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CONSUMERS DESERVE CHOICE OF CHANNELS

CLARE KAVANAGH WRITES THAT HOW CONSUMERS INTERACT WITH ORGANISATIONS IS CHANGING, BUT THE QUESTION IS, IS IT WORKING?

A colleague recently told me about the experience of accompanying his elderly mother to undertake a transaction at one of our pillar banks only to be besieged by other aged customers who were out of their depth with the self-service machines and needed someone to help them complete their transactions. The bank staff were practising 'tough love' and directing the seniors back to the machines.

After they complained that they were 'stuck' and couldn't complete transactions, my friend decided to act. He cajoled the bank staff to complete his mother's transactions and also those of the other customers. One could say, the staff were following orders and were not really to blame.

However, one can't help but wonder who in the upper echelons of the bank felt it was good customer experience to impose a way of doing business with which their customers were so obviously uncomfortable. And this is not an isolated incident. With increasing digitisation in finances nowadays, we hear more from customers who complain that such journeys do not meet their needs.

From our research at B&A, we identify three key drivers of dissatisfaction. The first relates to perceived poorly designed and implemented digital services, which may have been an acceptable compromise during a pandemic, but which no longer meet higher customer expectations.

The study found that 62 per cent agreed that they would like to deal with organisations digitally for customer service questions, but countered that the service can be poor and they often must make a call to finish the task. People aged under 49 were most likely to hold this view.

Given that this cohort is the most open to digital channels suggests that the challenge lies not in the competence of the user, but rather that the digital journey has not been designed to give as positive an experience as one delivered through other channels. In particular, customers tell us that when things go wrong digitally they can find it hard to get support, leaving them feeling unloved.

Dissatisfaction is also triggered when digital journeys are the default with no other channels possible to interact. It is most problematic when the digital journey is faulty or inaccessible. The chaos faced by Aer Lingus passengers after the failure of the airline's back-up systems to trigger after a building project broke the fibre-optic wiring underlines our shared dependence on digital systems.

Customers understand this but call for more flexibility when things do go wrong. A case in point is a recent personal experience. While on holidays in Croatia, I was unable to board a bus standing in front of me as it only accepted online bookings and as the bus was late it had disappeared from the website. It was another example where a 'human' touch was necessary, but not available.

The third key driver of dissatisfaction relates to all those who feel uneasy about using digital. Best practice is to offer the customer a choice of channels, which, in theory, most companies do. However, fewer bricks and mortar offices, poorly supported telephone lines and even the removal of phone numbers from websites effectively tell customers that digital is the default line for doing business.

For the 750,000 Irish residents aged 65 and over who are least tech-literate this can prove highly frustrating. It is worthwhile remembering that these Boomers were already in their 40s when smart phones were launched and one third of them still don't have one. Also their numbers are growing. Then CSO estimates that by 2031 there will be a million adults aged 65+ in the Republic.

By ignoring this group we are betting the silver that they will become more digitally competent. People in their 50s will keep pace with whatever new tech comes along in the next decade and that's high stakes. None of these challenges are new and CX professionals face tough choices about making resources stretch to service as many channels for as many customers as possible.

Nevertheless, the high levels of dissatisfaction we are hearing from customers right now suggests that frustration with digital services may have negative consequences in the not too distant future. It is especially the case where customer emotions run high and negative sentiment towards an organisation can become entrenched following a frustrating digital business interaction.

Of concern also is the 55 per cent of customers interviewed earlier this year in a B&A survey who agreed that the move of services online has led to a more transactional relationship with organisations. It goes to show, we need to be prepared for more switching behaviour from customers.



OUT OF TOUCH WITH CUSTOMER EXPECTATIONS

One driver of customer dissatisfaction relates to consumers of all ages and with whatever level of tech skills who feel uneasy about just using digital. Best practice is to offer customers a choice of channels in conducting their business. However, fewer bricks and mortar offices, poorly supported telephone lines and the removal of phone numbers from websites clearly indicate to customers that digital is the company's default line.