THE SWIPE-RIGHT CUSTOMER EXPERIENCE
HOW TO ATTRACT, ENGAGE, AND KEEP CUSTOMERS IN THE DIGITAL-FIRST WORLD
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A PDF COMPANION TO THE AUDIOBOOK
The key areas for customer experience development

**Culture**
- Values
- Empowerment
- Decision making
- Continuous learning

**Skills**
- Recruiting
- Training
- Leadership
- Resources

**Processes & workflow**
- Utilizing technology
- Integration
- Transparency
- Streamlining
- Managing networks

**Brand**
- Value statement
- Trust
- Uniqueness
- Recognizability
- Relevance

**Measuring**
- Ambition
- Continuity
- Net Promoter Score

**Technology**

FIGURE 1

*The key areas driving customer experience development*

![Diagram showing key areas driving customer experience development](image)

- Automation and transparent supply chain
- Increased customer requirements
- Global competition
- Power and influence of ecosystems
- Increase in available alternatives

FIGURE 2

*Digitalization changes the competitive environment for businesses.*
In the reactive past, data flew “downward.”

In the predictive era, data flows “upward.”
Businesses have a long history but no capability or previous experience in customer-centric digital business. Some experience in leveraging on digitalization in developing the customer experience, but old systems and habits slow down the adoption of a new model. This business has been built on digital opportunities; leveraging on new models is strongly part of developing the customer experience.

**SKILLS AND EXPERIENCE IN DEVELOPING A DIGITAL CUSTOMER EXPERIENCE**

- **BOLDNESS AND ABILITY TO CHANGE**
  - An ambitious vision focusing on future opportunities and ability to implement
  - Focus on current business and operating model
  - Blind faith in previous success and slow pace of change

**FIGURE 5**

*Developing the customer experience in the context of digitalization*
### Measuring the customer experience in the digital age

<table>
<thead>
<tr>
<th>Our culture is customer focused</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers are satisfied with our offering, and it caters to their personal needs</td>
</tr>
<tr>
<td>Customers think we are responsive and find answers and support fast</td>
</tr>
<tr>
<td>Customers think we are easy to engage with and we save their time</td>
</tr>
<tr>
<td>Customers trust us and think we can offer continuity and partnership</td>
</tr>
</tbody>
</table>

**FIGURE 6**

*The customer experience areas to measure*

**FIGURE 7**

*Data is vital to the efficient use of technology.*
Disrupting the status quo

Strengths of a major bank
Primary relationships
Trusted brand, loyal customers
Full personal and business offering
Multiple distribution channels
Digital capability and open banking
Multi-product customers

Better than both
MONEY

Strengths of a neobank
Innovative brand and edge
Customer lifestyle intelligence
“Pay and play” functionality
Innovative digital platform
Digital money-management tools
Limited back-end legacy systems

FIGURE 8
Virgin Money’s strategic position

FIGURE 9
Establishing a new business model takes time; change should be initiated ahead of time even if the current cash flow remains strong.
A typical reactive patient experience is full of short sequences of experiences.
FIGURE 11
The patient experience of the future focuses on data, prevention, and continuous healthcare.
The ideal learning experience is the balance between existing skills and the level of the challenge at hand.