Customer Relationship Next



Create lots of new challenges

AMY

#1 **Proactivity** is key to avoid useless call

MARC

SARAH **#7 Intuitive and**

JOE **#10** Intelligent

Real-time Context Management improve trust

#4

"It's normal to immediately receive alerts on my preferred channels when something is wrong: I don't have to call!"

Since Amazon sends proactive updates about your orders... All online sellers should do the same.

#2

KYC & firs contact resolution are mandatory

"Nowadays, I want immediate and personalized answers"

92% of french demand immediate and direct answers to their banks and insurances





automatically take into account my last requests and my context"

"Today, the answers must

88% expect their last interactions to be known

#5

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Digital channels become the norm

"At home or in my bank branch, I must have the same services & experiences"

From 10M to 200M Zoom meetings per day

natural switch between channels

Automation for human first approach



"Whatever the channel, my requests must be shared and followed"

"In 2021, for each contact, I don't want to explain again and again my requests"

Now end-users wants the same experience for all kind of services



Security & Trust are a necessity not an option

"I want all my channels to be secured"

91% French people feel that personal data security must be the first priority of companies

"Even if I know that digital became the norm, I want to discuss with an human, a counselor or an agent when I want"

67% of consumers prefer to discuss complex issues with a human advisor



Trust must naturally be conveyed through emails

"When I send an email, I want to trust the answers"

97% users are unable to recognize a sophisticated phishing email

Real-time insights & data intelligence can reduce end users stress

"When I validate a transaction with an agent, I'm reassured if I receive immediately a confirmation by email"

Netflix's Al-powered customer service algorithm uses data for recommendation with a level of accuracy that saves the company \$1 billion a year in terms of customer retention



ORGANIZED **#INDEPENDANT #USEFULTECH** #EXPERIENCEFIRST **#TECHMODERATE #IMMEDIATEEXPERIENCE**

Transparency for Trust & to avoid useless call

#6

"I'm connected, I need to know what is happening with my requests, my orders, my transactions in real-time"

In 2020, a French insurance open real-time mobile sinister monitoring



Conversational experiences to stay in touch

"Nowadays, all is connected, I want impulsive and new experiences"

98% of consumers who use Whatsapp are satisfied



#IMPATIENT #CURIOUS #TECHNOPHILE #HYPERCONNECTED #PRIVACYCONCERNED **#SMARTEVERYTHING**



#12 Voice vs DTMF for inclusion &

accessibility

"When I use my phone, I want to be in touch with the right expert without complexity or DTMF touch to input"

60% automatic call response thanks to Natural Language Processing



#BALANCED #INFORMED #INCLUSION #HUMANFIRST #LOWTECH #NOTONLYTECH

All these #challenges are addressable thanks to Tech & Al



for a dynamic, predictive and contextualized welcome

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MOBILITY #ACTIVELIFE **#OVERBOOKED #SOCIALUSER #PRACTICALDIGITAL #EFFICIENTDIGITAL**



- New conversational channels that become the norm
- Increase the opportunities of engagement
- Enrich personalisation & customer knowledge
- Drop-out reduction
- Less low value appointment
- More immediate answers
- Reduce the time spent looking for information

WORLDLINE MV//

email cost reduction

• Call efficiency increasing

Improved agent satisfaction & productivity

• Cut time spent on low-value added task

Digital Payments for a Trusted World

To transform one sided relationships

