

# 10 signs you're guilty of disconnected customer listening

## How to deliver truly cross-channel VoC that enables unrivaled omnichannel CX

No matter what industry you operate in, your customers expect to be able to engage with you effectively across a variety of different channels. Why? Consumers generally want to get what they want from your business quickly, efficiently, with precision, and on their terms – be this on your website, via your mobile app or by engaging with your customer care team by phone, live chat or any other means.

They don't care that your call center and web experience operate completely separately, or that the communication process between your mobile app



development team and your store or branch network is challenging. All they care about is that they get what they need from your business, when they need it. For you, that means delivering an enriching and consistent experience across all channels.

Research supports this point of view. Retail shoppers – in particular – embrace a blended channel journey, with 86% saying in the build up to the holiday season that they intended to research online before buying in

store, 50% saying they intended to 'showroom' (research in store before buying online) and 43% intending to buy online, pick up in store or click-and-collect.<sup>1</sup>

Google also estimates that more than 46% of consumers switch devices before completing an activity. In plain terms, that is nearly half of customers who actively engage with more than one face of an organization before they confirm a purchase.<sup>2</sup>

# The importance of connected listening



How can you respond to their needs? Most companies agree about the importance of harnessing VoC to drive CX improvement. However, few do this effectively with the same consistency across each and every channel. In other words, they listen but in a disconnected way. To provide enriching omnichannel CX, you need to listen to your customers consistently across all channels and act on what they say.

Although far from an easy challenge, it's also far from impossible if you allocate resources correctly and implement the necessary processes. What's more, the rewards are lucrative if you get it right.

In fact, the impact of a superior CX to revenue has long been recognized. Forrester's model breaks this down by industry, saying a single point increase in its CX index results in an average boost to annual revenue of \$873 million for auto manufacturers, \$332 million for upscale hotels, \$278 million for wireless service providers, \$244 million for "big-box" retailers, \$215 million for auto and home insurance providers, \$168 million for airlines and \$124 million for traditional retail banks.<sup>3</sup>

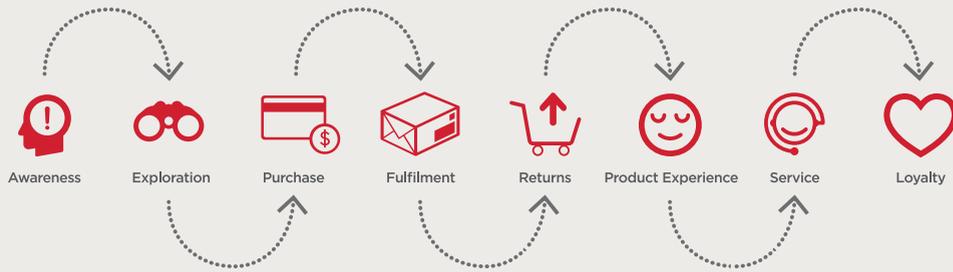
Separate analysis by the Temkin Group highlights some agreement with these findings. According to its research, a "moderate increase" in CX generates an average revenue increase of \$823 million over three years for a company with \$1 billion in annual revenues.<sup>4</sup>

Fully realize these considerable revenue benefits by acknowledging and overcoming the ten symptoms of disconnected listening outlined in this Strategy Guide to provide superior omnichannel CX.

# Why is omnichannel CX and connected listening important?

## 86%

of senior-level marketers regard creating a **cohesive customer journey** across all touchpoints and channels either **“absolutely critical”** or **“very important”**<sup>5</sup>



## 90%

of retailers say an **effective omnichannel strategy is critical** or very important to their business<sup>8</sup>

Companies with the **strongest omnichannel engagement** strategies boast an average...

## 9.5%

year-over-year **increase in annual revenue**, compared to 3.4% for the weakest<sup>6</sup>

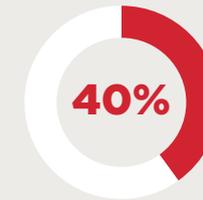


## 7.5%

year-over-year **decrease in cost per customer** contact, compared to 0.2% for the weakest<sup>7</sup>



20% of financial services customers **believe the customer experience** they receive **is of the same quality across each channel**<sup>10</sup>



40% of retailers are **not yet achieving an ROI** on their omnichannel strategies<sup>9</sup>



89% of customers get **frustrated having to repeat their issues** to multiple representatives<sup>11</sup>

# 1

## You provide an inconsistent omnichannel CX

The primary and most damaging symptom of disconnected customer listening is an inconsistent and unsatisfactory omnichannel CX. Your customers are all different so they want to interact with you in different ways for different tasks – be this through a third-party intermediary, calling your call center or digitally via your website or mobile app. Technological developments mean consumer habits are constantly

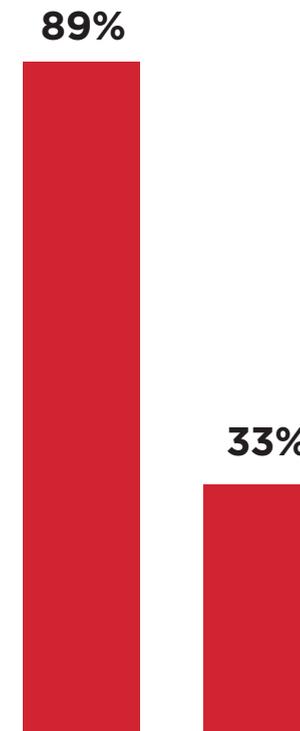
changing, which further complicates your task.

Creating a single, uniform face to your customers that delivers them with a consistent experience as they move across channels is therefore key to success in an omnichannel world. This is true across every industry vertical, from retail, financial services and insurance to travel, telecom and healthcare – a point really rammed

home by the extensive data cited throughout this strategy guide.

But providing seamless omnichannel CX is easier said than done. However, connecting Voice of your Customer across all engagement posts and moments both during and after the interaction has to be an integral part

of your process. Only then are you able to fully understand customer expectations and what's driving them, pinpoint where you're falling short and grasp exactly what you need to do to overcome their objections to action change for optimal CX – and most importantly – bottom line impact.



Companies with the **strongest omnichannel customer engagement strategies retain an average of 89% of their customers**, compared with 33% for companies with weak omnichannel strategies<sup>12</sup>

**“Customers expect (all) channels to always be open to them – even 24 hours a day in some cases – and there is a strong expectation that their interactions will be consistent in quality, no matter how or when they choose to initiate them. Creating an omnichannel customer experience is now more important than ever.”**

**KPMG Nunwood<sup>13</sup>**

**“The reality is that most brands are still on the starting blocks when it comes to true omnichannel marketing. It’s not just another way of saying multi-channel – it’s a whole new approach, encompassing technology, marketing, perspective and a radical shift in company philosophy and culture.”**

**Susan Canavari – Chief Brand Officer, JPMorgan Chase<sup>39</sup>**

# 2

## You don't capture customer feedback effectively across all channels

A major symptom of disconnected customer listening strategies is not listening at all – or at least, not listening effectively across all channels. This is a big mistake in a hyper-competitive and high-paced environment where your customers' expectations are constantly evolving.

Providing your customers with the opportunity to talk to you on their

terms whenever, wherever and however they want is therefore crucial to understanding and prioritizing your CX activities.

Empowered customers – after all – are the key to improved CX. A recent Forrester report implores CMOs to “thrive in the age of the customer by understanding how your customers are evolving and prioritizing changes to match”.<sup>15</sup>

“CX pros need to connect insights across data sources to uncover critical CX issues along the customer journey.”

Forrester<sup>18</sup>

“While there are many things companies want to know about their companies, not all questions are important to the customer.”

Temkin Group<sup>17</sup>

An article from Forbes argues “there’s no doubt we’ve arrived at the moment the “empowered consumer” takes control”.<sup>16</sup> None of this is new news but it does reaffirm the environment you are now competing in.

But how do you empower customers in a way that enables you to take action on what they think and have a discernible impact on your business?

The first step to creating positive customer experiences and journeys

is collecting customer-initiated feedback at every touchpoint (e.g. on every page of your website or mobile app, about your brick-and-mortar and contact center network etc). This allows your customers to speak to you completely on their terms whenever they feel compelled to, about all aspects of your CX. The result is honest, timely and actionable VoC feedback on the issues that matter most to the people who make or break your business.

# 3

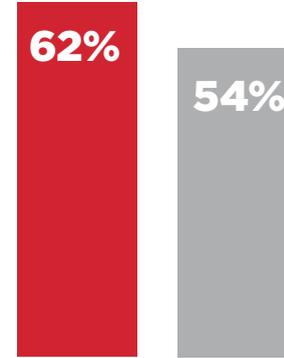
## You're unable to act on what your customers tell you in real-time with precision

According to PwC's recent CEO Survey, 80% of CEOs believe data mining and analysis are strategically imperative. But the survey also reports that "companies face challenges in their ability to effectively leverage data analytics tools (because) they're not using (them) enough".<sup>19</sup>

The Voice of your Customer and the accompanying analytics and metrics are more than just data. These are crucial insights into your

customer's emotions and desires, which alert you to the main factors impacting your CX and – assuming you also capture accompanying context – most importantly why. Targeted real-time action on this information drives digital experience improvements that impact revenue.

The more connected your listening is, the better placed you are to do this across the channels that you operate.



62% of CX pros believe it is very important to **analyze customer behavior** and **respond in real-time**, compared to 54% a year ago.<sup>22</sup>

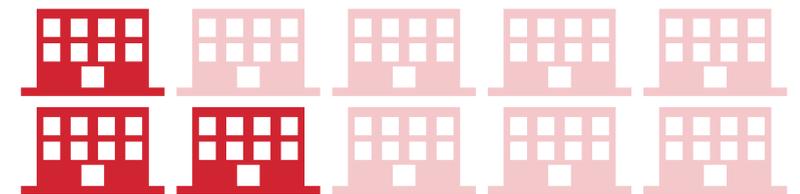


90% of companies **do not use a tool dedicated to real-time interaction management**.<sup>23</sup>

"VoC programs are squandering a critical asset, customer insight. Rather than collecting huge volumes of data, companies must instead focus their efforts on generating fewer insights that will drive more action."

Temkin Group<sup>21</sup>

**Less than one-third** of large companies **believe they're good at making changes based on insights** captured by their VoC listening programs<sup>20</sup>



# 4

## You're unable to connect transactions to customer journeys and relationships

How does a customer become a brand loyalist, returning again and again? How do you create brand advocates? Questions customer-facing businesses have been grappling with for as long as they existed.

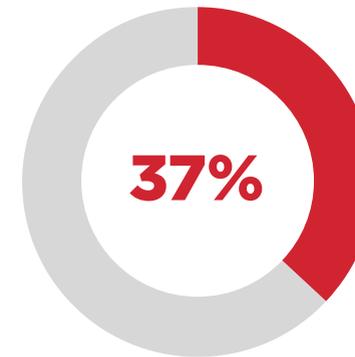
First thing's first: every interaction needs to be at worst positive and at best enriching. Across CX circles,

there is much talk of experiences over transactions. But the reality is: experiences are made up of a combination of transactions and interactions. If just one of these is off, it can wreck the entire experience and turn a customer into a non-customer.

To create effective customer journeys and build long-term customer relationships, you need to place

adequate focus on each and every interaction. Connected VoC listening posts positioned throughout, rather than haphazardly during, the omnichannel experience - be this on every website page or during every conversation of your call center or instant chat services - enable you to quickly understand where in the

journey you are falling short. Back this up with research analyzing the experience as a whole to get the full picture. Then take action to fix these inconsistencies where appropriate and ultimately make building rewarding customer relationships significantly more likely.



Only 37% of CX pros **consistently track what happens during customer interactions**<sup>24</sup>

**“To become more aligned around customer journeys, companies should measure key transactional touchpoints (and) identify and improve moments of truth.”**

**Temkin Group<sup>25</sup>**

**“Customer journeys consist of a progression of touchpoints that together add up to the experience customers get when they interact with companies.”**

**McKinsey<sup>26</sup>**

# 5

## You think in terms of channels, not customer moments

As we've spoken about at length here, failure to listen to and take action across each channel results in a disjointed and unsatisfactory customer experience. The same is true if you fail to also simultaneously factor moments into your CX analysis.

After all, as we explain in the previous section, customer journeys

are made up of different moments across different channels. If you're not connecting the channels and moments that make up the customer experience, how can you expect to deliver the consistent enriching journeys you aspire to?

Moreover, you also need to capture sentiment post, during and after the experience to understand the

complete gamut of emotions your customers experience. Each of these 'moments' provide different but highly valuable and actionable insights. For example, in-the-moment customer feedback is likely to be very precise, while post experience feedback is likely to be more general, reflective and considered.

In collecting both types of insight, you capture the different subtleties in sentiment that vary depending on when you ask for feedback and - most importantly - gain a more thorough and complete understanding of exactly how your customers feel about you.



“Emotion is the component of customer experience that has the largest impact on loyalty, but it is also the area where companies are least adept and seemingly ignore.”

Temkin Group<sup>28</sup>

“Purchase decisions are not the result of careful evaluation of various alternatives through some type of cost-benefits analysis - they are guided by **effective reactions arising directly from the decision itself at the time of deliberation.**”

Psychology Today<sup>27</sup>

6

# It's hard for you to integrate cross-channel listening effectively

Capturing an accurate picture of your VoC across the numerous channels that you operate is hard. Your website, mobile apps, call center and brick-and-mortar network are likely to be managed by different teams within your organization.

But none of that matters to your customers. They consider each of these channels a representation of your brand in equal measure.

A good start is relying on a single, connected VoC solution, which can integrate disparate data sources to give you an overall picture of the quality of the omnichannel CX you deliver. This enables you to understand how your customers feel about you across their entire customer journey as they move between channels - both during and after their interactions.



Only **18%** of financial services and insurance businesses take an **integrated approach to all campaigns across all channels**<sup>29</sup>

Only **16%** of retail,



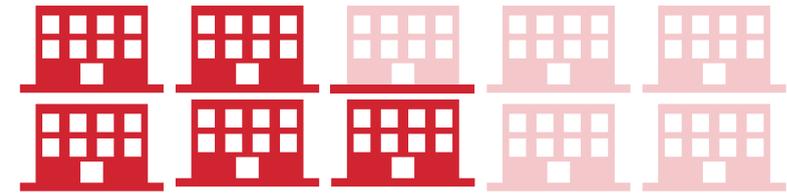
**21%** of travel and hospitality and



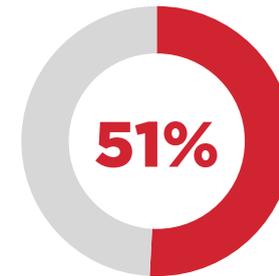
**27%** of consumer goods businesses



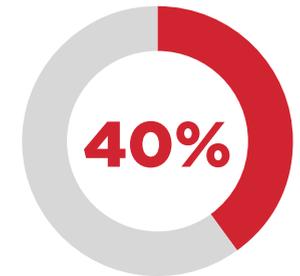
take an **integrated approach to all campaigns across all channels**<sup>30</sup>



More than half of organizations have separate technologies for managing data across channels<sup>31</sup>



51% of organizations say **separate technologies are the most significant barrier** to omnichannel integration<sup>32</sup>



40% of organizations say **disparate data sources are the most significant barrier** to omnichannel integration<sup>33</sup>

7

# You underestimate the importance of human contact

With the rise of digital continuing unabated, underestimating the importance of human interaction is easy. Organizations that embrace digital may be on the pathway to success, but those that do so at the expense of traditional customer service channels risk falling behind.

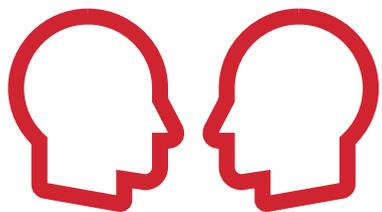
While your customers now consider email and websites as basic-level

service channels, when given the choice of how they would like to interact with organizations, picking up the phone (24 percent) or going in store (23 percent) are the most popular options according to a recent survey by Verint, OpinionLab's parent company.<sup>34</sup>

Along the same theme, the research also reveals that almost three



**85%** of organizations view customer experience provided through their contact centers as a **competitive differentiator**<sup>37</sup>



Around **92%** of retail sales in the US are still taking place **in person**<sup>36</sup>



**74%** of customers don't like dealing with companies that don't **provide a phone number** for them to contact<sup>35</sup>

quarters (74 percent) of respondents say they don't like dealing with companies that don't provide a phone number for them to contact. There is also a reasonable level of skepticism towards digital channels, with almost half (49 percent) of consumers worldwide admitting that they think their inquiry is likely to get lost or ignored when they contact a provider over email.

But how do you know how, when and what to invest in when it comes to digital and traditional channels? And when do they need to tip the balance in favor of one or the other? A connected cross-channel VoC listening strategy enables you to understand exactly what your customers want and need, enabling you to react accordingly.

**“Customers are more connected and more informed than ever. Digital marketers now need an entirely fresh perspective to succeed in a world where customers and prospects experience their brand in multiple ways – online ads, websites, mobile, social, email, call center (help us), web chat, instant messaging and more. Sometimes we even have to talk to people in real life.”**

**Brian Solis<sup>38</sup>**

**“We’re going through a huge transformation as we equip all of our retail branches with more digitally automated servicing techniques. It’s also important that we have the human beings that can deliver on those life-long relationships and really understand our customers.”**

**Susan Canavari – Chief Brand Officer, JPMorgan Chase<sup>39</sup>**

8

# You forget about mobile when you think about CX

You'd have to be living on a different planet to have not noticed the impact mobile has had over the last few years – both on our daily lives generally and more specifically to the way organizations communicate with and do business with their customers. By 2021, it's predicted that the number of global smartphone subscribers will reach 5.9 billion.<sup>40</sup> By 2020, US mobile and tablet commerce volume is predicted to exceed \$250 billion

– up from \$104 billion in 2015 (an increase of 140%).<sup>41,42</sup>

And it's not just in retail that this mobile proliferation is having an impact, it's every customer-facing industry. In financial services, for example, the Fed claims 53% of smartphone owners with a bank account use mobile banking.<sup>43</sup>

In an omnichannel world where channels are blurring all the time, mobile is a crucial gateway to all

types of interactions – from the retail shopper who buys an item online and then picks up on store to the travel customer who books and checks in to their hotel via your mobile app.

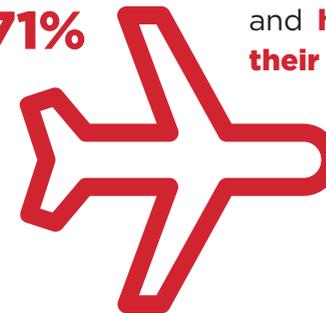
Mobile therefore needs to be integral to your CX strategy. How can you find out exactly what your customers expect from mobile at any given time? By effectively harnessing your VoC

across your mobile websites and apps in a way that generates the actionable insight you need. This enables you to deliver digital customer experiences and journeys that will wow and delight in equal measure – critical to maximizing the impact of and driving desired performance results across your omnichannel operations.

**“Mobile is the branch.”**

Cathy Bessant, Chief Operations and Technology Officer, Bank of America<sup>45</sup>

71%



71% of travelers would like to **book flights** and **hotel rooms on their smartphones**<sup>46</sup>

**Mobile commerce will account for 45% of overall ecommerce by 2020**<sup>44</sup>



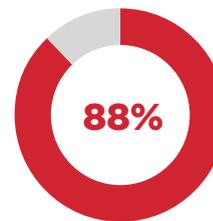
9

# You're not able to effectively personalize the experience

Modern-day omnichannel customers typically love for their experience to be personalized - as long as it is done in the right way. In fact, companies surveyed by VentureBeat dropped bounce rates by 35%, increased conversions by 46% and increased monthly email revenue by 73% due to implementing more effective customer personalization strategies.<sup>47</sup>

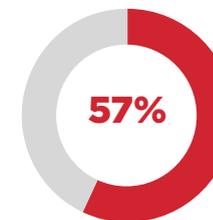
However, poor execution can actually have a detrimental impact.

Indeed, typical complaints regarding bad personalization include: "I expect experiences to reflect my interests and preferences", "you aren't personalizing things that matter to me", "your personalization is outdated" and so on. At the risk of stating the obvious, giving your customers what they want is critical to achieving desired results - and disconnected omnichannel listening strategies are not the answer to determining this key insight.



88% say their growth depends on **personalizing the customer experience** but lack the resources and expertise to design an improved customer journey<sup>49</sup>

57% of executives say primary benefit of data-driven CX is having a greater ability to **target and optimize for specific customers**<sup>51</sup>



**"Personalizing the experience for customers both on the website and in store is a pillar of our customer experience."**

**Lindy Rawlinson - SVP of Customer Engagement, Neiman Marcus<sup>50</sup>**

Your task is further complicated by the fact that personalization takes different forms depending on the nature of your organization. For example, Lindy Rawlinson, SVP of Customer Experience at Neiman Marcus, has asserted: "There's differences between the channels both in how the customer interacts with them and why. Ultimately for us, it's about how we capitalize on those differences and making sure we remove any barriers for those customers. Personalizing the experience for customers both on the website and in the store is a pillar of our customer experience."<sup>48</sup>

How can you overcome all these challenges? The first step to understanding how personalization can be best deployed for your business is implementing a VoC engagement post at every interaction point, and connecting these effectively across the entire omnichannel customer journey. This will enable you to identify specifics concerning the personalization you need to provide, which - once acted upon - enables you to deliver a superior cross-channel CX.

10

## You don't harness contextual information for improved understanding of the experience

Empowering your customers to tell you about their interactions with you in their own words provides an unrivalled insight into how your customer experience makes them feel. But it's unlikely to tell the full story. Can you be sure exactly what's driving these emotions?

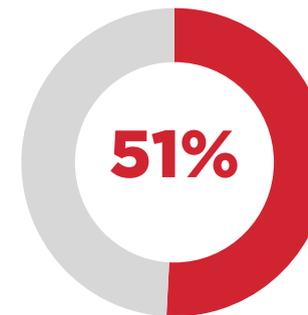
Listening to your customers across channels is extremely complex, especially in a world where they will be accessing your digital experience from a wide range of devices, browsers, operating systems, screen sizes/resolutions, your physical brick-and-mortar experience from

different locations, your call center experience via different reps and so on. How do you spot trends and gain a clear understanding when trying to replicate individual interactions when there is so much variety? At the

very least, you need connected VoC listening analysis that incorporates this information to ensure you can accurately diagnose and size the impact of specific issues.

“Best-in-class firms use analytics to empower their employees with contextual insights.”

Aberdeen Group<sup>52</sup>



51% of executives say **data-driven CX delivers greater context** across channels<sup>53</sup>

## What next?

Creating a connected listening VoC program that moves the needle on omnichannel performance might seem like a costly, endless uphill battle. But it doesn't have to be. With the right VoC program, you empower your customers to give you feedback whenever and however they want — uncovering crucial actionable insights in the process. This makes designing responsive, personalized and engaging experiences that make your customers come back to you time and time again much easier.

OpinionLab + Verint give your customers a voice before, during and after their experience, completely on their terms, captures rich context regarding their feedback, and then applies advanced analytics that allow you to take real-time and targeted action. **The result: consistent customer experiences that deliver measurable business impact.**

Find out more at [opinionlab.com](https://www.opinionlab.com)

© 2017 Verint Systems Inc. All Rights Reserved Worldwide.

# Sources

- 2016 Deloitte Holiday Survey: Ringing in the retail, Deloitte, October 25, 2016; <https://dupress.deloitte.com/dup-us-en/industry/retail-distribution/holiday-retail-sales-consumer-survey.html>
- Emma Foley, "True omnichannel banking: Much more than skin deep", Finextra, 6 February 2017; <https://www.finextra.com/blogposting/13647/true-omnichannel-banking-much-more-than-skin-deep>
- Maxie Schmidt-Subramanian, Dylan Czarnecki and Laura Garvin, Drive Revenue With Great Customer Experience, 2017, Forrester Research, January 2016; <https://www.forrester.com/report/Drive+Revenue+With+Great+Customer+Experience+2017/-/E-RES125807>
- ROI of Customer Experience, 2016, Temkin Group, October 2016; <http://temkingroup.com/research-reports/roi-of-customer-experience-2016/>
- LinkedIn + Salesforce Marketing Cloud, "The State of Marketing Leadership"; [https://www.marketingcloud.com/sites/exacttarget/files/smc-marketingleadershipreport\\_web.pdf](https://www.marketingcloud.com/sites/exacttarget/files/smc-marketingleadershipreport_web.pdf)
- Aberdeen Group cited by Paul Demery, "Why an omnichannel strategy matters", Internet Retailer, Dec 31, 2013; <https://www.internetretailer.com/2013/12/31/why-omnichannel-strategy-matters>
- Aberdeen Group cited by Paul Demery, "Why an omnichannel strategy matters", Internet Retailer, Dec 31, 2013; <https://www.internetretailer.com/2013/12/31/why-omnichannel-strategy-matters>
- Alex Hamilton, "Blog: 40% of retailers not seeing omnichannel ROI", Retail Week, 3 February, 2017; <https://www.retail-week.com/topics/technology/blog-40-of-retailers-not-seeing-omnichannel-roi/7018281.article>
- Alex Hamilton, "Blog: 40% of retailers not seeing omnichannel ROI", Retail Week, 3 February, 2017; <https://www.retail-week.com/topics/technology/blog-40-of-retailers-not-seeing-omnichannel-roi/7018281.article>
- "Financial Providers: Transforming Distribution Models For the Evolving Consumer: Accenture Financial Services 2017 Global Distribution & Marketing Consumer Study: Financial Services Report"; [https://www.accenture.com/t20170111T041601\\_w\\_us-en/\\_acnmedia/Accenture/next-gen-3/DandM-Global-Research-Study/Accenture-Financial-Services-Global-Distribution-Marketing-Consumer-Study.pdf](https://www.accenture.com/t20170111T041601_w_us-en/_acnmedia/Accenture/next-gen-3/DandM-Global-Research-Study/Accenture-Financial-Services-Global-Distribution-Marketing-Consumer-Study.pdf)
- Accenture, Accenture 2013 Global Consumer Pulse Survey: Global & U.S. Key Findings; [https://www.accenture.com/t20150523T052453\\_w\\_us-gr-en/\\_acnmedia/Accenture/Conversion-Assets/DotCom/Documents/Global/PDF/Strategy\\_3/Accenture-Global-Consumer-Pulse-Research-Study-2013-Key-Findings.pdf](https://www.accenture.com/t20150523T052453_w_us-gr-en/_acnmedia/Accenture/Conversion-Assets/DotCom/Documents/Global/PDF/Strategy_3/Accenture-Global-Consumer-Pulse-Research-Study-2013-Key-Findings.pdf)
- Aberdeen Group cited by Paul Demery, "Why an omnichannel strategy matters", Internet Retailer, Dec 31, 2013; <https://www.internetretailer.com/2013/12/31/why-omnichannel-strategy-matters>
- "The importance of an omnichannel customer experience," KPMG, January 22, 2016; <http://www.nunwood.com/importance-omnichannel-customer-experience/>
- Brian Solis, "Creating Truly Personal Omni-Channel Customer Experiences", July 21, 2015; <http://www.briansolis.com/2015/07/creating-truly-personal-omni-channel-customer-experiences-2/>
- Anjali Lai, The Rise Of The Empowered Customer, Forrester, July 2016; <https://www.forrester.com/report/The+Rise+Of+The+Empowered+Customer/-/E-RES133207>
- Steven Rosenbaum, The New World Of The 'Empowered Consumer', Forbes, July 16, 2015; <http://www.forbes.com/sites/stevenrosenbaum/2015/07/16/the-new-world-of-the-empowered-consumer/#4b86fe957e46>
- Bruce Temkin & Jen Rodstrom, Make Your VoC Action-Oriented, Temkin Group, December 2015; <https://experiencematters.wordpress.com/2015/12/29/report-make-your-voc-action-oriented/>
- Maxie Schmidt-Subramanian and Andrew Hogan, "How to Measure Digital Customer Experience", Forrester Research Inc., March 30, 2016; <https://www.forrester.com/report/How+To+Measure+Digital+Customer+Experience/-/E-RES125804>
- PwC Annual Global CEO Survey, "A marketplace without boundaries? Responding to disruption"; <http://www.pwc.com/gx/en/ceo-agenda/ceosurvey/2015.html>
- Bruce Temkin & Jen Rodstrom, Make Your VoC Action-Oriented, Temkin Group, December 2015; <https://experiencematters.wordpress.com/2015/12/29/report-make-your-voc-action-oriented/>
- Bruce Temkin & Jen Rodstrom, Make Your VoC Action-Oriented, Temkin Group, December 2015; <https://experiencematters.wordpress.com/2015/12/29/report-make-your-voc-action-oriented/>
- Digital Intelligence Briefing: Succeeding in the Omnichannel Age, Econsultancy, September 2016; <https://econsultancy.com/reports/digital-intelligence-briefing-succeeding-in-the-omnichannel-age/>
- Digital Intelligence Briefing: Succeeding in the Omnichannel Age, Econsultancy, September 2016; <https://econsultancy.com/reports/digital-intelligence-briefing-succeeding-in-the-omnichannel-age/>
- Tony Costa and Joana van den Brink-Quintanilha, "Mapping the Customer Journey: Four Approaches to Customer Journey Mapping: When and How to Use Them," Forrester Research, November 2015; <https://www.forrester.com/report/Mapping+The+Customer+Journey/-/E-RES55987>
- Jen Rodstrom & Bruce Temkin, Make Your VoC Action-Oriented: Best Practices for Driving Success By Simplifying Your Voice of the Customer Program, Temkin Group, December 2015; <https://experiencematters.blog/2015/12/29/report-make-your-voc-action-oriented/>
- McKinsey & Company, The CEO guide to customer experience, Executive Briefing - McKinsey Quarterly, August 2016; <http://www.mckinsey.com/business-functions/operations/our-insights/the-ceo-guide-to-customer-experience>
- Liraz Margalit Ph.D, "The Role of Emotions in Our Purchase Decisions", Psychology Today blog; <https://www.psychologytoday.com/blog/behind-online-behavior/201509/the-role-emotions-in-our-purchase-decisions>
- Temkin Group, "11 Customer Experience Trends for 2016 (The Year of Emotion)", Customer Experience Matters Blog, December 15, 2015; <https://experiencematters.wordpress.com/?s=year+of+emotion>
- Digital Intelligence Briefing: Succeeding in the Omnichannel Age, Econsultancy, September 2016; <https://econsultancy.com/reports/digital-intelligence-briefing-succeeding-in-the-omnichannel-age/>
- Digital Intelligence Briefing: Succeeding in the Omnichannel Age, Econsultancy, September 2016; <https://econsultancy.com/reports/digital-intelligence-briefing-succeeding-in-the-omnichannel-age/>
- Verint White Paper, "The Digital Tipping Point: How do organizations balance the demands for digital and human customer service?", Verint, 2016; <http://www.verint.com/digital-tipping-point/>
- Verint White Paper, "The Digital Tipping Point: How do organizations balance the demands for digital and human customer service?", Verint, 2016; <http://www.verint.com/digital-tipping-point/>
- U.S. Department of Commerce, U.S. Census Bureau News, Nov 17, 2016; [http://www.census.gov/retail/mrts/www/data/pdf/ec\\_current.pdf](http://www.census.gov/retail/mrts/www/data/pdf/ec_current.pdf)
- Deloitte, Global Contact Center Survey; <https://www2.deloitte.com/us/en/pages/operations/articles/2015-global-contact-center-survey-results.html>
- Brian Solis, "Creating Truly Personal Omni-Channel Customer Experiences", July 21, 2015; <http://www.briansolis.com/2015/07/creating-truly-personal-omni-channel-customer-experiences-2/>
- David Kaplan, "For JP Morgan Chase's Banking Customers, 'Omnichannel' Means 'One Channel At A Time'", Geo Marketing, Feb 10, 2016; <http://www.geomarketing.com/for-jp-morgan-chases-banking-customers-omnichannel-means-one-channel-at-a-time>
- Ted Schadler and Nigel Fenwick, 'The Digital Business Imperative,' Forrester Research, Inc., February 2017; <https://www.forrester.com/report/The+Digital+Business+Imperative/-/E-RES115784>
- Julie Ask, "Engage Customers Through Mobile", Forrester Research Inc., August 4, 2016; <https://www.forrester.com/report/Engage+Customers+Through+Mobile/-/E-RES72141>
- Mark Brohan, "Mobile Commerce is Now 30% of all U.S. e-Commerce," Internet Retailer, August 18, 2015. <https://www.internetretailer.com/2015/08/18/mobile-commerce-now-30-all-us-e-commerce>
- Board of Governors of the Federal Reserve System, Consumers and Mobile Financial Services 2016, March 2016; <https://www.federalreserve.gov/econresdata/consumers-and-mobile-financial-services-report-201603.pdf>
- Digital Intelligence Briefing: Succeeding in the Omnichannel Age, Econsultancy, September 2016; <https://econsultancy.com/reports/digital-intelligence-briefing-succeeding-in-the-omnichannel-age/>
- B of A's Bessant on AI, Blockchain, Patents and Swift, American Banker, June 8 2016; <https://www.americanbanker.com/news/b-of-as-bessant-on-ai-blockchain-patents-and-swift>
- Kristian Gjerding, "The revenue connection between mobile booking and loyalty", Nov 29, 2016; <http://www.mobilepaymentstoday.com/blogs/the-revenue-connection-between-mobile-booking-and-loyalty>
- Andrew Jones, "Marketing Personalization: maximizing relevance and revenue", VentureBeat, December 16, 2015; <http://insight.venturebeat.com/report/marketing-personalization-maximizing-relevance-and-revenue>
- Matt Linder, "Neiman Marcus focuses on omnichannel improvements", Internet Retailer, Sep 22, 2016; <https://www.internetretailer.com/mobile/2016/09/22/neiman-marcus-focuses-omnichannel-improvements>
- 2015 State of B2B Marketing, Salesforce Marketing Cloud; <https://secure2.sfdcstatic.com/assets/pdf/datasheets/mc-2015-state-of-b2b-marketing.pdf>
- Matt Linder, "Neiman Marcus focuses on omnichannel improvements", Internet Retailer, Sep 22, 2016; <https://www.internetretailer.com/mobile/2016/09/22/neiman-marcus-focuses-omnichannel-improvements>
- Hugo Moreno, "Data-Driven Customer Experience: The Challenge of Smooth Orchestration", Forbes Insights, Jun 10, 2016; <http://www.forbes.com/sites/forbesinsights/2016/06/10/data-driven-customer-experience-the-challenge-of-smooth-orchestration/>
- Omer Minkara, "Customer Intelligence: Using Data to Drive Loyalty and Advocacy", Aberdeen Group, June 2016. <http://www.aberdeen.com/research/12780/12780-RR-Customer-Intelligence.aspx/content.aspx>
- Hugo Moreno, "Data-Driven Customer Experience: The Challenge of Smooth Orchestration", Forbes Insights, Jun 10, 2016; <http://www.forbes.com/sites/forbesinsights/2016/06/10/data-driven-customer-experience-the-challenge-of-smooth-orchestration/>