



Channel Expectations In The New Norm

2012
**SERVICE
EXCELLENCE
SUMMIT**

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Channels Are Proliferating

One-to-One



Self-Service



**Agent
Teller
Sales Rep**



**Customer
Service Rep
(phone)**



**Automated
phone
system**



Website



**Click
to call**



Mobile
- web
- apps



ATM

Social media
- Facebook
- Twitter
- Yelp
- Delicious



2011 Service Channel Incident Rates by Industry

	CSR	Phone System	Online
Insurance	84%	16%	34%
Telecom	78%	44%	17%
Healthcare	61%	5%	38%
Utilities	58%	53%	49%
Finance	37%	11%	93%
Avg	70%	33%	39%

****Source: J.D. Power and Associates US Syndicated Studies—2009-2011**



Channel best practices from service champions

- Understand and Act on Customer Differences
 - Provide customers the ability to interact with your company on their own terms
 - Broad array of channel options
 - Make it easy to find, connect, navigate, and fulfill
 - Present effective, proactive, and targeted customer communications regarding options, choices, and services
- Consistent experiences across all channels of customer engagement
 - To match not only customer expectations, but also aligned with your brand's strategy and image
 - Consistent in how the channels look, feel, flow, and deliver

