Customer Journey Mapping 2.0:
Improve Customer Experience, and Align your People, Processes, and Technologies to Support It

Presented by:

Michael Hinshaw
President, McorpCX

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![mcorpCX logo]

Your Host: Michael Hinshaw

President, McorpCX

- Teacher (and student) of customer experience and digital innovation

- Mapping customer journeys and improving customer experiences since 1998

- CMO.com columnist and best-selling author: *Smart Customers, Stupid Companies: Why Only Intelligent Companies Will Thrive, and How To Be One of Them*

- Mentor and Richard H. Holton Teaching Fellow in Entrepreneurship at UC Berkeley's Haas Business School

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I (and my firm) advise across industries with leading brands

MetLife

GE

Comerica Bank

T. Rowe Price
INVEST WITH CONFIDENCE

SanDisk

DELTA DENTAL

Bank of America

EverBank

blue of california

PROGRESS

Microsoft

McKESSON

at&t

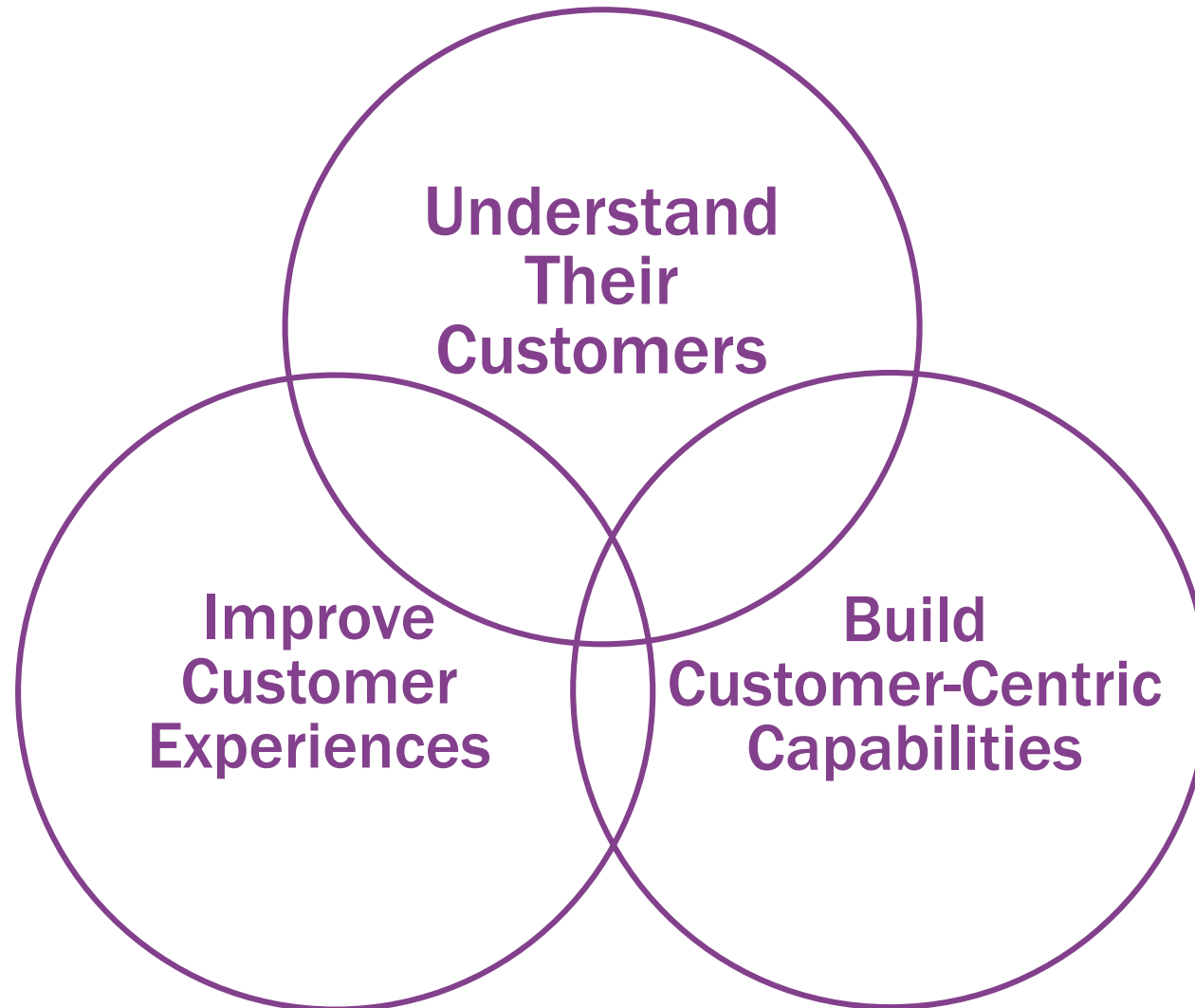VISA

DANONE

ARGO GROUP

BARCLAYS

Weyerhaeuser

lululemon athletica

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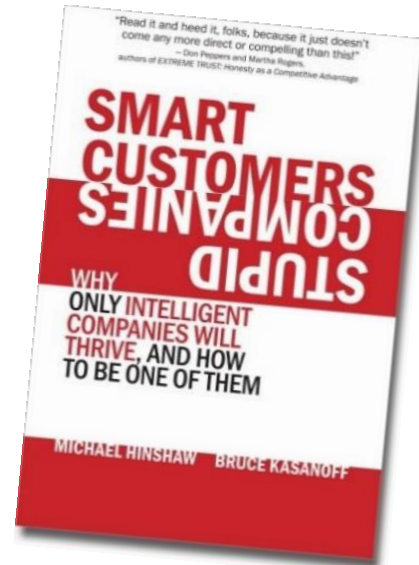# Helping the companies we work for do three things:

Understand Their Customers

Improve Customer Experiences

Build Customer-Centric Capabilities

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Experience strategy, design and process leaders since 2002

Media recognition for thought leadership

Bloomberg Businessweek

CNBC

FAST COMPANY

TIME

THE HUFFINGTON POST

Harvard Business Review

Best-selling book on digital innovation

"Read it and heed it, folks, because it just doesn't come any more direct or compelling than this!"
— Don Peppers and Martha Rogers, authors of EXTREME TRUST: Honesty as a Competitive Advantage

SMART CUSTOMERS STUPID COMPANIES

WHY ONLY INTELLIGENT COMPANIES WILL THRIVE, AND HOW TO BE ONE OF THEM

MICHAEL HINSHAW   BRUCE KASANOFF

"One of the most exciting business books I've ever read."

- Don Peppers
Founder, Peppers & Rogers

Analyst Recognition as one of 15 global customer experience consultancies

FORRESTER

Enterprise Customer Experience Transformation Consultants

We're going to discuss: **Why and how to journey map**; It's use as a prioritization and decision making tool; and why you must Align your people, processes, information and technology to deliver on your maps.

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Customer experience occurs every time a customer interacts with your products, services or devices...

The challenge:
Her **expectations** of the experience drives how she **feels** about it.

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When customer expectations aren't met, they leave.

89% of consumers and 66% of B2B customers leave after 1 bad experience

Expectation:

Reality:

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Yet customer expectations are radically changing.

Today's "smart" customers have greater expectations of:

→ Service   → Customization

→ Choice   → Personalization

→ Speed   → And more....

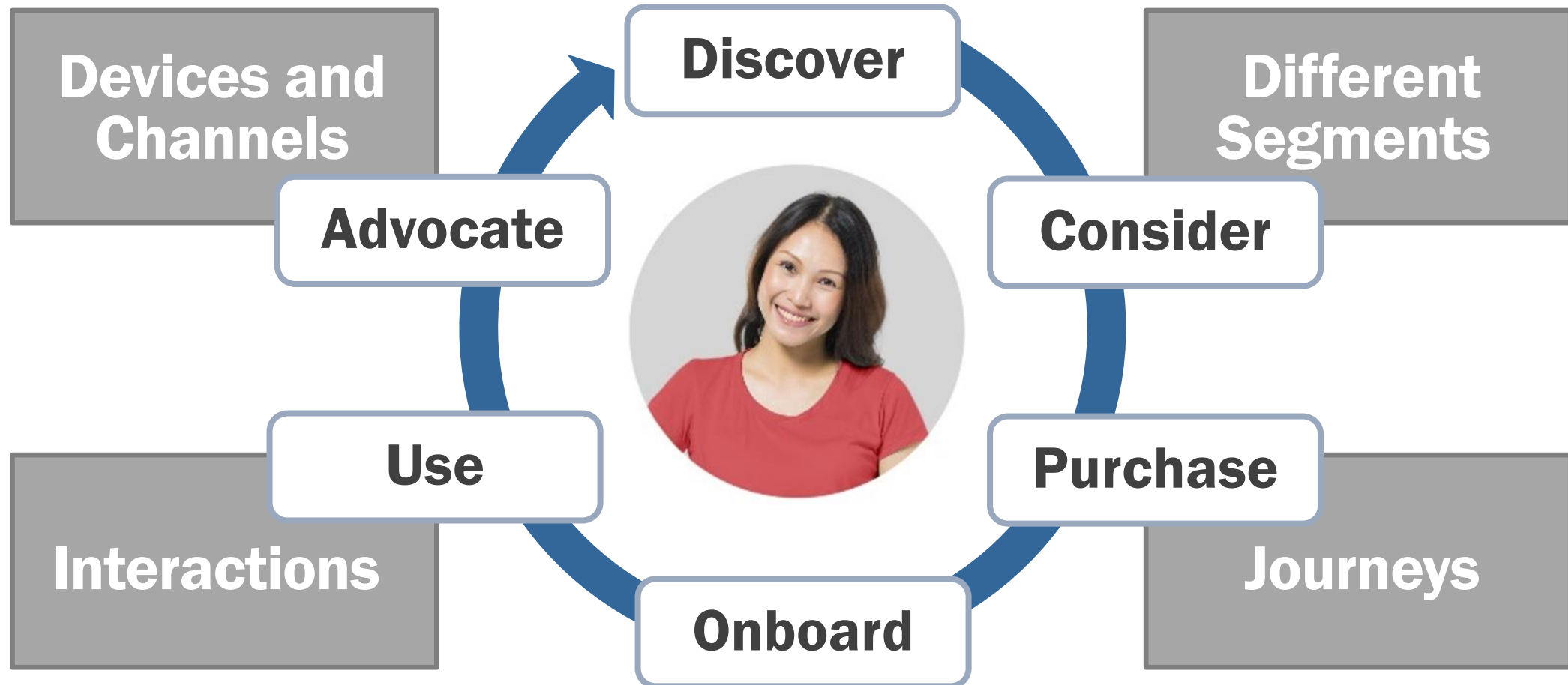→ Accessibility

→ Experience

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In a world of changing customer expectations, there is only one sustainable competitive advantage:

Deliver a better customer (employee, partner, etc.) experience - across all channels and interactions

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# How? By giving customers the experiences they want. Which means "seeing" the journey through her eyes, across...

Devices and Channels

Different Segments

Interactions

Journeys

Discover

Consider

Purchase

Onboard

Use

Advocate

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This requires an outside-in view of the customer experience

Customer Perspectives of their experience
(An outside-in view of the journey)

| Discover | ➤ | Consider | ➤ | Purchase | ➤ | Onboard | ➤ | Use | ➤ | Advocate |
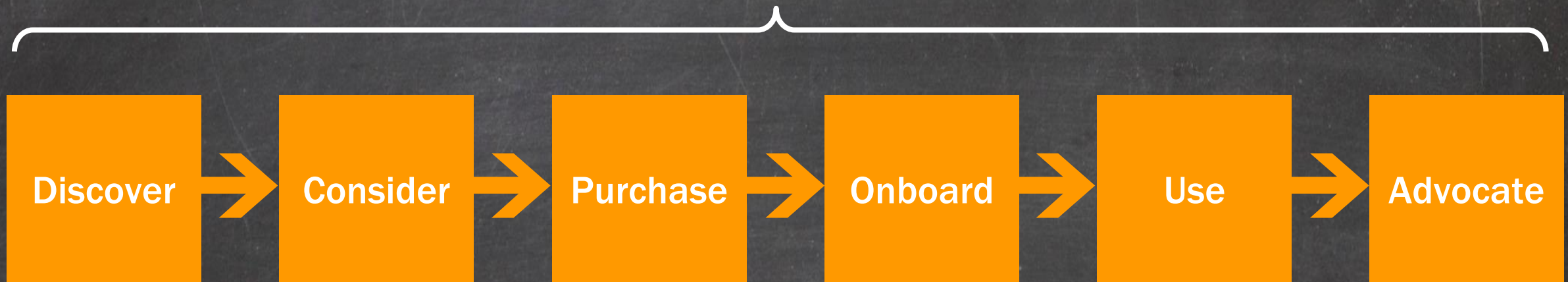
Internal view of people, processes, information and technology
(Aligned to customer journey)

And an inside-out view of and alignment to enabling systems

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We need tools and a defined approach accomplish this. Which is where customer journey maps come into play…

Wanting
What is she doing, and Why is she doing it?
What does she want or need to accomplish?

Thinking
What are her expectations and perceptions across the journey? Are we meeting her needs?

Doing
What is she doing at each stage of the journey?
What are the touchpoints she encounters?

Feeling
What is she feeling? Does she feel great? Is she unhappy?
Are we causing her "pain" or anger?

They tell the story for an individual's experience: A persona

Research based persona and maps bring customers and their journeys to life

"I know I should be planning for the future and start thinking about saving, but I want to enjoy life now."

Hilary 'Young Digerati' Sanderson

"Ideally I'd never have to go the branch – it'd be great if I could do all my banking on my time, from wherever - mobile, or online."

About me:
- I'm a 25 year old young professional, living in New York.
- I work at CBRE, where I'm training to be a commercial real estate broker
- Because I put myself through college, I understand the true value of money.

My financial situation:
- I have a credit card, a checking account and a deposit account with your bank
- I have several credit cards – including yours - that I can juggle quite well.

My goals are:
- Now that I'm making money, I know its time to start paying better attention to it
- I'm starting to make some fat commissions – and I need help making smart financial decisions, given my situation and my plans
- I'm thinking about going to business school, and getting an MBA
- I'd like to start paying off my student loans so they're not hanging over me later

it easy for me to interact with you, on my terms. don't or can't? I've got plenty of options."

I wish your bank:
- Had better online tools
- Would make me feel like my existing business was valued as much as new business.
- Could process all transactions via mobile app
- Had someone readily available _any_ time I have questions

My expectations:
- No fees and no errors
- Great service
- Have my best interests at heart
- Online and mobile banking are simple, smart and easy to use

My favorite apps:

I'd be a vocal advocate for your bank if you:
- Made banking more convenient
- Treat me like a valued customer
- Offered higher interest rates
- Give me incentives or freebies of some kind for my loyalty
- Prove you're a bank I can trust, and are forthright about fees.

Journey, in my words:

| | The website could be more user friendly, and marketing info was totally full of fluff | I opened my account at the branch, and the advisor couldn't have been more pleasant or helpful. | I wish we spent more time talking about my specific needs, rather than all the products you offer. (I don't care!) | Online and mobile options are horrible. The mobile app is a real pain and force closes all the time. Seems like a basic function. | Quit sending me auto loan approval and other junk mail. Hello? I don't even need a car! |

...ought about it; yours was the first bank I saw when I got to New York.

The three touchpoints I use most, at each lifecycle stage:

• WOM Referral	• Website Promotion	• Branch Officer Meeting	• New Account Packets (Paper and Digital)	• Online banking	• Text Alerts
• Branch Signage	• Call Center Call	• Account Application	• Promo Email	• Mobile banking	• Email Alerts
• Online Search	• Email Promotion	• Branch Officer Phone Call	• Follow Up Call	• Branch visits	• Email Promotions
Discover ⊖	**Consider** ⊖	**Purchase** ⊕	**Onboard** ⊕	**Use** ⊕	**Engage** ⊕

Representing your key customer segments

There are many different ways to look at journey maps

Dependent on the issues you want to understand and resolve. For example:

Types of journeys	Descriptions
Relationship	A high-level view of an entire relationship with the company, over the "end to end" lifecycle
Transactional	An actual transaction, like an online purchase or the experience of calling customer service to resolve an issue
Physical	An actual physical journey, e.g. walking through a mall to a retail store, then walking through the store itself
Emotional	An entirely "mental" journey, for example the follow-on effects of hiring (or firing) an employee, or how a promotion affects co-workers
Personal	A view of an entire personal relationship, for example a BDO or Financial Advisor working with a business owner or high-net-worth client over time

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Outside-in journey maps are driven by customer perceptions...

Hillary 'Young Digerati' Sanderson's Journey

Retail Banking Customer Journey Map — Page 1 of 2

Stage

Discover	Consider	Purchase	Onboard	Use
She has determined her need, and finds banks.	She is considering more than one bank. Ours is one.	Having decided to use our bank, she opens accounts.	Over the next 90 days, we help orient and "onboard" her.	No... pro...

Doing

| Sees a bank with local branches; searches the web... | Calls customer service, and immediately reaches a very helpful banker... | Goes into the branch to finish the process, and meets with a manager... | Gets new customer materials... service center... | our products and our services... |

Thinking

| I'm fed up with the big banks, but at least their websites work. Good Lord, was this built in the 90's? | I wish the website was more informative. Good news, though; I called – and the Rep was great; answered all my questions, with a smile! | I opened my new accounts and the branch manager couldn't have been more helpful. I really appreciated her knowledge and follow-through. | they know me and are very helpful. | for help; if they move (or I do) I'm likely gone.... |

Callouts: What she's doing · What she's thinking · The touchpoints she encounters · Where expectations are met– and aren't. · How she feels · What she wants

About me:
- Now that I'm making money, I know its time to start paying better attention to it
- I have a credit card, a checking account and a deposit account with you
- I have several credit cards – including yours - that I juggle quite well

"Ideally I'd never go... mobile, online, or in branch."

Easy?	6.8
Enjoyable?	7.2
Effective?	6.2

Top Touchpoints by phase

Discover: WOM Referral 67%, Branch Signage 70%, Website 82%, Online Search 74%

Consider: WOM Referral 61%, Rep Phone Call 81%, Branch Exterior 68%, Website 74%, Promo: Direct Mail 61%

Purchase: Application Account (Branch) 72%, Rep Email 60%, 76%, Manager Meeting, Application Loan (Branch) 72%, Manager Call 57%

Onboard: New Account Packet (Paper) 83%, Call Center 75%, Promo: Email 52%, New Account Follow Up Call

Use: Mobile Banking 91%, Teller 89%

Me!
- **Discover:** Place to post and review other customer comments to tell me how you're different from other banks. Make the website more user friendly.
- **Consider:** Make it easier to find the needed information on your website. I want to easily see and quickly under... your products and customer benefits.
- **Purchase:** Make it super simple to apply online without a branch. Be available...
- **Onboard:** Guide me in setting up my online accounts and how can use my benefits. What...? Tell me what I... how but didn't ask!
- **Use:** While I don't mind the occasional email, I'd love to hear from my advisor periodically. Offer points/rewards or "good customer" fee discounts for loyalty.

I Expect...
- **Discover:**
  - To hear from others about the bank
  - That it's easy to find you on the web
  - I'll see you in my community giving back
- **Consider:**
  - Convenient ATMs and branch locations
  - Knowledgeable staff
  - Clear benefit, product and rate information on your website
- **Purchase:**
  - Simple, easy and fast applications
  - The best rates and fees
  - Honest communication and info about money management
- **Onboard:**
  - That it'll be easy to set up all my accounts
  - Proactive guidance on what I really need
  - You to have my best interests at heart
- **Use:**
  - Up-to-date mobile and online banking
  - No/low fees
  - Relevant offers and highly personalized communications

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Key: ⊖ Meets Expectations   ⬆ Exceeds Expectations   ⬇ Does Not Meet Expectations   ⬤ Size indicates relative number of respondents who use touchpoint at each stage of this phase.

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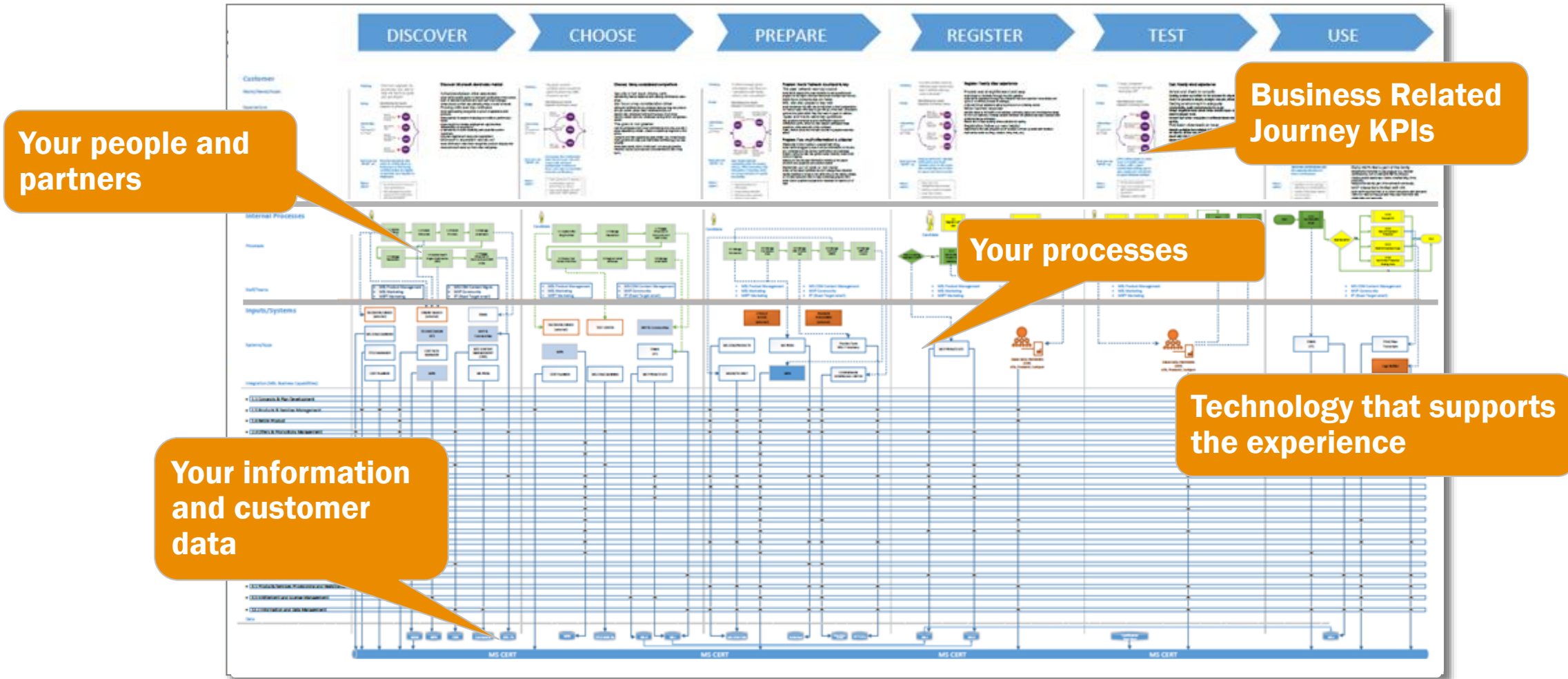# Bringing data into play to support decision making

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To best understand what drives and how to improve experience, align your processes to the customer view

## Outside-in Journey maps are driven by customer perceptions

| Delighters | Dissatisfiers | Touchpoints | Emotions | Effort |

| Discover | Consider | Purchase | Onboard | Use | Advocate |

| People | Processes | Information | Technology |
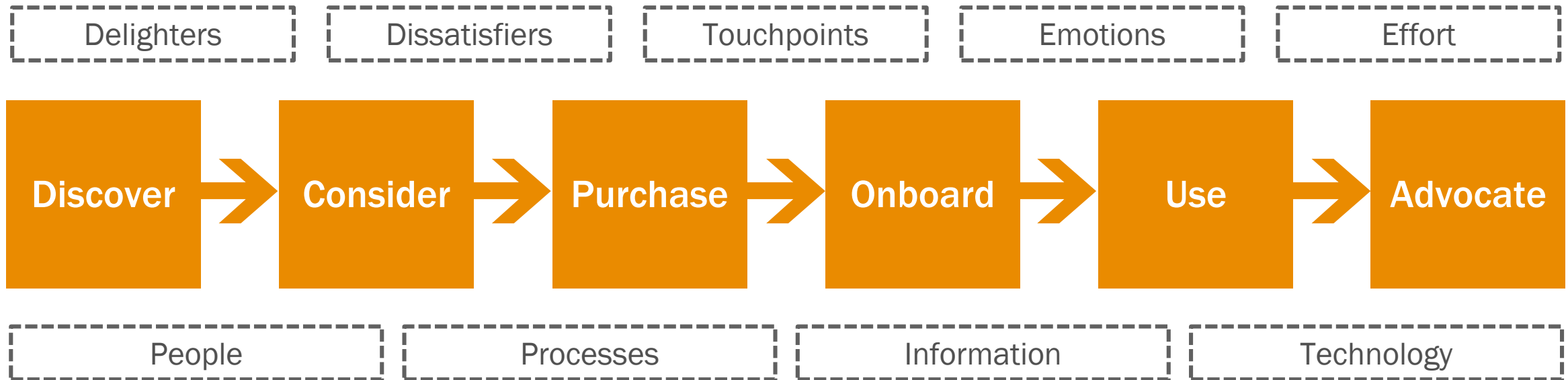
Inside-out maps connect your processes, data and systems to the customer journey

The inside-out view links and aligns people, processes, information and technology to the customer journey

Your people and partners

Business Related Journey KPIs

Your processes

Technology that supports the experience

Your information and customer data

There is no one way to create a customer journey map
They can look different, and be simple or complex depending on their goals

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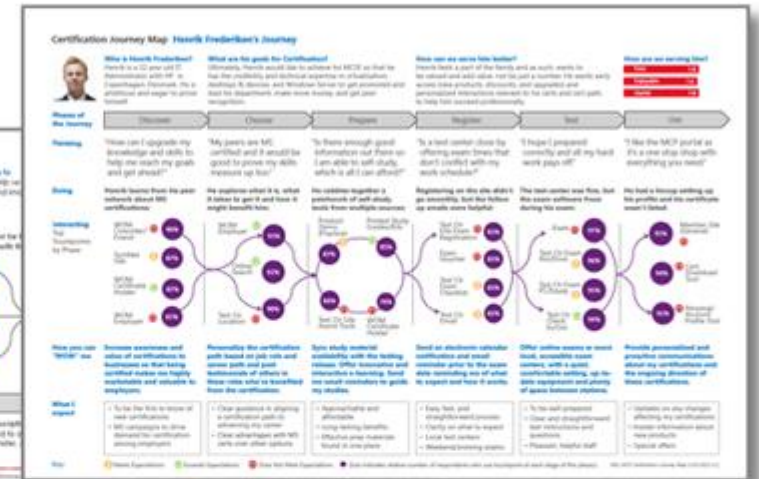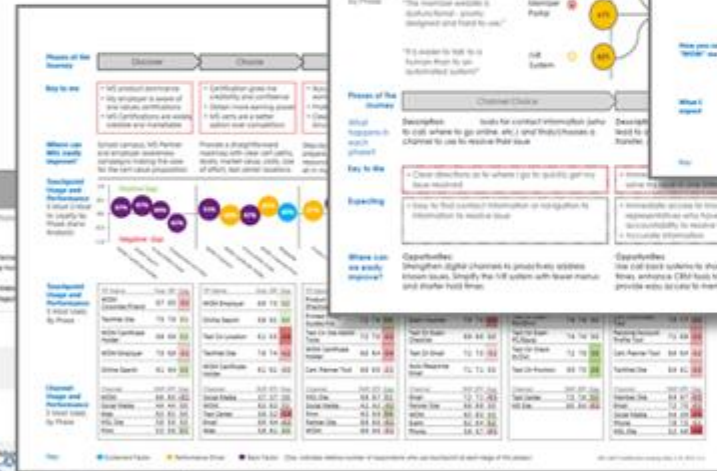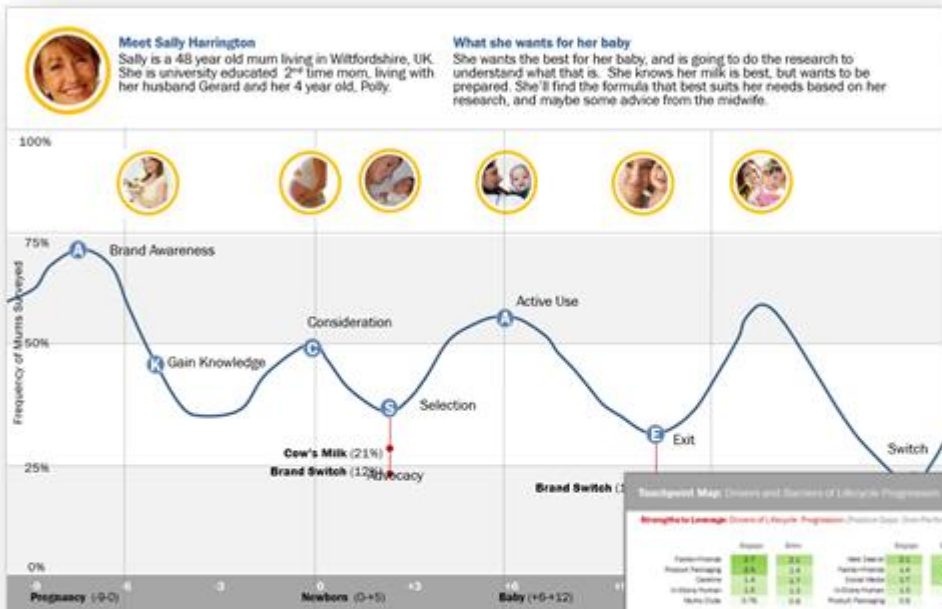
Since persona and journey maps must be research driven, get the best "outside-in" customer data you can get...

Good: VoB/Voice of Business	(Much) Better: Qualitative	Best of All: Quantitative
Limited resources and/or commitment, and/or lower priority (Or: A CX Test/Pilot...)	Highlights needs and pain; Driving some decisions around investment and prioritization	Goes deep on drivers; High value segments, initiatives; potential significant investment
Customer-facing, SME-driven workshops provide data	Add customer Interviews, social listening, focus groups: smaller sample size	Add web surveys, data mining, multiple interviews: Large sample size
Informative	Highly directional	Confidence to drive significant investment
Little or no ability to monitor results	Limited ability to monitor results	Ability to measure results (Monitor over time)

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To start? Journey mapping workshops are low fidelity, but effective at providing the "voice of the business" view

[Hint don't forget customer data...]

We're going to discuss: Why and how to journey map; **It's use as a prioritization and decision making tool**; and why you must Align your people, processes, information and technology to deliver on your maps.

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In the Fortune 1000... What percentage of customer-related decisions depend on data to inform those decisions?

11%

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Use research-driven customer data to quantify the journey, and: Predict behavior. Stop churn. Boost loyalty. Engage customers.
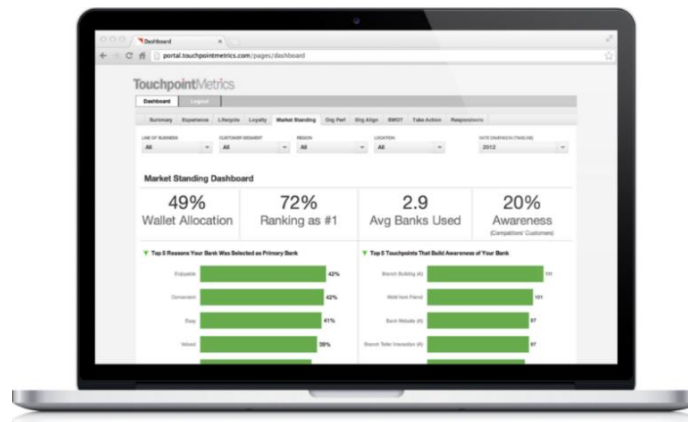
Collect Info
Poll customers to see how they feel about your experience, and why

Analyze Data
Find out why customers leave, and keep them by better meeting expectations and improving experience
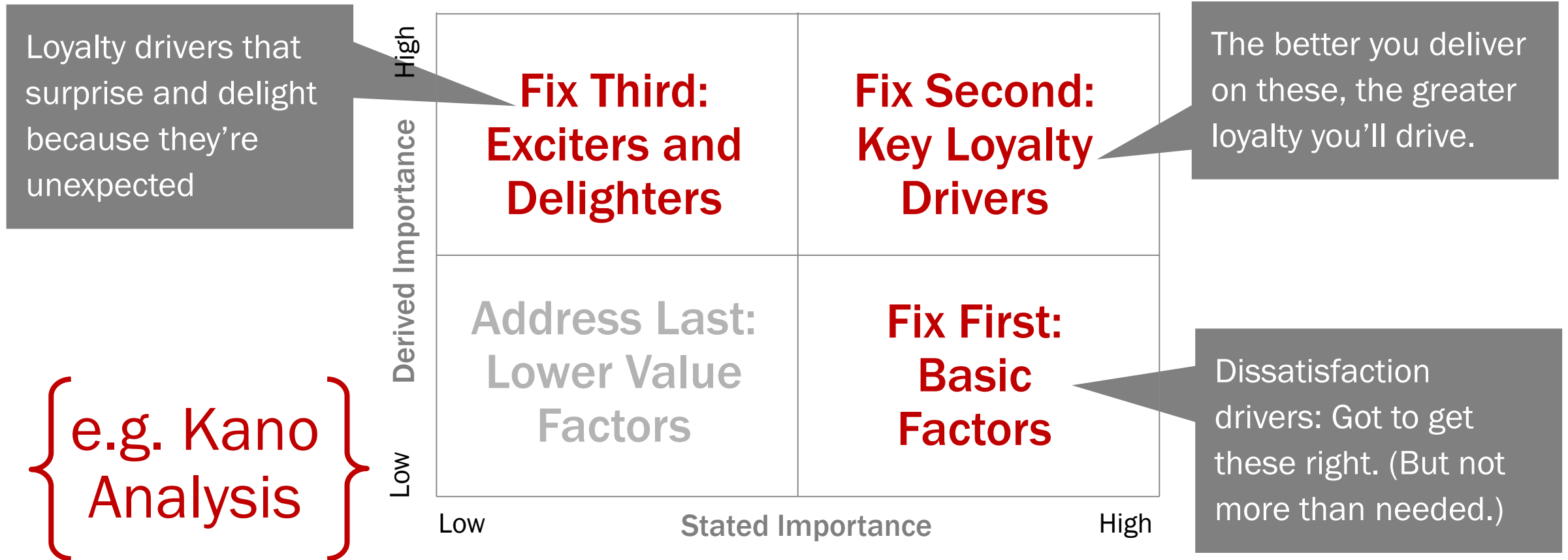
Take Action
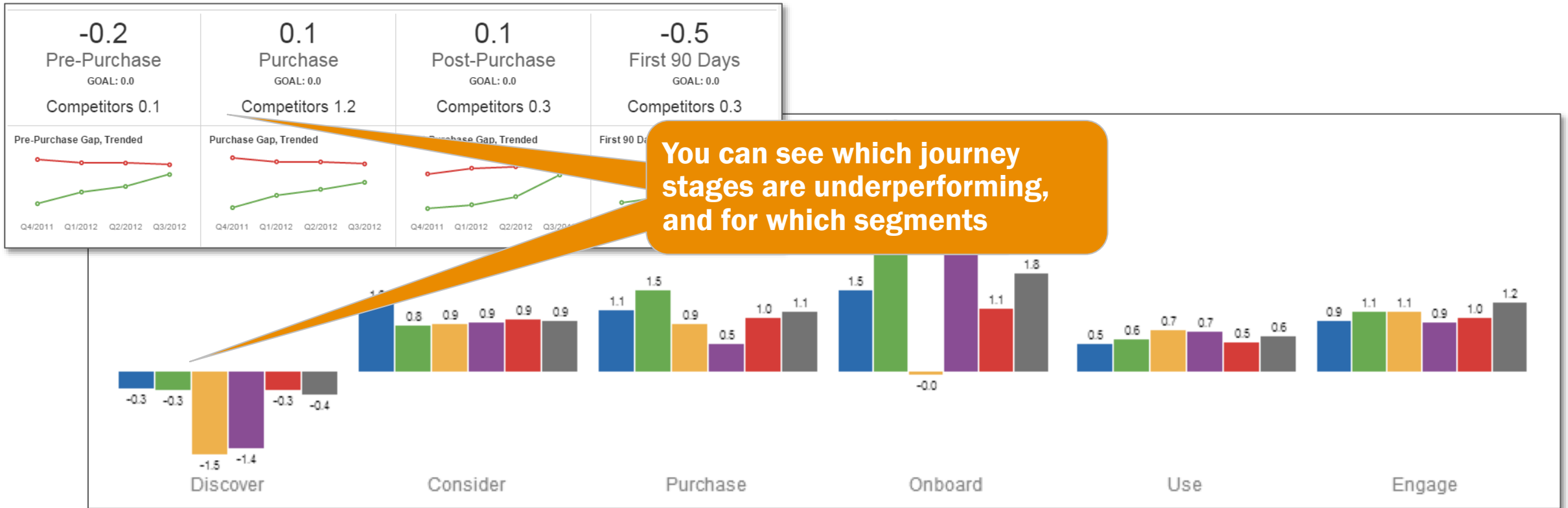For greater customer loyalty and value (with ROI of 10x plus)

ate, copy or distribute.

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Advanced analytics can help you find and fix first things first.

Loyalty drivers that surprise and delight because they're unexpected

The better you deliver on these, the greater loyalty you'll drive.

Fix Third: Exciters and Delighters

Fix Second: Key Loyalty Drivers

Address Last: Lower Value Factors

Fix First: Basic Factors

Dissatisfaction drivers: Got to get these right. (But not more than needed.)

{ e.g. Kano Analysis }

Derived Importance — High / Low

Stated Importance — Low / High

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Married to data, journey mapping enables informed prioritization, and customer-focused decision making

For each stage of the journey

Across and for each Customer Journey

For each and at every touchpoint and attribute within each stage

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So you can manage experience across your customer journey
Quickly identify where customer expectations aren't being met – so you can fix it.

-0.2	0.1	0.1	-0.5
Pre-Purchase	Purchase	Post-Purchase	First 90 Days
GOAL: 0.0	GOAL: 0.0	GOAL: 0.0	GOAL: 0.0
Competitors 0.1	Competitors 1.2	Competitors 0.3	Competitors 0.3

Pre-Purchase Gap, Trended — Q4/2011 Q1/2012 Q2/2012 Q3/2012

Purchase Gap, Trended — Q4/2011 Q1/2012 Q2/2012 Q3/2012

Purchase Gap, Trended — Q4/2011 Q1/2012 Q2/2012 Q3/20..

First 90 Da..

You can see which journey stages are underperforming, and for which segments

Discover: -0.3 -0.3 -1.5 -1.4 -0.3 -0.4

Consider: 0.8 0.9 0.9 0.9 0.9

Purchase: 1.1 1.5 0.9 0.5 1.0 1.1

Onboard: 1.5 -0.0 1.1 1.8

Use: 0.5 0.6 0.7 0.7 0.5 0.6

Engage: 0.9 1.1 1.1 0.9 1.0 1.2

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Looking at the journey stages that underperform the most
Giving you the ability to identify the channels and interactions with the biggest gaps

Touchpoint Map ⊙

JOURNEY STAGE
Discover ▼

Use filters to narrow your data view by the Journey Stage (left) or by line of business, segment, or location (above).

OVER PERFORMING

And examine the touchpoints least capable of meeting customer expectations

See which channels are most problematic

Type: **Channel**
Importance: **6.1**
Effectiveness: **4.6**
Reach: **106**
SubType: **Digital**

UNDERPERFOR

Importance

JOURNEY STAGE
Discover ▼   Use the

Top Ten Most Important Touchpoints

Type Name	Imp	Eff	Gap	
WOM Referral	6.8	7.0	0.2	15
Website	6.1	4.6	-1.5	106
Online Search	5.2	4.5	-0.7	106
ATM	5.2	4.0	-1.2	97
Promo: Website	5.2	4.0	-1.2	92
Promo: Email	5.1	3.6	-1.5	99
Branch Exterior	4.8	4.9	0.0	113
Promo: Direct Mail	4.8	4.3	-0.5	107
Branch Signage	4.7	4.9	0.2	113
Media Coverage (Digital)	4.4	4.1	-0.4	97

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Finding the touchpoints that most underperform at each stage...

Choose → **Onboard** → **Use** → | ← **Loyalty**
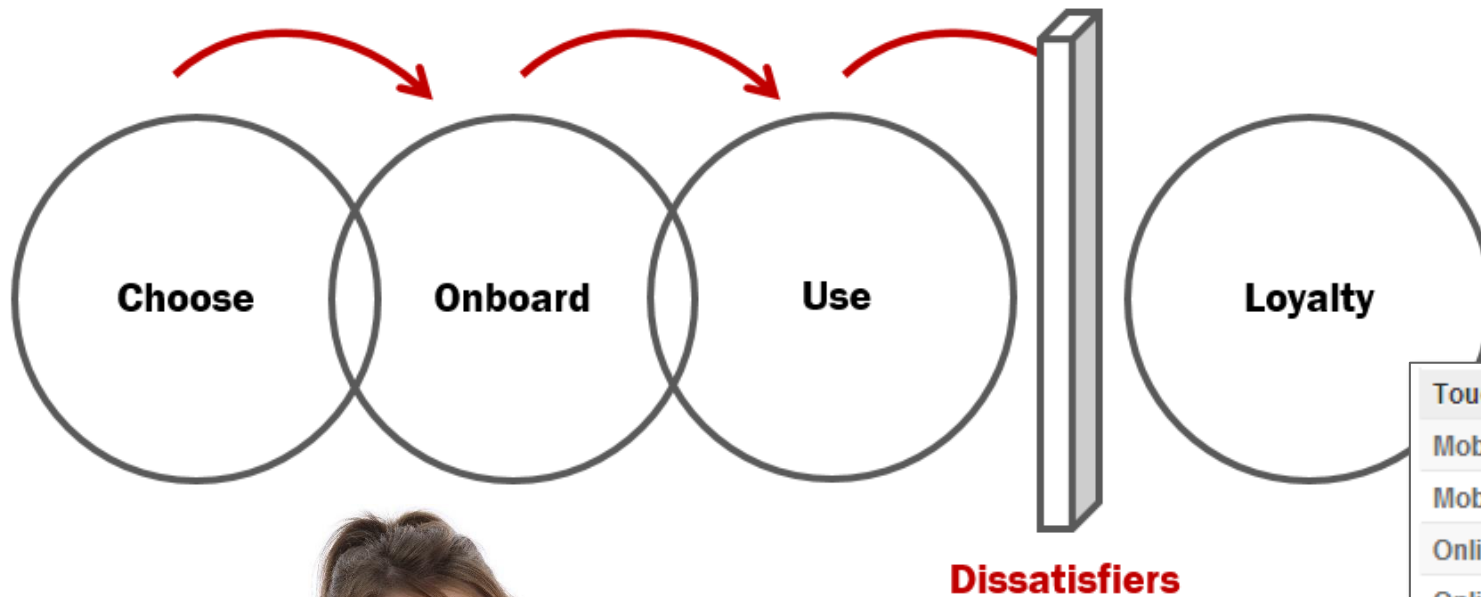
Dissatisfiers

To identify and eliminate the greatest dissatisfiers first...

Touchpoints Rated By Low Rankers	Gap	n=
Mobile App Remote Deposit	-1.2	52
Mobile App Bill Pay	-1.0	49
Online Banking Bill Pay	-1.0	100
Online Banking Login	-0.9	168
Online Banking Funds Transfer	-0.7	140

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Then prioritizing loyalty drivers, and delighting customers

Hint: Don't try to "delight" all your customers all the time

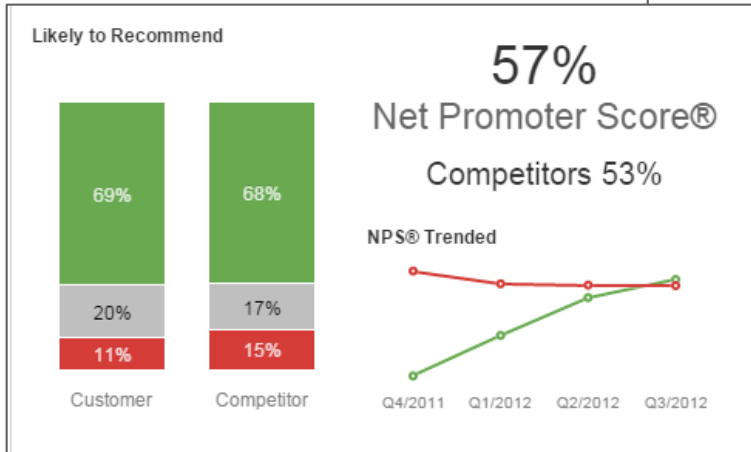# Making customer experience easier and loyalty more predictable

With actionable Voice-of-the-Customer insights across segments and journeys

Customer Journey Mapping 2.0: Improve Customer Experience, and Align the People, Processes and Technologies that Support it

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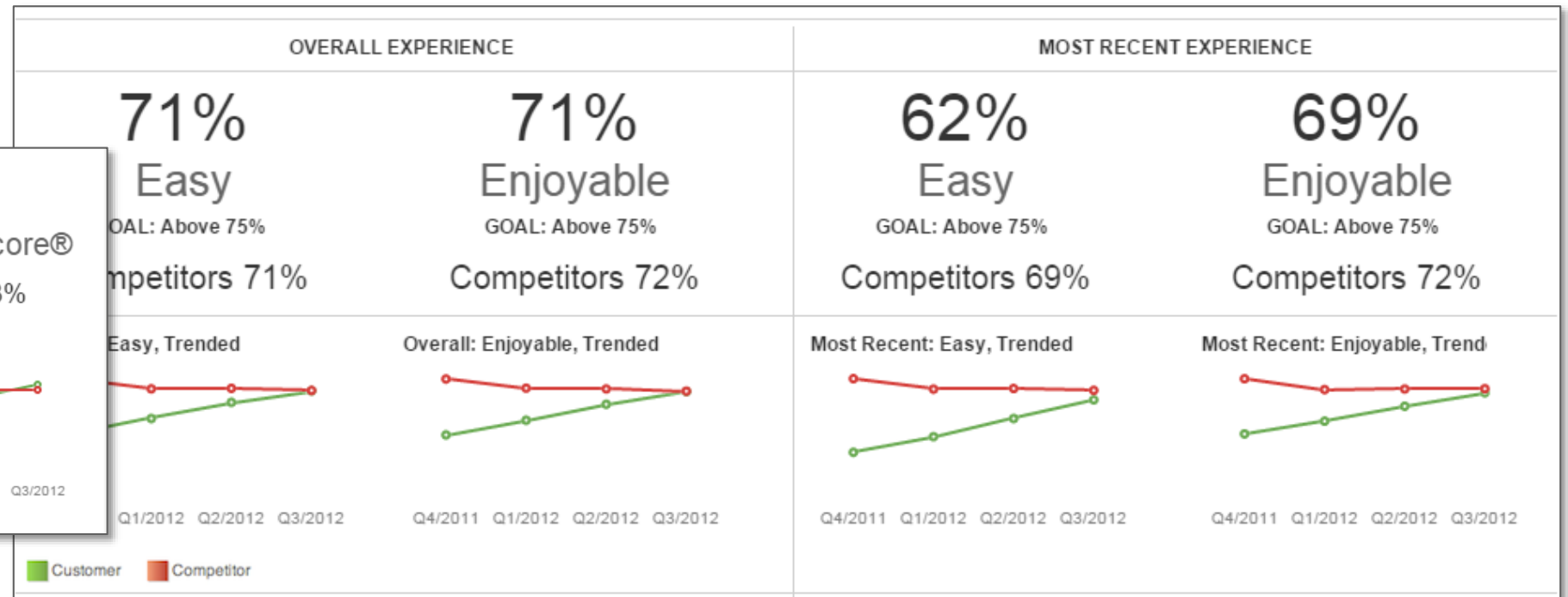
To measurably improve experience, drive ROI and boost value

1.
Get more customers, driven by positive word-of-mouth

KPIs include:

- Likelihood to recommend
- Loyalty (e.g. NPS)
- Net positive WoM
- Brand perception

2.
Decrease churn, by keeping more customers longer

KPIs include:

- Satisfaction (e.g. NSAT)
- Service (CES)
- Likelihood to remain
- % Long-term (Tenure)

3.
Drive more business from current customers

KPIs include:

- Likelihood to re-purchase
- Actual re- or additional purchase
- Frequency of purchase
- Amount of purchases

4.
### Reduce spend with better resource allocation

KPIs include:

- Reductions in operating costs
- Efficiency improvements

- Experience metrics span multiple ROI outcomes (Overall, Journey, Journey Stage, MoT and touchpoints, including gap scores on Basic, Excitement and Performance Factors)

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We're going to discuss: Why and how to journey map; It's use as a prioritization and decision making tool; and why you must **Align your people, processes, information and technology to deliver on your maps.**

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In our mobile-first, omni-channel, digitally-driven world… technology, systems and customer needs must align.

Whenever
I Want →

Wherever
I Am →

Whatever
I Need →

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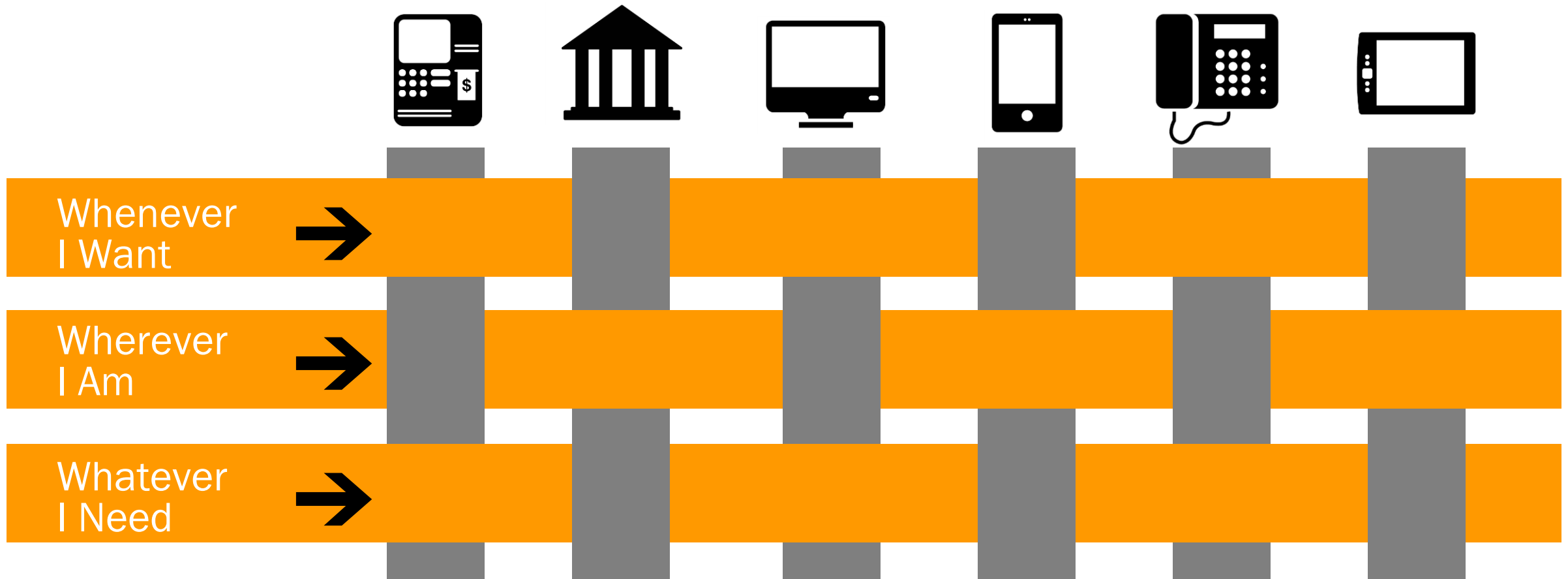
How? Your People. Processes. Information. Technology.

Aligning across the journey to deliver a seamless, end-to-end experience

Discover	Consider	Purchase	Onboard	Use	Advocate

Aligned to customer journey...
Internal view of people, processes, information and technology

People	**Process**	**Information**	**Technology**
How customer centric is your organization?	Are your processes simple & easy to navigate?	How much do you know about your customers?	Do you have and support the right technologies?

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People: The Heart of the Customer Experience
How customer-centric is your organization?

Driven by your vision...
- CX is a competitive advantage
- Formal CX programs
- Listens to customers
- Measure performance

Your customers..
- Think you're easy to do business with
- Trust you
- Actively tell others

A customer-centric culture...
- Your people know their roles
- Rewards are aligned with customer needs
- Have access to the right information at the right time
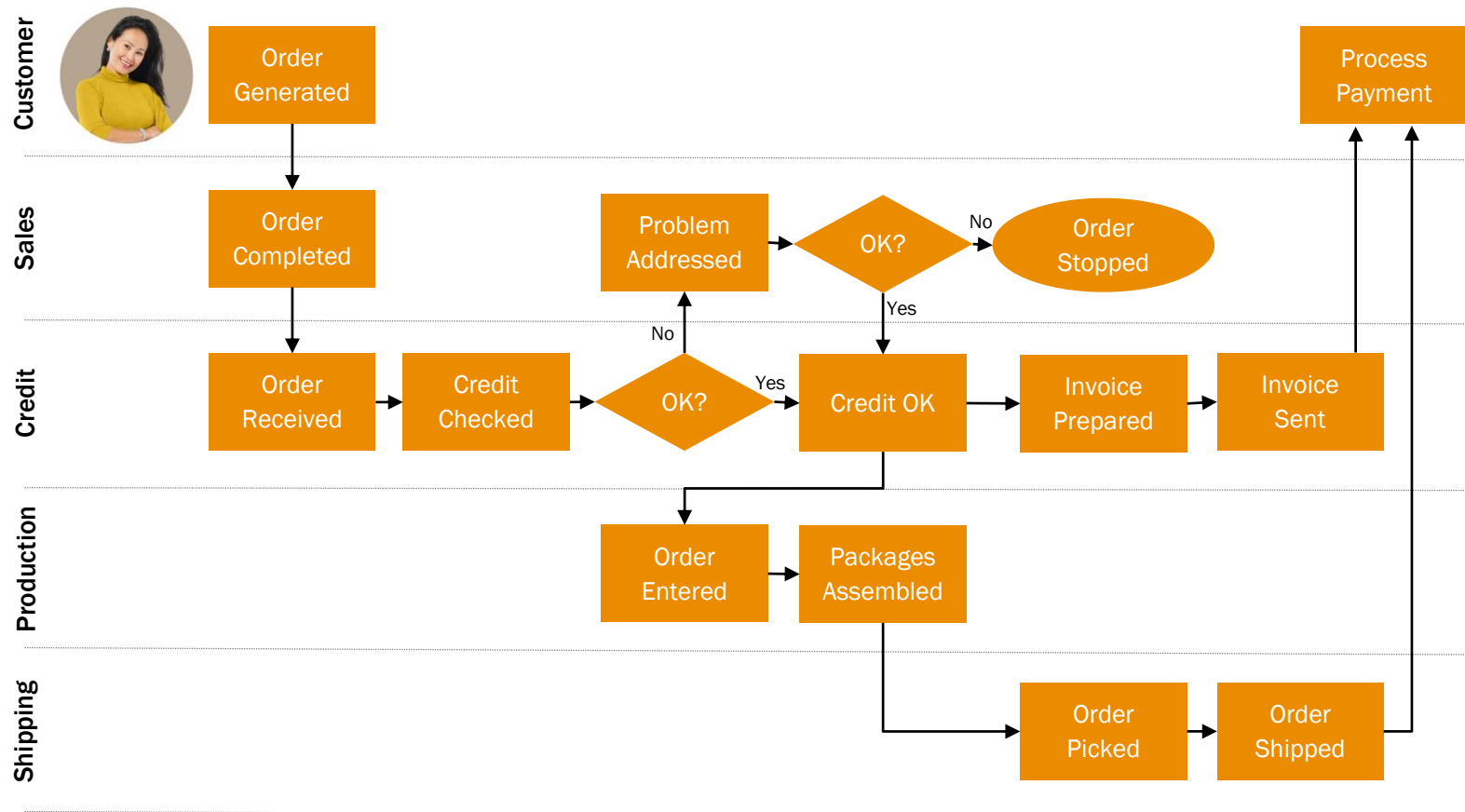- Believe the company is customer centric

Your Company

Your Employees

Your Customers

The people, partners, capabilities and culture that develop and deliver customer experience

People

Process: How experience delivery is actually enabled

They should be simple and easy for customers (and employees) to navigate.

Aligned to the customer journey, Process Maps…

- Outline workflows
- Define Accountability
- Enable loyalty-driving activities
- Defines dependencies
- Highlights inefficiencies

Processes support customer engagement, interaction and transaction with your company

Process

Example of a simplified Business Process Map for the customer "buy" process, aligned to a transactional journey

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Information: The source of competitive advantage

Using what you know about your customers to actually serve them better

Customers expect ...
- That you to use this data to understand and anticipate their needs

Your company must...
- Have timely and accurate visibility into their needs

Employees require...
- Easy access to these insights

Their Potential

Who They Are

Their Value

What They Buy

360° Customer Insight

Their Loyalty

How They Use It

How They Interact

What they Say

Who They Know

Information identifies and describes customers, their value, history, preferences, wants and needs.

Information

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Technology: Connecting the Experience
Do you have and support the right technology?
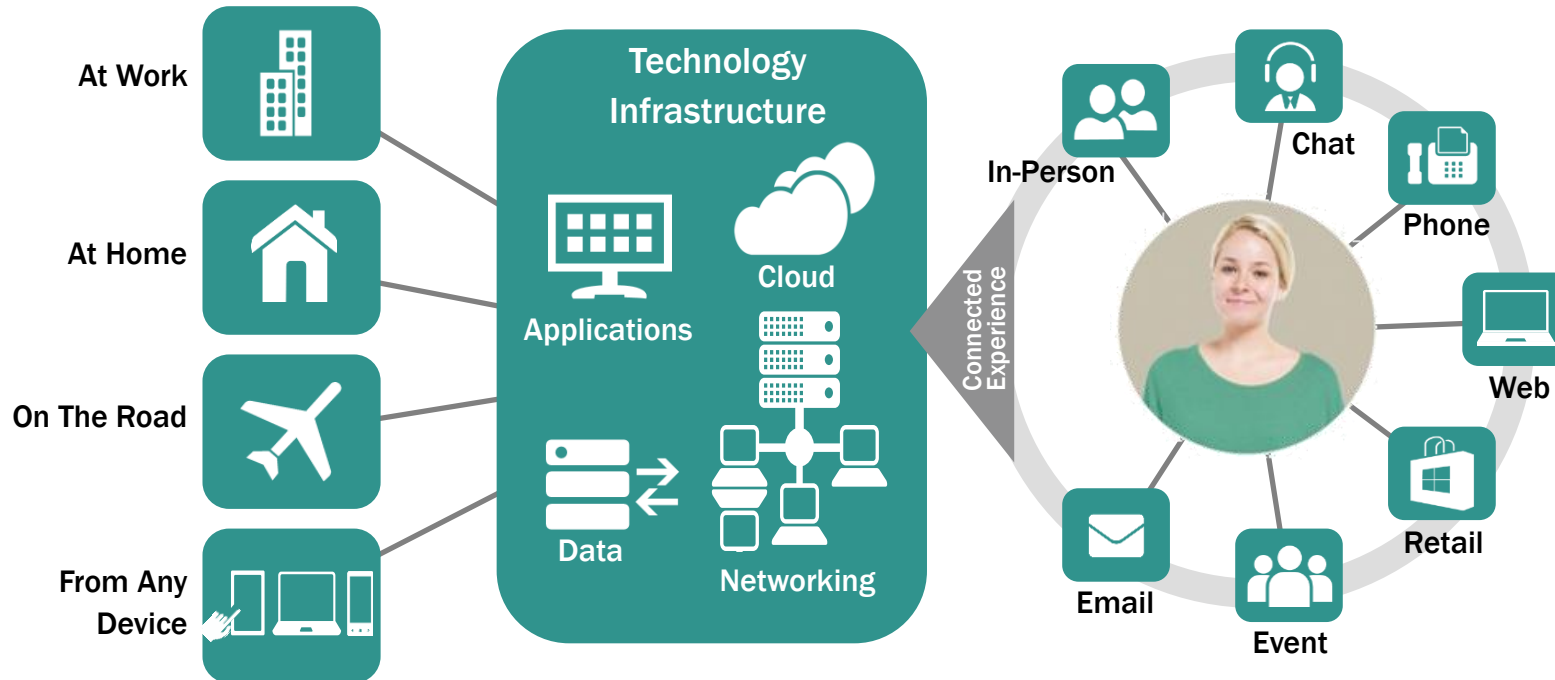
Your Employees
Require a single, simplified, real-time view of the state of the customer

Your Technology
Needs to support internal employee and external customer requirements in an integrated way

Your Customers
Expect that you anticipate their needs and deliver a personalized and "connected" experience across all channels of interaction

At Work

At Home

On The Road

From Any Device

Technology Infrastructure

Applications

Cloud

Data

Networking

Connected Experience

In-Person

Chat

Phone

Web

Retail

Event

Email

Technology enables seamless, omni-channel experience for customers, and enables you to deliver them

Technology

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Get there: Model best practices of customer-centric leaders

Eight key capabilities, interlinked with business and brand strategy

Developing better customer experiences requires:

Experience Strategy	Customer Understanding	Experience Design

Delivering better customer experiences requires:

Governance	Culture	Measurement	Technology	Processes

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Becoming a more customer-centric organization...

Customer Value (vertical axis)

Interested

Customer Experience (CX) may be important, but there is no formal approach

Invested

CX is important, and some formal programs emerge, though CEM is ad hoc

Committed

CX is very important; CEM practices implemented regularly, but not yet systematic or scalable

Engaged

CX is a core piece of the company's strategy, and CEM practices are performed regularly and systematically,

Optimized

CX is ingrained in culture or "DNA" of the company, CEM practices are performed regularly and systematically, and systems are in place to drive ongoing improvement

| Stage 1: Undeveloped | Stage 2: Ad-Hoc | Stage 3: Repeatable | Stage 4: Systematic | Stage 5: Embedded |

Organizational Adoption and Maturity

Customer Journey Mapping 2.0: Improve Customer Experience, and Align the People, Processes and Technologies that Support it

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By building on existing capabilities to support transformation

Optimized

Engaged

Committed

Invested

Interested

Core Capabilities for Designing Better Experiences

Customer experience strategy

Customer understanding

Customer experience design

Core Capabilities for Delivering Better Experiences

Governance

Culture

Experience measurement

Technology

Processes

Stage 1: Undeveloped	Stage 2: Ad-Hoc	Stage 3: Repeatable	Stage 4: Systematic	Stage 5: Embedded

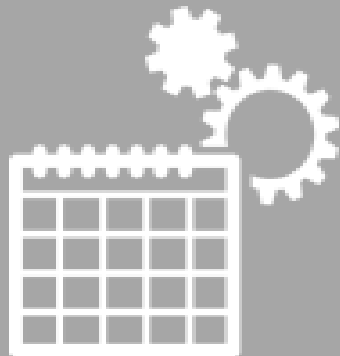**Organizational Adoption and Maturity**

Because the ways business is done are changing

Driven by digital innovation and rapidly changing member expectations

The status quo in your industry is changing

Intelligent personalization will become routine (and expected)

Think mobile-led omni-channel vs. Just digital

In this world Customer Experience is the only sustainable advantage

Your ability to manage processes, data and technology drives success

Customer Journey Mapping 2.0: Improve Customer Experience, and Align the People, Processes and Technologies that Support it

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Any questions? Let's talk...

Thank you!

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