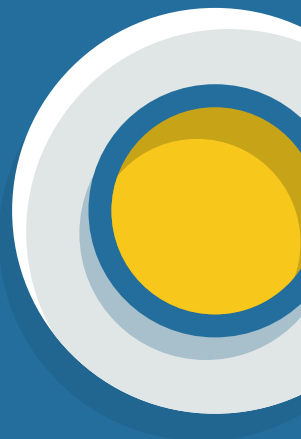
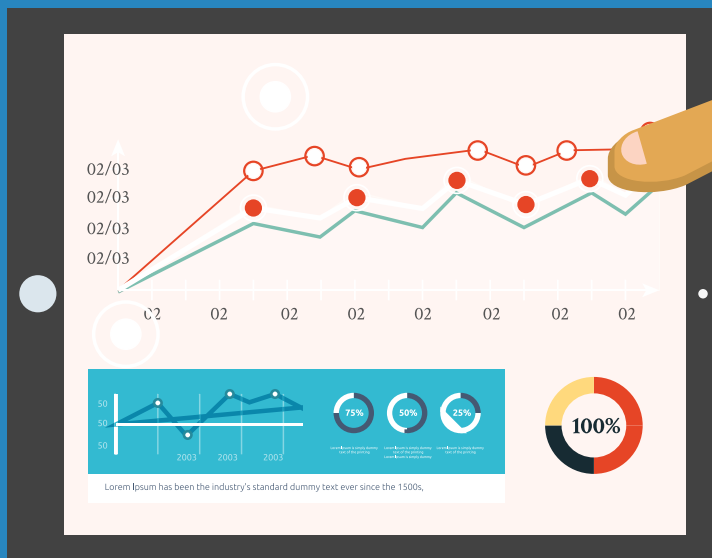


# Digital Empowerment in Retail Banking and the Customer Service Challenge

## Insight Report 2015



# Foreword

If you summarise all of the commentary on banking today, be it Retail, Corporate or Investments, the message in the market is consistent. Banks are looking at transformation to change the services they offer to customers, enhancing middle and back offices and reducing burdens on complex legacy systems to introduce new simplicity. At the same time regulators around the world are imposing a number of policies on the presentation of products to customers and clients, transparency in financial accounting and conditions on the foundational economics of institutions.

Working within a bank, the complexity of the organisation often compounds the transformational agendas underway. Market competition and the ease of new entrants disintermediating connections with customers it could be argued is gradually eroding the banks' relationship with its customers and marginalising large institutions to wholesale transactions.

Conversations with customers are disjointed at best and at their worst, dysfunctional. Today the internal organisational structure of most banks is immediately visible in each and every customer channel.

There is a different way, however – combining three simple approaches to deliver a new level of clarity, focused on pragmatic delivery and more fluidity:

- **Observe and deeply understand the dialogue your customers want to have with you:** If you want a relationship with a customer it needs to be a bi-directional and fluent dialogue and based on real human values.
- **Regularly share the dialogue with everyone in the organisation to establish an organisational literacy:** Establishing organisational clarity on the impact your organisation makes on people's lives will yield new insight and a relentless organisational focus on enhancing the customer experience.

- **Empower your employees to do more for your customers and be more:** Equipping employees across the organisation with the tools, knowledge and empowerment to remove barriers, deliver for customers and each other will surface further insight, new invention and an inspiring customer relationship.

Imagine if your financial institution created a brand new bank within the walls of your own organisation, for your staff, at your branches and in your headquarters. The safety of being behind the firewall, in a prototype environment, for exploring new products, capabilities and experiences. What new simplification would be realised with a whole organisation participating in this new design?

Imagine if you partnered with a games company to deliver the economy for purely digital worlds? What new insight would this bring? Would co-creating with your current and future customers present new opportunities?

As consumers we all need to have a relationship with at least one financial institution to participate in the mainstream economy. In this respect, there is a clear opportunity to enhance the relationship, either to help people find their feet again or to maximise their potential. This is more than empowering the digital bank, its empowering the employees to help their customers achieve more.



**Simon MacEnroe**  
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# 1

## Introduction

### The Challenges



## The retail banking industry is under siege

Trust in the banking sector remains increasingly fragile and banking scandals have done little to calm customers' opinions after the financial crisis. Add to this the unprecedented challenges facing the industry from supermarkets, telecoms operators, online payments companies and others who can offer more choice, access to more information, improved customer experiences and financial products more easily – all online and all within seconds – and it is easy to see that for banks it is no longer good enough to just sell a product or service. To compete, retail banks must now truly engage with their customers on all levels.

But transforming into a digital bank that anticipates and serves customer needs in real-time is a complex challenge for even the most enthusiastic Customer Service Department.

Digitisation is changing financial services, empowering customers and opening up the industry to new competitors and business models. But, as well as threats, digitisation also provides opportunities, most notably the chance for banks to recast their customer relationships.

## Competitive edge

To gain competitive edge, banks must seize the opportunity to become more involved in customers' commercial and financial lives, analysing their transactional data to provide them with expert advice, find ways for them to save money and proactively recommend products and services they actually need.

“Digital maturity in the retail banking sector remains an embryonic, exciting and difficult environment in which to operate,” says financial and underwriting specialist, Paul Rowland, Senior Partner at Invictus Risk

Solutions LLP. “Methods of digital communication continue to develop and improve at such a fast rate that they often simply outstrip the bank’s ability to use them for their ideas and campaigns, with new technology emerging before the banks can fundamentally implement today’s.”

Analysis by consultancy firm, McKinsey reports that the process is under way, but it is still early days. European retail banks invest less than 0.5% of their total spending on digital, and only 20-40% have digitalised their processes<sup>1</sup>. Meanwhile, Accenture estimates that digital transformation will put about 30% of bank revenues at risk by 2020.

## Global trends

“The Asian economies continue to strike first when it comes to digital innovation. While there are hordes of people within the agricultural and industrial sectors that continue to operate on a paper cash basis, the dynamic sector of Asian society is the burgeoning middle classes. Within this very wealthy and lifestyle-conscious strata is a competitive desire

for bling and service which is the very catalyst and tyro for digital banking innovation and a maturing acceptance and desire for change,” says Rowland.

# 0.5%

Amount of their total spending European retail banks have invested on digital<sup>1</sup>

“In the meantime, the response of the banks across Western Europe and the Americas has been to generate an array of digital technology

initiatives whose branding and impact it is hoped will retain existing and attract new customers.”

As Jack Springman, head of customer analytics for Sopra Steria explains: “You only have to look at the BBA stats to see how much digital has changed our interactions with our bank. The number of people that access their bank accounts via mobile, the number of digital transactions taking place, all goes to show that at the front end there is a huge amount of vision and development going on.”

Rowland agrees: “It is clear that the availability and engagement of

branded apps for smartphones as the core gateway to a wide suite of on-line banking services has secured for the banks a starting position from which to develop further.”

Banks and financial services firms are at the very centre of the digital transformation journey. “On the one hand, you have the problem of ease of use and customer journey-

based decision-making and contexts,” says Paul Sweeney, strategic advisory board member of the Mobile Services Technology Gateway. “While, on the other, you have the problem of delivering distinctive and compelling customer experiences where most products and services

are broadly perceived by customers to be the same. There are those that are very aggressive in their pursuit of change, and others lean very heavily in the direction of regulation, and actions that scale safely. These different digital postures are really more a reflection of their existing organisation structures and cultures than anything else. The ability to run quick effective pilots is still a real cultural ‘tell’ here, we find.”

**“Computing infrastructures are increasingly complex and extend beyond the bank’s boundaries to incorporate third parties such as processors, exchanges, customers, and partners.”**

## Complex ecosystems

Computing infrastructures are increasingly complex and extend beyond the bank’s boundaries to incorporate third parties such as processors, exchanges, customers, and partners. Consequently, the risk of failures keeps increasing significantly, hence augmenting the overall vulnerability of these ecosystems. Pieces of information required for on-time decisions are often contained in silos, creating latency between when a decision should be made and when information is available. Without access to timely information the decision-maker must choose between a proactive decision with partial information and a reactive decision with full information.

“The problem in that busy ‘front-end’ is that the different digital channels are still being treated as separate items – as silos. One team’s looking after social, another team’s looking after mobile, another’s looking at online – the omni- and cross-channel work is missing,” says Springman.

**“Silos that can’t be broken down continue to be the biggest problem any attempt to deliver a consistent omnichannel experience will face.”**

“At the back-end, most banks’ core IT is still in a shocking state. They are still relying on poorly documented legacy systems built in the 70s and 80s, which have ended up so patched and chaotic that the chances of highly-publicised system blackouts is ever increasing. The chances of making changes to that spaghetti Cobol is limited and back-end inflexibility limits your digital options at the front end.

Linking the two together is possible using integration middleware like Axway, and that has often worked well – but without the flexibility that a core digital platform gives you, you are still restricted in what you can do.”

“The net result is a set of real challenges and blocks to moving to fully omnichannel. While the technology blocker is one few banks have the appetite to face at this time, nothing can really happen until the silo issue is dealt with, one way or another. Silos that can’t be broken down continue to be the biggest problem any attempt to deliver a consistent omnichannel experience will face. Which is why non-traditional banks who don’t have all this legacy to take care of may do very well – they can start with an omnichannel platform and build cross-channel consistency into all their processes.”

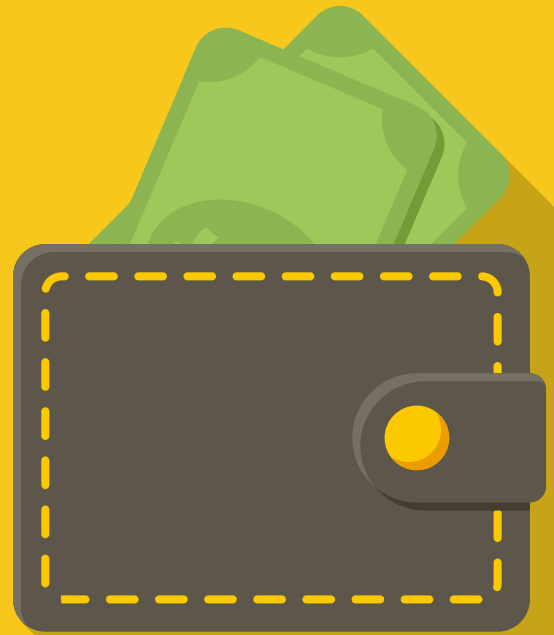
William Buist, business strategist and founder of the exclusive xTEN Club, agrees. “Legacy systems tie banks particularly to technologies that are hard to deliver over the web, whilst increasing need for real-time data is requiring the enforcement of data synchronisation and validation. Regulators cannot keep up and are viewing the need for regulation through the lens of what has failed in the past. If technologies shift to eliminate a past risk to (for example) data security, or data visibility, it would make sense to also eliminate regulations that protect the public

from that risk, yet regulations may still take years to change, which can both constrain and create a ‘can’t do’ culture and mindset.”

“Many traditional players are hampered with legacy and in some cases multiple legacy platforms coupled with front end propositions, again often disconnected as channels have evolved (ATM, Web, Phone, APP, etc),” says Julian Rice, financial services marketing leader at DST Systems. “Smart orchestration tooling is required to ensure that front office (branches and technology interfaces) and the back office are working in harmony.”

# 2

## Experience-Driven Banking



### Banks now know more about their customers than they ever have before

But despite the technological and analytic breakthroughs that have made amassing customer insights so easy, the payoff has often been disappointing. A survey by Capgemini, found that only 37% of customers believed banks understood their preferences adequately<sup>2</sup>.

Relationships no longer end at the point of purchase and there is an increasing desire for brands to create an ongoing relationship with each customer, by improving the customer experience at every step along the customer journey. However, customer experience can be jeopardised even before the customer's needs are addressed.

“Think about the relationship that you have with your own bank today,” says Fred Warren, connected digital services at Microsoft. “What does it do well and what could it do better – and most importantly, does your bank make you feel like a valued customer every time you engage with it?”

Over an eight-week period, Microsoft conducted over 40 hours of observations in high street banks and studied their respective digital services. Approaching their research from a consumer and a business perspective, the Microsoft team set out to discover what type of experience a customer today receives when they want some information about getting a personal loan, and how a company is treated when trying to get funding to buy a 3D printer to expand their business services.

“We wanted to find out a little more about what it is like to be a banking customer today,” Warren explains. “We decided to visit some bank branches in the UK and spend some time talking to groups of customers – both in person and through online polls – to understand how they feel about their bank and what types of services and interactions they value.”

## High Street scars

“Our findings were eye-opening. What was most apparent to us was that the scars of the past are still very visible on the High Street. Despite the fact we’re heading towards a period of economic recovery and growth, banks were visibly ‘triaging’ – akin to an awkward clothing store where, as soon as you walk through the door you felt that the staff are nervously sizing up why you are there, whether you’re the right sort of customer, too tall, too poor or not cool enough to shop there. In the banks, this feeling was universal, which ultimately meant that as a customer you felt guilty and judged before you’d even had an opportunity to explain your situation.”

“Purely from a customer point of view, it is often shocking at the lack of knowledge and understanding that banking staff have at the High Street level. This is particularly true of their own online and mobile apps. As a business person, simple and easy access to mobile and internet based-banking is very important to me. Mobile banking in particular is now one of the apps that makes accessing banking services on the move very convenient,” says leadership specialist, Andrew Jenkins, managing director of PDX Consulting.

“There are times when I still have to contact the customer helpline to manage the odd complex transaction, or to handle something that is not very well explained to me as to how to do something via the online facilities. Usually when I do need such services it will require me to use the internet on a desktop rather than from a mobile as the functionality is usually more advanced on the desktop versions than on mobiles.”

**“For one particular bank the outcome was a list of some 1,300 different issues, each with its own resolution process.”**

## Wasted energy?

A bank will spend enormous amounts of time, money, and managerial energy on defining different types of complaints with almost-scientific precision. For one particular bank the outcome was a list of some 1,300 different issues, each with its own resolution process. Frontline employees trying to resolve complaints in branches or over the phone using a list of resolutions were left making vague, hollow-sounding promises of when the bank might be able to address the customer's issue.

A customer with a complaint to resolve is completely indifferent as to which internal unit the resolution comes from, so long as it resolves the problem completely and quickly - in other words, so long as it involved as few obstacles as possible.

The behaviour and expectations of today's consumers are shaping how brands engage with them. The modern multichannel customer expects a consistent and seamless experience with their bank, whether in the brand, on a mobile device, or

online. The same technologies that give customers more control create outstanding opportunities for you to truly understand, engage and serve your customers more efficiently and effectively.

The need to put the customer at the centre of your business operations and give them a seamlessly integrated experience

however they choose to interact with you, means digital banking is about more than just defining how to implement technologies or deliver services.

**“Apple Pay has emerged as a genuine challenger to banks’ retail business.”**

## Omnichannel customer

Most banks regard customer interactions as individual interactions or touchpoints, such as a customer lodging a complaint or a credit review for a loan application. But customers do not experience processes in this way. They see a goal that they want to achieve, and the steps matter

only if they seem to get in the way. The fact that the underwriting and customer service units may be entirely distinct is irrelevant to the customer; from the customer's (and even the organisation's) perspective, the reason those units exist is that they are all involved in the transaction.

**“customers expect that their banks to start delivering that high level of experience too.”**

For banks, all customer journeys need to be compelling and highly differentiated, combining personalisation, speed, and ease of use for all processes including applying and getting approved for a loan, opening and understanding how to make full use of an account, and reconciling payments. To make this leap in the delivery of customer

journeys, banks need to act quickly to acquire extensive capabilities in user experience and user interfaces.

“The banking sector is probably leading the financial services market from a maturity perspective, especially with the adoption and explosion of use by customers of account-based tools that leverage fast payments with tools such as PayM, Pingit and contactless, etc. Also much wider adoption by customers of web and app-based propositions have been achieved by banks compared to other areas of financial services,” says Rice.

“There are a number of drivers encouraging digital innovation – the main ones being around cost reduction (need to automate), service provision to customers and the need for service delivery via multiple channels (when and where the customer wants) and finally the threat of competition from the new challenger banks.”

Introduced last September, Apple Pay has emerged as a genuine challenger to banks' retail business and appears to be making more headway than rival initiatives including PayPal, Barclays Pingit, and Google Wallet. By taking a fee from the card issuer, mostly banks and credit card companies, Apple has ensured a revenue generating model irrespective of what happens to merchant acquirers and scheme owners (such as Visa and MasterCard) over the longer term.

While the convenience and security aspects of Apple Pay are interesting and revenue stream significant, the real value is in the data. By collecting information such as the merchant name, and the date and time of the transaction, which it can then associate with a person's Apple ID, Apple is then in a position to recommend third-party products and services and to help customers to make better and more informed spending decisions. Areas with which traditional banks are struggling to compete.

“Digital alternatives to the banks' own credit and debit cards is forcing the issue and demanding secure and fast access to customer accounts. Even a third-party money management app like Mint requires access to multiple accounts across multiple institutions. When it comes to the customers, they are demanding change. Once a bank has an app on a smartphone, it can't help but be compared to other apps, even those outside of the banking industry,” says Lisa Baergen, director of NuData Security.

“Customers come to the digital portal having a wide variety of user experiences on other platforms and services, experiences that are swift, seamless and easy to use but also responsive to customer feedback. It's not surprising that customers expect their banks to start delivering that high level of experience too.”

As a result, changing consumer behaviour enabled by digital technologies is revolutionising retail banking. Banks are having to shift from being account-focused, where there is little differentiation between institutions, to being customer-focused via digital channels, where there is intense competition.

Banks will have to make the leap from service provider to trusted adviser and from selling only their own products to offering a gateway into financial services and potentially other digital services.

“Take for instance, buying a car,” says Warren. “No longer do I need a car loan from a bank to buy a new car; I can go direct to the dealer and get a lease plan. I could even subscribe to a car sharing service like Zipcar. The financial connection is still present, but the interaction is disintermediated.”

“Similarly, if I want to buy something online, I don’t need my credit card when I can use PayPal instead. Wholesale banking is still in the loop, but the consumer bank no longer needs to be. The bank’s overt role in the consumers’ daily lives is fast eroding. Once the primary go-to for financial support, banks now face being relegated to the position of passive utility-like service providers.”

Access to credit had become increasingly expensive for a whole range of consumers and next to impossible for small businesses. These factors, together with new technological capabilities and a generation of consumers comfortable with conducting financial transactions online created the perfect conditions for disintermediation of the banking model. Peer-to-peer or marketplace lending has come into its own, and to date, banks have generally done little in the face of this potential threat to their business. Yet, with global growth rates of 100% year-on-year, it is only a matter of time before marketplace lending takes a significant portion of consumer and SME lending from the traditional banks.

**“58% of customers said that they would like their bank to proactively recommend products and services that they need.”**

Embracing digital opportunities and exploiting the possibilities of data to enhance user experience are essential for banks to remain relevant. But to do so requires much more than investing in digital channels, it also means putting in place the right infrastructure and processes throughout the whole business. It comes from putting the customer at the heart of the business.

## Proactive recommendations

By using digital channels and data to analyse the behaviour, demands and transactions of customers, banks are able to constantly predict what their customers will need and want next, and can offer relevant products and services in the right place at the right time, via the right channel. In a survey by Accenture<sup>3</sup>, 58% of customers said that they would like their bank to proactively recommend products and services that they need, viewing the concept that the bank was helping them to achieve their financial goals and become more involved in their financial and commercial lives.

An Ernst & Young banking customer survey<sup>4</sup> found that people would expand their relationship (or pay more) in return for providers giving expert advice, finding ways for them to save money and rewarding their loyalty.

Perhaps the most important step, however, is that banking in the digital age requires a drastic profound reset of how banking staff reacts to customer needs. This means thinking customer first, rather than by channel. For the bank this means being conscious that small digital players can gain market share faster and in a manner that is more disruptive to a traditional bank's models. It means understanding that organisational silos pose significant obstacles to creating new solutions for customers. Most importantly, it means looking inward, changing the bank's beliefs and habits to facilitate customers and drive digital innovation.

## Readdressing tool use

Banks need to provide tools to help customers understand their spending better, including applications to help them to achieve financial goals such as saving targets, real-time offers based on their location and past spending, marketplaces for financial (and non-financial) services,

social media integration, peer-to-peer advice and lending, frictionless payments (such as transferring money to a friend by text without knowing their bank details) and wallets to help customers manage multiple types of digital assets and multiple financial relationships with all their banks and utilities, for example). In addition, banks will need to do more to reward customer loyalty by setting up retailer-like loyalty schemes.

A substantial part of our everyday working lives is now spent entirely online, and it is folly not to mine the trove of data that produces. Many other forms of online

data that can be used to help assess the creditworthiness of a potential borrower – for example, the length of time a person has used one

**“the reality is that as the pull and prominence of services like Twitter, Facebook, Instagram, Vine and YouTube have grown, so has the need for financial services companies to determine how they can best use these platforms.”**

email address, or the number of friends or followers a business has on Facebook or Twitter. Retail banks lack access to this data; they also lack the analytics and organisational focus to lead or even keep up with this growing field.

At first glance, social media might have initially seemed irrelevant to the banking industry. What use would the average retail bank have for 140-character messages, selfies or emoticon-laced posts dashed off from one's mobile device? But the reality is that as the pull and prominence of services like Twitter, Facebook, Instagram, Vine and YouTube have grown, so has the need for financial services companies to determine how they can best use these platforms to support their own mission.

A survey by the Economist Intelligence Unit and Temenos reinforces the view that banks face an uncertain future, and will need to digitise to thrive. It also shows that banks are aware that technology firms are breathing down their necks<sup>5</sup>.

Technology companies boast several inherent advantages: they understand customer care and have significant insight into their customers' lives; they can work in real time and at low margins; and they can sustain high volumes of queries while still making money. In short, they are set up to handle swathes of data and deliver an intimate customer experience.

# 3

## Banking Vs Other Sectors



### Despite the progress, banks still lag behind other sectors in digital innovation - and many don't blame them

“The banking industry has a heavier burden than other industries. Banks and financial institutions have, from the beginning, held the most privileged information of their customers and as a result are more regulated than other industries and under a great deal of scrutiny. Trust was of fundamental importance. Unable to move quickly on new technology and, possibly in part due to that trust, it hasn't been expected of them. Security above all else was desired. But in the past five years, that's begun to change,” says Baergen.

“When it comes to digital innovation, simply put, banking does not fare as in comparison to industries such as gaming, marketing, fashion and travel,” says Rowland. “These industries have revolutionised their connectivity to a global client base in the past decade thus accelerating a customer specific service entrenching their customer base, increasing the individual spend and overall profitability. For example the accelerating impact of digital technology and wireless connectivity through access to products such as Apple iTunes, Amazon, Spotify and many others have almost destroyed the previous global domination of the publishing and music companies that previously flourished for a century with no competition. At the same time, the use of secure on-line methods of payment such as Paypal eat away at the Retail Bank's ability to control the daily transactions of their customers.”

“Sectors such as investment, savings and pensions have lagged behind in the digital race, but we are starting to see across nearly all sectors much more focus on how they can transform the business from a digital perspective in terms of customer engagement and business process management,” adds Rice.

## Retail learnings

“A lot of financial products are long-term or ‘long tailed’ with very specific terms and conditions, which means they’re not easy to fold into other systems. As a result, system consolidation is much harder to achieve in financial services, both in banking and in life insurance. It’s not as easy to consolidate core systems in the same way, say, as a manufacturing or logistics company can solve a series of problems at once by consolidating their ERP systems, say. That step is of course often a difficult one, but easier than when the products concerned are as complex and have as much legacy as they do in financial services,” explains Springman.

**“Sectors such as investment, savings and pensions have lagged behind in the digital race.”**

A good precedent from the retail industry is Amazon. It has been ground-breaking in its ability to take customer data to offer a highly personalised experience, tailoring recommendations, for example, as well as providing a seamless and single point of access to multiple vendors in its ecosystem. The retail giant has also made gift certificates a form of money transfer – a pioneering step in what will be a sustained move towards making digital assets (such as air miles or mobile minutes) interchangeable and readily exchangeable as currency which banks will need to embrace.

# 4 Engagement and leadership



## For banks the race is on to deliver experience-driven banking to their customers

As more customers use their mobile phones and tablets to do their banking, and omnichannel takes hold in financial services, the mobile experience is becoming a crucial aspect of digital strategy that banks must address. Moving forward, digital must now touch every aspect of a bank's operations, from product development to risk management and human capital management. What's more, banks need to have both a clear understanding of how digital creates value and granular perspectives on consumer behaviour and market dynamics. They also need to carefully prioritise action among hundreds of potential digital investments.

"In some ways, the banks' existing architecture and strict, government mandated controls have impeded the development of digital services," says Baergen. "Functionality, being able to process key transactions from the web like checking a balance, moving money, setting up payments, all required coordination with third parties to ensure a reliable, secure service. But now banks have to develop the user experience and the mobile interface to keep pace with challengers. Mobile especially comes with risks. Mobile banking has passed desktop use for digital transactions but the very device people use to access their accounts is the least secure. 60% of smartphone users don't have password protection, a third save login details directly on their phone and smartphone users are over 33% more likely to be the victim of identity theft."

“Our expectation that we can do pretty much anything with our mobile phones is one of the biggest drivers, in terms of what has been happening in financial services. Combine this with the increasing use of wearable tech, for example, paying for something using a smartwatch, and we can expect an explosion in NFC-driven innovations and its analysis in micro-payments to be the next frontier,” says Springman.

## Experience-driven

Banks will need some critical software components, as well as having the right architecture, to be in a position to deliver experience-driven banking. Clearly, having responsive channels through which to publish relevant content is important, as are the analytical capabilities to gain insight into customers’ lives and make targeted recommendations.

“Around the world, financial inclusion is a critical factor for the development of nations and their citizens. In our society, having a connection to a financial ecosystem is now so important for your own development and wellbeing that it is almost a basic human right. But we often take this connection for granted – either through active distrust or, at worst, passive apathy,” adds Warren.

“Banks now have a great opportunity to turn this around. By looking back at where their customers have come from and where that means they are going, banks can adjust their value propositions for the future. They can regain their position as financial stewards deeply connected to and relevant in their customers’ lives.”

A new spirit of banking is being born – led by the customer services department. It puts the customer at the heart of the business. Improving the customer experience at every level, leads to attracting and retaining the loyalty of customers. By thriving in the new world of growing customer expectations, banks have a chance to truly rebuild the trust that people once had in the banking profession.

**“Our expectation that we can do pretty much anything with our mobile phones.”**

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