



nextcontinent

USING A DIGITAL APPROACH TO REHUMANISE THE CUSTOMER RELATIONSHIP

EUROGROUP
CONSULTING



 citizen of nextcontinent



CONTENTS

04

100% DIGITAL, 100% HUMAN OR A MIXTURE:
CONSIDERING CUSTOMER EXPECTATIONS
IN CONTEXT

06

THE DIGITAL-HUMAN MIX MUST BE
THE PRODUCT OF A CLEAR BRAND STRATEGY
AND A STRATEGIC CUSTOMER EXPERIENCE

07

NEUROSCIENCE CAN HELP EXPLAIN CUSTOMER
EXPECTATIONS

08

CONSUMER EXPECTATIONS ARE INFLUENCED
BY A HOST OF FACTORS BOTH INDIVIDUAL
AND CONTEXTUAL

09

EVERY STEP IN THE CUSTOMER EXPERIENCE
MUST HAVE ITS OWN DIGITAL HUMAN MIX

10

TRANSFORMATION IS BEST ACHIEVED
THROUGH A DETERMINED AND COMMITTED
ORGANISATIONAL AND RELATIONAL STRATEGY

11

IN THIS CONTEXT IT IS NECESSARY
TO REDEPLOY THE WORKFORCE AND RETHINK
THEIR SKILLSET, TOOLS AND MANAGEMENT
METHODS

13

TOWARDS THE AUGMENTED SALESPERSON
AND 'HUMANISING' THE DIGITAL ELEMENT?

15

CONCLUSION

It is apparent that the incorporation of digital technology into the customer experience is making instances **of human contact increasingly rare.**

For a large proportion of customers who are able use the different channels available, this need for human contact comes about for two main reasons:

1. the digital services on offer do not meet or inadequately meet the customer's needs. Human contact is therefore chosen by default..
2. the customer gives preference to human contact, often when they reach a step in the experience that they find stressful or which involves a high level of engagement. This is often a matter of needing help or reassurance.

The success of these instances of human contact and the resulting customer experience are consequently **crucial.**

The challenge is therefore to **render these instances of human contact unforgettable.**

In achieving this, we think that the question of the **role given over to the human** with respect to digital processes and tools **is key.**

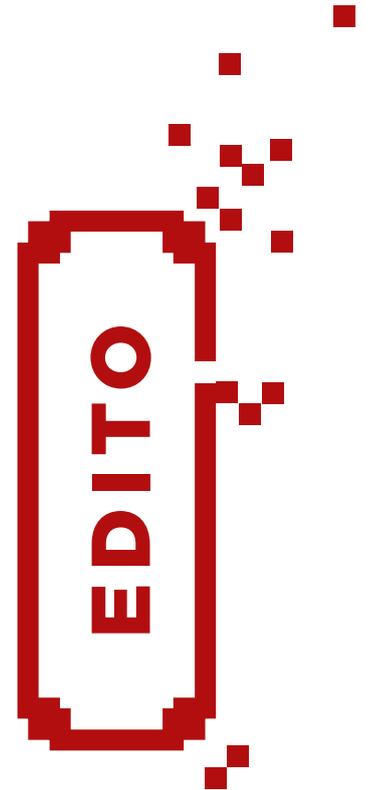
Because if during their interaction with the customer the human simply completes the process step by step, it is legitimate to **question their added value** in the relationship with the customer and ultimately to digitalise the process.

If on the other hand the human is able to capture the attention of their interlocutor, understands their situation, shows empathy and **finds the right solution**, this human contact takes on its full significance and **the human relationship comes into its own.**

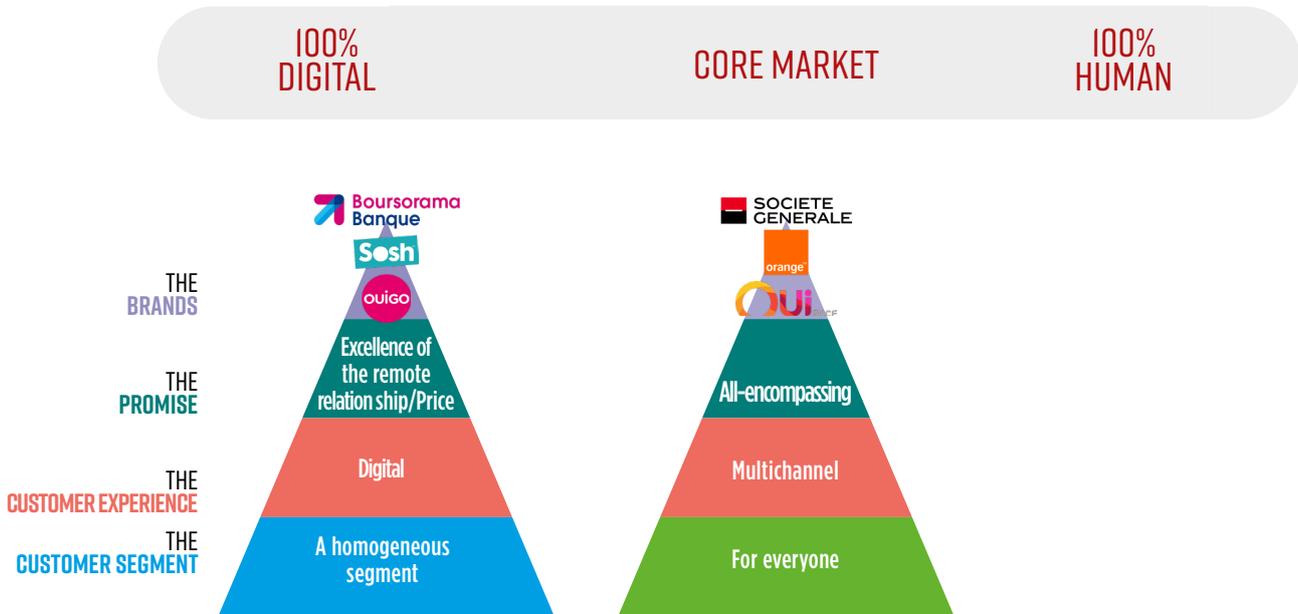
But to empower the human to take initiatives and **take full responsibility within the scope of their job description**, it is essential that they be **left room for manoeuvre in how they complete their allocated tasks.** In this case it is a matter of defining a new job scope and **equipping and training staff appropriately**, because it is their socioemotional skills such as interpersonal skills, active listening and taking the initiative that will be essential to them in achieving these new objectives. In this context, the role of the manager becomes key in helping the employee achieve this.

Therefore, **creating the right customer relationship is less about maintaining interaction with humans and more about giving humans the freedom to act like people.**

THIS IS WHY WE BELIEVE THAT THE DIGITAL APPROACH IS A DRIVING FORCE IN REHUMANISING THE CUSTOMER RELATIONSHIP



100% DIGITAL, 100% HUMAN OR A MIXTURE: CONSIDERING CUSTOMER EXPECTATIONS IN CONTEXT



The 100% digital model is a clearly defined model that sets out the standards for a particular sector while taking inspiration from the human model

The new standards were put in place by the Internet giants who began as 100% digital operators: the pure players. The excellence of the remote relationship and in some cases price too are the main promises of the 100% digital brands. These brands which began their life online, alongside the giants such as Amazon, include entities known as DNVBs (digital native vertical brands). These are brands that sell directly to and interact directly with their customers. They came about as a result of digital technology and particularly the growth of social media platforms which have created a new direct relationship between brand and consumer, making it possible to do things such as personalise offers on a vast scale at very modest cost.

At the other end of the spectrum, the **100% human model** (by this we mean high-street stores, luxury retail, medical services, etc.), which is less well documented and studied, highlights **five key points required for a successful customer experience (and which also apply to the 100% digital model)**.

ADVICE: the advice provided by brand representatives is crucial in ensuring a high-quality customer relationship. Gauging the interlocutor accurately and tailoring one's discourse appropriately are two key factors appertaining to the role of advisor when dealing with the customer in a context where the customary models override the sales models for products and/or services.

PERSONALISATION: this is achieved through customer knowledge (purchase history, preferences, etc.), which is facilitated and simplified by capturing customer data. Based on this information, the brand must make the customer feel that they are unique and that the value proposition being made is tailored to their context, their desires and their constraints (offer tailored to families, children of a certain age, etc.). Data can even be used to 'predict' future purchases and therefore to push the offer that best matches each customer. Some brands go as far as enabling the customer to personalise/customise products (choice of shape, material, colour, options, accessories, etc.).

AUTHENTICITY: authenticity is about striking the delicate balance between attracting the interlocutor's attention and not saturating them with information. Authenticity triggers an emotional response which lies at the heart of the new brand strategies. It can be generated by narratives, visuals, surprises, breaks in rhythm, etc. This is why increasing number of pop-ups and animated sequences are being used at both physical sales outlets and on the Web.

RAPID AVAILABILITY OF PRODUCTS AND SERVICES:

customers are increasingly demanding instant gratification, and one of the challenges faced by 100% digital brands is to make the product or service available instantly, or at least extremely quickly. Digital technology tends to facilitate this aspect as far as services are concerned. When it comes to products, the power of the brand's global and urban logistics capability is key in competing directly with physical sales outlets: delivery to the purchaser's location within less than two hours, for example.

TRUST: This is a key issue because the phenomenon of brand mistrust has been growing in recent years as a result of various scandals (food products, toxic substances, etc.). Customers are demanding more transparency from brands as the basis for their trust, but they also expect this trust to be reciprocated. Brands must not lapse into the suspicion theory. Brands that champion the customer relationship have understood this (for example Amazon with its 'no questions asked' policy, which takes to its simplest extreme refund policy in the event of a damaged or faulty product by disregarding any suspicion of fraud or dishonest intent).

Brands that are unable to meet these new standards are forced to **compensate by introducing other levers and differentiating themselves** by creating a sensory experience, providing a human presence, etc. (which we shall come to later in this study). It is also important to take into account the extent to which customers adapt to digital technology and not to forget the sections of the population not connected to the digital world.

EACH NEW TOP PERFORMER IN TERMS OF CUSTOMER EXPERIENCE IS PERCEIVED AS A NEW STANDARD, BY NOT ONLY ITS DIRECT COMPETITORS BUT ALSO BY BUSINESSES IN OTHER INDUSTRY SECTORS, WHICH THEN TRY TO ADAPT TO THE NEW QUALITY LEVEL. THIS IS THE CASE OF AMAZON, WITH ITS FOUR MAIN CUSTOMER EXPERIENCE PERFORMANCE LEVERS:

- ZERO-FAILURE LOGISTICS**
- REVIEWS COLLECTED SINCE 1995**
- SAME-DAY EXPRESS DELIVERY**
- AFTER-SALES SERVICE NO-QUESTIONS-ASKED EXCHANGE OR REFUND**

NOTE

that a new phenomenon is appearing: the pure players are investing in physical networks designed to complement the human channel already in place to manage the unexpected or delicate and complex situations.

THE DIGITAL-HUMAN MIX MUST BE THE PRODUCT OF A CLEAR BRAND STRATEGY AND A STRATEGIC CUSTOMER EXPERIENCE

HAVING THE RIGHT HUMAN-DIGITAL MIX IS PART OF A CONSISTENT BRAND STRATEGY

Some brands attempt to make the digital experience more human by for example incorporating a chatbot or including a click & collect service. Conversely, other brands try to digitalise the human experience by offering for example an in-store augmented reality experience or again having a click & collect service.

To clarify their offers, position themselves clearly with respect to each channel and ensure homogeneous customer segments, some groups choose to create specialist brands (for example Orange with Sosh, Société Générale with Boursorama Banque, etc.). Others struggle to pull this off and are caught in an uncomfortable no-man's land somewhere in between. The risk of brand inconsistency is indeed a big one.

A key success factor is the ability to create consistency in one's brand positioning within the digital-human mix. This positioning results from the brand's ability to identify the appropriate channel for each use and the benefit derived from adding a new channel to the existing customer experience.

CLARISSE PAMIES (JANSSEN)

The incorporation of digital tools in the healthcare sector facilitates the user experience. For example, using a chatbot provides patients with an immediate response outside opening hours, while virtual reality provides insight into cases of schizophrenia by enabling people to put themselves in the place of the patient.

THE NOTION OF LEGACY IS EXTREMELY IMPORTANT

Incorporating a digital element into the physical customer experience forces brands with a legacy to develop their multichannel model and adapt their distribution methods (click & collect, drive-through collection, digitalisation of sales outlets, etc.). A player with a network of stores in city centres or shopping malls (and therefore leases and sales staff with a bank of experience and knowledge) and also with information systems in place obviously must take into account its legacy and will not have the agility of the pure players, who are able to devise an omnichannel target without these impediments.

VICTOR KINDERMANS (BABILOU)

The app published by the Babilou crèche company (developed with Kidizz) creates another type of connection between parents, their children and childcare professionals which complements the face-to-face exchanges at drop-off and pick-up time. It enables the parents to see things that their toddler is not yet able to tell them (what they did at nursery, what they liked, etc.) and brings to life the educational care programme, making it more concrete. Exchanges with the families thus become more meaningful and the app becomes part of the daily crèche experience, helping to create a sense of collaborative early years education..

NEUROSCIENCE CAN HELP EXPLAIN CUSTOMER EXPECTATIONS

***THE EMOTIONAL ELEMENT CAN BE REGARDED AS AN IMPORTANT WAY OF ACCESSING THE DRIVERS INFLUENCING CUSTOMER AND USER CHOICES.**

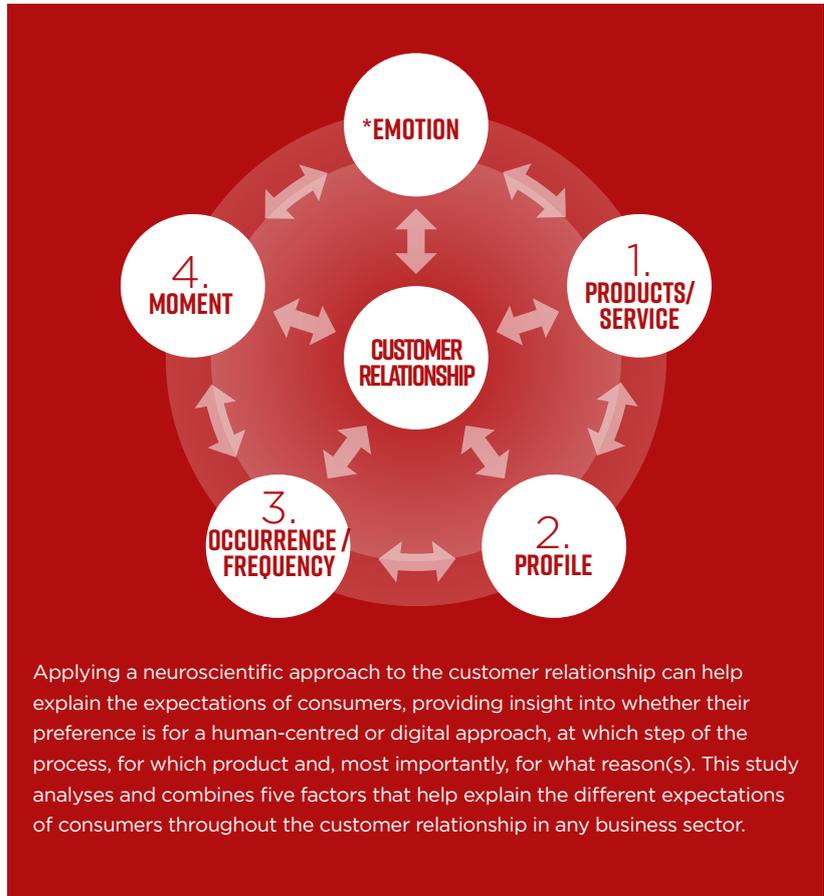
The advances made in neuroscience in the 21st century have revolutionised our understanding of the activity, capacity and adaptations of the brain. This knowledge has contributed to our understanding in three ways:

■ **The brain changes to adapt to our surroundings.** The brain of a person living in rural surroundings is different to that of someone who lives in a big city, and the brain of person who associates with optimists is different to that of someone who keeps the company of pessimists.

■ **Humans are profoundly irrational and are therefore guided first and foremost by their emotions rather than their reason.** This forms the basis of behavioural economics as proposed by Daniel Kahneman, the psychologist and recipient of the Nobel Prize for Economics in 2002. However, when it comes to our consumption and purchasing habits we are all irrational in a rather similar way, which is therefore relatively predictable.

■ **The brain is social** and programmed for group living. Although this social connection takes precedence over our basic needs, it is expressed differently by different generations. In the older age groups, the connection is made through conventional channels (physical and the telephone mainly), whereas in some cases younger generations may well consider that virtual channels, particularly social media (the Facebook page of a brand, a forum, etc.) are the equivalent of physical contact.

The doctor and educational neuroscience expert Nadia Medjad concludes that the customer relationship is directed by the **necessity of attracting the highly prized ATTENTION of the customer, which involves arousing their MOTIVATION, the key to which is eliciting an EMOTIONAL response.** It is clear that attention is required to function at a sophisticated level (understand, commit to memory and



Applying a neuroscientific approach to the customer relationship can help explain the expectations of consumers, providing insight into whether their preference is for a human-centred or digital approach, at which step of the process, for which product and, most importantly, for what reason(s). This study analyses and combines five factors that help explain the different expectations of consumers throughout the customer relationship in any business sector.

Motivation and emotion come from the same Latin root word: “movere”, which means “to set in motion”. In the last 10 years, the amount of information we process daily has increased by 100%. Managerial workers are particularly affected, every year processing an extra year’s worth of information compared to 10 years ago (this is known as **information overload**).

decide) and be happy, but our **daily capacity for attention is limited**. Understanding the emotional element therefore lies at the heart of **the challenges involved in gaining better insight** into the customer relationship.

The notion of effort should also be constantly borne in mind. Every action that simplifies each step in the customer experience (online, in-store, etc.) and which reduces incomprehension and ambiguity will contribute to the customer’s sense of contentedness and well-being, thereby fostering a good relationship. Conversely, a complex experience and any additional effort required of the customer can provoke anxiety and result in the customer abandoning the experience. This is one of the reasons why more and more brands are using the **CES** (customer effort score) indicator and investing heavily in UX design, which aims to **simplify as much as possible the steps involved in the act of buying** and consuming products and services.

CONSUMER EXPECTATIONS ARE INFLUENCED BY A HOST OF FACTORS BOTH INDIVIDUAL AND CONTEXTUAL

1. CONSUMER EXPECTATIONS FOR PRODUCTS AND SERVICES DIFFER DEPENDING ON THE LEVEL OF ENGAGEMENT INVOLVED

Customers like to shop efficiently and tend to use the means which allows them to shop as quickly as possible and with a **minimum of effort** when buying products and services with which they do not engage or which are devoid of emotional/sentimental value, in other words **commodities**. This 'fast-track' experience has been made possible by digital technology (particularly through the use of smartphones). Conversely, when products and services are **engaging financially, sentimentally**, temporally and emotionally, or when their purchase requires a high level of expertise, customers are more likely to require a **human presence** to provide reassurance, assistance (as in the case of arranging a mortgage, a doctor's appointment or when purchasing jewellery, etc.) or in order to enjoy a more satisfying experience.

2. THE PROFILE OF EACH CONSUMER SHOULD BE TAKEN INTO ACCOUNT IN THE DIGITAL-HUMAN MIX OFFERED

The consumer's profile is an important variable that should be considered when deciding which channels to offer. Customers' expectations for the same product can differ depending on the customer segment and category. The benchmarks created for the Banking and Insurance sectors by the Audencia students involved in this study confirm that young consumer groups familiar with digital tools have a tendency to prefer the efficiency and simplicity of a 100% digital relationship or one with a remote sales advisor. Older consumers however find more reassurance in interacting with a physical person.

NOTE

In the digital vs. human debate, Socio-emotional Skills (SES) are:

- the skills that make the difference in the customer relationship, given the decisive role that our emotions play in decision-making;
- one of the few skillsets that will not ultimately become redundant;
- currently underused skills, in every level of business (described by the World Economic Forum as 'the 21st-century skills gap');
- the skills that provide an interface between Artificial Intelligence and Human Resources while keeping human beings centre stage

3. THE CIRCUMSTANCES PLAY A PART IN THE DIGITAL HUMAN BALANCE OF THE CUSTOMER RELATIONSHIP

In an unfamiliar situation, the survival instinct kicks in and the human brain has a tendency to provoke pessimistic behaviour (i.e. not eating a type of fruit not tried before). When the customer enters a step in the customer experience for the first time or when this step requires a high level of engagement, they feel a greater **need to seek reassurance from a human presence**. It is therefore important to pay careful attention to this step, for example by offering the option to resort to human contact or providing reassurance during the online process in particular. The same applies to the 'last contact' (e.g. cancelling a subscription), which the brand is well advised to handle carefully so that the customer is likely to recommend it to others and will be minded to return to it at some point in the future. On the other hand, in a **repetitive and/or non-engaging** situation, regular users are perfectly capable of applying a self-care approach when following a simple purchasing process. In this case, **the digital process makes the experience run more smoothly** and enables the customer to fulfil their needs more quickly.

4. A DIGITAL ELEMENT CAN BE INCORPORATED INTO THE CUSTOMER EXPERIENCE AT ANY POINT

Digital technology makes it possible to prolong and **relive an experience** (for example, watching a filmed sequence of a roller-coaster ride shot in an amusement park with an on-board camera after arriving back at home). But it also enables the customer to **anticipate** and acquire information before going on to purchase a product or sign up for a service. **Self-care** thus makes the customer **autonomous** according to the ATAWAD principle (any time, anywhere, any device).

However, when the process involves an element of **risk**, is being followed for the first time or if there is a problem, the customer will feel reassured if there is a person available online or sitting opposite them and will therefore be **more open to trying out** the customer relationship model offered by the brand.

EVERY STEP IN THE CUSTOMER EXPERIENCE MUST HAVE ITS OWN DIGITAL HUMAN MIX

In summary, the task faced by brands is to achieve the optimum human-digital mix that meets the expectations of the maximum number of customers. But the variety of channels used and the numerous customer segments involved make this objective hard to achieve.

The contribution of neuroscience specifically in identifying the sequence **emotional response > motivation > attention > decision > action** illustrates the crucial role of the emotional element in the customer relationship and the way it filters out the everyday, leaving only those acts with high added value.

This explains why brands continue to innovate in an attempt to capture the attention of the customer (who is today overloaded with information).

However, regardless of business sector, some companies appear to be no longer able to satisfy all of their target groups and are having difficulty making choices and positioning themselves, especially since the human model is bound to

have an impact on their business model in terms of payroll costs. Customers are even starting to choose one channel over another in different situations. The challenge therefore no longer lies in creating one correct human-digital mix but in achieving **several human-digital mixes**.

THE CUSTOMER EXPERIENCE IS THEREFORE THE PRODUCT OF A COMBINATION OF THE FIVE FACTORS DESCRIBED PREVIOUSLY (FACTORS WHICH CAN DIRECT THE CUSTOMER'S CHOICE MORE TOWARDS THE DIGITAL OR THE HUMAN). IN SCHEMATIC TERMS, TO GUIDE BRANDS IN WEIGHING UP THE HUMAN-DIGITAL MIX, TWO CONCLUSIONS CAN BE DRAWN FROM THIS REQUIREMENTS ANALYSIS:

HUMAN



When emotional factors weigh more heavily than rational factors, a human approach must form the main interface with the customer..

DIGITAL



Conversely, if the product/profile/circumstances/step combination weighs more heavily than the emotional value attributed by the customer, a digital approach comes into its own in the customer relationship.

However, although there are different ways of solving the customer conundrum, the objective is always the same: to ensure **simplicity, practicality and user-friendliness to avoid cognitive overload and provide meaning**.

Another equally important element in the customer relationship is of course the brand's **transparency** with respect to its customers, which generates **trust**, paving the way for openness and acceptance of the new product or service.

Accordingly, regardless of the business sector, two main phases of the customer experience can be distinguished: the **discovery** or test phase, for which a human presence is required and which, once accepted by the customer, then gives way to **automatic behaviour**.

TRANSFORMATION IS BEST ACHIEVED THROUGH A DETERMINED AND COMMITTED ORGANISATIONAL AND RELATIONAL STRATEGY

Digital transformation is a strategic transformation. It must be championed by senior management and must encompass all of the company and its employees. In the past, digital transformation was mostly about introducing new technology, but it now needs to be rooted much more in a change in the workforce's skillset (particularly those employees who deal directly with customers), management methods and modes of interaction with customers.

Automation and artificial intelligence are set to do away with certain jobs currently carried out by customer services departments, but a Davos study shows that new job types and positions will also be created and that the impact across all sectors of industry and all professions will be positive, helping to create nearly 60 million new jobs. The notion of the profession will gradually be replaced by the notion of the skillset. For the time being, when recruiting new staff responsible for managing the customer relationship, companies will have to manage a transition period to bring about a change in skills and job descriptions. Moreover, these changes will have to be accompanied by a transformation of management methods.

Ultimately, the digital element will play a big part in the customer experience by taking on a larger share of the customer relationship. Sales advisors will end up focusing on managing the most complex cases, being there for the key moments in the relationship and meeting the demand of those people who continue to prefer to deal with humans.

Organisations that incorporate a digital element into the customer relationship **start by automating repetitive tasks** with little added value. Other tasks previously regarded as suitable only for humans (advice, decision-making, etc.) can be digitalised at a later stage, freeing up staff to complete new tasks and/or adapt their existing tasks. The resulting new job types will involve calling on new interlocutors and **coming to terms with a new ecosystem that takes in a broader range of technical skills than at the start.**

Managing these new job types requires the introduction of an **appropriate management system, one that allows employees more room for manoeuvre, encourages risk-taking and makes employees responsible for their own decision-making.**

However, businesses are currently undergoing a period of major transition characterised by changing working practices. This process will take time, and so businesses are aware that job descriptions will have to change but **do not yet have a comprehensive idea of the skillset required**

to successfully complete the tasks demanded by the new digitalised environment.

But it is not too late to realise that a paradigm shift is already under way! This paradigm shift can **emerge from within** if the different customer relationship professions activate the right levers. In some cases, the trigger for change can be brought about through an external training programme, as described by Mickaël Lemarchand, former Director of Stations and Director of Eurostar France. To take things further, developing a **training plan aligned with the company's relational strategy** will ensure that staff embody the brand with respect to customers while offering them a career pathway that gives them room to grow and find fulfilment. This training must include some level of socio-emotional skills development appropriate to the new skillset required (self-awareness and self-knowledge, the ability to self-regulate, social awareness, relational skills and ethical decision-making).

IN THIS CONTEXT IT IS NECESSARY TO REDEPLOY THE WORKFORCE AND RETHINK THEIR SKILLSET, TOOLS AND MANAGEMENT METHODS

Because they automate repetitive tasks that provide little added value, digital tools are a proven customer relationship services optimisation factor. But they are often wrongly thought to involve a simple reduction in human presence, whereas those businesses that have introduced an optimum human-digital mix are the ones that have comprehensively rethought their customer relationship.

To exploit the benefits of digitalisation, alongside this automation process businesses must call into question the positioning of the human element within the processes involved in creating the customer experience to enable them to meet the objective of **reducing but improving the human element**.

Depending on their strategy, positioning and room for manoeuvre, brands are able to offer their customers different levels of customer experience: **providing, embodying and augmenting**. In each case, it is essential that the level targeted is adopted, shared and disseminated internally.

That said, quality of products and services, prices, delivery times and quality of after-sales service remain of course the primary demands of consumers. Without these, any effort that the brand makes to improve its customer relationship will be wasted.

PROVIDING represents those brands that focus more on the concept of the customer relationship than the customer experience and which are not trying to elicit an emotional response in their target customers, either because they prefer to maintain a conventional customer relationship or because their business sector encourages a **neutral and purely transactional relationship**. In this case, the digital element is a channel designed first and foremost to make life easier for the customer and make internal processes run more smoothly.

EMBODYING is about the business's ability to adapt to its customers, chiefly by managing **individual cases** (with priority given to customer satisfaction and adhering to processes sometimes relegated to a lower priority as

a result). This embodiment of the brand by employees demands that they develop **specific skills that enable them to take on individual responsibility** and that management supervision is tailored to this, giving employees 'permission' to take on this responsibility (employees must feel that they are supported and given free rein to act as they see fit). Empathy, active listening and tailoring the message to the interlocutor are examples of relational skills that are now sought-after by businesses. Transitions from 'providing' to 'embodying' are becoming increasingly common, but in some cases the intention is difficult to turn into concrete actions that produce tangible results.

AUGMENTING the customer relationship is on the face of it easier for recent brands that have chosen this positioning from day one as a way of making them stand out from the competition. These brands offer their customers an improved customer relationship, a **unique customer experience and an opportunity for complicity between brand and consumer**. Nespresso, with stores that offer a multi-sensory experience with each visit, and Michel et Augustin, which holds open days at its 'Bananaeraie' headquarters answering consumers' questions, holding talks and tasting sessions and allowing consumers to choose the packaging and names of their products, thereby enhance their relationship with each of their customers. The digital element can also create complicity between customer and brand through the use of social media.

This complicity can also be created with the help of physical premises, which help to immerse customers in the brand atmosphere and play their part in improving the overall customer experience.

TOWARDS THE AUGMENTED SALESPERSON AND “HUMANISING” THE DIGITAL ELEMENT?

In terms of the experience directly perceptible by the customer, digital transformation can be achieved in practice through the use of augmented sales staff or sales advisors and/or the humanisation of the digital channels.

The augmented **salesperson or sales advisor** is the term applied when digital technology is used by human operators.

Incorporating digital technology in a physical place to support sales staff, agents or advisors can help give the customer a seamless experience and provide them with real added value. **The digital tools that brands offer their customers are designed to complement their staff's human skills, with the aim of providing them with the best customer experience.** Because if sales advisors have access to real-time information about stock levels, delivery times, technical information, etc., they are able to offer their customers a solution within a very short time. They also have access to information about the customer (identity, purchase history, preferences, etc.) that enables them to be **more relevant and proactive** in their suggestions. Lastly, some tasks (such as payment) can be carried out instantly and without having to change location.

In addition to being credible interlocutors, sales staff then have more time to focus on the emotional aspects and providing advice. This fosters customer engagement with the brand and actively helps to create the positive impression that the customer will take away from their interaction with the brand.

LUDOVIC BEAUDOUX (EDENRED)

Incorporating digital tools into the processes that manage the customer relationship automates the answering of frequently asked questions, freeing up the sales staff to deal with more complex cases that have a higher added value. This means rethinking the way that both the front and back offices are organised to give staff the room for manoeuvre they need to be able to handle specific requests, even if this means relegating adhering to processes to a lower priority. To be effective, this sales staff empowerment must be desired by everyone in the organisation and promoted and fostered by the line management, and it can only be achieved if improvements are made to skills and attitudes.

The customer experience encountered in an Apple Store compared to a conventional IT retail store is a perfect illustration of the augmented salesperson concept.

An Apple Store does not have a checkout counter or even a goods sales counter. The sales advisors are equipped with an iPhone, giving them **mobile** access to all the apps used to check **stock** (in-store availability, availability in other stores, delivery times, etc.), provide **customer care** information (personal data, order history, etc.) and for the **checkout** process (mobile payment terminal, instant emailing of receipt, etc.).

Customers are greeted **quickly and sympathetically**, the products proposed are tailored to the stated requirements, the entire **sales experience is handled seamlessly** by the **same person**, and the **waiting time** between each step is **minimal, even when the store is very busy**.

Conversely, in a more 'conventional' IT retail outlet, it is not uncommon to have to wait for several minutes before a sales assistant makes contact with the customer, and the customer is **not always given help** with choosing from the host of products available and may deal with **a different sales assistant** at each stage of the buying experience: advice, ordering, payment at the till, receipt of goods, etc. Whereas customers leave the Apple Store having been **listened to, understood and helped** through the buying process, customers often leave a conventional store feeling **worn out and with a vague feeling of discontent**.

CÉSAR CLARY (BHV)

When its e-commerce website went live in July 2018, BHV launched the first stage of its omnichannel digital strategy, which is resolutely focused on the customer and the service provided to the customer. The challenge in the coming months will be to understand and study the customer experience and consumption habits of the brand's Web and omnichannel customers. The collection and enhancement of customer data from the different channels (physical and digital) in a single database will enable the brand to get to know its customers better and as a result to satisfy their expectations more effectively.

In contrast, when a human is used to complement the actions of digital technology, this is described as **'humanising' the digital element, which includes functions such as web call-back and chat**.

The humanised Web is for example a way of reassuring the customer and supporting them when required, enabling them to complete the process they have begun on the Web and ensuring that in future they will be able to do this unaided. The help provided in this situation is contextualised and personalised. From the brand's point of view, humanising the Web can have economic and sales benefits, guiding the customer or prospect towards the pages containing its offers and services to boost subscriptions and optimise conversion rates.

It also helps identify levers that will enable the customer experience to run more smoothly and contribute to its ongoing improvement process.

However, keen as they are to differentiate themselves, brands must be wary of creating too many channels and tools; instead they must be careful to **organise the way their channels communicate** and consolidate information to enable them to meet the expectations of their customers more effectively.

The whole point of an omnichannel strategy is to use the data collected to compile a **360° picture** of the customer so that the brand can offer them a **seamless experience**. In this respect it is crucial to ask the following questions before developing new tools and new ways of interacting with one's customers:

1. **To what extent will the tool be accepted by the customer?** The extent of acceptance is **influenced** by the customer relationship factors discussed earlier: product/service, profile, occurrence/frequency, timing, and of course the emotional impact.
2. **To what extent is the tool applicable to my business sector?** This applicability depends on three factors: the technology used (which is set to go further and further with the development of Artificial Intelligence among other things), the cost of introducing this technology to the market (which will fall as it becomes easier to implement), and consumer habits ('humans learning to live with the technology').
3. **Is this tool a way of re-humanising the customer relationship?** This indicator is a way of measuring the emotional lever used by the digital solution.

From the point of view of cognitive neuroscience, when a customer is faced with a machine (for example a chatbot), they may initially feel some apprehension because it is a natural human reaction to worry that we will not be understood by a machine. For new users, it is therefore necessary to make it clear that the consumer is not dealing with a human being. This is because the most important element of the customer relationship is trust, since it is trust that conditions openness and acceptance of something new.

Furthermore, digital tools that simplify the customer experience (such as automatic terminals and facial and fingerprint recognition) are set to become increasingly in demand. In our age of cognitive overload, anything that helps reduce the effort the customer is required to make will help develop their relationship with the brand in a natural way. This is why use of the effort score indicator has really taken off in recent years.

Lastly, any new tool or new mode of interaction between brand and customer creates a surprise effect (for example augmented reality technology) and can therefore have a dividing effect that produces a strong, decisive 'love it or hate it' reaction.

Once the decision has been made regarding what to adopt and what to reject, **educating customers** by advising them to use one channel in preference to another in a particular situation or point in time or for a certain product can have a beneficial effect for both brand and customer.

There is no universal truth governing the digital-human balance in terms of interaction, tools or organisation, but a balance must nevertheless be found, and this balance is changing and shall continue to change in the coming years. It will differ on a case-by-case basis, depending on brand strategies, advances in tools and the evolution of sales employees' skills and the associated management methods. Ensuring that instances of human interaction are given importance and a high added value will be the preoccupation and ambition of brands, because they represent an opportunity for the brand to create a positive impression on the customer and will help offer them an experience of ever-increasing quality.

NOTE By installing connected mirrors in its stores, Sephora enables customers to try on as much make-up as they like, access their entire catalogue and take delivery either at home or in store.

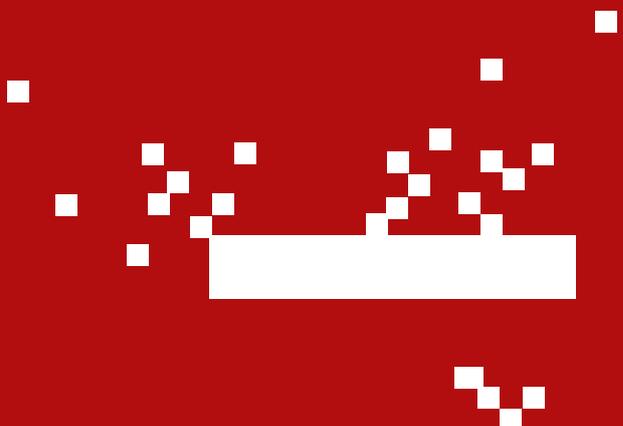
New consumer habits are forcing retailers to accelerate their digital transformation by combining the store, the digital environment and the Internet into one. In other words, when business adopts the best of the physical and digital world this creates the phigital environment.

MARTIN DUFOURCQ (WEBHELP)

The relational offer of brands is gradually changing in step with the technological transformations (chatbots and computerised voice processing for example) and the change in customer behaviour we are experiencing, with customers demanding that their needs be met ever-more instantaneously and transversally (waiting times reduced to a minimum, same-day email responses, the start of the process in one channel but its continuation in others).

This new relational complexity requires brands not only to provide an offer that is consistent with their corporate DNA (not every company can be an Amazon or an Apple!) but also to take the risk of educating their customers' behaviour. The way to achieve this customer education lies mainly in constructing the relational process and favouring certain channels over others at each stage of this process.

This will make it easier for customers to choose and give them the certainty of initiating an interaction through a channel that meets their need. For example, explaining an invoice is probably not an exercise relevant to the chat function. The Holy Grail remains a relationship managed through self-care. Managing navigation data and ensuring its consistency with the data generated by interaction with an advisor should also be one of the essential elements of a properly optimised customer relationship.



MICHEL GUIDO – INRC

Everything that makes up our environment and everyday life is currently being profoundly affected by economic, social and industrial changes on a historic level caused by the digital revolution, which is itself the result of the exponential growth of technological innovations and the way we use them. The world and the individuals in it are becoming increasingly connected. The far-reaching effect this is having undoubtedly represents a tremendous opportunity for every organisation to become more efficient. But in the long term this efficiency must not be at the expense of the human dimension. The ‘rehumanisation’ of the Customer Relationship is of major importance and our overriding obligation! To kick start the work of the INRC on this subject, for this initial study we teamed up with our partner Eurogroup Consulting, which has sought contributions from professionals from all backgrounds, including Dr Nadia Medjad and Magali Mounier-Poulat, experts in educational neuroscience and socio-emotional skills (Smart&Wise) and students from Audencia Business School in Nantes. We would like to extend our sincere thanks to them all.

This study forms one of the pedestals on which the INRC’s strategy is based. The profound changes brought about by the digital transformation our entire society is facing are now being accelerated by the growing ‘intrusion’ of artificial intelligence into our daily lives. This state of affairs inevitably involves changes to models and modes of organisation. As a result, the Customer Relationship is more than ever an essential area of differentiation for businesses. Shaped by the evolution of the human-digital mix, it will only keep the promises it makes to customers if it makes use of the so-called transverse human skills (socio-emotional skills) or of constantly improving interpersonal skills. It is these skills that will enable the Customer Relationship to progress and help those businesses that have successfully identified and then developed new market shares to win those market shares.

To progress in an approach that has in reality barely begun, we plan to use the preliminary work provided by this study with Eurogroup Consulting as a springboard from which to launch studies and experimental initiatives. In 2019 we are thus setting up a think tank on the subject of ‘Combining Human Intelligence with Artificial Intelligence and cognitive science in the Customer Relationship’, a topic that is crucial not only for the future of business but also, and perhaps more importantly, for each and every one of us.

ACKNOWLEDGEMENTS



LUDOVIC BEAUDOUX
CUSTOMER SERVICE DIRECTOR



CLARISSE PAMIES
DIGITAL & MULTICHANNEL
STRATEGY DIRECTOR



ALEXANDRE MORILLON
CEO OF BANQUE POSTALE
ASSURANCE SANTÉ, MARKETING AND
INNOVATION DIRECTOR OF THE NON-LIFE
INSURANCE DIVISION



VICTOR KINDERMANS
CUSTOMER
RELATIONSHIP DIRECTOR



CESAR CLARY
OMNICHANNEL AND DEVELOPMENT
STRATEGY DIRECTOR



MICKAEL LEMARCHAND
MARKETING
AND SERVICES DIRECTOR



MARTIN DUFOURCQ
DIRECTOR
OF SOLUTION DESIGN FRANCE



**WITH THE PARTICIPATION OF THE
MASTER'S IN BUSINESS DEVELOPMENT
STUDENTS**



SMART&WISE
POUR UNE INTELLIGENCE HYBRIDE
Docteur Nadia MEDJAD
et Magali MOUNIER-POULAT,
EXPERTS IN EDUCATIONAL NEUROSCIENCE
AND SOCIO-EMOTIONAL SKILLS (SMART&WISE)

This study was carried out in 2018 by:



CÉCILE GOUESSE
PARTNER

MARC SIBLINI
PARTNER

CAMILLE LECOQC
DIRECTOR

ÉMILIE BATTAFARANO
CONSULTANT

With the support of:



PASCAL BARIDON
HUMAN RESOURCES
DIRECTOR

HÉLÈNE BAUDOIN
HEAD OF FUTURE PLANNING
& INNOVATION