

Digital transformation brings new value to the customer experience

By [Wayne Toms](#)

22 Sep 2023

In the era of digital connectivity, the dynamics of business/customer relationships have undergone a significant transformation. Today's consumers, empowered by a plethora of choices and digital tools, demand to engage with businesses on their preferred platforms, seeking simplicity, convenience, and user-friendly interfaces.



This shift in consumer behaviour has catapulted customer experience (CX) to the forefront of business priorities. Companies are now compelled to adapt and innovate their product offerings to meet these evolving demands.

However, this presents a unique challenge for large-scale businesses such as banks and insurance companies that need to communicate with thousands of customers. In the digital age, consumers detest any form of friction in their interactions. Consequently, businesses are left with no choice but to ensure their customer communications are swift, precise, relevant, clear, concise, aesthetically pleasing, and personalised. This is the new norm in designing an effective CX strategy.



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The prize for those who get this right is quicker access to new revenue streams, and an opportunity for increased market share. However, many businesses, such as insurers, banks, medical schemes, legal and financial advisory firms, must also manage and reduce risk. The inevitable impact of this has been to slow down innovation. Considering the changes in customer behaviour, businesses need to find ways to adapt to these new digital-first customer requirements, while continuing to meet their fiduciary responsibilities.

Digital transformation can be a hugely disruptive journey because of the complexity of changing systems, structures, and processes. However, digital transformation should not be seen not as a massive, once-off investment, but instead as a journey of small, incremental steps. Simply speaking, open APIs allow computer systems to talk to each other. They are widely supported and are easy to work into existing IT ecosystems. This means that new and separate digital functionality

can be layered on top of existing legacy systems without the need to redesign and “bake” new code into the existing back end.

But how can knowing this help with CX?

A critical lever in improved CX is the development – incrementally, if necessary – of a digital platform for customer interaction and ensuring that this platform can talk to back-end systems. It is important to note the distinction between needing to rebuild or change a core legacy system, and working with a modern agile platform that can easily talk to any back-end system - which is at the heart of a modern customer communication management (CCM) system.

A modern CCM platform, despite being able to deliver fast, accurate, personalised and well-designed communication to thousands of customers, must go a step further if CX is a priority for a business. It must provide the flexibility to make refinements and course corrections to product rules, contracts, rates, pricing, sales, marketing messages, and even processing operations.

Here, we are not talking about a platform that requires IT staff to spend days, weeks and months coding and configuring changes into the back-end system - that would defeat the point of a good, modern and relevant CX. We are talking about a platform that allows business users sitting in the front-end of the business to make the changes quickly and easily without breaking the workflow.

A modern CCM that has CX as part of its DNA needs to have four important functionalities:

Customer-facing solutions It must provide a personalised interface to the customer, usually through a browser or app. It must guide customers on a simplified interaction journey. It must be able to present and gather information, and it should support e-delivery of documents and live interaction so that customers can have a conversation.

Employee-facing solutions Business users also need a simple interface which can help them navigate the digital process. These interfaces are usually designed to reduce touches, increase collaboration between team members, and speed up business activities. Importantly, there must be an opportunity to embed process automation in support of the digital process. IT users, on the other hand, need tools to easily map into back-end systems.

Content solutions These are solutions which package the content delivered to customers in a way that is personalised for their specific needs. The content should be online-enabled and have the ability to include multimedia, with live links to other useful content and interactivity options. Content should be data rich. In other words, it should be using data to deliver personalised customer experiences, and conversely accumulate data from the customer interaction to enhance future decision-making.

Platform solutions The first three functionalities need to work with a core system that has a simplified integration layer that communicates with the back-end systems. It needs to be cloud-enabled for easy deployment and maintenance, and the system must allow for changes and innovation with little or no actual code.

Fast-tracking CX

CX is crucial to a modern business environment, and it works hand-in-hand with employee experience. This means that any organisation that seeks to bolster its CX needs to invest in platforms or solutions that empower and enable employees in a meaningful way, one that has a direct impact on the type of experience they give to the customers.

Appreciating that in our digital world businesses need to communicate with hundreds and even thousands of customers instantaneously, there really is no alternative but to invest in a modern CCM platform, especially where old-paradigm document automation does not do enough in the way of improving CX.

Businesses would do well to consider investing in an industry standard, cloud-based CCM platform that enables organisations to engage with their customers through a leading suite of easy-to-use document creation, automation and distribution tools, which are fully integrated into core back-end systems, so that customers get fast, reliable, accurate, personalised communication on a medium of their choice, and on their terms.

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