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25º CONGRESO MÉXICO
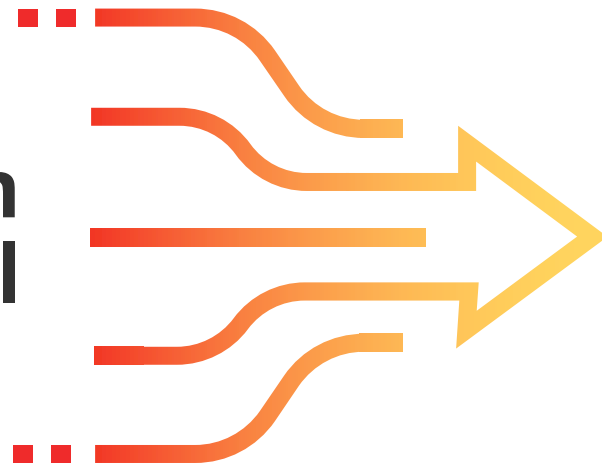
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VERINT®
The Customer Engagement Company™

Cómo mejorar las métricas de satisfacción escuchando a tus clientes en canales digitales

Pablo de los Santos
Director Experience Management
Verint

24 de Marzo 2021

Humanizing The Digital Experience

Recent Changes Will Have Deep and Lasting Impact

Acceleration of Digital

- **Workforce**
  - Work from Anywhere
  - Generational Shifts
  - Workforce of Humans & Bots

Consumer
Elevated Expectations
Rise of Self-Service
Choice of Journeys

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Business Leaders Are Trying to Answer This Set of Questions

How do we **create differentiated experiences** that are painless, connected, valuable?

How do we best engage customers and the employees that serve them with a **WFH distributed workforce**?

How do we **connect data and departmental silos** across the enterprise to improve CX?

How do we strike the right **balance between automation and human** assistance?

How do we **understand and act on behavior in real-time** when it keeps changing?

How can we handle elevated customer expectations **with the same staff and budget**?

The Strategic Problem for Brands

How to Build Enduring Relationships with the Same Resources Given Changing Dynamics

Interactions & Channels

Expectations

Workforce Dynamics

Engagement Capacity Gap

Budget & Resources
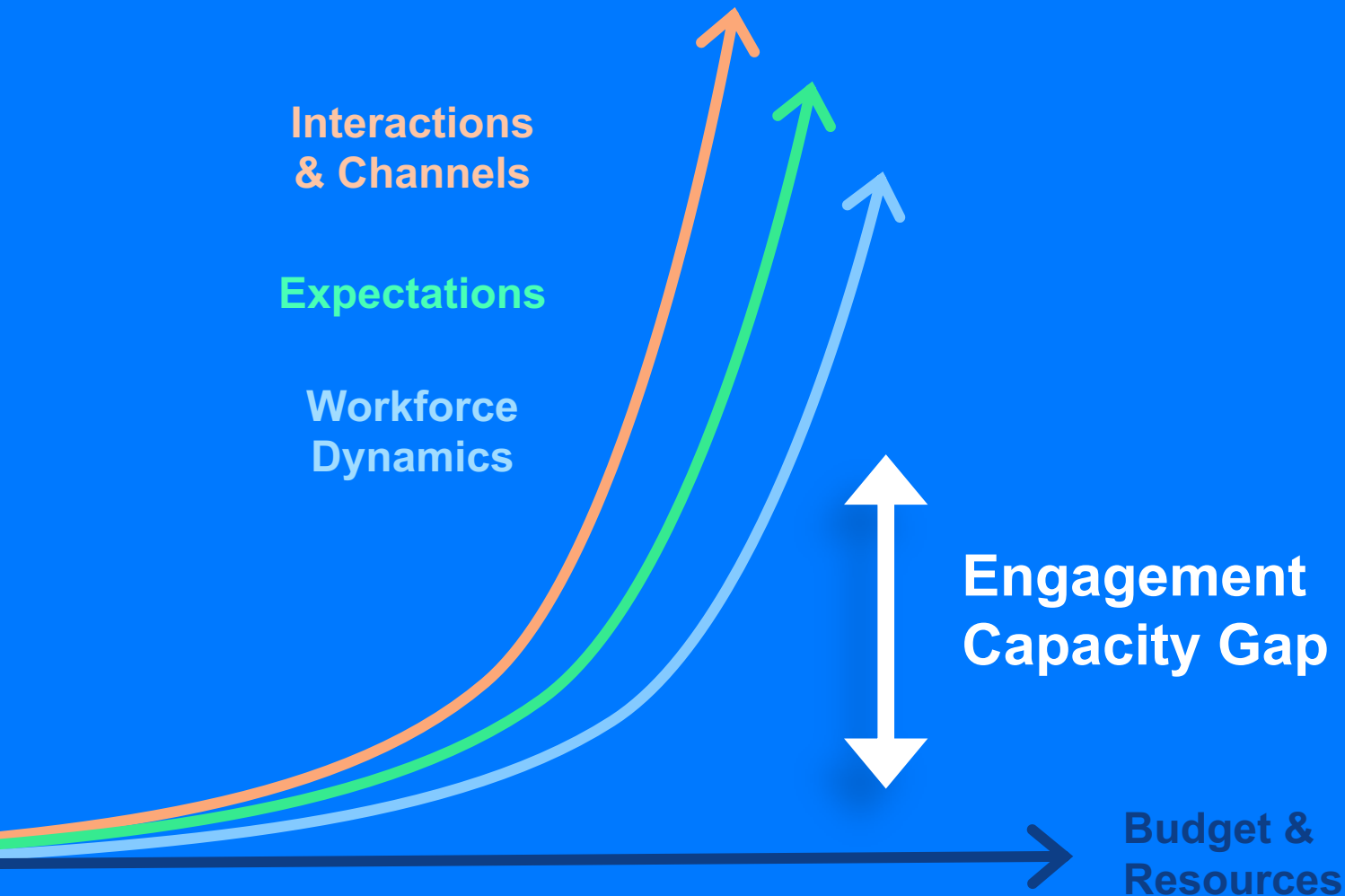
82% believe the challenges of managing customer engagement and experience will grow in 2021.

74% planned new hires in 2020 but didn't pursue them due to COVID and related economic conditions.

50% feel ill-prepared to navigate COVID-related disruptions, even a year into the pandemic.

Engagement Capacity Gap: Global Study Takeaways

Businesses don't feel prepared to meet the rising challenges.
82% believe managing customer engagement and experience will become more challenging in 2021 and beyond.

Customer engagement is a top priority.
Three of the five top priorities are directly related to customer engagement.

Leaders are concerned and have a lot on their minds.
94% report being worried about understanding and acting on rapidly changing customer behaviors.

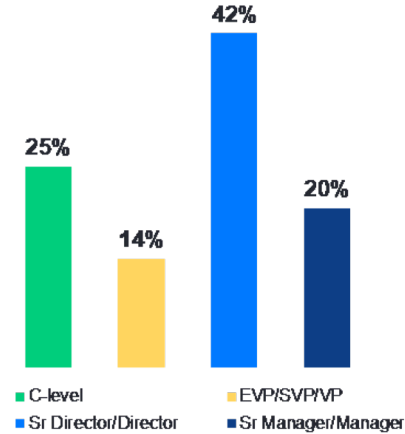**Business leaders have high hopes for AI, but they want to see results.**
78% have made AI investments, but only 18% say it's helped their organization manage shifts in channel usage and interaction volume.

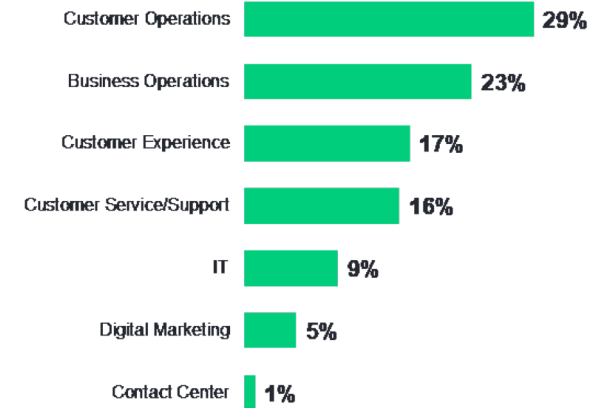**Data and departmental silos hamper the effectiveness of analytics efforts.**
Companies need a unified approach and view of their customer data in order to realize analytics' power and potential.
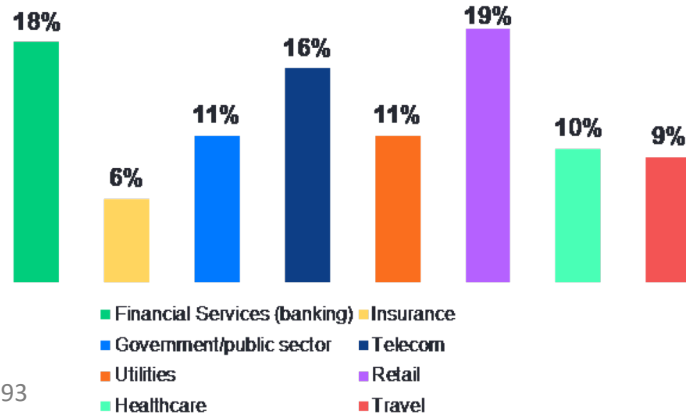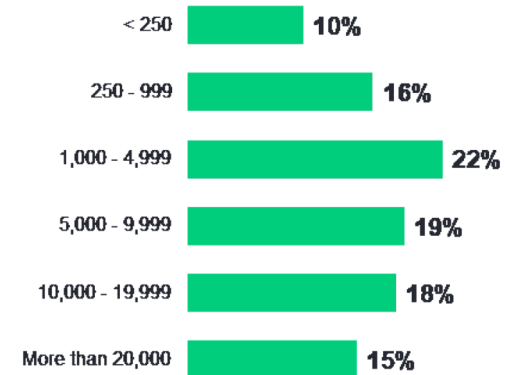
LATAM Region Profile

Current Title

- 42% — Sr Director/Director
- 25% — C-level
- 20% — Sr Manager/Manager
- 14% — EVP/SVP/VP

Legend:
- C-level
- EVP/SVP/VP
- Sr Director/Director
- Sr Manager/Manager

Area of Responsibility

Customer Operations	29%
Business Operations	23%
Customer Experience	17%
Customer Service/Support	16%
IT	9%
Digital Marketing	5%
Contact Center	1%

Business Industry

- Financial Services (banking) — 18%
- Insurance — 6%
- Government/public sector — 11%
- Telecom — 16%
- Utilities — 11%
- Retail — 19%
- Healthcare — 10%
- Travel — 9%

Legend:
- Financial Services (banking)
- Insurance
- Government/public sector
- Telecom
- Utilities
- Retail
- Healthcare
- Travel

Base: All Respondents – 393

Company Size
(number of employees)

< 250	10%
250 - 999	16%
1,000 - 4,999	22%
5,000 - 9,999	19%
10,000 - 19,999	18%
More than 20,000	15%

Top Concerns in Mexico

Concern	Less concerned (0-5)	Moderate (6-7)	Highly concerned (8-10)
Using customer feedback to improve efficiency, quality and future experiences across the organization	26%	8%	66%
Understanding and quickly acting on consumer behaviors that keep changing	26%	8%	66%
Building enduring customer relationships	22%	12%	66%
Engaging with customers using work-from-home employees	20%	14%	66%
Obtaining a unified view of customer engagement while much of my customer interaction data sits in multiple data silos	26%	10%	64%
Improving engagement for work-from-home employees	24%	14%	62%
Managing the growing volume of customer interactions	20%	24%	56%

Base: All Respondents – 205

● Less concerned (0-5) ● Moderate (6-7) ● Highly concerned (8-10)

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New Technologies Deployed in 2020 in Mexico

Technology	Percentage
Voice of customer/Experience Management	62%
Compliance, Security and Fraud	58%
Workforce Management	52%
Chatbots/Intelligent Virtual Assistants	50%
Knowledge Management	50%
Speech/Text Analytics	30%
Communities	30%

Base: All Respondents – 205

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Planned for Deployment in 2021 in Mexico

Voice of Customer/Experience Management	52%
Chatbots/Intelligent Virtual Assistants	52%
Compliance, Security and Fraud	50%
Knowledge Management	48%
Workforce Management	46%
Speech/Text Analytics	42%
Communities	26%
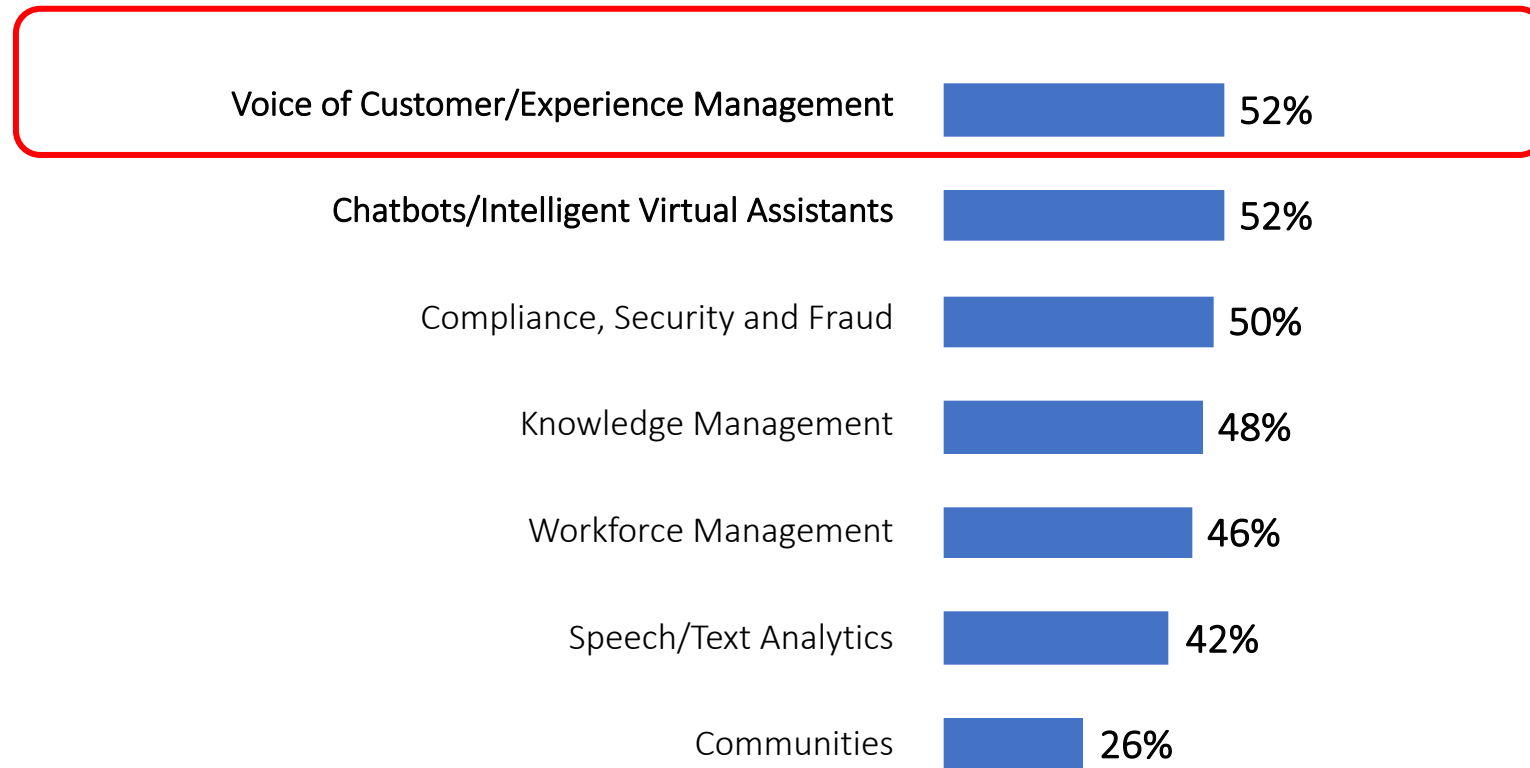
Base: All Respondents – 205

A New Benchmark for Preparedness

The Engagement Preparedness Index (EPI)

The EPI provides a 5-dimension assessment of the level of preparedness to address the Engagement Capacity Gap.

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✓ Solutions State as of 2020

✓ 2020 Impact (Resilience Factor)

✓ Perceived Preparedness for 2021+

✓ Solutions Intent for 2021 & Beyond

✓ Anticipated Spending for 2021

EPI SCORE

Industry	Score	Risk
Telecom	71	**Guarded Risk** >70
Financial Services	67	**High Risk** 50-69
Government/Public Sector	58	
AVERAGE	57	
Utilities	57	
Retail	54	
Insurance	52	
Healthcare	52	
Travel	45	**Severe Risk** <49
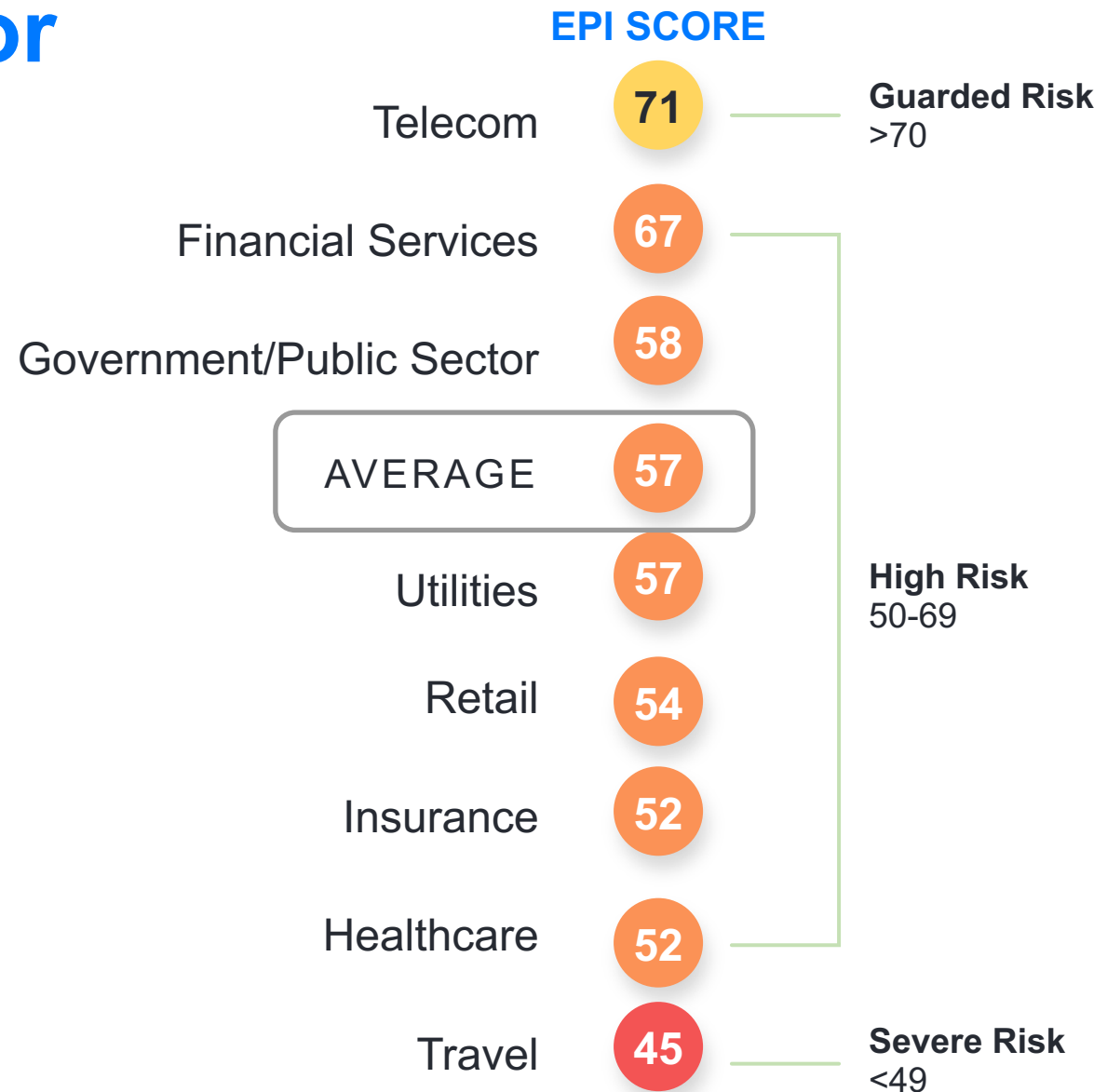
Mexico EPI Score: 66

The Right Investments Will Help Close the Engagement Capacity Gap

- Mexico reported high preparedness to navigate 2020 COVID disruptions – especially the transition to remote workplace

- Perceived preparedness is high in 70-80% of businesses: strong 2021 outlook and investment intent

- VOC and chatbots/IVA are top planned deployments areas

EPI SCORE

India	72
Brazil	66
Mexico	66
US/Canada	60
Australia/NZ	58
Germany	55
Spain	52
France	48
UK	45
Japan	43

Guarded Risk
>70

High Risk
50-69

Severe Risk
<49
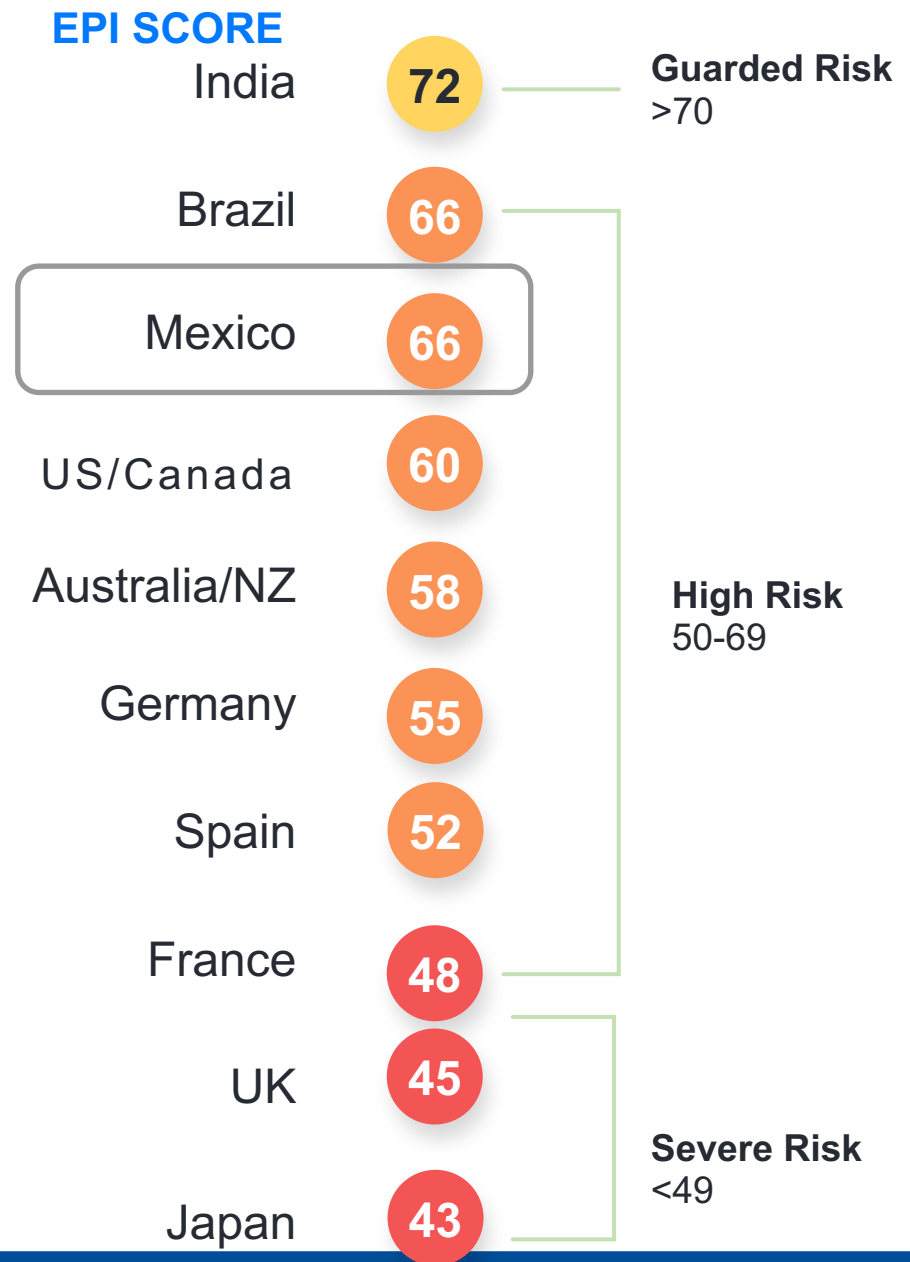
Nuestra encuesta se llevó a cabo en el último trimestre de 2020 y tuvo más de 2,000 participantes (todos usuarios de banca en México), de los que se midieron distintos atributos:

- Naturaleza de su experiencia con servicios financieros
- Canal de preferencia
- Calidad en el servicio

Aunque este esfuerzo se enfocó en servicios financieros, **nuestros hallazgos son universales** y, por lo tanto, relevantes en toda la industria de servicios (e.g., salud, transporte, telecomunicación, etc.).

Todos los participantes: N = 2,047
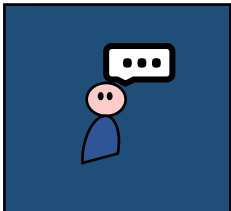
Los usuarios prefieren que todo sea "Simple / Fácil / Rápido". Existe una relación directa entre este atributo y el NPS.

Calificación Simple/Fácil/Rápido

"Cuando interactúas con tu proveedor, ¿qué tan simple, fácil, y/o rápido consideras que es obtener lo que quieres?"

7 — Simple, Fácil, Rápido ——————— 85

6 ——————— 70

5 ——————— 49

4 ——————— 29

3

2 — -15

1 — Difícil, Lento, Complicado   **NPS**

R^2: 99%

Fuente: Encuesta realizada por Verint y Delos Advisors - 2020.

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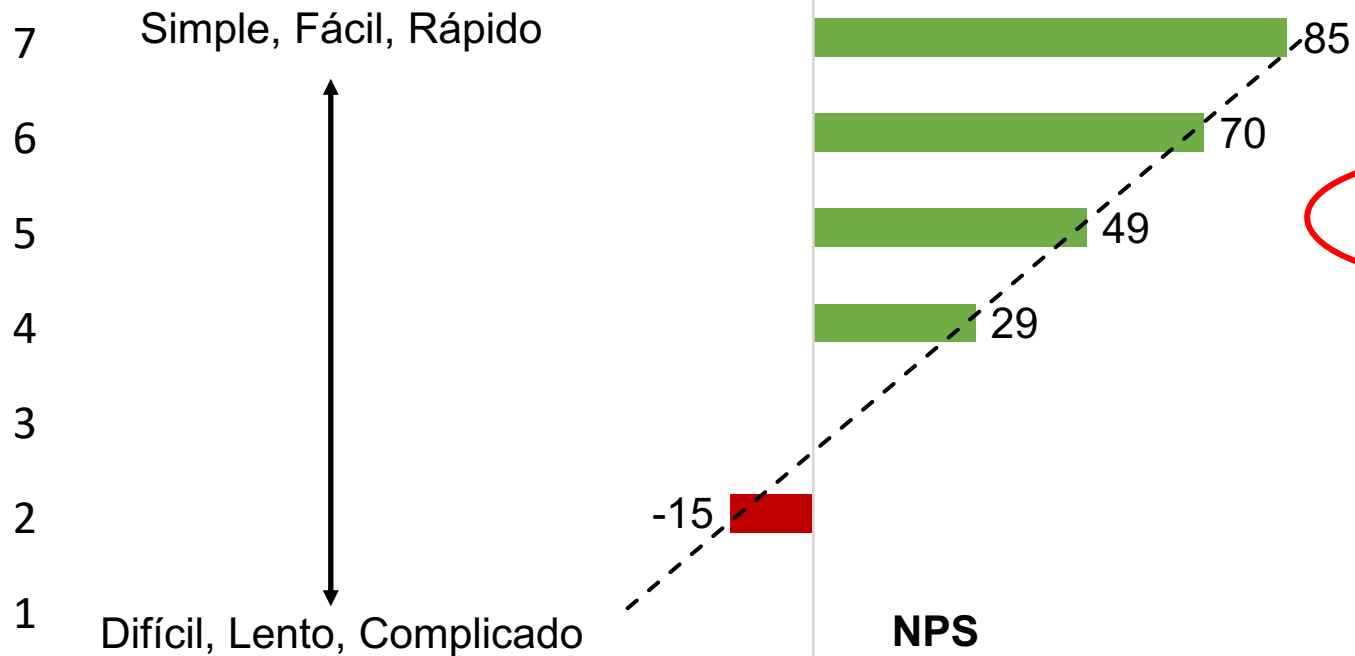
Solo usuarios de los bancos Top-6: N = 1,740
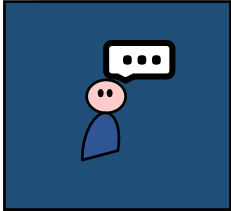
La existencia de interacciones Simples / Fáciles / Rápidas tiene una correlación alta con el NPS de una empresa.

"Cuando interactúas con tu proveedor principal, ¿qué tan simple, fácil y/o rápido consideras que es obtener lo que quieres?"
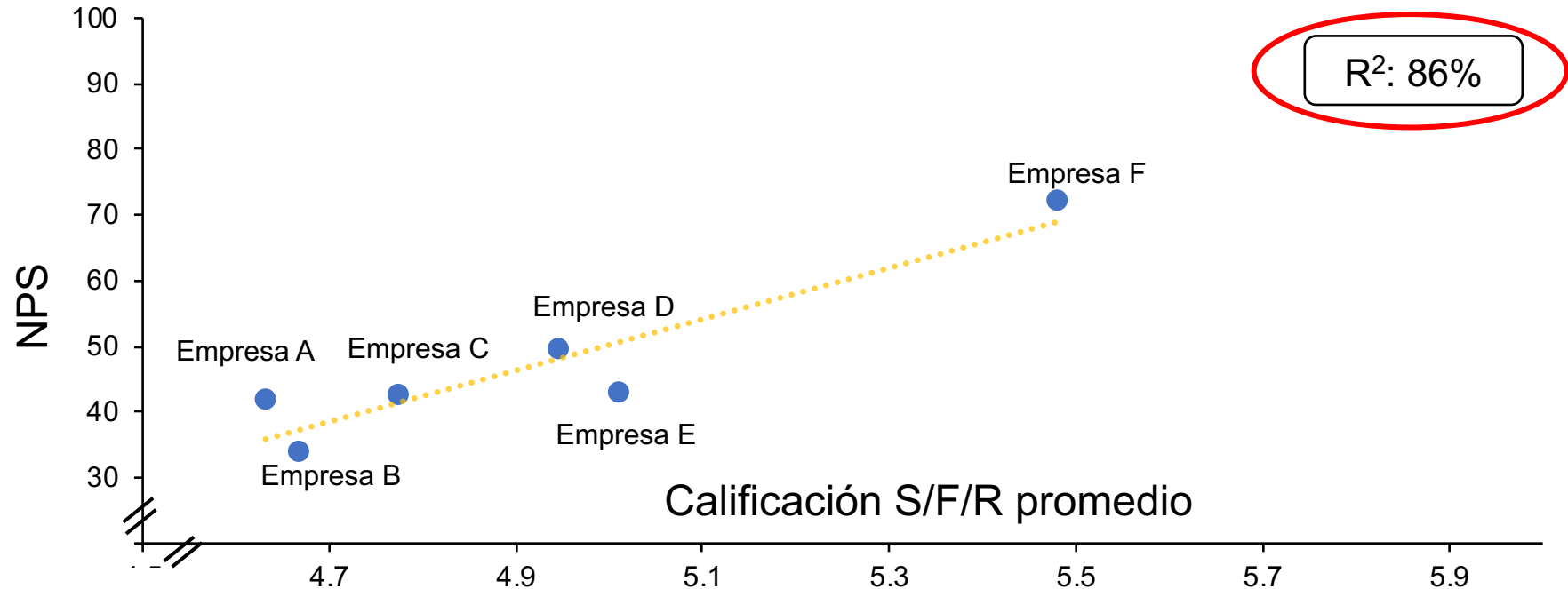
R^2: 86%

NPS

Empresa F
Empresa D
Empresa A
Empresa C
Empresa E
Empresa B

Calificación S/F/R promedio

4.7   4.9   5.1   5.3   5.5   5.7   5.9

Nota: Para facilitar la interpretación del contenido, hemos etiquetado a las empresas (A-F) según su desempeño. Este etiquetado es exclusivo para esta lámina.
Fuente: Encuesta realizada por Verint y Delos Advisors - 2020.

Todos los participantes: N = 2,047
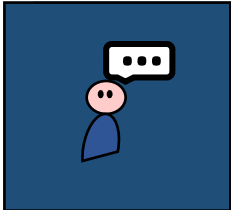
La probabilidad de que un usuario adquiera un producto nuevo con su proveedor actual está altamente correlacionada con el NPS.

"¿Qué tan probable es que adquieras un nuevo producto de tu proveedor principal en el futuro?"

7

Muy probable

6

5

R^2: 98%

4

3

2

1

Nada probable

87

62

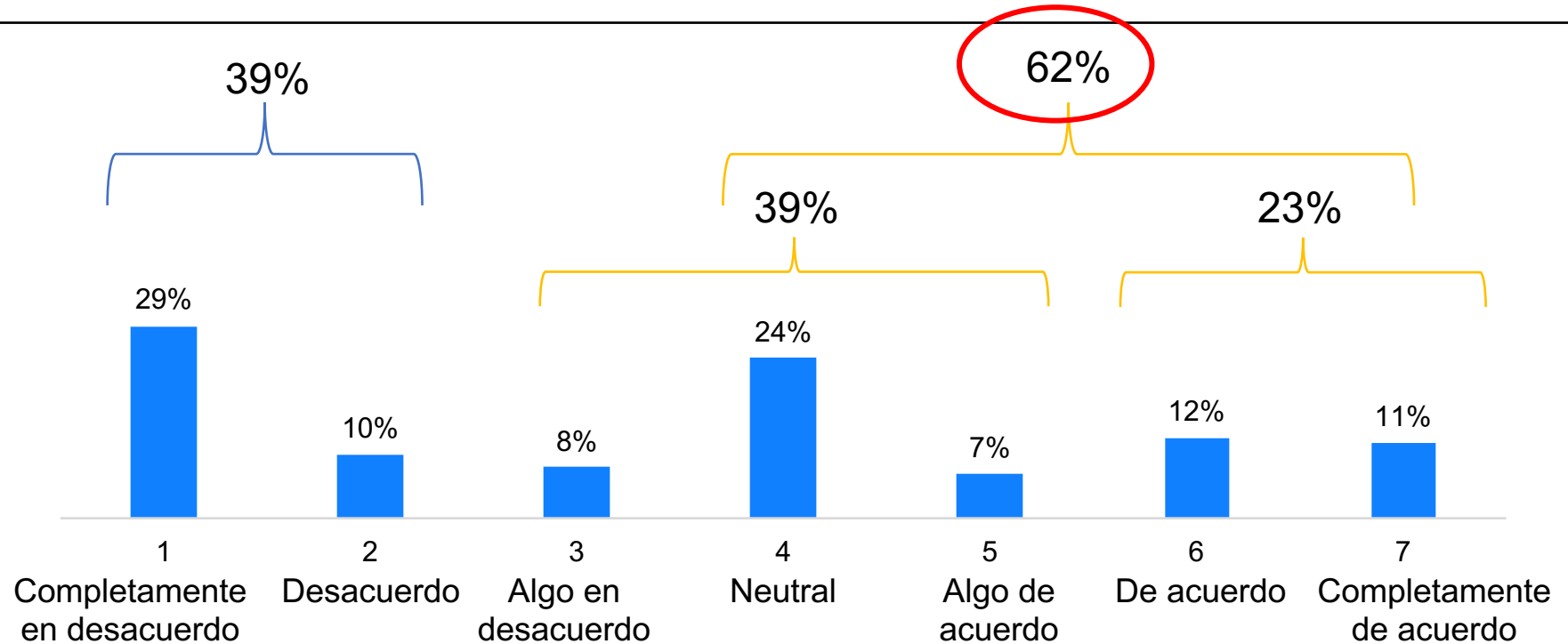33

28

0

-17

-27

NPS

Fuente: Encuesta realizada por Verint y Delos Advisors - 2020.

El NPS tiene una alta correlación con la retención esperada.

R^2: 91%

"Con base en su experiencia, ¿qué tan probable es que conserve su proveedor principal en el largo plazo?"
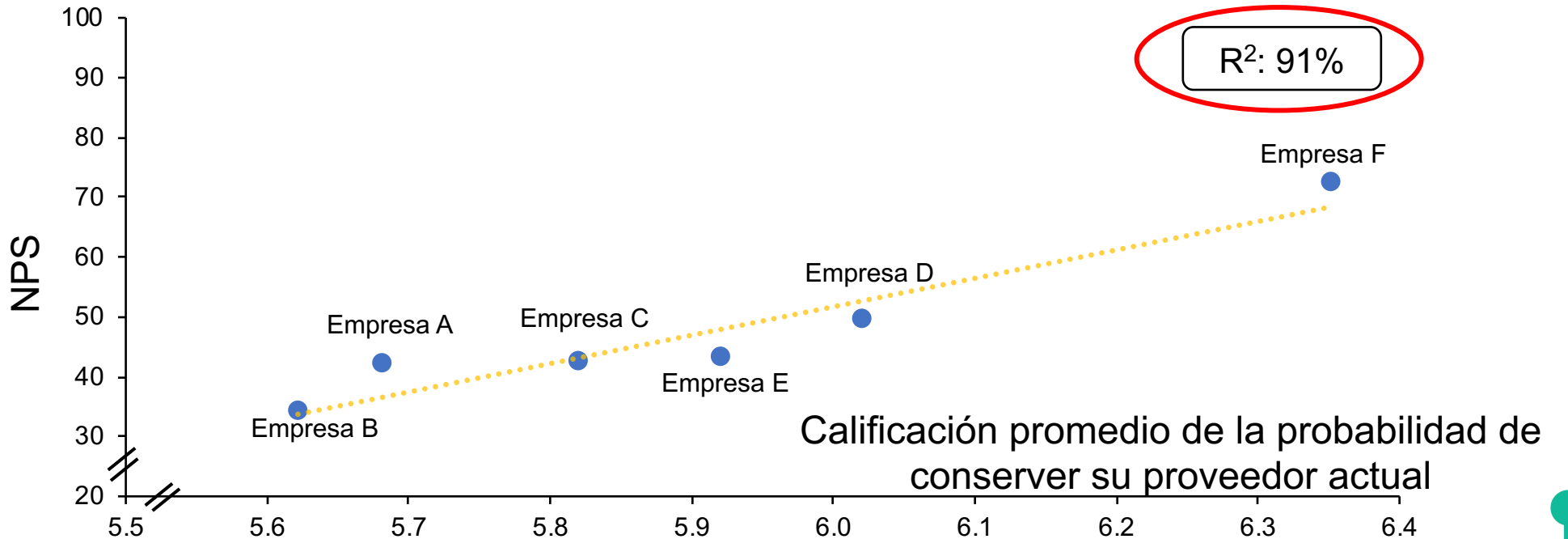
NPS

Empresa F

Empresa D

Empresa A

Empresa C

Empresa E

Empresa B

Calificación promedio de la probabilidad de conserver su proveedor actual

Nota: Para facilitar la interpretación del contenido, hemos etiquetado a las empresas (A-F) según su desempeño. Este etiquetado es exclusivo para esta lámina.
Fuente: Encuesta realizada por Verint y Delos Advisors - 2020.

Solo usuarios que abrieron una cuenta durante el último año: N = 408
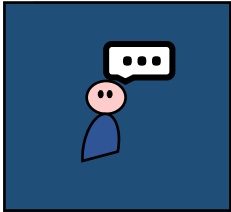
El 62% de los usuarios no entiende los términos, condiciones, comisiones y/o los beneficios del producto / servicio que contrataron.

"No entiendo los beneficios, ni las condiciones generales de mi producto/servicio."

39%

62%

39%

23%

29%

10%

8%

24%

7%

12%

11%

1	2	3	4	5	6	7
Completamente en desacuerdo	Desacuerdo	Algo en desacuerdo	Neutral	Algo de acuerdo	De acuerdo	Completamente de acuerdo

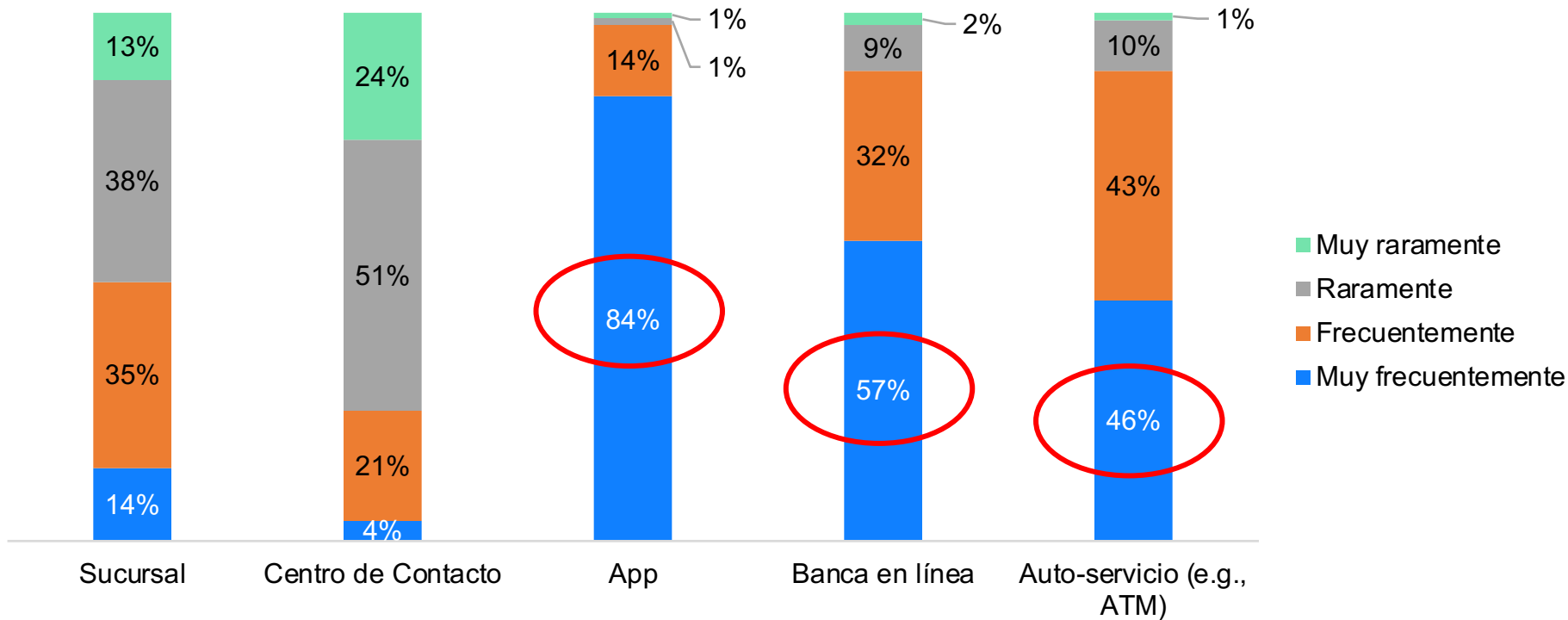Fuente: Encuesta realizada por Verint y Delos Advisors - 2020.

Solo usuarios que visitaron una sucursal durante el último mes: N = 1,609
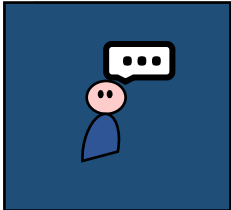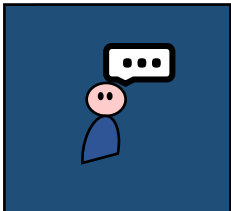
Los servicios en línea están ganando terreno frente a las interacciones y transacciones más rutinarias y tradicionales.

"Seleccione la opción que mejor describa la frecuencia con que usa los siguientes canales de su proveedor:

Sucursal
- 13%
- 38%
- 35%
- 14%

Centro de Contacto
- 24%
- 51%
- 21%
- 4%

App
- 1%
- 1%
- 14%
- 84%

Banca en línea
- 2%
- 9%
- 32%
- 57%

Auto-servicio (e.g., ATM)
- 1%
- 10%
- 43%
- 46%

Leyenda:
- Muy raramente
- Raramente
- Frecuentemente
- Muy frecuentemente

Fuente: Encuesta realizada por Verint y Delos Advisors - 2020.
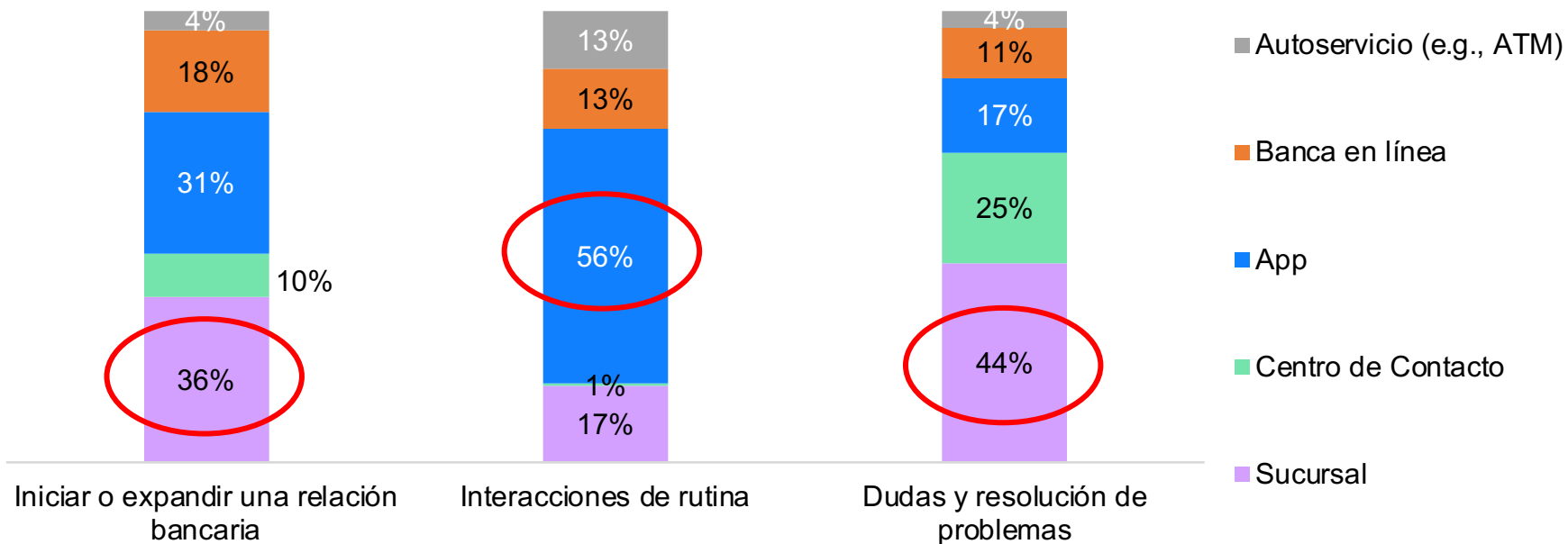
Humanizing The Digital Experience
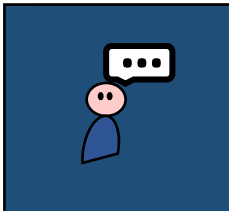
18

Todos los participantes: N = 2,047

La mayoría de los usuarios prefiere transaccionar mediante la app y atender otros temas directamente en la sucursal.

"Seleccione la opción que mejor describa el canal por el cual prefiere interactuar con su proveedor para diversas actividades:"
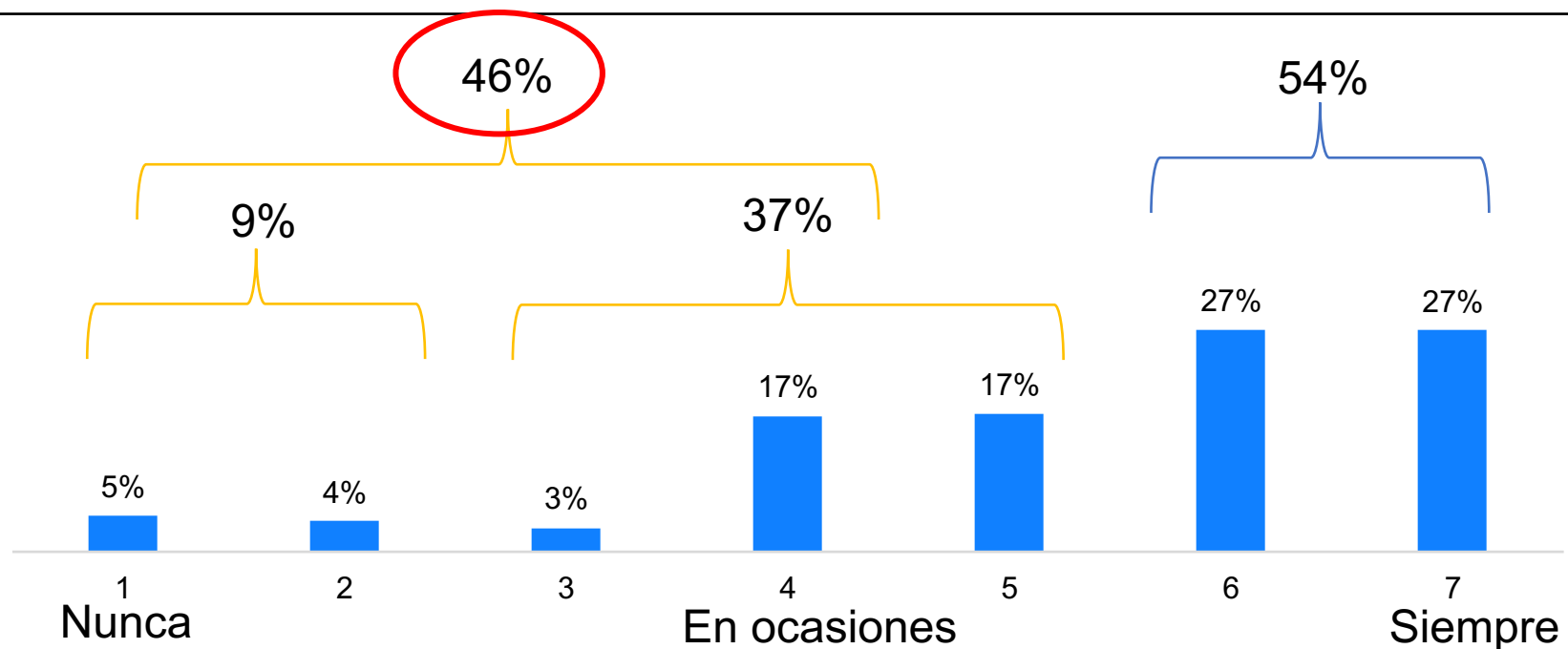
Iniciar o expandir una relación bancaria
- 4%
- 18%
- 31%
- 10%
- 36%

Interacciones de rutina
- 13%
- 13%
- 56%
- 1%
- 17%

Dudas y resolución de problemas
- 4%
- 11%
- 17%
- 25%
- 44%

Leyenda:
- Autoservicio (e.g., ATM)
- Banca en línea
- App
- Centro de Contacto
- Sucursal

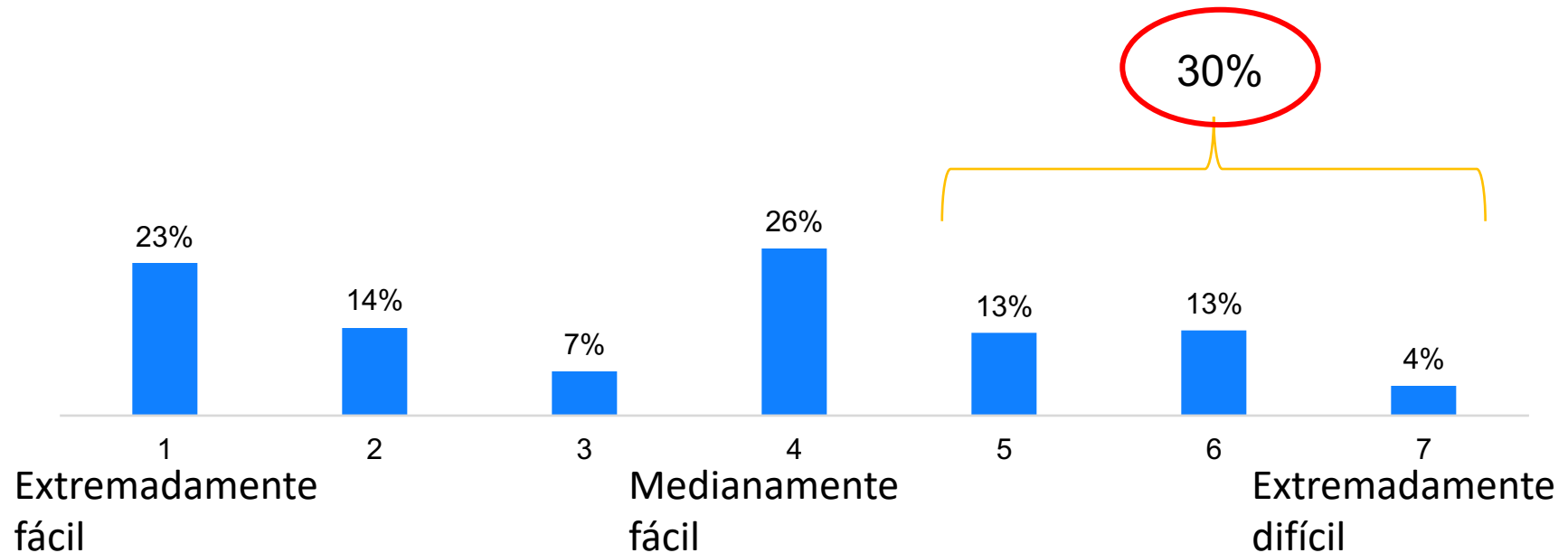**Humanizing The Digital Experience**

Usuarios que usaron canales digitales durante el último mes: N = 1,609
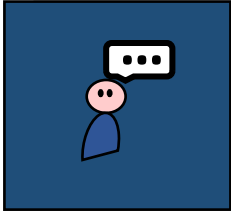
30% de los usuarios considera que, al usar los canales digitales de su banco, es difícil encontrar lo que están buscando.

30%

"¿Qué tan fácil es encontrar lo que busca a través de los canales digitales de su proveedor?"

23%	14%	7%	26%	13%	13%	4%
1	2	3	4	5	6	7
Extremadamente fácil			Medianamente fácil			Extremadamente difícil

Fuente: Encuesta realizada por Verint y Delos Advisors - 2020.

Company Satisfaction Rankings and ROI

Company Satisfaction Rankings

- The shift after COVID 19 resulted in substantial changes to company satisfaction scores to 11 of 15 banks

- National banks were more likely to see increases compared to regional banks

Company Satisfaction ROI

- When bank customers are satisfied with their bank, they are
  - **198%** more likely to indicate they will continue that relationship
  - **232%** more likely to consider additional services
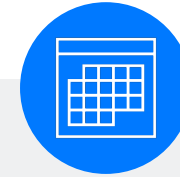
Banking Study Wave 1:
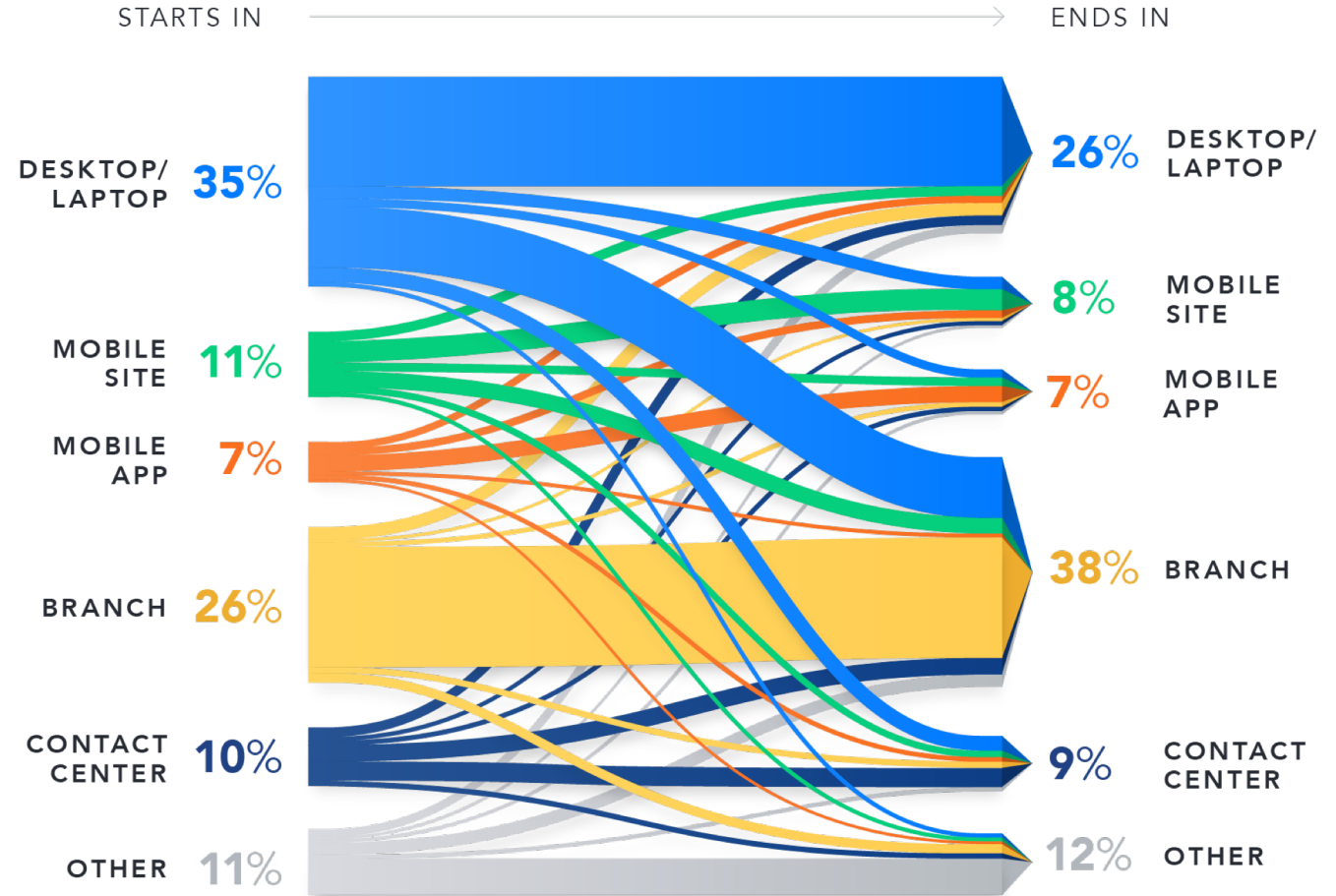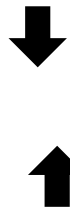
02/07/20 – 03/17/20

National State of Emergency:

3/18/20

Banking Study Wave 2:

04/09/20 – 04/15/20

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Loan Journey: Wave 1

When asked how customers would go about applying for a hypothetical $10,000 loan:

- Digital: **53%** start + **41%** end

⬇

⬆

- Branch: **26%** start + **38%** end

STARTS IN → ENDS IN

DESKTOP/LAPTOP 35%	26% DESKTOP/LAPTOP
MOBILE SITE 11%	8% MOBILE SITE
MOBILE APP 7%	7% MOBILE APP
BRANCH 26%	38% BRANCH
CONTACT CENTER 10%	9% CONTACT CENTER
OTHER 11%	12% OTHER

"Other" category includes responses "other" and "social media."

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Loan Journey: Wave 2

Asked the same questions during COVID-19 social distancing orders:

- Respondents preferring to research or apply for loans at a **branch dropped by more than 25% in Wave 2**

- Respondents preferring to **end in digital increased by 15% in Wave 2**

STARTS IN → ENDS IN

DESKTOP/LAPTOP **30%**

MOBILE SITE **14%**

MOBILE APP **10%**

BRANCH **19%**

CONTACT CENTER **14%**

OTHER **13%**

26% DESKTOP/LAPTOP

10% MOBILE SITE

11% MOBILE APP

28% BRANCH

13% CONTACT CENTER

12% OTHER

"Other" category includes responses "other" and "social media."

Humanizing The Digital Experience

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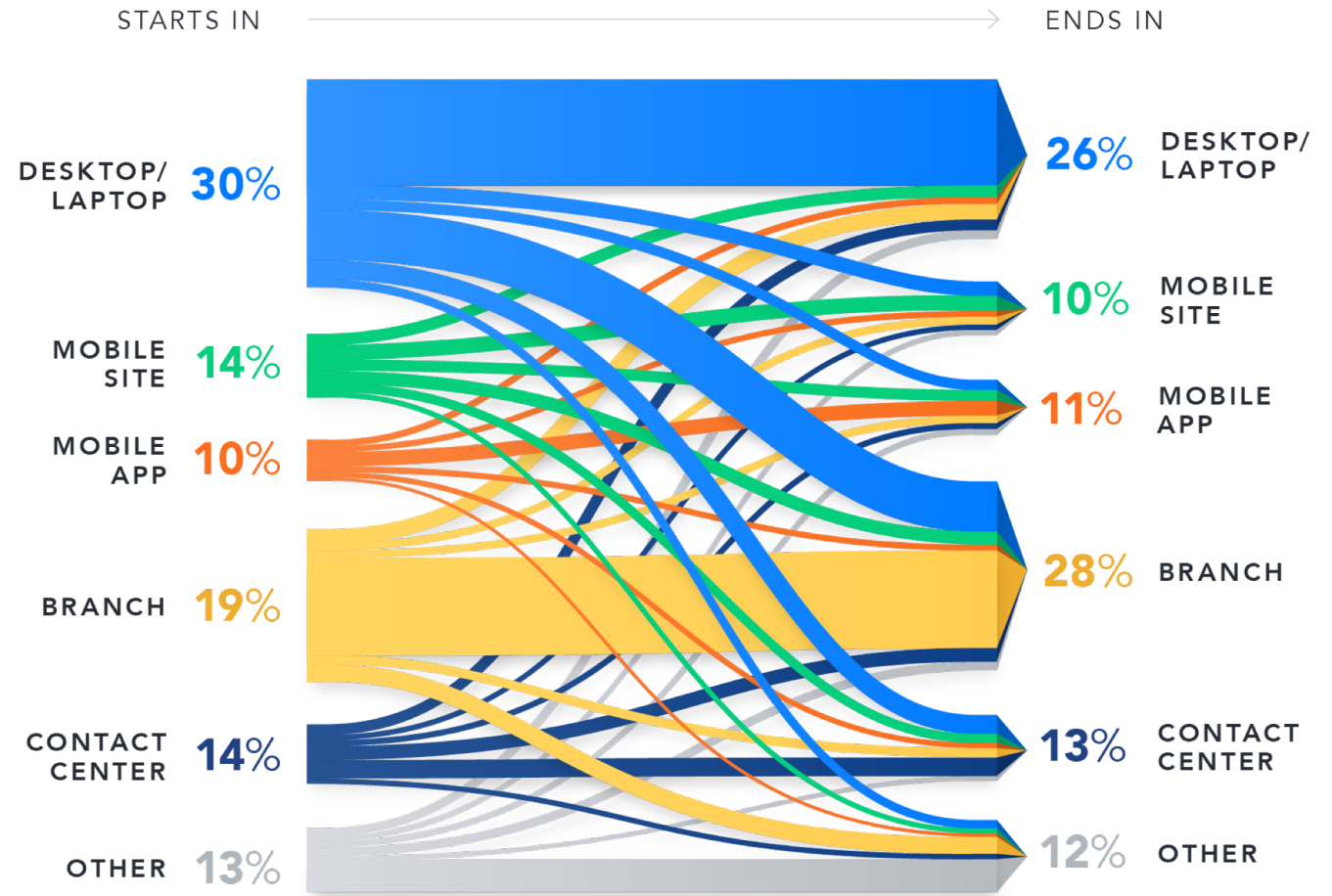
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Improving Digital Experience May Reduce Contact Center Costs

When customers try digital first and fail, it increases costs and frustrates customers.

Why use the contact center after digital failure?

28% encountered technical issues or error messages

27% couldn't find information or found site navigation difficult

"Sometimes hard to navigate website so I end up calling"

"The website functionality and app limitations for the credit card."

Of these **43%** tried **digital** first

13%
Of respondents called **contact center**
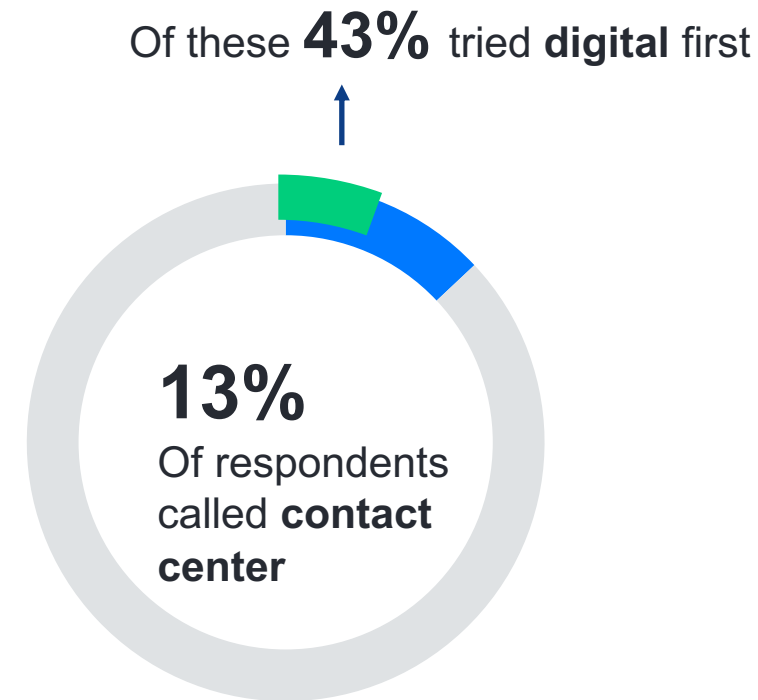
Costs are based on the assumption that the contact center interaction costs $9.00.
*Sample size is small; data should be considered directional

Wave 1

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25

Improving Digital May Allow Customers to Avoid Branch Visits

Failures in digital can send banking customers to branches, increasing costs and frustrating customers.

Why visit a branch after digital failure?

31% cited other reasons, such as not finding information or not trusting digital information without confirmation

24% encountered technical issues or error messages

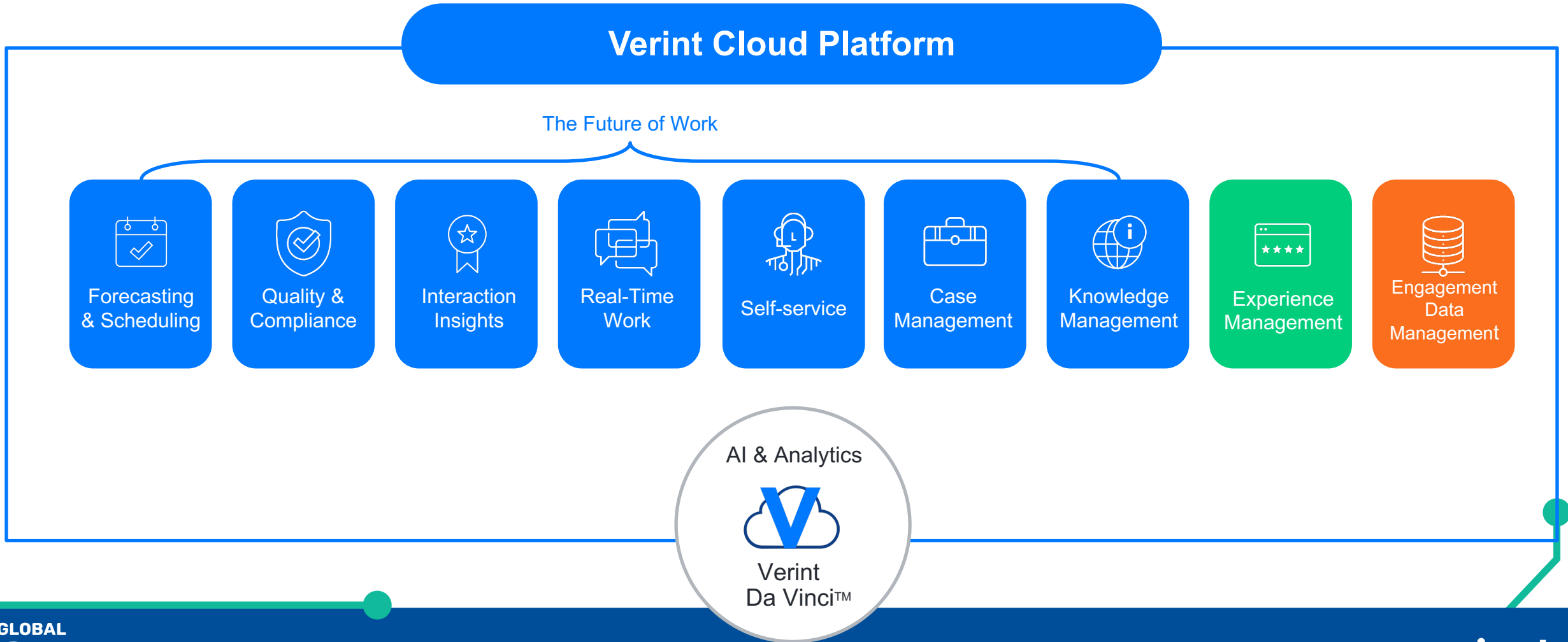Branch visitors who failed in digital first were most likely to try the following tasks online:

- Research new services/accounts
- View or update account info
- Transfer funds
- Pay a bill

Of these **25%** tried **digital** first

45%
Of respondents visited a **bank branch**
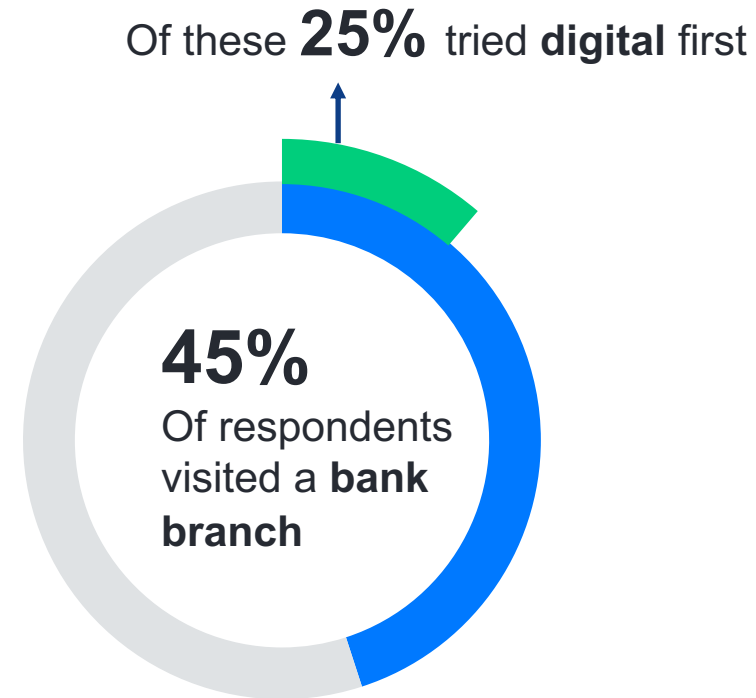
Costs are based on the assumption that the branch interact costs $4.50.
*Sample size is small; data should be considered directional

Wave 1

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Customer Engagement Solution Categories

Verint Cloud Platform

The Future of Work

| Forecasting & Scheduling | Quality & Compliance | Interaction Insights | Real-Time Work | Self-service | Case Management | Knowledge Management | Experience Management | Engagement Data Management |

AI & Analytics

V

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Verint Cloud Platform Offerings

**Future
of Work**

**Experience
Management**

**Engagement Data
Management**

- Digital Behavior Analytics
- Digital Experience
- Predictive Experience
- Enterprise Experience

- Interaction Experience
- Interaction Experience
  - Speech Analytics
  - Text Analytics

GRACIAS

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