customer journey engineering

4th MARCH 2015
digital is a lifestyle
not a technology
customers are changing their behavior faster than firms can evolve
dealing with a digitally empowered customer

REQUIRES OUR CLIENTS TO RE SHAPE THEMSELVES AROUND THE CUSTOMER JOURNEY

1.0 manufacturers
Firms who were born during the ‘age of manufacturing’ have business models, processes and technology that are organized around their product / brand

2.0 retailers
Firms who were born during the ‘age of distribution’ have business models, processes and technology that are organized around their store front / branch

3.0 e-commerce
Firms who were born during the ‘age of internet’ have business models, processes and technology that are organized around their channels

4.0 digital
Firms who need to be successful in today’s ‘age of the empowered customer’ need to reimagine their business model, processes and technology and re-shape them around the customer journey

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early stages of the digital transformation wave

WITH CLIENTS ACTIVELY INVESTING IN REACHING THE NEXT LEVEL OF MATURITY

Level 1
heroic efforts

Level 2
best in class platform

Level 3
customer shaped

Level 4
experience driven

Level 5
@ scale, @ speed
being digital
“how do we adopt customer shaped thinking?”
“how fast can we execute?”
to unlock value at the intersection of CUSTOMER EXPERIENCE AND DIGITIZATION

**CMO, CIO agenda:**

“Show up where the customer is at”

“Create seamless & amazing experiences along the customer journey”

“Drive online customer acquisition”

“Enhance cross sell”

“Develop deep insight into customer behaviour”

**COO, CFO & CIO agenda:**

“Digitize ‘channel to fulfilment’ through Business Service Redesign”

“Drive digital adoption across customer base”

“Deploy new way of working in business, IT and Operations”
Customer Journey Engineering: to put the customer at the center of a multidisciplinary, agile approach
customer journey engineering is
DIGITAL TALENT + DIGITAL WAY OF WORKING + DIGITAL RIG INFRASTRUCTURE
digital talent
WITH A FOCUS ON INSIGHTS, INTERACTIONS AND INTEGRATION
digital talent
ORGANIZED FOR TRANSFORMATION

ORIENT & EVOLVE DIGITAL AGENDA...

- Digital Governance
- Digital @ Scale
- Digital Lab
- Design Office

DESIGN A SET OF ITERATIVE EXPERIMENTS....

- Delivery Engine & Technology COE
- Test and Learn & Data Insight COE

AGILE DIGITAL EXECUTION....

- Digital Innovation Ecosystem
  - Partners
  - Startups
  - VCs
  - Academia
  - Customers
  - Brand Teams
  - Platforms
- Digital Academy

DEPLOY & LEARN...

- Agility & ‘Follow The Sun’ global execution
- Efficient & scalable
- Optimize experience via analytics
- Scalable customer insights and feedback

LEVERAGE INTERNAL & EXTERNAL EXPERTIZE...

- Expert access
- Specialization
- Training, reskilling
- Mind-set change for Digital

RAMP-UP DIGITAL SKILLS...

FOCUS ON:

- Governance of Business & Customer Results
- Focus on Digital acceleration
- Adoption
- Organization Change Mgmt.
- Ideation & innovation
- Best practices
- Service & Interaction Design
- User research, Experience

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digital way of working

ITERATIVE CUSTOMER JOURNEY EXPERIMENTS

- digital inventory audit
- stakeholder interviews
- customer validation - test & learn; implement
- map the Customer Journey
- customer segment & persona profiling
- apply service and interaction design
- information architecture
- design models
- visual design
- prototype
- usability testing
- Customer Journey engineering
digital way of working
AGILE, CUSTOMER CENTERED METHOD

NEW WAY
START
LEARN
ADJUST
LEARN
ADJUST
REAP BENEFITS
EXECUTE ‘PERFECT’ PLAN

OLD WAY
BIG STRATEGY
BEST PRACTICES

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digital rig
INFRASTRUCTURE FOR ACCELERATED ‘ALPHA TO OMEGA’ EXECUTION

α
typically created to support hackathon style events and validate a product / market fit

α +
supplemented with BAU system insight and tested with colleagues

β
proven ideas that are ready for optimising through customer testing

Ω
fully operational

PORTFOLIO MANAGEMENT

α
α +
β
CUSTOMER JOURNEY ENGINEERING

PROJECT MANAGEMENT

SCOPE
QUALITY
COST

PUBLIC / PRIVATE
CONTINUOUS DELIVERY PIPELINE
MONITORING & MANAGEMENT
SECURITY CONFIGURATION

CLOUD

SERVICES
VISUALISED SERVICES
SYNTHETIC DATA

BAU SYSTEMS

EVOLVE SOLUTION

RESPOND

DIGITAL LAB

TEST WITH CUSTOMERS

CREATE EXPERIMENT

SUPPORT
A/B TESTING
INSIGHT & ANALYTICS
COLLEAGUE TRAINING

COLLABORATION
UX & DESIGN
ENGINEERING
ANALYTICS

ACADEMY SUPPORT
SPECIALISTS
WAYS OF WORKING
INSIGHT & IMPROVEMENT

MET & UNMET NEEDS

colleague

changes deployed instantly

mimics existing systems

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in our digital pod environments

DIGITAL POD = DESIGN STUDIO + ENGINEERING LAB + INNOVATION ECOSYSTEM

global technology manufacturing at scale

voice of customer

voice of customer

digital rig - dev/ops on cloud

agile methods

incubator

innovation ecosystem

design thinking
reimagining a bulb...
“revenue will come from connected devices, not products”
GLOBAL MANUFACTURER OF APPLIANCES, LIGHTING AND MEDICAL DEVICES
“revenue will come from connected devices, not products”

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SHAPING, DESIGNING AND ENGINEERING CUSTOMER JOURNEYS

- 1000+ FTE global team
- superior omni-channel experience
- targeted propositions
- highly relevant content
- deep customer insights & analytics
- design thinking - customer journey mapping
- distributed agile @ scale
reimagining insurance...
meet Catherine
catherine’s journey

timeline and task sequence
catherine’s journey
emotional journey

ACCIDENT HAPPENS!
REPORT ACCIDENT
FILE INS. CLAIM
Call ESTIMATOR
Call ADJUSTER
RECEIVE AND REACT TO SETTLEMENT
FIX CAR

accident happens report accident file ins claim call estimator call adjustor receive/ react to settlement fix car
catherine’s journey
these are HER requirements

Questions & Comments

"I hope this doesn’t take too long. I have a lot to do today."

"Will my rates go up?"

"Waiting for the resolution is very frustrating."

"Is there a way I can spend less & pocket the difference?"

"Is the mechanic working for me or the insurance company?"

"I’m glad this experience is over… what an ordeal."

"Why is this check so small?"

"Can I dispute this?"

"I don’t know enough. I need to research online & ask friends or family."

"Can I trust this guy?"

"Why does he want to settle so quickly… he seems kind of pushy… should I comply?"

"When do I get my car back?"

"What’s the difference between an estimator and an adjustor?"

"What’s my policy #?"

"This is really confusing"

"Who will pick up the kids from school?"

"Should I move my car to the shoulder?"

"Is anyone hurt? What should I do?"

"I’m scared to speak to the other driver…"

"Is someone else going to hit my car… Am I in further danger?"
Catherine needs:

- validation
- transparency
- organization
- facilitation
### Serving Catherine in Her Customer Journey

<table>
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<tr>
<th>Wearables to assess driver mood/state</th>
<th>Photo capture and Submission</th>
<th>Martini effects</th>
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<td>Automatic phone call</td>
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<td>Instant accident notification</td>
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<td>Real stories</td>
<td>Crowd source you claim</td>
<td>6 big ideas for ideation/prototype</td>
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<td>OMG button</td>
<td>Repair options guide</td>
<td>potential process tracker</td>
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<th>Car alerts</th>
<th>Ratings &amp; reviews for adjusters</th>
<th>Panic button</th>
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<tbody>
<tr>
<td>Is he insured?</td>
<td>Collate and upload missing docs</td>
<td>Gamify (infographic premium vendors)</td>
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<td>Text basic number</td>
<td>NLP voice activated</td>
<td>Road safety tracker</td>
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<td>Social notification</td>
<td>Ability to share</td>
<td>Is he insured?</td>
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<td>Voice based guidance</td>
<td>2nd opinion on garage</td>
<td>Health profiler</td>
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<tr>
<td>Printed coverage cards</td>
<td>360 degree view of customer</td>
<td>Ratings and reviews</td>
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<td>What to do app</td>
<td>Email coverage bullets</td>
<td>(insurance agents and auto mechanics)</td>
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<td>Bump-n-share</td>
<td>Competitive repair bids</td>
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</tbody>
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is he insured?

A simple mobile app, to be used at the scene of an accident, that allows a user to capture another other driver’s license plate image, returning insurance status.
health profiler

Fast access to the information you need… In the event of an accident, an emergency provider has access to their medical profile, including medical conditions, healthcare preferences, and contacts. At the scene of an accident, the app is launched via an accelerometer, fingerprint, or a QR code on the driver’s car, providing all necessary data for medical care and support.
A global app that facilitates every aspect of the claims process, from pre-filing questions, to document tracking, approvals and more. Featuring flexible, two-way communications, including email or texts from key parties including adjustors, agents and mechanics. Also featuring a calendar for appointments, appointment alerts, documentation tracker & repository, and terms & definitions. Presented on an intuitive timeline outlining the sequence and current status.
competitive repair bidding

Hartford partners with customers to solicit repair bids for their damages from mechanics. Users provide basic vehicle info along with repair parameters and timeline for repair. This data, along with the estimators report (minus cost estimate), would be provided to the repair centers. Shops would submit pricing bids, and users would select their favored option.
real stories: people like me

This personalized, crowd-focused approach displays stories about the accident and claims process featuring people like me... focusing on accident type, geography and phase of the process. The stories would provide information, emotional support, and ratings around the overall claims process.
thank you
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