



Using AI to Transform Customer Journeys

EBOOK

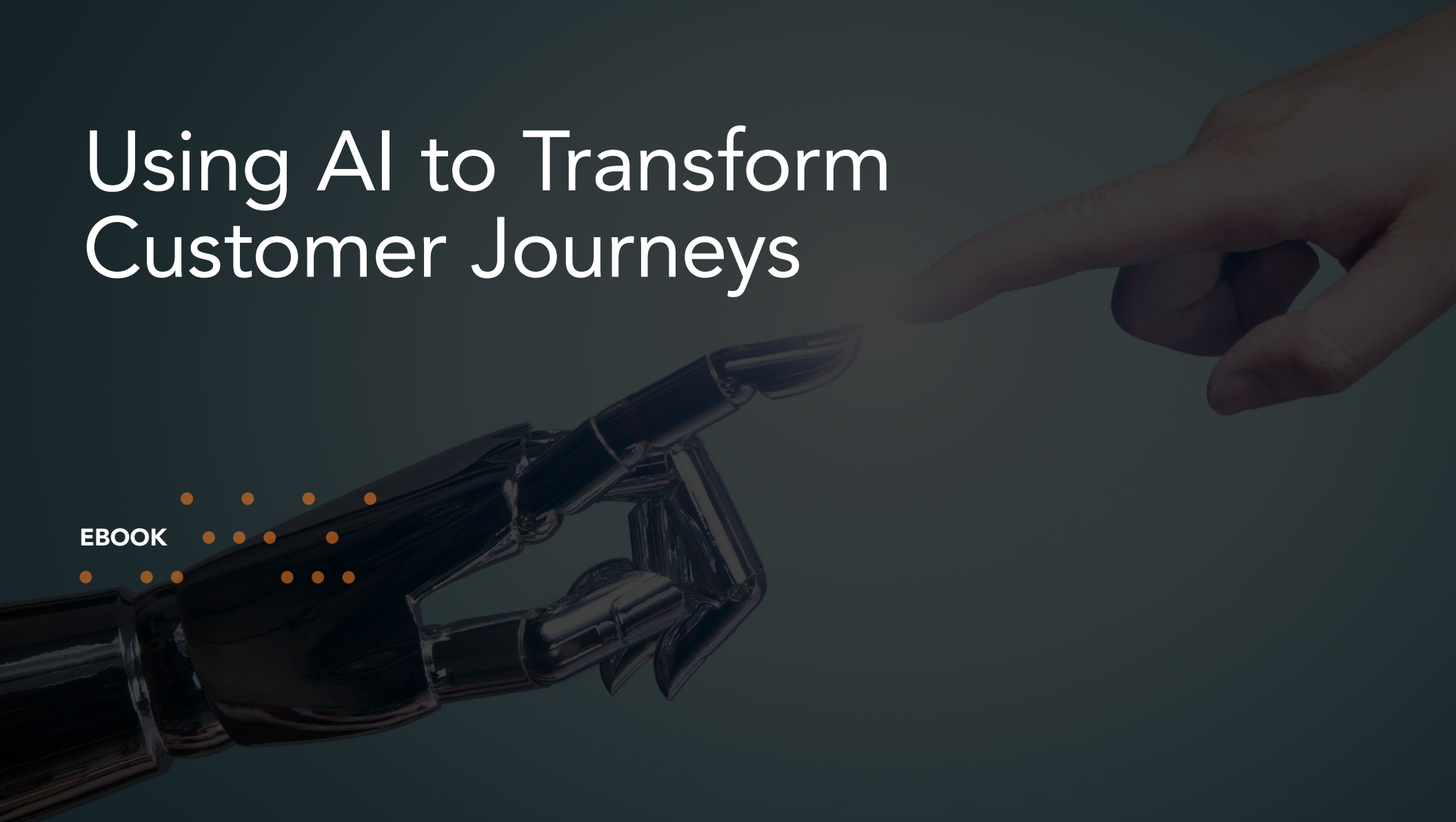


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Wouldn't it be nice if your interactions with the brands and companies you do business with could be as easy and effortless as they are with family and friends?

- Whenever you engage with a brand, it knows who you are.
- It picks up the conversation at the exact moment you left off.
- It understands what you are communicating at every moment.

As a consumer, this type of easy and convenient experience will likely make you more willing to give this brand your repeat business and recommend it to your friends and family. From the brand's perspective, it creates more loyal customers with higher lifetime value and turns customers into brand advocates who are truly engaged and enthusiastic about your brand. While the customer lifetime value is higher for brand advocates, their opinions hold greater sway over the purchase decisions of others as well.

While still rare, there are already companies that are delivering on the personalized, holistic customer experience consumers seek. These leaders are setting the bar high for other brands across any industry. And every innovation in customer experience moves that bar even higher. If you're an executive responsible for all or part of the customer experience, you need to find a way to deliver memorable moments that drive loyalty, satisfaction, willingness to recommend, and, of course, revenue. That's what this e-book is all about: how to win these moments and engage with customers in a personalized, efficient, and convenient manner.

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01

Challenges of a Post-Channel World

As in personal relationships, every moment matters in the interactions you have with your customers and prospects. The challenge for enterprises is how to deliver the kind of memorable moments your customers expect regardless of time, devices, and channels.

Does every moment really matter?

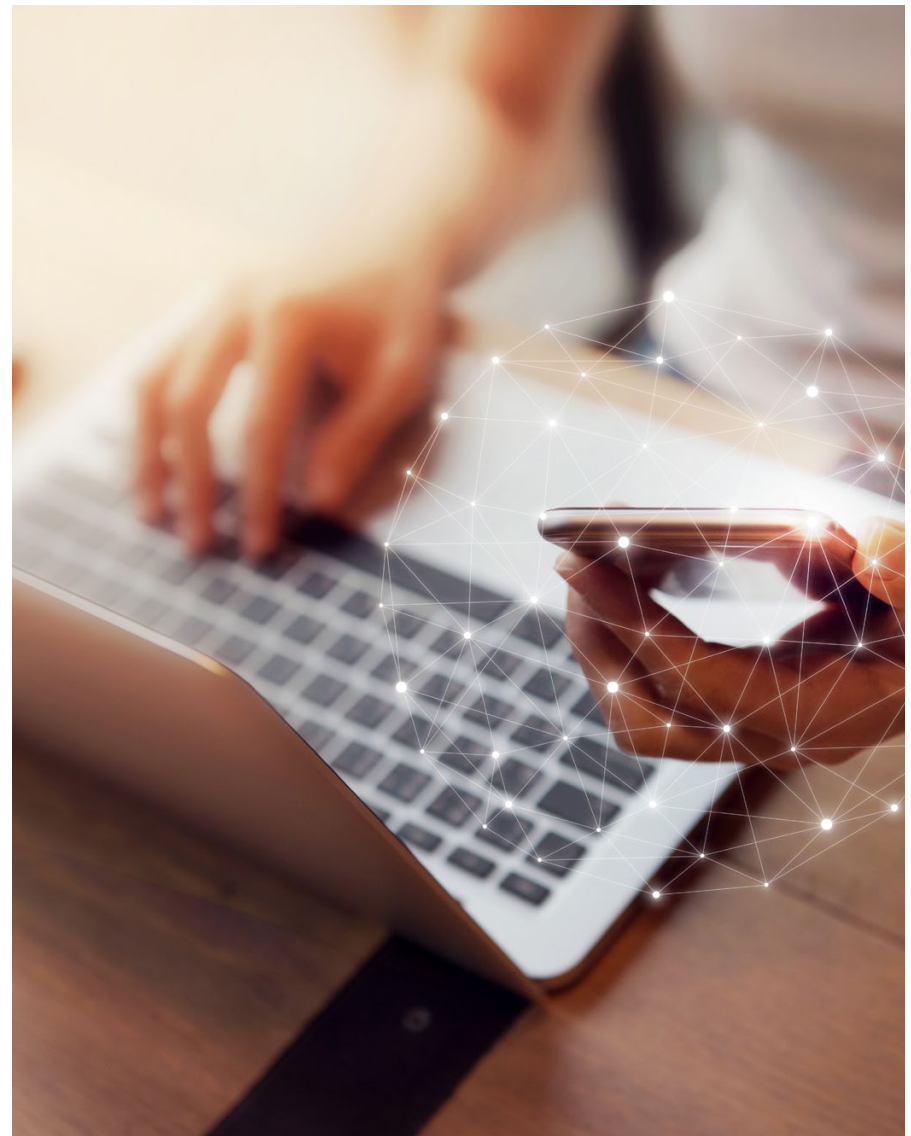
You bet it does.

Moments, or interactions, are the points along the customers' journeys before, during, and after the sale. These journeys—including product comparison, purchase, ordering, bill payment, and others—form the relationship that customers have with your brand. Bad moments—inconvenient return processes, billing errors, long waits for chat agent responses, and so on—lead to unsatisfactory experiences. Rack up enough of these and you get unhappy customers.

Why do moments go wrong?

Often, it's the disconnect that happens in our digital world, where customers want to interact with brands using channels that go beyond physical locations such as websites, chat, phones, social media, text messaging, and email. Every in-person moment of a journey, such as checking into a hotel or opening a bank account, needs the appropriate, convenient, and easy equivalent in digital channels. Once conversations start crisscrossing channels, many brands lose the cohesive thread, forcing consumers to start over in every channel.

How can you create a holistic conversation that transcends the various devices, channels, and time where it takes place? The solution is to move beyond channel-centric thinking (i.e., having a different approach for every channel and not linking them together) and adopt a post-channel strategy, where you connect customer journeys no matter where, when, and how they happen.



This post-channel world presents two major challenges:

1 - Understanding who the customer is and what the customer wants (customer intent) and then acting on it

Back in the day, the stores you frequented knew you and your preferences. You could order “the usual.” While many local businesses still deliver that type of personal service, larger companies mostly can’t. But they could if they start managing moments that matter and customer journeys holistically—that is, agnostic of channel—to deliver a personalized, contextual experience similar to a local business that knows your name and what you like.



2 - Connecting the dots across the journey to eliminate siloed channels

Companies are still stuck in an isolated, channel-centric way of viewing the customer relationship. Customers are forced to start over each time they shift channels (from store to online, online to chat, mobile to phone/interactive voice response, etc.), resulting in too many failed experiences. When you connect all customer moments to your data (interaction, customer, and back-end system data), you can create a personalized, predictive, and effortless customer experience across devices and channels.

“

40% of consumers do not care whether a chatbot or human helps them, as long as they get the answers they need.

”

—Source: Invespro, Chatbots In Customer Service – Statistics and Trends, By Ayat Shukairy



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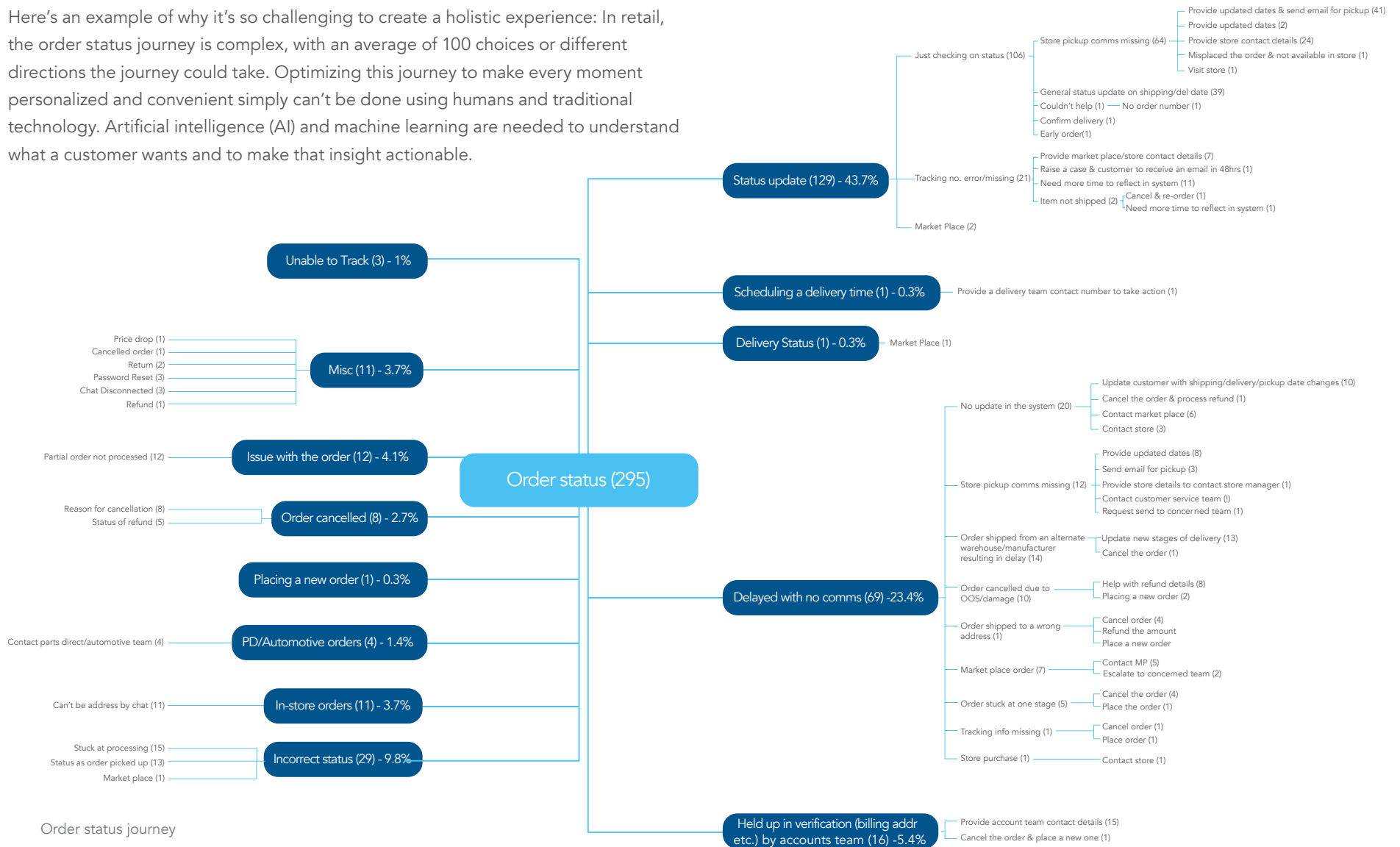
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Here's an example of why it's so challenging to create a holistic experience: In retail, the order status journey is complex, with an average of 100 choices or different directions the journey could take. Optimizing this journey to make every moment personalized and convenient simply can't be done using humans and traditional technology. Artificial intelligence (AI) and machine learning are needed to understand what a customer wants and to make that insight actionable.



An aerial, high-angle photograph of a large crowd of people walking across a crosswalk on a city street. The crosswalk consists of white stripes on a dark asphalt surface. The people are diverse in age and appearance, and they are moving in various directions across the frame. The overall tone of the image is somewhat muted, with a dark overlay that makes the text stand out.

02

Three Common Myths

You need to dispel the myths about customer journeys before you can tackle optimizing them.

Myth 1:

Customer acquisition and customer engagement are unrelated journeys.

Reality:

Your brand should only be having one conversation with your customer. From the customer's perspective, it doesn't matter whether they're engaging with you as they consider buying your product or service, or whether they want to resolve a customer service issue.

Myth 2:

Chat, interactive voice response (IVR), social, mobile, and other channels are all different and require a channel-based approach.

Reality:

Customer experience exists across a continuum that spans all channels. A journey could start with a search on a mobile device and move to a desktop, a website, or social channels. Once a consumer decides to engage with your brand, you might service them via IVR and chat. It's a continuing relationship and an ongoing conversation, no matter where it happens.



Myth 3:

Self-service and assisted service are two separate journeys.

Reality:

This is another example of channel-centric thinking, and it's not how consumers think. Don't define the journey in terms of the channel (chat, IVR, social, mobile, etc.), and don't segment self-service and assisted service as different journeys.



03

What Happens When You Get It Right

Transforming the customer experience to deliver interactions that mimic the ease, personal attention, and convenience of family and friends is not optional, it's imperative.

Continuing the conversation

From artificially intelligent chatbots that emulate your top agents, to predictive insights that anticipate customer needs, your brand can make every moment matter. Your brand can recognize returning customers and pick up the conversation where it leaves off, making it fast and easy to do business with you.

What happens when you do deliver on the moments that matter:

\$1 billion

was saved over 10 years by a
credit card company

\$72 million

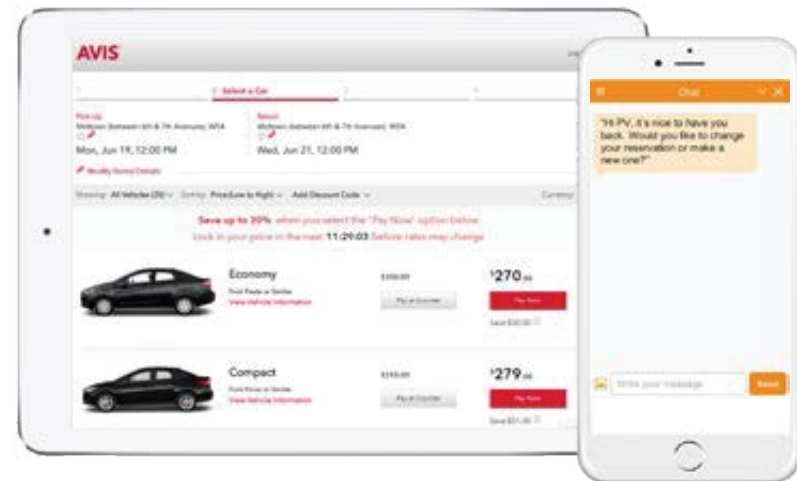
in new revenue per year was earned
by a telecommunications firm

10-point

improvement in Net Promoter Score

30%

reduction in repeat calls



Example of rental car company's holistic customer journey across channels

What happens when you don't deliver on the moments that matter:

30%

of customers have switched to doing business with
a competitor following a poor customer experience.

04

Journey-by-Journey Approach to Transforming the Customer Experience

While every moment matters, practically speaking, you can't transform them all at once. It's better to create a roadmap for what to address first and then begin optimizing one set of moments and one journey at a time.



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What to Do

Focus on the biggest, most impactful journeys.

Analyze your top journeys to identify issues with the current experience.

Redesign the journeys.

Automate and transform journeys.

Measure, analyze, and continue optimizing journeys.

How to Do It

Analyze the value of each journey to your customers and to your brand. Prioritize your efforts on the journeys that have the most impact.

Collect and collate data within each journey and identify where customers become frustrated. There are tools that can help you do this.

Connect the dots for a journey, using various channels that are seamless and conducive to the journey. Engage with your customers on how and when they want to be engaged.

Rearchitect journeys using AI and machine learning technologies to understand customer intent and to personalize and improve the experience across channels, journeys, and devices.

Collect data to measure your success. Continue optimizing moments within journeys as necessary to improve the experience.

05

AI for Transformed Moments and Journeys

Successfully interacting with customers at each moment requires knowing the customer's intent: that is, what each customer is trying to do, not just what the customer says or types. There's technology that does just that.



Artificial intelligence (AI) and machine learning process large amounts of consumer data to determine consumer intent, which you can then apply to every aspect of the customer experience, from acquisition to engagement.

Predicting with AI

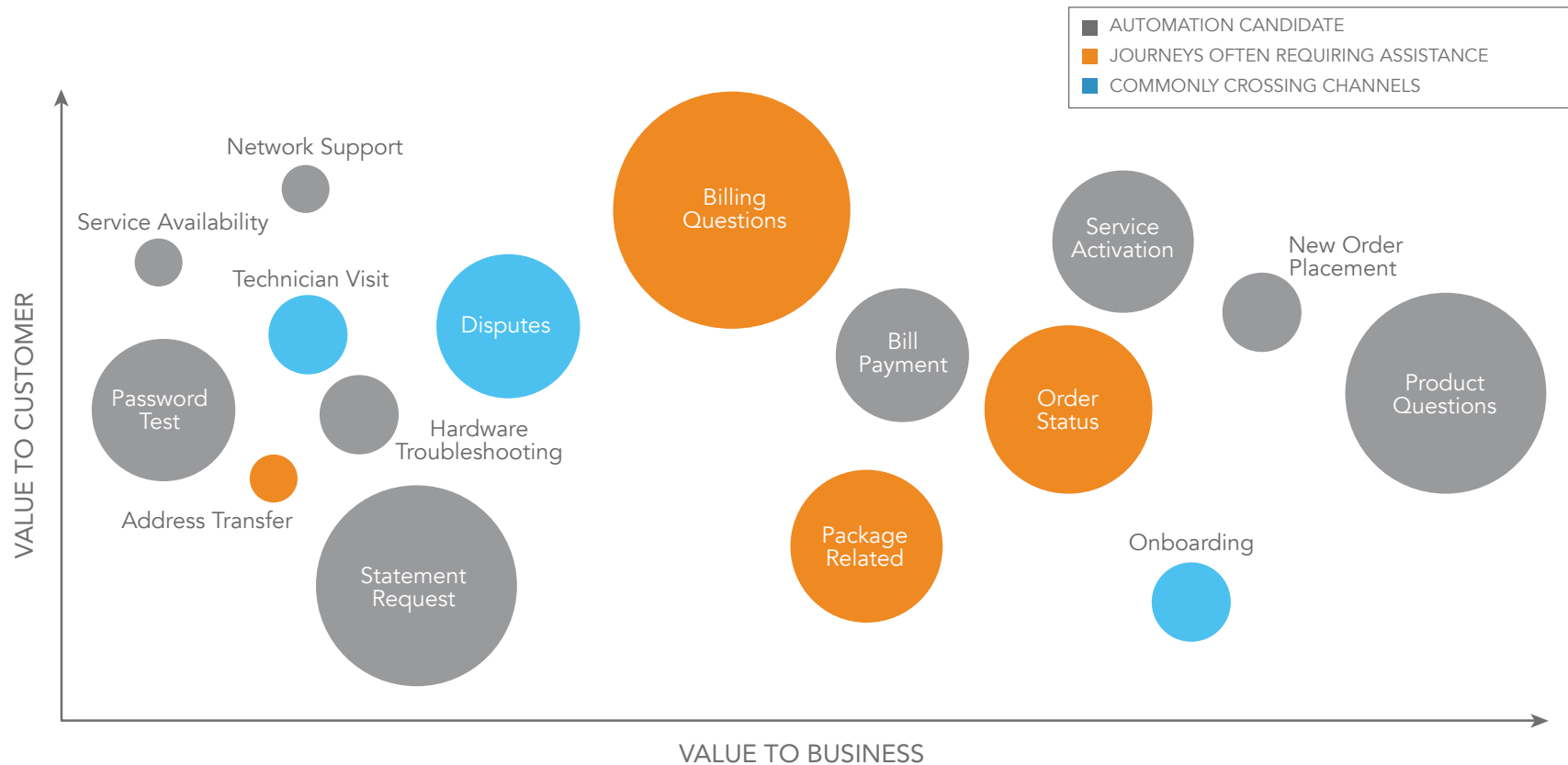
AI makes sense of data and context in real time to identify or predict the intent or purpose of a customer's question or action. It anticipates needs and reduces customer effort. For example, an AI-based chatbot could use a bank customer's question and the knowledge that the customer was sent a new credit card bill the day before to determine that the customer would like to pay the bill.

Machine learning enables AI-based technologies to become smarter about customer intent by processing and analyzing large amounts of data, including contextual customer information, such as profile, behavior, and transactions.

AI makes sense of data and context in real time to identify or predict the intent or purpose of a customer's question or action.

Models of customer intent

Waiting for AI-based technology to get smarter from machine learning can frustrate both customers and your company. That's why predeveloping models of customer intent is so important. These models prepare the AI-based software to begin predicting what customers want to do and deliver the best results right away. You shouldn't have to do this on your own. Choose a vendor with a proven intent model for your industry.



Example value graph for journeys

The background of the slide features a person in a hotel uniform, identifiable by a red and white striped shirt, holding a smartphone. Several white speech bubbles with three dots inside are floating above the phone, suggesting digital communication or a chat interface.

06

The Digital Concierge

Here's an example of a leading global hotel brand that is setting the bar high for creating memorable moments with customers.

This global brand is known for its stylish, forward-thinking hotels. The nearly 100-year-old company continues to transform the customer experience with a focus on ways to make travel easy.

Their Digital Concierge uses chat data and artificial intelligence (AI) to optimize each customer moment and journey. Predictive interaction happens in the chat window when the guest is greeted, for example, “Do you need help picking a hotel in London?” By knowing what the traveler is looking for (i.e., five-star versus a four-star hotel), the chat agent quickly becomes a trusted advisor along the guest’s journey.

Not only does the Digital Concierge experience differentiate the organization, it is convincing more guests to book directly through its website rather than third-party travel sites. To date, they’ve achieved three times the conversion rate and a 97 percent satisfaction rate with their chat agents. This translates into more revenue and stronger relationships with the 34 million guests it serves annually.



A man and a woman are working together at a desk. The man is in the foreground, wearing a light blue button-down shirt, and is typing on a laptop. The woman is behind him, wearing a yellow top, and is looking at a document. There are papers, a pen, and a cup of coffee on the desk. The background is a simple office setting with a window.

07

Top Four Customer Moments for Five Industries

Focusing on the most important customer moments for your industry, company, and customers can help you achieve success more quickly. Here are some of the top moments to consider as you create your action plan, and optimize them.

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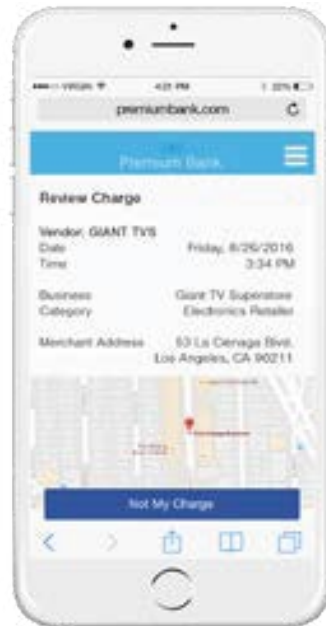
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Financial Services

Which credit card offers the best travel rewards?

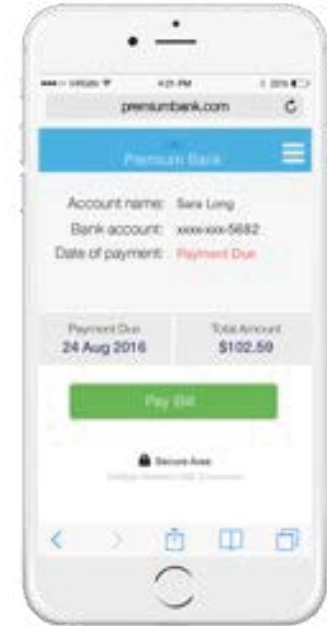
We offer several travel rewards credit cards. Click the button below to see how they compare

View Comparison



I am trying to make a purchase but the card was declined.

Yes I can remove the block. Can you please verify where the last purchase was made?



1. New credit card

A customer wants to open a new credit card and is conducting online research on your bank's website. Connecting the customer to a virtual assistant (also known as a chatbot) helps the customer compare cards and apply for the right one.

2. Fraud alert

A customer receives a proactive notification of potential fraud. Rather than using a long interactive voice response (IVR) menu tree, your customer can review the details of transactions on a smartphone to verify the charges. If there is a fraudulent charge, your customer is connected to a voice agent to dispute it or order a new card.

3. Declined card

A customer's card is declined while making a purchase. Make it easy for the customer to unblock the card by logging in on a smartphone and connecting to a chat agent.

4. Billing

Your customer has questions about a bill or payment. Use artificial intelligence (AI) and machine learning to help your customer easily find answers to billing questions, manage accounts, and pay bills.

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Insurance

1. Acquisition

A customer needs a new auto insurance policy. Using a combination of virtual assistant (chatbot) and live chat agent, you can help your customer research, compare, and apply for a new policy. You can also help the customer combine the new policy with homeowner's insurance for additional discounts.

2. Claim submission

A customer uses your mobile app to provide information about an incident and submits a claim. Your app also helps the customer schedule a repair appointment.

3. Policy renewal

You proactively notify your customer that a policy is up for renewal. With a click, your customer can renew the policy as is or make changes.

4. Proof of insurance

Using your mobile app or website, your customer can engage with a virtual agent to download insurance cards on a smartphone or a desktop.

Telecom

1. Acquisition

A customer is interested in purchasing a new device and plan. Use intent-driven self-service and assisted service to help customers:

1. Review and compare devices and plans.
2. Purchase a new device.
3. Check the status of the shipment of a new device.
4. Transfer a phone number or choose a phone number and plan.

2. Activation

A customer makes the decision to purchase a new device and plan. Optimize this journey with a virtual agent that activates the SIM card and schedules installation of cable and internet services.

3. Usage and bundles

Your customer has questions about usage or an appropriate bundle of services. Use AI and machine learning to help your customer learn about and compare your offerings, connect multiple devices, upgrade services, and manage an account.

4. Technical support

Customers experience everything from account login issues to questions about setting up voicemail. Make it easy for your customers to get immediate support for all issues that interrupt their ability to enjoy their communication devices.

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Travel and Hospitality

1. Dream

A traveler is exploring destination options and ideas but doesn't exactly know where to go or what to experience. With AI-enabled virtual and live agents on your website, you can help recommend destinations, hotels, attractions, and experiences based on the traveler's past interactions and behaviors.

2. Plan

A customer knows where to travel and is looking for the best deals and customizing options to get the desired trip. Starting with your virtual agent, you can help your traveler compare deals and seamlessly switch to a live chat agent to help with special options.

3. Book

A traveler is ready to book a trip, and your brand has made each step in the booking phase seamless, with one-stop shopping for tickets, rooms, and other parts of the trip.

4. Experience

Flight check-in, baggage claim, hotel check-in, room service, hotel checkout, bill receipt, and payment are all important micro-moments that have the biggest impact on a traveler's perception of a travel brand and the traveler's willingness to rebook in the future. With AI and machine learning, your brand maintains context and understands the traveler's intent across all these moments.

Retail/e-Commerce

1. Product comparison

Customers want a holistic experience across channels. Your virtual agent can help customers compare and choose the products they want.

2. Product upsell

A customer has selected the right product. Now you can seamlessly connect the customer to a live chat agent to discuss high-margin add-ons such as extended warranties.

3. Order & cart checkout

Customers will abandon shopping carts if they encounter a question or problem they can't get resolved in the moment. Avoid cart abandonment by connecting your customers with a chat agent at checkout to help complete the purchase.

4. Post-sales service

A customer needs to report a missing item from an order or has a different post-sale problem. Make it easy for the customer to report the issue using various channels.

Making Retail Moments Matter



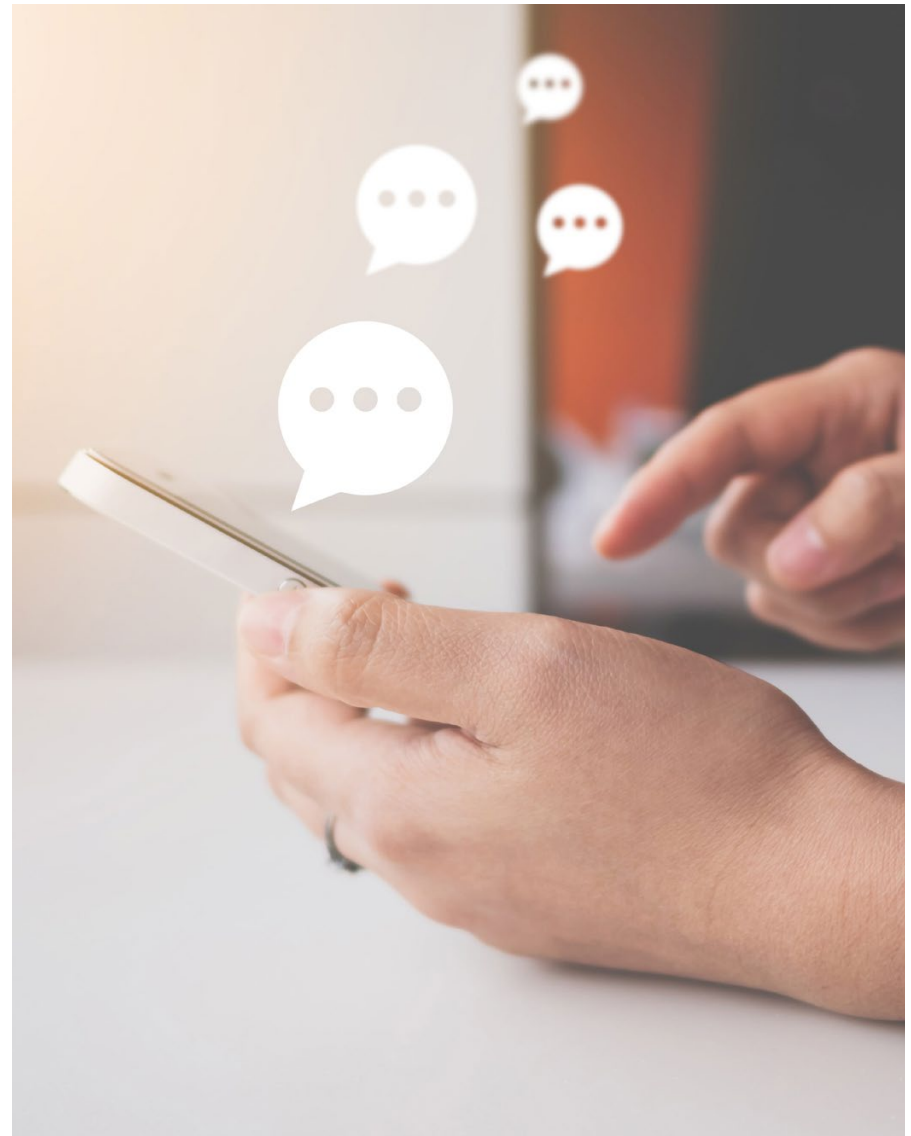
A leading digital retailer in the United Kingdom gives shoppers personalized assistance when they make online purchases.

It uses AI and predictive models to anticipate customer intent and determine, in real time, who to engage, when to engage, and what to recommend.



The retailer has held hundreds of thousands of digital conversations with its customers, fusing real-time behavioral data with data-driven design.

It removed the friction from the shopping journey, resulting in great customer experiences and increased online revenue.



An aerial photograph of a red car driving on a two-lane asphalt road that curves through a dense, green forest. The car is positioned in the lower center of the frame, moving towards the right. The road has white dashed lines. The surrounding forest is thick with trees and undergrowth. The overall lighting is somewhat dim, suggesting a shaded forest environment.

08

Best Practices for Delivering Holistic Journeys

Cut your risk and see more rapid results by following best practices for optimizing journeys that deliver customer satisfaction and loyalty.



Use the right tools and data for analysis

Prioritizing and optimizing journeys should not be a spreadsheet exercise. You need to take advantage of artificial intelligence (AI) and machine-learning technology to crunch billions of clicks to gain the insight you need to correctly optimize performance and meet your goals faster and more efficiently.



Start small

Don't try to do too much too soon. While it's tempting to go after multiple journeys at once, resist the temptation. Build confidence in your strategy first, show results, and gain buy-in and alignment.



Connect the dots

Make the consumer journey seamless by leveraging rich behavioral and relationship data to predict consumer intent more accurately in the moments that matter most.



Connect the channels

Engage with consumers wherever they are by analyzing their behavior across multiple channels, platforms, and devices and applying results everywhere.



84% of companies that work to **improve** their **customer experience** report an **increase** in their **revenue**.¹

1. [PR Newswire](#)

Next Steps

When you deliver memorable moments throughout customer journeys, you make friends with the customers. You drive loyalty, satisfaction, willingness to recommend, and revenue. To achieve a personalized, holistic experience, your brand needs to understand its customers better than ever before, anticipating their needs and continuing conversations across time, devices, and channels. AI-powered technology is the answer.

24]7.ai helps you connect with every consumer wherever they may be, to assist in resolving their inquiry right then and there.

The world's largest brands are using solutions from [24]7.ai to provide a personalized, predictive, and effortless experience to consumers, while achieving millions of dollars in savings by automating customer interactions.



Let [24]7.ai help you attract and retain customers, and make it possible to create a personalized, predictive and effortless customer experience.



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About [24]7.ai

[24]7.ai is redefining how artificial intelligence, human insight, and deep vertical expertise can produce personalized, satisfying customer experiences across all channels. Our advanced conversational AI platform predicts consumer intent and creates frictionless interactions that help the world's largest and most recognizable brands to strengthen customer relationships and increase brand loyalty. With more than two decades of contact center operations expertise, [24]7.ai empowers companies to deliver natural, consistent conversations that increase customer satisfaction while lowering costs.

For more information, visit: www.247.ai