

Customer expectations in a digital world

 By Leigh Andrews

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Wayne Hull, MD of Accenture Digital, spoke at Pamro 2017 on the topic of consumer expectations transcending traditional industry boundaries.

Oresti Patricios introduced Hull as a disruptor in the space, which was brought to bear in Hull's opening statement that people's experiences are benchmarked against that of everything else in their lives.

So we're no longer simply competing with our direct competitors, as customers are comparing their banking experiences to the ease at which they use Google or the seamless way they do cardless transacting with Uber.



Wayne Hull of Accenture Digital.

“ *In the customer's mind, your business is now competing with the leading businesses in the world. The expectation is that you not only keep up but that your offering is just as excellent.* ”

Rapid consumer consumption

Hull added that the scale of change currently taking place in the world is immense. We need to focus on solving all business problems in the context of digital, and the core of that is the customer. None of us know what's coming tomorrow so we need to understand the major drivers of change and work together. This conference selfie is a symbol of that digital change and collaboration in action:

“ *What is a conference without a selfie? [#pamro2017 @pamro_org pic.twitter.com/TzCQtjRNt6](#)— Joe Otin (@joe_otin) [August 28, 2017](#)* ”

Hull got down to specifics by pointing out that unstructured data was considered irrelevant just a few years ago. Now, the entire business model of at least three of the most valuable companies in the world is based on that same unstructured data. It's a change we've never seen so fast and so profoundly before. Hull adds, "We've also arguably never lived through the current level of disruption."

Blurred lines of expectation

No one knows what's coming next, but data is everywhere and we need to make good use of it. People are consuming information every single day, mainly from the internet. So how do you stay relevant if everybody is consuming at this rate?

Hull calls it a culture of **living expectations**, where you want the same thing across the brand as their customer, irrespective of the brand or service you engage with. Is your banking experience as easy as getting a search response from Google? It's as simple as answering that.



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With this intense level of consumption, consumers no longer differentiate between their online and offline experiences and are annoyed when they don't match up. Businesses need to respond to this culture of liquid expectations as we want the same experience in real-time across all channels of interaction. It's the battleground between the physical world and the digital world and the customer's experience in each.

It's scary and a challenge, but that's a good thing. It's a new breed of competition that encompasses the services you compete with directly in your industry, as well as experiential competitors that partially replace the need for yours, as well as **perceptual competitors** like the Ubers of the world that change consumers expectations across the board.

Taking CRM to the next level

As a result all brands need to constantly adapt to consumers' needs, in real-time through engagement, keeping them close to us as wearables and bringing about profound change to our future. It may seem easier for startups to get this right, because how exactly do legacy businesses uncouple that tradition they're known for from these new expectations?

Hull says the way to do so is to **decouple that core offering** and build a more adaptable technology environment. Brands need to crack the customer experience disconnect, because "we, the consumer" are not comfortable not being spoken to as unknown individuals. We know your brand and you know us - now prove it.



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Hull added that the digital world is all about experiences, **not just digital media platforms** or channels. Embracing digital is about pushing your service provider to give you the same experience. That's the biggest disruption of the moment: Focusing on the customer.

Disney My Magic+ is an example of this is action:

Hull concluded that the biggest new wave of living services is that of hyper-personalisation. **Customer segment one** is you, so every experience needs to be designed around the individual - and that's the next frontier. You need to know your customer and why they buy and why they don't. Flex your technology and design for this as the future is now.

ABOUT LEIGH ANDREWS

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