Improving Your Bottom Line: Using Data to Better Meet Your Customer's Needs

CapTech Trends Podcast | Episode 43

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Vinnie

Hello and welcome back to CapTech Trends. Today I have Carrie Ryan with me, manager from our CX group out of Denver. Jon Bradway, a principal. He leads our sports and media entertainment group out of Atlanta. And Shannon Flowerday, a technical director also in CX out of Michigan. This is a companion podcast to another one we did where we're talking about our consumer innovation survey. This is focusing more on data-driven customer experience and product. The other podcast, go check that out, that's more on innovation and AI. But to get us rolling, Carrie, why don't you remind us about CapTech's Innovation Consumer Survey and what we found out this year.

Carrie

Sure. So every year around the same time in the fall of each year, our CX insights practice conducts a consumer insights study and it ranges in terms of topics. For example, we've done consumer perspectives and spending habits during COVID, for example. This year we touched on actually a number of different topics. We touched on AI, conversational technology, data privacy and security as well as product and innovation. And just from a high level overview of some of the findings that we saw, we saw a consumer expectation for innovation. In fact, an increasing expectation for innovation, a growing acceptance and acceptance of AI, and an acceptance of integration with AI. Certainly a balance, there needs to be a balance between innovation and usability and overall user experience. There's a widespread adoption of conversational technology, and we've seen that year over year. I think we started studying that in 2020, 2021, and we've seen every year it's increased year over year. And then lastly, we saw that there is a very nuanced view when it comes to data and how consumers expect that to be handled from a business perspective.

Vinnie

Great. I'm going to go a little bit deeper on that last part you mentioned on the data side, because we've talked about CX quite a bit on these podcasts, and I think people are comfortable with that term and what it means. And now we're saying more often data-driven CX. So Shannon, why don't you tell us ... I mean, because we can infer what that means, but give us a little bit more detail as to how and why that's different and maybe some application of that as well.

Shannon

Yeah, absolutely. Where I sit and where Carrie often sits in sort of our purview of designing great

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customer experiences is that we know things to make our designs look great and some usability best practices, but we need to make sure what we are building meets the customer's needs. And so that often means we start with a lot of research and testing, both quantitative, qualitative methods, anything from mapping out the customer journey to doing A/B testing. That's kind of the upfront, kind of giving us some proof points, some data before we design. On the back end, once we've built these products, we need to really make sure that we've got the right analytics and tracking so that we're measuring every action and looking at how we make those incremental improvements to ensure that the experiences we build do their job.

Vinnie

I can imagine from a higher level, that's kind of persona development too. You're designing with data for the different personas you've identified. But at a finer grain level, I guess that goes into personalization.

Shannon

Yeah, so we start with journeys, customer journeys, customer personas. We want to understand the different motivations, tasks, challenges at hand. And when we think about hyper personalization, there's so many personas we can create, but as we get really smart with the analytics, we can start to generate those one-to-one experiences that are delivered to a customer. Knowing a little bit upfront, but we use our smart analytics tools to make sure that what we're delivering on my phone and on my experience is customized just to me.

Jon

What I think is interesting in this space is looking at the sum of all the experiences, you have product that could be everything from a physical brick and mortar store to an app to even a marketing ad and lots of different ways that a customer can engage with a brand and how the differences between the customer experience changes between all of them I think is really interesting. It's a much wider product array than I think has been over the last 5, 10, 15 years. And thinking through the customer experience both individually on a single product and how that manifests across all those different interactions to form the brand is I think really interesting and data has to be a big part of that.

Vinnie

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So let's dig into that, both from a product perspective and a general data-driven CX perspective. How are these things, the data side of it, the personalization side of it, even the AI side of it, how is that affecting brand loyalty, expectations, outcomes, et cetera? What are we learning about that?

Carrie

I can certainly dive in there. So when we think about how many choices consumers have, trying to think through what exactly businesses, brands can do to engage with that company, and as we just mentioned, there's so much data out there. What can brands do to dig deeper and really understand what resonates the most with their customers? How can they meet their customers where they are at the right time? And to really understand what's really going to resonate with their unique wants, with their unique needs, with their pain points? How can we create that stronger connection and really drive that loyalty?

Data is a huge part of that. And as Shannon mentioned, developing those personas, developing those journey maps. And then we also have the opportunity to bring in other data as well. Consumers want that personalization and they're very willing to share that data if they understand that there's a benefit and a personalization that's brought to them from that company. They also want to understand how their data's being used, but we see this more and more that they're much more willing to share that data when they understand that they're getting some kind of benefit from doing that.

Shannon

But what's in it for me? What am I getting out of giving you all this information?

Jon

I think AI is interesting because there's so much data out there that you can't consume it all. We may have optimized an experience off of one data point or kind of one journey, but with AI, it can get beyond what a human can comprehend and program and say, "All right, what happened holistically with this customer over the last month or two months?" Or first party data all the way through, what they may have experienced through a third party data sharing type arrangement. AI can help you to analyze all that and then identify what the next best outcome is and optimize all of the array of experiences that customer might have. I think the volume is now or is becoming more manageable through the use of AI.

Vinnie

And I think we're at an interesting time, we touched on this a bit in the other podcast as well, that the idea that consumers drive innovation through their expectations for companies and brands to respond to their wants and needs. But it seems to ebb and flow where new technology may come out and may appear to serve the company and not the consumer. There's some distrust in how that's being used and why it's being used. But as people see the personal value in it, all of a sudden those fears and doubts start to go away.

So it's an interesting place where we are now because we have a maturity, a data maturity of machine learning and an acceptance of AI, a growing acceptance of AI if you look at our survey. So we're sort of in that execution phase now where people are buying in and expecting it. The fear and certainty and doubt is waning a bit and the expectations are going up. So I'll ask all of you this, where are you seeing this at your clients and in what ways are they anticipating using this technology to improve different aspects of their brand or customer interaction and engagement?

Shannon

Yeah Vinnie, I liked where you were going with that. One of the clients I'm on, they have a feature they've implemented, which is essentially it's for corporations that are ordering large shipments through a manufacturing system. And so simple feature but kind of driven through AI and smart technology. It's did you forget? And in the checkout flow, they're recognizing things that you typically order that you don't have in your cart. And so it's kind of a simple interstitial before you check out. The company loves it because they're making $10 million a year in extra cases because they've got this feature. But one surprising thing that they've learned is that customers love it too because they're not messing up their orders anymore. They were having to do extra runs out to get this product, they were calling their sellers and saying, "Hey, I forgot something." And so it's creating efficiencies for both the customers, the sellers, the business. It's kind of a win-win there.

Vinnie

That's a great example because everyone knows that experience. We always forget something on checkout. So yeah, that's a great example. Jon, I'm sure you have some as well.

Jon

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Yeah, I can share two. One's pretty quick with the PGA of America and the PGA Championship of which CapTech is the technology partner, we recently were involved in helping them to stand up the first fan-oriented communications through the app for people that were attending the PGA Championship in person. And historically those have all been very uniform updates about the score or promotional messages. And once we made the shift into notifications that would help us segment or even all of the fan base navigate their day more effectively and give them helpful information, usage and consumption of the app went up 4X. And you can see it very directly tied to the activities that benefited them. So that's one example that we're doubling down on over the course of the next year or so, and it's very clear that that's tied to customer value.

And then the other thing I was going to mention is we're seeing across a number of sports teams a big problem with the first quarter. So if you tune into a game and you're watching it on TV, you see the stands are empty in the first quarter and there's lots of reasons to that. And obviously it looks bad for TV, they're not making as much money in the arena during the game so teams are trying to address that. And what's interesting, so their outcome is to get people into the arena sooner, but we're starting to solve it through the consumer lens.

Well, why are they not in the stands? Are they in traffic? Are they staying in the parking lot and tailgating because the beers are too expensive inside? Are they already inside or stuck at the gate? And there's lots of different data sources that can influence and tell us why that fan isn't already in the stadium. And then begin to, segment by segment, start to unwind that and give them offers or helpful hints to navigate to a different gate or different scenarios to help advance it. So the outcome is pretty clear, but we're trying to solve it through the lens of the fan and through the views of a lot of different data sources and AI parsing, we're able to optimize that.

Carrie

I was never part of that segment. I was always at the game very early.

Vinnie

You were in the parking lot even earlier and then [inaudible 00:11:41].

Carrie

Oh yeah. Oh yeah.

CapTech.

Vinnie

Got it. Yeah, I mean, I like how you said Jon, that they're taking the lens of the customer and that's the whole point of the CX approach to this is to see it from that perspective, what's the value of them being there? You can't tell them to be there earlier. They have to demonstrate what the value is of being there earlier. One of the things, I'm curious what you guys would think about this is a lot of the clients I talk to about websites and apps and digital experiences is they want people to come back often and they want people to go deep and they want to extend the brand loyalty through that immersion.

But a lot of times, myself included, when I'm using an app or a website, I want the quickest, fastest way to get done what I'm getting done and I want the AI to take out unnecessary steps so I could do it as quick as possible. So what's the balance between removing those boundaries and getting people exactly what they want, when and where they need it, and having something be immersive or deep to enrich the experience? How do you accomplish both?

Carrie

I think that's a fair question and a lot of what we see from this study is exactly that. People want to adopt innovative technologies or AI that can help them be more efficient in their daily life. We always see results that are ... When asking consumers to name or rank why they would use it, and it's always improve daily tasks or smart home management or things like that that are just, they take out the need to be repetitive and tedious. That's always why consumers want to start adopting a product. So it's a really great question.

The other thing that we saw is that consumers don't want a product that's just innovative for the sake of being innovative. They want to use a product that is ultimately going to improve their life, but there's never a degree to which it sacrifices the usability of that product. So if there's ways to weave in, going deeper into a product that still balances that, I think that's the key there.

Shannon

To go back to what you were saying earlier, Carrie, kind of meet me where I am in my journey. If the basic table stakes things, the thing I need to do quickly is hard, I have no interest in spending any more time with the brand to then check out more content or really get engaged with what they're offering me. So prioritizing what I need is my top tasks, kind of the things I care about most and making those

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frictionless is great. I think one interesting thing about AI is you can feed those bite-size sort of content and curated pieces of messaging and offers in a way that's a little less in your face. It's not a [inaudible 00:14:45], it's not a pop-up. It can be kind of embedded in a conversation and it feels a little more natural, and that's exciting to see.

Vinnie

And Jon, I'm sure you got a unique take on this because from a sports entertainment perspective, you still want that frictionless. You still want the, "I want to pay for that with my watch and move on, don't bug me." But fans also want deep, rich content. So you're like the perfect person to ask this question too. How do we balance that?

Jon

Yeah, well, I was going to say it varies super widely across industry. I mean, if you're looking for a mortgage, you want a bunch of controls and safety steps in there to make sure there's no fraud. But then on more simple interactions, you're just looking for quick response loops, validate that this is what you want and move on.

And one of the things that we've been looking at is it's not a direct consumer, but it impacts how you consume watching a game is around officiating. So complex rulings with all the video and all the technology that's in place in sports today can start to take a long time. And what we're doing is using AI to bring all the information together more quickly so that the fan, the official, everyone, all the relevant parties can look at it and understand what the situation is and then make a decision. You're not sitting there watching an official stare into a screen for 10 minutes before the game can continue. So you've got to balance it with the right amount of storytelling and kind of conjecture to build the drama, but then not string it out for too long and to keep the game moving. So there's a balance in orchestration that occurs within that.

Vinnie

So this question is are we there yet? We have the technology for personalization, whether that includes AI or not, customization. Do we have the right methodologies, understanding and technology to give consumers what they want right now and it's just an execution problem or are there still some gaps we need to fill structurally?

Jon

I think there may still be some consumer gaps. I think we can process flow it out or journey map it out to get very specific for the consumer, but I still think there's a lot of gap in terms of the consumer not always knowing what they want. You may go into a store looking for one thing and walk out with another, so it's really hard. You still need some level of shopping, for lack of a better term to go on. So there's probably a little bit of technology gap and customer readiness type of gap that will always be there.

Carrie

Yeah, I think that's fair. In our previous podcast, we were talking a little bit about that and Vinnie brought up the book that Steve Jobs wrote about he didn't want to have focus groups, hated focus groups because when he tried that and he asked consumers or participants about an iPhone, none of them wanted an iPhone. And it was like at the time, they didn't know they wanted the iPhone. You don't know what you don't know ... You can't identify that, but people still have problems that they're trying to solve, and I think if we can start to understand the underlying issues that people have in their life on a daily basis or in any interaction, whether it's a digital product or not, I think that will help us then shape where we go with the product or where we start to introduce innovation, things like that.

I think, again, it all comes back to the topic is just that data is understanding the consumer, but not asking, "Okay, what do you want?" It's like let's dive a little bit deeper and understand the pain points of their daily life so that we can then start to introduce ways to solve for that.

Vinnie

Right, you have to uncover it and discover it.

Carrie

Correct.

Vinnie

As opposed to just asking for it.

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Carrie

Correct.

Vinnie

So maybe I'll try to go a little deeper and say what are some of the classic CX issues as it comes to brand loyalty or excellent experiences? Over the years, there's got to be a couple of things that keep coming up that are limiters and is there anything new from a data-driven approach or an AI approach that's helping solve those classic problems?

Shannon

I've been spending a lot of time in financial services, so I think one of the things we have seen a lot of is we just don't have a complete view of the customer across systems. Not necessarily a CX challenge, but a challenge in creating frictionless, seamless experiences because when I talk to one person and I log into one platform and look at my app, it's all disparate. So in terms of what we still need to do, I think there's a huge opportunity there in making the data all talk together across multiple channels and systems.

Vinnie

Yeah, I love that answer and I'm looking at you, Jon. That's got to be something really challenging and really important in sports and entertainment because you have data in so many different places. Where's the single source of truth? How does it inter-operate? What's the delay in timing and delivery of that data? It's transient. I mean, that's got to be a huge problem for the customers you're dealing with.

Jon

Yeah, absolutely. I was taking that a slightly different way. In terms of in sports, just like the rest of the entertainment category, you want to be entertained. That's ultimately what you're there for. And the discoverability of all the different ways that you can be entertained is just growing every single day. I mean, it's just exploded. And a lot of how people, clients in our space have tried to do this is to build new product, either a brand new product like a TGL, which is a data-driven sport from its core, which was meant to attract younger audiences or in the case of the PGA Tour, adding more data into an

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existing sport and enabling more story points and engagement points around it from real time gaming and betting scenarios to the ability to follow your player at a much more in-depth level in real time. Those are all ways that you can be entertained, create stickiness, create personal preferences that can then be built upon. So that's a really big trend in sports and we're starting to see that occur more in traditional TV, movie content as well.

Carrie

I want my fantasy football team to be much better than it was in the past couple of years.

Jon

I won last year.

Carrie

Oh, nice.

Vinnie

Yeah. One of the things I was thinking about too was omnichannel. I mean years and years ago when the web came out, it was multichannel. We have print, we have television, we have web, then apps came out and phones came out and wearables came out. And the idea of omnichannel was if I'm working with a particular brand, I can work across devices. So if I start something on my phone, I can take over on my laptop and it knows where I was and it picks me up and I don't have to restart that experience. And the expectation is that people will work across multiple devices, therefore you must have omnichannel. That's not new.

What I think is kind of new now and doesn't really have a name is people are now expecting that experience across brands as well. So if I'm in an airport, they expect the airport itself and the airline itself, and whether I need a wheelchair or assistive device or I want to eat somewhere at the airport, which is a third vendor, these shouldn't be three different apps or three different experiences. Likewise, in the sports arena, Jon, the arena is different than the team, which is different than the vendors, which is different than the betting. So omnichannel works great within a brand, but interoperability across all the brands in an ecosystem is lacking.

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Jon

Yeah, absolutely. And the Uber app or the all-inclusive universal app, it's hard to come by to get all those integration points in there. We've started to see the interest in data sharing, so the sports ecosystem has a lot of natural sports sponsorships and partnerships where those entities are sharing data back and forth about the customer. So game day, yes, there's a game that occurs, but you're going to the game, you're getting dinner before it. It's a longer experience than just when you're in the stadium and all those different points are being collected. A lot of the newer stadiums are building around their entire ecosystem, discrete data sharing and connectivity points to build huge connected venues, and I think that's going to be a big trend. Data sharing and more B2B2C decentralized experiences I think are going to be on the rise.

Carrie

You said the word Uber and that reminded me of, I always think about I really want an aggregated app between Uber and Lyft so that I can make an informed decision about which ride is going to be best for me. And that is one reason that consumers mentioned using AI is that they can make those types of decisions where they can input some information and have it compare that data for them so that they can make a better informed decision regardless of brand in that case.

Vinnie

So I just took a note to see what end points both Lyft and Uber exposed to see if we can create an abstracted-

Carrie

Great idea.

Vinnie

Yeah, it was my idea.

Carrie

New CapTech product.

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Vinnie

Didn't have it on record. Before we wrap up, I want to talk about data privacy a little bit. We talked about in the survey that people are more and more willing to share, and it's for a couple of reasons. One, they see the value. I think couple companies like Apple are making it clear that they're taking this very seriously. There's also a lot of research into personal devices, that people will share more data on their phone than they will on their laptop sitting in the same room of the same house. You formed a trust and a bond with this device you use every day, and 90% of iPhone use is on apps, not websites. So you trust the app more than the website. You trust the device more than the other device. I guess my general question is given the seemingly ... Are you seeing the same increase in trust or is it just a, "I see the value and suddenly I care less?" And what are companies doing to help improve that with either transparency or whatever to help that continue to happen?

Jon

I'll go back to sports. Sorry to keep beating the horse here, but I mean at the PGA Championship, that's where you had to grant us access to follow your location throughout the day to use the on-site map, which told you where the players were, where to get food and beverage, where to go buy merchandise. Really it showed everything, but we had to be able to track you.

Vinnie

So you're being descriptive and specific about what you're sharing?

Jon

Yeah, exactly. And what we saw was that people adopted into that, but once they started seeing like, hey, we see notifications and helpful content around, "Hey, we see you're on the third hole and Tiger Woods is coming up over the next portion of time," The adoption really picked up and they started to click in deeper so that we are using it to help them navigate their day, customize what they wanted to do, not just jam marketing ads and offers and transactions down their throat. It was to help them navigate and once we had a couple of geo-fence type of messages, it really helped to drive engagement and they started to use the app even more. So you have to build trust that you're not going to just target them and try to monetize the heck out of them all day long.

Vinnie

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I think you have some FOMO advantages too, where if you're shoulder to shoulder with somebody and they're getting all these notifications and walking around where their player is and I don't, I'm like, I want to have that same functionality that Jon has. Of course I'm going to say, yes, you can have my location. So it kind spreads like wildfire once people start adopting it. So Shannon, Carrie, any thoughts on data and privacy and willingness to share and what companies can do?

Shannon

One thing that struck me about the way you described your phone and how you're more willing to do something, share something there than you are on the desktop. I think a big part of that is for an iPhone anyway, Apple, I have a sense of exactly what I can control. A lot of the apps that I use these days ask me every time if they have permission to my camera roll, and that's something I specifically said I don't want unwarranted access. I want you to ask me each time. Same with my location. So whether or not that's a pseudo confidence or it's truly there, I feel like I've got a little bit more control and I think that knowing what's actually happening on a website is a little bit more amorphous. I'm not really sure what's happening, so that's a big part for me.

Vinnie

Yes, it is that transparency. And what I don't like about the webpage, and we should solve this problem too, is I should have a browser setting that says, these are my cookie preferences. I shouldn't have to do it every single time I go to every single website. And I mean, I should set it once and they should read that value. That is a disruptive high friction thing that doesn't happen in an app.

Carrie

Yeah, I think that's a really good point and actually kind of makes me want to study that more. So maybe that's topics for our next study, but I think it is very interesting and I think there's certainly something to be said for what we were just talking about in terms of if you're clear and transparent, if the user is aware of what they are doing, that in and of itself builds that trust, and that's what people want. They want that transparency and that's what they feel is a gap. They feel like they truly really don't understand what data that is being collected on them.

But if I have my fitness tracker and it asks to share my location so that I can have it track the couple of miles that I just ran or whatever the case may be, sure that sounds great. Because then I can track that, I can track my heart rate, I can track all these other health benefits and I see the value out of that. But I

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think when you get into those deceptive or dark patterns, that's when you lose people and that's when it's like, "All right, I'm done with this. I don't trust you anymore. I'm going to go. There's so many other options that people have, so why would I go with something that I'm uncomfortable with?"

Jon

Well, and it can just wear you out too. So I usually fly one airline. Recently I've been in different places, it was just easier to take a direct flight from somewhere else on a different airline. And so they have my information now and the one I normally fly is the very calm, comforting, kind of helpful messaging that's contextual when I have a trip coming up and it's very helpful. Whereas this other airline is like, "All right, hey, you haven't flown with us in two weeks. Here's an offer to go to New York or somewhere." And I just immediately I see it come in and I hit delete and I don't even want to fly them again because I don't want them to send me any more messages. So it's just like-

Vinnie

It's exhausting.

Jon

How you use it is really important.

Vinnie

Great. So we're up on time. I wanted to give each of you a quick opportunity if you so choose or you can opt out. People listening to this podcast, hopefully they come, they check the survey out. From your experience, recent client experiences, people you're talking to, if someone's listening to this and they feel like their organization or their group are a little bit behind in this adoption or this curve, what are a couple of things they should be thinking about or taking action on to take that next step forward?

Carrie

I am happy to jump in there, and I feel like I said this in our last podcast too, but I think it's really important is just take that step of understanding your consumer, but not just asking them straight up, "What do you want?" We were talking about earlier, you really have to do that kind of deep dive into who you want to use your product and who is currently using your product, understand their pain

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points and what their ultimate goal is around, what they're trying to do, what they're to solve for, and then figure out what you can do from that perspective to improve their daily life. Because I do think that it really comes down to efficiency and convenience and personalization, and that's ultimately going to build trust. And then you can kind of figure out ways to be innovative in those areas.

Shannon

To layer onto that, working with a lot of different product organizations and clients, it's easy to get excited about the kind of new feature or become a feature factory. I think that's sort of a thing we see a lot and it's always releasing what's next, what's next. If you truly have a dialogue with your customers and you can understand what they need, typically what it is, is it's fixing small, broken things, and that is going to go a really long way over the next big shiny thing. And so my thought is just it's important for us to help our clients balance what's new, what's exciting with what really small changes can improve the lives of our customers.

Vinnie

It's 100 little things, not 1 big thing. I like that. Yep. Jon, thoughts?

Jon

I was almost going to say something completely opposite to that.

Vinnie

All right.

Shannon

Let's do it.

Jon

I agree. I think there's multiple ways to evolve and innovate and stay in touch with their customer. And if you're really in tune with what they're doing and you're evolving with them every single day, like Shannon was describing, absolutely, that's your path. It's also really hard to do and it's hard to stay on top of. But I think we're at a juncture where there is a lot of disruptive change happening, and we've

recently been asking our clients about, "Look, what's the big opportunity that you've seen it, it's a vision, but you've never been able to solve it before." AI can help with that. And you may throw an idea out there, and it may not be the MVP that we launch with, but it is a time to think about how technology and with changing consumer preferences, just approaching existing businesses in new ways, there is an opportunity for that right now because there are a lot of newcomers.

I've been watching a lot of CNBC recently. There are a lot of AI startups that are impacting our traditional more legacy companies over the next 5 to 10 years. So it is a good time to take a look at something that is a little bit more disruptive and out there to see how AI can support it and enable it because it can shortcut things that were hard to overcome before.

Vinnie

So what I like about the Venn diagram overlap between what Shannon and Jon said is that the same technology helps both. So functionally, organizationally, I think it's important to do both. Less is more, refine the experience with personalization, with data, with AI to take as much out as you can and meet the person where they are in the journey, omni, all that stuff. Tighten, tighten, tighten, tighten. But at the same time, I think you're right, Jon, while you're doing that, use that same technology to make big bets and take big swings and get rid of some of that institutional fear that this is something we can't do and have never been able to do. Revisit that with fresh eyes. I think that's equally important.

Jon

There's a balance for sure. I mean, and every company is going to be different for lots of reasons. But yeah, it feels like it's a good time. It feels fun and frothy out there where ... I mean, we brought up Uber earlier. I mean, nobody was asking for a stranger to pick them up on the side of the road and drive them somewhere, but now we do it all the time.

Carrie

I think we were asking the exact opposite.

Jon

Right, exactly.

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Vinnie

People were getting arrested for that.

Jon

Yeah. There's something like that that is going to be enabled over the next couple of years, and so just making sure that we're keeping options open to capture that value is the way how we should help our clients.

Vinnie

Awesome. Well, Carrie, Jon, Shannon, thank you again for joining me. Great conversation. For those listening, as I said at the start, there's a sort of a companion podcast to this that's a little bit more technical that's going to be released around the same time, so stay tuned. Thanks.

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