

Transforming customer experiences

Harnessing the power
of digital journeys and
self-service

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Transforming customer experiences

Why pension companies need to transform User Experience

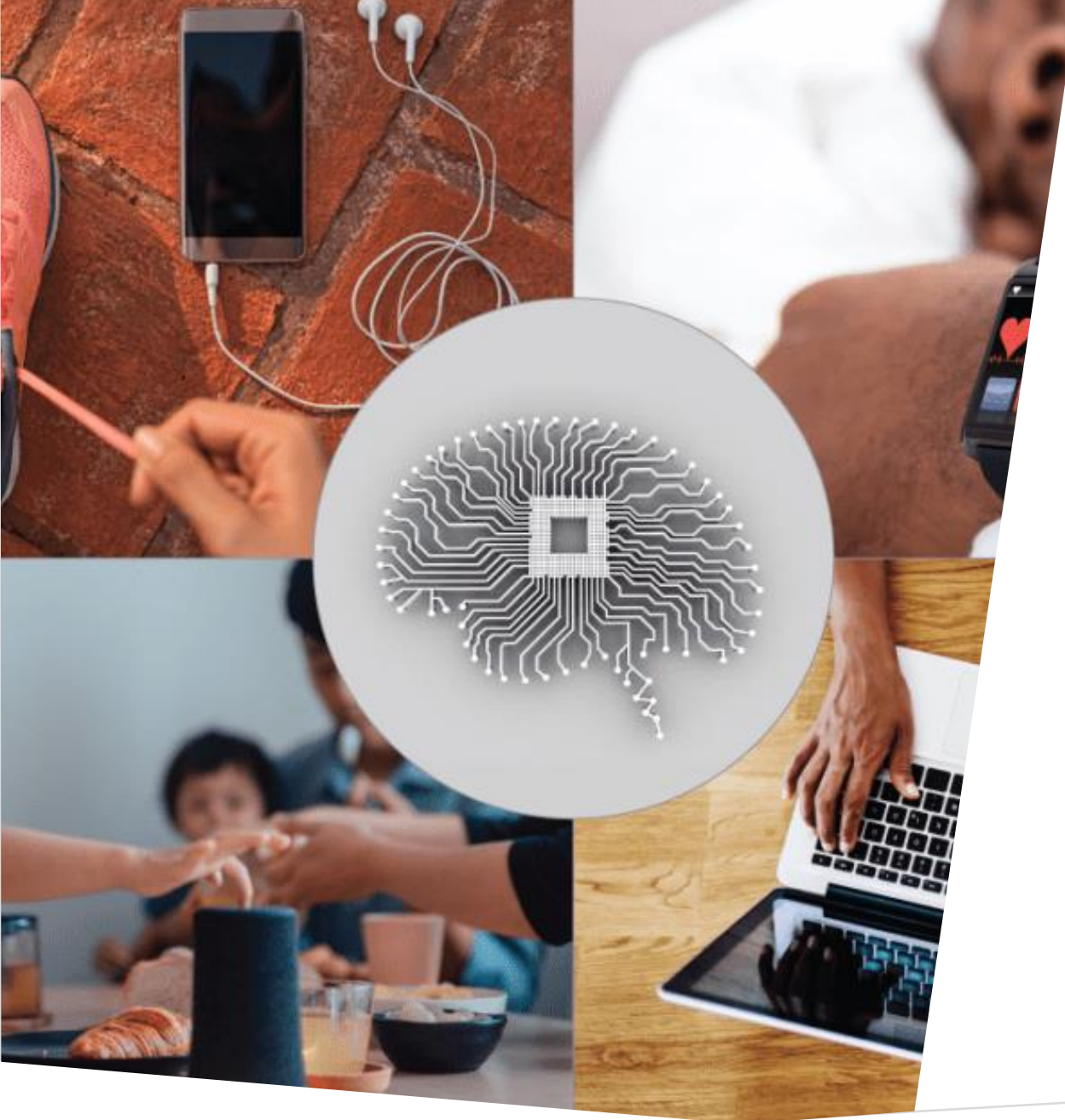
- ⚡ Service companies (i.e. Uber, Spotify, Netflix) are creating personal profiles around their customers using AI
- ⚡ Users are feeling recognised and highly serviced
- ⚡ This has set a new base: users of pension products now expect this to be present

- ⚡ AI can be used to create personal profiles of users
- ⚡ This way, pension can become highly relevant and offer better perspective for action



Uber





Transforming customer experiences

What are great examples of AI you see?

Why are they great?

Transforming customer experience

We want to move away from personas

Personas can go wrong...



Prince Charles

- Male
- Born in 1948
- Raised in the UK
- Married twice
- Lives in a castle
- Wealthy & famous



Ozzy Osbourne

- Male
- Born in 1948
- Raised in the UK
- Married twice
- Lives in a castle
- Wealthy & famous

Transforming customer experiences

We want to move towards personal profiling



Segmentation



Life events



Use metrics to build up a personal profile

Transforming customer experiences

From inside-out to outside-in approach

What is my
organisation doing to
help users?

to...

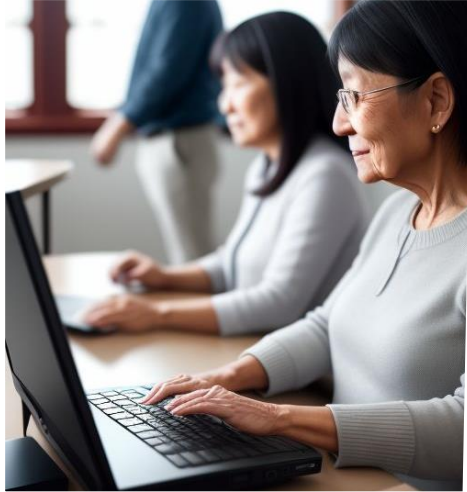
How do users
experience my product
and how are they
behaving?

- ⚡ Inside-out
- ⚡ Specific and targeted

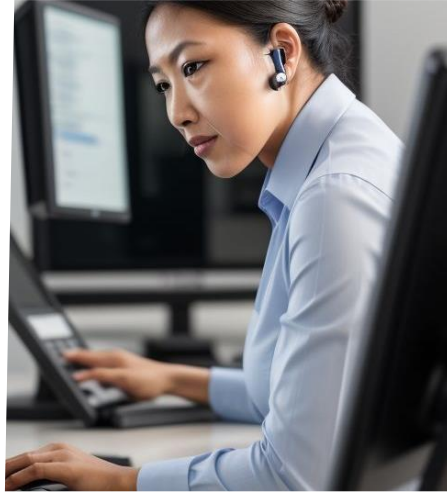
- ⚡ Outside-in
- ⚡ Holistic

Enable customer experience and AI

Three areas with impact



**Increase
self-service
capabilities**



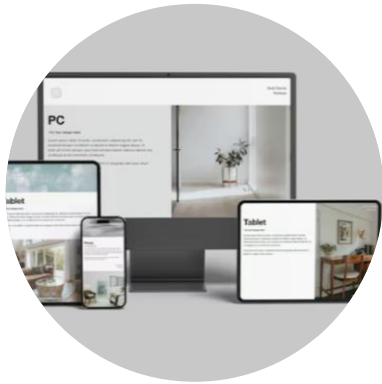
**Empower the
customer care
employee**



**Improve user
experience**

Increase self-service capabilities

Offer different types of support and interactions for different users



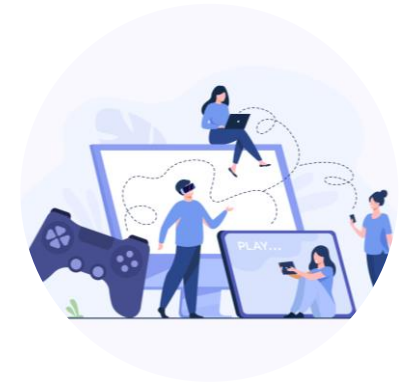
Multi-device support



Chatbots



Interactive guidance



**Gamification/
interactiveness**

Empower the customer care employee

Second line customer care



Guiding the user

Next best action
Real-time support



Assisting the agent

Dialogue support
Conversation suggestions
Knowledge snippets
Automated summaries

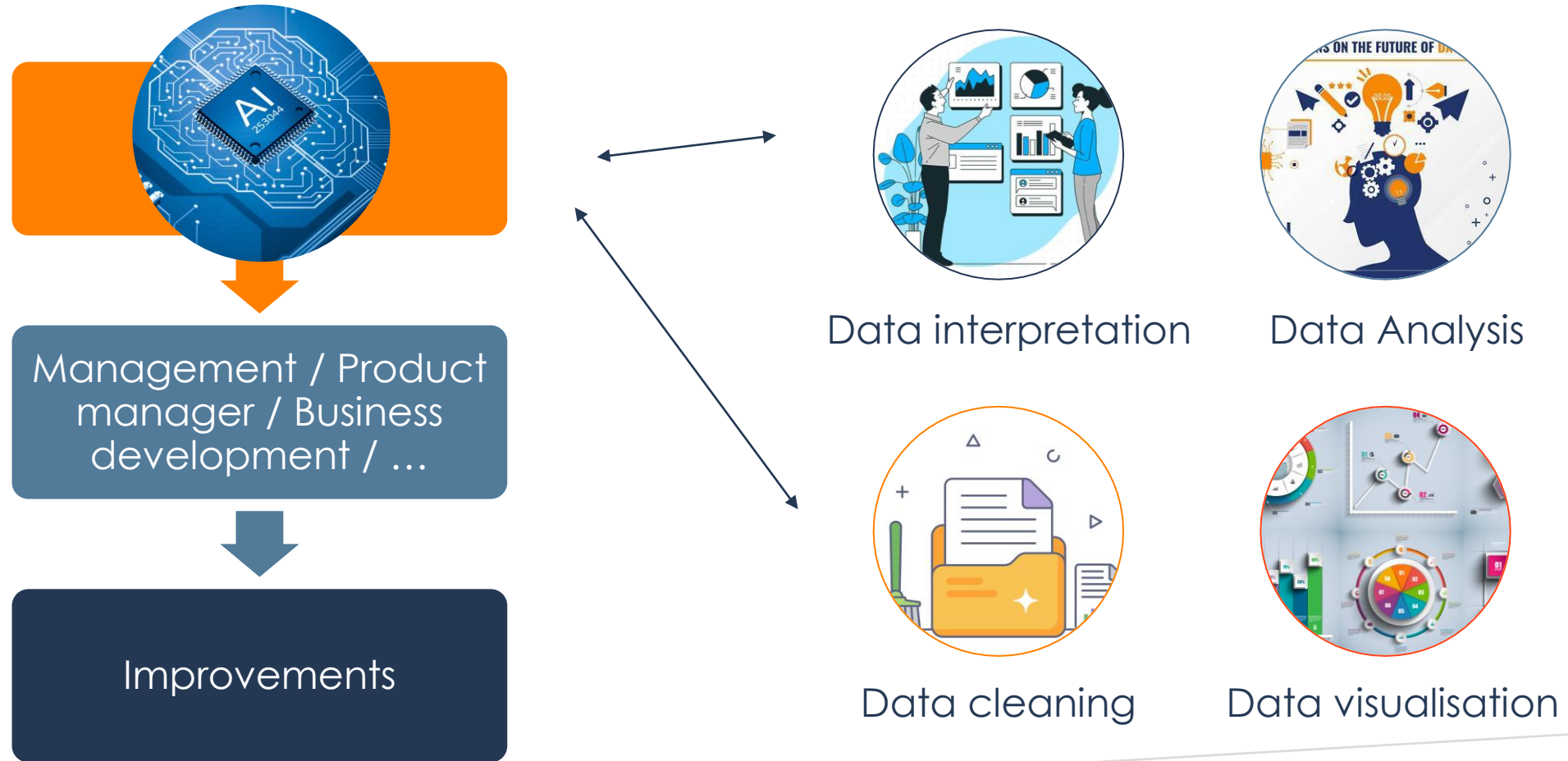


Crossing the language barrier

Realtime translations
Focus on written communication

Improve user experience

Redefining data analysis within the organisation



Improve user experience

Redefining data analysis within the organisation



Improve user experience

Impact of AI

AI can be used to customise digital journeys and user experience by:

- ⚡ Predicting behavior and preferences
- ⚡ Simplify navigation: i.e., highlight the most important information
- ⚡ Identify and gauge sentiment (chat or e-mail)
- ⚡ Identify any issues or things that go well
- ⚡ Suggest improvements for the overall customer experience across the portal by identifying choke points or dead ends





Transforming user experience

How to start with implementing AI in your organisation?

Transforming user experience

How to start with implementing AI in your organisation

- ⚡ Define use cases: where to make the biggest impact;
- ⚡ Define competences (shift in skillset) which are required for developing and implementing the solution;
- ⚡ Don't stick too long in data quality phase (will slow down innovation): start experimenting and take baby steps;
- ⚡ Partner up with a company who core activity is AI integrations
- ⚡ Think of legislation such as GDPR
- ⚡ Think of risk control



Summary

Connecting the dots

Transforming customer experience

Summary

AI can help with:

- ⚡ Creating personal profiles of users
- ⚡ Enhancing the user experience of the product
- ⚡ Customising digital journeys by predicting user behaviour and preferences also in terms of self-service
- ⚡ Empowering the customer care employee
- ⚡ Fast track improvements by providing useful insights



Questions & Answers



Coffee break

