

# **JOURNEY INTELLIGENCE** 101



## Table of Contents

Executive Summary
The Customer Journey Ecosystem
Analytics
Mapping
Orchestration
Actionable Dashboard and Visualization
Introducing Journey Intelligence
Why is Journey Intelligence Important?Making the Business Case
Who Needs Journey Intelligence?
Potential Pitfalls
Roadblock #1: Data Access
Roadblock #2: Journey Mapping Process and Procedure
Roadblock #3: Resistance from IT
Roadblock #4: Do Nothing
How to Get the Best ROI on Journey Intelligence
Where to Start
Common Customer Journeys: An Entry Point
How BryterCX Can Help
Conclusion

## Executive Summary

Most businesses know the ROI of a good customer experience (CX). Research shows that understanding, managing, and impacting customer journeys is critical for success in today's customer-centric business world.



Still, very few organizations are journey-centric.

#### Why?

Because traditionally, understanding customer journeys has been very complex, difficult, and expensive to achieve.

It doesn't need to be.

It's time to move from a collection of disparate, disconnected, and overcomplicated journey solutions to **journey intelligence**.

Journey intelligence is a holistic view of the customer journey that enables rapid and informed decision-making to improve CX and business outcomes.



Although journey intelligence is a philosophy rather than a specific technology, journey intelligence typically includes analytics, mapping, orchestration, and actionable dashboards.

#### This white paper will present:

- The customer journey ecosystem as it exists today
- The definition and role of journey intelligence
- Common journey intelligence pitfalls and how to avoid them
- How to get the best ROI on journey intelligence
- Where to start for maximum impact

## "You can't become customer-obsessed without becoming journey-centric."

Joana de Quintanilha, VP and Principal Analyst, Forrester

## The Customer Journey Ecosystem

For most companies, customer journey management involves a collection of siloed tools and processes that demand extensive resources and provide very little actionable insight, if any.

Enterprises tend to use a variety of different vendors, databases, and processes to try and understand customer journeys.

What they often lack is a single, unified view of a customer's journey. Enterprises struggle to show how managing journeys can impact overall business objectives across channels.

#### Customer journey tools could include:

Analytics

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S
Orchestration



Actionable dashboard

Each of these tools can provide tremendous value when used in conjunction with the others, especially when they are enabled by Artificial Intelligence (AI) and Machine Learning (ML). Used alone or in isolation from other tools, their value is more limited.

By bringing these capabilities together into one centralized view of the customer journey, you create huge efficiencies of scale, reduce work, and achieve better ROI while enabling true journey intelligence.

First, we need to understand the customer journey ecosystem.

#### Analytics

Journey analytics provides tools and automated insights that allow an enterprise to better understand customers and improve their experience.

#### DEFINITION

Journey analytics: A practice that combines quantitative and qualitative data to analyze customer behaviors and motivations across touchpoints and over time to optimize customer interactions and predict future behavior.

(source: Forrester)



#### Customer journey analytics include the following types of data, among others:

Advantages: Analytics are the building blocks of any customer journey effort. Until we know what our customers are already doing and how they feel about it, we can't begin to influence their behavior toward desired outcomes or understand what an ideal or problematic journey looks like. Analytics are foundational to customer journey success. Limitations: Analytics alone are not enough. Typically analytics are deep dive, moment-in-time, datamining exercises that do not provide enough context for informed decision making. Without the additional context of mapping, orchestration, and trended dashboard capabilities, analytics just provides data without actionable intelligence.

#### Mapping

Journey mapping is the process of understanding the path your customers go through to accomplish a task and creating a visual representation of the desired path that you want your customers to experience.

#### Mapping should:

- Incorporate customer needs, perceptions, actions, and touchpoints throughout their journey to accomplish a task.
- Illuminate all possible customer journeys.

- Identify what journeys a company wants their customers to take and what journeys they actually take.
- Identify previously unknown journeys.
- Measure traffic for journeys taken.
- Categorize and organize journeys.

Mapping a journey helps an enterprise create experiences from the customer's point of view, while also aligning the company around the priority of improving those experiences.



#### Examples of mapping exercises in IRIS<sup>™</sup>, BryterCX's journey intelligence solution.

#### DEFINITION

Customer journey map:

A diagram (or several diagrams) that depict the stages customers go through when interacting with a company, from buying products online to accessing customer service on the phone to airing grievances on social media.

(source: <u>Tech Target</u>)

Advantages: Mapping allows us to represent the path we want our customers to take. Just embarking on the exercise of creating the maps often turns up efficiencies, improvements, and adjustments that have positive ROI.

Additionally, mapping helps rally all business units around a customer-centric perspective. Maps can be created with very little data, just by deciding what we want customers to do.

**Limitations:** While the ability to do mapping without a lot of data is an advantage, it's also a disadvantage. When we do mapping based on instinct rather than observation, it's just guesswork.

There is often a gap between what we intend for customers to do and what they actually do. We may intend for a customer to accomplish a task purely through self-service on digital channels, without realizing the friction that is causing them to abandon the website or mobile for costlier channels. Maps can be made much more powerful when used in concert with analytics. Overlaying actual customer data onto the journey map allows companies to identify the reality of the journeys that customers are experiencing versus the preferred path. Without analytics, mapping exercises are just creative exercises.

When used in isolation, journey maps provide a fraction of their potential impact.

#### Orchestration

Customer journey orchestration uses individual and segmented customer data to predict and adjust future behavior, either in real time or as a follow up.

For example, customer orchestration would be knowing that a certain segment of telecom customers (based on demographics and activity data) would be open to upselling to a new phone, and presenting them an offer to do so either while they're on your website or later.

#### DEFINITION

**Customer Journey Orchestration:** The use of real-time data at the individual customer level to analyze current behavior, predict future behavior, and adjust the journey in the moment for increased customer lifetime value, operational efficiency, and business results.

(Source: Forrester)

Orchestration brings personalization to the next level. Instead of just sending someone to a customized landing page, you can suggest specific products or next actions based on their behaviors, demographics, or their unique customer profile.

Orchestration based on omnichannel data sets can better detect patterns of behavior and send the right signal on the right channel at the right time.

For example, with the proper tools, banks can get insight into which customers are more likely to adopt contactless payment options. Rather than serve a promotion for contactless payment to every customer, the bank can present it on the channel of choice to only the customers who are most likely to choose it, thus focusing marketing efforts and boosting ROI. Advantages: Journey orchestration is good for both customers and brands. It gives customers better, more relevant, more personalized experiences, which improves customer satisfaction and NPS.

For brands, orchestration increases revenue with efficiency. Orchestration presents a natural upsell opportunity but can also reduce acquisition costs and provide other benefits.

Orchestration helps enterprises combine and leverage data across all touchpoints and channels to better understand, improve, and script desired customer behaviors.

Limitations: Orchestration cannot function without analytics and mapping. They are prerequisites. You need to know about your customers' journeys (analytics) and what you want them to do (mapping). If either of those is flawed, your orchestration efforts will be meaningless.



## Actionable Dashboard and Visualization

An actionable dashboard is a fundamental component of the customer journey ecosystem, too often overlooked as a value-added benefit to other tools.

When a dashboard includes KPI trends for a business goal, companies can identify impactful changes to business processes.

Monitoring and alerting reduces the time it takes to identify issues in your customer journeys, thereby helping to optimize your customer experience and operational costs.

#### DEFINITION

Dashboard: An interactive user interface, designed to deliver historical, current, and predictive information typically represented by key performance indicators (KPIs) using visual cues to focus user attention on important conditions, trends, and exceptions. (Source: Forrester)

#### A useful and actionable dashboard should:

Give leaders the ability to monitor data and understand trends, not just look at individual points in time.

( Leverage AI and ML to provide automated insights.



Allow for journeys and sub-journeys to be scored, providing an ability to evaluate performance over time.



Provide alerts when critical customer experiences or outcomes are trending down.



Highlight and visualize channel leakage.



Quickly and easily show what changes need to be made and predict the potential impact of those changes.



Dashboards are critical because they give everyone equal and consistent access to the insights and can actually democratize the data. A well designed actionable dashboard quickly allows you to understand actions that could be taken in order to change an experience and leverages machine learning to provide automated insight.

Customer journeys have typically been the provenance of analysts and customer experience professionals. Executives and business owners haven't historically had much access or understanding of customer journeys or the importance of managing them. Why? Because they have historically been complex and difficult to understand, relying on deep data analysis and expertise.

Yet business-line owners and C-level executives who own products, channels, and P&L oversight need customer journey intelligence desperately. They have the responsibility for revenue generation, cost control, and strategic initiatives. Managing those areas without understanding journeys is like flying blind.

An actionable dashboard allows leaders of business units, channels, or even the executive team to easily consume, understand, and act on customer journeys.

## Introducing Journey Intelligence

Journey analytics, mapping, orchestration, and dashboarding are all crucial pieces to understanding the customer journey.

But they are just pieces of a much larger puzzle.

Too often, brands are forced to leverage multiple vendors, data sources, silos of information, and conclusions that miss the forest for the trees.

Customer journeys are omnichannel, multifaceted, and complex. Yet understanding them and acting on them doesn't need to be hard.

It's time for **journey intelligence**, a unifying principle that allows enterprises to understand the customers' omnichannel experience by combining data sources, analytics, mapping, orchestration, and dashboarding all in one unified view of the journey.

Journey intelligence enables rapid and informed decision making that can improve customer experiences.

Organizations that want to be customer centric (and enjoy all the business benefits of high customer satisfaction) should be embarking on a journey intelligence effort.

The good news is that it's easier, faster, and less expensive than you think to get started.



#### DEFINITION

Journey Intelligence<sup>™</sup> is a holistic and empowered view of the customer journey that integrates analytics, mapping, orchestration, and dashboarding technologies all into one powerful, unified perspective. The whole becomes greater than the sum of its parts.

Journey intelligence provides a full understanding of the end-to-end customer experience and enables rapid and informed decision making to drive an outstanding customer experience.



## Why is Journey Intelligence Important? Making the Business Case

If you believe that customer experience is important, then **journey intelligence is the key that unlocks all the insights.** 

Journey intelligence delivers on all the promises of customer experience by taking a fragmented set of applications and data and linking them to enable improved business outcomes.

- Customer-centric companies are 60% more profitable than companies that don't focus on customers. (source: <u>Deloitte</u>)
- Brands with excellent customer experience bring in 5.7x more revenue than competitors that lag in customer experience.
   (source: Retail Customer Experience)
- 84% of companies that work to improve their customer experience report an increase in their revenue. (source: <u>Forbes</u>)
- A moderate increase in customer experience investment generates an average revenue increase of \$823 million over three years for a

company with \$1 billion in annual revenues. (source: Temkin Group)

 Performance on journeys is substantially more strongly correlated with customer satisfaction than performance on touchpoints. Moreover, performance on journeys is significantly more strongly correlated with business outcomes such as revenue, churn, and repeat purchase. (source: McKinsey)

#### Journey intelligence gives you holistic, unified, centralized, omnichannel understanding into:

- What your customer did in the past
- What worked and didn't work
- What needs fixing
- What you'd like them to do
- What they're likely to do in the future
- How to improve the experience to get them to take the actions you want them to take





## Who Needs Journey Intelligence?

The short answer is: Everyone.

Journey intelligence doesn't need to be reserved only for the Fortune 500.

Enterprises of any size can realize the benefits of journey intelligence by starting small, focusing on single journeys that impact a product or process, demonstrating success, and then building on this success.

A \$50m company does not have the scope or resources of a \$100B company, but it can realize benefits of journey intelligence all the same by starting small and focused. In some ways, small and midsize organizations have an advantage in that they have the ability to be nimble and act quickly when insights are revealed. Larger companies may be slower and more cumbersome to react.

Today's companies operate on an outdated model built to react to, rather than predict, customers' needs. Anyone who isn't adopting some form of journey intelligence, wherever you are on the maturity scale, will get left behind by companies that are.



## Potential Pitfalls

Here are some common challenges that can arise, along with our recommendations on how to address them.

#### Roadblock #1: Data Access

For most enterprises, data exists in silos, and access to this data can be highly politicized.

An insurance call center executive trying to understand points of failure probably needs website and mobile app data to understand how and why customers got to the call center in the first place.

The owner of that digital data may not be inclined to spend her team's time and resources on making sure he gets that data, for a myriad of reasons. Maybe she's concerned he will throw her under the bus for the failures of the digital channel. She may be afraid the project will identify a hundred new priorities her team now has to work on. She may simply be busy with her own projects and priorities.

Even great leaders at inclusive, supportive companies can be subject to this kind of thinking: Sharing data and participating in omnichannel analysis is more likely to cause trouble and bring scrutiny. Is it worth it? Multiply this dynamic by dozens of channels and silos, and it may feel impossible to get the data you need to make real inroads in understanding, managing, and optimizing the customer journey.

#### Suggestions

**1. Start small.** The champion of a customer journey initiative should start small. You can start with just one or two journeys, and use just two or three touchpoints.

Show value and ROI, and eventually, you'll be able to make the case to broaden and expand your customer journey intelligence efforts.

**2. Get a champion.** Get a C-level champion with the political and social capital to collect the data you need.

Any customer intelligence suite worth your investment should have C-level visibility built in; dashboarding makes what you're doing easily digestible and understandable to non-analysts.

There may be people who don't want the C-level sponsor to have access to the data, an issue that can be addressed with incentives and immunity. **3. Create incentives.** Incentivize channel owners based on Journey Scores. Again, a worthwhile journey intelligence approach should produce one single number, often called a Journey Score. This is a number you can use, like NPS, to rally your team around and to incentivize leaders.

Once leaders of different channels see a personal benefit to participating in the project, they may be more likely to do it. Also, if call center metrics improve because of changes to the website, make sure everyone is rewarded and recognized, not just the call center.

**4. Offer "immunity."** As you begin your journey intelligence efforts, assure all affected leaders that this effort is focused on making the customer experience better. The goal is not about blaming channels or touchpoints or about finding fault with individuals.

Create an environment where the head of digital can feel free to say, "Our 'open-anew-account' customer journey is deeply flawed," without fearing retribution.

**5. Deliver resources.** There is nothing more frustrating than a project that identifies fixable problems but fails to support solving them.

If points of friction are identified, make sure your team has resources and support to solve them. Most will be easier to solve than you think.

#### Roadblock #2: Journey Mapping Process and Procedure

Journey mapping has a few potential challenges:

1. Mapping based on guesswork. Most companies have journey maps that are based on the highest-paid person's opinion (sometimes called the HiPPO). Those maps may or may not have any correlation to what customers are actually doing.

It can be a useful exercise to chart out the "happy path," that is, what you want customers to do. But how do you know what the customers are really doing? Moreover, if they aren't doing what the "happy path" map says, what's next? How do you know if the HiPPO is correct in their assumptions about your customers?

2. Treating journey mapping as the end goal. We've worked with organizations who pay consultants millions of dollars to map out and create visuals for every conceivable persona and journey. Once the project is done, they put the maps in a binder and store them away.

The benefit of mapping is exponentially increased if you integrate maps with analytics, orchestration, and other journey efforts.

Keep referring to them and updating them. Journey maps are a means to an end, and the end is understanding customers, improving experience, boosting revenue, and cutting costs. Journey maps are not, in and of themselves, the end.

**3. Overcomplicating the project.** We work with very mature, well-resourced, Fortune 50 companies that have a seemingly limitless number of journey maps.

While it's possible to map very specific journeys according to each task (such as ordering checks online, finding a local branch, or any of the hundreds of things you can do on a bank's website), that's not where you should start.

First, decide on your most important customer journeys, which is usually related to your most important business goals. Map a single journey.

Once you (and your executives and teams) have seen the value of journey intelligence on a single journey, the next ones will be easier.

#### Suggestions

1. Base journey maps on real data.

If you have analytics, you probably have enough information to base your journey maps on real data. You can still create "happy path" maps, but you'll be better informed about what is actually happening.

**2. Involve stakeholders early.** Journey mapping requires input from many business units. Share the importance of journey maps with them, and involve them early in the process.

**3. Share progress.** Because maps are so often created and then forgotten, share wins with your team. It's important for them to understand how maps are used in managing the business going forward.

**4. Start small.** It may be your goal to eventually get to 100 or more journey maps. But you don't have to start there. Choose the 3-5 most common journeys for your industry and get clear on those before biting off more than you can chew.

#### Roadblock #3: Resistance from IT

It is often the case that your own internal IT department will offer to do analytics, mapping, orchestration, dashboarding, and other aspects of journey intelligence in house.

Their goal is to save the money that would be spent on a vendor, cutting costs, while keeping control of company technology.

In our experience, they have the best of intentions, but rarely deliver on these promises.

We've seen it happen a dozen times . . . a potential customer calls to say, "IT wants to build it for us."

Invariably, we get a call a year later that the system either hasn't been built or doesn't work. We are still happy to work with them, but now they've lost a year and a lot of money on internal resources, not to mention the potential impact to customers.

This is not to criticize internal IT. They are certainly very good at doing the tech your core business demands they do.

However, vendors working in journey intelligence have data scientists and experienced engineers whose entire careers have been dedicated to understanding, analyzing, mapping, visioning, and orchestrating customer journeys. They have decades of institutional knowledge. It's hard to replicate that with a non-specialized team.

### What to look for in a journey intelligence vendor:

- Centralization: Journey analytics, mapping, orchestration, and dashboarding work best when handled by one vendor who has a holistic view of customer journeys.
- **Omnichannel:** Customers are inherently omnichannel, and so customer journeys must be as well.
- **Comprehensive and inclusive:** Journey intelligence should be based on all customers, not just a select sample.
- **Technology:** Cutting-edge journey technology should leverage machine learning, AI, as well as enable human insights.
- **Experience:** Deep experience and understanding of customer journeys in your particular industry is critical.
- Process: Expect an efficient, tested, and streamlined process for turning analytics data into information, identifying areas of friction, alerting about new problems, and delivering deeper analysis when needed.

#### Suggestions:

**1. Choose the right vendor.** Choose a vendor who clearly has decades of expertise and technical acumen, so that your internal IT team will have more confidence in their ability.

**2. Share scope.** Provide a realistic estimate of the scope of the project, so that IT understands what it is offering to take on.

**3. Leverage your champion.** If you have a C-level champion, they should be able to help you negotiate.

**4. Offer to collaborate.** If IT's resistance is in part fear of loss of control, offer to involve them closely in implementation, and credit them when insights start to roll in.

**5. Show the ROI.** Any good journey intelligence vendor will be able to clearly demonstrate ROI. In fact, journey intelligence has such phenomenal ROI, it should be easy to convince the tech team that an external investment will pay off, leaving their resources available to complete important internal projects.

#### **Roadblock #4: Do Nothing**

The biggest roadblock to any business initiative is almost always inertia.

Of course, doing nothing is rarely if ever a pathway to growth and customer satisfaction. However, it is a choice that companies actually make every day.

Calling it a "choice" may be an overstatement.

Few executives sit down, open their computers, and plan a careful do-nothing strategy. They drift into it by default. When things seem to be going more or less satisfactorily, we all get tempted to keep doing what we are most accustomed to. However, the long-term impact can be disastrous.

Take a couple of well-known historic examples: US Airways and Blockbuster. These two giants both assumed that past success was a guarantee of future performance. But the world changed around them: Customers became more demanding both for price, quality and innovation. Now the companies are two great symbols of corporate failure.

What does this mean for you?

The main lesson is that the "do nothing by default" strategy can creep up on you.

#### Suggestions

- Take a look at your current customer experience strategy and ask if you are assuming a future that is simply a repetition of the present.
- Continue to actively ask "What if?" questions and always remember that customer expectations are constantly changing and that those who opt to "Do Nothing" don't survive.



## How to Get the Best ROI on Journey Intelligence

Journey intelligence is an effort that has the potential to provide incredible ROI. Notice that we said "the potential." Too many projects, especially at large enterprises, get mired in corporate red tape and internal politics.

Here are some ways you can increase the ROI of your journey intelligence efforts.

**1. Start small.** Choose one or two key journeys and show the impact that is possible. Use your success to make the case to expand.

2. Use as much data as possible.

Although you'll start small, eventually you'll want to use as much data from as many channels and touchpoints as you can get your hands on. This will need to be a gradual evolution, so stay patient, and keep showing value every step of the way. **3. Identify an executive sponsor.** It helps immensely to have an advocate who can help you get data and drive change.

**4. Make changes.** If your journey intelligence identifies a key point of friction in a particular journey, fix it! Don't get caught in analysis paralysis.

**5. Share your success!** Regularly communicate the opportunities your journey intelligence efforts help identify and track the progress.

Showing the ROI on journey intelligence may actually be the easiest thing you have to do this year. It's that easy to demonstrate value.

## Where to Start

Journey intelligence doesn't have to be hard, expensive, or overwhelming.

Start with small, high-impact journeys.

If you're a **small to midsize company**, start with a single journey in the digital channel with supplementary data. It's easy access, low risk, low cost, and high value. Building credibility and demonstrating ROI should deliver access to additional data sources.

If you're a **larger company that is new to journey intelligence**, start with 4-6 of your biggest and most common journeys. Show success and ROI, and expand from there. Some larger companies are already doing complex, thorough journey analytics, mapping, orchestration, and dashboarding. The next step to transforming your efforts into journey intelligence: Bring it all under one roof. Centralizing data and insights provides a much more holistic view of the journey and enables better ROI and easier, more streamlined project management. You can also consider organizing executive incentives around a single, guiding, Journey Score.

# Across All Industries:Banking:Telecom:• Bill pay• Card replacement• Plan change• New account or<br/>product activation• Card replacement• Utilities• Dispute handling• Claims processing• Start/stop service<br/>• Outage report

#### **Common Customer Journeys: An Entry Point**

You can make significant headway in any of the above journeys with data from only two channels (digital and call center).

Better yet, and if you have access, use data from four Channels: Web, Mobile, Call Center (agent), and IVR.

As you progress on your journey intelligence path, you can start to add more channels and touchpoints. One Fortune 100 bank we work with has 65 data sources (a mix of channels, touchpoints, and types of data). You'll get there. You don't need to start there.

Start small. Start with a journey that will show impact and ROI, where the friction points will be easy to address. You'll quickly gain the internal support and credibility to expand your efforts.

## How BryterCX Can Help

Understanding that today's marketplace requires customer obsession, BryterCX pioneered journey intelligence to give enterprises a comprehensive, unified view of the customer journey.

BryterCX provides end-to-end customer journey solutions including journey analytics, mapping, orchestration, and dashboarding. By bringing these solutions together under one umbrella, you get a unified, omnichannel view of the customer experience. You can make better, faster decisions that impact business outcomes.

We help some of the biggest companies in the world leverage customer journey intelligence to make critical business decisions to increase revenue and decrease costs. With IRIS<sup>™</sup>, our flagship technology platform, we use AI and machine learning to make the lessons we've learned from two decades of journey expertise available to companies of all sizes.

If you're just embarking on journey intelligence, we can help you map out one or two high-impact journeys, understand them, orchestrate experiences, identify friction points, and improve the customer experience.

If you're already well on your way to journey intelligence, we can bring all the disparate tools you have under one roof, into one platform. We eliminate the need for multiple vendors and technology solutions by offering everything related to customer journeys in one platform (IRIS<sup>™</sup>),



## Conclusion

Too often, companies have had to rely on a fragmented approach, using disparate tools to try to cobble together insights about their customer experience.

That is changing with Journey intelligence, a holistic and empowered view of the customer journey that integrates analytics, mapping, orchestration, and actionable dashboarding technologies all into one powerful, integrated perspective.

Journey intelligence is greater than the sum of its individual parts, technologies, data sources, channels, touchpoints, and silos.

The result of journey intelligence is that companies can make rapid and informed decisions that drive an outstanding customer experience and impact business outcomes. Connect with a member of our team (salesorg@brytercx.com) and learn how to apply Journey Intelligence at your company. We are here to help you be successful.



# About BryterCX

BryterCX is the Customer Journey Intelligence<sup>™</sup> company, providing end-to-end customer journey solutions designed to take your customer experience to the next level. Comprised of journey mapping, monitoring, analytics and orchestration technologies, our flagship platform IRIS<sup>™</sup> connects your organization's siloed data into a single, omnichannel view and provides actionable insights in near real time. Powered by two decades of journey expertise and industry-leading processes, we've enabled customer-focused organizations to gain significant competitive advantages, unlike any other customer experience solution.

## ABOUT IRIS™

IRIS<sup>™</sup> is the easy answer for optimizing your customer experience and operating expense. Through machine learning, this AI breakthrough allows you to discover journey insights and opportunities with ease. IRIS<sup>™</sup> uses proprietary journey scores and patented technology, giving you simple visual metrics and alerts to effortlessly measure, monitor and manage the health of your journeys. IRIS<sup>™</sup> works efficiently with aggregated data, even from previously siloed sources, giving you a fast, complete and accurate picture of your customer journeys.



www.brytercx.com