The Field of Dreams:

fulfilling the promise of digital channel design

gobeyond

Driven by societal trends and accelerated by a global pandemic, consumers and business customers are increasingly using digital channels to meet their everyday needs. However, many businesses are unintentionally placing barriers in their way. **Chris Hallmark** looks at the reasons why customers are not able to fully embrace digital, and highlights eight core competencies needed to drive up adoption

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Introduction

“If you build it, they will come”.

In the 1989 film Field Of Dreams, James Earl Jones urges Kevin Costner to build a baseball field in rural Iowa, risking bankruptcy on a leap of faith. The field not only attracts magical players and a paying crowd, but also enables Costner’s character to reconcile with his dead father. The leap of faith is repaid.

In the world of digital technology, such leaps of faith are not always as easily repaid. The building of a digital solution or channel does not automatically guarantee that customers will flock to it.

In fact, the opposite is common: digital adoption and the shift of contact into digital channels is low and slow. In one recent example, a self-service password reset portal was only successfully handling 4% of all reset requests: the remaining 96% were stubbornly clinging to the voice channel, administrative tasks being handled by skilled helpdesk technicians. No-one was able to articulate the reasons for the low level of adoption.

Digital adoption is accelerating

We can't blame customers for this reluctance to move to digital channels. Social trends were already moving towards ever-greater digital usage, and this has only increased during lockdown. A recent McKinsey study found that Covid has accelerated digital adoption by 3-4 years globally, with the average digital share of customer interactions soaring from

30-40% to **60%**

in 2019 by Summer 2020

Predictions are that this gain will be sustained even after travel and social distancing restrictions ease.

As customers go digital, so do contact centers

Estimated share of interactions with companies taking place online*

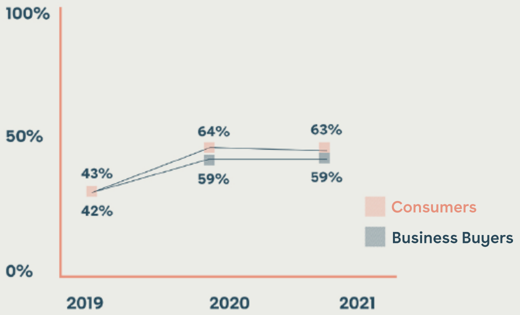

Figure 1: Salesforce data shows channels shifted significantly in 2020 and are forecast to sustain

Despite this sharp rise, there is evidence that companies are actually preventing greater customer channel shift, through poor design and execution.

Companies are standing in their own way

Attempts to encourage customers into digital channels are often very poor, with communication and design actively pushing customers towards voice. Once in the channels, many customers find the experience less than enjoyable. They do not see digital channels as the best way to achieve their outcomes, or see only limited value for a narrow range of simple tasks.

Statistics showing customer contact rates by channel only show half the story; there is a difference between initiating contact in a channel, and successfully completing the transaction. Levels of channel deflection are often high, resulting in frustrated customers and high rates of cost to serve.

An attempt to carry out a task online that results in failure and a phone call to a contact centre could easily be counted as "50% digital contact." In fact, it's 0% right first time and 100% wasted resource.

The organisational drivers for digital are often the first part of the problem. It is common, but short-sighted, to see digital solutions as a route to cost reduction. By simply removing humans from the interaction, the organisation believes it can save money. Our point of view is that this often results in costs going up.

> **"A cost-dominated mindset in the design and build of the solution results in lower quality, incomplete solutions that customers instinctively spot and reject"**

This results in a high residual level of human interactions while still bearing the costs of building and running the digital channels. This is the worst of all worlds.

Instead, we encourage clients to focus on the value to be derived from digital channels:
The ability to serve customers at the time and place of their choosing.

This allows customers to interact in their channel of choice, which is increasingly not voice but real-time or asynchronous messaging, providing the lowest effort way to meet their needs; and providing a brand experience that meets expectation and compares favourably with

By designing great solutions that customers want to adopt, they will do so and, in the process, deliver the channel shift that drives down cost as a by-product of great service.

Barriers and opportunities

When exploring digital solutions with customers, a wide range of barriers to digital adoption exist (see fig. 2). Those objections hint at the range of solutions that need to be deployed.

The barriers to digital adoption

Why customers don’t use existing digital channels

- I didn’t know it existed (or had forgotten)
- It’s not secure
- I tried it and it’s not a very friendly interface
- I tried it and it didn’t do what I needed
- The service isn’t as good as over the phone/F2F
- I tried it and the process didn’t work
- I tried it and I got stuck and didn’t know what to do
- It isn’t fast enough, I need it now
- I prefer to use the phone/F2F
- I’m (secretly) afraid of using new channels & technology
- I need to be sure my request is being/ has been actioned
- I’m struggling with the security requirements

Figure 2: Customers give a range of reasons for not adopting digital channels

Overcoming these barriers is the secret to digital adoption, but doing so requires a comprehensive range of capabilities, tackling everything from customer education and influencing customer choices to designing high quality experiences and providing multi-channel support. Very few organisations have all the capabilities needed for a comprehensive effort to tear down those digital barriers. Many will attempt to use a single tool or capability, not understanding that they are missing the more significant underlying causes, and so can at best have a mild impact on overall channel usage.

To tackle the root causes of low digital adoption, we've identified eight different areas of opportunity that should be analysed and addressed.

The 8 capabilities

1. User-focused design
2. End-to-end journey
3. Customer communication and education
4. Choice architecture
5. Support in the channel
6. Tackling the major blockages
7. Process improvement
8. Journey analytics & customer feedback

1. User-focused design

What the customer actually sees and experiences in the digital channel is crucial to success.
Aspects to consider include

- the design of the user interface and the associated user experience (UI/UX)
- the use of best practice in conversation design
- the ability to understand meaning and intent in customer interactions.

Poor look and feel, and poor experiences, will drive customers away, and there is often significant scope for optimisation.

2. End-to-end journey design

In many cases the digital experience under scrutiny is only part of an end-to-end journey, which starts with the customer identifying a need and ends when that need is fulfilled.

If the overall journey does not work through the digital channel, achieving the desired outcome, then customers will select other channels they consider to be more effective. To become the channel of choice, the digital journey must be highly effective and, from the customer's perspective, be the most low-effort.

3. Customer communication & education

Customers are not always aware of the existence and capabilities of digital channels. Assuming that customers need to be helped to use the channel, and to understand the benefits of doing so, creates a range of potential levers that can be pulled.

4. Choice architecture

Behavioural science techniques, more commonly known as nudges, can have significant impacts on customer choices at key moments in their journeys. Deployed across all channels and communications, they can be subtly but effectively used to guide customers to channels and options that are right for them and the organisation. A thorough review of customer communications often reveals a range of barriers to digital adoption, and precious few effective enablers.

5. Support in the channel

If customers have embarked upon a digital journey, we want them to succeed. Providing the right kinds of support during the journey itself will not only enable them to complete their current journey, but also give greater confidence that the channel will work for them in the future. Whether it be clear, concise and context-sensitive help, chat-driven active support, or just the ability to save and return, investments in customers completing their journeys will be paid off many times over as digital adoption increases.

6. Tackling the major blockages

Certain digital journeys often have significant barriers to customer progress. Common examples are security and anti-fraud processes, where designs have been strongly influenced by a risk agenda without sufficient balancing thought given to how legitimate customers can be helped along the way. The right blend of technology solution and customer-focused design will minimise channel deflection.

7. Process improvement

A great digital interface is wasted if what happens behind the scenes is inefficient or even broken. The business processes, operating model and supply chain that are needed to fulfil the digital ‘promise’ need to work, and work well, to prevent customer dissatisfaction.

8. Journey analytics & customer feedback

“To manage it you have to measure it” is nowhere more applicable than in understanding digital adoption. Customer insight is useful, but customer surveys tend to lack the detail needed to make adjustments. User testing is a great way to get detailed, actionable insights.

Organisations are rarely able to follow customers along end-to-end journeys, across multiple contacts and channels, and so are flying blind in trying to understand real journey performance. The data is available, in the form of interactions with systems and platforms: the secret is to join that data to give deep insights into real customer journeys, channel deflection and failure demand.

Conclusion

A concerted effort to drive digital adoption requires the right ecosystem of teams and partners to take a holistic approach. The final capability needed, therefore, is to be able to coordinate the actions of such multi-functional collaborative teams. Building solutions that incorporate multiple elements from different providers, while ensuring those elements are complementary rather than conflicting, and finding a way to align the objectives and commercial goals of the different actors, is the final secret to digital channel success.

The holy grail of digital channel design is that customers use the channel not because they are encouraged to do so, or because they are given no other choice, but simply because they know it to be the fastest and easiest way to achieve the outcome they need.

To misquote James Earl Jones in Field of Dreams,
"If you built it like that, why wouldn't they come?"

About the author

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Chris is a leading expert in service sector operations, having worked for Gobeyond Partners for 18 years. He has led many successful projects and has built long-term relationships through the quality of his advice and his collaborative approach.

Chris spearheaded the company's drive into customer journey transformation and now leads the Transformation Design team, developing solutions to our clients' most complex problems. His extended team includes the Gobeyond Partners Technology, Innovation and Business Design Practices.

Chris is also a regular speaker at industry seminars and conferences across Europe and leads Gobeyond Partners' Digital Solutions service capability.

If you'd like to chat with Chris about your organisation's digital channel design, just get in touch chris.hallmark@gobeyondpartners.com

About
Gobeyond Partners

Customer behaviour is changing. But many organisations are not keeping pace.

With legacy systems, cost pressures, and agile new competitors, businesses need to think differently about the way they look at things.

Gobeyond Partners is a new type of consulting firm that partners with you to solve complex customer journey challenges.

By combining deep sector expertise with an award-winning approach to client service and value, we bring your transformation vision to life.

As part of the Webhelp group, our people understand what it takes to deliver great customer experience. This means we connect design and transformation with the real world, working alongside your people to embed lasting change.

Our customer journey view is broader and deeper, so we help you break down organisational silos and deliver a fully connected omnichannel experience.

Every client and engagement counts, and every objective is guaranteed.