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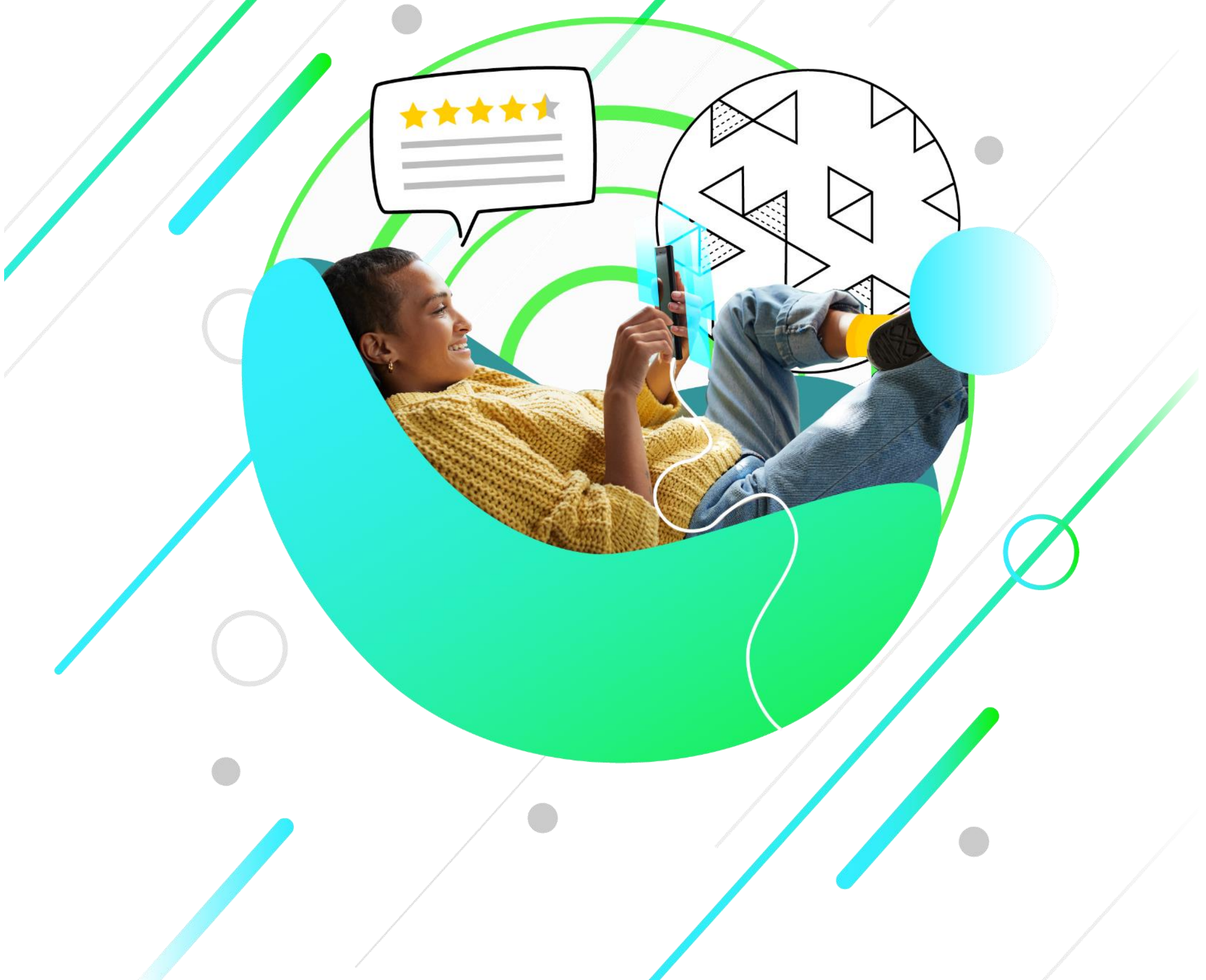


JANUARY 2022

Customer Experience Drivers

Contents

1

What can I expect to learn?

Setting the context

Introduction to the CX Drivers Report

What are the key forces influencing exceptional and bad Customer Experience from the Customer point of view? How can we create value during the moments that matter most to customers along their journeys? These were the guiding questions we had in mind when designing our study.

We would like to present the summary of key findings emerging from the second edition of the CX Drivers Report. While the first edition (2019) focused on the Polish market, this time we have expanded the scope of research.

Our ambition was to understand the **overall state of Customer Experience** in different industries worldwide, identify the trends and patterns driving Customer Experience (hence the „Customer Experience Drivers"), and the key factors affecting the Customer Experience from the consumer perspective.

We are excited to share with you our outlook on what we've learned. We believe that looking through a business lens, our findings can help organizations prioritize their efforts towards customer-centricity and find fresh inspiration from different industries and business approaches.

Paulina Rzymska
SENIOR MANAGER,
Deloitte Digital CE

Wiesław Kotecki
PARTNER,
Deloitte Digital CE

KEY STATISTICS

2nd EDITION OF THE REPORT

7 000 CUSTOMERS

6 COUNTRIES

8 INDUSTRIES

5 STAGES OF THE JOURNEY

Research methodology used in this study

The research goal was to capture the overall state of the customer journey, regardless of the industry.

For the purpose of the survey, we have distinguished **five stages of the customer journey**, irrespective of the industry.

It allowed us to compile and **compare the analyzed industries** and understand **universal mechanisms** behind Customer Experiences throughout the journey.

Obviously, for each industry and each company operating in the sectors covered by the survey, a much more detailed customer journey may be recreated, comprising more stages and more precisely identified touchpoints.

However, as far as the survey's objectives were concerned, it was essential to get the overall picture and understand universal mechanisms.

We have analyzed the **quality of Customer Experience**, asking respondents about their satisfaction with the services across individual industries and at every stage of their journey. Customer satisfaction was measured with the use of the **Customer Satisfaction Score** (CSAT).

★★★★☆

Respondents rated their satisfaction with services/products from a given sector on **a scale of 1 to 5 across various stages** of the customer journey, considering their overall experience.

The survey was conducted with the use of **computer-assisted web interviewing** (n=1000 per country, and n=2000 in the USA). The group of respondents comprised persons from **18 to 65** years of age who regularly use the services offered by at least three industries covered by the survey. The sample was selected so that every participant answered questions about **three industries** chosen from the ones they **interacted with in the last months.**

The CX Drivers survey was conducted at the request of Deloitte Poland by IQS Sp. z o.o. in H1 2021.

Industries covered by the study

Banking

financial services for personal use, e.g. personal account, savings account, debit card, credit card, deposit, cash loan, mortgage loan, funds, and other products.

Telecommunications

landline and mobile telephone services, Internet connection. Here we mean services provided by telecommunications companies (mobile and internet network operators).

Urban Transportation

taxis, ride-sharing, scooters or any short-term rental of vehicles (cars, motor scooters, scooters, bicycles etc.) for personal use.

Entertainment and Streaming Services

cable and satellite TV, on-demand TV and streaming platforms offering various content (music, movies, podcasts, sports events, concerts etc.) regardless of the subscription model (e.g. fixed subscription fee, trial offers, ad-supported subscription).

FMCG Retail

Shopping for products with a short shelf life consumed fast at a relatively low cost. This category contains, for example, groceries, cleaning items and drug store items (e.g. bread, milk, dairy products, beverages, alcohol, toilet paper, aspirin, etc.).

Non-FMCG

apparel, technology, and houseware (i.e. furniture, books, consumer electronics and technology, household appliances).

Healthcare Services

Using healthcare services in emergency situations or periodically (e.g. regular check-ups at the dentist, primary care physician, gastroenterologist, tests etc.).

Insurance

Insurance products such as personal insurance, accident insurance, life insurance, non-life insurance, e.g. property insurance, car insurance - third-party liability, car insurance; and travel insurance.

Stages of the Customer Journey taken into account

A huge part of providing excellent Customer Experience is understanding and orchestrating the entire customer journey - identifying customer needs, motivations, pain-points and the so-called moments of truth on each step. For many industries managing these aspects is critical to remain competitive and enable consistent delivery of the right experiences.

01. Searching for information

Customers become aware of their shopping needs. They may talk with their family and friends, check the internet for product information, compare and evaluate alternative options. They probably want to find the best solution fulfilling their needs. But is there a perfect product for them? Need to check...

02. Product & service purchase

... Perfect or not, the product has been chosen and bought. Customers made the decision based on research and recommendations. The purchase was made through the most suitable channel with the assistance of customer service employees. Some items were available right away and for some customers needed to wait...

03. Getting started

... But no one needs to wait forever. Once the excitement is over, customers can finally take advantage of newly obtained goods or services. It is the time of the first impression and sensations, which in a way will affect the whole experience...

04. Everyday use

... Yet, the first impression doesn’t need to be invariable. Some features of a product may be missed during everyday use or may not be visible at first glance - product reception can be changed and consolidated – an emotional attitude towards a given item may get developed...

05. Contact and feedback

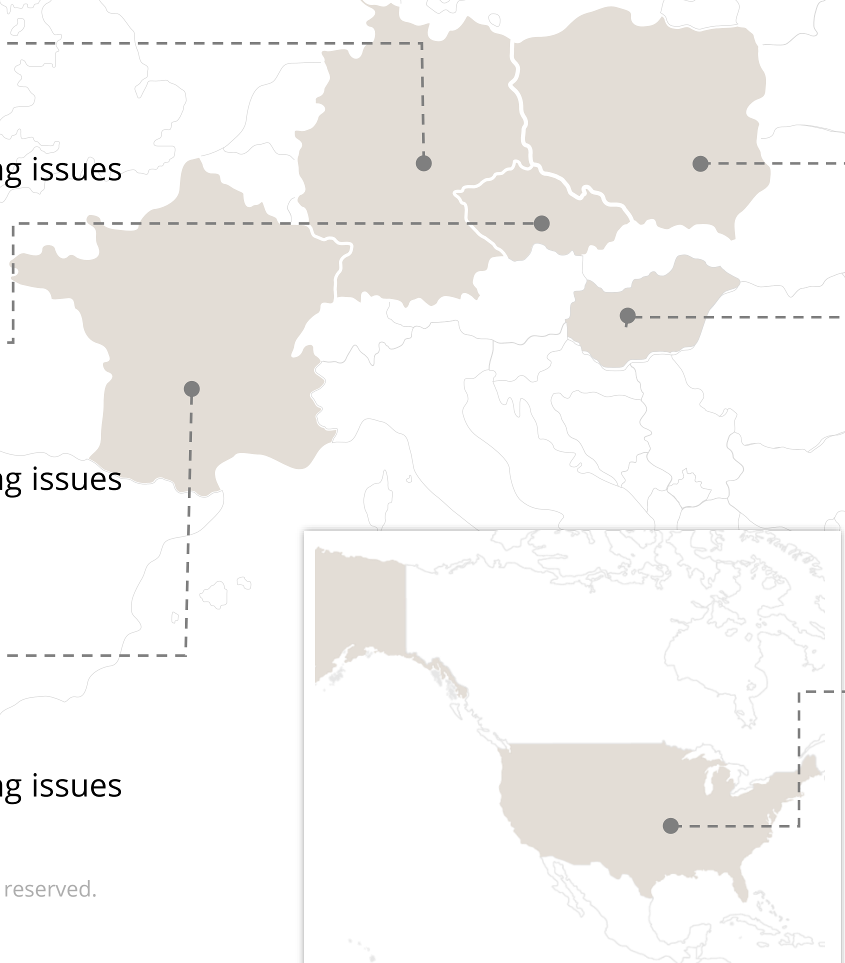
... Emotions shape customer’s attitude to a given product or service. It is the feelings, and often the brand itself, that make the customer either a product promoter or a detractor. The service and the moment of receiving feedback affect the long-term relationship or the lack of it.

International CX status

These are the key aspects our respondents value in terms of so-called good Customer Experience. When analyzing the study findings, at first we expected clear outliers between countries. To our surprise, it turned out that the needs and expectations are universal, which can be treated as guidelines for building good CX.

↑ KEY DRIVER

↓ KEY BLOCKER



GERMANY

↑ Reliability, safety and trust

↓ Inefficient manner of handling issues

CZECHIA

↑ Reliability, safety and trust

↓ Inefficient manner of handling issues

FRANCE

↑ Reliability, safety and trust

↓ Inefficient manner of handling issues

POLAND

↑ Speed / ease / comfort

↓ Inefficient manner of handling issues

HUNGARY

↑ Reliability, safety and trust

↓ Inefficient manner of handling issues

USA

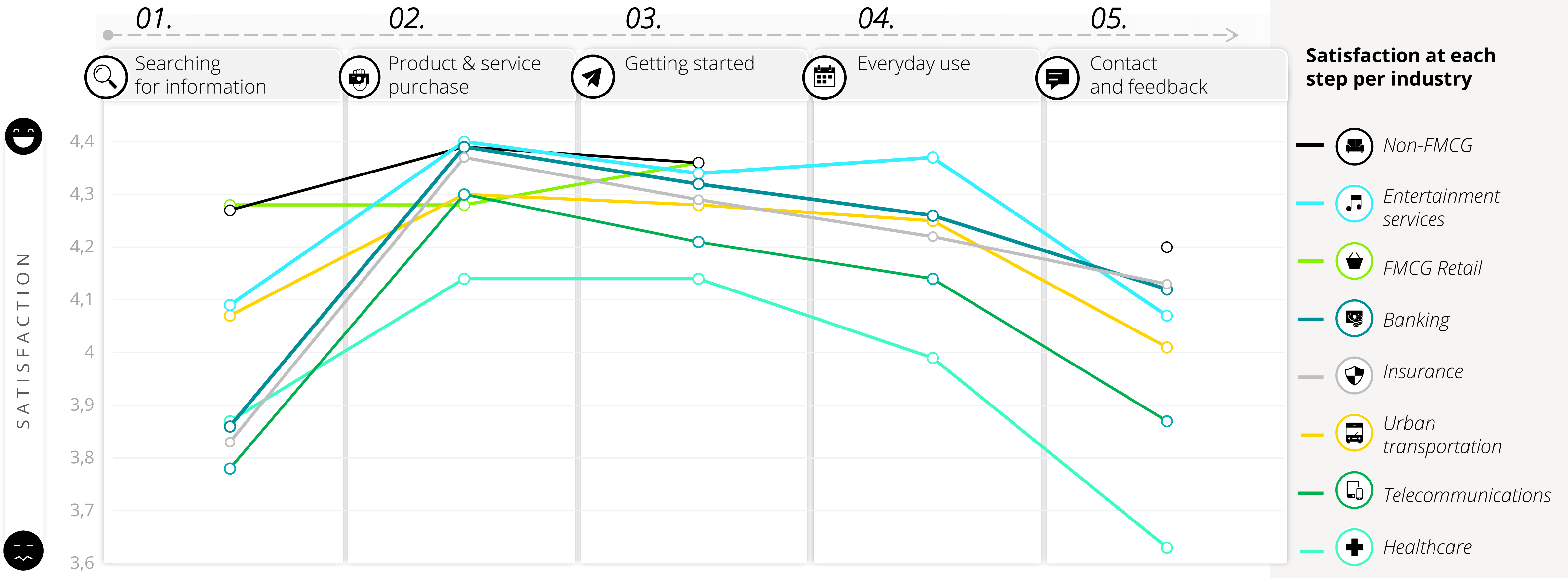
↑ Speed / ease / comfort

↓ Inefficient manner of handling issues

2

Satisfaction Overview across the Customer Journey

We have analyzed satisfaction metrics for each studied industry, across all journey steps, in all countries



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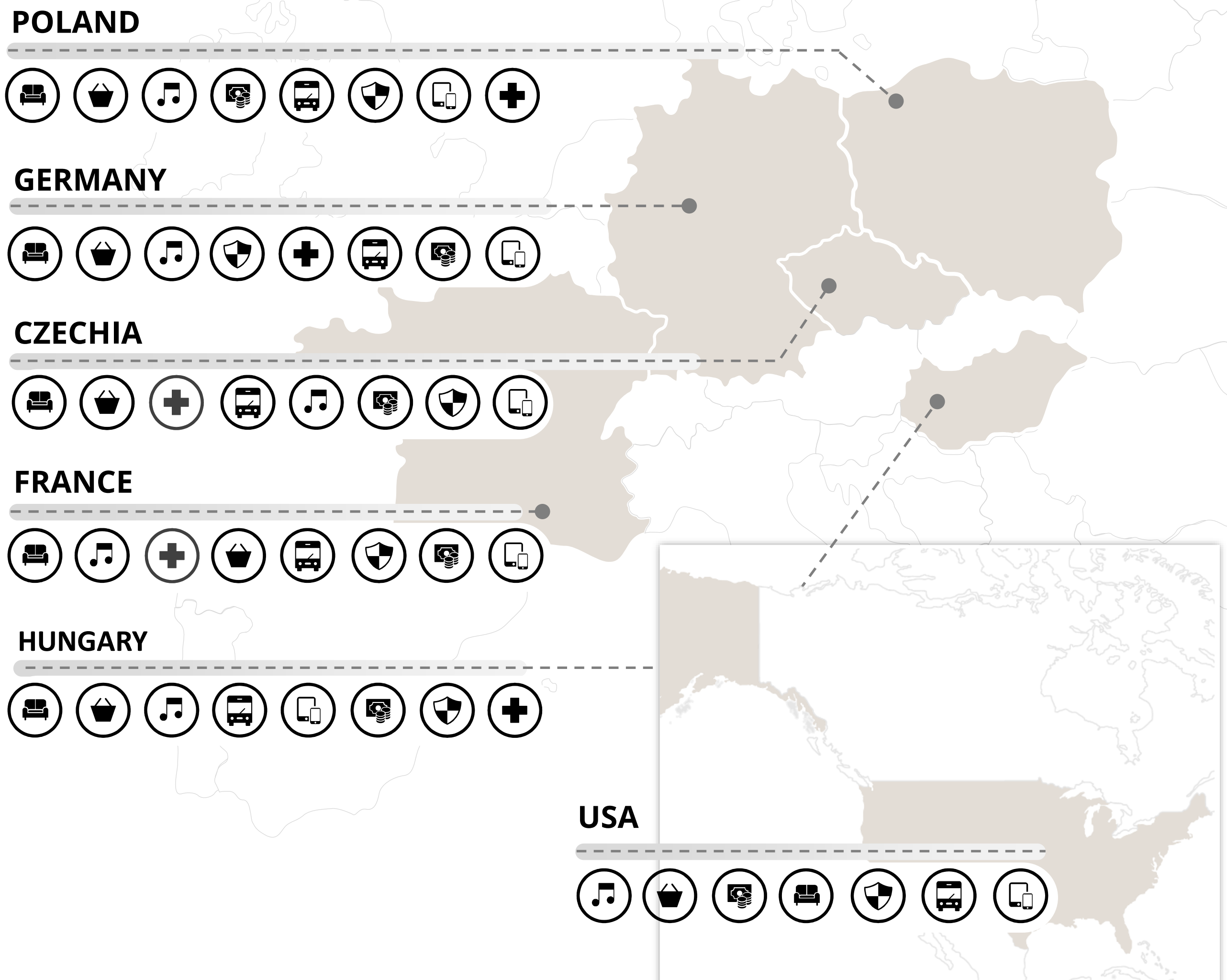
Leader and Laggard industries identified during the Research

- Non-FMCG
- FMCG Retail
- Healthcare
- Insurance
- Banking
- Telecommunications
- Entertainment services
- Urban transportation

Customer journeys for non-FMCG, FMCG Retail, and Entertainment services are **rated the highest** in terms of customer satisfaction. Those industries can be seen as leaders across all the regions.

Telecommunications and Insurance sectors are laggards, seen **as the least satisfying industries** in terms of Customer Experience for all geographies

The high position of the health sector in the Czechia and France might be surprising given a relatively low score in other countries (same as the position of insurance in Germany or telecommunications in Hungary).



List of industries structured around leaders and laggards per country

3

Key Findings Broken by Journey Steps

Key Findings Broken by Journey Steps

01

Searching for information

Searching for information requires more effort from customers due to high competition on the markets

*To what extent **are you satisfied** with searching for information?*

INDUSTRY	Czechia	France	Germany	Hungary	Poland	USA	***Weighted Average***
FMCG Retail	4,22	4,17	4,32	4,30	4,21	4,35	***4,28***
Non-FMCG	4,12	4,29	4,29	4,30	4,30	4,32	***4,27***
Entertainment services	3,79	4,26	4,03	4,11	3,92	4,32	***4,09***
Urban transportation	3,98	3,99	4,03	4,03	3,89	4,28	***4,07***
Healthcare	3,95	3,93	4,13	3,86	3,75		***3,88***
Banking	3,68	4,10	3,73	3,80	3,77	4,12	***3,86***
Insurance	3,65	3,82	4,09	3,67	3,68	4,07	***3,83***
Telecommunications	3,45	3,81	3,72	3,97	3,56	4,15	***3,78***
Weighted Average	***3,91***	***4,11***	***4,12***	***4,07***	***3,98***	***4,26***	***4,08***

The information-seeking stage has scored the **lowest** on par with the last stage „contact and feedback".

Across all countries, the **top performer** was the **United States**, with the **lowest scores** recorded in the **Czechia** and **Poland**. Looking at individual industry scores, Retail FMCG and Non-FMCG made it to the top. The lowest **scores** for this stage were observed in the **telecommunications** industry among **Czech** and **Polish** companies.

Rising expectations of simplicity and speed when finding and comparing information

We asked respondents about the reasons for assigning the highest and lowest ratings to each industry at this stage.

The top reasons for the **highest ratings at this step** were:

01. Nothing has failed me
02. Ease of searching for information
03. Comprehensive information provided by service providers

The top reasons for the **lowest ratings at this step** were:

01. Lack of possibility to tailor the service according to needs
02. Lack of trust in this store/provider
03. Incomprehensible information provided by the service provider

These reasons are similar to those identified in the last year's survey, showing that **respondents' core needs have not changed, but the expectations of how companies respond to those needs have evolved**.

THINGS TO REMEMBER

01

You won't always be able to follow up with potential customers at this stage, so try to loyalise them during the first contact and encourage them to create accounts on your site and sign up for your newsletter through a clear value proposition. Top players create communities around their services/products and compete for customers not only with respect to price, but on the level of emotions associated with their brand.

02

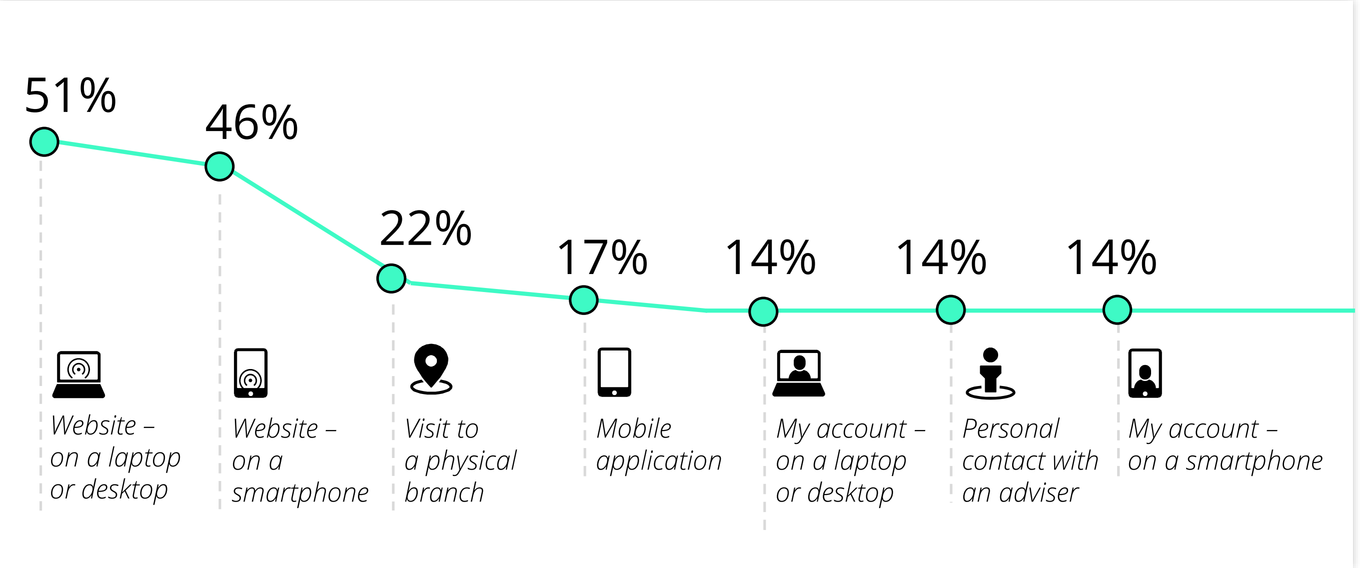
Search for information is often extended in time and is performed through different contact channels, so don't forget about the mobile one. Even if your customers do not finalize their purchase via a mobile device, they often use it to do the research, which constitutes choosing a company for further interactions.

03

You compete not only against other companies from your sector but with everyone.

Digital stayed strong in the face of the pandemic and reduced time away from desktop

*Indicate **customer contact methods** you have used in the past 2 months*



The relevance of mobile devices has not decreased. Therefore, we assert that **tailoring websites to mobile versions should be high on the priority list for any company** thinking about building high-quality relationships with its customers.

Industries such as retail and entertainment have accustomed customers to instant access to information at any time and from any place, which has become the new standard for the rest of the industries as well.

Companies no longer compete in terms of CX only with competitors within a given industry, but with all the companies their customers interact with.

The challenge at this stage is to **track the interactions** of people who are not yet connected with the company. For this reason, it is very important to **build a positive brand image among the existing customers**, who can become an independent source of information about the quality of a company's services/products.

Barbara Koźbiał
Digital Strategy Manager
Deloitte Digital Poland

The first stage of the customer journey, i.e. "search for information", has significantly grown in importance during the pandemic.

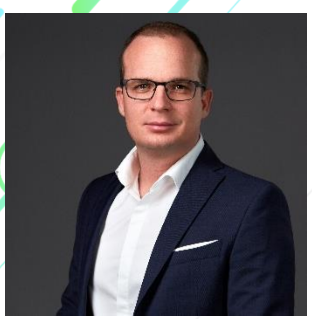
Traditionally, less cared for among brick-and-mortar players than the "product purchase" itself, it has lately become a **crucial first touchpoint** throughout the customer journey - based on which customers often decide whether to continue with the shopping process on a given platform/ in a given shop or not. It is also **the most digitized step** across the whole customer journey – at this point customers are more likely to use their smartphones than on any later stage of the shopping process.

What sort of information is mostly sought after?
Price comparison, additional information about functionality, product availability, personalization of the product offer.

The rising significance of the search stage is visible among all the categories, even in home & décor or automotive sectors where customers would normally rely on advisors' opinion during the purchase.
Such changing trends put pressure on retailers and service providers – having a good, reasonably priced product is not enough – **customers expect superior experience** during the search phase too. Not only should the process be intuitive and effortless, but also provide experience as similar to real life as possible.

Consequently, more and more market players enhance the pre-purchase phase of customer journey with **digital solutions** – i.e. visual search, image mapping, AR/ VR technologies.

Building a new era of customer journey is all about creating shopping experience across many touchpoints. Regardless of the channel in which customers start their journey, their **experience should be comparable.** Given the growing use of technology, the market is slowly heading into this direction.



Karoly Treso
Head of Strategy &
Growth Design,
Deloitte Digital Hungary

Crafting human experiences is as complex as people themselves. But as a rule of thumb suggests, **not all experiences have to be memorable or create excitement.**
We do have defining moments that must carry these features to support the brand, differentiate the service or just trigger further usage. But not all moments of the customer journey should be like that. Even the best movies let viewers “rest” before the key action scenes. **Some experiences just have to be invisible**, sometimes so easy that you don’t even remember them. Like confirmations or even payment. And also friction has its role to call customers' attention to irreversible actions and letting people feel cared about and being secure.
So next time, when you start thinking about optimizing CX, first **find where you want to amaze, where you want to disappear and where you want to protect.** Finding the right balance and putting these experiences on the right dramatic curve will fundamentally determine your organization’s and your industry’s position in our CX survey next year!

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Key Findings Broken by Journey Stages

02

Product & Service Purchase

The stage that many companies devote most energy and attention to

*To what extent **are you satisfied** with purchasing those services?*

INDUSTRY	Czechia	France	Germany	Hungary	Poland	USA	*Weighted Average*
Entertainment services	4,21	4,41	4,23	4,39	4,37	4,48	***4,40***
Banking	4,29	4,24	4,32	4,38	4,43	4,48	***4,39***
Non-FMCG	4,34	4,41	4,44	4,47	4,37	4,35	***4,39***
Insurance	4,18	4,45	4,30	4,35	4,40	4,44	***4,37***
Urban transportation	4,36	4,18	4,18	4,37	4,21	4,34	***4,30***
Telecommunications	4,09	4,26	4,14	4,46	4,27	4,36	***4,30***
FMCG Retail	4,17	4,16	4,33	4,29	4,25	4,37	***4,28***
Healthcare	4,31		4,13	4,24	3,95		***4,14***
Weighted Average	***4,24***	***4,30***	***4,34***	***4,37***	***4,31***	***4,39***	***4,33***

For many companies, the purchase of a product or a service is a critical stage that visibly translates into tangible business benefits. Optimizing the purchase funnel and increasing conversion was on the agenda of many companies we worked with last year, so this time we have decided to single this stage out to take a closer look at how customers evaluate it.

Product/service purchase was rated the highest of all five steps studied for all industries (except for the second score in FMCG retail). The results were also consistent for each surveyed country.

Given a helicopter view, **differences between countries are marginal** and there are no substantial and negative outliers (apart from healthcare in Poland which received the lowest satisfaction ratings throughout the survey).

Let your customers trust you by giving them a sense of security

Beyond the pure aspect of making a purchase, this is also the moment when companies often have the **first opportunity to identify a customer and begin building a more lasting relationship** by tailoring services or products to their individual preferences and needs.

The top reasons for the **highest ratings at this step** were:

01. Nothing has failed me
02. Speed/ease/comfort
03. Reliability/safety/trusted service provider/store

The top reasons for the **lowest ratings at this step** were:

01. Lack of reliability/safety/trust placed in the service provider
02. Unfriendly staff
03. Slow process difficult to use/inconvenience

THINGS TO REMEMBER

01

Trust and a sense of security are key factors at this stage, but they are not sufficient enough to build a great experience. The shopping process must be fast, convenient and reliable, so make sure to optimize the website, study the actual user experience during the process, and monitor solutions used by other companies (including those outside your industry) to improve the shopping process.

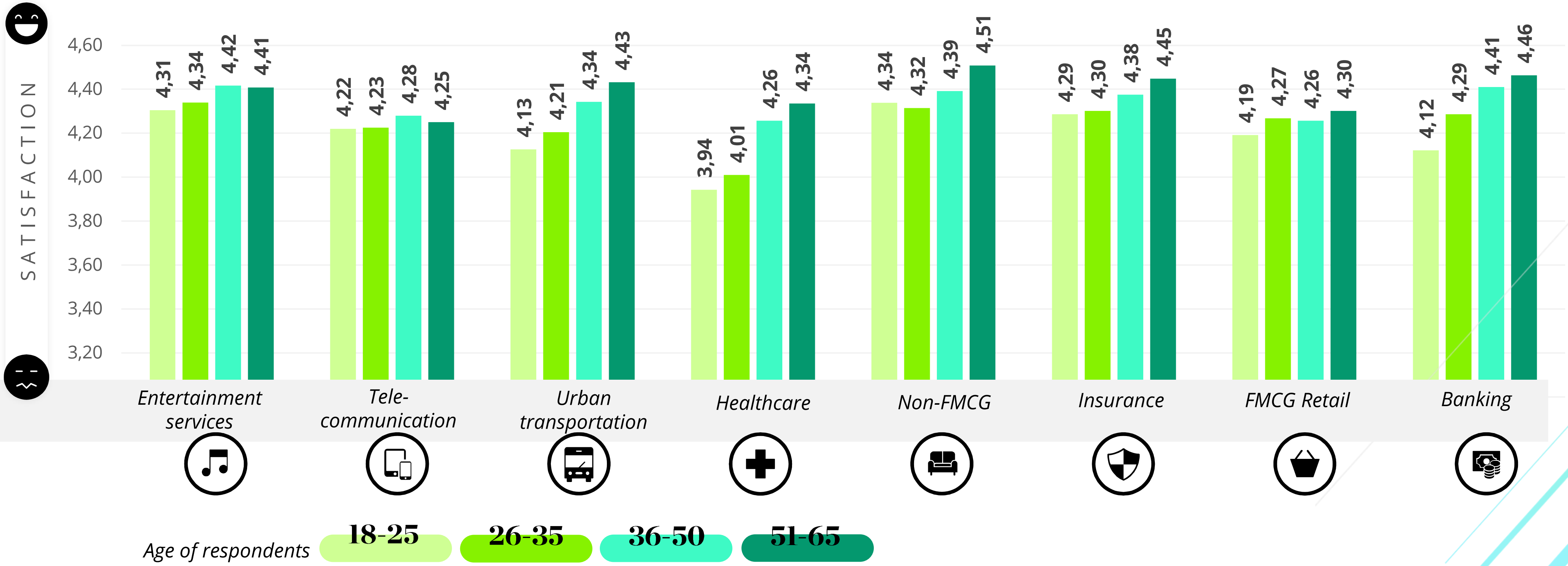
02

Finalizing the purchase should give your customers a sense of excitement and satisfaction - it can be perceived as a kind of "reward" and a dopamine boost.

Millennials and Gen Z are the instant gratification generations who are less eager to forgive mistakes...

For many industries, **the experience of each age group is similar**, which may be reinforced by an **overall high rating of this** stage (minimizing critical points in the buying process). In some industries, such as banking, urban transportation, insurance we have observed **an increase in satisfaction along with an increase in age** - this may result from the fact that **older age groups have a higher tolerance for errors than younger consumers who have increased demands and need for gratification.**

Product and service purchase



Expert Insight

From a formless crowd to an individual experience

Customers are being bombarded. Bombarded every day, everywhere - mostly with flashy, rarely with subtle advertisements and offers.

Some companies still believe that the more emails they send to one customer, the more such a customer will buy. But when it comes to reaching customers, the number of signals does not count as much as their quality. And quality combined with a personalized message allows you to reach the recipient and break through the cacophony of narrations.

> *Don't just tell your loyal customers how you're making shopping easier. Show them all the ways you're making their life easier. Put more weight behind educational efforts that show customers how you've made their safety and convenience a priority*.*
>
> Forrester

The Spectrum Of Personalization

MASS MARKETING → **MOMENT - BASED** MARKETING

No personalization	**Basic segmentation**	**Advanced segmentation**	**Individualization**
All customers receive the same treatment, content, and experiences	*Few static segments*	*Many dynamic segments*	*Infinite segments of one*
	Descriptive	*Reactive*	*Predictive*
	Uses primarily demographic data	*Uses transactional and other behavioral data*	*Uses psychographic, contextual and social data*

*Use Personalization To Drive Loyalty And Customer Obsession | Forrester

Natalia Załęcka
Head of Marketing Transformation
Deloitte Digital Poland

More and more customers say that **being treated by brands as people**, not numbers, is very important to them when making consumer decisions. So, brands increasingly begin to **define themselves by the experience they provide** to their customers. The key weapon to accomplish this task is personalization.

Even the most basic personalization tactics - such as using the customer's first name in communication, grab the focused attention. Content relevant to the customer's context at any given moment cuts through the cacophony of ads.

Personalization itself is nothing new. In a traditional store it is simply about asking how to help the customer and choose products together with a shop assistant based on the client's taste and needs. But when we need to transfer this experience to the digital world and scale it, it is no longer so obvious how to design the experience to be consistent and valuable to the customer. Doing personalization and doing personalization at scale are not the same things.

Technology has finally reached the point where marketers can use data in ways that are both meaningful to customers and profitable for the business. However, to make personalization scalable and at the same time valuable to customers, we must be able to **combine technology with the empathy of people**. Our task is to **design useful interactions** that would make customers ready to provide us with more data and thus **feed our technology with new knowledge** about themselves. Effective personalization creates **a win-win relationship:** our customers get a better experience, and we have access to the data we need to treat them even better.

Regardless of the industry or channel, customers want to feel secure

The purchase stage is becoming increasingly omnichannel: as consumers, we are able to buy a product/service online and pick it up offline at a branch. We can compare products physically in-store and purchase them at a cheaper and/or friendlier online store. There are many options and in the end the customers are the ones to decide **which path to take based on their preferences.**

Omnichannel also touches other areas, including the methods of payment – in most cases, we can choose the payment method that suits us. Cash, debit or credit card, telephone, watch, an online payment system, prepaid wallet, gift card, bank transfer and many others. We can make a purchase at a physical facility and pay online using the method which suits us and vice versa: buy online and pay in cash on delivery.

With the rise of eCommerce and the increased ratio of cashless payments compared to traditional models, **security awareness has also increased**. **Customers who are not tech-savvy have concerns about this touchpoint of the purchase path,** and it is the role of companies to adopt the solutions offered to ensure such security. Customer trust can also be built through a pro-customer protection program (often present in eCommerce, for example) that assures customers that the company itself will take responsibility in the event of crisis.

THINKING OUTSIDE THE BOX

ISSUE
The possibility that debit or credit card data get traced or leaked; theft of funds.

SOLUTION
Disposable virtual cards that change numbers after each transaction.

IMPACT
Prevention of data theft by third parties and providing customers with a sense of security.

Aleksandra Łuczyńska
TMT Marketing and Business Development Senior Manager
Deloitte CE

Based on the results of this year's CX survey for telecommunications & entertainment, customers have awarded the highest score to the „product & service purchase" stage, compared to other customer journey steps. We observe that those providers have already invested a lot in **understanding behavioral mechanisms that drive customer decision process, to ensure high purchase satisfaction**. For telecommunications & entertainment providers traditional POS (physical point of sale) remains the most popular sales channel of postpaid offers. That is why customers can often recall having **a nice conversation with the sales assistant about their needs to better profile the best offer.**

Yet, some significant areas still call for improvement, such as unclear communication about additional fees and services or different offers and pricing available in different sales channels. One of the most popular situations, which makes customers frustrated, is related to unexpected or hidden fees.

The current purchase/new sales process is often made via traditional sales channels (POS), in an environment that is well-known to sellers and customers. **The new challenge is related to digital transformation** which has already accelerated during the pandemic. European operators have already introduced **fully digital tools to support the entire sales processes**. Video identity recognition, credit vetting checks are already in place.

So, the question is whether operators & content providers are well prepared to ensure superior user experience in all contact channels during that kind of a revolution in a dynamically developing digital transformation. How to maintain high purchase satisfaction if the whole sale process is executed without a „nice conversation" about customer needs allowing to profile and choose the best offer?

Key Findings Broken by Journey Stages

03

Getting Started

The first impression is only made once

*To what extent **are you satisfied** with starting using those services?*

INDUSTRY	Czechia	France	Germany	Hungary	Poland	USA	***Weighted Average***
Non-FMCG	4,35	4,41	4,19	4,49	4,35	4,36	***4,36***
FMCG Retail	4,37	4,25	4,40	4,29	4,17	4,46	***4,36***
Entertainment services	4,08	4,38	4,15	4,36	4,22	4,49	***4,34***
Banking	4,07	4,22	4,16	4,42	4,36	4,42	***4,32***
Insurance	4,13	4,23	4,12	4,23	4,16	4,44	***4,29***
Urban transportation	4,22	4,16	4,20	4,26	4,27	4,35	***4,28***
Telecommunications	3,76	4,35	4,16	4,29	4,23	4,28	***4,21***
Healthcare	4,32	4,29	4,13	4,36	3,78		***4,17***
Weighted Average	***4,22***	***4,31***	***4,18***	***4,37***	***4,20***	***4,41***	***4,31***

Getting started with a service or product is the **moment when prior assumptions get verified**.

In this respect **the highest satisfaction level** was recorded by the **Non-FMCG industry**, which stands out particularly in Hungary.

The **telecommunications industry in the Czechia** and the **healthcare sector in Poland** obtained the lowest scores that significantly influenced the overall score for the country: respondents indicated significant problems with unpleasant service and getting the information needed to start using the service, which is time consuming.

Getting started with a new service

The getting started stage must be as easy as possible and allow for quick and intuitive familiarization with the product/service and rapid access to the necessary information.

The top reasons for the **highest ratings at this step** were:

01. Speed/ease/comfort
02. Nothing has failed me
03. Possibility of tailoring the service to my needs

The top reasons for the **lowest ratings at this step** were:

01. Lack of reliability/safety/trust placed in the service provider
02. Lot of time spent on starting using service product
03. Lack of possibility of tailoring the service to my needs

THINGS TO REMEMBER

01

Provide the customer with all the necessary information and don't make them search for the basic details on how to start using your product. In most cases, customers are not experts in a given field/industry and may not have the knowledge that seems evident to you, so you need to regularly explore what they expect at this stage in terms of your products or services.

02

Ask your customers for feedback at the right moment. Give them some time to experience the product before asking them to fill out satisfaction surveys, but don't wait too long, as they may forget their emotions at this stage. There is no universal solution here, everything depends on the specifics of your product.

Making a good first impression requires preparation

01 Gather information

Customers who are unable to start using a service or product ask a lot of questions - not necessarily directly addressed to you. Analyze website movements, internet searches related to your offer (or the one of your competitors- it's better to learn from their mistakes), contact support units in all available channels.

02 Create and update a knowledge base

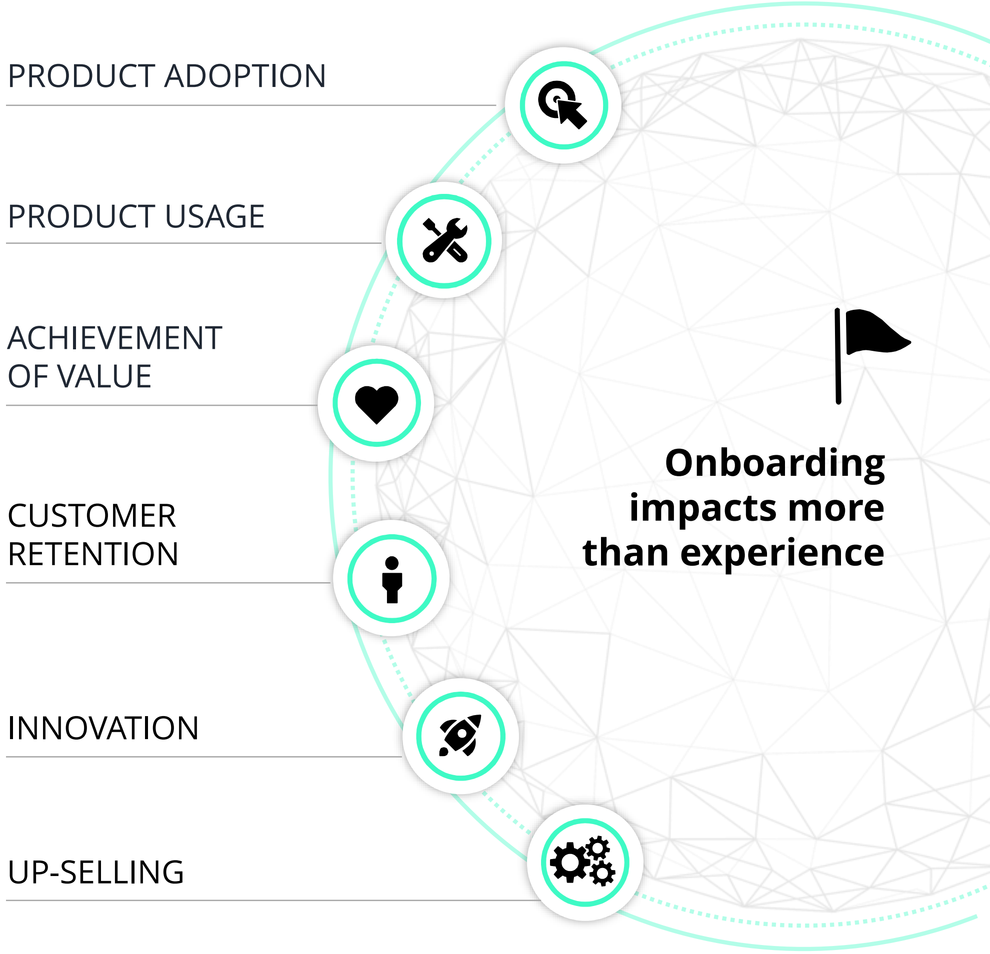
Clients have a finite number of problems and questions. Instead of answering the same questions over and over again, collect and systematize them. Such an action will allow you to map the areas and create a knowledge base for agents or clients. Keeping your knowledge base up to date will prevent chaos and establish a source of truth.

03 Make it available to service employees and customers

Providing a knowledge base will allow you to reduce the number of cases in service while increasing customer satisfaction.* Remember that this will only work if your knowledge base is clearly visible and positioned after entering keywords in the search engine.

04 Listen to the Voice of Customer

Collect feedback. In any form - not only surveys or Google ratings. A comment on Facebook, a mention on Instagram, LinkedIn or an industry forum, received e-mails and telephones are a valuable source of information and make a great transmitter of emotions customers experience while using your products or services. Real-time feedback will allow you to assess the direction in which the company is developing.



Three Ways to Set the Stage for Customer Onboarding (forrester.com)

* Customer Service Excellence 2021 Report (deloitte.com)

Expert Insight

Outsourcing – you can't control everything

You have no control over everything. Things happen despite good preparation and analysis of the situation. However, it is worth drawing conclusions and protecting yourself.

Your beautiful, **customized website** encouraged customers to buy - they had **full access to information** and used **the blog to deepen their knowledge**.

Employees of the on-site branch **were empathetic and dispelled all customers' doubts**.

The purchase process would run smoothly, with an after sales email sent to the customer to inform them about the progress of delivery, **a chat and a hotline was also available**.

Finally! **The package has been sent,** and the **customer will get started with the product in a moment.**

Danielle, *3 weeks ago*

★☆☆☆☆

One star. I do not recommend it! Not only did the delivery take almost 2 weeks, but the product was damaged in transit. The hotline agent treated me in a brusque manner and despite the lack of a solution to the case he insisted on closing it quickly (he was using strange abbreviations such as SLA, KPI or something like that ...). Despite a quick refund and consideration of the case, I waited a month for the corrective invoice ...

How is that? You did everything in your power. Your employees were also extremely involved. It just so happened that the all the errors were made by the employees of companies to which you had outsourced some of the services: Delivery, Call Center, Accounting.

Each of those companies has its own goals and measures of success that may differ from yours. For them, customer-centricity can only be a slogan, not a driving force.

THINKING OUTSIDE THE BOX

ISSUE
A Dutch bike manufacturer had a significant problem with delivery - more than 25 percent of its bikes were damaged before even being delivered.

SOLUTION
The company began printing photos of TVs on its packaging.

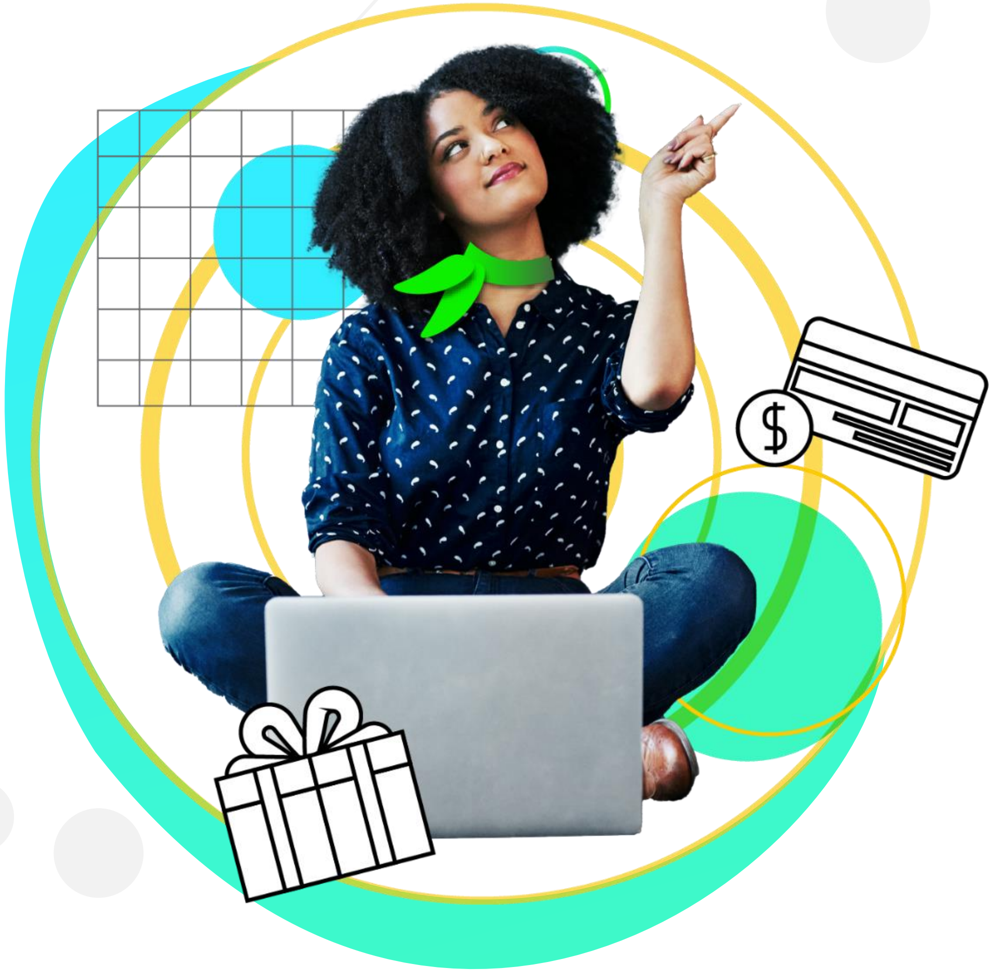
IMPACT
Damages dropped by 80 percent since then.

Click to see more

Key Findings Broken by Journey Stages

04

Everyday Use



The initial excitement of a new product or service is starting to wear off

*To what extent **are you satisfied** with starting using those services?*

INDUSTRY	Czechia	France	Germany	Hungary	Poland	USA	***Weighted Average***
Entertainment services	4,17	4,40	4,36	4,34	4,28	4,48	***4,37***
Banking	4,17	4,13	4,16	4,16	4,28	4,43	***4,26***
Urban transportation	4,13	4,21	4,20	4,31	4,19	4,31	***4,25***
Insurance	4,05	4,13	4,17	4,20	4,15	4,46	***4,22***
Telecommunications	3,98	4,12	4,13	4,18	4,10	4,27	***4,14***
Healthcare	4,15	4,24	4,18	3,87	3,54		***3,96***
Weighted Average	***4,11***	***4,23***	***4,22***	***4,17***	***4,09***	***4,41***	***4,23***

Everyday use of the service allows customers to **verify their first impressions, evaluate the functionality and effectiveness** of products and services. This is the moment of the consumer verdict.

Entertainment, Banking and **Urban Transportation** got the **highest scores.**

The lowest score, and the only one below 4 points, was awarded to **Healthcare**. However, it should be noted that this results from extremely low scores in Poland and Hungary. In Germany, France, and the Czechia, Healthcare scored very high compared to other industries at this stage.

The moment when customers decide what role your product will play in their lives

At the stage of everyday use, the usability of a product or service is deemed as one of the most important factors. Another element which impacts positive and negative ratings is trust placed in a provider.

The top reasons for the **highest ratings at this step** were:

01. Nothing has failed me
02. Service/product ease of use
03. Trust in service provider

The top reasons for the **lowest ratings at this step** were:

01. I was disappointed with the service
02. Too high a price
03. Lack of trust in service provider

In case of healthcare the main reason for the lowest ratings was „doubts towards remote consultations with a doctor".

THINGS TO REMEMBER

01

Reduce noise
Having information about what is valuable for a specific client, remember about the form of contact - get rid of unnecessary content – less is more. Focus on the message.

02

Involve customers in your efforts
The client wants to be heard. Nothing will make the customer a greater promoter of the company than the sense that their opinion, idea, solution is essential and has a real impact on changes or new products.

03

Appeal to emotions
The message based on emotions stays with the client for longer and is remembered. In combination with personalization, it allows you to build a story that will give the relationship with your customer a deeper tone.

 |

Rafał Wojciechowski
Operations Transformation
Senior Manager
Deloitte Poland

The first days of using a newly bought service is also **confrontation between promises and reality.**
Even most satisfied and devoted customers will fundamentally change their opinion if they are not able to smoothly launch their new service. The situation will be even worse, if there is a **wide expectation gap** between the sales message and real service features experienced by customer.

It is crucial that the product development process **combines Marketing, Sales, Customer Service, IT and Technology** experience and input as early as possible. Our experience shows that almost half of customer complaints would not have been filed or would have been easily solved, had only internal procedures and communication channels been optimized. We should also remember that quite often KPIs of individual departments are not aligned and thus the final product is a compromise between contrary priorities.

Customization of services and products is always welcomed by customers. However, quite commonly companies fall into the **„overcomplexity" trap.** In many cases **less is more**. Especially if customization requires coordination across many departments and lots of IT requests.
Service launch failure at the very beginning of customer experience may lead to customer resignation. It is easy nowadays especially if a product is bought on-line.

Orchestrating exceptional Customer Experience is about choosing the appropriate channels

Many businesses across different sectors have responded to the COVID-19 pandemic by **hugely investing in digital channels**, which entailed reimaging digital processes, redesigning their mobile and desktop websites, promoting the self-service channels.

In many cases these actions may pay off. As our study revealed, company websites continue to be the most common contact channel. In terms of mobile and desktop channels results are quite similar (36% and 39% respectively).

However, these results vary enormously by regions. In the U.S. the mobile channel gained a clear advantage (46%) compared with 36% for desktop. Whereas in the Western and Central Europe **the desktop channel** came to the fore.

Despite the pandemic and difficult access to many outlets, 25% of respondents still chose the traditional, offline channels. Nonetheless, it's a clear signal that when thinking about building an effective CX strategy, it's essential to design consistent, **hybrid experience** to bridge the analogue and digital worlds.

Activities in channels must be consistent, which is another challenge for organizations in terms of access to employee knowledge, offering coherence and loyalty programs across channels.

"Customers want to get things done quickly, seamlessly, and at any time of the day."

It is worth remembering that **the dichotomy between traditional and digital channels is no longer sufficient:** the development of new points of interaction forces us to take a closer look at contact channels, which more and more often intertwine and create an omnichannel reality.

Omnichannel approach doesn't refer only to sales, as it is often perceived, but to all interactions through the customer journey. Nowadays customers want to choose a suitable channel, time and circumstances for interaction with the brand. Companies that ensure such a possibility will be able to create a competitive advantage.

Key Findings Broken by Journey Stages

05

Contact and Feedback

The moment when the most significant problems along the entire purchase path arise

*To what extent **are you satisfied** with contact and feedback?*

INDUSTRY	Czechia	France	Germany	Hungary	Poland	USA	***Weighted Average***
FMCG Retail	3,96	4,08	4,34	4,14	4,07	4,30	***4,20***
Non-FMCG	4,13	4,28	4,16	4,16	4,01	4,30	***4,20***
Insurance	4,06	4,19	4,14	3,85	4,07	4,23	***4,13***
Banking	4,15	3,64	3,99	4,26	3,93	4,28	***4,12***
Entertainment services	3,55	4,12	4,04	3,85	4,06	4,24	***4,07***
Urban transportation	3,70	4,02	3,87	3,95	3,84	4,17	***4,01***
Telecommunications	3,45	3,51	3,74	4,06	3,90	4,15	***3,87***
Healthcare	3,91	3,75	3,86	3,58	3,36		***3,61***
Weighted Average	***3,90***	***3,96***	***4,04***	***4,01***	***3,90***	***4,25***	***4,06***

The last stage, i.e. **contact and feedback,** was **rated the worst of all**.

This is also the **stage where the most significant differences between satisfaction scores for each industry** and the regional trends are observed - almost every sector shows outliers that don't match previous trends.

The most interesting case is the banking industry, with surprisingly low results obtained in France and relatively high in Hungary. These results also do not fit the trend seen at other stages, where Western European countries scored higher. At this stage, telecommunications and healthcare are rated by far the lowest.

Customers need human touch to solve complex issues

At the stage of contact and feedback, **we need to get back to basics - namely interpersonal interactions** as this stage requires greater empathy and willingness to understand what the client is struggling with.

The top reasons for the **highest ratings at this step** were:

01. Friendly stuff
02. Fast/convenient manner of handling issues
03. Ease of contacting the service provider

The top reasons for the **lowest ratings at this step** were:

01. Inefficient manner of handling issues
02. Long waiting time for response
03. Lack of information about the enquiry/case status

THINGS TO REMEMBER

01

Customers who complain to the company should not be treated as "lost" customers. They experience extreme emotions that can influence them even more than in the moment of passivity. Paradoxically, sometimes it's easier to „convince" a person accompanied by strong feelings of the company's uniqueness than a customer who simply does not care.

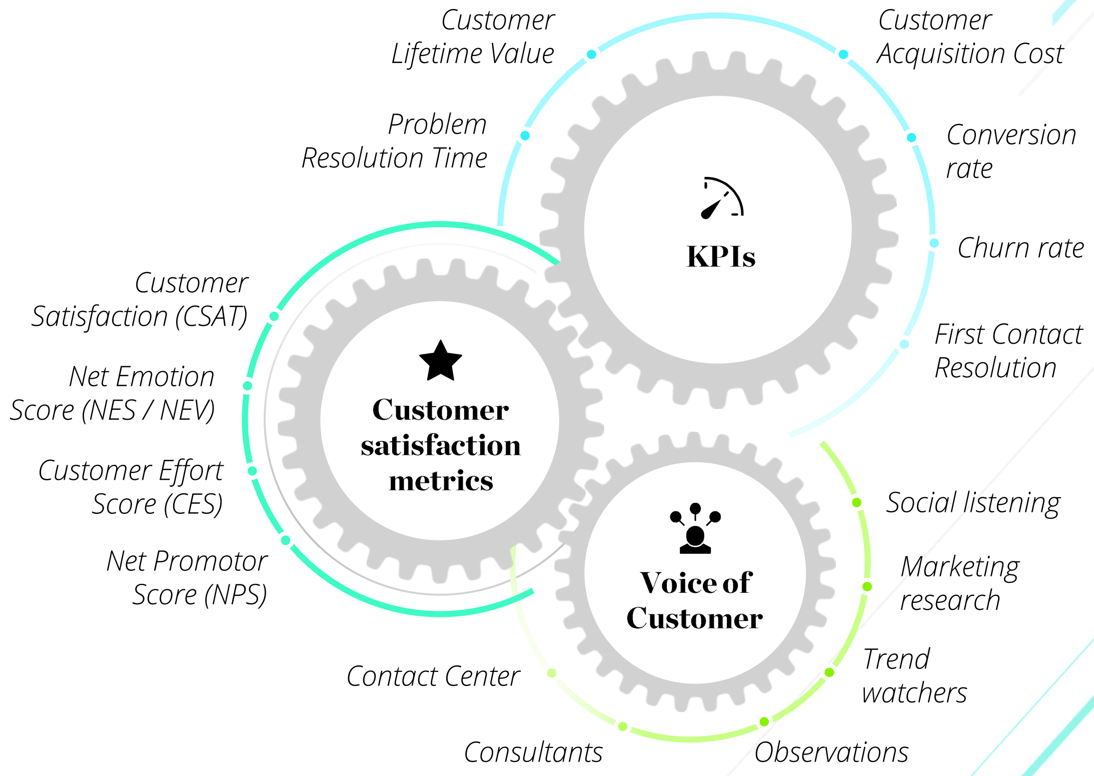
02

Drive relevance
Create communications based on customer segmentation. This will allow you to reduce the number of messages and therefore increase the focus on those that can bring value to specific individuals.

03

Test, test, test
Not everything works, although it seems like a great idea. Sometimes things that initially worked, suddenly stop working. Test various solutions on a small sample of recipients and verify your approach to communication.

Feedback is the first step in taking action



Collecting feedback

The Voice of Customer has been mentioned many times in the report – structured feedback is important and well-established in many organizations. On the other hand, it is the unstructured feedback, in the form of observations, social media insights, information provided to consultants, that can broaden the picture and allow to see areas of customer relations that are not visible in relationship or transactional surveys.

Measuring satisfaction

Using satisfaction measures allows you to determine the temperature of the relationship and interactions with the client. There is no perfect, universal and adequate metric for everyone - knowing our organization, services or products, as well as having strategic goals in mind, we are able to select appropriate indicators and, on their basis, formulate KPIs for employees.

Measuring the effectiveness of your activities

As with measures, there are no perfect KPIs - they should all be tailored to the company and the situation. However, it is important not to lose sight of customer satisfaction and build employee indicators around it.

Ryszard Regucki
Senior Manager CEE,
Medallia Inc.

Contact and feedback represent the stage which most organizations recognize as the **moment of truth** when customers reveal their emotions and decide whether to become a loyal promoter or look for alternatives.

Understanding customer experience through signals at each stage of the journey is critical to be better prepared for the moment when they ask for help or are about to make a decision.

In the digital multichannel world where customers are blending channels we can't measure their satisfaction through simple surveys or feedback requests. It has become much **more sophisticated to connect digital signals**, behaviors with operational data about individuals, to drive a real time picture of their temperature and predict what their satisfaction in the next moment of truth will be.

Leading technology can be transformational for the quality of experience in any kind of business. Medallia studies conducted with customers from various industries and geographies prove that unifying and improving experience in those two sides of the business leads to outstanding results even in a short period of time.

Increasing the revenue and reducing customer churn are the most common business benefits derived from high quality customer experience. Apart from them, I would also underline some other benefits such as: understanding the root causes of customer frustrations, driving innovations out of customer experiences and winning promoters over.

It is worth paying attention to the fact that **acquiring promoters or ambassadors** of your brand among customers is of great importance not only with a view to shaping the opinion of people undecided which product or service to choose, but also **from the revenue perspective**. According to our analysis, promoters are willing to spend up to 35% more of their funds on the purchase of goods offered by a brand. On the other hand, by acquiring just one more NPS point, assessing customer loyalty, you can generate up to $ 11 million of additional revenue. To be more specific, I would like to share an example of one of our clients – **world's leading tourism group**, which thanks to the advancement by just 1 point in our proprietary DXS customer experience rating scale, obtained $ 30 million from increased sales of its services within just one year of investing in our tools that automate the collection and analysis of customer feedback.

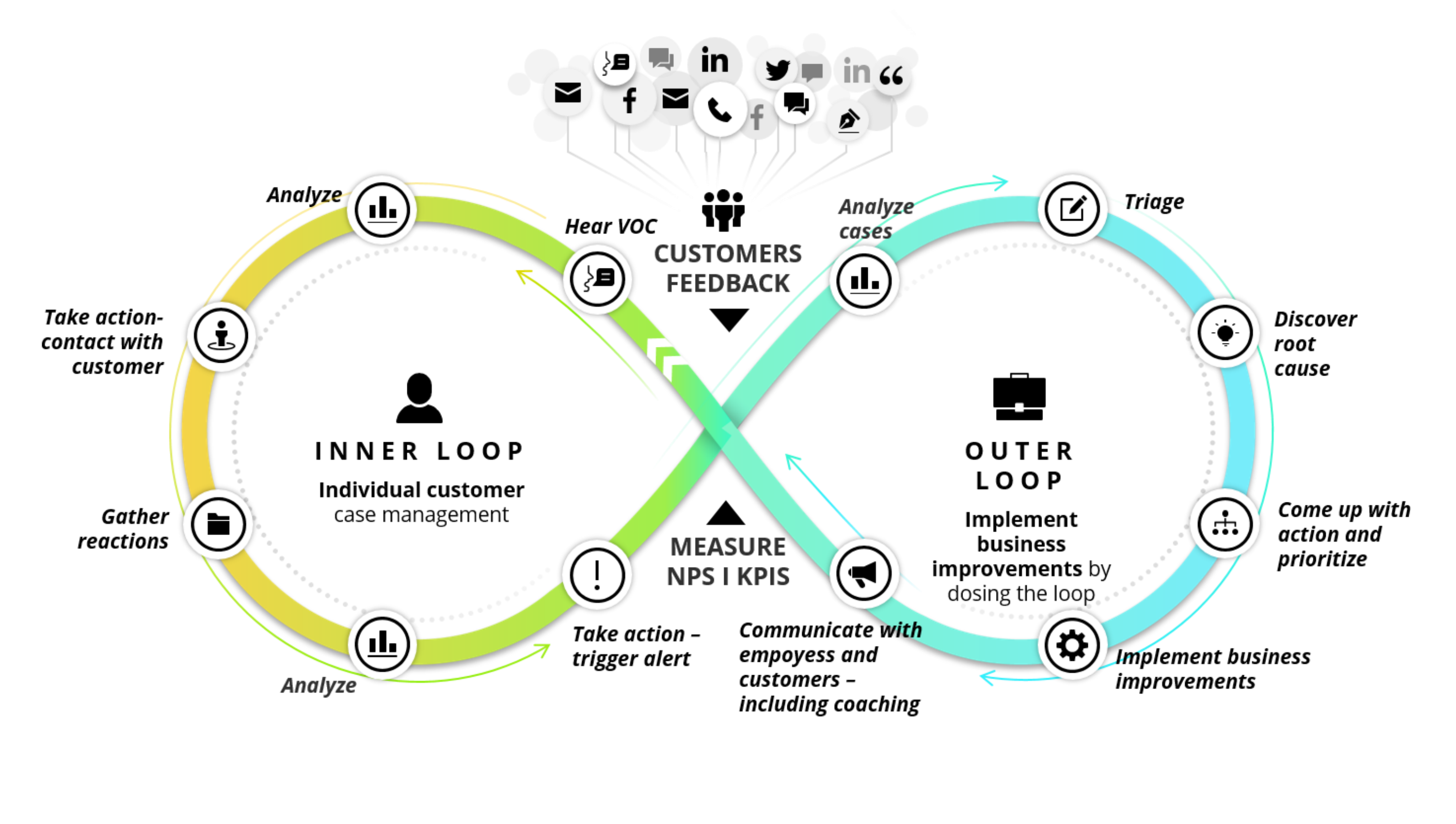
Closing the loop is the new black

Loop is the it-word in the CX world.

The concept is simple: **close an inner loop with individual customers**, reacting to their reports and feedback, and **act systematically in an outer loop**, removing potential threats and introducing innovative solutions.

> The key to success in the effective use of customer feedback is therefore the **ability to obtain it** from all available interaction channels, intelligent analysis capable of **assessing its sentiment** and associating similar opinions, and then drawing conclusions and introducing changes that our customers expect as soon as possible. With particular emphasis on the fact that each of them can become our promoter.

Ryszard Regucki
Senior Manager CEE,
Medallia Inc.



4

Covid Impact on CX

The Covid pandemic has been a complete **disruption** to our lifestyle

We had to find new ways to continue working remotely, do shopping without encountering the virus and entertain ourselves confined at home.

Companies have taken an essential role in this new environment as they needed to quickly adapt to our new needs: security and remote access. **Regulations and limitations** were a new challenge they had to overcome to keep us satisfied through the lockdowns.

Depending on the country, during the Covid pandemic between a quarter and almost **half of customers have started using new digital services they had never used before.** This is a clear sign for companies that we are entering a new period of digital interactions and service consumption but also that they need the ability to make quick decisions and be ready to answer the change of customer needs. Avoiding contact with others, easy remote access, and fast, distant issue-resolving are the most important factors companies must take into consideration if they want to continue providing their services and satisfying their customers. One of the most impactful consequences of the pandemic is that having an efficient digital platform has become a „must-have" and is no longer a "nice-to-have" option as customers are changing their consumption habits.

During the past year *almost*

50% **of the customers gave up making use of at least one service, independently of their geographical position.**

They either wanted to save money or simply were not using it anymore. Companies had to quickly start transforming their organizations and activities to continue delivering services and keeping customers interested. The pandemic has limited the opportunity to go out or travel, which has impacted the in-store shopping and term rental of transport means services. The two sectors have lost the most clients. As regulations vary from country to country, Customer Experience differs worldwide, still some specific patterns could be identified. We can note that the country's culture and approach also played an essential role in the transformation providers had to go through.

Most customers did not change their buying habits during the pandemic...

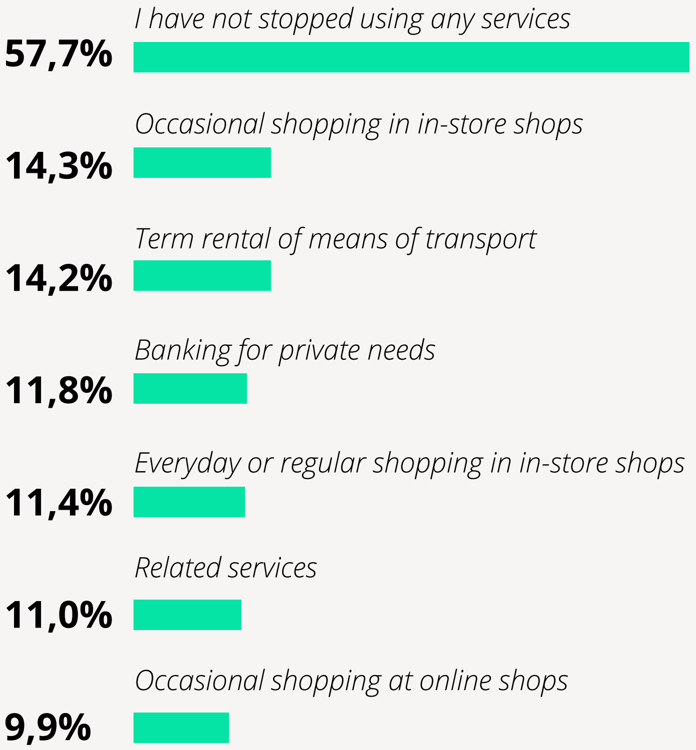
It may seem that the pandemic changed consumer habits and drastically reduced the use of in-person services. However, this did not happen. Or at least not entirely. Almost 60% of the respondents indicated that they had not stopped using the services mentioned in the survey. Some developed new contact methods but didn't resign from purchasing services. Obviously, the pandemic has verified our approach to purchasing but has not changed the needs that we must satisfy.

We discovered a geographical diversity

22,6% of respondents from the **Czechia** gave up on occasional shopping in-store, while in **Poland** it was only 9%.

12,5% of **Hungarian** interviewees stopped using private healthcare in emergency situations.

Have you stopped using any of the following services in the past 6 months?



...but price sensitivity was the main driver of change for the rest.

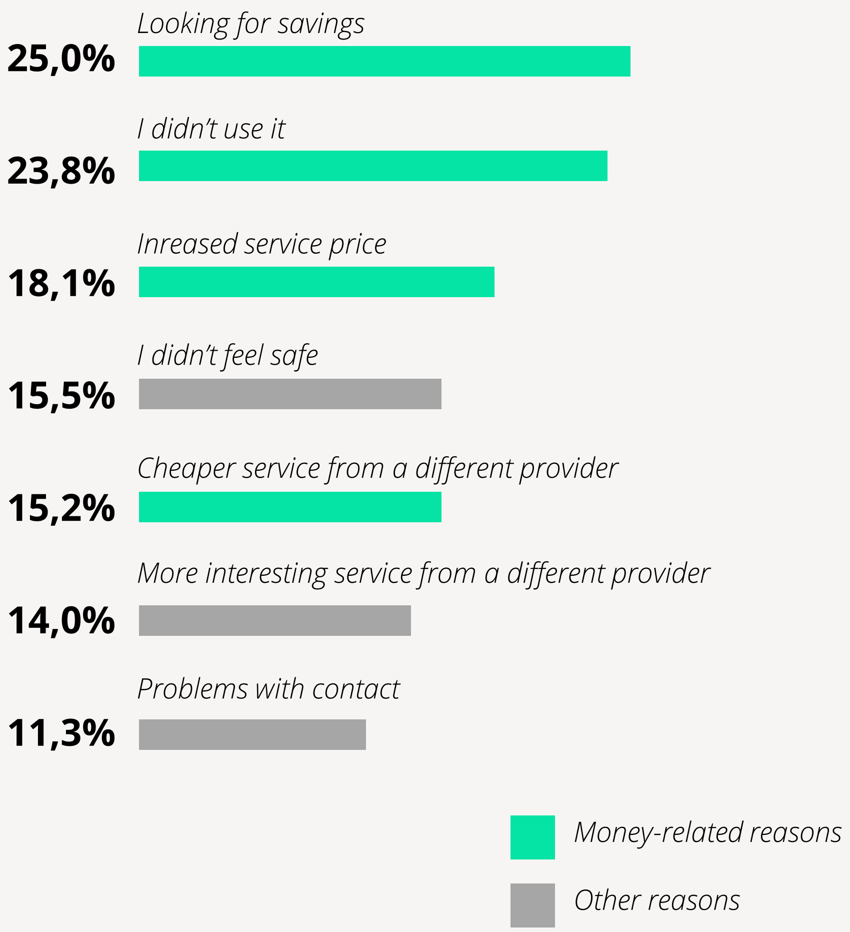
During the pandemic some customers stopped using certain products and/or services. We asked them about the reasons for doing so. **Their responses were dominated by the economic factor** - clients reviewed their budgets, performed an audit of unnecessary expenses and were looking for substitution services.

Price sensitivity overshadowed other reasons - failure to adopt a service to the pandemic restrictions was ranked fourth, while competition between brands obtained the sixth position.

The start of the pandemic was both a big challenge as well as an opportunity for companies. Those who read consumers' moods and conducted real-time analysis, and were brave enough (or could afford) to offer them defer payments, discounts, or put up additional offers at the same or lower price, were the big winners.

The moment when the customer is thinking about changing the supplier is usually accompanied by high emotions, and at that very point, paradoxically, the communication coming from the company has the most significant impact. Adjusting the offer to individual needs and showing understanding can turn a dissatisfied customer into a loyal promoter.

What was the reason for giving up the service and/or product?



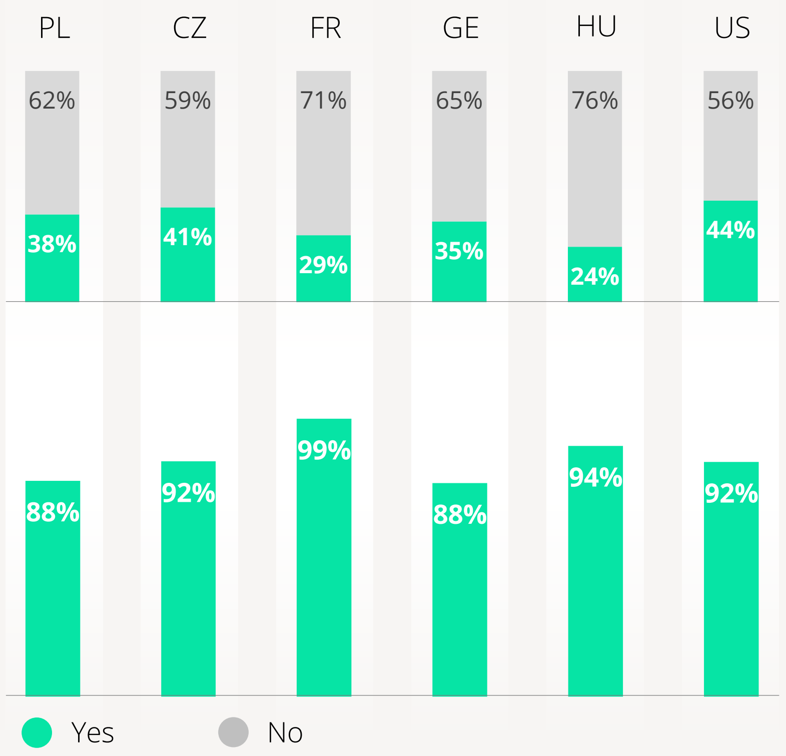
New products and services are **digital**

At least 1/4, and in some countries even almost half of the respondents started using new online services or products. As we do not know the cause-effect sequence, the consequence or the underlying reason for such a change is the development of new forms of contact or the need to develop websites, online stores, and social media profiles.

This change is a challenge, but also an opportunity to design a customer journey that corresponds to the requirements and needs of consumers.

Are there any services or products that you have not been using digitally and during the pandemic you have started using digitally?

Yes, I started using product/services digitally and I am satisfied with the change to a digital solution.



Why did you start using digital solutions during the pandemic?
TOP 3 REASONS FOR ALL INDUSTRIES

Avoiding contact with other people during the pandemic: a fear of the virus

The possibility of handling issues **remotely**

Resolving issues **faster**

Surprise Your Customer

59,2%

of customers didn't notice any non-standard gestures, changes, services that surprised them

PERSONALIZATION
AND **LOYALIZATION**
are the most commonly used words in the context of Customer Experience.

But why are these only words, not actions?

Almost 60% of the respondents did not notice any non-standard activities on the part of companies. Among the rest, **the most positively surprising were:**

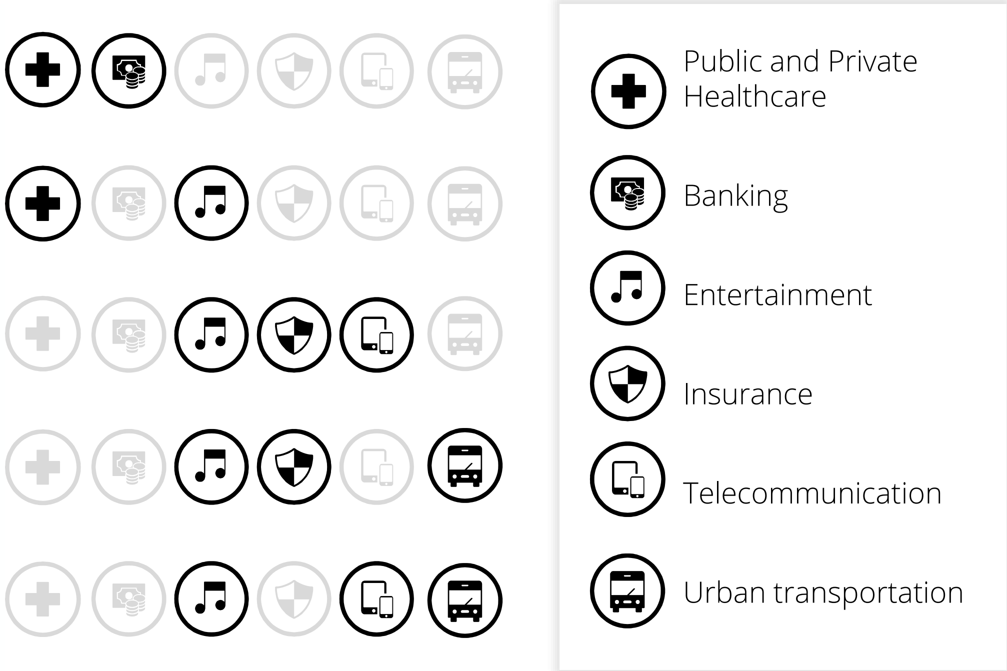
New ways of contact

Creative way of adjusting services to restrictions caused by the pandemic

Flexible approach to payment (e.g. reduced prices, deferred payment)

Delivery (new delivery methods, e.g. service delivered to your home)

Little gestures on the part of the service provider



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New contact methods are digital

During the pandemic companies began to offer new contact channels. However, clients of highly digitized industries most often indicated that they had not recorded any new forms of contact - most likely they had already been in place before the pandemic.

A video chat is a new solution, more and more often used in the indicated industries. Most closely resembling a face-to-face meeting, the video chat can be used as a substitute for live sessions during the pandemic and afterwards. Being able to see another person's emotions while sharing files and information allows companies to increase both the efficiency of customer service and the satisfaction with interactions. Interestingly enough, company leaders indicated in our Customer Service Excellence 2021 Report that, from their perspective, investment in the video chat is one of the least important matters.

Has the pandemic caused you start using new contact methods?

	FMCG Retail	Non-FMCG	Urban transportation	Healthcare	Entertainment services	Banking	Insurance	Telecommu-nications
01.	*Videochat*	*X*	*My account on desktop*	*Telemedicine*	*X*	*X*	*Chat on the website*	*X*
02.	*Chat on social media*	*Chat on social media*	*Website on smartphone*	*Videochat*	*Chat on social media*	*Website on smartphone*	*Website on smartphone*	*Videochat*
03.	*Website on smartphone*	*Videochat*	*Chat on social media*	*Chat on the website*	*Videochat*	*Videochat*	*X*	*Chat on social media*

X – I have not started using new contact methods

5

Research Summary

Christian Vieira
Director and Co-Head of Customer Strategy & Applied Design
Deloitte Digital France

Great CX is no longer enough. Over the past few years organizations have been working to deliver simple, intuitive and personalized experiences to their customers, always keeping an eye on the competition. As a consequence, we have started to observe a commoditization in CX in each industry: similar, almost identical journeys… who said boring?

Organizations willing to become an undisputed leader in their market, leveraging CX as a true factor of differentiation, must go beyond building homogenous and functional experiences; they must rather focus on forging deep interpersonal connections with their customers to aim at delivering truly authentic, emotion-based experiences. This is what we call **moving from CX to the Human Experience**.

Indeed, customers are humans, and humans are irrational beings. Studies have shown that we primarily rate brands based on our emotional perception of the reality, rather than based on information and facts*.
From this point, how do brands drive **world-class experiences that create something unforgettable, non-replicable and intimate** with their customers?

Here are a few hints to explore this opportunity area:

1. Think of the unique story that your brand has to tell and formulate its **mission**. What makes it unique among others on the market? Ex: Plum's mission** is about "helping customers reduce their energy consumption", a disruptive approach in this market.

2. Define tangible yet modest **promises**, your commitment towards your customers; and aim at over-delivering those promises. Ex: For Plum, customers "get money when they consume less" to reduce their bill or invest in sustainable projects.

3. Have a focus on **details**, surprise your customers - quite often customer delights happen with small things. Ex: A leading insurance player implemented a new routine to call back customers after a claim to simply check how they were going.

4. Ensure **customer obsession** at all the levels of the organization; don't forget to focus on the employee journey: it is a critical human experience too.

5. Last but not least: put the **Voice of Customer** at the center of everything, leveraging data analytics (both qualitative and quantitative) to measure, analyze and (re)act fast - if not anticipate – to human behaviors.

*Source: Forrester, the Customer Experience Index
**French energy provider: http://www.plum.fr

Let’s summarize the key findings of the CX Drivers research...

The key ambition of this study was to understand the **overall status of Customer Experience** in different industries across the world and identify trends and patterns driving Customer Experience from the customer perspective. Many of these conclusions require further deepening, but we can treat this data as so-called current state of affairs. Let’s take a look at crucial strategies that can help companies optimize their CX efforts.

01.

Searching for information

You won't always be able to follow up with potential customers at this stage, so try to loyalise them during the first contact and encourage them to create accounts on your site and sign up for your newsletter through a clear value proposition. Top players create communities around their services/products and compete for customers not only with respect to price, but on the level of emotions associated with their brand.

Search for information is often extended in time and is performed through different contact channels, so don't forget about the mobile one. Even if your customers do not finalize their purchase via a mobile device, they often use it to do the research, which constitutes choosing a company for further interactions.

You compete not only against other companies from your sector but also with other industries.

02.

Product & service purchase

Trust and a sense of security are key factors at this stage, but they are not sufficient enough to build a great experience. The shopping process must be fast, convenient and reliable, so make sure to optimize the website, study the actual user experience during the process, and monitor solutions used by other companies (including those outside your industry) to improve the shopping process.

Finalizing the purchase should give your customers a sense of excitement and satisfaction - it can be perceived as a kind of "reward" and a dopamine boost.

03.

Getting started

Provide the customer with all the necessary information and don't make them search for the basic details on how to start using your product. In most cases, customers are not experts in a given field/industry and may not have the knowledge that seems evident to you.

Ask your customers for feedback at the right moment. Give them some time to experience the product before asking them to fill out satisfaction surveys, but don't wait too long, as they may forget their emotions at this stage. There is no universal solution here, everything depends on the specifics of your product.

Let’s summarize the key findings of the CX Drivers research...

04.

Everyday use

Reduce noise
Having information about what is valuable for a specific client, remember about the form of contact - get rid of unnecessary content – less is more. Focus on the message.

Involve customers in your efforts
The client wants to be heard. Nothing will make the customer a great promoter of the company than the sense that their opinion, idea, solution is essential and has a real impact on changes or new products.

Appeal to emotions
The message based on emotions stays with the client for longer and is remembered. In combination with personalization, it allows you to build a story that will give the relationship with your customer a deeper tone.

05.

Contact and feedback

Customers who complain to the company should not be treated as "lost" customers. They experience extreme emotions that can influence them even more than in the moment of passivity. Paradoxically, sometimes it’s easier to „convince” a person accompanied by strong feelings of the company's uniqueness than a customer who simply does not care.

Drive relevance
Create communications based on customer segmentation. This will allow you to reduce the number of messages and therefore increase the focus on those that can bring value to specific individuals.

Test, test, test
Not everything works, although it seems like a great idea. Sometimes things that initially worked, suddenly stop working. Test various solutions on a small sample of recipients and verify your approach to communication.

We have identified the key Customer Experience Drivers & Blockers along the journey...

We have analyzed how customers perceive their overall experience at different stages of the journey. It turned out the key drivers and blockers of Customer Experience at each step of the journey are mostly the same, with a few differences. Thus, these findings may be treated as universal needs and patterns that shape customer expectations.

	Searching for information	02. Product & service purchase	03. Getting started
↑	**01.** Nothing has failed me **02.** Ease of searching for information **03.** Comprehensive information provided by service providers	**01.** Nothing has failed me **02.** Speed/ease/comfort **03.** Reliability/safety/trusted service provider/store	**01.** Speed/ease/comfort **02.** Nothing has failed me **03.** Possibility of tailoring the service to my needs
↓	**01.** Lack of possibility to tailor the service according to needs **02.** Lack of trust in this store/provider **03.** Incomprehensible information provided by the service provider	**01.** Lack of reliability/safety/trust placed in the service provider **02.** Unfriendly staff **03** Slow process difficult to use/ inconvenience	**01.** Lack of reliability/safety/trust placed in the service provider **02.** Lot of time spent on starting using service product **03.** Lack of possibility of tailoring the service to my needs

We have identified the key Customer Experience Drivers & Blockers along the journey...

04. Everyday use

01. Nothing has failed me
02. Service/product ease of use
03. Trust in service provider

01. I was disappointed with the service
02. To high price
03. Lack of trust in service provider

05. Contact and feedback

01. Friendly stuff
02. Fast/convenient manner of handling issues
03. Ease of contacting the service provider

01. Inefficient manner of handling issues
02. Long waiting time for response
03. Lack of information about the enquiry/ case status

Want to be a CX champion? Take a look at the best strategies for orchestrating exceptional Customer Experience

Break the silos

When functional teams manage Customer Experience on their own, it gives rise to a silos structure and a disconnected experience for the customers. Create processes that will enable cross-silos teams to coordinate the CX delivery.

Everybody has a role to play in Customer Experience

CX strategy must be dispersed throughout the organization and visible at every level, from stakeholders to front-line employees. If employees don't understand the importance of this aspect, then even the best-built Customer Experience management processes will crash at this fundamental point of contact.

Empower your employees to deliver outstanding Customer Experience

Building a quality Customer Experience is much easier if your employees share quality experiences themselves. Give your employees the tools to take care of your customers and empower them to create innovative solutions.

Be obsessed with your customers

Learn from your customers. Understand the key segments, their demographics and behaviors to adapt to newly emerged trends and respond to unmet needs so that you can grow your business.

Use technology that enables consistent delivery of the right experiences

Systems supporting Customer Experience management, such as e.g. Medallia, can help the company optimize the work of employees responsible for contacting customers, and improve bottlenecks that block the whole process.

Embed customer insights into the business

Embed customer insights into the whole Customer Experience ecosystem at three levels: people, processes, and technology.

Key CX phrases mentioned in this report

Customer Experience is the sum of all interactions throughout the relationship with the brand or organization across all touchpoints

Customer **touchpoints** are the points of interaction between the company, brand, product and customers.

The **channel** is where this interaction occurs.

Omnichannel experience enables a customer to carry context while changing channels of contact with the company.

The moment of truth is a touchpoint during the customer journey when the customer can develop an opinion about the brand. A moment that is particularly important to the overall evaluation of a product or service.

Inner and outer loops are the approaches to customer feedback. By closing the inner loop, we take care of individual clients, while managing the outer loop influences business improvements at scale.

CX metrics are quantitative evaluation measures commonly used to assess the quality of the customer experience in various contexts, e.g. satisfaction, loyalty or willingness to recommend.

CX's **word of mouth** is the dissemination of information about a product, service, or company by consumers to consumers.

Cognitive overload is the situation when the person can’t process all the information that he or she receives. Such situations require a lot of energy and negatively impact the decision-making process.

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