



Creating Frictionless Customer Service Applications with a Modern Development Platform

Customers expect the ability to handle issues quickly and efficiently without waiting for your help desk. Here's how to make that happen for them.





Customers don't compare your service to that of your competitors. They compare you to the best service they ever received from anyone.

— Shep Hyken

Digital customer self-service: A critical component of CX transformation

Self-service allows you to provide online support to your customers without requiring any interaction with a representative from your company. Self-service is no longer a “nice to have”; it’s a necessity in providing a positive customer experience. In fact, it’s become so important that self-service is now the preferred channel among customers: 81 percent of users now try to solve problems on their own before reaching out to support.¹

It’s easy to understand why: No one wants to pick up the phone and wait on hold to change the address on their electric bill. New entrants in traditional industries understand this and have created great experiences that customers have come to see as the default. Lemonade, for example, is challenging the insurance industry with an exceptional onboarding experience that provides a quote within 90 seconds. Customer service guru Shep Hyken says that “Customers don’t compare your service to that of your competitors. They compare you to the best service they ever received from anyone.” COVID-19 has only accelerated this trend by making even late adopters of digital self-service into converts, and once they’ve experienced this convenience, they’re not going back.

Of course, a great-looking user interface (UI) is meaningless if the back-end processes are manual and inefficient. Automating and streamlining processes that support customer journeys is no less critical than having a good user experience (UX) and UI. Speed is just one reason why streamlined processes, including automation whenever possible, make sense to improve customer service. Live customer service — for instance, paying call-center customer service agents to give customers their bank balance — is an expensive waste of resources.

¹ <https://www.zendesk.com/blog/scalable-self-service-support-tailor-made-every-company/>



While simple tasks like checking an account balance or updating personal information are the low-hanging fruit of digital self-service, the same advantages can come from more complex self-service processes, such as new customer onboarding and advanced service requests.

Again, the COVID-19 pandemic had a rapid and likely impact on these trends. According to a report released by Pindrop, median service call duration doubled from one and a half minutes to three minutes during the COVID crisis, with the longest calls taking up to an hour to resolve. It also registered a 1,000+ percent increase in call volume.²

There are two primary touchpoints along the customer journey when effective self-service applications can make measurable improvements in customer experience: during the initial customer acquisition phase and, later, to engage and retain existing customers. In neither case do customers have patience for friction or delay. In fact, 1 in 3 customers will leave a brand they love after just one bad experience.³

Many brands assume that app development is a once-and-done process, which is a risky mentality. As consumer expectations rise, customers will demand the ability to handle increasingly complex tasks without phoning or emailing a service desk. A more effective approach is a rapid cycle of constant improvement in which DevOps teams continually update applications with the latest functionality.



1 in 3

customers will leave a brand they love after just one bad experience.

² <https://www.pindrop.com/blog/flash-report-five-insights-of-covid-19-in-the-contact-center/>

³ <https://www.pwc.com/future-of-cx>

Customer acquisition

Acquiring new customers is a costly and fraught business, especially for companies such as financial services firms and insurance providers that require a multi-step onboarding process to start a new customer relationship. It's crucial that these companies maximize their acquisition dollars by creating frictionless self-service onboarding processes to minimize frustration and drop-off. At the same time, the process must provide the appropriate controls and put the final decision to come onboard in the hands of the customer. Digitizing the onboarding process simplifies it for the customer and the organization alike, so that companies — even in highly regulated sectors — can incorporate new customers and users from anywhere, at any time, and through any channel without compromising security or compliance.

UK-based fintech firm thinkmoney helps underserved, unbanked, and time-poor customers manage their finances with a current account with built-in budgeting capabilities. By adopting OutSystems to power its digital transformation program, it has gained the freedom to innovate at speed and delivered a new customer onboarding process in seven weeks with:

+5% growth in the first three months following launch

+30% improvement in customer onboarding completion

-21% customer acquisition marketing costs

SUCCESS

Metrics impacted

Customer acquisition drives top-line revenue so, once the digital onboarding infrastructure is in place, the higher your acquisition rate is, the lower your cost-per-new customer. Since customer acquisition is far more costly than retention, lowering the drop-off rate during the onboarding process will also drive down costs.

Apps and functionality

Customer acquisition self-service applications should streamline the onboarding process at the front- and back-end alike. Mobile apps can use device cameras to quickly input ID cards and payment cards, while web portals can facilitate uploading any type of document required for account opening. Progressive web apps (PWAs) can bypass the need to download a large dedicated mobile app on marketplaces like Apple's App Store and Google Play, thus speeding up onboarding.

On the back-end, custom-built applications can automate verification and approval workflows. Location services can help customers find nearby physical locations and book appointments. Chatbots can also provide answers to common questions and deflect volume from call centers and the need for human assistance.

Customer engagement

The customer engagement phase is about making your existing customers happy by providing fast, efficient self-service capabilities any time they interact with your brand. Successful customer engagement builds trust, loyalty, and positive word of mouth, and also creates cross-selling and upselling opportunities.

One of the digital transformation goals set by the UK's Yorkshire Building Society (YBS) Group was to use modern self-service applications to offer better support for its nearly three million customers. By adopting the OutSystems platform, YBS Group has been able to provide consumer-friendly apps quickly, including a new online mortgage calculator and a savings account application journey that have improved user experience and increased conversions.

+54% higher mortgage conversion rate

+40% faster savings account opening

SUCCESS

Metrics impacted

Excellent customer service will have a positive impact on customer satisfaction score (CSAT) and net promoter score (NPS), which will in turn raise customer retention levels, decrease churn and may even have an indirect impact on new business generation thanks to positive word of mouth. Successful cross- and up-selling will increase revenue, while customer retention can put downward pressure on overall customer acquisition costs, given the disparity in cost between retention and acquisition.

Apps and functionality

Customer engagement can take place within customer web portals, dedicated mobile apps and progressive web apps (PWAs). PWAs are particularly well adapted for occasional use cases such as insurance claim submission, since they bypass the mobile app marketplaces and don't require the download of a larger, rarely used application. The capabilities that come in handy during customer acquisition are also useful during customer engagement: the ability to take pictures to upload documents, take screen grabs to illustrate technical issues, or leverage device location to book local appointments. Similarly, back-end applications can streamline processes with automated workflows. Chatbots can help address common issues or escalate to a human agent.

Challenges to creating great customer self-service experiences

There are a number of challenges that make providing a frictionless self-service experience complex and costly for organizations. Luckily, a modern application development platform can overcome these challenges, including:

Speed to market

You know what the ideal customer journey is, and you know what great CX looks like. The problem becomes making these experiences a reality. Maybe because traditional development stands in the way, or because using commercial off-the-shelf software (COTS) may be fast, but it's unlikely to create the personalized experience customers expect, and it certainly won't differentiate your offering from the competition. Manual coding for quality and differentiation, on the other hand, takes an unacceptable amount of time and resources to respond to customer needs. Speeding this process up means a trade off: cutting corners or reducing functionality.

When payments processor Planet won the exclusive contract to implement the United Arab Emirates' digital Tax-Free shopping infrastructure, the company had just four months to implement the entire system. With OutSystems, a small development team completed the project on time with a system that provided 80% faster tourist validation, making purchasing seamless for 85 million passengers a year and eliminating queues at Dubai's airport points of sale.



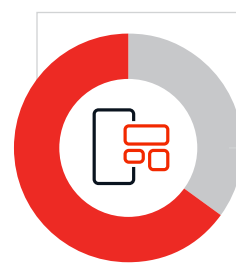
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Multiple channels

Gone are the times where having just a website or mobile app was enough. The number of channels and technologies continues to increase, and customers expect a consistent experience across mobile, web and chat. Developing for multiple channels using traditional processes is slow, costly and complex. In fact, 65% of app development is maintaining current technology, with just 35% devoted to innovation.⁴ Take the example of a bank that serves consumers, small businesses and enterprise customers across four channels. This creates 12 potential development paths, even though much of the functionality is similar across markets and channels. Not only would it take too long to bring these multiple apps to market, but they would be outdated as soon as they launched.

By contrast, TODO1, a joint venture between the leading banks in Colombia, Ecuador and Venezuela, has developed a highly-configurable omnichannel banking solution for retail and commercial banks in Central and Latin America, thanks to increasing reuse of visual development assets. "With OutSystems, we have a single UI development effort for web, mobile, iOS and Android deployment," says Romel Guerra, architect at TODO1. "In just four months, we replaced complex and hard-to-change web and mobile UIs that had taken two years to build." And the TODO1 team has done it without compromising the quality of the UI. Says Guerra, "The UI looks brilliant, helps us meet accessibility requirements and, most importantly, is quick to tailor for individual banks."



65% of app development is maintaining current technology with just

35% devoted to innovation.

⁴ <https://www.outsystems.com/1/state-app-development-trends/>



Customers expect more from brands every day: more speed, more simplicity, more service. It's no longer sufficient to create a great single-channel customer-facing app.



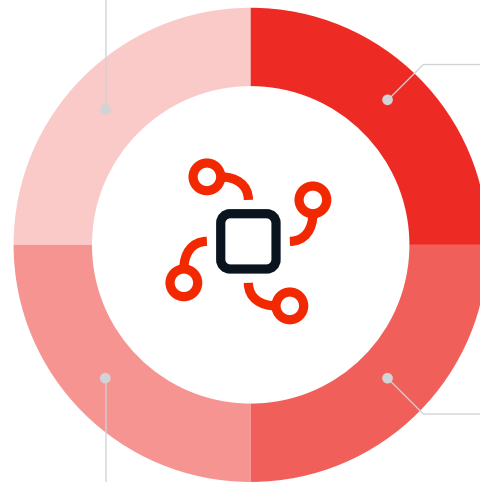
Increasing customer expectations

Customers expect more from brands every day: more speed, more simplicity, more service. It's no longer sufficient to create a great single-channel customer-facing app. You have to create a unique, consistent user experience across all channels. And you must respond quickly to bring new functionality online without breaking what came before it. This is all but impossible with COTS solutions: UX is indistinguishable from your competitors, and you depend on a third-party vendor to bring on new, in-demand functionality. As for traditional development, not only does it take longer to bring individual applications to multiple channels, but it is also a highly complex process to add functionality to those applications without starting from scratch each time.

A modern application development platform not only speeds the original product to market, but also facilitates an iterative DevOps cycle of adding new functionality in an ongoing process without breaking what came previously. Best-in-class platforms also provide highly customizable state-of-the-art UX components as well as the ability to streamline and automate workflows behind the scenes that positively impact user experience.



Best practices for digital self-service



- 1 Make it fast**
Make sure that users can perform common tasks as quickly as possible, in the fewest number of steps.
- 2 Make it easy**
Consider time- and effort-saving steps such as prefilling user information to avoid duplicate or unnecessary data entry.
- 3 Review the metrics**
Look at customer effort score, completed transactions, and user behavior tracking.
- 4 Process optimization**
Great UI is only part of CX: You also have to optimize the processes that occur behind the scenes.

Working with a modern development platform vs. a traditional development platform

As we've shown, a modern development platform overcomes many of the challenges that development teams face when bringing customer-service applications to market. Here are a few of the features to look for:

- ✓ **Unlimited developer expressiveness:** CX requires differentiation. A modern development platform offers the same level of expressiveness as traditional development so you can build truly differentiating capabilities while speeding up the development of common functionality.
- ✓ **Enterprise-grade security and scalability:** A modern development platform is suitable for all kinds of apps, namely, mission critical apps and core systems, because it has built-in enterprise-grade security, scalability, governance, and performance.
- ✓ **Rapid iteration:** When you push out a change for an application, you shouldn't have to worry if something's going to break. A modern development platform automatically checks dependencies to ensure that everything runs smoothly to speed upgrade cycles.
- ✓ **Visual development:** A visual development environment lets you build: 80 to 90 percent of your app as quickly as dragging and dropping. That leaves more time to spend on the 10 to 20 percent of the CX that truly differentiates your app.
- ✓ **Cross-channel capability:** Build web and mobile apps with the same UX in the same development path. Deploy as PWAs that work on the web and mobile devices simultaneously. Reuse code and functionality across different applications.
- ✓ **DevOps support:** A modern development platform helps you build for the future because you can continue to iterate. The platform also puts emerging technology, such as machine learning and artificial intelligence, at your fingertips without the need for developers to master sophisticated techniques.





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