

Beyond Demographics: Customer Contact Personas Shaping Service Expectations



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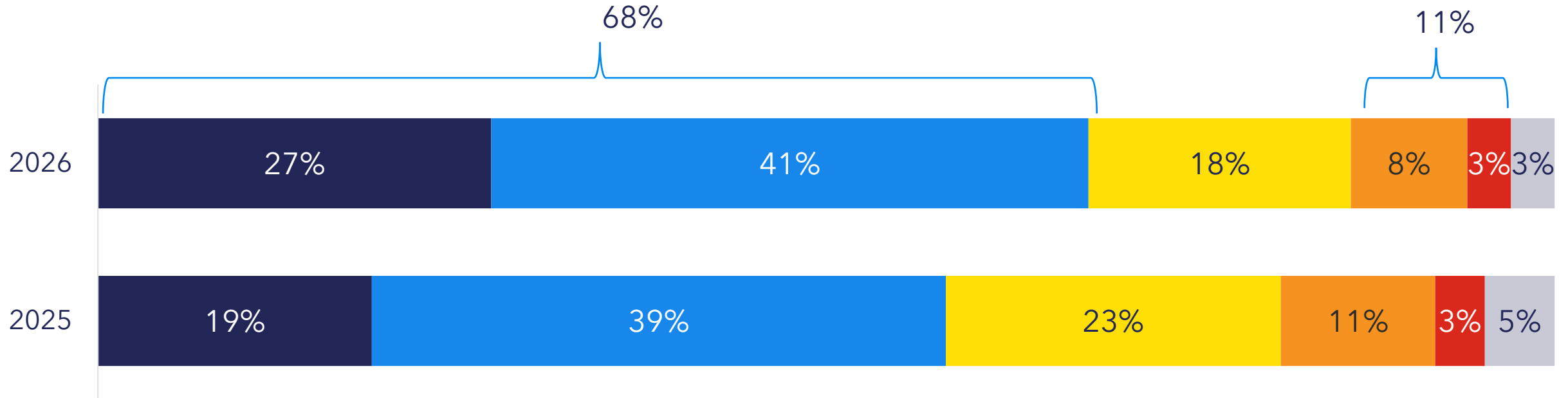
The Customer Contact Landscape



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We've Become More Techno-Optimistic Lately



- Technology is making our lives much easier (5)
- Technology is making our lives somewhat easier (4)
- Technology is making our lives neither easier nor more difficult (3)
- Technology is making our lives somewhat more difficult (2)
- Technology is making our lives much more difficult (1)
- Don't know/rather not say

Definitions



Simple query:
changing account password,
or a delivery update

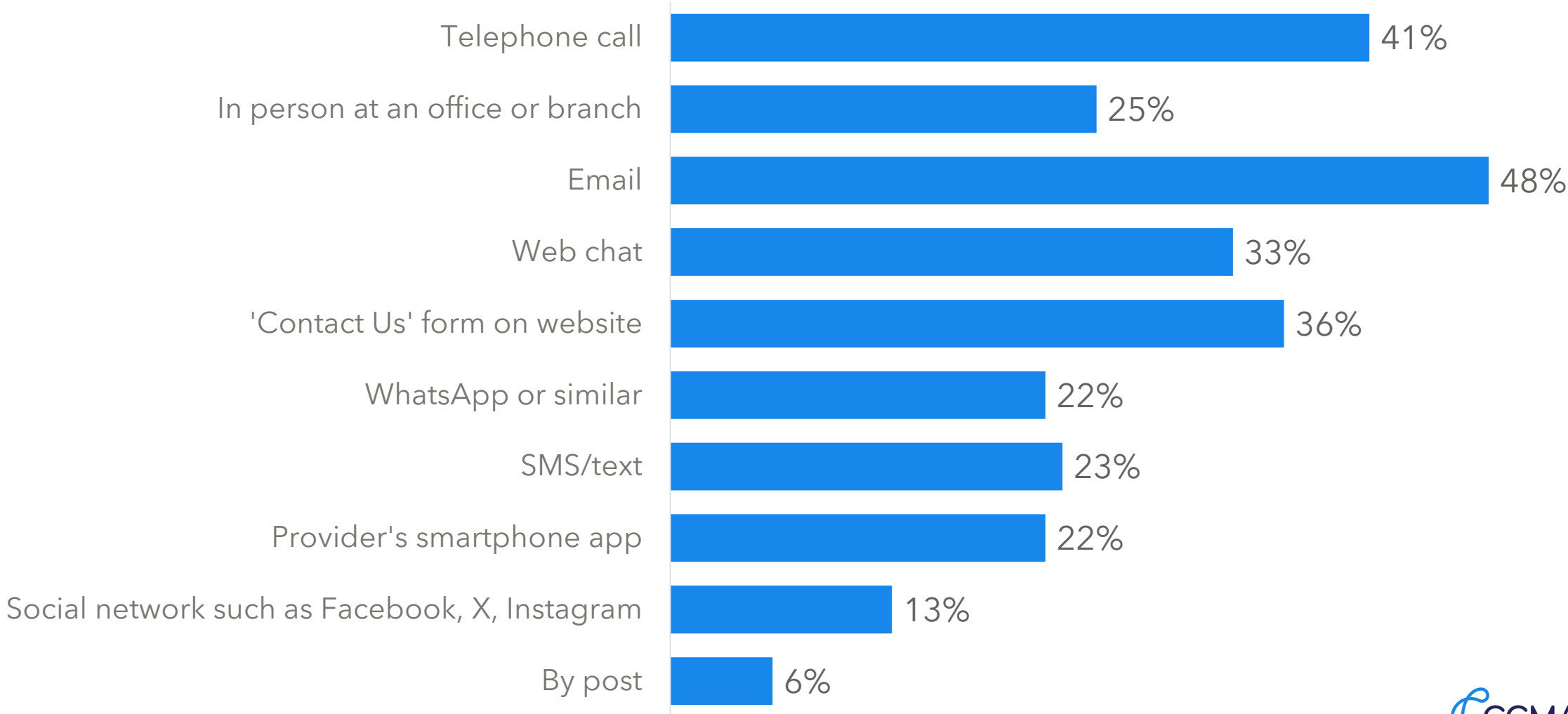


Complex query:
a warranty claim, or checking
terms and conditions

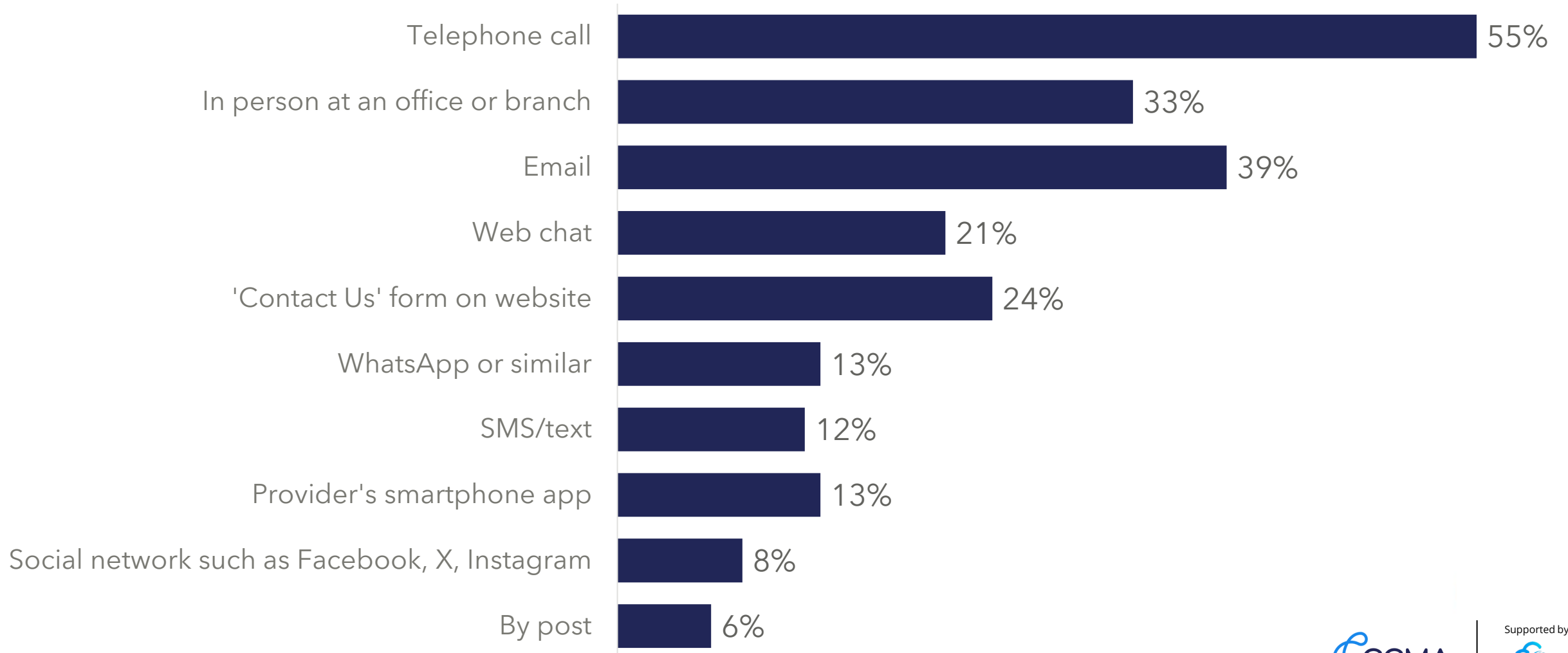


Urgent query:
reporting a broken-down
boiler, or suspected fraud

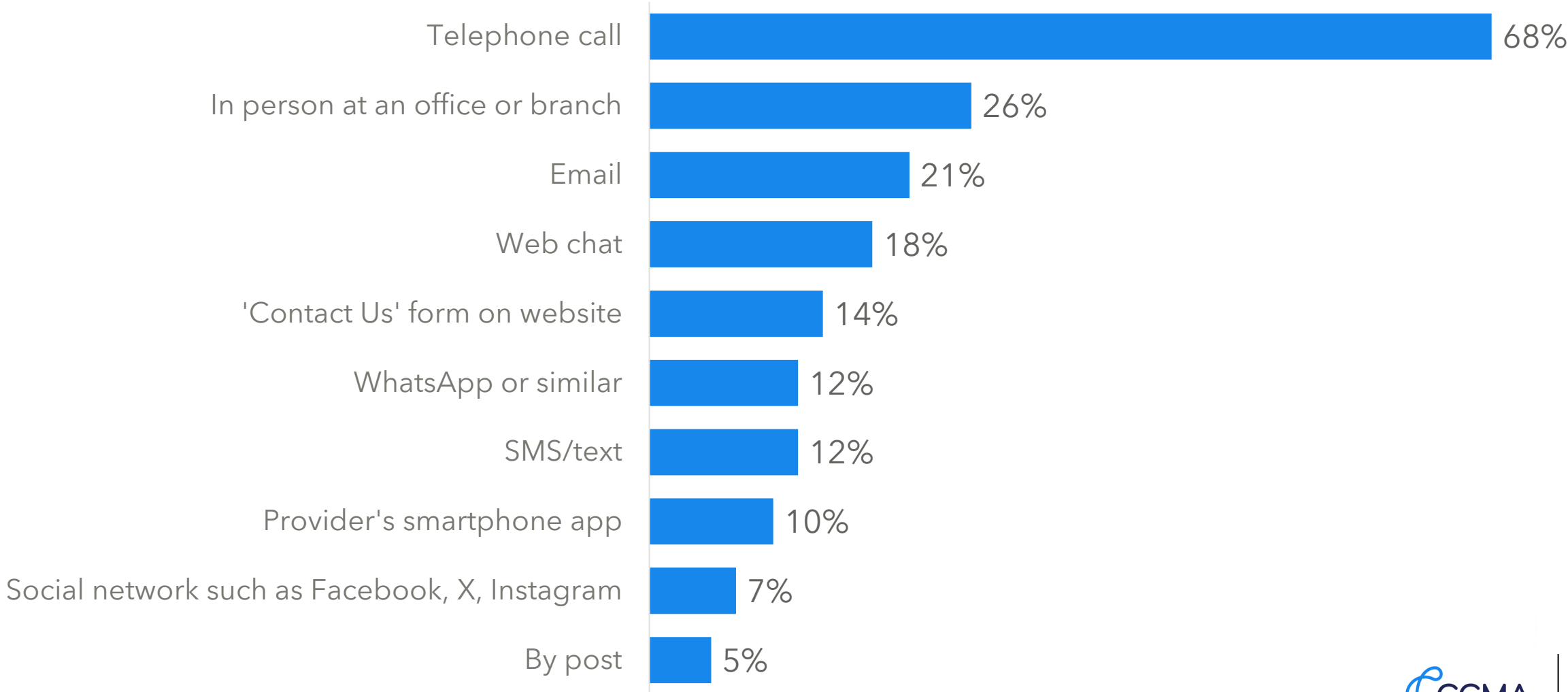
Email More Popular Than Phone for Simple Queries...



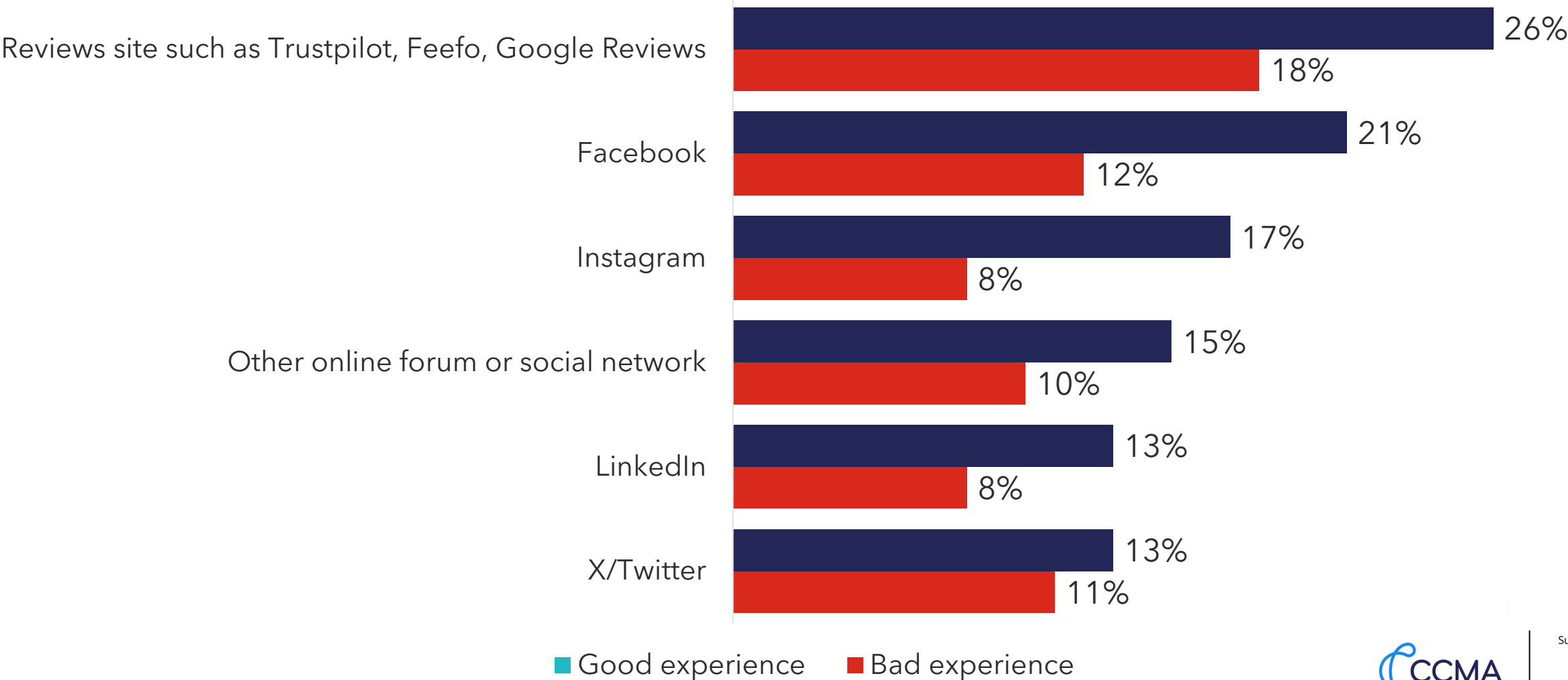
...But for Complex Queries, Preference for Phone and In-Person Contact Increases...



...And When It's Urgent, Phone is Prioritised



More People Have Posted About Positive Customer Experiences Than Have Posted About Negative Ones



Saturdays Most Convenient for Customer Contact; Lower Preference for After 6pm Weekdays

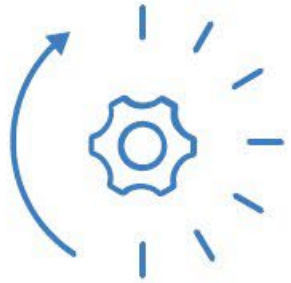
8am to noon weekdays	+48
Noon to 3pm weekdays	+48
3-6pm weekdays	+45
After 6pm weekdays	+31
Saturdays	+52
Sundays	+38

Introducing the Personas



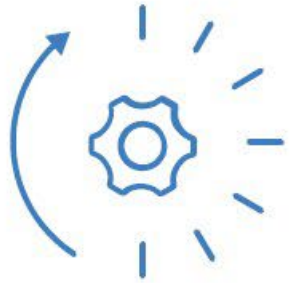
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Efficiency Optimisers

focused on getting the job done
as quickly as possible



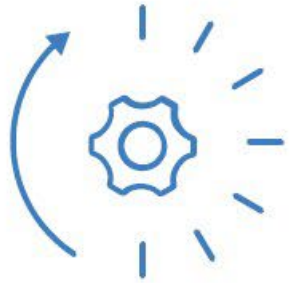
Efficiency Optimisers

focused on getting the job done
as quickly as possible



Experience Enthusiasts

want to get the most of every
moment, and love to share



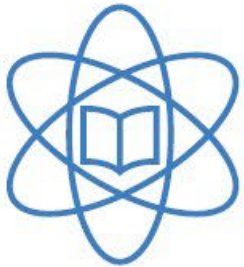
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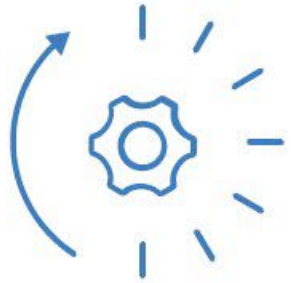
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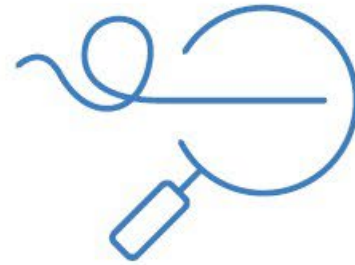
Knowledge Gatherers

enjoy challenges, and pride
themselves on their expertise



Efficiency Optimisers

focused on getting the job done as quickly as possible



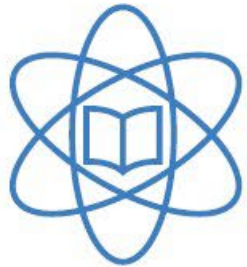
Simplicity Seekers

no-nonsense, always looking for the straightforward path



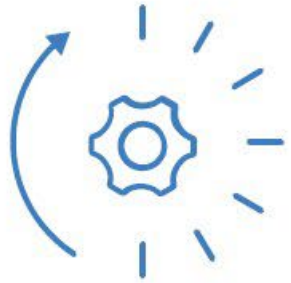
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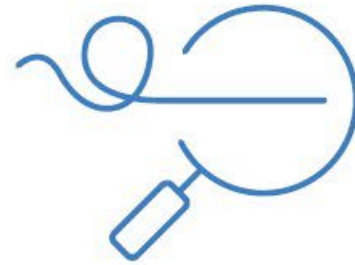
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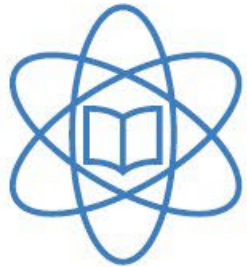
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Tradition Maintainers

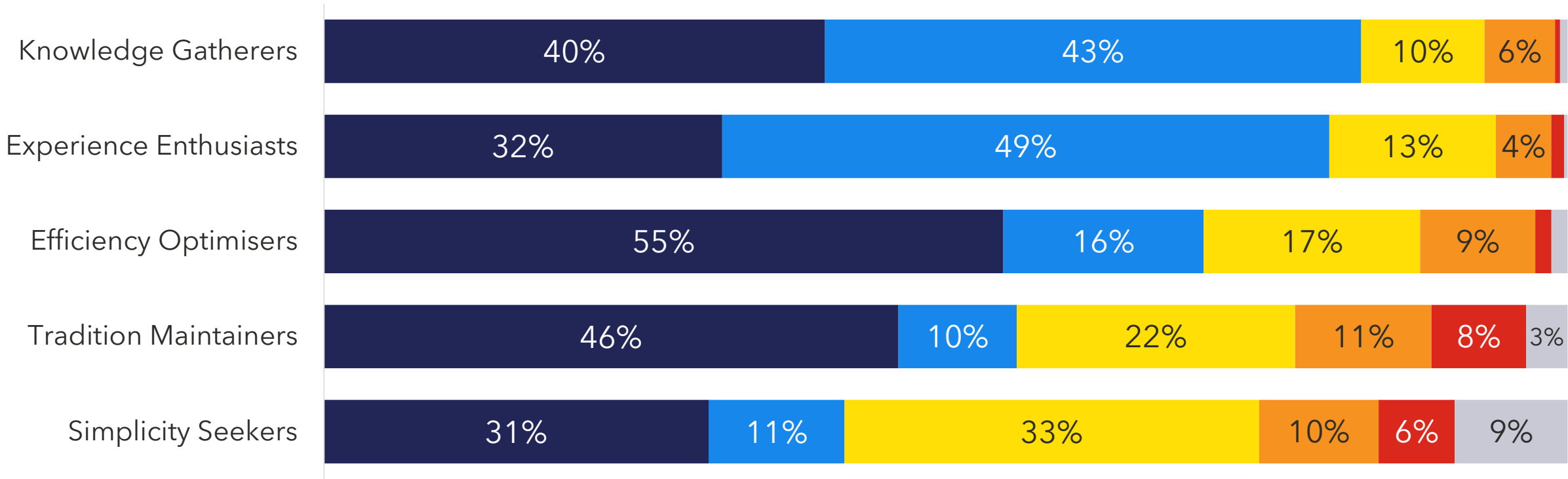
prefer established ways, sceptical of change for change's sake



Knowledge Gatherers

enjoy challenges, and pride themselves on their expertise

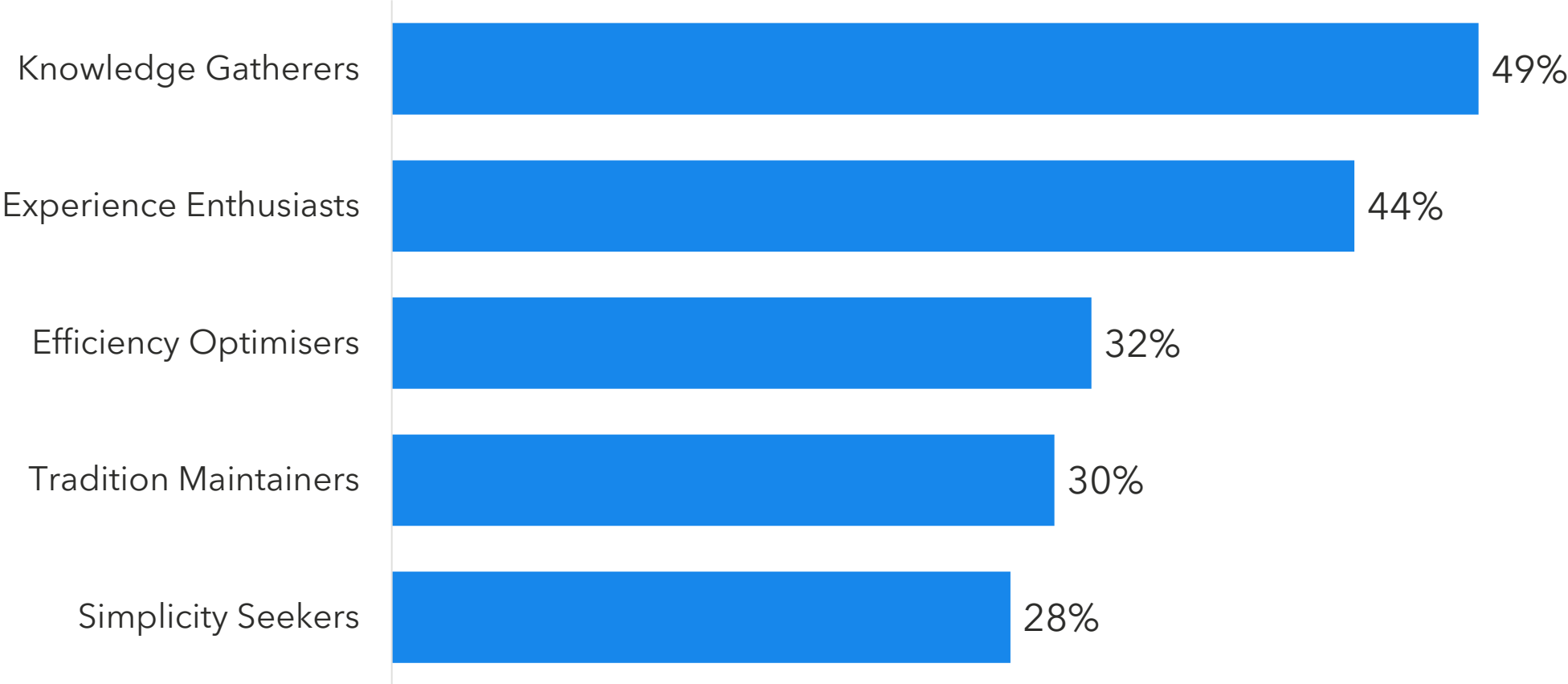
Does Tech Make Our Lives Easier or More Difficult?



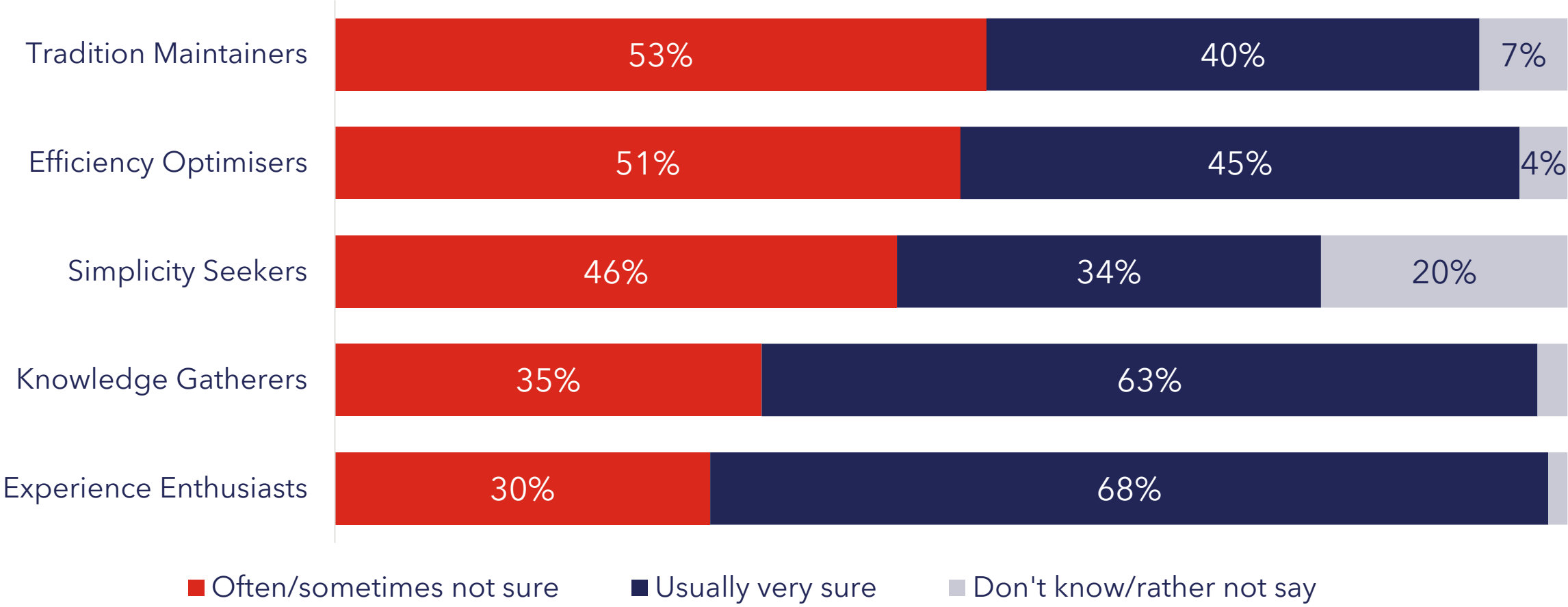
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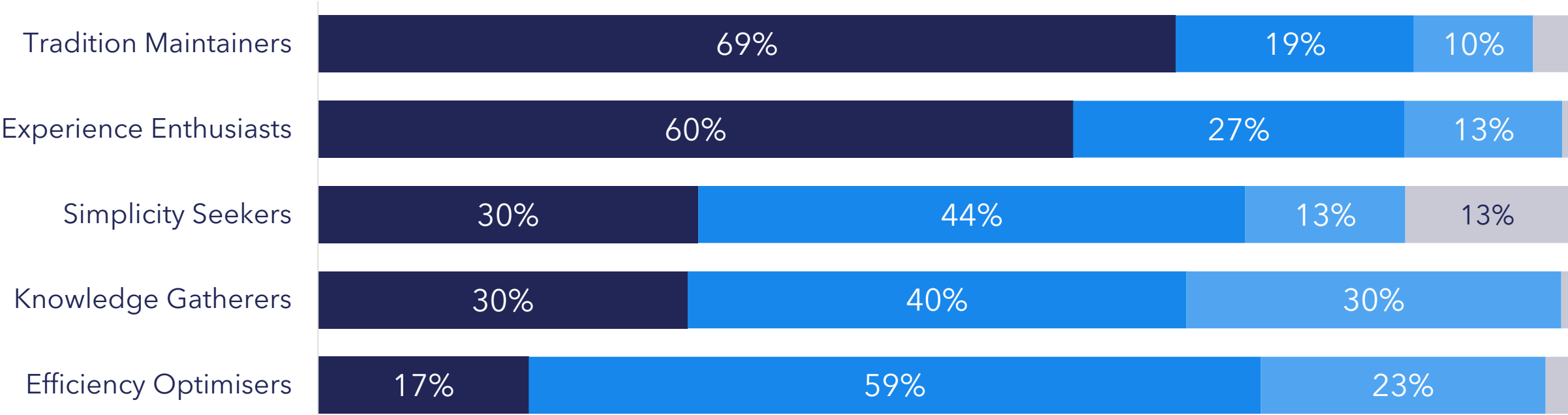
Contacted Bank in Last Six Months



Level of Certainty That Self-Serve Transaction Was Successfully Completed



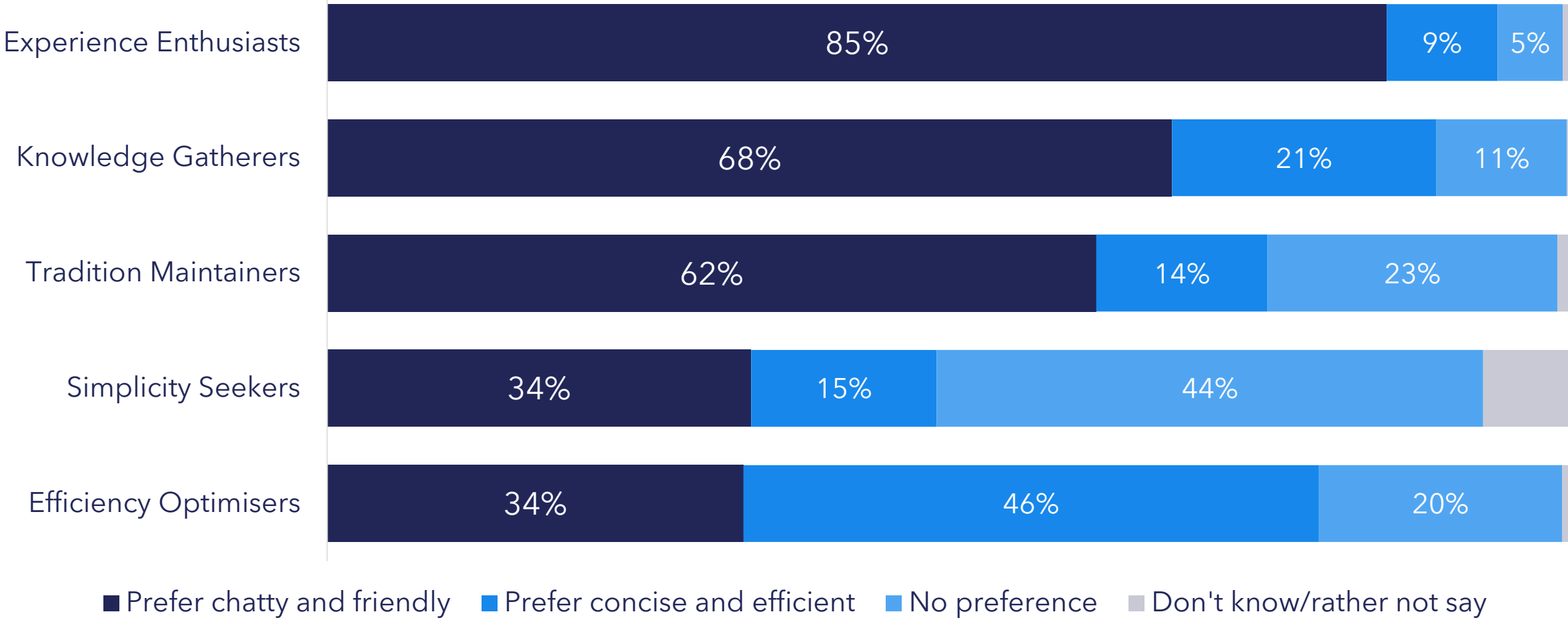
Propensity to Switch Channel



- Prefer to persevere using the same channel
- Willing to try a different contact channel once I'm certain the first one doesn't work
- Will immediately/fairly quickly try a different channel if the first one doesn't work
- Don't know/rather not say



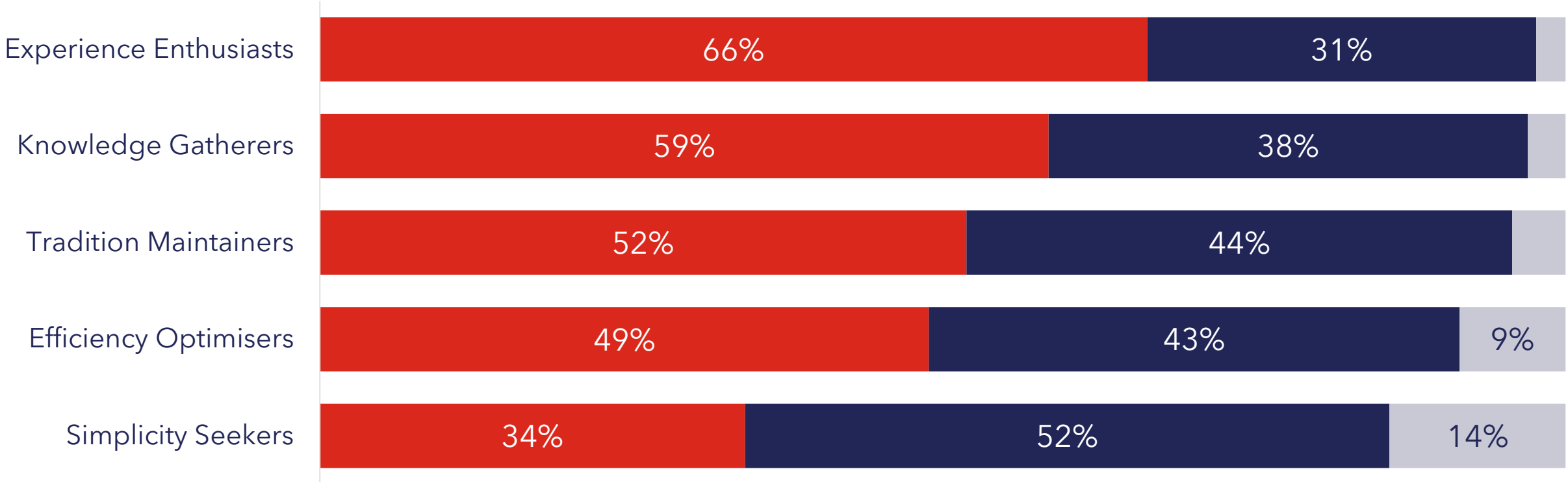
Should Advisors be Chatty and Friendly, Or Concise and Efficient?



Propensity to Share Feedback After Experience

	Efficiency Optimisers	Knowledge Gatherers	Experience Enthusiasts	Simplicity Seekers	Tradition Maintainers
Posted online after bad experience	17%	46%	67%	12%	20%
Posted online after good experience	17%	60%	74%	17%	24%
Contacted provider after bad experience	26%	55%	71%	18%	28%
Contacted provider after good experience	13%	57%	76%	15%	18%

Ever Stopped Buying From a Provider After a Poor Experience?



- Have stopped buying due to poor customer service
- Have not stopped buying due to poor customer service
- Don't know/rather not say



Simple Query

	Efficiency Optimisers	Knowledge Gatherers	Experience Enthusiasts	Simplicity Seekers	Tradition Maintainers
Email	53%	59%	38%	46%	36%
Telephone call	47%	35%	30%	39%	59%
'Contact Us' form on website	46%	48%	22%	26%	21%
Web chat	43%	45%	24%	24%	14%
In person at an office or branch	29%	22%	18%	21%	39%
SMS/text	16%	38%	22%	21%	9%
WhatsApp or similar	14%	47%	21%	13%	5%
Provider's smartphone app	24%	40%	14%	13%	3%
Social network eg Facebook, X, Instagram	2%	29%	15%	9%	1%
By post	2%	11%	6%	6%	6%

Complex Query

	Efficiency Optimisers	Knowledge Gatherers	Experience Enthusiasts	Simplicity Seekers	Tradition Maintainers
Telephone call	74%	49%	36%	50%	67%
Email	39%	57%	31%	36%	21%
In person at an office or branch	42%	36%	24%	26%	37%
'Contact Us' form on website	27%	44%	12%	17%	7%
Web chat	24%	35%	17%	11%	4%
Provider's smartphone app	7%	32%	9%	5%	0%
WhatsApp or similar	4%	34%	13%	3%	1%
SMS/text	3%	29%	15%	7%	0%
Social network such as Facebook, X, Instagram	0%	23%	10%	3%	0%
By post	2%	11%	7%	6%	5%

Urgent Query

	Efficiency Optimisers	Knowledge Gatherers	Experience Enthusiasts	Simplicity Seekers	Tradition Maintainers
Telephone call	86%	62%	50%	59%	79%
In person at an office or branch	32%	27%	18%	20%	29%
Email	11%	35%	24%	18%	9%
Web chat	15%	33%	15%	12%	5%
'Contact Us' form on website	9%	29%	10%	13%	3%
WhatsApp or similar	4%	34%	12%	3%	1%
SMS/text	3%	29%	13%	6%	1%
Provider's smartphone app	4%	27%	8%	3%	0%
Social network such as Facebook, X, Instagram	1%	17%	10%	2%	0%
By post	0%	10%	7%	4%	1%

Preferred Times of Day and Week for Contact (Net Convenient)

	Efficiency Optimisers	Knowledge Gatherers	Experience Enthusiasts	Simplicity Seekers	Tradition Maintainers
8am to noon weekdays	+31	+54	+66	+34	+61
Noon to 3pm weekdays	+34	+54	+60	+34	+75
3-6pm weekdays	+46	+56	+60	+5	+71
After 6pm weekdays	+44	+47	+50	-32	+35
Saturdays	+73	+65	+62	-18	+68
Sundays	+57	+51	+52	-30	+51

Efficiency Optimisers



DO

- Minimise journey friction and customer effort
- Make it easy to switch from self-serve to phone
- Be available on weekends

DON'T

- Make lots of small talk
- Deflect without clearly communicating customer benefits

Knowledge Gatherers



DO

- Make switching easy, with nudges and links to alternative channels
- Maximise self-serve capabilities, enabling self-resolution of complex queries
- Provide comprehensive FAQs and knowledgebases
- Embrace advanced automation and AI as long as the customer benefits are clearly apparent and the tools are sophisticated

DON'T

- Force phoning when an email or self-serve option would suffice
- Implement outdated or limited automation or AI

Experience Enthusiasts



DO

- Make it easy to share post-experience, for example by embedding links to review sites in the contact journey
- Invite feedback, good and bad
- Ensure advisors are personable and friendly; greet customer by name
- Connect with CRM data to incorporate customer behavioural history into the contact experience

DON'T

- Be overly businesslike or abrupt
- Treat customer like a 'number'

Tradition Maintainers



DO

- Deliver maximum phone availability and minimal waiting times
- Always make a phone option available
- Over-communicate to provide reassurance during self-serve journeys

DON'T

- Implement automation or AI without thorough prior communication
- Deflect without thoroughly testing alternative journeys with this persona

Simplicity Seekers



DO

- Minimise journey friction and customer effort
- Use straightforward language
- Be available during office hours
- Prioritise FCR

DON'T

- Contact during evenings or weekends
- Force usage of FAQs, knowledgebases which require significant cognitive effort
- Implement automation or AI without thorough prior communication



Scan the QR code
to download



<https://www.ccma.org.uk/personas/>





Thank you!

