

WHITEPAPER

# How to **translate** **operational excellence** into powerful customer experiences



# The world is a moment

Actually, many moments. Some of us – business and nonprofit leaders, marketers, technologists, and process optimization experts – refer to these moments as the “customer’s experience” or CX, for short.

Why? Because based on our career experience and professional passion, we know that if we can create one very powerful moment for our customers, we may be able to precipitate a change in their actions, beliefs, or behaviors. Maybe minor. Maybe magnificent. But definitely in our favor.

In most cases, we have to build a string of these moments together. We’re talking about a seductive,

impression-rich journey that invites and entices customers to engage with us, our organizations, and our missions in ways that advance their interests and improve their worlds.

If we systematically deliver a predictable experience they want or like, then they bring us value. Think revenue or other financial contributions. Relationships. Thousands of clicks, likes, and mentions. If we can get CX right, we reinforce their confidence in what our organization can do for them. That’s trust. That’s brand. That’s competitive advantage. And that’s promise.

So, what do we do with all of that “buy in”? We grow our businesses. We expand our organizations. We fulfill our commitments to stakeholders. And ultimately, at one level or another, we change our own worlds, however we choose to define what that means.





# Good speech. Where's the operations manual?

It's not that easy, of course. The promise of high-powered CX – on steroids and delivered at scale – has eluded us for many years. Yes, the rise of data analytics, multichannel customer care, and digitization certainly helped our businesses take on more complex processes while deploying a range of advanced technological solutions. That's true.

For example, automation of customer care tools made many traditional back-office tasks potentially redundant. A newly freed-up workforce could focus on an array of new functions, from re-tooling out-of-date processes to designing best-in-class customer experiences.

And yet, despite significant investments in the most advanced analytics capabilities and predictive insights, achieving the new possibilities for a richer CX has remained elusive and the expected transformations failed to appear.

Not anymore.

Today, the long-anticipated sea change in customer care is starting to reshape the industry. It is centered around a bold new approach to customers' experiences.

# A new design approach: Top-down to bottom-up

## Traditional barriers

While many organizations have focused on understanding customer personas and documenting their journeys, most of these attempts have remained on paper and haven't produced the promised CX transformation.

Why? Many reasons. But most have to do with the traditional top-down, academic approach to digital transformation typically used by large advisory consulting firms.

This "trickle-down" approach to execution and operations doesn't always work. It lacks a robust feedback loop in the reverse direction capable of leveraging the insights gleaned from the frontlines of customer service and support.

In place of this top-down, academic model, what's needed is an **operationally intuitive approach** that understands what the customer truly wants while synchronizing these insights with a **technologically advanced design process**.

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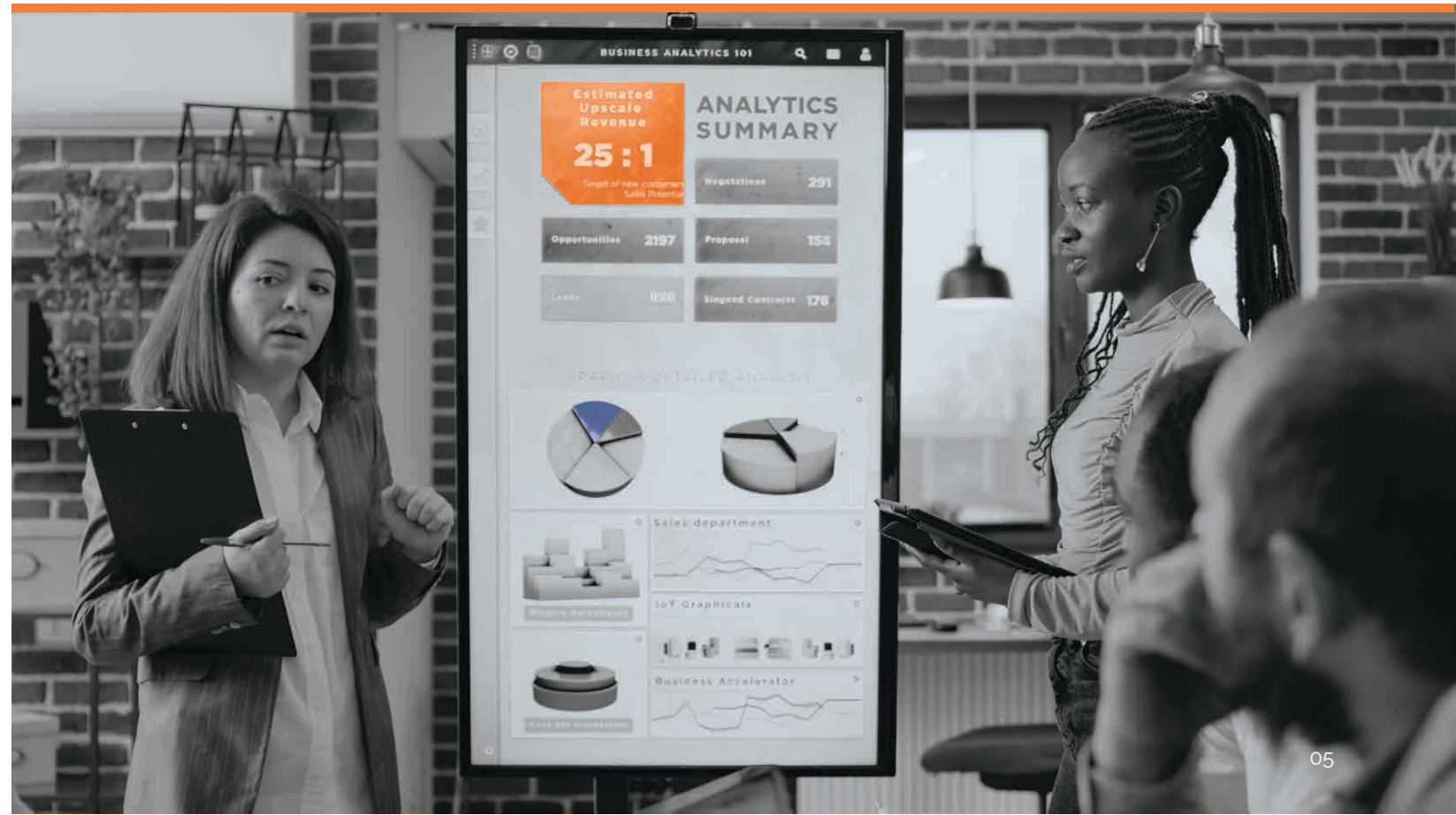
## Bottom-up is Better

At Firstsource, we call this a bottom-up highway of information because it shapes strategy and drives performance outcomes instead of merely reflecting them. Only companies with extensive operational experience interacting with customers and understanding their triggers on the ground level can reach this point.

It's an exciting place to be – and quite inspiring to then combine these insights with advanced analytics and capabilities to transform CX in unique ways, company by company across industries from banking and mortgage services to healthcare and education.

Through this ground-level work inside various industries, we have discovered unexpected challenges and areas for improvement — such as legacy, paper-based processes and deeply entrenched manual procedures — that

are difficult to appreciate and often impossible to capture when conducting research remotely. Or from the top-down.



## Case Study - Mortgage Services



### Top-down vs. bottom-up

To deploy this approach in the mortgage space, Firstsource developed journeys around how loan origination happens at the procedural, step-by-step level.

A top-tier consulting firm, by contrast, typically leverages its broad industry perspective to imagine a customer journey from the mortgage provider's point of view.

- This launching point, however, makes it nearly impossible to incorporate the significance of an end customer who has to click a form three times compared to another who has to click it twice.

- Traditional consulting firms either won't have access to that level of data or the number of cycles it would take them to get there would be cost-prohibitive.

A couple of clicks might seem like a small nuance, but we've spent years working directly with customers – and, by extension, their customers – to understand “the cost of clicks.”

## Intuition and technology

What exactly does it take to build this highway and design rich end-to-end customer journeys at scale? It takes fundamentally transforming the traditional approach to CX through continuous study and a mindset shaped by design thinking.

To build experiences and envision journeys that feel as intuitive for customers as for the associates providing support, we have to identify the customers' pain points and triggers and understand their needs, behaviors, and motivations. Then, we design solutions that capitalize on their moments of delight.

In order to define best-in-class customer experiences, one has to:

- Build customer personas for all potential use cases
- Lay out personalized journeys for all customer personas
- Develop business processes aligned with these journeys, and
- Create a target operating model across people, processes, and technologies.

What does developing the impact of these signature moments get you? Journeys that more deeply inform business processes. A greater ability to empathetically engage with customers. Automations, tools, and KPIs folded into operating models that support your core strategies and complement your business outcomes.





Developing the impact of these signature moments gives you journeys that more deeply inform business processes. A greater ability to engage customers with empathy. Automations, tools, and KPIs folded into operating models that support your core strategies and complement your business outcomes.

The best design uses measurement tools that provide a constant stream of feedback to designers that enable them to assess, refine, and improve their processes. By experimenting, measuring, and iterating on an ongoing basis, you maintain constant contact with your customers — as you provide them with richer, more personalized experiences.



## Harnessing empathy

Today, organizations are overwhelmed by a flood of technologies promising higher returns through more optimized CX. The result is frequently wasted investment combined with poorly understood and little-used tools. To combat this, it's necessary to carry out a critical reversal. Rather than starting with the technology and then applying it to the customer, you need to start with the customer and design the journey around them.



## Case Study - Debt Collections

Payment recieved

### Empathy and Customer Self-Help Improve their Experience

Firstsource's extensive experience in debt collections led us to make an intervention in the longstanding telecalling-based approach to debt recovery. Despite being the industry standard for years, the strategy's limitations were well-known, even if initiatives to change it had remained chronically timid.

What we took to heart when designing our solution is that customers today want to help themselves; they want to search independently for their own answers whenever possible. So, we built a digitally enabled self-service solution for our customers that removed the human element. Our tool approaches debt recovery using an omnichannel strategy, leveraging artificial intelligence (AI) to create a

personalized combination of email, text message, and phone outreach for each customer persona. Every customer persona is based on myriad data points that include demographics, amount due, digital propensity, risk exposure, and more. We then use empathetic messaging along with multiple payment options to ensure a better CX as well as higher debt recoveries.

Paradoxically, by removing the human element, we injected more empathy into the process and made it more humane. In the end, the payer's experience improved and the process became more effective and efficient for our clients.

# Empirical insights: The fastest path to designing delight

Designing rich CX means leveraging empirically gathered insights. Your goal is to understand your customer's feelings, expectations, and hopes. For this, you will need:

- Deep and ground-up discovery research into customers
- A clearly defined problem statement
- A design thinking approach, and
- Tactical deployment of advanced capabilities, particularly advanced analytics

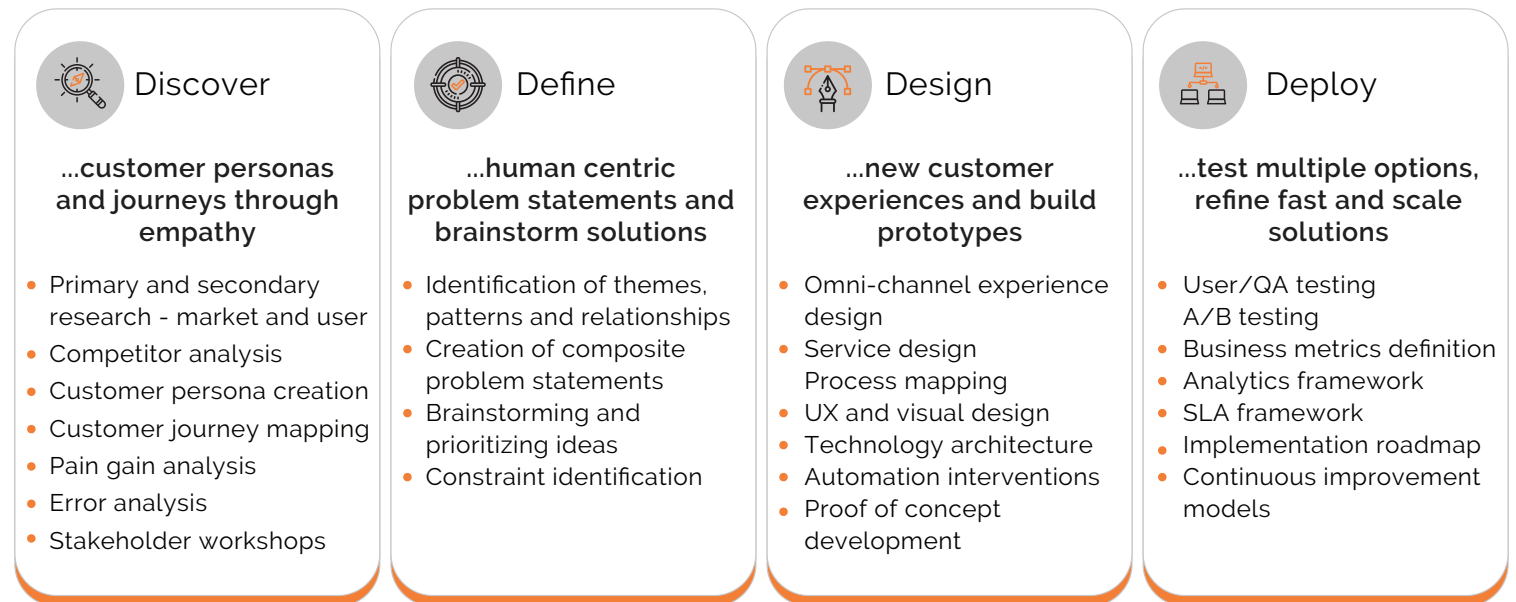


Figure 1: A comprehensive CX design framework

Once you've built out personas and transformed them into journey maps, you can start thinking about various digital, technical, and organizational strategies that require a design thinking approach. As you elaborate on potential prototypes, ask questions like: ***At what point in the process do we want automation to intervene? What should the UX and visual design be like?*** Through this laser-focus on entering the minds of customers, it's possible to deliver solutions that understand, define, and solve your clients' challenges.

By mapping journeys, designing personas, and building operational models with these insights in mind, you will be better positioned to sense and respond to shifting customer

requirements. From here, the solutions you iterate will build on an already-existing framework that broadens the scope and power of your digital transformation efforts. By

continuously working at the leading edge of CX and refining a holistic view of customers, you will also gain additional insight into the areas linking CX to your business value.







## Case Study - Education

### Omnichannel Learning Across the Student Life Cycle

Firstsource helped a K-12 educational technology organization to create an omnichannel learner acquisition model that delivered higher conversion rates and better customer experiences.

We learned that both young learners and their parents are involved in the decision-making process for the K-12 scenario, with each having their own enrollment drivers. Leveraging this insight, we built out omnichannel customer journeys that folded persona-specific messages into a seamless enrollment experience across channels—covering the web, email, text message, and phone.

The technology backbone incorporated enablers such as auto-classification of leads, 360-degree CRM, and visual IVR, while to design the process we leveraged capabilities like gamified training processes and personalized sales pitches. The solution enabled cohesive cross-channel communication, deep data-driven segmentation, and hyper-personalization that resulted in improved student engagement and retention across the student life cycle.



# Culture building: The magic of continuous improvement

## Quantitative results – and momentum

If you're a business or nonprofit leader today, you likely want more than just qualitative assurance that you can provide your customers with a richer experience. You're looking for concrete, quantitative results that unpack CX with metrics illuminating precisely how you've defined and built the journey. That takes KPIs relevant to your

business that will demonstrably empower your organization and improve performance. What's more, highlighting how these KPIs connect with factors across your organization helps you uncover and develop new links between your analytic capabilities and their impact on your bottom line.

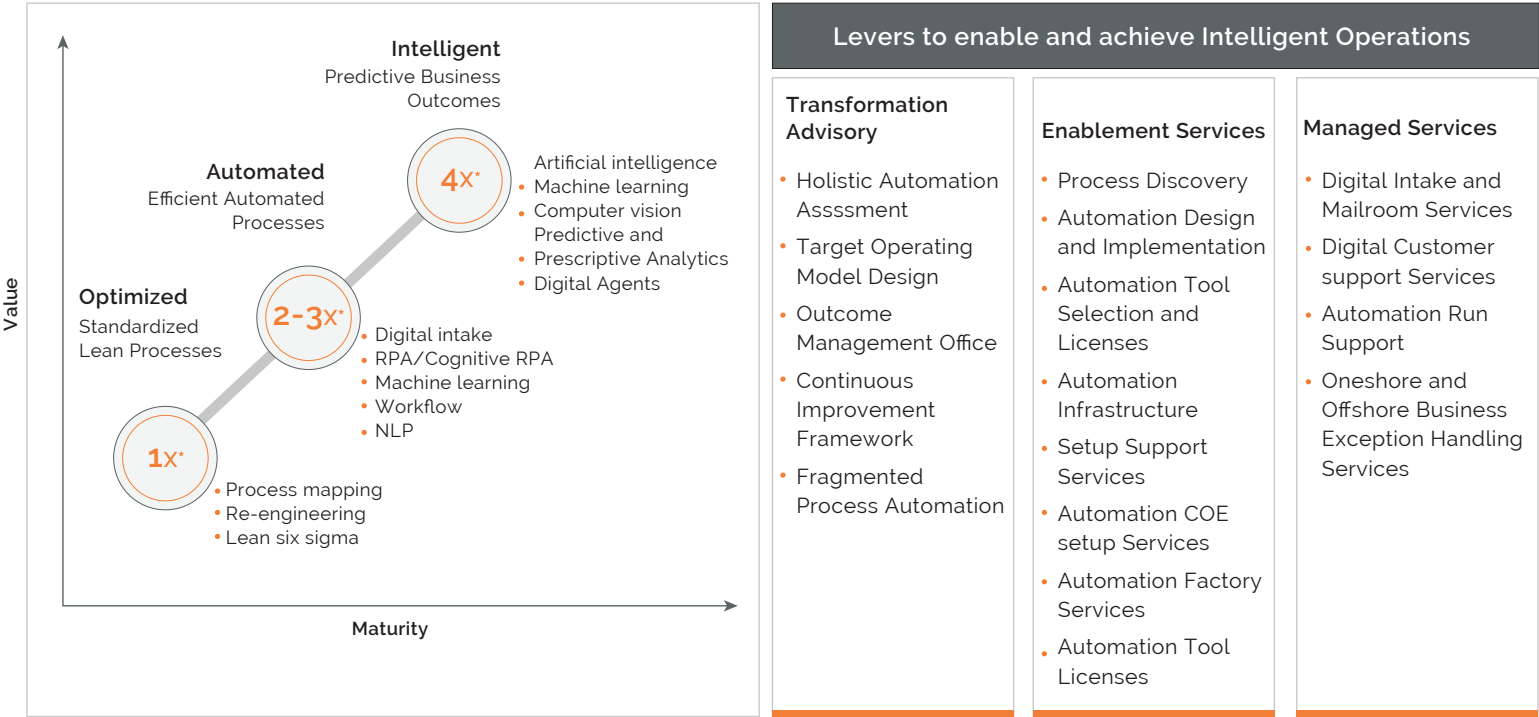


Figure 2: Our phased approach to transformation benefits

Impatient for results? An external partner can help you leverage operational models optimized by their other clients in the same or comparable industries. With the right partner, you can accelerate your speed to market while also ensuring high-quality, battle-hardened, stress-tested results. That way, you align quantitative outcomes with your strategic business priorities efficiently and effectively.

What's more, this enables innovation around commercial models. Rather than structuring your payments along traditional contact center lines—such as by total associates used or the number of calls you handle — you can use metrics and quantified outcomes to organize contracts around the solutions you deliver and technologies you use. In the case of the collections business, for instance, an outcome-based model

means payment can be correlated to the dollars you collect. Or it could be that a process change you propose does more than just increase cycle speed; it reduces capital requirements as well. This shared incentive approach means you're aligned more deeply with your customers on innovation and the bottom line.



## Collaboration as a driver of innovation and flexibility

Working shoulder-to-shoulder with your external CX and business process optimization experts is key. With increasing levels of collaboration, you can more fully deploy the most advanced insights and capabilities to shape, optimize, and automate your processes end-to-end. As a bonus, you'll also be capturing data you can use to further improve front-end operations.

Historically, however, you would retain ownership of execution within your organization, with the final transaction — usually in the form of a pre-defined process — carried out by your external partner. This type of partnership makes building a culture of continuous im-

provement extremely difficult. It restricts your ability to adapt to a shifting environment and disincentivizes your team from searching for better ways to deliver new and existing services. That's not good.

The new approach to CX proposed here, by contrast, envisions external partners working alongside you as their client to clearly articulate your core technology and operations strategies.

From there, your partners will be able to carve out the supporting functions, activities, and processes that enable your organization to more fully realize its goals.

In short, you are empowered to make your **core value-creating strategies** your sole focus, while your partners build out, execute, and improve the **surrounding processes** to make those strategies happen.

### Beyond BPO: Own the Execution

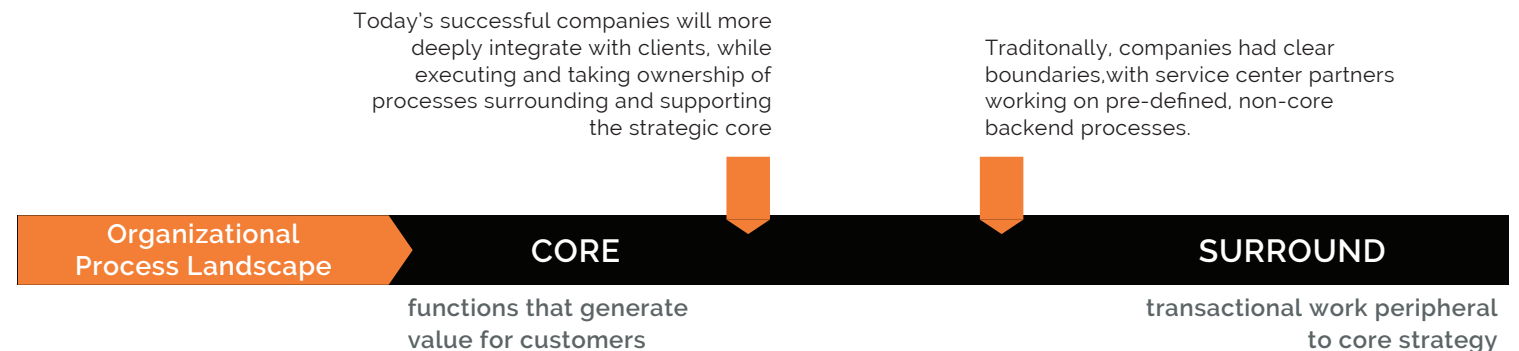


Figure 3: A flexible, collaborative approach to partnerships



## Core vs. Surround

As an example of Firstsource's integration with clients, take the work we do on claims processing for our healthcare customers. In the traditional outsourcing model, business process outsourcers would reach out to the client for guidance when issues arose while scanning, validating, and extracting data from the forms. This entailed an elaborate back-and-forth that added time to the process, delayed payment, and led ultimately to potential customer frustration.

Today we analyze the problem area ourselves, design a scalable solution, and then reach upstream and recommend that solution to the client. By leaving the execution of surrounding processes to us, you can maintain your focus on the core value you provide your customers.

What's more, this approach applies across the whole process. When the situation arises, we design new technology tools to make the process faster or more effective. In the healthcare example, it might be an

optical character recognition (OCR) tool for automatically scanning forms and recognizing handwriting, or it could be a workflow engine that automatically intervenes in the process and takes action when exceptions arise.



## Operationalizing personas and journeys at scale

The systematic approach to CX elaborated here works backward from the customer to redefine the problem, develop the insights, and design the experience.

Think of it as providing a framework for integrating your formerly disparate customer touchpoints—typically spread out across organizational siloes—into the comprehensive picture that is the customer journey.

By using a human-centric approach to construct problem statements and brainstorm solutions, you can use these results to inform the patterns, relationships, and themes which lay the basis for design specifications and a broad swathe of measurement values.



The systematic approach to CX being elaborated here works backward from the customer to redefine the problem, develop the insights, and design the experience.

## Case Study - Media



### Stakeholder Workshops Yield Powerful Insights

While developing personas for a leading UK newspaper, Firstsource discovered that going beyond the customers' age, geography, and career would deepen our understanding of their motivations. To get there, we held stakeholder workshops, closely analyzed competitors' positions in the market, and constructed pain-gain analyses.

We gained powerful insights into:

- The concrete reasons they had for being interested in the newspaper (e.g., broad range of articles versus quality political journalism)

- What sparked their curiosity in a subscription (e.g., advertisement versus word of mouth), and
- Their style of news consumption (e.g., morning reader versus throughout day).

Just as important, however, is that we maintained our design-focused approach by linking what we learned through these experiences back to the operational level.



## Critical thinking and deeper insights

A key tenet guiding contact centers today says that it's best to limit the use of associates to complex, high-value interactions. For the typical, transactional interactions, then, leaders are expected to funnel customers through auto-response and self-service options so that live associates can focus on the consequential, challenging exchanges.

While this strategy isn't wrong necessarily, it's worth growing suspicious when top-down theoretical directives like this get spread indiscriminately across all contact center processes. Such injunctions, of course, stem from a classic and all-too-academic top-down planning approach.





## Case Study - Financial Services

### Overcoming the Obstacles of the Top-Down CX Model

Firstsource was contacted by a large financial institution that had recently decided to prioritize CX. After hiring a well-known consulting firm to build out their personas and journeys, they were advised to deploy a self-service app for all their basic interactions. As the transformation proceeded, all the self-service channels were put in place to steer their customers away from associates.

They reached out to us with a problem. A significant number of customers were bypassing the self-service options and demanding voice calls for simple issues like account balance information and deposit statuses. This meant their associates, whose numbers had been reduced to a bare minimum on the consulting firm's recommendation, were leaving the complex, high-value calls they'd been trained to handle on hold.

In fact, these rudimentary calls appeared to demand a specialized training of their own.

What the consulting firm hadn't taken into account (or hadn't discovered) was the fact that this bank had a sizeable customer base unwilling to use the app or self-service options. These customers — often retired — either didn't know how to use it, or they didn't feel comfortable in a digital environment. Frequently, they simply wanted empathy and human contact.

A human-centric approach to CX understands the needs of these customers and designs personas that take their issues and pain points into account. Companies capable of deploying these strategies will also make sure that their associates are specifically trained to speak with and explain matters in a way that maximizes efficiency as well as the effectiveness of the CX.



## Final Considerations

**The promise of transformation?  
Back on the table.**

What's so new or different about the new approach? Its ability to unite concrete customer knowledge with the most advanced technologies. That is the critical advance. Until now, the dexterity required to deeply integrate these two areas has remained out of reach.

It's still early and mainstream adoption is a few years away. But already there's a new world revealing itself to companies whose revenues are tied deeply and directly to their customers' experiences.

The results aren't just exciting.  
They're transformational.



# Appendix A: Firstsource IDEA

## Insights, Design Experience and Advisory

### Customer experiences that rock their world

While all companies insist that they focus on the customer today, it doesn't take much to see that reality belies these assertions. A quick review of budgets and key performance indicators reveals they're not aligned with customer metrics. It leaves us today with an abundance of strategic conversations and a paucity of strategic deliverables.

To change that, we bring you a digitally enabled experience center — Insights, Design Experience and Advisory (IDEA). Firstsource's focus has always been on the customers who confront and grapple with the unique pain points that come with each industry. IDEA extends that knowledge by getting inside the minds of customers and crafting experiences that are as finely tuned to our customers' expectations as they are with the associates providing support.

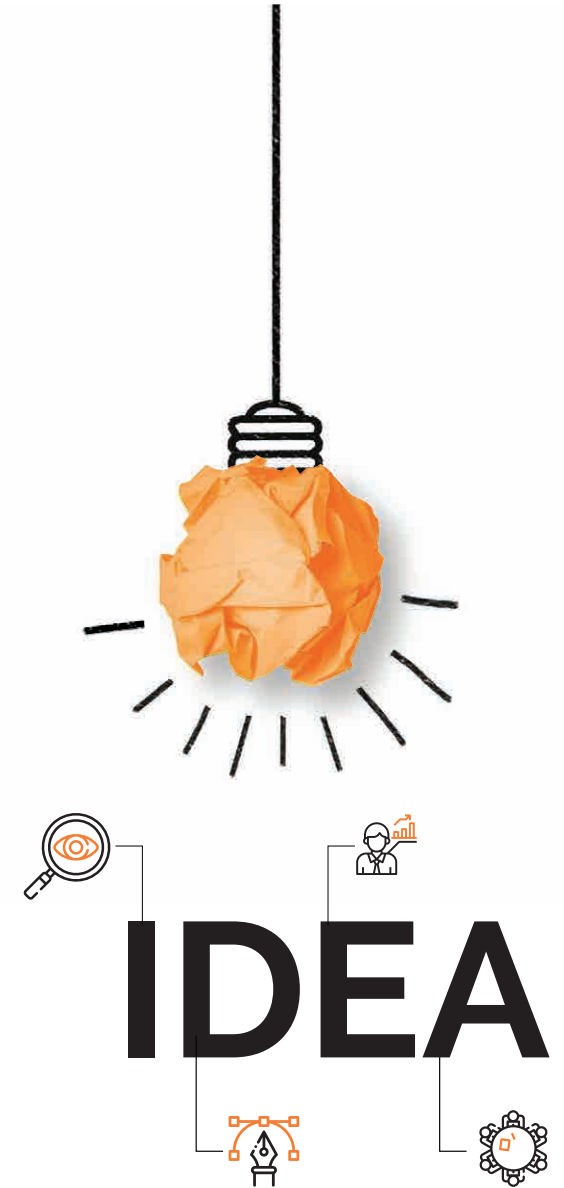
At IDEA, we see ourselves as a digital bridge connecting our clients with their customers. We build that bridge by studying customers at ground level; then we unite those insights with the latest industry tools to design processes that allow our clients to provide their customers with as rich and empathetic an experience as possible.

By basing the journeys we design in the details of customers' lived experiences, we empower our clients to focus on their core business and their customers.

Isn't that their principal objective?

Absolutely.

That's the IDEA



## About the Authors

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Ashish is a 27-year strategy and operations veteran with extensive experience in advisory, design and operating model consulting and heads the Firstsource IDEA team. As member of the senior leadership team, he is also responsible for EdTech, Digital Media and Digitally Enabled Customer Experience practices and is based in Princeton, NJ.



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Shubham has 17+ years of digital strategy and product management experience in Education, Media, Information Services and BFSI industries. His areas of expertise include design thinking, solution envisioning, go-to-market plans, and digital strategy across multiple industry segments.

## *Helping customers **stay ahead** of the curve through transformational technologies and capabilities*

Firstsource Solutions Limited, an RP-Sanjiv Goenka Group company, is a leading provider of transformational solutions and services spanning the customer lifecycle across Healthcare, Banking and Financial Services, Communications, Media and Technology and other industries.

Our 'Digital First, Digital Now' approach helps organizations reinvent operations and reimagine business models, enabling them to deliver moments that matter and build competitive advantage.

With an established presence in the US, the UK, India and the Philippines, we act as a trusted growth partner for over 100 leading global brands, including several Fortune 500 and FTSE 100 companies.

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