Technologies to be customer-led

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Monika Schulze
Head of Customer & Digital Experience at Zurich, Advisor to Atheer AiRÉ and Member of the Board at CoverWallet and Schloss Wachenheim
The Evolution of Technology during the last 20 years
Technology during the next 20 years?
Technology will not solve all your problems
It's tempting to think technology is core to enabling a digital transformation.

The key is cultural change and changing mindsets.
The gap between companies & customers

80% of companies say they deliver “superior” customer service

8% of people think these same companies deliver “superior” customer service

Source: Bain & Company
Competitors don’t put you out of business, your customers do
HOW TO UNDERSTAND YOUR CUSTOMER AND FEEL THEIR PAIN

"Your most unhappy customers are your greatest source of learning."
- Bill Gates
Zurich decided to use the NPS program as a change catalyst towards customer centricity.
A global framework introduced in 2017

Measuring the customer experience end-to-end: 50% more touch-points in 2018 and expanding
Mobilize the whole company
Understanding customer expectations starts from analyzing and redesigning customer journeys end-to-end

- Companies traditionally looked to improve customer experience results by focusing on particular touch points

- Now, the focus is on the entire end-to-end experience that customers have with companies depicted through customer journeys

- «AS-IS» and «TO-BE» customer journeys are analysed and designed

- Involve your employees to identify existing gaps

- Define main pain points and initiatives to offer a great CX
From blueprint to project portfolio

- Set of initiatives/projects identified in Customer Journey Board to improve customer satisfaction
- Projects positioned in the dashboard according to the customer journey stage they impact
- Project ideas stem from different sources (e.g., TNPS and RNPS feedback, customer complaints, each BU function)

- Projects impacting the whole customer journey placed at the beginning of the journey
- For each project specified:
  - Content
  - Investment needed
  - Potential to add expected project end (not shown in Swiss BU example)
Focus on journeys and a getting into action a is creating positive results

### Examples of Actions Taken and Impact on TNPS³

- **Reduced call waiting times**: +6ppts
- **Care center training and website improvements**: +8ppts
- **Revamped and digitalized car repair approval process**: +11ppts
- **Increased claims communication and streamlined repair model**: +10ppts
Zurich rated one of the best brands for customer service in the UK
From 188th to 12 place!
Get employees & customers emotionally involved
Emotions and stories create a customer connection

Research shows:

- you only tend to remember **about 5 % of facts after just 10 min.**
- in the same circumstances people remember **65 % of stories**

WHY
Good Stories make us feel things.
Those emotions resonate in a way that facts can´t match.
To emotionally connect, we introduced customer stories for internal & external communications

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**Music lovers**

"I must say that I’m not very used to technology. But during a chat with a lady from our ZURICH Switzerland’s chatbot to open a claim, I could not believe I was speaking to a robot. It was so easy and intuitive. Thank you Zurich for making technology accessible to everyone!"

Submitted by Alexander Last
United Kingdom

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**Average engagement rate of #CustomerHero initiative is double the industry benchmark without paid media**

Source: Facebook, Twitter and LinkedIn analytics plus Oracle Infinity for ZNET and Zurich.com
The use of technology to better tell our stories
The challenges

- **Willingness to listen** to customers and act upon their feedback
- **Shift the mindset** to: customers know best and we adapt to their needs
- **Listening to customers at scale**
- **Accommodating the wide amount of views in a fair and transparent manner**

**Customer driven innovation**

Twitter @MonikaESchulze
Linkedin.com/in/monikaschulze
WHY DON'T WE HAVE ANY FRESH IDEAS AROUND HERE?
Customer Driven initiatives lead to success

Technology Driven: 10%
Customer Driven: 33%

Source: Strategyn Inc.
Vision Statement:
To drive cultural change by building a new way of interaction and relationship and become a customer focused company

SCOPE & TARGET:
- From Employee to Customer
  - Zurich Employees in Spain - 2k
  - Strategic & Potential Intermediaries - 0.5k
  - Customers - from 100k to 1M

ENGAGEMENT STRATEGY
- Users content: "Let people tell stories"
- Challenges: Provide and implement Ideas
- Rewards

CONTENT CALENDAR PILLARS
- Employee optimism
- Employee Cultural Transformation and ENPS
- Agents engagement & Business Transformation
- Customers TNPS

CALENDAR roll out

<table>
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<th>Friends &amp; Family</th>
<th>Employees network start. Level I</th>
<th>Employees network start Level II</th>
<th>Agents &amp; Brokers start</th>
<th>Service suppliers</th>
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<td>MAY 17</td>
<td>MAR 18</td>
<td>JAN 19</td>
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90% of all employees registered in one month
- 53% active users
- 20% active ideators
- + 600 new ideas

ENPS + 34 Points
Zurich Dress Code as one example
Today: 3 communities connected to the platform

Cultural Change ENPS 2017
Sales channel transformation 2018
Customer Revolution NPS-TNPS

Imagina EMPLEADOS
Imagina AGENTES
Imagina CLIENTES

How would you customized our services to feef your needs?

Twitter @MonikaESchulze
Linkedin.com/in/monikaschulze
Technology to support a superior Customer Experience
Top 3 take-aways

- Think and see the world from your customer’s point of view
- Change management, cultural change, and changing mindsets are key
- Take your employees on board and use their positive energy
Ways to stay connected

MonikaESchulze
Linkedin.com/in/monikaschulze