

Close the omni-channel customer experience gap

*Differentiating your customer service with online visibility
and context*



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Executive summary

Imagine that you are a travel insurance provider. A would-be traveler is on your website trying to purchase a policy for her upcoming vacation. She enters the site through a link from one of your airline partners and completes your online quote form. Upon evaluating her policy options, she calls your contact center with questions about the fine print. However, your contact center has no visibility into the online customer experience. Your potential customer must repeat all of the information she entered online and then gets a higher-price quote than what she had seen on your site.

Maybe your contact center agent can understand the discrepancy and act quickly to reproduce the previously quoted price. While he might save the sale, the process has wasted valuable time for the customer. Maybe the agent will have to send the traveler back to your website to complete the transaction. If her session has timed out, she may end up re-entering all of the information about her trip a third time. Or, she may just leave your site in frustration and decide that she did not really need trip insurance after all.

Is this really how you want to treat your customers?

The scenario above depicts a common interaction pattern today. While the online and mobile channels have gained importance across a variety of industries, customers are encountering contact centers that appear to act like a completely different company from the websites they just visited. Both businesses and customers prefer to complete as many transactions as possible through your website, but it is inevitable that some interactions will “spill over” into the contact center. Your customers expect to be able to research, transact, and obtain service using multiple channels – not just the one in which they started.

Unfortunately, many businesses do not have visibility or context outside of a single interaction channel. Their contact center agents do not have a way to see exactly what their callers saw and did online, how they interacted with your website, or where things might have gone wrong. This lack of visibility and context can create an omni-channel customer experience gap that can result in slower problem resolution, lower first-call resolution rates, and less satisfied customers.

No matter how well you perform in a single channel, your customers will quickly lose patience if they cannot move smoothly across channels. Particularly for businesses with complex business processes and those that want to differentiate based on high-touch customer service, closing the omni-channel customer experience gap is essential to improving the overall customer experience. An exceptional omni-channel customer experience can deliver big wins to your business. It can reduce customer churn, increase customer retention, and make it possible to drive higher value from your most important customers.

In this whitepaper, we will describe the business imperative for closing the omni-channel customer experience gap and discuss how doing so can give you opportunities to differentiate your business. We will also discuss the following benefits:

- Faster problem resolution and shorter call handle times
- Improved first-call resolution
- Improved customer satisfaction and decreased customer churn
- Higher customer value

We will then provide an overview of IBM® Tealeaf® cxReveal, an industry-leading solution that provides agents in the contact center with a detailed view of what visitors saw, did and experienced on your website.

Exceptional customer service demands a seamless omni-channel experience

Across virtually all types of businesses, the online channel has become integral to how people research products and services, conduct transactions, and get service. Your customers increasingly view your website as one of the most efficient way to meet their goals. According to independent research firm, Forrester Research, customer loyalty has economic benefits: willingness to consider another purchase, likelihood to switch business to a competitor, and likelihood to recommend to a friend or colleague. If companies fail to meet customers' expectations online, 75 percent of consumers move to another channel and unnecessary channel escalations costs \$22 million on average¹. Further, according to independent research firm Forrester Research, 73 percent of respondents have used online banking and 26 percent have used mobile banking in the last 3 months².

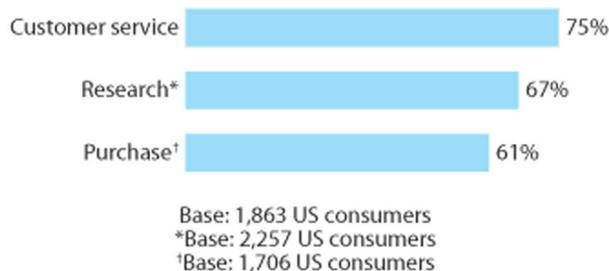
These examples are representative of the adoption trends for online self-service across a wide variety of other industries.

In addition, mobile is emerging as a channel where consumers expect to transact with your business. According to Nielsen, 49.7 percent of US mobile subscribers own smartphones in 2012. Nielsen also shows that more than two-thirds of those who acquired a new mobile device chose a smartphone over a feature phone³. Nielsen predicts that by 2015, smart phones will be primary enabler of consumer shopping engagements⁴.

Online channel means omni-channel

The shift in how customers want to conduct business is not to the online or mobile channel alone. Today, many customers who interact with the contact center start their interactions online – and they expect to be able to move to another channel if they encounter a problem or need additional help. To quantify the magnitude of cross-channel interactions, consider that in a 2008 Harris Interactive® poll⁵ on customer behavior, almost nine out of 10 consumers (87 percent) said that they had experienced difficulties online. Forrester data shows that the vast majority of US consumers – 67 percent of those researching products, 61 percent of those purchasing, and 75 percent of those receiving customer service – switch to phone, email or chat to complete a goal after failing to complete it online (see Figure 1 below)⁶.

US consumers who used the phone, email, or chat to complete a goal after failing to complete it online



Source: North American Technographics® Retail, Travel, Customer Experience, And Financial Services Benchmark Survey, Q3 2009 (US, Canada)

55870

Source: Forrester Research, Inc.

Figure 1: Consumers switch to more expensive channels when they fail to transact online

Even with the most feature-rich website and one of the best website design, self-service still requires service in many cases. This is particularly true of complex transactions that involve multi-step processes, products and services based on ongoing relationships, and high contract values. In Forrester's study, 61 percent of respondents either called a customer service phone representative, emailed customer service or chatted with a customer service representative online. 17 percent of US consumers gave up and took their business to a competitor.⁷

Omni-channel customer experience offers a way to differentiate

While a omni-channel customer experience is rapidly becoming a necessity, it is also an opportunity. It gives you the chance to truly differentiate your business from the competition. One of our customers summarizes the opportunity as follows: "In today's market, we all have rock-bottom prices. We all have virtually the same offerings. The one place where we can differentiate is in service."

Consider the example of an online retailer, founded in 1999 with the goal of becoming the premiere online destination for shoes. The company's focus on exceptional customer service created a world-renowned shoe business that the company was able to expand successfully into other apparel categories.

One of the keys to this retailer's success was shifting its contact center from a cost center to a brand differentiator. When structured in the right way, the contact center can offer high-touch levels of service. They can understand consumer needs and behaviors, and create personalized interactions that help reduce customer churn and foster deep customer loyalty. These levels of service also facilitate effective cross-selling and upselling based on a customer's behavior.

"Three-quarters of consumers move to another channel when online customer service fails, and Forrester estimates that unnecessary service costs to online retailers due to channel escalation exceed \$22 million on average."

Forrester Research, "Navigate The Future of Customer Service"⁸

The omni-channel customer experience gap

Many businesses really want to provide a smooth experience to their customers. However, the reason that companies like this retailer can use service as a differentiator is because the cross-channel experience is generally a bad one. Customers may say that it seems like they are dealing with two separate companies when they cross channels! In fact, Forrester states that "customer communication channels and touchpoints are often managed by different functional organizations within a company... Organizations ignore cost and customer satisfaction metrics of the end-to-end journey and fail to answer basic questions such as the cost of and reasons for cross-channel escalations."⁹

The reality is that few businesses have built their channels to operate in a consistent fashion. For example, in a survey of more than 500 companies and agencies conducted by Econsultancy in association with Foviance, 44 percent of companies said that ownership of the omnichannel customer experience lies with a mixture of different departments¹⁰.

Even fewer companies are able to transfer context from one channel interaction to another. Without context, your contact center agents pick up the phone without knowing, for example::

- What your customers were doing or trying to accomplish before they called.
- What products, pricing, or offers they were seeing.
- What factors might have prevented them from completing their transactions online. For example, were they confused? Did they run into a problem? Or are they just looking for advice?

Often, the only way that contact center agents can fill in the gap is to ask the customers – who must waste time repeating information that they have already provided in another form. The results of this customer experience gap are slower problem resolution, lower first-call resolution rates, and less satisfied customers.

The omni-channel customer experience gap is more important for some organizations than for others. If your business is based on relatively simple transactions and short-lived customer relationships, it may be enough for your contact center to focus on handle time alone. For other types of organizations, success depends in part on differentiating with high-touch service and meeting customer expectations for a seamless omni-channel experience.

Today, virtually every contact center deals with users who started their interactions on the website. The bottom line is: Do you really want to be asking your customers to fill in gaps in your processes? The answer for many businesses is no. For companies that want to set themselves apart through exceptional customer service, closing the omni-channel customer experience gap is essential.

“Business and IT professionals responsible for customer service struggle to understand changing customer behavior and good service is difficult to deliver”

– Forrester Research¹¹

Fastest win: bring online visibility to the contact center

One of the fastest wins in omni-channel customer experience is to bring visibility into the online customer experience to the contact center agents delivering your telephone-based customer experience. When your agents have a complete picture of what their callers saw, did, and experienced on your website before they called you, they can solve problems faster and provide higher levels of service. Online visibility in the contact center delivers clear business benefits in terms of higher customer satisfaction and retention, lower customer churn, faster call handle times, higher first-call resolution rates, and lower costs.

Visibility speeds problem resolution and reduces call handle times

Today’s websites have so much complexity that very few, if any, are close to 100 percent flaw-free. And even with the best designs, users can get confused and make mistakes. Having visibility into what customers are actually experiencing on the website can enable contact center agents to solve customers’ problems faster – whether the problem was caused by a website issue or user error. Online visibility means that contact center agents do not have to treat your customers as diagnostic tools or ask “what did you see on your screen?”

With online visibility, agents can solve many problems themselves, speeding resolution and reducing escalations to web development teams. For example, one of our customers was able to decrease its call handle times by 7 percent after providing online visibility to its contact center. Another of our customers estimated that it reduced escalations by 50 percent.

Case study: regional bank

A bank that was focusing on differentiating through customer service deployed an IBM Tealeaf solution to increase visibility in its contact center. When the bank experienced a spike in customer service calls related to online loan payment problems, its service agents were quickly able to discover that customers attempting to pay their loan principals before making their regular monthly payments were experiencing a site error and could not proceed. Being able to see the customers' exact issue enabled the service team to avoid spending excess time asking a series of diagnostic questions that may not have helped identify the exact problem. Not only did this decrease call handle times, but it also allowed the bank's web development team to find and fix the problem faster, eliminating a significant number of additional customer calls.

In addition, online visibility gives contact center agents valuable information they can provide to the web development team so other customers do not encounter the same problems again and again. Fixing problems faster helps improve "channel containment," enabling more customers to complete their transactions through the less expensive self-service channel. Since many industry estimates show the average cost of a web interaction to be less than 10 percent of the cost of a telephone interaction, channel containment quickly translates into bottom-line savings.

Finally, better feedback loops across the contact center and the web development team can decrease the time required to resolve escalations. This helps save valuable time and money for the web development team.

Visibility improves first-call resolution and customer satisfaction

With online visibility, contact center agents virtually always have a complete picture of what their callers are trying to accomplish. Agents can see what customers looked at (e.g., products, pricing and special offers), what services they used (e.g., product comparisons, order checking, payment confirmation, etc.), and where they may have struggled. Rather than asking the customer, "What did you just do?" the agent can begin each interaction at a point that makes sense to the customer and provide a much higher level of service to that

customer. Agents can even "shadow browse" to provide personalized service that gets the transaction completed faster and with less work on the agent's part, while helping the customer each step of the way.

Case study: american loan provider

An American loan provider gives its contact center agents visibility to the online customer experience. When someone calls the provider about a loan for which he or she applied online, the agent is able to pull up the applicant's web session and help with completing the loan. This type of online visibility is particularly important to this provider because the loan recipients tend to be new to the loan process and frequently need assistance. Online visibility and context for the contact center have increased the loan provider's first-call resolution rates significantly and have also decreased call time by 50 percent.

In addition to servicing inbound calls, the loan provider set up a dedicated outbound calling team that follows up with each person who starts a loan application on the website, but abandons somewhere in the process. The team uses the applicant's web session to understand the history and then follows the applicant through the process. This proactive order recovery initiative has resulted in 25 percent of customers with incomplete loan applications ultimately completing their applications after being contacted.

With the revenue increases from outbound calling and improved handle times for inbound calls, the provider now allocates a higher proportion of new hires to its outbound calling team.

Across the board, our customers have reported that online visibility in the contact center drives a marked improvement in customer satisfaction, since long call times and low first-call resolution are typically correlated with customer churn. For example, a provider of financial settlement solutions and data and analytical services for the travel industry, saw a 50 percent improvement in the team's first call resolution rate after providing visibility to contact center representatives.

Case study: global hotel chain

A global hotel chain has created a process whereby its website proactively offers a chat session whenever a visitor has tried to complete specific processes, a certain number of times, without moving on to the next step. The hotel's customer service representatives enter into the chat sessions knowing exactly what the customer has done during the session and have been able to quickly help the visitors complete their bookings, which has helped drive higher revenues for the business.

Visibility increases customer value

Online visibility and context into what a customer has done online give the contact center valuable information about customers' interests and needs – information that can be used for highly targeted cross-selling and upselling. Your business might choose to use this information only when customers call in, or you can be more proactive and reach out to customers with potential offers by email or phone.

Consider the example of a bank's contact center. A customer may be calling today because she is having problems with a wire transfer. Yet during her last 5 visits to the bank's site, she has been looking at home equity lines of credit. With visibility into her online behavior, the contact center agent has the perfect opportunity to present her with a compelling offer. After helping her complete the wire transfer, the agent might say, "Oh by the way, you are a high-value customer. If you move money from your savings to your brokerage account, we will be able to offer you 25 base points off a home equity line." Tealeaf customers, across a variety of industries, have been able to create these proactive opportunities and, by doing so, have translated online visibility into higher customer value.

Case study: Internet travel company

A well known internet travel company in the UK uses their IBM Tealeaf solution to set up alerts for customers who have certain basket values and who drop-off for a particular reason – e.g., credit card failure or being stuck in a loop. The company then passes the customers' session information to an outbound team in the contact center – within a matter of seconds. The outbound agents contact the customers quickly in order to attempt to complete the sales. With online visibility, the outbound team now delivers more revenue per hour than other reservation groups in the company and generates nearly \$24M annually, a 340 percent increase over the prior year. This order recovery revenue represents approximately 20 percent of revenues received through this internet travel company.

The case studies above are great examples of how proactively following up on site problems can foster customer loyalty and retention. By acknowledging the problem, fixing it, and then investing the time to reach out with an offer that makes things better for your customer, you create a "moment of truth" that demonstrates how much you care. Furthermore, proactive follow-up takes a situation that could have easily gone "viral", in a negative way, through social media and instead gives your customers a real reason to talk positively about you.

Achieving online visibility may be harder than you think

As the earlier examples show, online visibility provides clear benefits to the omni-channel customer experience. However, given the complexity of today's websites, it can be a challenge to deliver this level of visibility and context to contact center agents. While static customer profiles and transaction histories are easily available, more dynamic website data can be very hard to reproduce.

In some organizations, contact center agents simply use a version of their websites to try to “impersonate” their customers. However, this approach takes a lot of work, and agents may not have all of the information they need to simulate the customer accurately. The website may provide a different view based on the customer’s personalized options, transaction history, browsing history, and much more. Also, internal versions of the website do not always stay up-to-date with your live site and may not show all the offers, pricing promotions, and products that are seen by the customers. Finally, agents may not be able to account for the fact that customers may just behave differently – and unpredictably – on the site.

Contact center agents may also have co-browsing tools, allowing them to follow customers through the site. However, these tools do not necessarily give agents context of what happened prior to the customer’s call; co-browsing typically works only at the point when the customer reaches the call center.

Finally, some organizations provide their contact center agents with separate tools that provide information about customers’ recent transactions, such as a web application that displays reports from an order history database. While this approach provides the agent with some visibility, these tools often are very limited in terms of what information they provide. Adding further information can be a long development process, particularly for information that is gathered in real-time during the customer’s online visit. In addition, these tools typically provide very limited overall context of the customer’s actual experience – they deliver only high-level metadata, such as what products the customer viewed or what parts of the site he or she visited.

Industry-leading solutions for contact center visibility

IBM Tealeaf solutions can deliver the online visibility and context that the contact center needs to create an exceptional omni-channel experience. Tealeaf cxReveal bridges the gap between the online and offline channels. It is one of the only

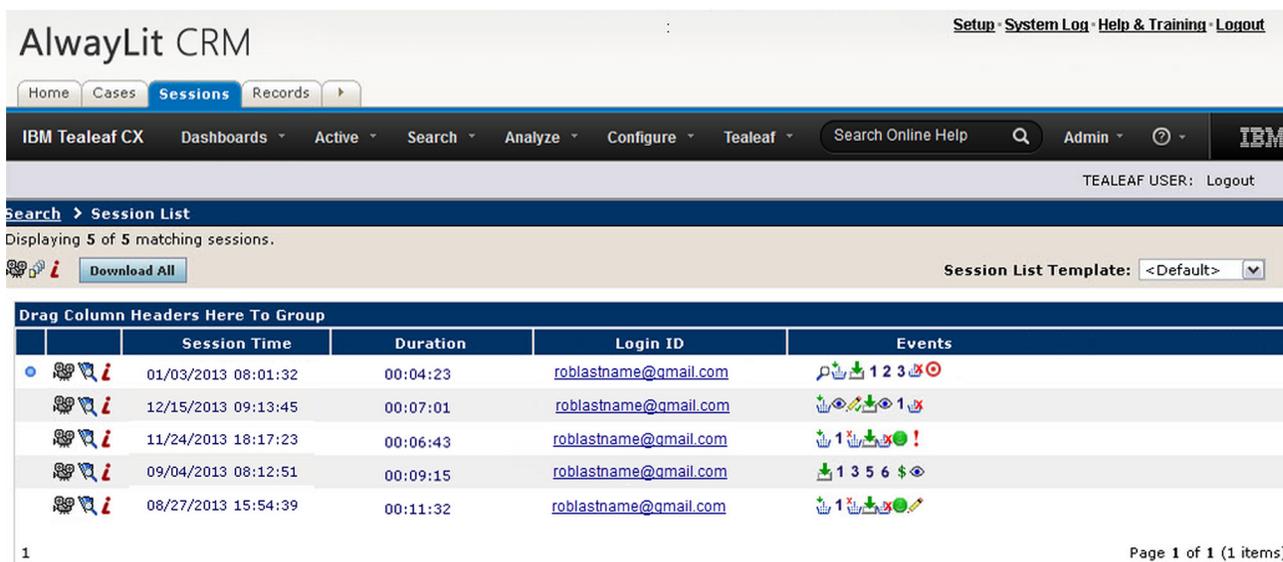


Figure 2: The IBM Tealeaf solution makes it easier to find and replay web sessions by offering page-by-page recordings of the various interactions each customer had on a website

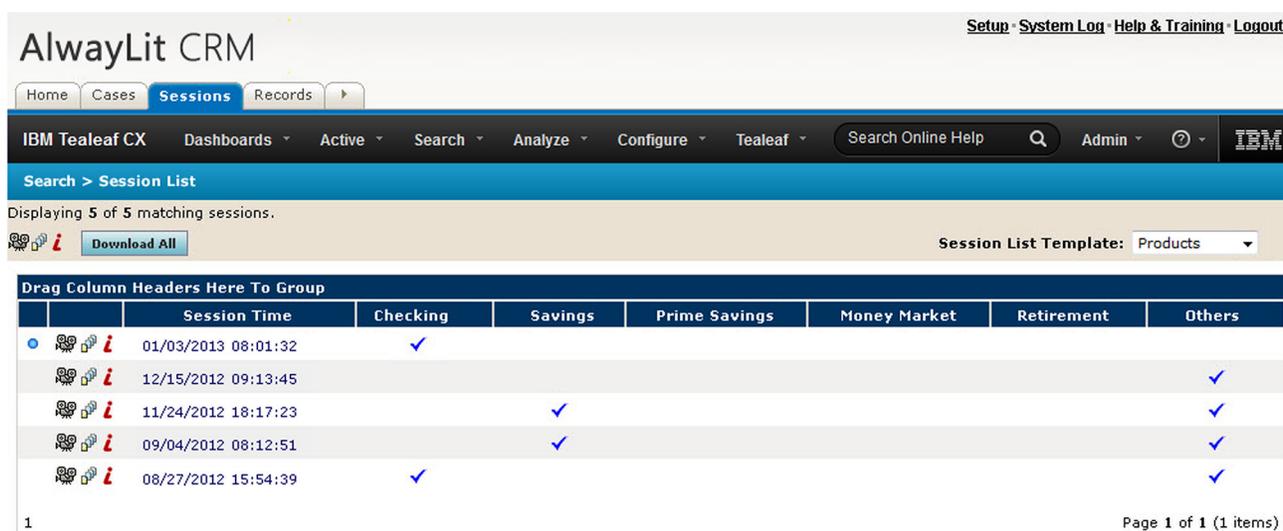
tools designed to provide detailed visibility into the context of the experience – not just what the customers are doing right now, but also a quick snapshot of what they did earlier in their current sessions and during recent interactions with your business.

With Tealeaf cxReveal, contact center agents have quicker access to their customers' web sessions. They can access current web sessions as well as past web history directly from within their Customer Relation Management (CRM) workflow. The IBM Tealeaf solution's patented visual replay capability then provides a page-by-page, browser-level recording of what the customer has done on the site. Agents can see each action (e.g., link selection), each interaction (e.g., form field input) and each customer experience obstacle (e.g., error message) as if they were looking over the customer's shoulder. While on the phone with customers, they can use this information to validate

what those customers experienced and help them to accomplish their goals. After the call has ended, agents can quickly escalate website problems to the appropriate team.

In addition, the Tealeaf cxReveal delivers simple reports that provide an instant view into what each customer has been doing now and in recent sessions. Agents can quickly review session histories to know what product categories customer are looking at, what parts of the site they use most often, which web browser they are using, and more.

IBM Tealeaf solutions can be configured to offer security capabilities to help ensure that sensitive information is not visible to agents, protecting customer privacy.



AlwaysLit CRM Setup · System Log · Help & Training · Logout

Home Cases **Sessions** Records

IBM Tealeaf CX Dashboards Active Search Analyze Configure Tealeaf Search Online Help Admin IBM

Search > Session List

Displaying 5 of 5 matching sessions. Session List Template: Products

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Drag Column Headers Here To Group							
	Session Time	Checking	Savings	Prime Savings	Money Market	Retirement	Others
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	12/15/2012 09:13:45						✓
	11/24/2012 18:17:23		✓				✓
	09/04/2012 08:12:51		✓				✓
	08/27/2012 15:54:39	✓					✓

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Figure 3: The IBM Tealeaf solution shows contact center reps customer sessions by various attributes—such as product history, as shown above.

Case study: Insurance provider

Founded in 1876, the company provides insurance for automobiles, homes and businesses to more than 295,000 policyholders in 17 states. Several of the 500 independent agencies representing the company rely on the company's extranet to power their businesses. If the company applications have issues, the agents are the first to feel the effects. When they encounter blank pages, errors or the inability to access certain applications, agents call the company expecting quick resolution.

When an agent calls with an issue, the IBM Tealeaf solution enables the insurance provider to get to the bottom of it. With an agent's user ID, an analyst can replay the exact session history to identify the origin of the error. The analyst can then intelligently and expediently address the agent's concerns. The IBM Tealeaf solution also helps strengthen the insurance provider's agent relationships by enabling the company to create online services that provide increased value to independent agents.

Summary

The online and mobile channels have been steadily gaining importance; many customers now view a company's website as one of the most efficient ways to get business done. However, the reality is that even with the most feature-rich website and the best website design, self-service still requires service in many cases. As a result, an exceptional customer experience can equate to a better omni-channel customer experience – where customers can cross from one channel to another without feeling like they are interacting with two different companies.

Closing the omni-channel customer experience gap offers a compelling payoff: the ability to differentiate your brand as well as enabling faster problem resolution, improving first-call resolution, improving customer satisfaction, and increasing customer value. Our customers have been able to achieve these benefits – and more – by giving their contact center agents detailed visibility into the context of their customers' experience.

Tealeaf cxReveal helps bridge the gap between the online and offline channels. It is very simple to deploy within your existing CRM workflow and lets your agents see exactly what customers are doing right now, what they have done earlier in their current sessions and what they did during recent interactions with your business. With an IBM Tealeaf solution your contact center agents can execute seamless transitions from the web channel to the phone while giving your customers higher levels of service that can help distinguish your business from the competition.

About IBM Enterprise Marketing Management

The IBM Enterprise Marketing Management (EMM) Suite is an end-to-end, integrated set of capabilities designed exclusively for the needs of marketing organizations. Integrating and streamlining all aspects of marketing, IBM's EMM Suite empowers organizations and individuals to turn their passion for marketing into valuable customer relationships and more profitable, efficient, timely, and measurable business outcomes.

Delivered on premises or in the Cloud, the IBM EMM Suite of software solutions gives marketers the tools and insight they need to create individual customer value at every touch. The IBM EMM Suite helps marketers to understand customer wants and needs and leverage that understanding to engage buyers in highly relevant, interactive dialogs across digital, social, and traditional marketing channels.

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Over 2,500 organizations around the world use IBM EMM solutions to help manage the pressures of increasing marketing complexity while delivering improved revenue and measurable results. IBM's time-tested and comprehensive offerings are giving companies such as Dannon, E*TRADE, ING, Orvis, PETCO, Telefonica | Vivo, United Airlines and wehkamp.nl the power and flexibility required to provide their customers and prospects with what they expect today – a more consistent and relevant experience across all channels.



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