



Improving Loyalty in the Modern Customer

BY LYDIA LICHTENBERGER

Interacting with your company should be a positive experience for your customer. In the best scenario, your company can offer functions that actually make your customers' lives easier.

Consider how to bring value to your customers, in a reliable manner, through seamless tools and technology, reinforced by helpful support centers with fair customer policies. By doing so, your company can drive profitability from increasing customer loyalty.

Additionally, the definition of convenience is changing for modern users. As generational needs shift, modern users expect speedy access to services and products, and value self-management over in-person interaction. Convenient online interfaces, including mobile browsers and/or applications, are key. Generally speaking, Millennials prefer managing accounts and purchases directly and online, instead of using customer service. When faced with needing to contact customer service, most prefer using live chat features over call centers.

Let's look at some examples of companies that excel across all of these areas:

GEICO

Geico customers trust their insurance offerings to protect them in the event of a breakdown or accident, per their individual insurance agreements.

To support this, Geico.com offers an online customer account portal for its auto insurance policies. The online account portal allows users to update insurance coverage in real-time. Before clicking submit, customers can see how adjusting any of many coverage parameters would impact their cost breakdown. Once happy with selected changes, users can update their policies at any time, for any reason. Moreover, changes take effect immediately. Lastly, you can even use the mobile app to directly request roadside and accident assistance.

If customers choose to call to process a change or a claim, Geico's call center representatives are generally both pleasant and helpful. Alternatively, Geico encourages customers to use direct messaging (DM) on Twitter.

ZOCDOC

ZocDoc offers a service that helps users manage the daunting, often frustrating task of doctor selection and appointment scheduling. This service amasses sortable information for a wide range of doctors, enables users to book appointments online, and sends users reminders to schedule preventative care.

ZocDoc allows users to filter key information to find best-fit providers (without ever having to pick up the phone), for example by location, specialty, identified accepted insurance types, and available appointment slots. Users can also provide and read doctor reviews. When ready, users can submit their background information (which is encrypted to the same standards as banks) to instantly book their desired appointment within the tool. For most doctors' offices, users don't have to wait for an office call back to confirm booking; instead confirmation occurs directly through the site. Then, ZocDoc sends appointment reminder emails for upcoming appointments.

As an added bonus ZocDoc will remind you to make preventative appointments. For example, based on your last scheduled annual physical, the tool will send a reminder around the same time the following year. Alternatively, if you book a dentist appointment through their site, they'll send an email to make sure you schedule periodic preventative cleanings.

Five Key Customer Experience Loyalty Drivers*

**for the modern user*



1

VALUE

Consider how to make your customer's life easier. Take customer feedback into account and incorporate over time.

2

RELIABILITY

Increase your service/product reliability. Strive for your core business model to perform as promised.

3

FAIR POLICIES

Have policies in place for when service or product issues occur, then trust the customer and welcome their valuable feedback.

4

SUPPORT CENTERS

Enable well-trained and well-treated call center staff to drive pleasant and helpful customer interactions. Consider providing live online resolution options like chat centers or private social media messaging.

5

SEAMLESS TECHNOLOGY AND TOOLS

Provide fully functioning, well-tested online and mobile account management and ordering services. Ensure all online platforms are easy to access and intuitive. Strive to share data across customer interaction options.

1-800-CONTACTS

1-800-Contacts offers contact ordering services, supported by streamlined online ordering and an impressive return policy, eliminating the need to head back to the optometrist for refills.

Based on when you last ordered online, 1-800-Contacts anticipates when customers' contact supplies are likely running low. The online ordering service sends customers email reminders that contain a link to the account ordering page making for quick purchasing. The tool also keeps track of prescription expiration dates, e-mailing customers with a reminder to re-order before they expire. This helps customers avoid the unimportant becoming urgent, while driving business.

If customers have any product issue, torn lenses for example, the company will replace them for free. If a customer's prescription changes, or honestly, if customers just change their mind, 1-800-Contacts accepts unused contact boxes back for a full refund. Generally, 1-800-Contacts support staff are incredibly knowledgeable and friendly. They can be reached by phone, but also online through 24/7 live-chat functionality.

Other companies (like Amazon, Uber, Lyft, Google, Bing, Simple, Betterment) excel in targeted areas, drawing customers with helpful customer experiences, mostly via online media:

- Amazon online ordering spans an impressive array of products and suppliers, but creates cohesiveness and trust through seamless interfaces and an effective review system. Additionally, Amazon provides refunds for Prime member orders that arrive after their guaranteed delivery date, and this refund can be requested through online account management.
- Uber and Lyft allow customers to order a “taxi” without having to search for local companies and provides real-time views on your incoming cab location.
- Google, beyond being a search engine, offers free, time saving cross-platform communication and organizational tools.
- Bing, beyond being a search engine, efficiently collates flight information in an easy-to-digest and filterable graphical user interface.
- Simple is an online bank that will actually show their customers a picture of your card, to reveal card numbers when customers are without their wallet.
- Betterment will make stock and bond purchases (and re-balance) on your behalf, if you simply set a date-driven financial goal through their online tool.
- American Express provides no-questions-asked fraud protection.

So, what does this mean for your company? Focus on improving the experience of your modern users through the lens of these five loyalty drivers on the previous page and watch your loyalty skyrocket.



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