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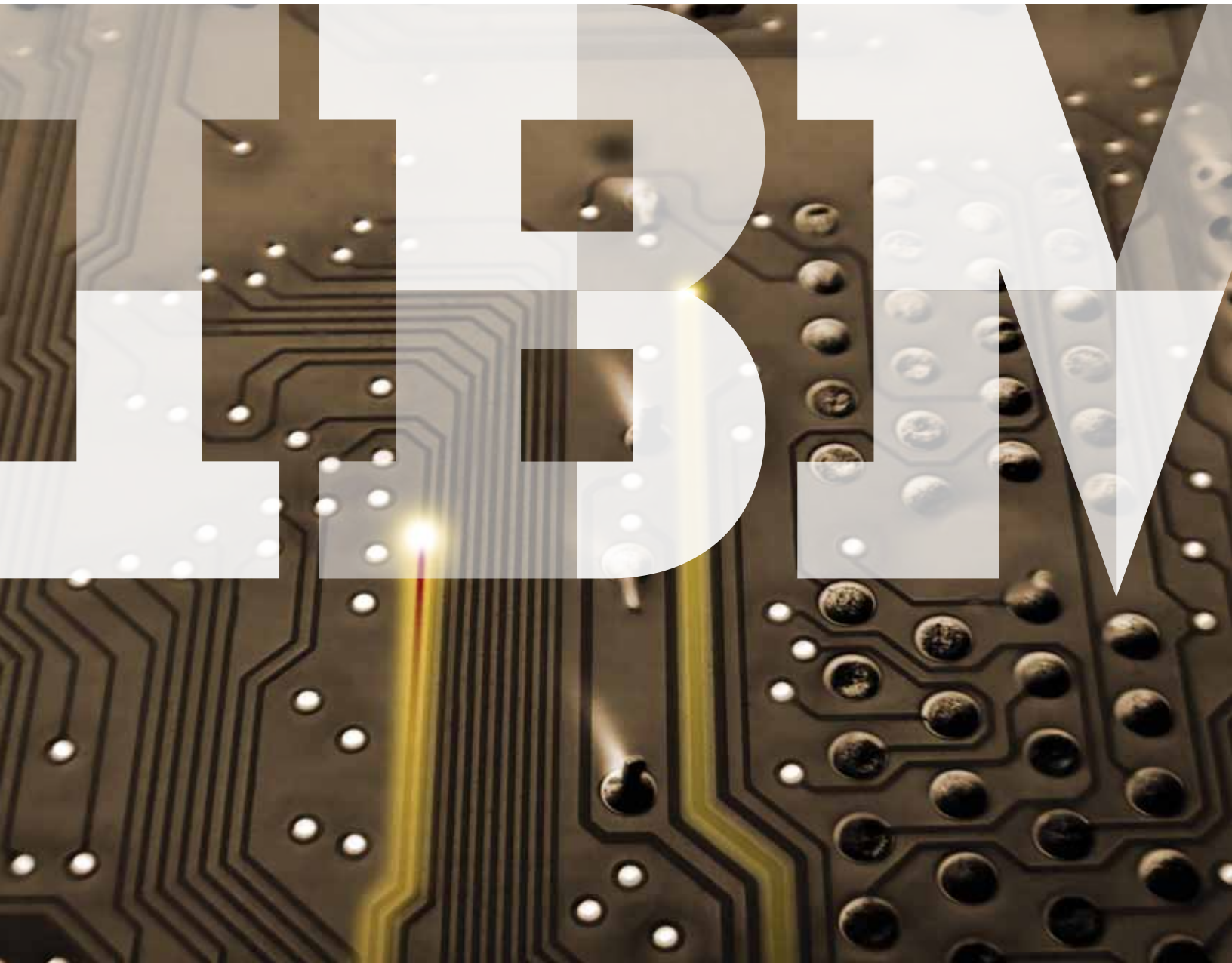
Going digital

The connected, collaborative 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

Customer Relationship Management (CRM)

executives face change of an unprecedented magnitude: more people are doing more online than ever before, creating more data and opportunity for interaction than at any time in history. Smarter companies are developing digital approaches that support these emerging customer needs. Based on responses from the IBM 2009 Customer Relationship Management Survey, we've decomposed the complexities of the new digital reality. As a result, we believe leadership on the connected and collaborative path forward will depend upon using customer insight and channels to understand and engage more effectively with customers.

Nearly 50 percent of the respondents in our 2009 CRM Leaders Study, *The Path Forward: New Models for Customer Focused Leadership*, indicated that they struggle with selecting the right channels to reach customers.[1] Is it any wonder why? In surveying nearly 500 CRM executives in 66 countries, we found that few activities have undergone more change in less time than how businesses manage customer interactions.

The new digital reality

The rise of smarter, interconnected customers who use technology not available 10 years ago – smart phones, social networking and Web 2.0 tools – has significantly impacted the way CRM works. Adoption of these technologies is accelerating faster than at any point in history. Consider, for example, that while it took almost 10 years for the Internet to cross the 100 million user threshold, Facebook reached over 350 million users in less than five years. Today, Facebook Mobile connects 65 million people (see Figure 1).[2]

Apple's App Store recorded 1.5 billion downloads from among 65,000 offerings in its first year of operation.[3] TechCrunch estimates 1.2 billion YouTube videos are viewed daily.[4] Twitter, the microblogging service created in 2006, already has tens of millions of subscribers.[5] Google is little more than a decade old, but users currently generate about a petabyte of data every hour (that's 1,000,000,000,000,000 bytes or 10^{15}).[6]

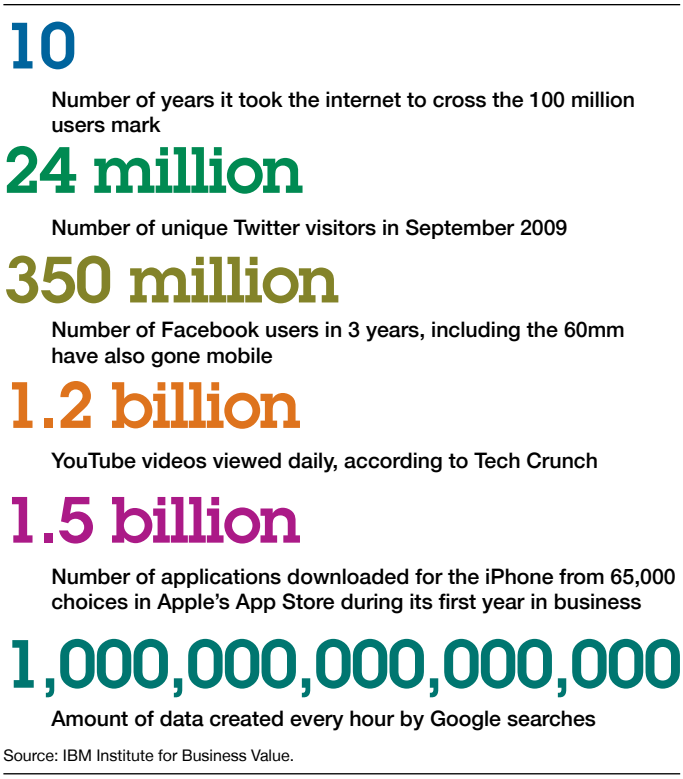


Figure 1: Social media's explosive numbers.

With the number of new communications tools available and their increasingly widespread use, it is clear that the traditional methods of connecting with customers are becoming obsolete. Those companies with the desire to remain or become CRM pacesetters must embrace new digital opportunities that can help them effectively engage today's new Web-empowered consumer.

The new consumer reality

Consumers today are creating their own online experiences – and sharing them with others. Unfortunately, businesses appear to remain challenged in crafting positive online interactions with their customers. Forty-six percent of CRM survey respondents report difficulty in developing effective Web-enabled tools, whether on their own sites or through social media, that enhance their customer reach and service.[7]

With people currently spending more time in general interest portals, communities, social networks and blogs than on e-mail, the channels required to reach customers are becoming increasingly fragmented.[8] Consumers are using the Internet to solve problems and complete daily activities. For instance, 81 percent used a search engine to find information, and 74 percent used online banking.[9] While 63 percent researched a product or service before buying it, a stunning 50 percent used a price comparison site.[10] Whether to find a new job, educate themselves, get service, interact with each other or find a product that meets their needs, more people are opting for digital channels because of the availability of information from which to make personal choices.

The traditional methods of connecting with customers are becoming obsolete.

A converged reality – the new role of the aggregator

Today, individuals typically go to various Web sites to seek out information about desired products and services and make purchasing decisions. However, a new breed of information aggregators is enabling individuals to create a single display of the content they favor – from multiple sources – and filters out what they don't care to see, most notably advertising. The information now comes to consumers without the need to click around to find it (see sidebar, New ways to aggregate and display content).

In late 2008, the number of people getting news online surpassed those getting news in print.[11] For younger demographics, this figure has nearly equaled the number getting news from television.[12] Moving forward, this shift to digital media has created opportunities for aggregators, who can consolidate news from multiple sources into a single place or feed. Internet users can receive and display not only the news, but also personalized content, such as retail goods, local weather and the ability to send a quick Twitter message. This dramatically decreases both the number of Web pages users need to visit and the number of advertising impressions generated.

The great information swap

I've never met you, I don't know you, but I trust you

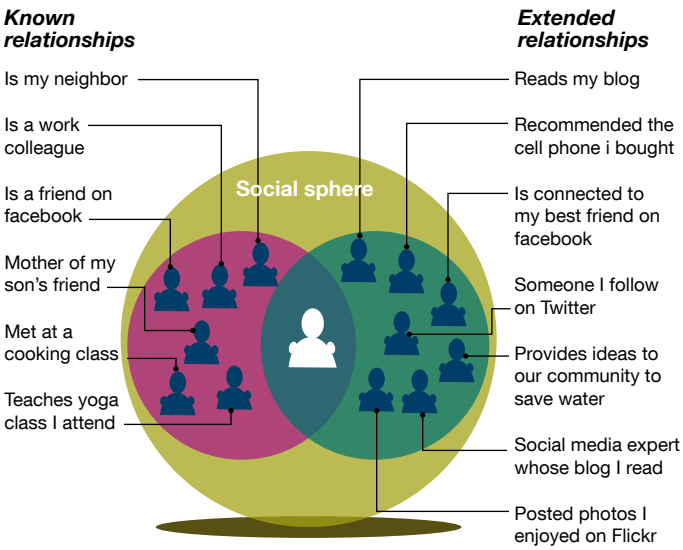
In the new Internet era, people learn about tools, technologies and interesting items on the Web from those around them, through expert opinion or word-of-mouth in their network. This is also true of restaurant recommendations, books to read, clothing to purchase or vacations to take. Customers often act as trusted advisors to others in sharing information, whether or not they know the other individuals (see Figure 3).

New ways to aggregate and display content

Users can customize the content they wish to see by selecting among many news and information sources. They can then position it on the page how and where they wish to create their best experience (see Figure 2).

Source: Netvibes.com

Figure 2: **The new aggregators bring it all together with ease.**



Source: IBM Institute for Business Value.

Figure 3: **The Internet creates an expanding social sphere.**

These inherently social interactions allow participants to express their interests, aspirations and preferences, as well as share valuable content. The rise of these "social media" provides an intersection of content and context for those electing to participate. An individual will choose to trust someone's content based on the context under which he or she encounters the information. For instance, someone looking for a wireless telephone might look for someone with specific knowledge about the types of devices in which he is interested. He may watch video reviews or read detailed product comparisons provided by a credible YouTube user that has a good content rating and a high number of views and reviews.

Social media provides an intersection of content and context – smarter companies will want to enable individuals to share content, creating digital ambassadors.

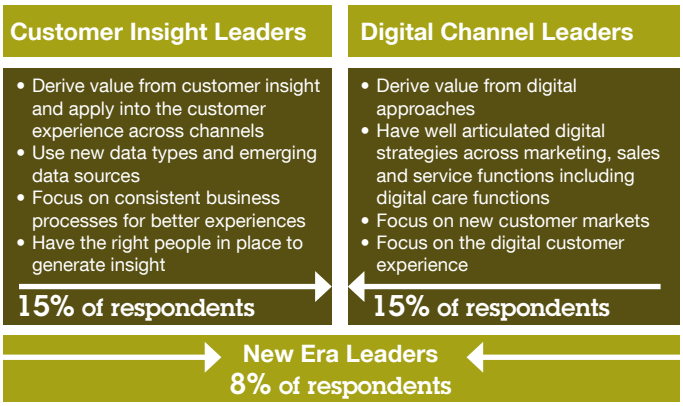
Consumers do spread the word – sharing content they see as important, engaging or enjoyable. Evian's recent campaign, Live Young, was initially viewed by tens of millions on YouTube and other social media.[13] It continues to grow. This was not, it should be noted, passive media viewing – such as a television commercial – but elective. The user decided to spend the time watching the video. As of late November, 2009, it had nearly 20,000 ratings and 7,000 comments.[14] The Evian babies have their own Facebook Fan group, with 38,000 members.[15] Few traditional media platforms could have delivered that level of brand engagement for Evian.

As companies find ways to engage customers with the content they create, they must also understand and potentially use the content generated by others. For instance, an individual may develop engaging and informative content that allows people to make comparisons over which companies have little control. For cellular devices, one individual created a 15-minute video comparing three leading devices that received over 1 million views and 1,500 ratings.[16] He was not sponsored by any one company. Yet, one or more of those companies may want to understand and potentially promote his offering. Companies must at least review user-generated content to determine its impact and any necessary response. Increasingly, they will need to provide options for consumers to find this type of information, whether on their site or on the Internet at large.

Smarter companies will enable individuals to share content, creating digital ambassadors – advocates and influencers – who have embassies of content at their disposal. Customers will become the dissemination point for brand messaging as much as the companies themselves. CRM professionals will focus on creating relevant interactions that are visible for the world to see.

The rise of the Digital Channel Leader

There are companies actively driving the new models of digitally oriented leadership we've described. They are not defined by industry, region of the world or specific business model. Instead, they are evident by their strategic approaches and tactical executions that bring their brands to life on the Web. In *The Path Forward: New Models for Customer Focused Leadership*, we call them Digital Channel Leaders.[17]



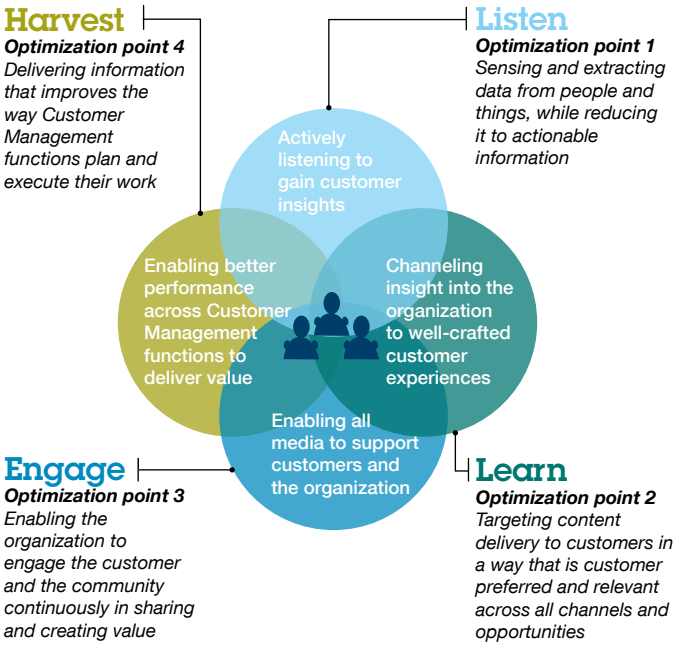
Source: IBM Institute for Business Value 2009 CRM Leadership Study.

Figure 4: Leadership attributes.

Digital Channel Leaders also have at their disposal three levers that allow them competitive differentiation on the path forward:

- ***Strategic Service Delivery*** – Optimize customer service interactions to be responsive, informative and engaging, whenever, wherever and for whatever reason the customer chooses. Increasingly, this will allow customers access to interact with their own data and relevant anonymized data for better decisions.
- ***Innovative Marketing Making*** – Engage in activities that allow customers and the company to communicate, while developing a strong and positive brand context that enables feedback on products and services. This supports new markets, products, services, uses and customer advocacy in the digital world.
- ***Cost and Complexity Reduction*** – Determine how to remove cost and complexity for the business, while serving the needs of customers. This strategy actually enriches the bottom line, but also frees up capital for Strategic Service and Market Making activities.[18]

All of these levers can be used effectively by Digital Channel Leaders because the Internet and social media allow organizations to listen, learn, engage and harvest benefits across the entire value chain. Organizations must not only understand the core activities for their own sites, but also learn how to extend their strategy to encompass the collaborative capabilities of Web 2.0 and social media. Through listening, organizations can detect areas where needs are unmet or exceeded through current approaches. They can identify weak signals – early indicators of changes in opinion or actions of customers. In the learning phase, organizations can model results predictively and design appropriate pilots and tests to see results. Through engagement, direct and optimized customer interactions are introduced across the experience. And last, harvesting allows the organization not only to share the results and learnings across all the channels, but also to continue to roll the findings into future optimization.



Source: IBM Institute for Business Value.

Figure 5: **The integrated approach to digital channel leadership.**

Digital Marketing Leadership Examples	Digital Sales Leadership Examples	Digital Service Leadership Examples
• Mining blogs and other Web sources to determine product usage ideas • Using social media to test which product features are most important to build into new products • Determining emerging trends and markets	• Creating customer forums that allow existing customers to help convert potential customers • Engaging sales channel partners to determine how the sales process can be streamlined • Better connecting sales personnel to their customers	• Enabling customers to help other customers in resolving issues • Using video to show how to build, configure or repair an item • Allowing customers to classify their billing data, and view it in a format that suits their preferences • Using chat-type of short message services to help a customer

Source: IBM Institute for Business Value.

Figure 6: **Examples of digital leadership.**

Digital Channel Leaders demonstrate new and engaging methods – across sales, marketing and service. Instead of digital efforts focused on an isolated "Web team," these leaders look at integrated and consistent approaches across CRM business functions (see Figure 6).

Only one company in six in our sample demonstrates these digital channel leadership characteristics. These leaders are recognizable for their work on delivering transformative online customer experiences across the greater Web arena – on or off the company's primary Web site.

Strategic roadblocks and harsh realities on the path forward

Most companies compare their Web site performance to a core group of competitors or even an extended peer group of sites. However, that comparison does not make clear the need for companies to see their performance across the social spectrum, including the social networking, microblogging, video sites, blogs and news outlets that comprise the most visited sites in the world. Companies will need increasingly to mine and understand content they do not directly control. Companies

Companies will need increasingly to mine and understand content they do not directly control.

are beginning to realize they need to monitor these types of "non-controlled" outlets – with 32 percent of our survey respondents (and 45 percent of service executives) rating this among their digital challenges. Companies cannot control who rates their video, or with whom those raters share it. Companies cannot remove customer feedback expressed in blogs or via Twitter. Instead, they can participate and collaborate with these customers – making connections and understanding their feedback is part of the evolving dialogue.

Increasingly, merely having a strategy for digital channel engagement does not necessarily mean the strategy is working. Digital Leaders are far more confident than others that they are headed in the right direction online, as well as in the multi-channel arena. Nearly three-quarters of all survey respondents are not satisfied with the effectiveness of their eCommerce strategy. Contrast that with the 65 percent of Digital Leaders who were satisfied they were headed in the right strategic direction. Less than 30 percent of all survey respondents are favorable regarding their multi-channel strategy, compared to 65 percent of Digital Leaders.

What's more, Digital Channel Leaders find themselves better positioned for success when entering new markets. Digital Channel Leaders selected this as central to their future strategies 30 percent more than other respondents.

Leaders versus others

Source: IBM Institute for Business Value.

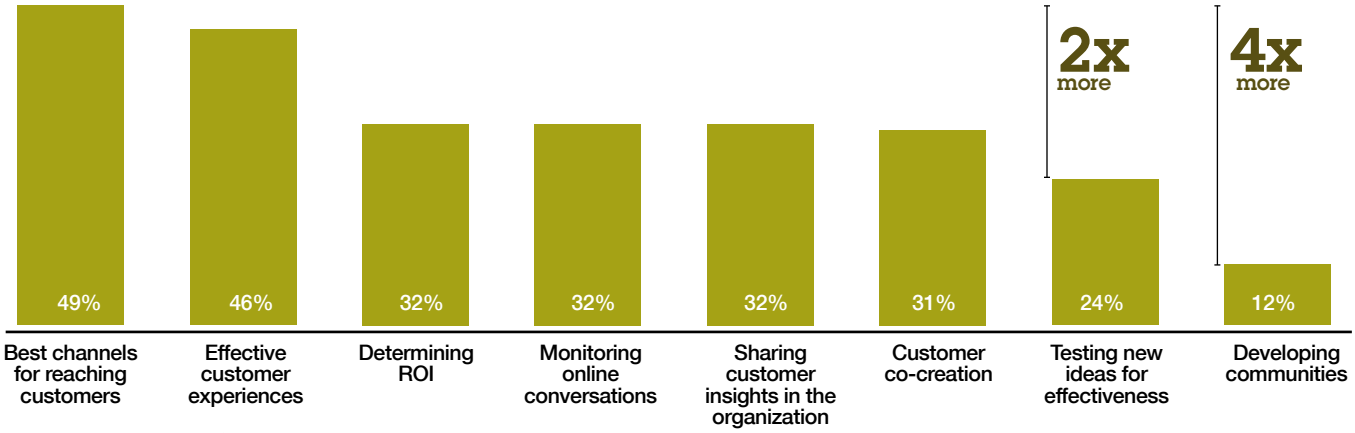
Figure 7: Digital Leaders demonstrate their success in defining and executing online and integrated strategies.

Why digital leadership is difficult to achieve

As much as Digital Leaders have recognized the value of the digital channels, that doesn't mean they have solved their challenges (see Figure 8). They, like their less sophisticated counterparts, struggle with key elements in the new Web arena. When asked to elaborate, CRM executives indicated channel selection, customer experiences, sharing data across the organization and collaborating with customers in co-creation are among their most difficult challenges.[19]

The difference between leaders and other respondents? Leaders are focused on a more advanced group of challenges – namely determining ROI, monitoring online conversations, testing new ideas and developing communities. As such, leaders will have the potential to outpace the market in general if left unchecked by their competition.

Channel selection: The biggest challenge is, in fact, selecting from among the plethora of channel choices. Nearly 50 percent of the respondents to the IBM 2009 Global CRM Leadership Study cited this as a key challenge. While enabling access to a Web page, contact center or field representative is not difficult, creating an effective customer experience within and across each channel certainly is. A classic example was when retailers went online. Many thought they could immediately decrease catalogues and mailers. However, these vehicles were considered a crucial part of the shopping experience. Instead, mechanisms that integrated the two approaches were needed. While insurers expected mass migration to online quotes, many consumers still needed more information or a personal touch. New cross-channel approaches that shared information were instituted that allowed a consumer to originate and fulfill his order as he saw fit on the Web, on the phone or with an agent, in any combination.



Source: IBM Institute for Business Value.

Figure 8: **Digital challenges.**

Increasingly, mobile devices provide additional complications to the channel mix. However, they are rapidly becoming the *de facto* means of Internet access for an increasingly untethered populace. In the United States, mobile Internet is expected to reach 96.7 percent market penetration by 2013.[20] Of those who can, approximately 50 percent do access the mobile Internet. In the first quarter of 2009, China showed 27 percent market penetration; United Kingdom, 17 percent; France, 13 percent; and Russia, 12 percent.[21]

In India, the Internet has not seen the rush to adoption as in other emerging economies. However, a company founded to process Internet-based payments has become the nation's mobile mall. The service, which boasts 500,000 customers as of November 2009, works on any handset and allows customers to shop, buy tickets, pay bills and bank securely from their handset.[22]

Growth of digital access means greater integration is needed across channels. No longer can optimization be about a single channel; it's about optimizing the customer experience regardless of the channel.

Effective customer experiences: Crafting experiences requires convincing a number of people across the organization where the opportunities exist to engage customers. Defining and aligning value delivery into a single unified framework that can be leveraged across all the channels requires the various customer-facing functions – Marketing, Sales and Service – to come together. Increasingly, this will also involve bringing a second group of organizational stakeholders into the picture: Finance, Supply Chain and IT. (For more information on the emerging partnership between CRM Leaders and the CIO, please see the IBM Global CIO Study).[23]

Customer experience management was once a "soft" discipline in which the challenge was to understand the value of outcomes. However, digital channels and better data capture are enabling "hard" facts to be introduced into the process. New tools and approaches now allow the customer's voice to be heard and leveraged. Consider these examples:

Unstructured data analysis can use contact center comments, customer reviews, ratings and company Web site data to paint rich pictures of customer needs, as well as define how well those needs are met. It can uncover emerging questions and trends, including desired features and services that can provide new revenue streams inside the company.

The same unstructured approach can be applied to external channels, expanding the aperture to include blogs, short message services, news sources and related data to uncover customer and market sentiment, channel information and potential new markets.

Using media outside the company-owned Web site requires understanding customers' different behavioral and preference data, personal demographics and affiliations. Then it must be made accessible, consumable and actionable for Marketing, Sales and Service professionals to use in their decision making processes.

Digital Leaders today are using models to predict how a marketing campaign will perform before launch.

Sharing information across the organization: With so many potential interactions between the customer and the organization, sharing information across the enterprise becomes critical. For instance, an electronics manufacturer may learn about a customer issue in setting up a DVR function on a new television. It may share information about how to resolve the problem in a YouTube video. However, the service professionals who helped to solve the issue may want to share the information with retailers to help customers make the function work properly right out of the box.

The ROI of digital efforts was once restricted to marketing in general and acquisition in particular. Today, it impacts all CRM executives. Digital Leaders today are using models to predict how a marketing campaign will perform before launch. Call deflection in the contact center by redirecting customers to Web channels is increasingly common. However, the ROI on interactively servicing customers on the Web is newly emerging. Digital Leaders can assess or estimate how much it costs to create, store and serve up appropriate content. Digital Leaders are determining the ROI of giving specific channel partners Web exclusives or offering new custom services.

The path forward for business-to-business: Into the Web arena

Business-to-business (B2B) companies today find themselves trailing their business-to-consumer (B2C) peers in marketing effectiveness. Still clinging to old-school marketing and communications tools, they have left burgeoning digital communications opportunities virtually untapped.

In large part, it is not reticence that has kept B2B companies from embracing online, interactive and collaborative communications with clients but, rather, lack of capability. However, as the effectiveness diminishes of traditional CRM tools and marketing tactics, such as call centers and trade shows, these companies will have to move into collaborative digital communications to create meaningful customer engagement. The question for B2B is not when to do this – but how.

When developing new digital strategies for a B2B enterprise, it is important to test many things. In tests, or experimentations, some things are expected to outperform others. Smaller, well-structured tests will enable B2B marketers to gain significant insight without taking on too much risk.

The goal is to amass and share new insight across the organization. In fact, sharing customer insight across the organization was among the top two digital challenges articulated by B2B respondents in the IBM CRM Study, along with determining the best channels to reach customers. It is important, however for B2B companies to be balanced in deciding when to continue or end a test.

Some quick pointers:

- Communities are not developed overnight; they need strong marketing support and steady recruitment to deliver value.
- With microblogging sites such as Twitter, it can be helpful to use simple tools that can trace clickthroughs to content. However, don't be the company that's always selling – use tweets to share industry news, offer perspective and engage followers in dialogue.
- Business-focused sites, such as LinkedIn, offer an opportunity to easily find interested pools of current and potential clients. As LinkedIn now updates status with microblogging and other social media tools, it may be worthwhile to start there to develop some insight before building from scratch.
- When testing new features on a Web site, focus on recruitment of customers to provide feedback – unvarnished and critical feedback – as well as heuristic testing. B2B companies should look across a wide range of Web users, obtaining some participants who are experts and others who are novices.
- Don't discount YouTube or podcasting. The power of audio and visual content allows new and potential clients to get a better sense of how and what a company is doing. The impact of any organization's thinking might be worth spending a few minutes for someone to hear or view.

Going digital: The roadmap forward

While the customer has journeyed quickly forward into the digital arena, empowered with knowledge and tools that put him in the driver's seat, many businesses still need to formulate their own roadmap. Digital Leaders have taken critical steps toward the path forward, embracing customers and digital channels in market making. IBM's research and experience in designing innovative markets and strategic service propositions for Digital Channels Leaders has led us to develop three key steps on the path to Digital Channel Leadership. Recognizing the need for speed in moving forward in the competitive digital area, we define this approach as "Accelerated Visioning."

Step One: Evaluate how the business can change to embrace a more digital model of Marketing, Sales and Service. Use insights developed through Learning and Listening to assess options for new sources of revenue and market making. Digital channels should enable new value propositions based on unmet user needs, and these must be considered at the outset:

- Define innovative value propositions – create a market making vision
- Determine the high level business design needed to support the propositions, across CRM functions
- Address key management challenges that require governance and support in the new model.

Digital channels should enable new value propositions.

Step Two: Re-engineer the customer experience for the digital era. Keep using the Listen and Learn core tenets, but add Engage and Harvest:

- Create a customer experience blueprint that details where strategic service delivery can add value for the customer to increase engagement and retention.
- Determine where customer interaction, new product/service combinations and collaboration with customers or business partners can advance the market-making vision
- Develop customer profiles and personas that help express the real customer journey
- Create a simple, active customer experience prototype that brings the vision to life.

Step Three: Define the solution approach and technologies that will support the business model and customer experience in a highly flexible format that enables re-use and scalability:

- Develop a solution outline that includes applications, data and infrastructure needs
- Include an estimate of costs and benefits, with documented assumptions for three years
- Set a strategic roadmap with benchmarks and gates that support delivery of value to the business.

With this, companies should look to choose partners that not only have experience in all areas, but also bring accelerators to get down the path more quickly. These are not based on technology, but a defined and comprehensive model for delivering business value. Technologies are changing rapidly, and the ability to understand how digital channels can provide sustainable revenue models and customer engagement are not tied to a technical platform, but instead a business strategy.

While this seems like a time-consuming list, it is not. Experience has shown accelerated visioning techniques can deliver value often in a few months. Digital channel leadership belongs to those who take these critical first steps now.

Conclusion

For today's organization's, it's not a question of whether to participate digitally, but how to do so. Addressing where and how to participate to create value is what matters most in pursuing digital leadership efforts. The ability to craft rich customer experiences online and derive value from them will need to be across multiple channels inside and outside the organizational platforms. Undertaking an accelerated approach to envisioning the future will provide a robust platform for market-making and customer engagement. Using a Listen, Learn, Harvest and Engage approach will allow companies to define marketing, selling and servicing strategies that support the entire organization and enable them to share information appropriately, regardless of business model. Employing emerging techniques – like unstructured data analysis and social networking analysis – will allow the organization to continuously improve their journey to effective customer experiences and revenue generation.

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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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