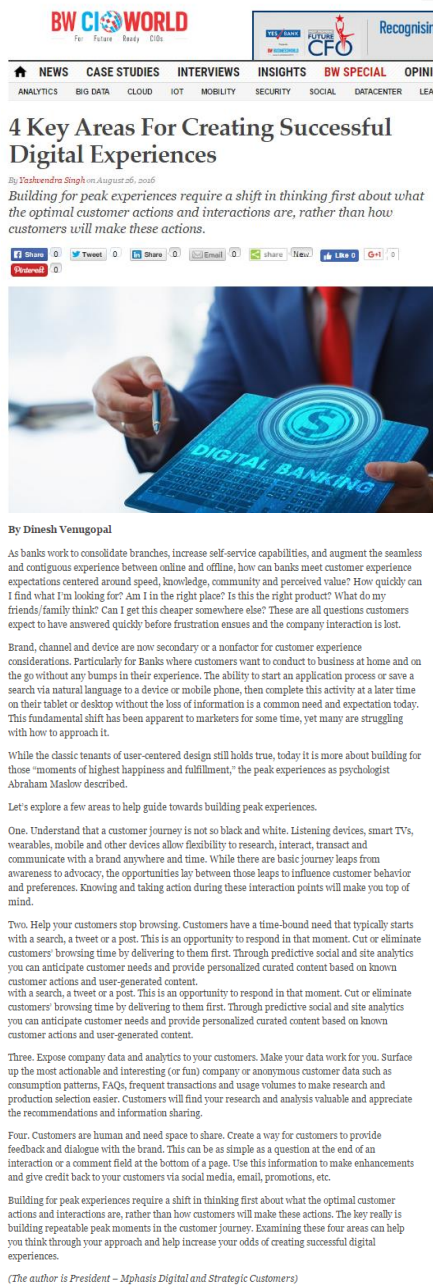


MEDIA COVERAGE

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4 Key Areas For Creating Successful Digital Experiences

By Dinesh Venugopal on August 26, 2016

Building for peak experiences require a shift in thinking first about what the optimal customer actions and interactions are, rather than how customers will make these actions.

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By Dinesh Venugopal

As banks work to consolidate branches, increase self-service capabilities, and augment the seamless and contiguous experience between online and offline, how can banks meet customer experience expectations centered around speed, knowledge, community and perceived value? How quickly can I find what I'm looking for? Am I in the right place? Is this the right product? What do my friends/family think? Can I get this cheaper somewhere else? These are all questions customers expect to have answered quickly before frustration ensues and the company interaction is lost.

Brand, channel and device are now secondary or a nonfactor for customer experience considerations. Particularly for Banks where customers want to conduct to business at home and on the go without any bumps in their experience. The ability to start an application process or save a search via natural language to a device or mobile phone, then complete this activity at a later time on their tablet or desktop without the loss of information is a common need and expectation today. This fundamental shift has been apparent to marketers for some time, yet many are struggling with how to approach it.

While the classic tenants of user-centered design still holds true, today it is more about building for those "moments of highest happiness and fulfillment," the peak experiences as psychologist Abraham Maslow described.

Let's explore a few areas to help guide towards building peak experiences.

One. Understand that a customer journey is not so black and white. Listening devices, smart TVs, wearables, mobile and other devices allow flexibility to research, interact, transact and communicate with a brand anywhere and time. While there are basic journey leaps from awareness to advocacy, the opportunities lay between those leaps to influence customer behavior and preferences. Knowing and taking action during these interaction points will make you top of mind.

Two. Help your customers stop browsing. Customers have a time-bound need that typically starts with a search, a tweet or a post. This is an opportunity to respond in that moment. Cut or eliminate customers' browsing time by delivering to them first. Through predictive social and site analytics you can anticipate customer needs and provide personalized curated content based on known customer actions and user-generated content.

Three. Expose company data and analytics to your customers. Make your data work for you. Surface up the most actionable and interesting (or fun) company or anonymous customer data such as consumption patterns, FAQs, frequent transactions and usage volumes to make research and production selection easier. Customers will find your research and analysis valuable and appreciate the recommendations and information sharing.

Four. Customers are human and need space to share. Create a way for customers to provide feedback and dialogue with the brand. This can be as simple as a question at the end of an interaction or a comment field at the bottom of a page. Use this information to make enhancements and give credit back to your customers via social media, email, promotions, etc.

Building for peak experiences require a shift in thinking first about what the optimal customer actions and interactions are, rather than how customers will make these actions. The key really is building repeatable peak moments in the customer journey. Examining these four areas can help you think through your approach and help increase your odds of creating successful digital experiences.

(The author is President – Mphasis Digital and Strategic Customers)

Business World

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