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Strategic Service Delivery on the path forward



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IBM Global Business Services, through the IBM Institute for Business Value, develops fact-based strategic insights for senior executives around critical public and private sector issues. This executive report is based on an in-depth study by the Institute's research team. It is part of an ongoing commitment by IBM Global Business Services to provide analysis and viewpoints that help companies realize business value. You may contact the authors or send an e-mail to iibv@us.ibm.com for more information.

By Cristene Gonzalez-Wertz

Digitally savvy customers are increasingly using the Internet not only to seek information, but also to interact with companies, create solutions and make decisions. Smarter companies are using an emerging concept we call Strategic Service Delivery to enable customers to use data and resources more effectively to drive better customer engagement and experiences.

Customer Relationship Management (CRM) professionals today face an intersection of daunting and often conflicting challenges that will, ultimately, redefine the way they approach customer service.

In the 2009 IBM Institute for Business Value Global Customer Relationship Management (CRM) Study, which surveyed 500 CRM sales, marketing and service executives around the world, 40 percent of respondents identified service as their corporate function most in need of change.¹ When narrowed to service professionals only, that number rose to 47 percent.

The need for change is driven, in part, by a new generation of empowered and enlightened consumers. These digitally savvy people, with an Internet full of information at their disposal, are demanding more interactive and convenient channels through which to communicate with their product and service providers. As they look to engage with companies on their own terms, they are finding traditional service tools, such as contact centers and interactive voice response (IVR) technology, to be cumbersome and unfulfilling.

At the same time that consumers are demanding more, companies often find themselves in a position of having fewer resources to address these needs. Economic conditions are forcing some service delivery providers to examine where they

can cut costs. On one hand, there is a desire to improve service for the benefit of the customer; on the other, there is a need to make service leaner and more effective as a function. The challenge is to bring these two perspectives together and create a unified solution that meets both objectives.

Based on responses to our survey, we believe smart, innovative companies can strike the balance between service and economics through implementation of Strategic Service Delivery. Strategic Service not only addresses a customer's questions or issues, but also actively encourages customers to participate and engage in the process.

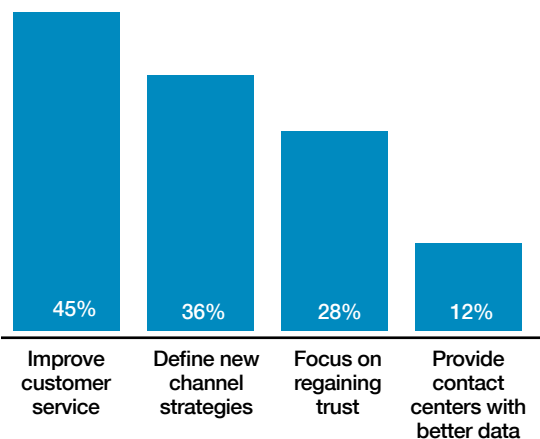
As a lever of competitive differentiation, Strategic Service Delivery provides a navigational system for improving experiences across communications channels and customer needs. This paper explores:

- Why Strategic Service Delivery matters
- Why the customer experience doesn't have a channel
- How customer insight is central to the navigational systems that drive strategic action
- How Web and online channels can increase service effectiveness
- How traditional channels require more innovative approaches to deliver new value.

Why Strategic Service Delivery matters

Results from our 2009 CRM Study identified Strategic Service Delivery as a lever that can help address the changing nature of competitor, market and consumer realities.² Strategic Service Delivery retools service approaches across new and traditional technologies to provide tailored-to-fit customer experiences, increasing the customer's brand or product affinity. It engages the customer to participate in his desired service experience. It leverages the customer's history, needs and preferences, as well as predictive analytics across all touchpoints. Our survey highlights several ways companies are looking to address this issue (see Figure 1):

- *Replacing a siloed view of service with one that is more holistic* and engages all CRM employees and functions across a company. This driver was identified as a priority by 45 percent of all respondents in our survey and 58 percent of service executives. It elevates improving service to a guiding principle for the organization. When any activity is undertaken, no matter how big or small, the question must be: "How does this decision impact the service we deliver?"
- *Defining and combining new channel strategies* so that increasingly "multimodal" customer interactions are integrated and aligned across all touch points. This includes online, self-service, in-person and contact centers, and was selected by 36 percent of the respondents.
- *Focusing on regaining trust is the cornerstone of successful customer interaction.* Customers have reason to be wary. Fees, penalties, product complexities, overwhelming product choice and other factors have combined to diminish their trust in companies. This has been exacerbated by the challenging economic times, but has also been fueled by the increase in spam and fraud, as well as the negative impact of business scandals. This factor was selected by 28 percent of respondents.
- *Providing better data to contact centers*, which retain the organizational memory of many customer interactions, is tightly tied to service improvement. Indeed, the need for better data exists in all channels. While selected by 12 percent of respondents, we see this as a much broader factor. Customers expect organizations to use what they know to deliver an improved experience at every touch point – whether at a bank's ATM or with a retailer's staff.



Source: 2009 IBM Institute for Business Value Global CRM Study.

Figure 1: Which of the following activities will your company focus on most over the next three years in order to differentiate itself?

Strategic Service Delivery equips service professionals with the information and tools to create customer-friendly responses across the organization and reflects simplicity and efficiency in communications. It provides insight and information for rich experiences customers can guide themselves through. It not only uses data and effectively infuses the customer interaction with knowledge, but it improves the customer's decision making. Strategic Service Delivery optimizes every channel to be responsive and engaging to customers however, whenever, wherever and why-ever the customer chooses.

The customer experience doesn't have a channel

Creating a seamless, engaging and successful customer experience is not an easy task, given the number of places a customer can choose to find information or express his or her opinion. The overarching priority for service professionals is to design the customer experience based on what the customer wants to do, achieve, find or solve.

Nearly half of our survey respondents indicate they are challenged in this regard. On most occasions, the needs of customers can be anticipated and flawlessly delivered. However when the processes break down, the customer experience is compromised. Respondents identified the Web as the channel most in need of change (34 percent), followed by field sales and service (29 percent). Less than 20 percent identified retail stores, branches or contact centers as needing substantial change.

Thus, the challenge is to explore new ground that will enable a better customer experience design. To do so will require understanding what defines the customer experience and, subsequently, building mechanisms for enhancement.

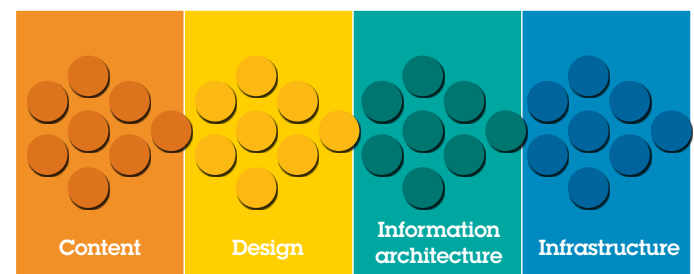
Defining the customer experience

The Internet has introduced a new paradigm in customer experience that can be helpful to the entire organization in rethinking customer interactions. This new, simpler model aids CRM executives in framing experiences using four layers: content, experience design, information architecture and infrastructure. Each layer builds upon the prior and adds value to the customer interaction. Also, the model enables a customer-focused IT architecture that meets the needs of the channels in a more balanced fashion by defining potential areas of technology re-use more effectively and efficiently.

Content is one of the foundational layers that define customer experience (see Figure 2). Simply put, content is whatever the user obtains from an interaction with the company and what the company obtains from the user. A Web site, obviously, is content – but so is the information garnered or shared through a phone call or store visit. Content includes the line items on a billing statement as well as the “thank you” printed on a receipt.

The next layer is the experience **design**. In a retail store, it is everything from product packaging to store layout and signage that helps customers navigate to featured displays or popular products. Retailers understand the impact of visual and interactive design and focus intently on getting it right. With the Web, this is visual design. Others can follow retailers' lead in creating better designs for customer interaction.

The third layer of customer experience is **information architecture**. Despite its name, this is not about data, but about how human beings notice, consume and process what they see or hear. Information architecture is akin to the roadmap that leads the user to the content they value. An easy-to-follow map allows customers to get what they want while discovering interesting or valuable things along the way.



Source: IBM Interactive

Figure 2: Defining experiences in the Web-enabled world.

Consider the map of the London Underground in the context of Strategic Service Delivery. Color coded and easy to follow, it allows users to reach their destination in a simpler fashion – “Follow the blue line south for three stops.” Whether it is the navigation bars on a Web site or helpful employees who walk a customer to the item in a store, information architecture needs to reflect a human orientation, free of jargon and easily understood. Well-designed business processes reflect well-designed information architecture, aligning the way information is gathered from and delivered to the customer.

Content, experience design and information architecture come together in the business processes designed to deliver customer experiences. Processes can be designed to reflect discrete parts of the interaction, which can be assembled into composites. Consider “customer identification” and “verification.” In the same way a cookie acts as an identifier for a computer-based transaction, the home phone number can act to validate identity in a phone-based one. Additional information may be required, but an “identification” process is still invoked. When shared across systems, security questions used to verify the customer on a company’s Web site can also be used to authenticate the customer when reaching the contact center.

Customer insight highlights the fastest route to customer success.

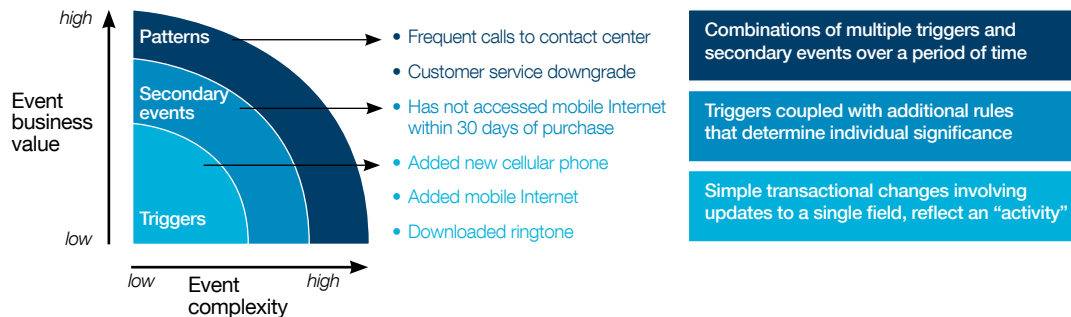
These components drive the requirements of the fourth layer, the **infrastructure**. The supporting infrastructure is comprised of the tools and technology needed to enable integration and effective delivery of the other three layers. To select the proper infrastructure resources, the needs of content, design and information architecture must first be considered. IT and the business can collaborate effectively when the business has defined these needs, enabling platforms to be flexible, scalable and reusable.

Customer insight: The navigational system for strategic action

When using a GPS system, the user enters a destination and chooses an optimized route based on his or her travel preferences. Customer insight performs a similar function for organizations. It highlights the fastest route to customer success. Next-generation GPS will also help the driver know more about what he or she encounters along the way, making the drive safer and more enjoyable. Similarly, well-designed use of customer insight allows organizations to understand the most valuable activities and interactions that help customers reach their desired destination. When customer insight is infused into the business processes that deliver experiences, customers clearly understand the route and the outcomes.

Understanding customer events

Where can customer insight deliver value to customer experience and service delivery? The place to start is in understanding events from the customer’s perspective. Events are reasons that drive customer interaction, whether initiated by a customer or the organization. From big events, such as the purchase of a home or the birth of a child, to small events, such as an upcoming anniversary, events trigger the starting point of a potential interaction (see Figure 3). These triggers can be coupled with additional detectable data that enhance their value to the organization. As multiple events are combined, they emerge into patterns that can be applied successfully in customer experiences and engagement.



Source: IBM Institute for Business Value.

Figure 3: Event definition and response.

Using events – whether triggers, secondary events or patterns – enables the organization to appropriately and accurately detect and respond to the customer’s unique needs. Events can also be commercial, such as an approaching contract renewal date or the launch of a new service. Because events can be assigned or detected, insights around them can be generated. These insights become the learning platform for continuously improving customer solutions and recommendations. Those recommendations may not be sales oriented; they may relate to a recommendation for a better rate plan or explanation of new account options to a newly acquired customer. This insight helps the company assess how well it is doing at addressing important moments of truth, as well as finding potential new moments of truth for evaluation. These moments of truth – such as installation, contract renewal, or the handling of a late fee can make or break the customer’s view of the relationship.

Event-based approaches help address moments of truth, but also save money by reducing irrelevant offers in favor of making the right recommendation at the time. In this way, insight drives optimization, where the organization continues to advance its understanding. Additionally, event-based marketing helps the organization set its customer priorities. These may include individual brand or service communications and targeted response rates but also overall increases in customer value and satisfaction.

Monitoring customer interaction

Another example of insight driving optimization is the correct classification of the reasons customers call. For years, many have contended that service calls are poorly classified. Much of this can be attributed to internal service classifications that are either too broad or irrelevant. Instead, using text analytics and Web tracking, details of customer contacts can be analyzed and more appropriately categorized. Voice of the Customer Analytics that leverage semantic processing can mine customer notes, e-mails and Web logs to determine the root cause of calls, as well as emerging service issues.

*“We have millions of interactions with our customers every year. We wanted to see what we could learn from those interactions – but struggled with extracting that from the notes the representative put on the account or were contained in the e-mail. Using semantic processing, we were able to understand themes and uncover questions we wanted to address that would have been hidden any other way.”*³

– Automotive Service Executive

In addition to analytics and logs, 45 percent of service professionals in our survey were interested in monitoring online conversations. This monitoring reveals emerging trends in customer sentiment, as well as comments and references about the company and competitors. Taking that one step further, new tools offer companies the opportunity not only to detect these messages, but also to develop queues for customer service representatives (CSRs) to respond and resolve any issue for the customer across the Web, Twitter, Facebook or blogs.

Enhanced insight often leads to increased business performance in call routing and servicing. For example, a well-known bank recently established a proactive retention team, focusing on customers who might be inclined to leave the company’s credit card division. This elite team was supported by predictive models, programmed into automated systems that redirected a customer call if the caller had encountered a problem or undertaken potentially negative activity. Flags included such activities as fees, a change in interest rate, evidence of accelerated pay-down, a balance transfer away from the bank or even

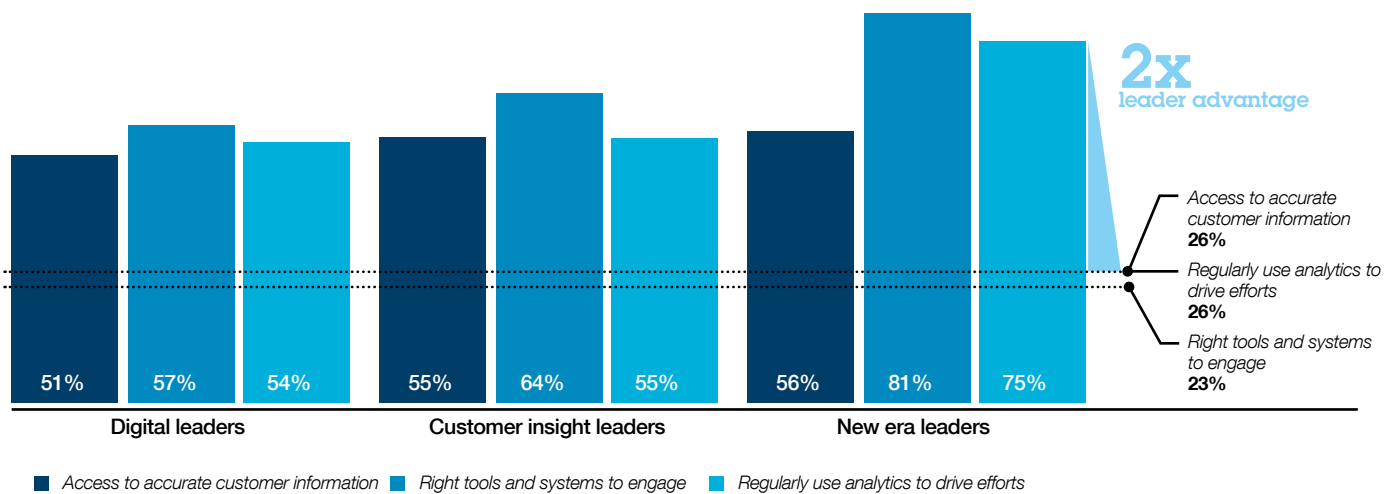
a slow-down in card usage. The team was given new metrics to reinforce the customer’s value to the bank and help reestablish the customer relationship in advance of a potentially more negative outcome.

Similarly, “time” can be a metric used to optimize Web experiences. While time shopping on a Web site can be a good thing, excess time trying to find the answer to a service question might indicate a problem with content or accessibility – or a hard-to-use roadmap for customers looking for an easy answer to an issue. Web timers allow companies to see the duration of time customers stay once they hit a given service page. After a period of time or clicks, a proactive offer of assistance can be made.

Customer Insight Leaders have the right tools

Our 2009 CRM study uncovered some fundamental differences between customer insight leaders and others.⁴ Only one-quarter of service executives said they have the right tools and systems to engage customers in this new era of digitally engaged, savvy customers (see Figure 4). Similarly, only 26 percent say they have regular access to analytics and accurate, up-to-date customer information. Contrast this to the leaders in our study – in which 81 percent have access to analytics and 75 percent to the right tools. This enablement gap will provide leaders with the potential to continue to outdistance their competition.

Enhanced insight leads to better service, but many companies lack the required information and tools to create and use customer insights in the Web-oriented world.



Source: IBM Institute for Business Value

Figure 4: How Web and online channels increase service effectiveness.

The rise of interactive service

The Chief Marketing Officer of a global electronics company noted that 45 percent of the visits to the company's Web site were from individuals with a service need. While a product may only be purchased once, the need to service that product may stretch into months or years. For instance, while shopping for a cellular phone, a customer may use multiple Internet sites to do research about the device and understand plan options. Upon purchase, however, he or she may log on once or twice a month to see usage details and once more to pay the bill. In today's digital age, 45 percent may actually be a low estimate for some industries. This is certainly true of banking, where the account is originated once, but customers want to see their data regularly.

Increasingly, customers want to see how they match up to others. Consumers want to know, "How can I save more of my income?" or "How can I reduce my energy bill? Internet site Wesabe, for example, provides what it calls "collective intelligence" that enables consumers to tap into the financial experiences and expertise of other users without compromising privacy.⁵

The rise of interactive service has positioned service as a more strategic area for smarter executives. It provides a great opportunity to use the vast stores of data a company owns to answer questions. It has the power to bring together whole communities to drive innovative solutions, increase access and better manage service costs. These examples illustrate integrated design and information architecture that strategically deliver content to customers:

"Community Service": TurboTax, the U.S. tax preparation service owned by Intuit, provides an example in the cost reduction category. During the 2009 tax season, TurboTax allowed users of its tax software to post a question and obtain answers from its user community.⁶ This approach allows employees to address critical and difficult questions, while more basic questions are answered by helpful brand advocates.

YouTube videos exist for how to build a deck, replace your car brakes or read your credit card statement. Turbo Tax also broke ground in this medium, offering 37 helpful short video topics.⁷ Multimedia retailer QVC is exploring video to help customers set and change account features on its site.⁸

However, online help is not simply relegated to a post-sales process.

Service through tweets: U.S. electronics retailer Best Buy took an interesting step forward with its Twelpforce service, a mechanism through which Best Buy service professionals offer tech advice in Tweet form.⁹ Twelpforce answers can range from helping a consumer make a product choice, to guiding the user through some quick questions to diagnose a technical challenge, in 140 characters or less.

Calculating success: Online tools and calculators provide opportunities for enhanced service. For example, Commonwealth Bank of Australia offers two business online banking products.¹⁰ To assist shoppers in choosing between the two, the bank offers an interactive tool that poses six questions to help customers make the decision. Underneath each question, Commonwealth shows features of each product relevant to the question and uses simple language for a side-by-side comparison. A convenient registration button makes moving from shopping to buying simple. Commonwealth Bank also provides checklists about opening a business, managing cash flow and other business needs, as well as expert advice from a local financial expert.

I C U; can U C me? Companies like Nokia detect when users are on their sites and navigating through pages.¹¹ When they see this behavior, an offer can automatically be triggered to connect to a live person via chat who can answer questions to assist the shopper.

Configurez votre MINI (Design your own MINI): BMW not only offers its MINI cars Web site in 63 languages, but also allows users to build a MINI through game-like interaction.¹²

From the exterior, interior, equipment and options, the vehicle changes based on every click. Plus, users have the opportunity to click for more pictures and detail. Pricing updates with each choice.

“There’s an app for that:” Financial services company USAA recently released a function that lets customers make deposits from an Apple iPhone.¹³ DIRECTV allows subscribers to turn an iPhone into a digital video recorder remote.¹⁴ Both applications are provided free to customers. Major cities around the world now encourage their cellular-enabled citizens to report potholes, non-functioning traffic lights and other issues.

Cost effectiveness is a reason digital channels have emerged as a primary communications medium. They can be tested, assessed and tweaked much more quickly and less expensively than other approaches. Because digital channels often show success or failure quickly, they represent a rapid means to develop increased customer insight generated from the fast-growing pool of digital customers.

Traditional channels require more innovative approaches

It’s not just the Web teams that are designing brave new service options to deliver content to customers. Electronics manufacturer Apple elevated its version of customer assistance in its retail stores by using the moniker, “Genius Bar,” and then backing that up with service and expertise.¹⁵ And while that’s a large-scale example, smaller options can be effective as well. Many retailers now send thank-you cards for large ticket purchases. AT&T is including interactive displays in-store to manage not only digital content but also the customer queue.¹⁶

However the one channel customers seem to love to hate is IVR technology. The desire for IVR avoidance is so great that a Web site, www.gethuman.com, was built solely to help customers with this issue.¹⁷ The site offers keypad shortcuts for customers to skip the IVR and reach a person faster and more easily. The service is available in the United States, United Kingdom, Canada and Australia.

However, the IVR that customers seem to love to hate is also improving dramatically. Recent improvements in IVRs offer customers opportunities for more and better help before they are routed to an agent.

As a result of IVR improvement, entertainment and media service providers are angling to provide triage capabilities and remote diagnostics to fix common service problems in the IVR. So, if a potential repair call is transferred to a representative, the IVR diagnostics are passed along – saving time and the customer frustration of repeated information.

Another example: Travel services company Orbitz allows customers to request an e-mail of their itineraries in the IVR, addressing one of their most common call types.¹⁸ The system also recognizes repeat callers, allowing them to speed through the IVR menus.

Improvement factor	Description
Multimodal	Directs the call to the right queue or even the right CSR based on analytical models that score the success of the CSR in dealing with different types of customers for appropriate account servicing. Calls are passed to CSRs with the captured customer detail. Technologies recognize when the caller is dialing from his home phone.
Dynamic messages and alerts	Provides important contextually relevant information to the customer, such as: <ul style="list-style-type: none"> - When an order has shipped - Relevant offers based on services or products the customer has - Service restoration details in the case of an outage Signals potential account concerns, such as a late payment, overdraft or even fraud.
Interactive triage	Captures information about the customer's challenge and provides diagnostic questions that either help the customer resolve his own issue or enable a representative to deliver service more quickly.
Cross-channel integration	Enables customers using the Web, kiosks or even ATMs to transfer to live agent help, available in multiple languages.
Linguistics and natural speech	Allows customers to use the IVR in the language of their choice, and IVR can better handle accents. Menus are jargon-free and easy to understand.
Speaker verification	Leverages voice biometrics to recognize customers, allowing them to speed through the IVR.

Source: IBM Institute for Business Value

Figure 5: Methods for improving IVR system design.

Getting there from here: finding the path forward

While some companies have discrete service delivery successes, our study shows leaders are more likely to address Service Delivery as a strategy. The path toward leadership and the success that accompanies it requires diligent assessment and planning.

Start from the customer experience: Using an **outside-in paradigm**, customer feedback, research and customer insight, create a list of when, where and why customers interact with the organization across their lifecycles. Define content and events that consider the customer life stage, customer behavior, specific customer activities, business events, business actions and external events such as holidays, vacations and seasons. Test these across various external considerations as well, such as the impact of a recession or the introduction of emerging technologies and new communications methods like text messages or self-service options. Monitoring the external world at large allows the organization to see trends that will impact experiences, allowing updates and changes in advance of competition.

At the same time, look at how the organization responds to the customer experiences through its people, processes and technologies. An **inside-out view** documents in detail the processes a business uses to support its customers, across various dimensions. It provides a channel-agnostic view, aligning the organization's approach to the customer experience, highlighting ownership for delivery and the business systems that support it.

Map moments of truth: Certain points in the experience will have greater upside and downside risk for satisfying and retaining customers. Statistical, economic and predictive modeling can be used to define the impact to the customer experience and the business on these key factors. Primary

research design can measure not only whether they are satisfied or dissatisfied, but also the relative weights of these factors. Examples might include the moment a customer receives his or her first bill or a contract renewal. These satisfiers and dissatisfiers can then be mapped to the processes, providing a direct path to prioritization of moments of truth. These moments will also define new ways to examine and apply customer insight throughout the program.

Complete benchmarking of leaders within the industry and outside of it: Customers will consider a group of competitors in making product and service decisions. However, they will also bring along the experiences they have across companies. Evaluating company performance against the best companies in delivering Strategic Service will provide a better litmus test for leadership, as well as innovative options for consideration. A caveat, however: when benchmarking, focus on the characteristics of leadership, not necessarily tactical implementation. It's all too easy to optimize one function at the inadvertent expense of another.

Accurately assess where each channel and function is in meeting and exceeding moments of truth: With experiences, moments of truth, aligned processes and competitive assessment in hand, each channel can be evaluated on how well it delivers the customer goal. Specific breakdowns and potential remediations can be identified more effectively when assessed collectively rather than each channel in isolation. Handoffs between channels can be considered more completely.

Customers bring along the experiences they have across companies; evaluating service against the best companies across industries provides a better litmus test for service leadership.

Assess opportunities for improvement with a method that weights them against the needs of the whole organization: Since experiences, processes, moments of truth and channels have now been considered in an overall context, investments can be prioritized on an equal playing field. This represents a sizable change for most channels with a line-item budget. Instead of each channel championing its case using its own methods and assumptions, the organization can now use a single approach that measures potential revenue, investment and customer outcomes consistently. Changes to IVR technology can be fairly evaluated versus a new Web design, based on the revenue each is likely to produce, the costs associated with each effort and the impact on customers' moments of truth.

The ability to understand where digital channels and improved self-service contribute is a critical part of this activity. It is not about “winners and losers” in terms of budgeted dollars, but about customer success for all customer-facing personnel.

Create the business case as an improvement roadmap: The roadmap considers the timeframe for Strategic Service Delivery, time-to-value, personnel commitments and considerations, organizational change dimensions, and investments based on the business strategy. It assesses foundational projects – especially those around infrastructure in its queuing, as well as shortcuts that can reach market more quickly and easily.

This is not the time to take the scenic route

Instead of making the path to improve service and customer experiences more complex, companies should look for ways to streamline it. This involves delivering the right amount of facts to make a decision without over-committing resources or delaying delivery. Additionally, companies should seek accelerators, tools and frameworks to speed the process. These approaches can prevent detours, jumpstart success and reduce the risk, which makes them worth considering for the journey.

They include:

- Predefined event identification recommendations by industry
- Experience definition and development methods
- Primary customer research design including statistical, economic and predictive models
- Cross-channel diagnostic questionnaires
- Channel, industry and experience benchmarking tools
- Defined business case templates
- Predefined analytical models for interaction and process optimization.

Now, more than ever, is the time for those already in front to stretch out further, and for those behind to get moving to catch up fast.

Conclusion

Strategic Service Delivery embodies the improved service imperative leaders will need to define themselves on the path forward. It represents an elevation of service across the organization to focus on customer experience across the customer lifecycle and across channels.

Using better insight to define, measure and optimize service delivery, companies will see not only revenue gains, but lift in customer satisfaction and advocacy. By leveraging inside-out, outside-in, process and channel views of moments of truth, companies can optimize investments in traditional and emerging digital channels more effectively.

It doesn't have to be a long drive to Strategic Service Delivery, but getting there is likely to be well worth the trip.

About the author

Cristene Gonzalez-Wertz is the Global CRM Research Leader for the IBM Institute for Business Value. She has a background in marketing strategy, science and transformation with over 20 years real-world business and consulting experience. Her experience spans retail, media and communications, financial services, telematics and travel in development of customer-centric solutions. She is considered a social media maven by clients and colleagues and can be found on her blog, Twitter, Facebook and other social media spaces. Cristene can be reached at cristene@us.ibm.com.

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