

Allocate appropriate resources

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## OUTSOURCE INSIGHTS

Look for an **external agency or a consultant** specializing in customer insights research to work with you for the specific need.

- Ensure there are mechanisms in place to integrate external research into decision making.

Allocate appropriate resources

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## ASSIGN DUAL RESPONSIBILITIES

Depending on the size of your company, **assign certain employees a dual responsibility to gather customer insights**, in addition to their current role, or make understanding customers every employee's responsibility.

- Make sure that someone has a degree of oversight or accountability for helping to synthesize such insights and make sure they are communicated to relevant functions or teams.

Restructure teams  
or location of roles

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## ORGANIZE INSIGHTS ROLES IN HYBRID STRUCTURE

Organize your insights functions in a hybrid model, with **some insights team members centralized and others embedded in product development teams or other teams that rely on insights.**

- A hybrid model may provide greater ability to meaningfully support various functions, but also ensure a flexibility of insights team members to focus on more strategic insights and cross-functional research.

Restructure teams  
or location of roles

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## INTEGRATE INSIGHTS INTO PRODUCT DESIGN

**Ensure that synthesized customer insights are shared with product teams** and that product development addresses key customer needs discovered through customer research.

- Adding insights functions to support the product teams helps ensure that customer feedback informs product features and usability can be tested with customers.

Restructure teams  
or location of roles

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## EMBED INSIGHTS FUNCTIONS

Organize customer insights roles so that **insights team members are placed within product development teams** to work directly with product managers to ensure insights are translated into product features and design.

- Having a customer insights expert as integral part of the product team may increase effectiveness of utilizing the insights, but it may have trade-offs such as career development of the insights experts.

Adjust research methodologies or focus

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## MIX & MATCH CUSTOMER RESEARCH METHODS

Ensure that employees are conducting a variety of different methods of customer research, including quantitative data analysis and qualitative research or ethnographic observation.

- Quantitative data is an excellent way to see high level trends and behavioral patterns.
- Qualitative observations on how customers use your product can reveal more about drivers & environmental factors not obvious in quant data.

Adjust research methodologies or focus

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## MAP THE CUSTOMER JOURNEY

Select a number of customers and speak with them to **understand how they learn about, adopt, use, and perceive your product**. Ask about any challenges or pain points they may have.

- What you learn about the customer journey may complement or help explain what you can get out of analytics data.
- This research can be conducted by variety of employees.

Adjust research methodologies or focus

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## FOCUS ON THE CUSTOMER EXPERIENCE

Shift the focus of customer research to the **total customer experience**, rather than data analysis or other research that may not reveal pain points and provide insights to improve the customer experience.

- Focusing on the customer experience ensures that research and insights are focused on understanding what could be added or what needs to change in products or processes involving customers.

Adjust research methodologies or focus

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## PROTOTYPE & TEST

If you cannot establish formal customer insights roles, make sure that you **prototype and test your product with current and potential customers** and collect feedback.

- Prototyping and testing can make sure the product actually meets customer needs and ends up saving money in long run as updates are always easier to make before launch.

Establish organizational practices to use customer insights better

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## LAUNCH A PORTAL TO HOUSE RESEARCH

Create an online portal where various insights teams can upload background info and key findings from any customer insights research or analytics they have conducted.

- Encourage teams to check the portal before launching any new research as they may be able to answer their questions based on prior research, and avoid duplicating efforts, thereby saving money.

Establish organizational practices to use customer insights better

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## CONDUCT INTERNAL TRAINING

Launch an internal training program for employees to provide an overview of different types of customer research (e.g. human centered design, leading in-depth interviews or focus groups, etc.)

- Customer centricity culture can start from broader awareness of what it entails and how it can benefit your company, even if employees' responsibilities do not involve direct engagement with customers.

Establish organizational practices to use customer insights better

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## FUND CUSTOMER CENTRIC ACTIVITIES

Dedicate budget and resources towards the insights team so they have the flexibility to test and quickly prototype new product ideas.

- Depending on the companies' policies, it may also be best to allow this team to bypass certain procedures, if they are time consuming and hinder agile development and customer centric practices.

Ensure feedback about & commitment to customer insights

## ENSURE LEADERS UNDERSTAND CUSTOMERS

**Encourage leaders to speak with customers and share their experiences and what insights they gained** and how insights impact their leadership of the company.

- In companies without formal insights functions, leadership must take a more active role in the operational aspects of customer centricity.

Ensure feedback about & commitment to customer insights

## COORDINATE INSIGHTS

Assign a dedicated person or a team to **coordinate all customer insights work in a systematic manner** and help communicate a more comprehensive picture of customers or potential customers.

- Coordination of research efforts can help eliminate any overlaps in teams' efforts by having an oversight on all activities.
- This can be the same person as the insights expert.

Ensure feedback about & commitment to customer insights

## SYNTHESIZE CUSTOMER INSIGHTS

**Make sure that there are tools to bring together different insights** and synthesize them to get a full picture of the customer experience and opportunities to improve the product, strategy or services.

- This can be led by the Head of User Experience or if unable to hire for this role, assign another employee accountability for synthesis and communication of research insights.
- Ensure there is a shareable list of actions based on insights.

Ensure feedback about & commitment to customer insights

## ESTABLISH A FEEDBACK LOOP

Establish a formalized feedback loop, and **set processes for how and when various employees should share customer insights and with whom.**

- Will result in better chance that implications that arise from customer insights research are shared with the appropriate stakeholders.
- Make sure to publicize the new processes and expectations.

Ensure feedback about & commitment to customer insights

### ESTABLISH INSIGHTS SHARING PRACTICES

Encourage sharing of insights through internal social events (e.g., lunch time talk), office posters/booklets, or internal wiki or social media forums that have visibility to top management and employees

- Insights translated into more bite-sized information (as opposed to a long research reports) can be effective in achieving higher awareness.

Ensure feedback about & commitment to customer insights

### EMBRACE A CUSTOMER CENTRIC CULTURE

Focus on nurturing empathetic attitudes of all employees through formal and informal practices (e.g., employee induction packages, training, recognition of projects, individual incentives, etc.)

- Typically, successful companies have top management endorsement
- Leaders set example through the actions of the company and support of customer centric activities

## Hire or assign new roles

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### ASSIGN AN INSIGHTS EXPERT

**Assign someone in the company to understand all of the customer insights work and implications** and to communicate this information to senior leadership to integrate into decision making and strategy.

- This expert must also understand when data analytics can explain behavior or when further qualitative research is needed.
- Must be respected by and granted access to top leaders.

## Hire or assign new roles

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### FORM A START-UP TEAM

Start a new team with a specific mission and allow them to work outside of existing legacy processes, so that the team can work with new ideas and incorporate necessary changes quickly to allow experiments and prove the value of customer insights.

- Great if your company has a transformational need, but startup risks becoming disconnected from org realities and pressures of the business.
- Monitor startup team and engage others if they can learn from processes & methods.

## Hire or assign new roles

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### FORM AN INSIGHTS COUNCIL

**Form an 'insights council' made up of leaders from different functional groups to make sure that customer research is aligned to business needs,** and that the results are utilized by various functions.

- Companies can achieve more cost effective research efforts by inviting relevant business functions to take part in the customer insights research planning process.

## Hire or assign new roles

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### HIRE A HEAD OF CUSTOMER EXPERIENCE

**Hire a 'Head of Customer Experience'** under marketing, product, or design to **oversee and lead research focused on the customer experience** and ensure there are no blind spots about the customer experience.

- This person should have experience conducting various types of customer research and also understand how to tie this into company strategy and key business objectives.

## Hire or assign new roles

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### **ASSIGN AN INSIGHTS LIBRARIAN**

Assign a 'customer insights librarian' to help avoid duplicate research and reveal further insights by juxtaposing historical customer insights in context, such as changing customer behavior or segmentation profiles.

- The librarian can also help to hold teams accountable for adding all background context and findings to online portal.
- This person should have a deep understanding of research methodologies and relevance to business goals.

## Hire or assign new roles

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### **ASSIGN AN OVERSIGHT ROLE**

Delegate an insights team leader to ensure various research activities are prioritized, provide best methods, supervise key areas to focus on, and manage external agencies to work with to reduce the on-boarding costs.

- If you have various insights teams operating in separate business functions, having an oversight role can make these teams operate in a more cost-effective way and result in a better understanding of customers.

## Hire or assign new roles

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### **DELEGATE INSIGHTS COACHES**

Hire or train insights team members to serve as internal coaches for customer research--empower them to provide guidance and coaching to other employees on research, help set research goals, methods, work with external agencies, and how to take the insights throughout the internal process.

- This team should also develop materials to educate new hires on the company's customer centricity practices and goals.
- Ideal if your company is not in a position to invest in a large insights team in a sustainable manner.

## Acquisition

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### AWARENESS

The potential customers don't know about your products or feel that your offering are not targeted towards them.

- How are potential customers satisfying their needs currently?
- Do you have enough physical presence in the community to build trust and awareness?
- Do you know how agents publicize your products? Do you know what script they use?
- Do you understand the best channels to reach them (print, radio)?
- Who are the key influencers in the community who shape the decisions of your target customers?

## Acquisition

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### ENROLLMENT

The potential customers know about your product but don't see the benefits or do not know how to engage with your products.

- Do you know the literacy levels in the community?
- Do you know of any specific language, ethnic, status or religious nuances that might be a barrier to enrollment?
- Do you know what is an acceptable wait-time for a customer to get approved and enrolled?
- Do you have any user-centric tools that match potential customers needs to your product offerings?

## Retention

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### ACCOUNT OPENING

Customers begin onboarding but don't finalize account set-up

- What is confusing or unclear about the onboarding experience?
- Why are people struggling to complete the sign-up process?
- What is the cost to the customer in terms of time and effort to complete the sign-up process?
- How are you helping customers overcome these barriers?
- Are you offering some immediate benefits or to the customer to incentive immediate use?

## Retention

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### PRODUCT USE

Customers use their account once or twice and then it lies dormant

- How well do you understand the context in which your customers are using your product?
- How might this context be changing?
- Are there key pain points for the customer that you are not aware of?
- What incentives you have in place to increase uptake?
- Who has the most influence on your customer's decision-making behavior?
- How are you gathering feedback and maintaining a dialogue with your customers?

## Retention

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### RELATIONSHIP MANAGEMENT

Customer switch to a competitor's offerings

- How could you make the service easier to engage with?
- Is our experience helping customers meet their needs and aspirations?
- What benefits is the customer looking for that are not addressed by your product or offering?
- How are competitors framing their offers differently?
- What is the word-of-mouth impression of your service?

## Expansion

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### EXPANDING TO NEW SERVICES

Customers don't opt into any offers over time and use other providers as their needs grow.

- How well do you understand your customers' changing needs and aspirations?
- What are the key life events that might trigger a significant change in their needs?
- Are you able to tailor your offers to the specific needs and situations that your customers face?
- How do you communicate the benefits of integrating these different products?

## Expansion

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### INCREASING THE VALUE OF EXISTING SERVICES

Customers make limited use of existing products, but overall activity does not grow along with positive changes in their livelihood.

- How well do you understand your customers' changing needs and aspirations?
- Do you continue to provide information and incentives for customers to expand their relationship with you?
- How do you train your customer facing staff (retail branch, call center) to foster a positive dialogue with the customer?

## Tools

### 1. MAKING THE CASE PRESENTATION

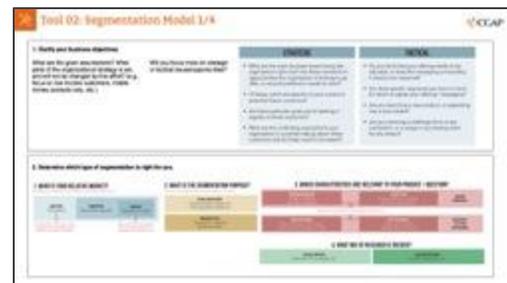
This tool will help you come armed with strong arguments and relevant data / examples from other organizations to make the case for investment.



## Tools

### 2. SEGMENTATION MODEL

This tool gives a number of examples to provide guideposts for determining which customers are most valuable for you to target.



## Tools

### 3. CREATING A PERSONA PROFILE

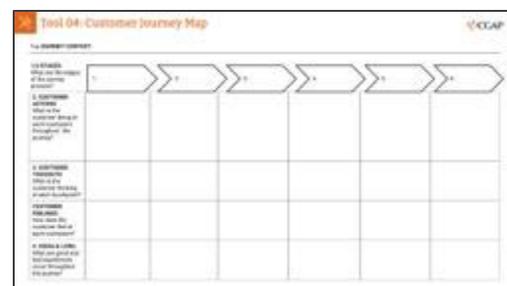
Personas provide a summary description of target users and key stakeholders who influence his / her behavior, including an overview of their situation, context, needs, motivations and benefits.



## Tools

### 4. CUSTOMER JOURNEY MAP

A journey map allows you to map the needs of your target users through various stages of financial decision-making to better contextualize key interactions within their day-to-day lives.



## Tools

### 5. OPPORTUNITY BRIEF TEMPLATE

This tool helps drive alignment within your team and buy-in from stakeholders regarding where to invest in improving your customer experience.



## Tools

### 6. BUSINESS MODEL CANVAS

This tool describes the rationale of how an organization creates, delivers, and captures value, and is a good starting point for thinking through and discussing the business model of your organization.



## Tools

### 7. PLANNING TOOL

This tool will help you plan adequately, and consider the objectives of key CX improvements, sample size required, locations, material, budget and timeline requirements.



## Tools

### 8. BUDGETING TOOLS

This tool will help you to model the basic costs required to execute on customer experience activities over the course of a week, month or longer, and identify different cost categories – both internal and external – that can be easier or harder to procure in typical organizations.



## Tools

### 9. JOB DESCRIPTION / TEAM ROLES AND CAPABILITIES

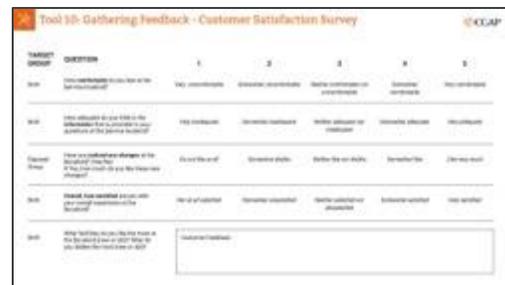
You can use these role descriptions to help guide you as you build out your team. Some of these skills may already be found in your organization, particularly in customer focused roles.



## Tools

### 10. CUSTOMER SATISFACTION SURVEY

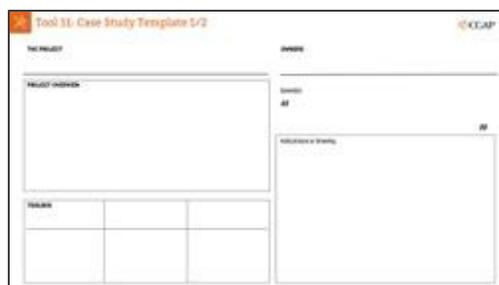
The survey is a quick way to generate data to validate or disprove any hypotheses you have, and iterate on your ideas until you have a refined and validated solution that is ready to scale.



## Tools

### 11. CASE STUDY TEMPLATE, SHARING LEARNINGS

This tool will provide a standard format for capturing project outcomes in the form of case studies, with lessons learned, as well as specific ROI / KPI metrics. This tool will help you integrate these learnings into your organization.



## Tools

### 12. ROI MODEL / KPI MATRIX

This model will offer you a starting point for capturing the potential value delivered through CX, by identifying a range of KPI's and metrics that can be meaningfully associated with customer experience improvements.



Team / Functions

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**DIGITAL DESIGN**

Digital Designer  
User Experience Designer  
Interaction Designer  
Service Designer

- Responsible for aesthetics, visual and brand identity of products and retail environments.
- Prototyping and testing of new product concepts, particularly for web or mobile channels.

Team / Functions

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**CUSTOMER RESEARCH**

Customer Researcher

- Responsible for gathering an understanding of customers behaviors, perceptions, current product usage, desires in new products and services, experience using product(s), etc.

Team / Functions

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**PRODUCT DEVELOPMENT**

Product Manager  
Product Development Engineer  
Product Architect  
Quality Assurance (QA)  
Product Owner / Program Manager

- Understanding of user's behaviors, needs, and wants to create the right product.
- Define product portfolio, product requirements and product feature rollout.
- Usability of the product and the user journeys.
- Understanding of uptake of various features.

Team / Functions

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**INFORMATION TECHNOLOGY**

Information Technology Manager  
System and Infrastructure Manager

- Manage internal technology platforms and systems including customer data.
- Would be most likely to manage an internal knowledge management platform, or all of the technology that is used to collect and record customer feedback.

## Team / Functions

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### MARKETING

Marketing Strategy  
Market Research  
Brand and communications  
Digital Marketing  
Search Engine Optimization (SEO)

- Define and understand target customers in the process of creating consumer value propositions (marketing message), product pricing, market sizing, and trend scoping.
- Smaller companies generally assume marketing would be the natural home for customer-centric initiatives.

## Team / Functions

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### ANALYTICS

Customer data analysts

- Collection of customers' behavioral or transactional data.
- Raw data does not provide significant value but intelligent analysis can bring valuable insights.

## Team / Functions

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### STRATEGY

Competitive Intelligence  
Channel Strategy  
Corporate Strategy  
Market Analysts

- Conduct market and competitor intelligence of key market and competitor trends that span social, technology, consumers.

## Team / Functions

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### SALES

Sales  
Account Management  
Customer Relationship Manager

- Define and communicate value proposition to customers.
- Understand customer preferences, concerns, and needs.

Team / Functions

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## CUSTOMER SUPPORT

Customer support / service managers  
Customer support representatives  
Branch managers

- Handle customer feedback or complaints after sales.
- Some companies systematically monitor the customer care feedback to improve current product offerings.