I encourage your contacts and inquiries:

micah@micahsolomon.com • 484-343-5881 • ©2015
Once Upon A Time
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Track down 20,679 doctors
“Toasted tobacco is your throat protection against irritation and cough.”
“We hereby certify that 20,679 physicians confirmed the above statement.”

Lybrand Ross Bros. & Montgomery, Auditors
20,679* Physicians say "LUCKIES are less irritating"

"It's toasted" Your Throat Protection against irritation against cough.
Do you remember this guy?
One day, the world woke up.

- Customers stopped letting marketers tell them what to buy.
- They started doing their own research, forming their own opinions.
- They started listening to their friends, and their guts, and they stopped listening to us.
It’s scary out there now.

Customers now decide where to take their business based on...

...how well-designed your customer experience is

...what their friends and colleagues (and even their competitors) online and in the the real world are doing and recommending.
I call this our new 3-H reality.
1  Friends and Family Humans – the people customers know in real life
1. **Friends and Family Humans** – the people customers know in real life

2. **Company-Sponsored Humans** – the people customers interact with at your company
1. **Friends and Family Humans** – the people customers know in real life

2. **Company-Sponsored Humans** – the people customers interact with at your company

3. **Online Community Humans** – the people customers “know” online
The 3H world is treacherous.

- Your customers are in charge.
- Your customers know they’re in charge.
- From time to time you may be tempted to forget this. (This usually ends badly.)
But it also offers you unprecedented power.

Traditional marketing tends to fade: Mail to a list, a few people respond. Re-send to the same list, even fewer. By contrast, when you get people talking, especially digitally talking, your “marketing” can expand. And expand.
How does a business **thrive** in the new 3H, customer-centered world?
It starts with a decision.
Will you put the customer at the center of your company... your department...

...even at the center of your webforms?
Flowing from this decision...

...a customer-centered culture follows naturally and becomes self-reinforcing:

- You commit to *allocating resources* and *improving processes* based on what will improve the customer experience.
- You *hire* based on what will improve the customer experience.
- Those whom you hire inspire the next employees hired—via *positive peer pressure*.
- Engaged customers and employees become *ambassadors for your business*. 
...but it does help to know who you’re dealing with.
WHO ARE TODAY’s CUSTOMERS
...and what do they want from us?
In order to tell you that story...
I need to start with this story.

V-J Day in Times Square
Alfred Eisenstaedt
Millennials: The emerging powerhouse of “digitally native” customers

- Millennial: synonym for Gen Y (more or less)
- Born 1980-2000 (approximately)
- Globally, they are bigger than the baby boom, and much bigger than Gen X
- Within a few years their wallet power will be the largest in the market
- In addition to their direct wallet power, they will be controlling a higher and higher proportion of corporate expenditures
Their experience as customers has been different from any previous generation. As digital natives, they’ve...

• Never had to cope without internet
• Never not had smartphones
• Never had to cope without GPS
• Never waited in line at the bank
• Never had to wait for a letter to arrive
Millennials are an important group of customers in their own right. But their significance is more than that. They're a unique group in terms of their impact on the rest of our customer base. The behaviors and expectations of the Millennial group tend to shape the thinking of the rest of us.

-- Christopher Hunsberger, EVP global products and innovation, Four Seasons Hotels and Resorts

... and, now, *all* demographics of consumers are rapidly becoming millennial-like

CALL YOUR MOM
SEVEN PRINCIPLES THAT DEFINE TODAY’S CUSTOMERS – and what they want from a business today

Dayon, a Millennial photographer
1. **Customers Expect Digital Parity**

Every business in the real world needs to be as good as the best of what’s available in pure ecommerce:

- as easy to use
- as fast
- as wide a selection
2. Customers want you to offload/streamline transactional details...
... and not gum up the works with unneeded human intervention
The Jetsons Test

A colorful little test to decide which service functions belong on which side of the human/digital divide
Much of the Jetsons’ customer experience is provided by machines

- Secretaries don’t take dictation; instead callers leave their message on a rewriteable vinyl LP
- Self-serve, pushbutton breakfasts
- Housecleaning via Rosie The Robot
Human-delivered service adds warmth and a bit of palace intrigue

• The friendly, southern-accented receptionist
• Henry (pictured) who does some handiwork but mostly is a buddy to the family and finds solutions to situations
• Occasional cab drivers and such who provide human interaction and laughs
This “Jetsons Test” is a useful way to divide the customer experience

• If customer service can be delivered more efficiently via automation or self service, offer it that way—at least as an option.

• If the service in question requires (or benefits from) human warmth, have humans deliver it, and have them do their very best, warmest, most spectacular job on these touchpoint moments.
No humans required.
The right humans required.

The flipside within the Jetsons equation is that when a human is required, customers want a *spectacular* human-on-human interaction.
3. Today’s customers are speed freaks. You should become one too.
“Thank you for calling Cleveland Clinic. Would you like to be seen today?”
Not many insurers supply real time service like same day pay for simple claims. But this is what today’s customers want.

FINEOS allows you to provide accompanying documentation through the website. Every phone becomes a scanner, which is faster than mail (and just as secure).
Perceived timeliness is what matters—that you match the customer schedule

• Using callback technology to avoid wasting a customer’s time on hold
• Use of “MyAccount” functionality to let customers track progress of a claim or a service inquiry
4. Customers expect you to **know** them, to **anticipate** their wishes, to **use** the data that you have on them to serve them.
• Why should a customer have to file a claim for a benefit if you already know about the incident from other claims and/or from public data?
5. Customers expect companies to shoulder the customers’ traditional burdens.
FINEOS Billing’s “Bill Corrections”:

• Carrier sends out a group bill based on 134 employees, but now there are 136.

• ...you can now receive it digitally, can modify it “in line” and pay the corrected bill in one go.

• ...it’s better than red-lining it, posting it back and hoping for a new bill before the situation changes again.
Did you mean to attach files?

(You wrote: “see attachment” in your message, but there are no files attached. Send anyway?)
Mail Goggles

It's that time of day. Micahsolomon.com Mail aims to help you in many ways. Are you sure you want to send this? Answer some simple math problems to verify.

7 x 3 = 
45 / 9 = 
8 x 5 = 
5 x 6 = 
6 / 2 = 

35 seconds
• If there’s a gap in coverage that could cost a customer money, customers would want you to alert them to that gap and suggest appropriate additional coverage, without them needing to know enough to ask that question.
6. Faster hedonic adaptation

In the consumer question “What have you done for me lately?”, the time frame for “lately” has been compressed.

• Update your product line more frequently, and with more variations and micro-variations available at once

• In terms of the user interface and customer experience, what was “perfectly fine/simple enough/fast enough/intuitive enough” six months ago may not be now.
The vast majority of Millennials report taking action on behalf of brands and sharing brand preferences in their social groups”—Boston Consulting Group
Thank you.

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