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## CUSTOMER EXPERIENCE

HOW TO ATTRACT,
ENGAGE, AND
KEEP CUSTOMERS
IN THE
DIGITAL-FIRST WORLD

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A PDF COMPANION TO THE AUDIOBOOK

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#### The key areas for customer experience development

Processes & workflow

#### Culture

- Values
- Empowerment
- Decision making
- Continuous learning

#### Skills

- Recruiting
- Training
- Leadership
- Resources
- 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

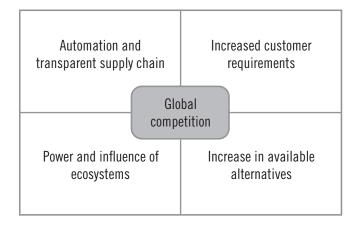


FIGURE 2

Digitalization changes the competitive environment for businesses.

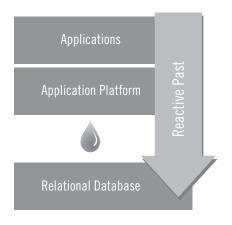


FIGURE 3

In the reactive past, data flew "downward."

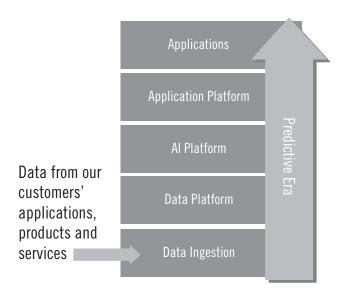


FIGURE 4

In the predictive era, data flows "upward."

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

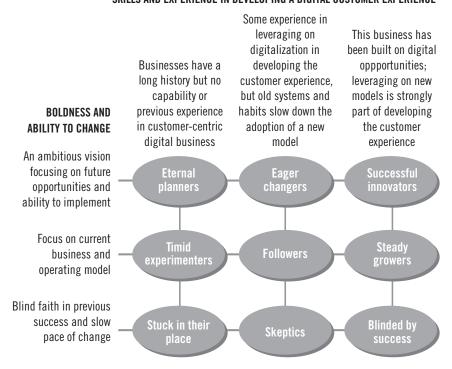


FIGURE 5

Developing the customer experience in the context of digitalization

Measuring the customer experience in the digital age	
Customers are satisfied with our offering, and it caters to their personal needs	Customers think we are responsive and find answers and support fast
Customers think we are easy to engage with and we save their time	Customers trust us and think we can offer continuity and partnership
Our culture is customer focused	

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

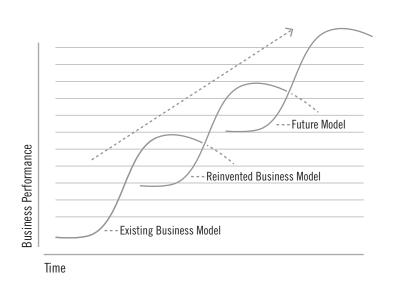
Primary relationships
Trusted brand, loyal customers
Full personal and business offering
Multiple distribution channels
Digital capability and open banking
Multi-product customers

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.



**FIGURE 10**A typical reactive patient experience is full of short sequences of experiences.

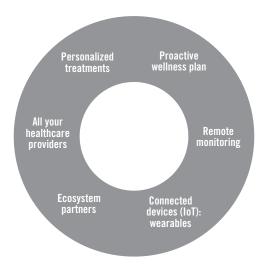


FIGURE 11

The patient experience of the future focuses on data, prevention, and continuous healthcare.

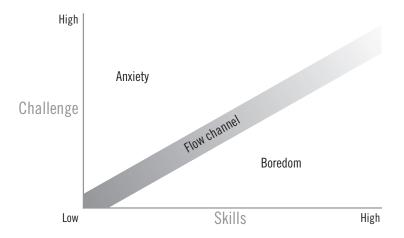


FIGURE 12

The ideal learning experience is the balance between existing skills and the level of the challenge at hand.