



# CUSTOMER-MANAGED JOURNEYS

*The Road to Enlightenment*

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## INTRODUCTION

No matter how much we all like to think otherwise, we don't really know our customers, do we? It's 2017 after all, and they're not who they used to be. Today's customers are always on and connected everywhere, and we talk with them across multiple channels, sometimes all at once. If you operate at scale it quickly gets complex: you can't build simple relationships where people just tell you what they want.

Instead, organisations try to gain insight by sketching out customer journey maps. We imagine how we want customers to interact with us and design paths for them to travel on. We talk about touchpoints. We look at the way customers act during discrete, defined operations: renewing subscriptions on the phone, or buying clothes on our app. We measure success and satisfaction in isolation, and infer how the results relate to the customer journey we imagined when we started.

At Thunderhead, we don't think that's good enough.

While customer journey maps have their place, they assume that customers follow a controllable, predictable path. They don't. People find their own way to interact with your brand, taking an individual journey that you can neither fully predict nor control. In this age, when the customer is ultimately in charge of their relationship with you, we believe businesses need to understand and respond to the ***customer-managed journey***.

*What's that? We're glad you asked...*

## MAPPING THE CUSTOMER



Remember when we used to broadcast? Only a decade or so back, you had a proposition, and selling it was about getting it in front of the customer and making it sound good. Media was one-way, brand communication was top-down, and people either signed up or they didn't. Ah, the good old days.

Now look at today's customers. With technology their access to information has expanded across multiple channels. They're more aware, they're more demanding, and their communication is omni-directional. They're more willing to share and interact with businesses, sure, but they can also share their experiences publicly in ways that brands can't control.

MAPPING THE CUSTOMER (CONTINUED)

With empowered customers and a proliferation of channels, businesses turn to the concept of a customer journey as a way of better understanding and improving the experience they provide. And to better understand the customer journey, they produce the customer journey map.

Typically, customer journey mapping is an intense and detailed effort to record the series of interactions

between a brand and the people it serves, tracked across all the touchpoints where the two are in contact. By studying and understanding these touchpoints, businesses hope to focus on the interactions within the customer journey, analyse what's happening, and make improvements to customers' overall experience. And improving the experience with a brand can also improve what customers will say and do about that brand elsewhere.

52%

*... of customers say they've seen no improvement in their relationship with businesses in the last three years.*

25%

*... say it has become worse*

83%

*... of customers appreciate receiving personalised and relevant information*

89%

*... of customers have an improved opinion of businesses that remember previous interactions with them*

29%

*... will trade their customer purchase records to get through to the contact center at the first attempt*

*Source: Thunderhead Engagement 3.0 research, among 2,007 UK customers*

MAPPING THE CUSTOMER (CONTINUED)

## *The problem with customer journey mapping*

So you're mapping the customer journey, and surveying people's satisfaction as they take each step. Before long, you've got a stack of visual maps and a chunky set of reports telling you two things: the way people appear to be flowing around the business, and a snapshot of their experience at each point.

That's great, you can use the data to improve your interactions with people; ensuring that all your web forms, call centres, customer-facing staff or whatever are performing well and delivering a great experience. You can look at the flow to try and spot the frustrations and dead-ends that are causing people to drop off, and do something about them. But then you begin to reach the limitations of the customer journey map.

Because the customer journey map isn't really about your customers.

Okay, it's got 'customer' right there in the name, but what it's really showing you is the flow of interactions around touchpoints, and in fact that's much more about your systems and processes than your customers' experiences. Any paths it's showing you are ones you've laid out.

Even if you're combining maps with personas to try and get a better understanding of customer journeys, you're only guessing at what Jason (45, marketing) and Sarah (41, company director) want, and at the paths they'd actually like to take. Good luck with that, because Jason's comparing patio furniture in the store while he orders it online, and Sarah's holding for customer service while looking for a 'cancel' option on the website - she's drafting a one-star Facebook review in her head.

“

*The truth is that customers are in charge of when, where and how they interact with your brand*

”

It's vital to understand that people take their own paths. They often take multiple paths, even several at once. And trying to model this kind of digital, multi-channel relationship pushes customer journey mapping tools to their limits. The truth is that customers are ultimately in charge of when, where and how they interact with your brand, and the customer journey map can't handle the truth.

MAPPING THE CUSTOMER (CONTINUED)

## *What's so wrong with customer journey mapping?*

Many organisations have enthusiastically embraced customer journey mapping, only to struggle putting it to any meaningful use. Why? Forrester Research analyst Jonathan Browne suggests three reasons:

**1** Journey maps are based largely on the assumption that customer experience is unchanging and controllable, and thus can be captured as a standardised process. But a customer's journey isn't a simple and finite series of steps: it's a complex and sometimes contradictory set of interactions over multiple channels. Map that.

**2** Journey maps come from an inside-out view of what the business hopes or wants a customer to do. In reality, customers are on their own dynamic journeys, and the business needs to see them from a customer perspective. In other words, organisations must take an outside-in approach to avoid analysing a journey prescribed by themselves.

**3** Journey maps are static. They don't help you understand how a change in circumstances or need will change a customer's journey.

MAPPING THE CUSTOMER (CONTINUED)

## *More than the sum of its touchpoints*

There's something else about a customer journey: it has a beginning, end, purpose and often a sentiment that amounts to more than the sum of its touchpoints.

Perhaps that's obvious, but if not, our crack analogy team says you should imagine you're running a railway: your network map tells you where people can travel, but not where anyone is actually going - or why.

Now imagine you collect feedback at every station: you can target the things that make people unhappy, but doing so improves the performance at that station. Understand customers' journeys - where they join the network, where they leave and why they're travelling in the first place - and you gain insight into why people are

even at your stations, where they really want to go, and what you can do to improve their overall experience.

If that sounds abstract, or even trite, consider the example cited by McKinsey analysts, writing in the Harvard Business Review, of a pay TV company facing high negative feedback among new customers. Satisfaction scores were generally very positive at each of the touchpoints during the onboarding process, and yet over the entire experience, customer satisfaction dropped by about 40%. Only by looking at the whole process - a three-month slog of multiple phone calls, web interactions and engineer visits - did the company understand that the overall customer journey had been overlooked.

### *Improving The Customer Journey*

Journeys happen over time and over multiple touchpoints. Focusing on the journey, rather than touchpoints, has greater impact on business performance:

**30%-40%** *greater impact on customer satisfaction*

**20%-30%** *greater impact on value and business outcomes*

*Source: McKinsey research, Harvard Business Review*

## INTRODUCING THE CUSTOMER-MANAGED JOURNEY

### *Four customer journey myths:*

1

*Customer journeys are fixed*

2

*Managing the journey is under your control*

3

*Current journey analytics insight is actionable*

4

*There is a customer journey*

Now we understand that we can't represent a dynamic, evolving journey with a static map based only on snapshots of the full interaction between brand and customer. We also know that the customer is in charge, and it's this that brings us to the concept of the *customer-managed journey*.

*"The interactions your customer makes with your brand at touchpoints to address their needs, based on choices they make. The choices cannot be managed, but they can be understood. The role of the organisation is to enable each customer to move from interaction to interaction, seamlessly, while delivering value at each stage of his or her personal journey. This is the essence of the customer-managed journey."*

Many businesses already place the customer journey, and their view of it, at the centre of their efforts to improve customer experience. We're simply saying that in the the age of the empowered consumer, you don't manage this journey: your *customers* do.

Happily, the same technology that empowers your customers gives brands actual, real-time data describing how they play with us. Why not use it to understand and respond to actual behaviour, from customers' earliest interactions, through building a relationship, and beyond into customer advocacy, knowledge and support on social platforms?

Because if we can measure the customer-managed journey, we can use it as a lens through which to view our customer journey maps. By contrasting the two we gain invaluable *customer journey insight*, allowing us to create conversations and offerings which address customer needs in the context of their full journey.

INTRODUCING THE  
CUSTOMER-MANAGED JOURNEY (CONTINUED)

## *Understanding the journey*

Before we can put the concept of the customer-managed journey to work, we need to dig into it in more depth. That brings us to the six tenets of the customer-managed journey - wake up at the back; there'll be a quiz:

### ***What's the brand's role in a customer-managed journey?***

A customer journey is the unique and personal flow of interactions between customer and brand, based on the context, preferences and choices of the customer. At each step in the journey, the brand helps deliver value to both the customer and itself. The brand learns from each interaction to improve the choices it offers, and thus guide the flow of interactions.

1

*It's their journey.* You can't manage the journey; it's not a business process or a marketing funnel. You need to listen and learn from the customer and their choices, and meet them where they are, with intelligent and relevant conversations, options and offers. The best steer is to view your brand through your customers' eyes.

2

*Each customer can be on multiple journeys.* It's hard to predict people: they can be on more than one journey with you, concerning more than one product, or be asking about services related to what they have already, or something else entirely. You need to understand real-time, cross-journey, cross-channel behaviour, and relate it to everything you already know.

3

*Every journey is unique, dynamic and non-linear.* Customers are fluid in their movements, and they can't be railroaded down different tracks. Understand this and turn it to your advantage. Aspire to gather information dynamically, and meet customer needs and unplanned behaviour at the point that they happen. Doing so will enable you to personalise their experience of the journey at the right time.

4

*Businesses need to speak with one voice.* Disjointed conversations don't help anyone: everything can and should be connected. Business must act as one, which means that all functions and channels must come together, sharing common insight and information to help the journey forward. Silos need to be bridged, complexity has to go. The endgame is a continuous and relevant conversation with customers.

5

*Every step on the journey is an opportunity to create value.* People often only move along their journey if they get the value they expect: see every step as the chance to deliver it. All aspects of the journey need to be available, provide value, and align with what the brand can deliver and what the customer needs. Touchpoints need to be a value exchange: both brand and customer must get something out of each one.

6

*Journey performance is a valuable source of customer insight.* Real-time insight is key to helping customers along their journeys. It tells you what's working, what's happening when and where, and why people might be moving channels or dropping off. According to the Harvard Business Review, journey performance is a 20-30% stronger indicator of customer loyalty, satisfaction and business outcomes than conventional measures like NPS and CSAT.

## WHY IT MATTERS

Customer journeys are not about the map, but the insight your business gains when it understands and can take action from actual customer behaviour. At Thunderhead we believe that businesses need to shift their focus away from static, mapped customer journeys to the customer-managed journey. This means moving from the idea that customers can be represented and understood via a controllable set of interactions, to understanding that your relationship is an ongoing one where the customer is ultimately in charge.

Embracing the customer journey means viewing your organisation, its operations and its customer touchpoints from the customer perspective. It means changing processes to streamline interactions, ensuring they deliver value both to the customer and the business. It means having the insight to create conversations and solutions that address customer needs in context and in real time, and thus build true engagement based on the requirements and behaviours of the individual.

The technology exists to make journey maps come alive, and be a useful tool in improving customer experience. The return is increased retention, loyalty and advocacy through successful customer engagement. Isn't that a journey worth making?

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*Delivering at scale on customer journeys requires two high-level changes... Modifying the organisation and its processes to deliver excellent journeys, and adjusting metrics and incentives to support journeys, not just touchpoints.*

*McKinsey research, Harvard Business Review*

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## *Have you embraced the customer-managed journey?*

Is your organisation already following the customer-managed journey?

There are three key tests:

**1** ***Actual***  
— *Is your view of the customer journey ‘in-the-moment’, and based on what your customers actually do in real interactions that happen across all your channels?*

**2** ***Analysis***  
— *Can your business use the actual journey data to provide insight that improves the way it meets customer needs?*

**3** ***Actionable***  
— *Does the journey data live in systems that enable you to take real time action in response to live customer needs?*

## *Getting it wrong*

When we say that the customer is in charge, we're not just being cute. Try to steer them where you want them to go and you create friction, which manifests itself in frustration and customer dissatisfaction. There are real costs to failing to consider the customer journey.

*Thunderhead's Engagement 3.0 research\* reveals that:*

92%

*feel negative if they're asked to provide the same information multiple times*

62%

*will switch provider after three negative experiences*

87%

*have a poor perception of brands with a one-size-fits-all approach*

## *Getting it right*

The flipside is that there's a payoff for gathering and acting on right-time customer insight:

85%

*of customers favour offers and deals presented at the right time*

92%

*feel positive when customer information and knowledge is put to good use*

87%

*have an improved opinion of businesses that remember their previous interactions*

\* [thunderhead.com/useful-stuff/engagement-3-0-research-report/](http://thunderhead.com/useful-stuff/engagement-3-0-research-report/)

## ONE Engagement Hub

It's time to get started with Customer Engagement, you don't need to wait for everyone and everything to be aligned before tackling the issue. Circumstances will never be 100% right – you just have to jump in.

Thunderhead has developed the only truly light-touch, conversation-driven Customer Engagement platform to help you. The ONE Engagement Hub effortlessly connects multiple information sources to create personalised experiences that customers love.

As you've been learning in this Guide, it's not too difficult. The technology exists to join everything together, and we'll help you every step of the way. With our clever stuff and your commitment to becoming a customer-centric bank – it's going to be a breeze.

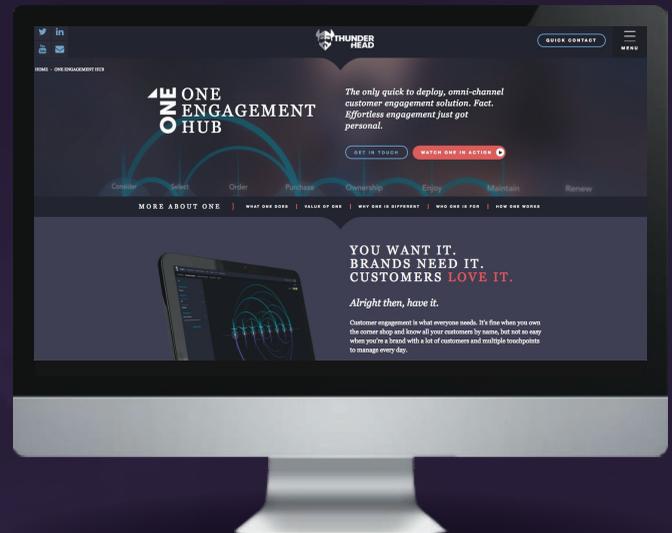
Simple to deploy, easy to use – the ONE Engagement Hub is an intuitive cloud solution that helps you to really understand your customers, making every interaction more relevant for them, and more valuable to you.

## We're a Leader

ONE is a Leader in the 2017 Forrester Wave™ for Customer Journey Analytics. Find out why, get your copy of the report here:

[thunderhead.com/thunderhead-named-a-leader/](http://thunderhead.com/thunderhead-named-a-leader/)

See for yourself:  
[thunderhead.com/one-engagement-hub/](http://thunderhead.com/one-engagement-hub/)



## *About Thunderhead*

Customers don't talk to you just because they like you, they talk to you because they need something; they need it now and on the platform that suits them.

At Thunderhead, we join up web, mobile, high street and contact centre customer experiences, connecting them with your existing CRM system giving you a multi-dimensional view of your customers.

Our intuitive ONE Engagement Hub allows you to act on the right customer need at the right time. For the first time, customer relationships can be effectively managed at scale.

Now you can interact with customers as individuals. Effortless engagement just got personal.