



Humanising Communication & Increasing Client Interaction in an Automated World

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Learning objectives


By the end of the webinar, participants will be able to:


- identify opportunities to create “touch points” in the customer journey.
- understand the need to have a strategy for smarter and more human communication with clients when the opportunities arise.
- apply the skills taught to provide an overall service and not just a product.








What is a touch point?

- Any interaction with a customer in a way that may determine how they view your brand, products or services.
- This can include touch points that have been designed as well as those that occur outside our control (social media and complaints).
- May be outside your control but you can influence.
- McKinsey & Company – companies that offer consistently best-in-class customer experiences tend to grow faster and be more profitable.













-  We tend to separate touch points into segments but the customer sees it as the whole journey.
-  High touch point or low touch point?
-  Customers don't distinguish between broker, insurer and adjuster. How aligned are communication philosophies?
-  Research by McKinsey & Company. Settlement amount ranked 12th. Service more important than amount of payment.



Tech-clash









-  Accenture: Technology Vision for Insurance 2020 & 2019 Global Financial Services Consumer Study.
-  Helping people choose their own adventure.
-  Fences or turnstiles? Shape the rules and get as many involved as possible.
-  Lessons from Africa.
-  Failure to safeguard data was second biggest reason for switching insurer or bank. Be active in communicating data security measures.
-  Strong desire for new channels with personal touch such as video conferencing.





What can we learn from banking?

-  Video banking has become the human face of digital transformation.
-  Reduces operational costs, increases upsell.
-  Co-browsing and discussion of document.
-  Doesn't create friction. Works alongside other processes.
-  ING Bank.



In insurance, video calling can be key at sales and claims stages. Humanising the experience.

Removes ambiguity in proposals and claims forms.

But is this all just a nicety or is there evidence this will make a difference?

What is human?

The power of talk is essential for mutual understanding and appreciation.

We cannot directly experience another person’s mind unless we hear the human voice. Paralinguistic cues are critical.


Less chance of dehumanisation when there is a disagreement. If a voice can be heard.

The danger of emails


People fill in the blanks with their expectancies and stereotypes when communication is by email.


Email contains far fewer words than voice interactions. More information impoverished.

If someone already has a stereotype of the sender, it is reinforced by email. Such stereotypes are contagious.




- Technological gains in efficiency but at psychological cost.
- Something as simple as variation in pitch and speed conveys human-like mental capacities.
- Text tends to dehumanise.







- We underestimate the ambiguity of our own language.
- People overestimate their ability to communicate over email.
- Once text is interpreted one way, it is very difficult to “hear” it another way.
- Overconfidence reduces quality.



Complaints



- There is evidence to suggest that presence of humanity reduces the likelihood of complaints.
- Think of job in two parts:
 - job function
 - job essence
- Proactive human communication reduces the likelihood of PI claims.



If you have to use text

Listen to your email voice.

When asking for something, give the reason (trust).

Be careful with emoticons.



Be authentic

Intention to be open with your audience.

Intention to connect with your audience.

Intention to listen to your audience.

Voice checker software.



The 12 most powerful words in English

you

love

easy

save

proven

safety

results

money

discovery

health

new

guaranteed



In summary

Touch points can be planned and unplanned. Don't segment.

Fence or turnstile?

The power of the human voice.

Listen to your email voice.

Use text as a last resort.



ANY QUESTIONS?