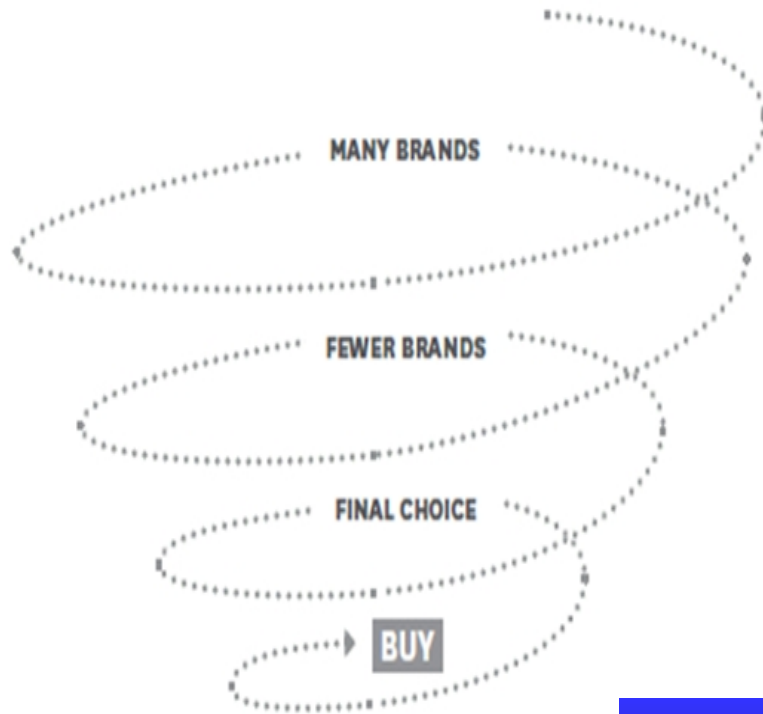
4
3
2
1

Outstanding service with real benefits

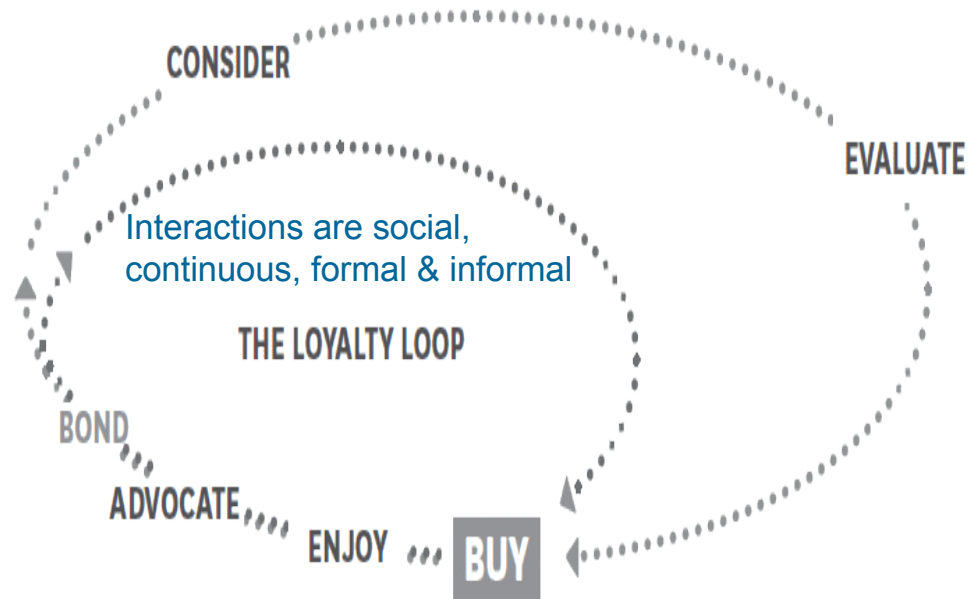
The next generation of customer relationships and self service must adapt to how customers now interact with your business...



Old way customers purchased



New way customers purchase and interact with your company



To increase revenue and profitability per customer requires a total relationship view of the customer

* David C. Edelman, Harvard Business Review, Dec 2010

Dynamic interactions from social channels & communities can accelerate the effectiveness of customer service and customer relationships



- Respond to issues surfaced on social channels
- Start customer service processes on social channels and move to company run transaction
- Funnel to owned company customer service communities
- Active social listening for emerging problem areas

- Generate awareness and capture interest from social channels
- Drive to product/service from social channels
- Funnel to owned company communities from 3rd party social channels
- Advocacy – cultivate proponents and champions
- Reach exponentially more customers and build interactions with them

Customer
Service

Customer
Insight

Customer
Relationship &
Communities

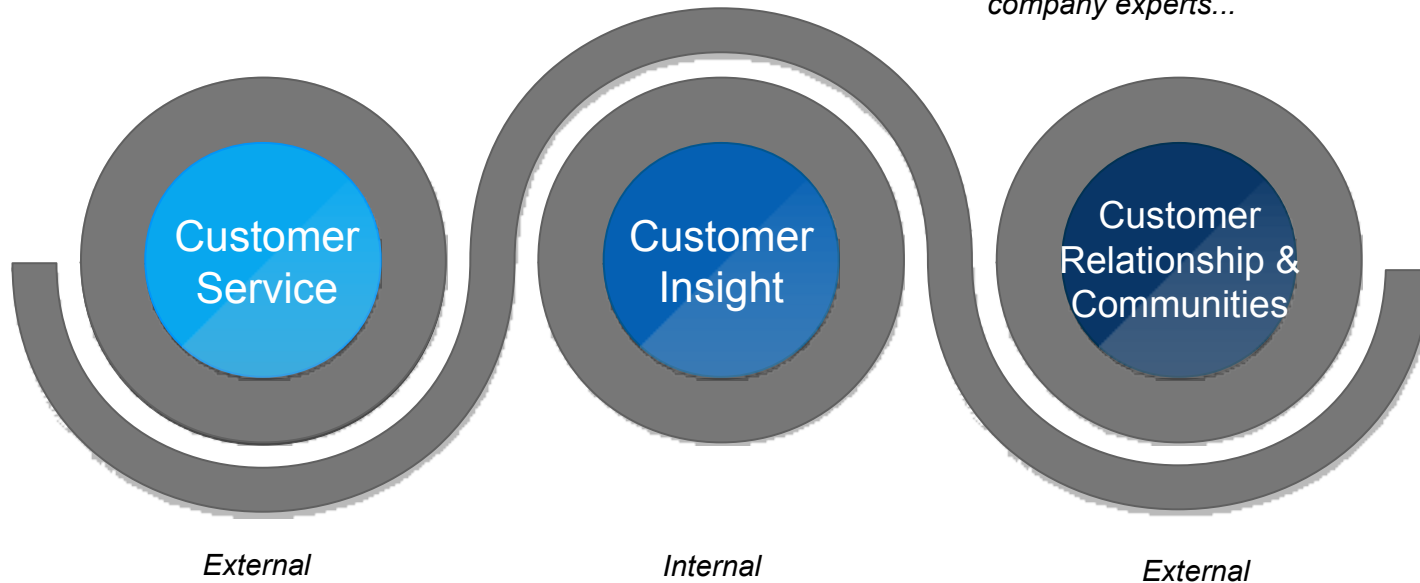
Successful self service solutions span these areas to build deep relationships with customers



Help me solve a problem, answer a question, use a service, act on my account...

Learn patterns of behavior, interaction from customers across owned and external properties/channels

Learn more about product/service, deepen affinity with product, brand, company, provide feedback, interact with company experts...



IBM Customer Experience Suite

(Web Experience + Social + Collaboration)

IBM Social Analytics

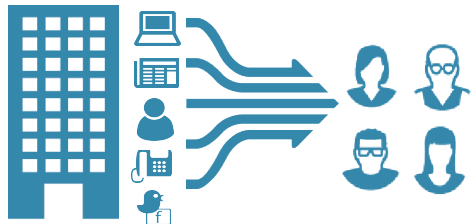
(Web, Social, Lifecycle Analytics + Sentiment Analysis + Campaign / Email Optimization)

IBM WebSphere Commerce

(Self service for purchasing, order fulfillment etc)



IBM's solution for self service brings together IBM's web experience and Commerce capabilities



IBM's Vision for Exceptional Multichannel Self Service Experiences

Bringing together the essential capabilities to create, manage, and deliver powerful multichannel customer experiences

IBM Customer Experience Suite

Engage customers, increase revenue and satisfaction
With an exceptional web experience

Business is driven by relationships

IBM WebSphere Commerce



Seamless buying experience across channels



In-line content management let you optimize self service pages with targeted content for more effective use



The screenshot shows the 'Target Content' configuration page for a 'Green Fund Banner'. The interface includes a 'Palette' on the left with categories like Referring URL, Search Terms, Segments, Date and Time, Time, Sessions, Browsers and Devices, Groups and Users, Demographics, Shopping, Viewing History, and Social Behaviors. The 'Criteria for Green Fund Banner' section shows a 'Referring URL' criterion with a text input field containing 'http://www.' and a 'Save Segment' button. A 'Referring URL Palette' on the right lists top referring sites such as Facebook, LinkedIn, Yahoo!, Google, and YouTube, along with top referring pages and sites with the highest bounce rates. A 'My Custom Referring Sites' section is also visible at the bottom right.

Targeted rules for content to help customers better answer questions and take action

Integrated analytics to quickly see customer use patterns from social media and other sites

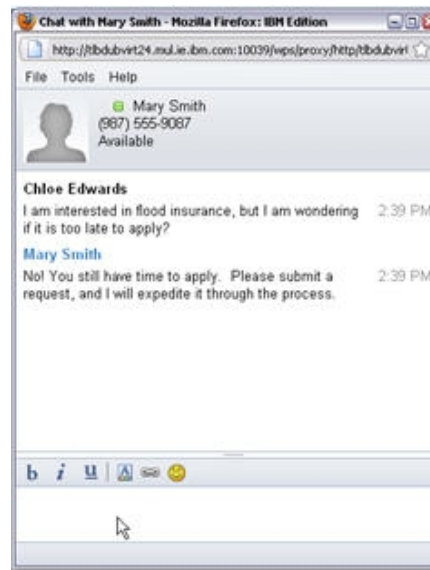
GREEN FUND
Working for you and a better future.

Improve customer satisfaction and make self service more effective with social capabilities



- Wikis, blogs, ideation blogs
- User profiles
- Rating, commenting, tagging
- Forums and communities
- Integrate with twitter, Facebook, YouTube, etc.
- Shared files
- Shared bookmarks
- Instant messaging
- Activities

Solve problems instantly



Allow customers to find the right people to answer their questions

Mary Smith, Mary agency



msmith@it.insurance.ibm.com
(987) 555-9087
 3 Millrace Place, Georgetown
 Languages Spoken: Italian, English
 Products Sold: Wealth Management
 Years Experience: 12

RELATED EXPERTS



Join our Community

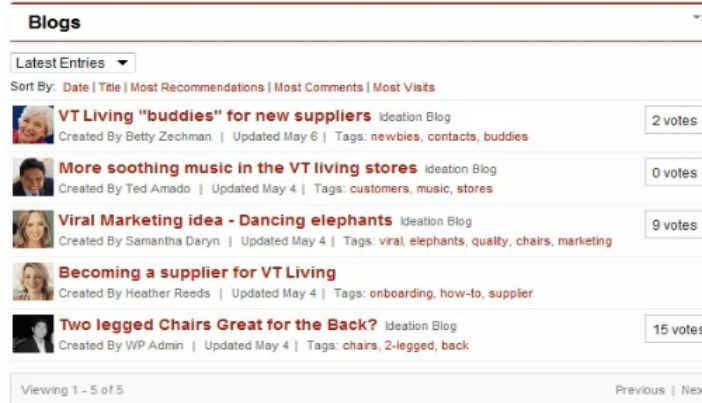
Allow customers to provide feedback



Comments

Really enjoyed this article!
 Posted Wednesday 3:07:51 PM by Frank Adams

Drive excitement and brand loyalty by enabling direct communication from customers



Enable customers to get problems resolved quickly



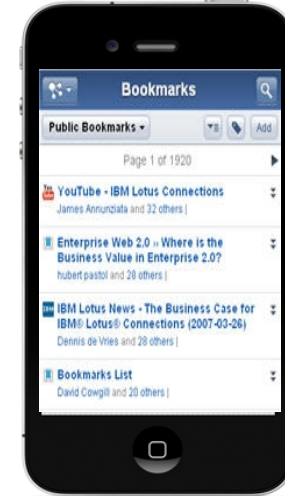
Reach customers across multiple channels - mobile, web, and automatically display appropriate content to right device



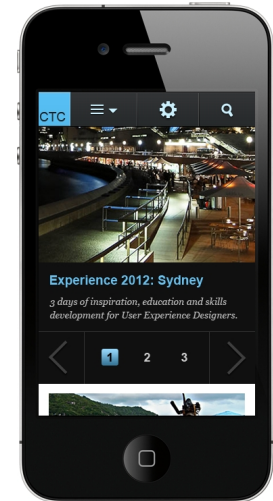
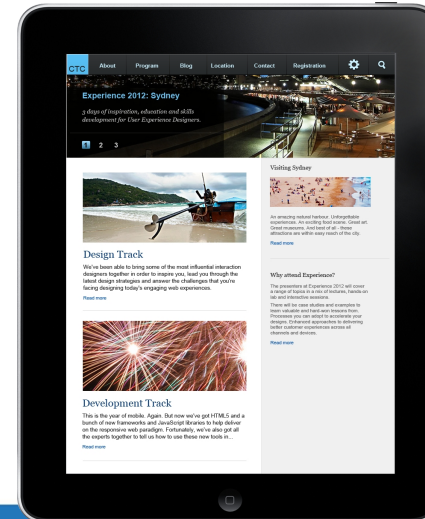
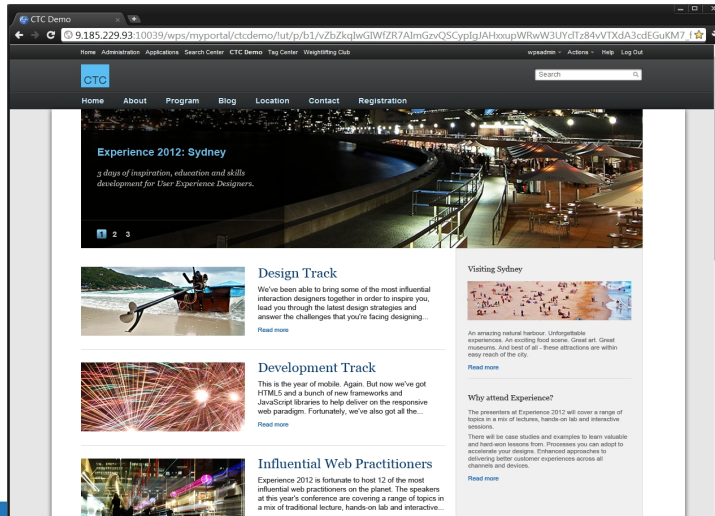
Support mobile self service applications



Out-of-the-box mobile support included for social capabilities.



Leverage mobile themes and automatic device detection to deliver appropriate user experience for self service.



Desktop

Tablet

Mobile

In-line analytics for rapid insights help you adapt in real time to customer's behavior



In-line analytics overlay on web page to rapidly assess usage – allowing real time adjustments to help customers use services and applications better

The screenshot shows a banking website interface with several analytics overlays. At the top, there is a navigation bar with 'Banking Home' and 'Search Center' on the left, and 'Sign Up' and 'Previewing as: Anonymous' on the right. Below the navigation bar, there are tabs for 'Investments' and 'Community', and a search box. The main content area features a large banner for 'MORTGAGES' with a line chart overlay showing usage trends and an average value of 1,917. To the left of the banner, there is a login section with a password field and buttons for 'Log In', 'Enroll Now', and 'Forgot Password'. Below the login section, there are three more analytics overlays: one for 'Personal Advice' with an average of 183, one for 'Money Works' with an average of 950, and one for 'OFN Events' with an average of 1,210. To the right of the 'OFN Events' section, there is a 'Quick Links' section with a line chart overlay showing usage trends and an average value of 1,112. The bottom of the page features a blue footer with various colorful geometric shapes.

Instantly see usage for specific self service capabilities and edit content to optimize use

Make Better, Evidence-Based Decisions with Analytics



Leverage analytics to:

- Improve user engagement by measuring and then fine tuning the customer experience
- Intelligently manage your marketing resources
- Make better decisions faster

ADVICE

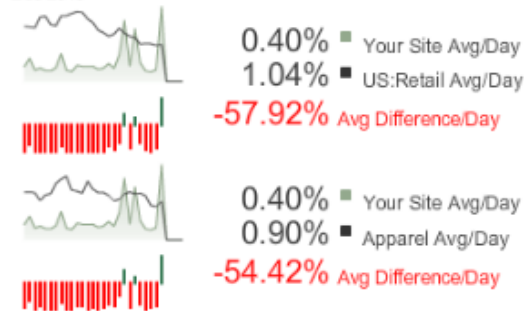
How Much is Enough? ★★★★★
Insurance is the most neglected aspect of the average person's financial plan. This article focuses on the essential, but often overlooked, basics.
Tags: investing, finance, planning
Created on Wednesday 10:53:09 AM CST by [1.1%] [42%] [1.7%]

Protecting Investments Against Loss ★★★★★
Investments are people too. This article shows you how to maximize gains and minimize losses through smart structuring and asset protection.
Tags: investing, insurance, assets
Created on Wednesday 11:57:26 AM CST by [2.1%] [42%] [0.6%]

PRODUCTS **TOOLS**

Income Protection Insurance Calculator

Social Sites % of Site Traffic



Profile Mining Sampled Data (10.00%) Open Settings Report Trend

Week of 2/28/2010 - 3/6/2010 (A) Compare:

Market Segment: Baby Boomers
Unique Visitors: 404,953
Sessions: 15,942

Market Segment	Unique Visitors	Sessions	Orders	Sale
College Graduates	120,340	3,496	21,483	\$2,...
Young Professionals	230,340	4,986	36,491	\$7,...
Baby Boomers	404,953	15,942	78,189	\$60,...

Keeping the customer whole: Customer Service is Critical!



Self Service

Web Content, Knowledge Base, Recommendations, IVR etc...

50% of “How do I” questions could be **deflected to self service**

75% would **prefer** to use online support but **only 37%** try self service



1:1 Customer Service (non-Self service)

Call Center
Email
Chat

1:1 **synchronous** communication with customer. Eg email thread, chat session, phone call.

Community Customer Service

Communities, Forums etc
Social : IBM Connections, Twitter, LinkedIn, Facebook etc

47% of consumers expect a response to an online service request within 1 hour

\$83B loss annually to US economy for poor customer service¹

Customers are transforming their self service experiences across these areas...where is your starting point?



Customer Relationship ←

→ Self Service Support

Customer Content Delivery

Product & Service Content
Marketing Content
Social Content
Social Content

Self Service Delivery

Online Product & Service Delivery
Self-service problem resolution

Account Mgmt

Registration & profile management
Bill Presentation & Payment
Loyalty Programs
Loyalty Programs

Customer Contact Support

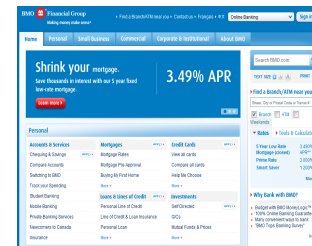
Dealer, franchise, store, distributor & branch support
Contact Center support
Contact Center support



Cars.com



Bharti Airtel



Bank of Montreal



GE Money



Florida Blue



CareFirst BCBS



Royal Bank of Canada



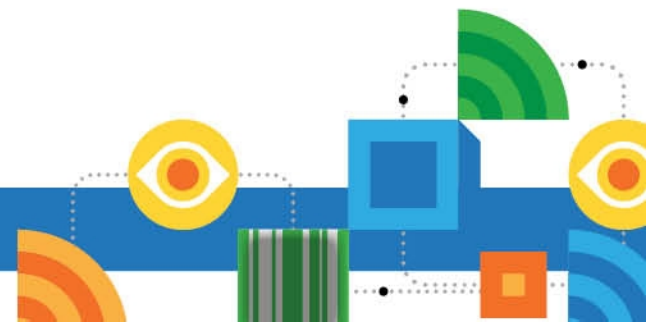
AMP



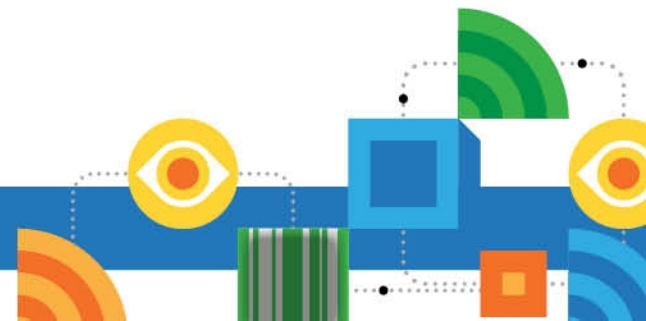
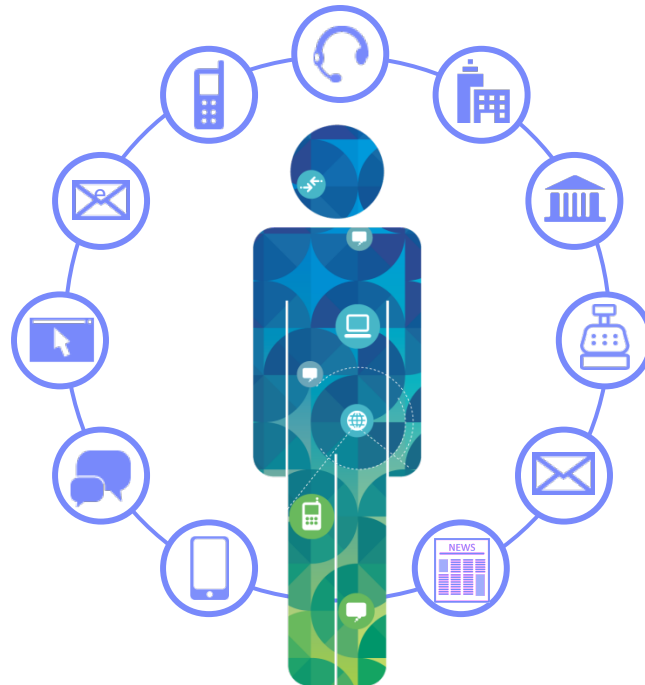


Additional resources

- Customer Experience Suite
 - <http://www-01.ibm.com/software/info/customerexperience/>
- Smarter Commerce Solutions
 - http://www.ibm.com/smarterplanet/us/en/smarter_commerce/nextsteps/index.html



Questions?



To meet client expectations and distribution objectives, there were four critical initiatives identified

1. Maintain leadership position across all main distribution channels
 - Presence, accessibility
 - Functionality
 - Superior, brand aligned experience
2. Maximize productivity of existing system
 - Understand the economics
 - Optimize capacity
 - Enhance productivity in each channel
 - Influence client usage of lower cost channels, particularly for service transactions
3. Evolve distribution channels to meet client needs and support business growth



Online Strategic Initiatives

- Improve the Online client experience and promote Online as primary service channel
- Expand breadth of services and capabilities
- Foster greater acquisition and growth orientation
- Improve information and channel management and develop enabling infrastructure



A series of quick wins were undertaken within each strategic initiative with a focus on maximum return while minimizing technical debt (no regrets)

- Improve the Online client experience and promote Online as primary service channel
 - Enrolment and activation programs
 - Security guarantees
 - Self Help tools – eMail deflection
- Expand breadth of services and capabilities
 - A number of pain points identified and addressed
- Foster greater acquisition and growth orientation
 - Leveraged best practice Merchandising & Sales approach from the consolidated teams
 - Began a series of test and learns – technology PoC's
- Improve information and channel management and develop enabling infrastructure



While in parallel putting in place a plan to address medium and long term needs

- Improve the Online client experience and promote Online as primary service channel
 - Online Redesign (New standards and Experience)
 - CIM toolset (eMail Management, Chat/Co-Browse, Knowledge Base)
- Expand breadth of services and capabilities
 - Redesign product applications
 - Introduce more sophisticated capability (i.e. PFM toolset)
 - eEnable as much as possible
- Foster greater acquisition and growth orientation
 - Implement a robust eCRM engine – leverage best in class customer information management
- Improve information and channel management and develop enabling infrastructure
 - Create a technology roadmap, introducing solutions that live together harmoniously and position the channel for the future

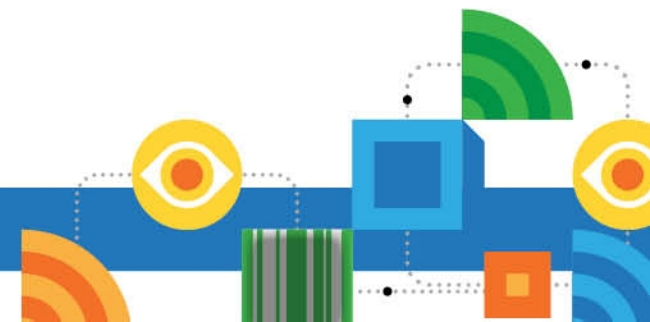


Copyright and Trademarks



© IBM Corporation 2012. All Rights Reserved.

IBM, the IBM logo, ibm.com are trademarks or registered trademarks of International Business Machines Corp., registered in many jurisdictions worldwide. Other product and service names might be trademarks of IBM or other companies. A current list of IBM trademarks is available on the Web at “Copyright and trademark information” at www.ibm.com/legal/copytrade.shtml.





We appreciate your feedback. Please don't forget to fill out your evaluation

- Go to summitsmartsite.com from your mobile device or log on to SmartSite at any Kiosk at the event:
- Select the Survey icon
- Complete the surveys for the sessions you attended
- Submit your feedback

Thank you for joining us!