With the client through thick and thin

CUSTOMER EXPERIENCE REPORT 2022

September 2022

About PZU

We are the leader of the insurance market in Poland and a company which cares for the experience of its customers. For several years, we have been consistently building awareness of the importance of Customer Experience in the organization. We have conducted large-scale customer satisfaction surveys, we monitor customer paths, we analyze complaints. In the hardest cases, we are supported by the PZU Client Ombudsman and the Health Ombudsman. We implement proactive client initiatives and we optimize processes. This attitude pays off.

Once again **we received the title of Institution of the Year** granted by the MojeBankowanie.pl portal **for the highest quality of service in branches and through remote channels**. We found ourselves among the winners of the **International Customer Experience Awards 2021** in the “Client-centric Culture” category. We are issuing this report because we believe that it is worth sharing knowledge and encouraging actions for the benefit of our customers.

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Introduction

PZU's most important capital is the trust put in us by our clients. Our experience in the industry, our potential, scale of business and the culture of innovation – they all contribute to our leading position in this part of Europe in all key areas of our activity. This is a great honor but also enormous responsibility. Every day, we accompany tens of millions of Poles in their lives. By setting new standards, establishing trends and pursuing ambitious goals, our brand has become synonymous with insurance, quality and reliability in the minds of people in Poland.

In the contemporary world, Customer Experience becomes the foundation for creating an exceptional market value and a major source of strategic advantage. At PZU, we have been client-centered for many years. Our thinking about clients departs from the classic model of relations between clients and an insurer that is rooted solely in sales and aftersales service. We have gone a step further – we place the client in the center of attention and integrate all areas of our activity around the client.

These are not just nice words – our commitment is reflected in specific actions. We constantly track client needs and expectations, listening to their voices, we conduct numerous studies and, what is most important, we draw conclusions and introduce improvements. We are the only company in Poland that has developed CX competences of its employees so significantly, because we know that it is impossible to have good Customer Experience without perfect Employee Experience. Investments in good customer experience are a priority to us.

And the power of positive customer experience is great – we have proved it in our first "Customer Experience Report – lasting friendship with the client," where we presented a recipe for 100% positive experience. We have shared with the market our expertise and practical experience about how to build a client-based organization. The report generated widespread interest, which confirms that the importance of CX is growing.

Inspired by this, we have prepared a new document, in which we take a holistic view on customer experience from eight leading service industries along the entire customer path – from seeking information about the service, to purchasing, using it and resigning from it. Why is this so important? Because customers have different needs and experiences at each stage of the path. The surveys show that the highest satisfaction level is observed during the purchase of a service and at the beginning of using it (77%). The satisfaction level tends to drop a bit when the service is used on a daily basis (74%).

In the report, we have combined the customers' perspective with comments and experience of the business side. We have invited acknowledged experts from Brand24 and Google, who enriched the report with their knowledge, survey findings and analyses. Owing to this, a report has been created which shows how to manage customer experience effectively, including also the experience of digital customers.

Our studies show that as many as 76% of Poles are satisfied with the services they use. It is a good result but it does not allow us to rest on our laurels. Caring for favorable relationships with the client is especially important in the times of crisis. These are the "moments of truth". This is why companies should be cautious and make sure that they give their clients emotional support and understanding. Such activities pay off and a client well cared for may become a brand ambassador.

I would like to encourage you to read the report and analyze in detail the findings of our surveys. I believe that you will find many inspiring tips and data, which you will find useful in designing even better experiences for us – customers.

Aleksandra Agatowska
President of the PZU Życie SA Management Board

Why we created the CX 2022 Report

Why we created the CX 2022 Report

The "Customer Experience Report – with the client through thick and thin" is a continuation of the discussion of customer experience and client-company relationship, which we initiated with the publication of the "Customer Experience Report – lasting friendship with the client" (pzu.pl/raportcx) in 2021.

Customer Experience is **everything a client experiences** – such as emotions, motivation, barriers or opportunities – when being in contact with a company or a service.

This time, we look into not only the industries associated with the business activity of the PZU Group but we take a much broader perspective. **We focus on clients in 8 leading service industries**, which satisfy different needs. The spectrum of our interests includes the key areas in which the client functions in the world of traditional and digital services.

Industries and a definition of the client of a given industry

In these industries, it is easier to find differences than similarities. They concern very different spheres of life – health, finance,

INSURANCE

people who have any life or non-life insurance

TRADITIONAL SERVICES

customers who use the services of, e.g. hairdresser, beautician, tailor, shoe repairer, catering (cafés, restaurants)

PRIVATE MEDICAL CARE

patients who hold a medical subscription or use single visits to private health centers

E-COMMERCE

customers of online stores and procurement platforms

BANKING

people who have a bank account and use any banking services

INTERNET SERVICES

clients who do online such business as booking overnight accommodation / holidays, renting transport, purchasing tickets or ordering food

TELECOMMUNICATIONS

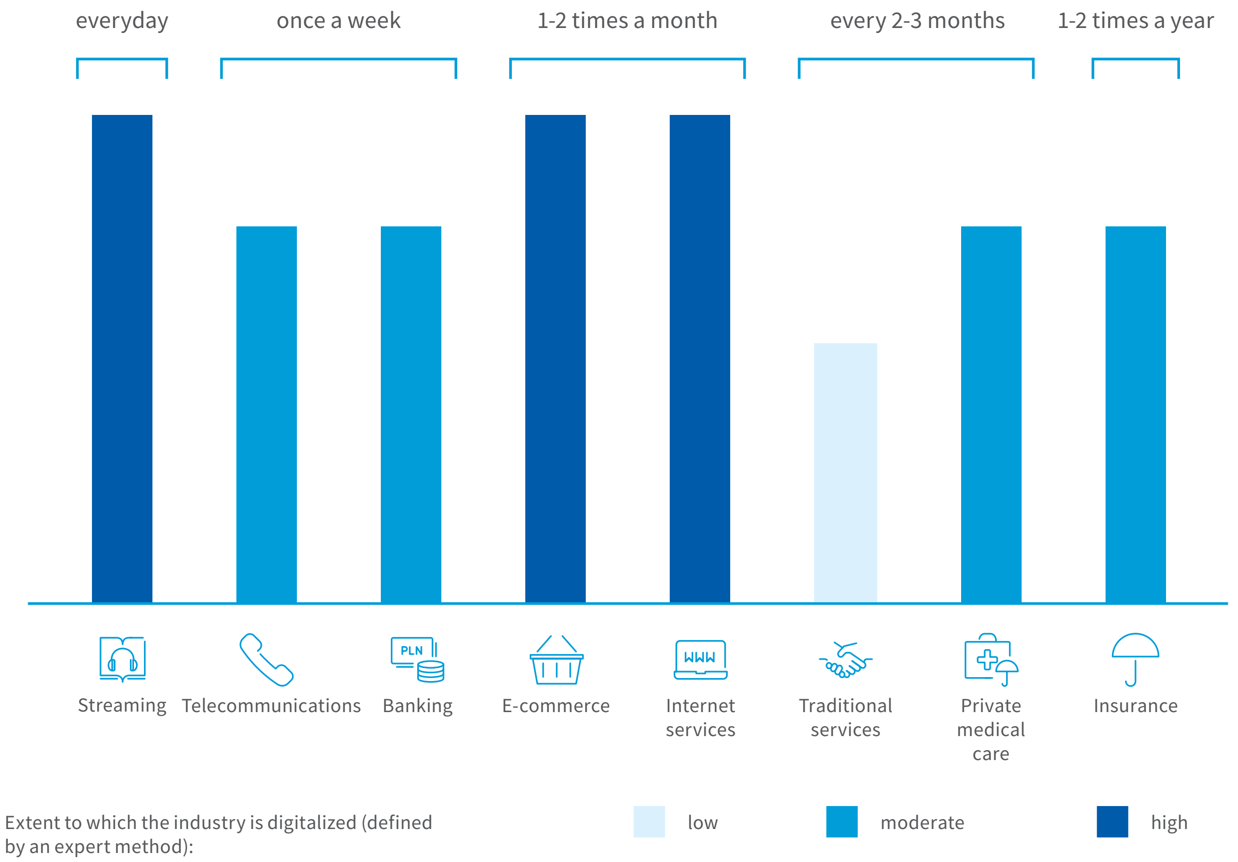
customers who pay bills for a mobile phone, cable television or Internet access

STREAMING

people who use paid platforms to access films, series, music, books, podcasts or training courses family safety as well as shopping or entertainment. Each industry is special – they differ in respect to, among others, the nature of services, how they are used, or how involved a client is in relationships with the brand. What connects them? **Customer is the common denominator.** Customers do not perceive their experiences through the perspective of an industry. **They compare quality of service between industries and expect solutions that have worked in one to be implemented in others.** Therefore, as Customer Experience experts, we should also extend our perspective and look at customer experience across different areas.

Diversity of the industries with respect to the frequency of using services and digitalization

At least 80% customers of the industry use the services not less frequently than:



Source: Customer Experience Survey (n = 5318), PZU, 2022

Dear practitioners and enthusiasts of good customer experience, we would like to share with you the findings of surveys and analyses concerning different stages of customer journey – from seeking information about a service, through using them, to complaining about and resigning from a service. We will present the point of view of both a customer and a company. We devote a lot of space to trends in digitalization. We write about such areas as customer service, effective communication and contact channels with the company, intuitive services and processes. We are sure that the knowledge will allow you to understand your clients' needs better and make the right decisions about managing your company.

Sources used in the report

In the report, we have used data from several sources. The most important are given below.

QUANTITATIVE SURVEY – CUSTOMER EXPERIENCE SURVEY

For the purposes of the report, we have conducted a customer experience survey. The survey covered clients from 8 industries: insurance (life and non-life), private medical care, banking, telecommunications, traditional services, Internet services, e-commerce and streaming. For each industry, we have done over 500 questionnaires. A CAWI survey was performed by Norstat Polska, commissioned by the PZU Group, in 2022.

SURVEY OF DIGITALIZATION OF INSURANCE CLIENTS

In the report, we refer to the survey of customers' habits connected with using the Internet, mobile devices and computers and the customers' attitudes to the digitalization of processes and services.

We did 1,979 questionnaires (including 498 ones from persons who have undergone the claim handling procedure). The sample reflected the age structure of Poles. A CATI survey was conducted by Voice Contact Center at the end of 2021.

QUALITATIVE SURVEY – interviews with experts from various industries

We held 10 talks with experts on various industries – including banking, e-commerce, insurance or medical care. We asked the heads of CX cells in the leading companies in Poland about which information they collect about their clients and their experience as well as about CX trends and challenges. The survey was carried out in May and June 2022.

REVIEW OF GOOGLE SEARCH FINDINGS

The progressing digitalization of contact and search of information about companies and their services is a fact – that is why we decided to verify how customers use the Google search engine for their needs. We have analyzed searches for 7 industries: insurance, private medical care, banking, telecommunications, Internet services, e-commerce and streaming. We paid attention to trends of web queries at various stages of customer path, broken down by mobile and stationary devices. We took into consideration the first half of 2022.

ANALYSIS OF THE CLIENT'S VOICE ON THE INTERNET

The tool that provides relevant information about customers' perceptions is web monitoring. With Brand24, we analyzed content and comments about each industry, service and brands published in the period from January to April 2022. The analysis used over 900 thousand items in Polish and machine learning algorithms to analyze the sentiment of utterances published by customers on the Internet. The aim of the analysis was to identify items concerning industries, customer experience, the reach of the content and its emotional features.

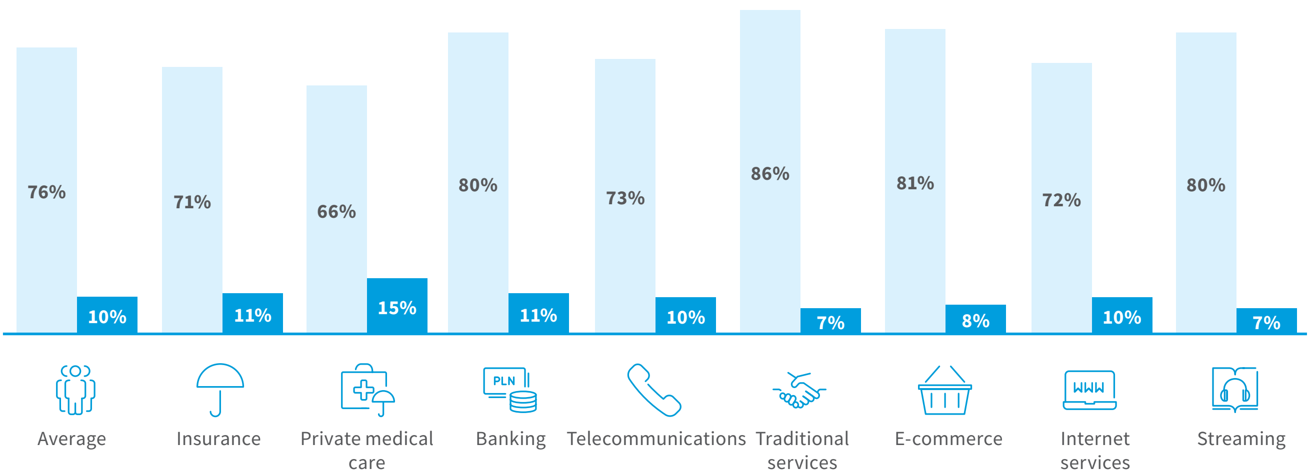
On a journey with the client

On a journey with the client

Dilemma of high customer satisfaction

The surveys conducted by us show that **76% of Poles are satisfied with the services they use.** In mature organizations which focus for service quality, satisfaction levels often exceed 80% or even 90%. Such high scores naturally make company managers happy and calm. On the other hand, those few percent of dissatisfied customers, while nominally small, can mean hundreds or even thousands of disappointed people. And reducing the risk of negative customer experience is after all the most important element of the recipe for good experience that we published in the “Customer Experience Report – lasting friendship with the client” in 2021. In such a case, should companies strive, at all cost, to reduce the number of dissatisfied customers? Can we rest on our laurels and accept the current level of satisfaction? What is the ambitious but realistic target, as the mythical 100% is impossible to achieve. These are questions to which there are no simple answers. Every company has to answer them itself, taking into consideration market benchmarks, client knowledge available to the organization, time and costs of process or product optimization, the company’s business objectives and finally, common sense. One thing is certain: **in the world where price and quality of many products and services is at a similar level, good Customer Experience may provide the much needed competitive advantage**.

Percentage of satisfied and dissatisfied clients, by industry



satisfied customers (grades 4 and 5 on a 5-degree scale)

dissatisfied customers (grades 1 and 2 on a 5-degree scale)

Source: Customer Experience Survey (n = 5318), PZU

Is it worth fighting for each NPS point?

My answer will be a bit contrary. I believe that yes and no. I have implemented and developed the NPS (Net Promoter Score) technology for over 13 years, locally and globally. I promote and support NPS. But, like any other indicator, it should be introduced sensibly.

I am of the opinion that the NPS methodology is a means to an end rather than the aim itself. We should view the NPS result as a signpost. As an indication whether we are going in the right direction. Does the selected direction of pro-client activity and the related objectives set by us really meets our clients' needs?

Concentrating on the NPS result itself may distort the reality or even lead to a situation in which achieving a better score will become the most important goal. Then, unfortunately, unethical behaviors may occur, such as persuading clients to give a grade of 9 or 10 only to achieve a better NPS. My experience shows that we can be creative when our bonus depends on a specific business measure.

Therefore it is important to track NPS results but first of all, we should focus on pro-client activities themselves and on building an organization with a client-centered culture. I would also recommend correlating NPS results with business indicators. This allows the management team to actually see a transparent image of the so called company's health. I also support setting qualitative rather than quantitative (KPI) business indicators. What does it mean in terms of the NPS methodology? That the objective will be to implement a specific solution rather than achieving performance at a particular, desired level.

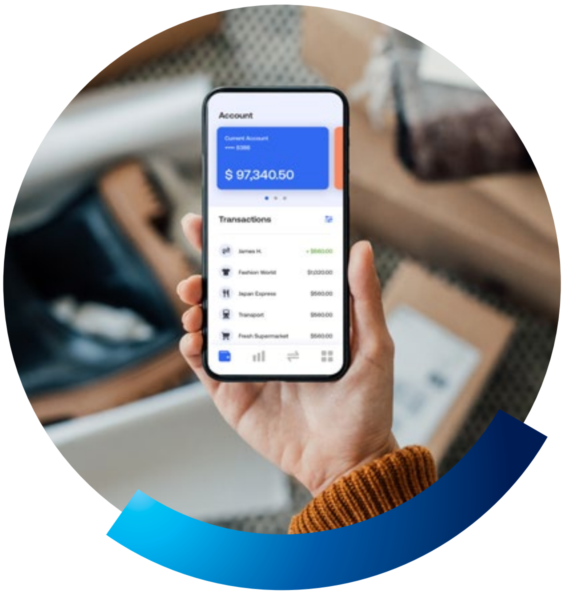
To sum it up: let's fight for the well-being of our clients, let's treat them with respect. This will bring about a desired NPS result at the end of the day. And it will, first and foremost, improve our organization's financial result in a long-term perspective. Because retaining a client is three times cheaper for a company than acquiring a new one!

Anna Potajałło
Customer Success Director, Schneider Electric

What does customer satisfaction depend on? What increases satisfaction level and what makes it go down? Many experts on Customer Experience ask themselves this question. We will try to answer it.

DEMOGRAPHICS

We have checked whether variables such as gender, age, education or size of place of residence influence the client's satisfaction. It turns out that they do, but to a limited extent. Men are usually more critical than women (percentage of satisfied clients: 74% men and 79% women). A similar correlation can be observed for people up to 45 years of age vs. older ones (75% vs. 78%).



INDUSTRY, BRAND

The highest satisfaction levels are achieved by these industries and brands which build personal relationships with the client based on positive experience. A good example is provided by traditional services – customers assessed their favorite hairdresser, beautician or café much higher (86% satisfied customers) than an Internet or telephone operator (73% satisfied customers).

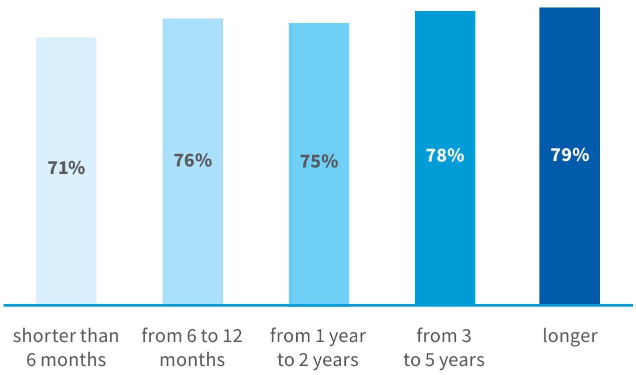
FREQUENCY OF USE

Most usually, for industries used by customers regularly, it is easier to achieve high satisfaction indicators (e.g. streaming, e-commerce, banking). What is interesting, an increased frequency of contacts with the client is not a simple recipe for increasing satisfaction. The frequency of contacts with the client should be adjusted to their needs. In insurance and medical care, where the service provider is usually contacted when a client experiences something unexpected (e.g. an illness or loss), this principle will not work.

LENGTH OF CUSTOMER RELATIONSHIP WITH THE COMPANY

New clients are typically less satisfied than clients with a longer relationship with a company. Short-term customers usually only test the service, therefore their assessments are more conservative. On the other hand, a long-term relationship with a company is a kind of confirmation that the service is tested and liked by the customer. The length of the relationship is most important in industries caring for their clients' safety and finances (banking and insurance).

Percentage of satisfied customers by the length of relationship with the company

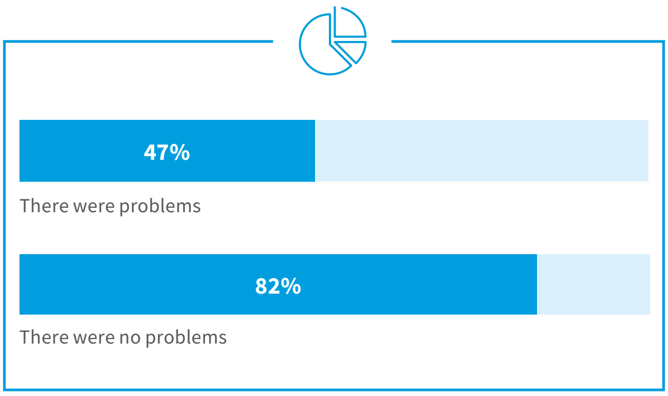


HARD TIMES

In each kind of relationship, also client-company, there occur difficult times. These are often connected with payments (invoices, price) and agreement (explanation of the agreement, amendments to terms and conditions of the agreement).

The factor with the greatest impact on customer satisfaction, however, was **the occurrence of a problem or something missing for the client** at a given stage of customer path. Therefore, it is worth preventing such problems and should they appear, seeking constructive solutions. This gives us a chance that a dissatisfied customer will become our ambassador.

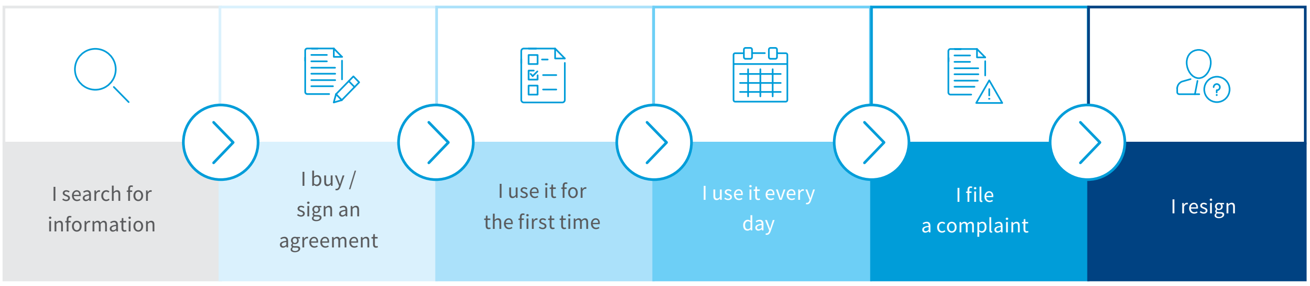
Satisfaction vs. fact that the client has reported problems



Source: Customer Experience Survey (n = 5318), PZU

Customer path

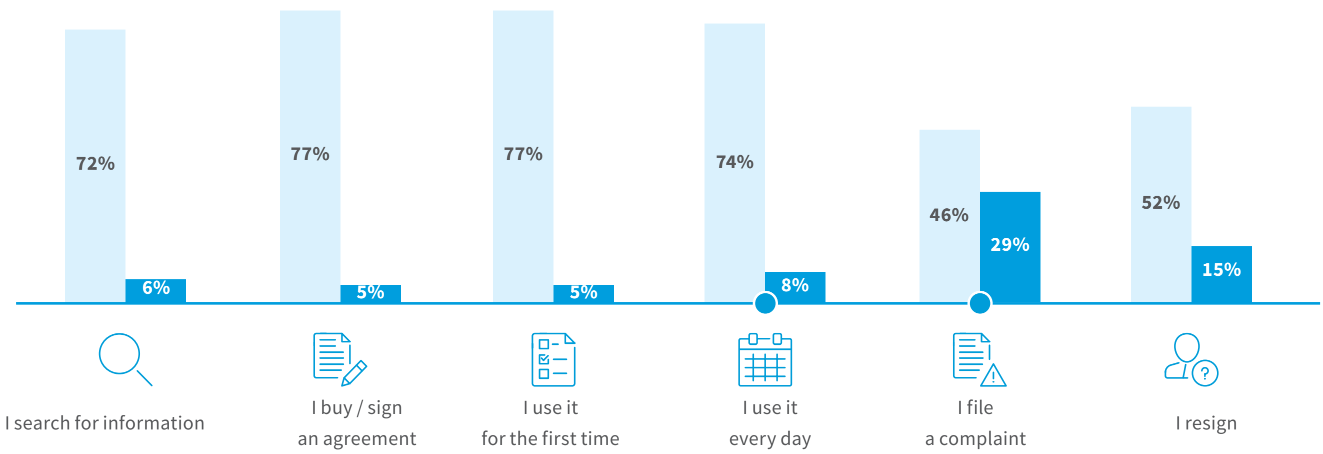
Customer satisfaction is not only the client's present experience. It is a sum total of all the interactions with the company, even those that seem trivial. That is why it worth looking at satisfaction **from the angle of the entire customer journey**. At each of its stages, customers have different needs and aims, facing different challenges. In this part of the report, we will look into customer path and the challenges met at each of its stages. We have taken into consideration the most universal customer path model, which on a general level may be applied to most services or products.



Over 70% clients evaluated positively searching for information about a service, the moment of purchasing and using it. The climax (highest satisfaction) is the moment when the client has made the decision, completes the purchase and starts using the service. These stages are accompanied by a lot of positive emotions, faith in brand promises and great expectations about the service. If the latter are not fulfilled, they may lead to a complaint or resignation – stages assessed considerably worse, often streaked with the client's grief and disappointment.

What has the greatest impact on customer satisfaction is the moment when the client uses the service for the first time and verifies the promises made at the stage of purchase, **and the stage of complaint**, which shows how the company behaves in a crisis.

Percentage of satisfied and dissatisfied clients at each stage of customer path



satisfied customers (grades 4 and 5 on a 5-degree scale)

dissatisfied customers (grades 1 and 2 on a 5-degree scale)

big impact on satisfaction

Source: Customer Experience Survey (n = 5318), PZU

I search for information

This is the first stage of customer path. **How it goes frequently determines whether the client decides to buy our service or chooses a competitor's proposal.** At this stage, a problem occurring most often was waiting time for the company's reply to questions about the service (especially in telecommunications) and limited accessibility of brick and mortar shops (especially in private medical care and banking). Customers also paid attention to difficulties in finding important information and comprehensibility of information.

Satisfaction is reduced most by situations where the process of searching for information is complicated, information is contradictory and a mobile app or website – not intuitive.

72%

clients **evaluate positively searching for information**.

22%

clients declare that **they had problems** or felt something was missing.

What was missing at the stage of searching for information (10 most important factors)

What was missing at the stage of searching for information	Average	Insurance	Private medical care	Banking	Telecommunica-tions	Traditional services	E-commerce	Internet services	Streaming
There were no problems / nothing was missing	78%	80%	73%	72%	68% –	78%	78%	74%	87% +
Difficulties in finding important information	**4%**		**5%**		**5%**	**4%**		**6%**	
Contradictory information	3%			**4%**				**4%**	
Incomprehensible information	**4%**	**5%**	**4%**		**5%**		**6%**		
Intuitive use and functionality (mobile app, website)	2%			**6%**			**4%**		
Intuitive use and simplicity of the process	3%		**4%**		**6%**			**4%**	
Waiting time for reply to questions about the service	**4%**	**5%**		**5%**	**7%**	**4%**	**5%**	**4%**	
Availability of brick and mortar shops	**5%**	**4%**	**8%**	**9%**		**6%**	**6%**	**5%**	
Accessibility of the service on the Internet and the telephone	3%				**6%**				
No possibility of contact using the preferred channel	3%		**7%**	**4%**	**7%**				
Employee's competence	2%			**4%**	**5%**				

4-5% selections

6-7% selections

8-9% selections

big impact on satisfaction (3 most important factors)

+/- result of the industry significantly higher / lower than the average

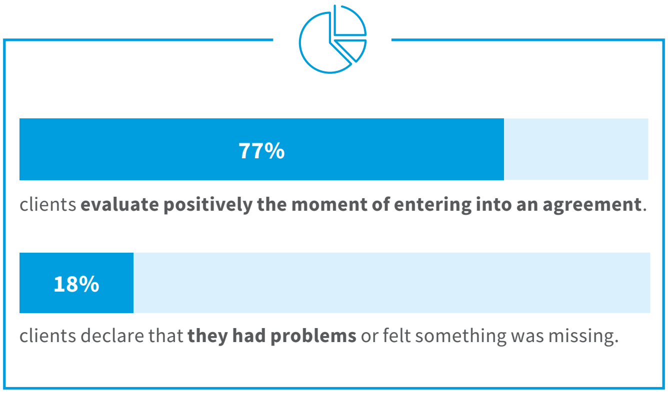
Source: Customer Experience Survey (n = 1725), PZU

As indicated by Brand24, searching for information is one of frequently discussed topics online. In banking and insurance, over 90% interactions (getting to like, comment, share) involves opinions with a negative tinge. Such results may have a significant impact on generating a negative reach and, consequently, on the reputation of a brand or product.

I buy / sign an agreement

This is a moment when the client confirms that they will use the company's services. How the stage goes depends on the nature of the services. Sometimes, it is quite formal – it means signing an agreement by the client and accepting various rules and regulations as well as documents. Some other time, the stage amounts to opening an online account or does not require from the client any additional actions.

At the stage of entering into an agreement **the client's fears are visible in connection with data security** (particularly in telecommunications and e-commerce) **and the necessity of giving marketing consents** (especially in banking).



As shown by research by Deloitte entitled "End of the era of two worlds. Impact of digital tools on purchases of Poles in 2021", clients during 2/3 of visits in brick and mortar shops use the assistance of digital devices.

What was missing at the stage of purchase / entering into an agreement (10 most important factors)

What was missing at the stage of purchase / entering into the agreement	Average	Insurance	Private medical care	Banking	Telecommunica-tions	Traditional services	E-commerce	Internet services	Streaming
There were no problems / nothing was missing	82%	83%	82%	76%	74% –	84%	80%	80%	88% +
Difficulties in finding important information	2%			6%					
Contradictory information	2%				4%				
Intuitive use and functionality (mobile app, website)	2%								
Intuitive use and simplicity of the process	2%								
Waiting time for feedback	3%	4%		4%	4%				
Availability of brick and mortar shops	2%		5%		4%		4%		
Accessibility of the service on the Internet and the telephone	2%		4%	4%					
Fears about data security	3%				6%		4%		
Giving too much data	3%	4%						4%	
The necessity of giving marketing consents	3%		4%	8%				4%	

4-5% selections   6-7% selections   8-9% selections

big impact on satisfaction (3 most important factors)   +/- result of the industry significantly higher / lower than the average

Source: Customer Experience Survey (n = 1725), PZU

I use it for the first time

This is the first key stop at customer path, which to a large extent influences the client's later satisfaction and opinion about the company. It is here that **the client verifies his or her images about the service and the promises made at the stage of purchase**. Fortunately, this is also a stage which gives customers relatively least problems.

Customers of the telecommunications industry and online services reported relatively the greatest number of inconveniences. They pointed out, among others, difficulties in finding important information and waiting time for a reply. Customers of the telecommunications industry also indicated lack of contact with the channel convenient to them, and customers of Internet services – the intuitive use and functionality of digital channels.

Satisfaction is lowered most by contradictory information, limited accessibility of the service on the Internet and the telephone and the level of intuitive use and functionality of digital channels.

77%

customers **evaluate positively the use of a service for the first time**.

17%

clients declare that **they had problems** or felt something was missing.

We live in a hurry, with plenty of affairs on our minds, we often forget many things. We want service providers to support us in everyday life. The support may also involve using the service effortlessly, intuitively. The simpler, the better. Insurance involves quite expanded financial services which are subject to many formal regulations. To facilitate moving in the world of insurance to customers, we simplify our communication as much as possible.

You use insurance when something unexpected happens, not always pleasant. Frequently, such a situation is the first contact with the insurer from the moment of entering into the insurance agreement. Then the client verifies promises made during the purchase. Therefore it is so important that the client is sure what to do, which documents to deliver to the insurer so that the decision is made as soon as possible. The second important element is the certainty of receiving the payout. Here it is worth, even before the purchase, clearing up any doubts about the scope of the agreement and exclusions of the insurer's liability.

Agnieszka Rowińska
Director of the Offer Management Department, PZU

What was missing at the stage of starting to use the service (10 most important factors)

What was missing when starting to use the service	Average	Insurance	Private medical care	Banking	Telecommunica-tions	Traditional services	E-commerce	Internet services	Streaming
There were no problems / nothing was missing	83%	86%	82%	80%	73% –	87%	83%	79% –	88% +
I did not know how to use the service	3%		**4%**	**5%**	**4%**		**4%**	**4%**	
I did everything but a problem occurred	3%			**5%**			**4%**	**4%**	
Difficulties in finding important information	3%				**7%**		**4%**	**6%**	
Contradictory information	2%		**4%**				**4%**		
Incomprehensible information	2%				**6%**		**4%**		
Intuitive use and functionality (mobile app, self-service portal, website)	3%		**4%**					**6%**	
Intuitive use and simplicity of the process	2%		**5%**					**4%**	
Waiting time for feedback	3%		**5%**		**6%**	**4%**	**4%**	**4%**	
Accessibility of the service on the Internet and the telephone	3%			**4%**	**4%**			**4%**	
No possibility of contact using the preferred channel	2%			**4%**	**6%**				

4-5% selections 6-7% selections big impact on satisfaction (3 most important factors)

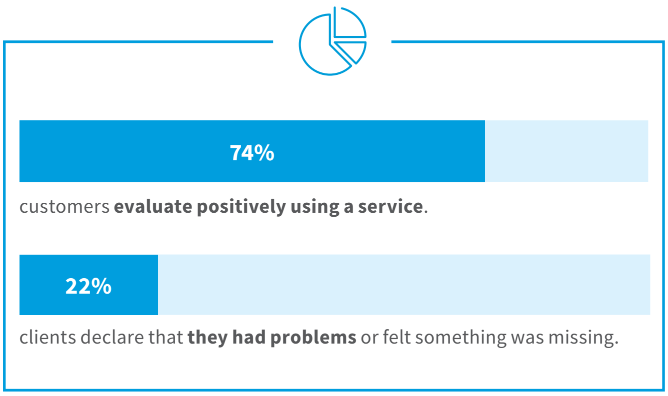
+/- result of the industry significantly higher / lower than the average

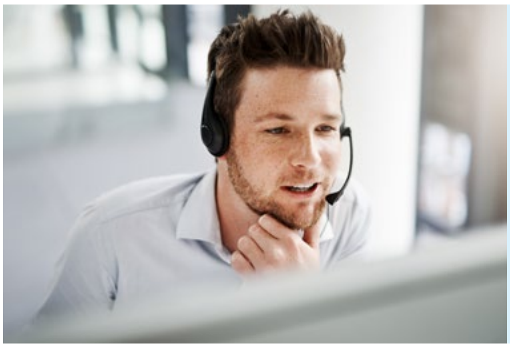
Source: Customer Experience Survey (n = 1725), PZU

I use it every day

The stage of using the service is evaluated positively by 3/4 of customers. If there are inconveniences, these were most often reported by clients of private medical care, telecommunications and banking. The least frequent to report such problems were customers of streaming, traditional services and insurance.

What attracts attention in private medical care is problems with accessibility of services and centers and waiting time for appointment or a doctor's visit. In telecommunications, customers perceive problems with accessibility and operation of services as well as difficulties in contacts with a company's employee. In banking, problems most frequently concerned accessibility of branches and fees for services. Customer satisfaction is lowered most by contradictory information, limited contact with employees and low competence of employees.





As shown by the report "Customer Service Excellence 2021" drawn up by Deloitte Digital, customers most frequently contact a customer service department when they want to report a problem with a product, find information about products, buy a product, learn about payments or update information (items mentioned in order of selection frequency). What is important for customers is to have their matter dealt with and do it effectively, at any time, on their own and immediately.

What was missing at the stage of using (10 most important factors)

What was missing at the stage of using	Average	Insurance	Private medical care	Banking	Telecommunica-tions	Traditional services	E-commerce	Internet services	Streaming
There were no problems / nothing was missing	78%	80% +	65% –	73% –	69%	84% +	80%	76%	84% +
Problems with availability of services	3%		17%		6%				
Problems with the operation of services	3%				9%				4%
Problem connected with costs, settlements	3%			6%	4%				
Contradictory information	3%		4%		4%			4%	
Intuitive use and functionality (mobile app, self-service portal, website)	3%		4%					4%	
Waiting time for feedback	3%	4%	8%	4%	4%		4%		
It is difficult to contact an employee	4%		5%		6%		4%	5%	
Employee's competence	3%		5%		5%				
Availability of brick and mortar shops	4%	4%	9%	10%		4%			
Accessibility of the service on the Internet and the telephone	3%		4%			4%			

4-5% selections · 6-7% selections · 8-9% selections · 10% and more

big impact on satisfaction (3 most important factors) · +/- result of the industry significantly higher / lower than the average

Source: Customer Experience Survey (n = 5318), PZU

I file a complaint

The stage of complaining tends to be difficult and loaded with negative emotions. As shown by the "Customer Experience Report – lasting friendship with the client", 4 clients out of 5 resign from the services of a company if they are not satisfied with its response to a complaint. This does not, however, ruin the chance of a positive conclusion: **3 in 4 customers will trust again a company which will respond in a professional manner**.

No matter which industry, **customers feel they missed most empathy and understanding of their situation and factual response to the arguments** presented in the content of their complaint.

46%

customers **evaluate positively using a service**.

60%

clients declare that **they had problems** or felt something was missing.

What was missing at the stage of complaint (10 most important factors)

14%	Lack of empathy and understanding of the client's situation
13%	The reply did not refer to the client's arguments
11%	Employee's competence
10%	Waiting time for feedback
9%	Difficulties in finding important information
9%	Incomprehensible information
9%	No information about the status of the complaint
7%	Contradictory information
7%	Intuitive use and functionality (mobile app, self-service portal, website)
7%	Intuitive use and simplicity of the process

big impact on satisfaction (3 most important factors)

Source: Customer Experience Survey (n = 535), PZU

There were no problems / nothing was missing

40%	Average
31% –	Insurance
21% –	Private medical care
35%	Banking
47% +	Telecommunications
43%	Traditional services
49%	E-commerce
39%	Internet services
34%	Streaming

+/- result of the industry significantly higher / lower than the average

I resign

Resignation is often the result of unsolved problems and negative experience at earlier stages of customer path. Most frequently, it is caused by dissatisfaction from the service or the company's lack of effective client retention strategy. When the client already made the decision to resign, they usually enter the stage with negative emotions or – in the best scenario – moderate ones.

The very course of the resignation process can be also improved in terms of client assessment. **Percentage of dissatisfied customers is nearly twice as high compared to the earlier stages of customer path.** Half of the customers did not avoid problems. From the client's perspective, it is the most difficult thing to resign from insurance, and the easiest from traditional services and streaming. Satisfaction is lowered most by contradictory and incomprehensible information about the course of the process.

52%

clients **evaluate positively the stage of complaint**.

49%

clients declare that **they had problems** or felt something was missing.

At PZU, we focus not only on acquiring new clients but primarily on satisfaction, and consequently on retaining our present customers. We count on long-term partner relationships, due to which many people are involved with us for a very long time. We start an interview with a client from a comprehensive analysis of needs, which allows us to select what the client requires at the moment from our wide range of offered products. We rely on direct contact and conversation, in which we communicate the scope of insurance cover in an accessible way. We also know that the needs change – that is why we adjust the offer on an ongoing basis, e.g. proposing to purchase insurance riders.

We are constantly in touch with customers. We conduct regular retention campaigns, remind customers of insurance terms which are about to end and we give them opportunity to contact us in a way convenient to them. We are available, both physically in over 400 branches as well as using remote contact channels, for example we offer the opportunity to see PZU employees directly via the Microsoft Teams app. Most of our branches is active on Facebook and communicates with customers via Messenger.

If the client, in spite of our efforts, wants to resign from insurance, then we analyze the causes and we try to persuade them to change their decision. If the client at the moment does not need our services, we are open to cooperate with them in the future. Every client is precious to us and we know that we should care for each one of them.

Jarosław Ciuk
Director of the Network Management Department, PZU

What was missing at the stage of resignation (10 most important factors)

11%	Contradictory information
11%	Accessibility of the service on the Internet and the telephone
10%	Long / difficult / complicated resignation process
10%	Employee’s competence
10%	Difficulties in finding important information
10%	Availability of brick and mortar shops
9%	Incomprehensible information
8%	Waiting time for feedback
8%	Intuitive use and functionality (mobile app, self-service portal, website)
8%	No possibility of contact using the preferred channel

big impact on satisfaction (2 most important factors)

Source: Customer Experience Survey (n = 665), PZU

There were no problems / nothing was missing

51%	Average
39% –	Insurance
45%	Private medical care
57%	Banking
47%	Telecommunications
62% +	Traditional services
43%	E-commerce
50%	Internet services
63 +%	Streaming

+/- result of the industry significantly higher / lower than the average

Website analysis performed by Brand24 shows that customers often write about resigning from a service, not infrequently pointing out deficiencies in the product or service level. It is a form of expressing dissatisfaction, which also has some impact on other Internet users. One reference to or an opinion on a brand or product (concerning customer experience) translates on average into over one thousand contacts with the content.

Everyday contacts with the client

Everyday contacts with the client

With the client through thick...

What makes you choose a given service? Apart from quality and price, the client's decision is largely affected by recommendations from other people (at the stage of making a decision) and good experience with the company (at the stage of using the service). **The greatest impact on the client's satisfaction later was exerted, however, by factors directly connected with the quality of experience we deliver to the client**, including good service also in crisis or positive interactions with the company. This is especially important in banking and insurance, where crises often affect significant spheres of life, such as finances or safety of the family. On the other hand, recommendation works particularly well in traditional services.

Reasons for choosing services of a given company and using them

Reasons for choosing services of a given company and using them	Average	Insurance	Private medical care	Banking	Telecommunica-tions	Traditional services	E-commerce	Internet services	Streaming
Attractive price, promotion	47%	51%			54%		57%		
Good quality of service(s) ●	38%					53%			46%
Broad range of offered products and services	35%						56%	40%	53%
Recommendation from others	25%					39%			
Recommendation from the seller	7%	14%							
Accessibility of services – e.g. close to the branch	18%		25%	27%		37%			
Intuitive use and functionality – mobile app, website	10%			19%			15%	15%	14%
Good service in case of a problem / question / crisis ▲ ●	12%	16%		18%					
Quick use of the service / response to problems / questions	11%		18%	17%					
Terms and conditions of resigning from the service	5%						7%	7%	10%
Good experience with the company / service ▲ ●	22%	26%				30%			
The company / brand keeps its promises, it has not disappointed me ▲ ●	11%					14%			
I have no choice	8%		19%					10%	
Habit, unwillingness to change	15%	19%		20%	21%				

In the table, results from industries – significantly higher than the average

▲ factors directly connected with good customer experience

● big impact on satisfaction (4 most important factors)

Source: Customer Experience Survey (n = 5318), PZU

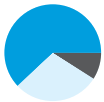
Many CX enthusiasts believe that good experience translates into the client's satisfaction and his decision to use the service and this is something which is very obvious. We are happy, though, to find again data that confirm such a conclusion.

Already the expression "good experience" is very general and difficult to define. It is based on the image of the brand built on very tangible experience from each stage of customer path. If so, do companies deliver good experience to their customers?

It seems that at the level of the very construction of product and customer service companies do deliver good experience to their customers. Both at the beginning of using the service and later on, when our services are already well known to customers, **nearly 80% of them evaluate positively accessibility and comprehensibility of information as well easy and intuitive use of the service**. Dissatisfied customers make up only about 4%.

Companies usually keep the promise made to the client. **3/4 customers confirm that they get from the brand what they have expected.** What is, however, evaluated worse is pro-activity and responding to the client's needs.

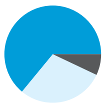
The company is pro-active, undertakes initiative



62% satisfied customers

9% dissatisfied customers

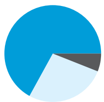
The company responds to the needs



64% satisfied customers

7% dissatisfied customers

The company changes all the time and improves service quality



67% satisfied customers

6% dissatisfied customers

Source: Customer Experience Survey (n = 5318), PZU

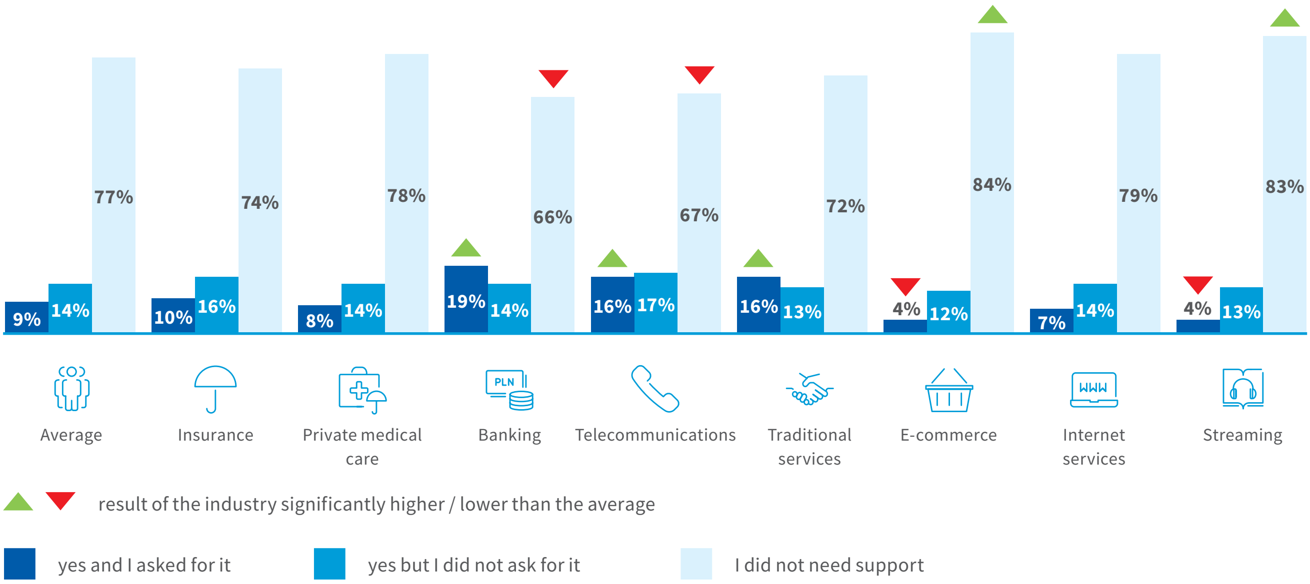
Moments of truth

Now we will look into situations when the client has questions, doubts, problems – both minor ones and more serious ones – ending in a complaint or even resignation from the services.

I use it

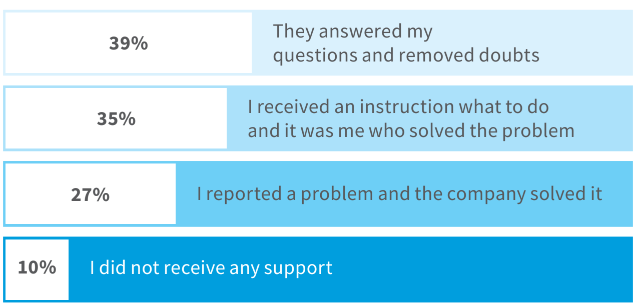
Customers usually know what to do when they have doubts or problems (76% positive assessments, 5% negative). At the stage of the first use of a service, a slightly weaker result was recorded by Internet services (66%), and at the stage of regular use – also Internet services (64%) and streaming (70%).

Was support needed at the beginning of using services



23% customers needed some support when they started using the service. The need to receive support was most often reported by customers of banking, telecommunications, and the least often – in the event of e-commerce and streaming. 67% of the survey participants evaluated the quality of support positively, and 12% of them – negatively. **Every 10th client who asked for support did not get it.**

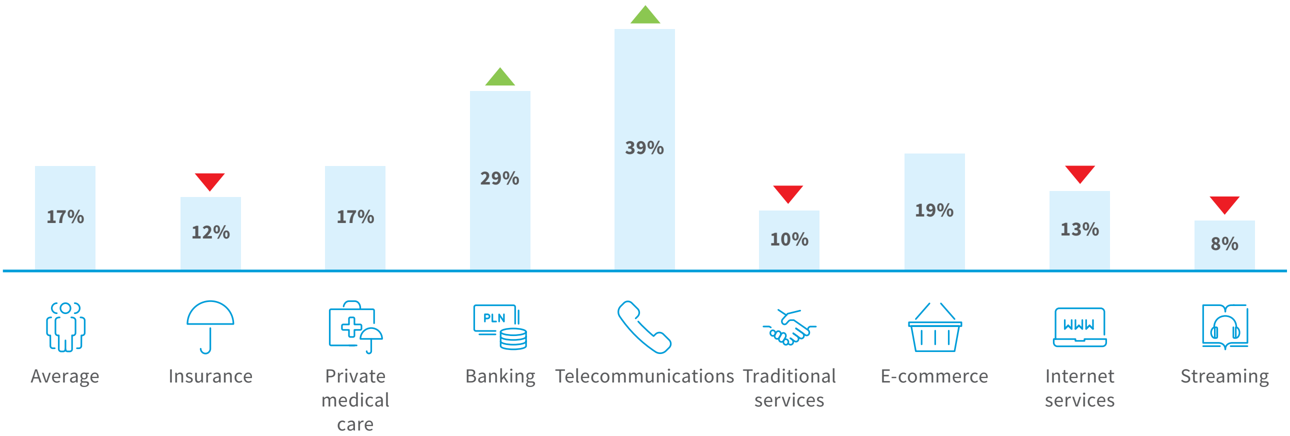
Form of support at the beginning of using services



Source: Customer Experience Survey (n = 163), PZU

At the stage of everyday use of services, the percentage of persons declaring problems is lower than at the moment of using them for the first time (17% vs. 23%). It is understandable because then the client only started to get to know the service, learned it. Now they use it every day.

Has the client ever reported problems, questions or doubts to the company



result of the industry significantly higher / lower than the average   Source: Customer Experience Survey (n = 5318), PZU

You should take care of customer experience every day!

Even several years ago, everybody talked about WOW! moments in contacts with the client – they were supposed to make the recipient delighted to remember how the company cares for them. Today, as practitioners, we know that the WOW! effect does not bring spectacular results in a long-term perspective because what is exceptional today becomes standard tomorrow.

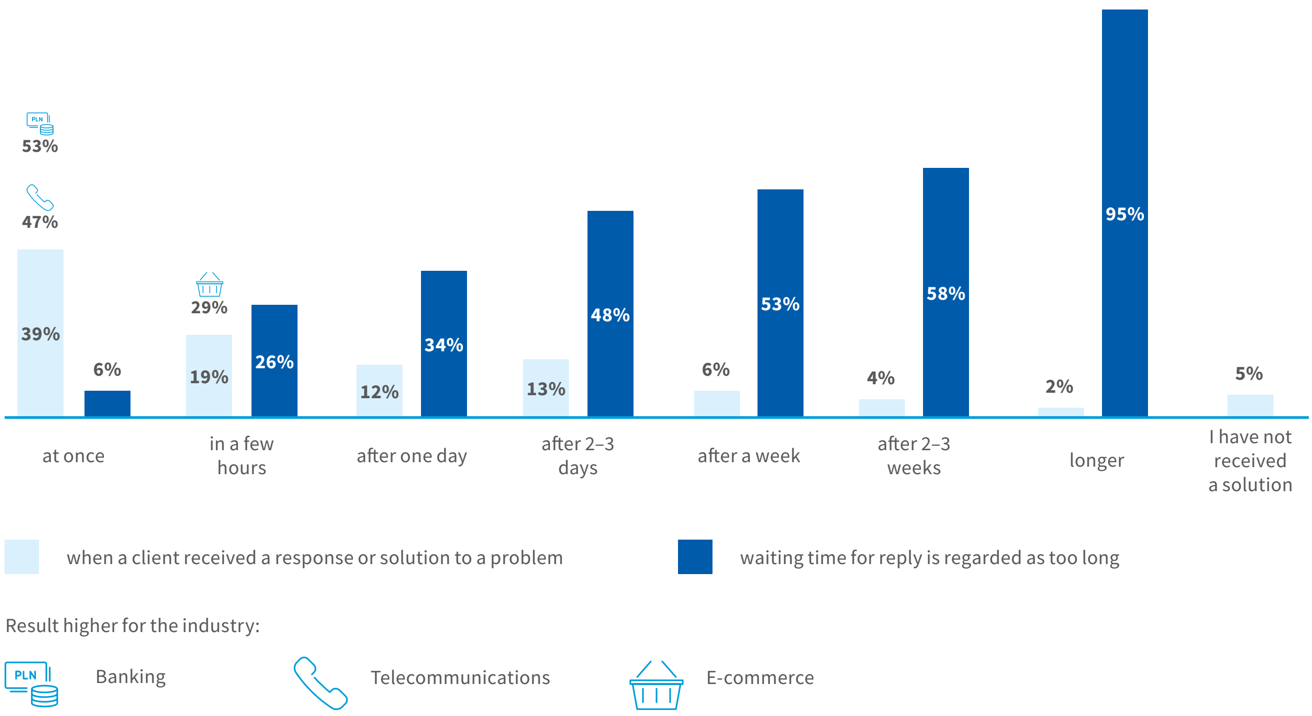
As we indicated in the recipe for 100% positive experience published in last year's edition of PZU CX Report, respondents expect first of all: limitation of negative experience, clear communication, intuitive use of services as well as information coherence and keeping promises.

It is just simplicity of everyday use, clarity of information or easy solution of a possible problem which are responsible for customer satisfaction and loyalty. There I would like to encourage you to verify each moment of the client's contact with the brand: purchase, starting to use, complaint or ending the cooperation. Each of the steps influences the client's perception and may be a break-through moment in building mutual relationship.

Anna Janiczek
Managing Director on Relationships with the Client, PZU

89% of customers waited for solving their problem not longer than 2-3 days, nearly 60% of them received a reply still on the same day. Banks and telecommunications companies are the fastest to respond to problems (almost 50% of cases were resolved at once). These are also industries in which such situations occur most frequently.

When a client received a response or solution to a problem



Source: Customer Experience Survey (n = 928), PZU

Customers do not want to wait for a solution, they wish to get an answer as soon as possible. As many as 48% of customers believe that waiting 2–3 days for a reply is too long.

The company's response time may be viewed as a test showing how efficient our internal processes are, how effectively we can handle each case and whether we learn from mistakes. Consumers observe what client-centric organizations may offer them and compare experience, expecting a similar standard from each brand, regardless of the industry. If they do not get it, they may consider services and products of another company which will respond to their need better and more efficiently.

I file a complaint

If a company fails to solve a client's problem in a satisfactory manner , the client may file a complaint or even resign from the services. The major causes of a complaint are associated with costs and operation of services. **The causes indicating bad customer experience rank high in the ranking**: I feel cheated, the company has not kept its promises.

Causes of a complaint – 10 most important ones

23%	Problems with using the service
20%	Costs, price
16%	I feel cheated, treated unfairly
13%	The company does not keep its promises – the service was worse than I had been promised
11%	Change of the offer for the worse
11%	Contradictory, erroneous information / instructions
10%	Service employees are incompetent
9%	Offer / service not adjusted to my needs
8%	Long waiting time for feedback / response
8%	It is difficult to contact an employee / service staff

92% of customers received a reply to a complaint within a month. But they expect a much faster response. **Complaint handling time from 1 to 3 weeks is regarded as too long by nearly 3/4 customers.**

Source: Customer Experience Survey (n = 665), PZU

I resign

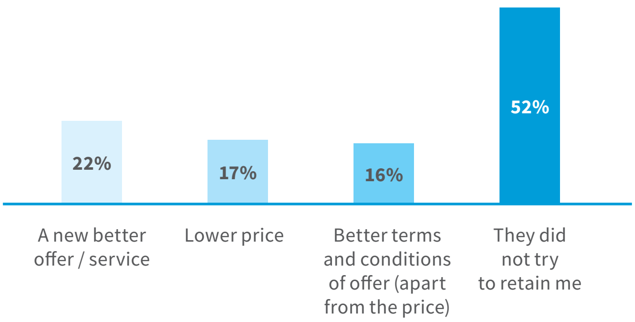
A high price and a better offer from a competitor are the most frequent causes of resignation from the company's services indicated by customers. **Nearly 20% of people mention elements directly connected with negative customer experience**: the company fails to keep its promises, I feel I am treated unfairly.

Causes of a complaint – 10 most important ones

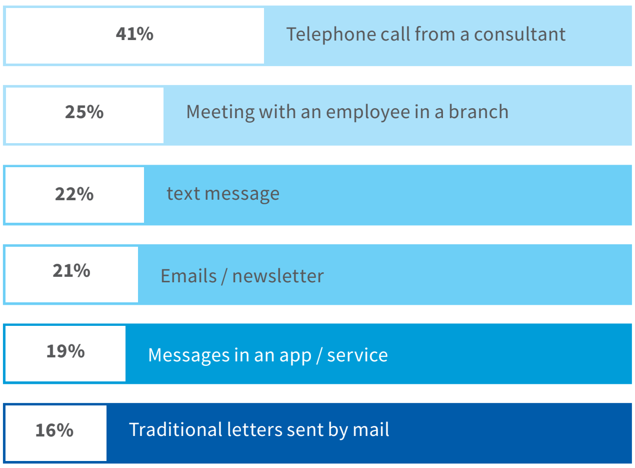
31%	Costs, price
19%	A better offer from another company
17%	No need to use such services
13%	My agreement terminated / expired – I have not extended it
12%	Change of the offer for the worse
12%	Offer / service not adjusted to my needs
10%	Problems with using the service
9%	I feel cheated, treated unfairly
9%	The company does not keep its promises – the service was worse than I had been promised
8%	Service employees are incompetent

Over a half of customers feel that the company has not tried to retain them. The most popular form of contact with a client who is about to resign is still a telephone call from a consultant.

How companies try to retain a client



Which channel is used by companies trying to retain a client



Source: Customer Experience Survey (n = 316), PZU

Client's contact channels with a company

Customers have a choice – they may use traditional channels (e.g. a visit to a branch or a telephone call) or reach for more modern tools such a mobile app, self-service portal or video-chat. Which channels are used by client at each stage of customer path? Do modern contact channels are displacing the traditional ones or perhaps they oppose each other? You can learn more on that in the further part of the report.

I search for information

How do customers search information about a service? It turns out that they most frequently ask their family or friends for recommendations. What is interesting, at that stage, customers are unwilling to use the information hotline. On the other hand, they **often go to Internet sources (43%)**, especially search engines. As shown by research by Deloitte entitled “End of the era of two worlds. Impact of digital tools on Poles’ purchases in 2021” at the stage of searching for information, Poles most often use digital tools to compare prices, search for information about products and their availability.

A positive surprise for us was the fact that **age does not affect too much preferences for the channel of searching for information**. Today Internet is used by everyone: the young generation uses social media, and seniors often access comparison shopping websites.

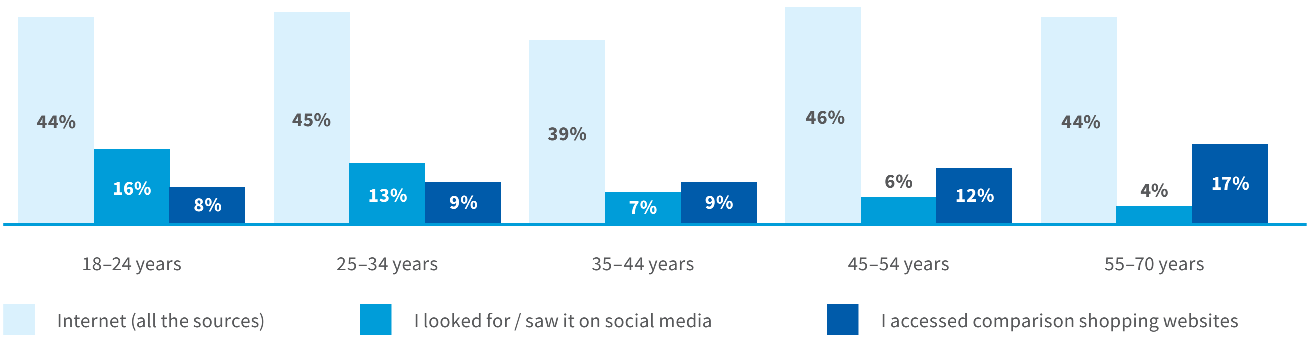
Sources of information about services

		Result higher for the industry		
27%	I asked my friends / family	Traditional services 45%	Streaming 34%	
22%	I went to a branch	Insurance 19%	Banking 27%	Traditional services 25%
20%	I saw an advert	E-commerce 31%	Internet services 26%	Streaming 28%
18%	I searched in Google / online search engine	Internet services 26%		
15%	I searched at the company’s website	16%	E-commerce 22%	
11%	I accessed comparison shopping websites	Insurance 24%		
10%	I looked for opinions on Internet forums / opinion sites	Banking 27%	Traditional services 15%	
9%	I looked for / saw it on social media	Traditional services 17%		
5%	I called the hotline	16%		
4%	I looked for professional knowledge – websites / press / industry channels / experts	Insurance 7%		
3%	The company itself contacted me	Insurance 8%		
16%	I did not search			

Result higher for the industry:

Insurance
Banking
Traditional services
E-commerce
Internet services
Streaming

Sources of information about services by age



Source: Customer Experience Survey (n = 1725), PZU

I buy / sign an agreement

The channel through which the client confirms that a transaction has been executed is to a large extent dependent on the nature of a given industry. In insurance and banking, the client usually signs an agreement in a branch. In telecommunications and traditional services, a visit to a branch is also the usual way, but the telephone channel is often (over 20% of selections) mentioned. E-commerce, Internet services and streaming are industries in which a transaction is usually conducted through a website or a mobile app.

Formal commencement of using services

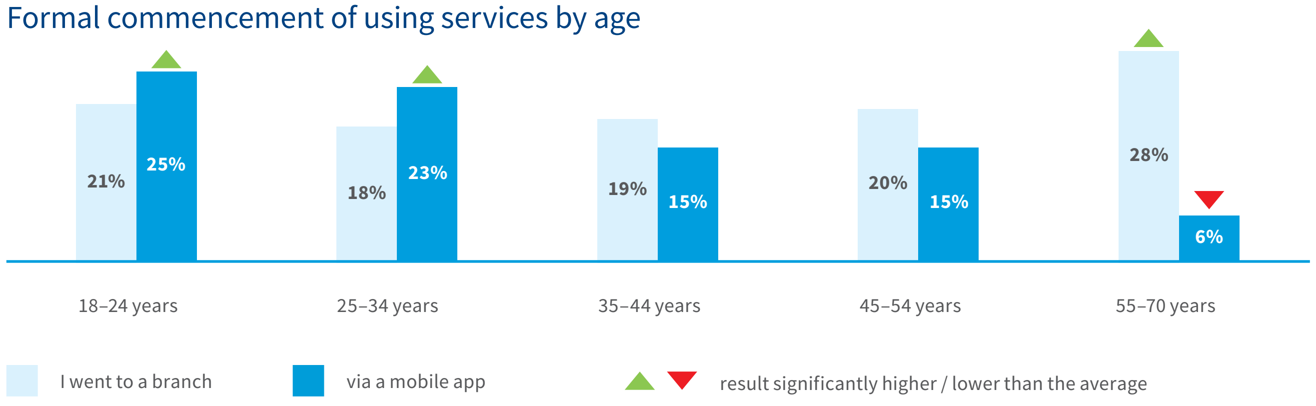
21%	Through the company's website or a form on the website	E-commerce 33%, Streaming 44%
21%	At a branch	Insurance 39%, Private medical care 23%, Banking 44%, Telecommunications 33%, Traditional services 44%
17%	Via a mobile app	E-commerce 31%, Internet services 31%, Streaming 24%
15%	On the telephone	Telecommunications 23%, Traditional services 27%
10%	By email	
5%	By mail or courier	Banking 15%, Telecommunications 10%
3%	On social media	
2%	By online chatting	Traditional services 6%

Result higher for the industry:

Insurance, Private medical care, Banking, Telecommunications, Traditional services, E-commerce, Internet services, Streaming

Impact on age on the channel via which an agreement is executed can be seen only in two categories: persons aged over 55 are more willing to visit a branch, whereas a mobile app is more frequently used by young people.

Formal commencement of using services by age



Source: Customer Experience Survey (n = 1725), PZU

In next few years, Generation Z will become the key group of customers. Today in Poland, already every fifth person is a member of that generation therefore while thinking of a long-term Customer Experience strategy, one should take into consideration the needs and expectations of that group.

To understand the way “zoomers” think and behave, we should depart from the fact that it is a generation of those born with smartphones in hand, who spend most of their spare time on social media. Applications such as TikTok and Instagram will be thus a natural form of contact for them and since they care for their own image on the Internet, they expect the same from companies.

To communicate with Generation Z effectively, it is worth ensuring that the message is made simpler. A large mass of information and advertising campaigns make them prefer content which is easy to absorb in the form of infographics orxshort videos. With regard to that, what is crucial is a well-thought-out omnichannnel strategy, allowing for reaching places where they spend their time every day.

In customer support, Generation Z values first of all time, which they do not intend to waste for unnecessary formalities. They expect the whole process to be simple and automated. What is of key importance for them is a quick reply to an email or an inquiry in social media.

Their manner of consuming information also translates into making consumer decisions. The overwhelming quantity of everyday messages causes them to make such decisions considerably faster than members of the previous generation. They are supported here by acting based on trust – they often make decisions on the basis of recommendations of their loved ones or the so called influencers.

What else is it worth taking care of while building relationships with “zoomers”? For them, the important thing above all is whether a company is authentic in communication and transparent in its activity. For that generation, it is certainly important not what you do but why you do it!

Michał Maurycy Mazur
President of the Management Board,
Our Future Foundation

Contact channels – summary

Contact channels	At the stage of using the service for the first time		At the stage of using the service every day		At the stage of complaint		At the stage of resignation	
	channel through which the problem is reported	channel through which a reply is received	channel through which the problem is reported	channel through which a reply is received	channel through which a complaint is made	channel through which a reply is received	channel through which resignation is reported	contact channel for customer retention
At a branch	33%	32%	25%	22%	18%	12%	23%	25%
On the telephone	42%	42%	50%	45%	35%	31%	19%	41%
By e-mail	13%	18%	13%	24%	19%	25%	16%	21%
Via a mobile app	11%	11%	11%	10%	14%	13%	11%	19%
By online chatting	10%	8%	13%	11%	10%	10%	6%	
Through the company's website or a form on the website	8%	10%	13%	9%	12%	9%	17%	
On social media	7%	3%	4%	4%	4%	5%	6%	
By a text message		3%		5%	7%	12%	9%	22%
With a letter send by regular mail					6%	11%		16%
n =	163	147	928	928	535	535	665	316

over 25% | 16–25% selections | 8–15% selections

Source: Customer Experience Survey, PZU

A problem or complaint is most frequently reported on the telephone. In spite of a wide range of online sources of contact, a conversation with a consultant still remains the most natural and popular form of contact.

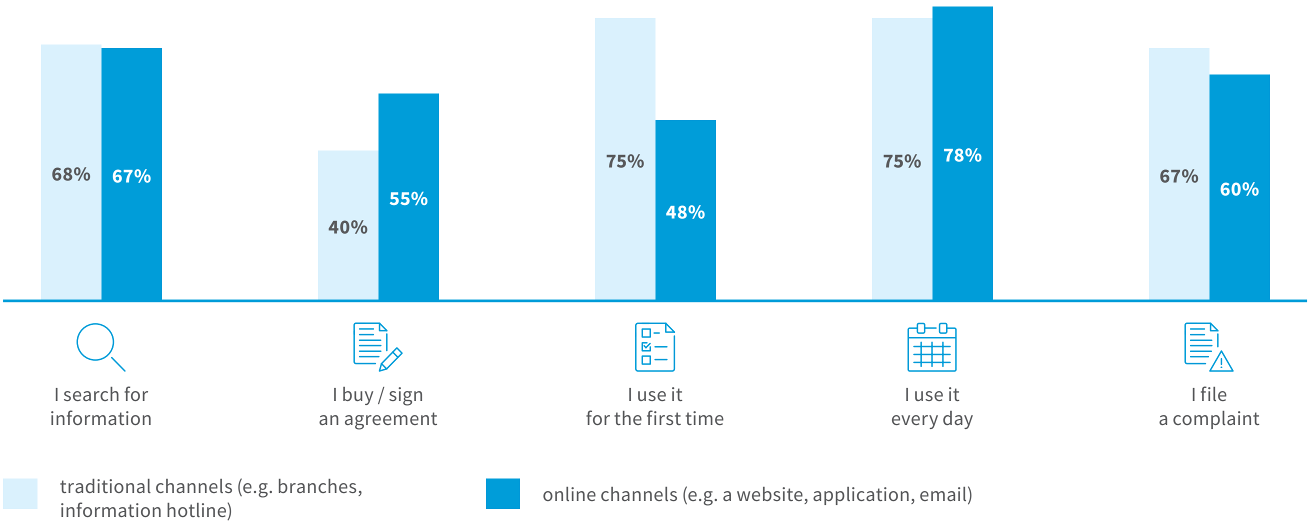
Digital customer

Digital customer

In this section, we will think what role digitalization should play in customer support.
How can companies use it in the most valuable way, bringing the most benefits to their customers and themselves.

Digitalization of customer path

Percentage of customers using (traditional and online) communication channels along customer path



The respondents could select more than one contact channel at a given stage of the path.
Source: Customer Experience Survey (n = 5318), PZU

Online channels are necessary for customers at each stage of the path. They select them even more frequently than traditional channels, when they sign agreements and equally frequently – when they search of information or support in everyday use of a service or product.

Information derived from surveys performed among customers and managers lead to one conclusion – CX makes up a considerable competitive edge and its role will only become increasingly important in the years to come. The principle is applicable practically to any industry.

Recently, customer experience has been actually influenced by several dozen months of the pandemic, interweaved with temporary lockdowns or restricted access to certain communication channels. That has caused customers to get used to try to satisfy their needs through various kinds of apps and applications, websites and self-service portals. The transition from the offline world to the online world has not always been friendly. Customers, although in most cases grateful for the opportunity to deal with matters in such a difficult period, sometimes had problems with receiving help (e.g. with verification in the self-service portal of the status of a case reported by telephone). That, in turn, affects the brand perception significantly.

Even though, hopefully, the hardest period is already behind us, we should learn from it for the future, in particular in the area of building customer experience and competitive edge. Achievement of interchannel coherence (omnichannel) is an important element of building customer experience. Efficiently conducted integrations allow customers to decide on their own on the contact channel with the company which is best for them, as a result of which it may turn out a cost-saving solution.

While implementing the interchannel approach, we cannot ignore contact with our advisor, agent or seller. It is of particular importance with more complicated products or matters in which a client needs explanations or assistance to complete the path. Omitting the link may turn out to be a loss for the company and a profit for the competition.

Mirosław Mikłos
Director of the Customer Experience Management Department, PZU

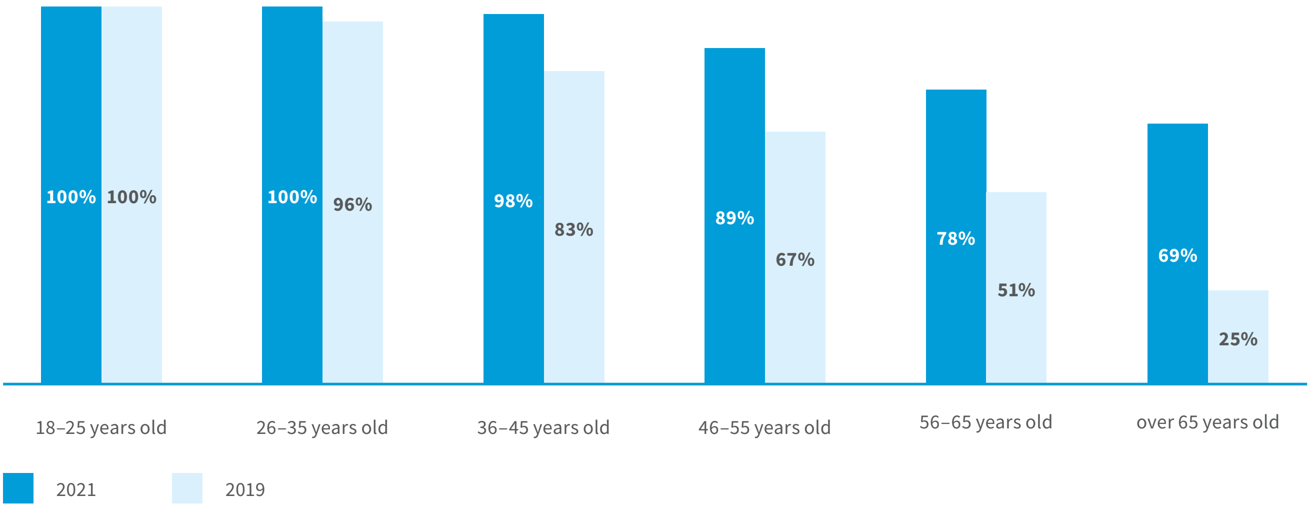
Digitalization – facts and myths

For a long time, companies defending themselves against digitalization or postponing such activity for later justified their attitude by limited accessibility of digital channels for many of their customers. A lot of myths which have surrounded the issue are already out of date. Below, we would like to present several facts and myths about digitalization.

MYTH: The elderly do not use the Internet.

In companies where customers are people over 60, the age is an argument holding off the progress of digitalization. According to our research, **the age of customers** continues to **impact the use of Internet but it is no longer such a clear obstacle**.

Percentage of Internet users in each age group



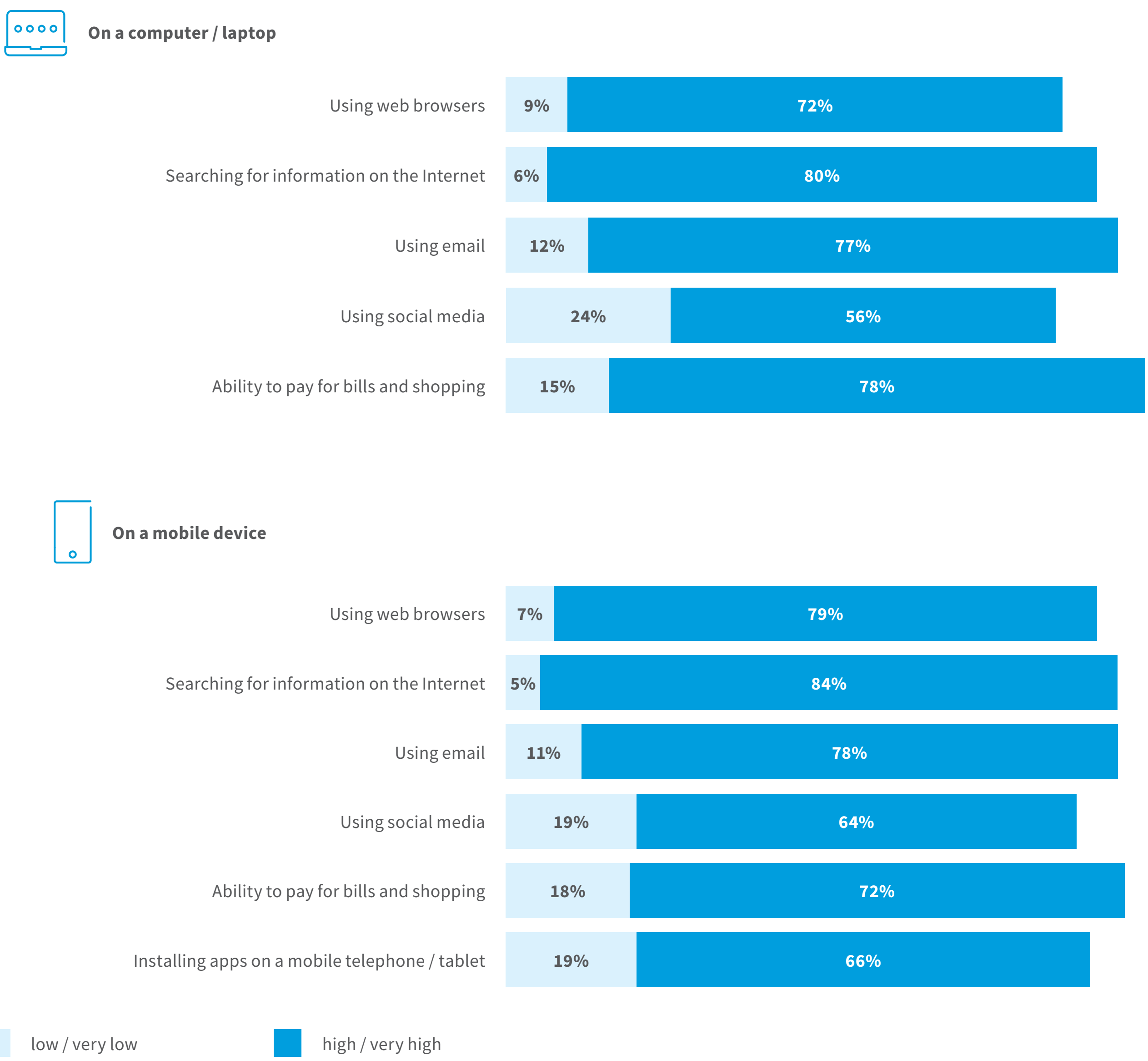
Source: Survey "Customers' attitudes to digitalization of products and services" (n = 1979), PZU 2021 Survey "Using the Internet," Center for Public Opinion Research (CBOS) 2019.

Percentage of people using the Internet in the two oldest age groups (56-65 and over 65 years old) is lower than among younger people but **it is still high**: 3 in 4 persons over 56 declare that they use the Internet. These proportions have changed in the last few years. If we look at the data of the Center for Public Opinion Research (CBOS) from **2019**, we can see that **the percentage of Internet users in the oldest surveyed age group was** then **much lower**.

FACT: Customers already have digital skills.

Most customers already cope quite well with moving in the web. Poles are able to handle browsers freely, search for information online and use email – this refers to using both computers and mobile devices. The assessment of using social media comes as relatively weaker.

Declarative assessment of digital skills of adult Poles



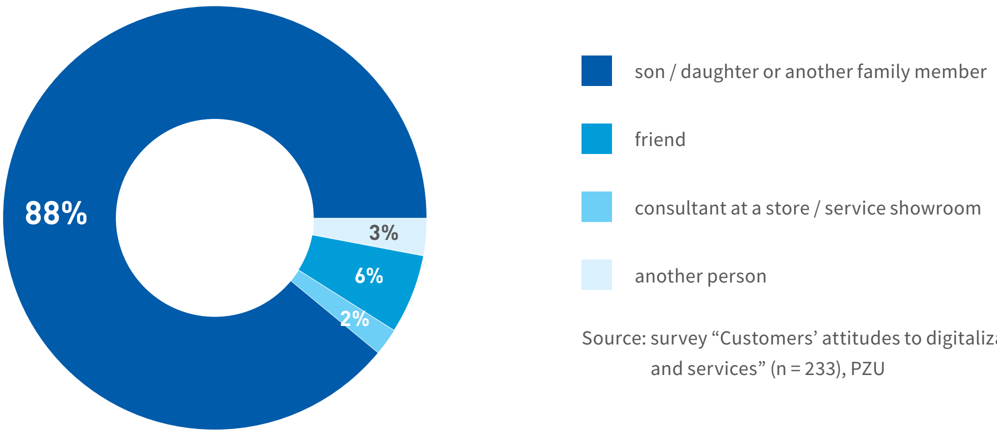
Source: survey “Customers’ attitudes to digitalization of products and services” (n = 1979), PZU

FACT: Some clients need help in adapting to digital solutions.

66% of customers **can install additional apps on their own without any problems on their mobile devices (smartphones / tablets)**.

Persons who cannot install additional apps on their own on their telephones may use them – **they ask other people** (who they trust) **for helping them to install the apps**: mainly family members or friends.

Who helps customers who need support in installing additional apps



Source: survey "Customers' attitudes to digitalization of products and services" (n = 233), PZU

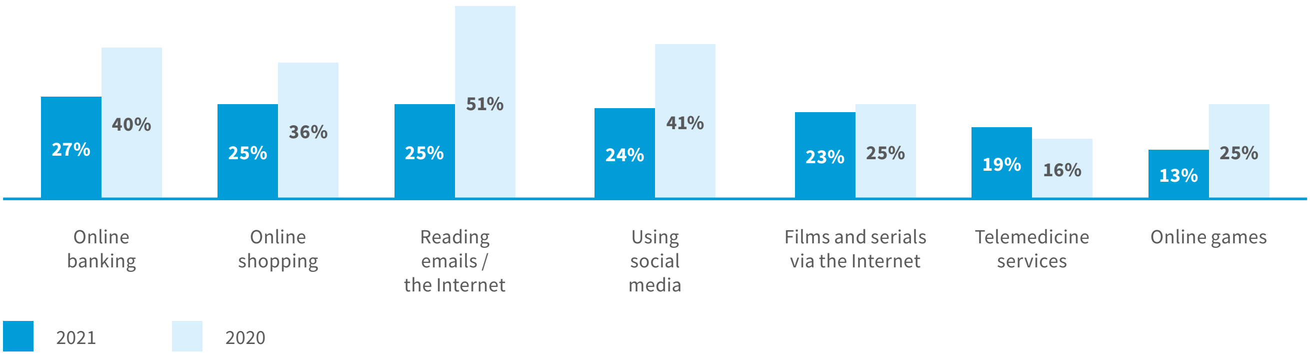
MYTH: The pandemic permanently changed Poles' preferences regarding shopping.

A quick increase in the number of Internet users, improved skills and a growing group of the elderly in the digital world may suggest that the activity of Poles has moved from the offline to the online world. The data show, however, that it is not necessarily so.

When the pandemic-related restrictions grew weaker, the old tested ways of doing shopping and handling other matters came back. Customers willingly returned to them.

As shown by the report by Deloitte entitled "Digital Consumer Trends 2021," customers who during the pandemic were forced to do business over the Internet, reduced the frequency of using the web after the restrictions were lifted. This is especially visible in online banking or online shopping.

Online activity of adult Poles before the pandemic and after it



Source: "Digital Consumer Trends 2021", Deloitte 2021.

MYTH: Only younger consumers use electronic devices when they look for information before shopping in traditional channels.

As shown by the report by Deloitte entitled "End of the era of two worlds. Impact of digital tools for Poles' shopping 2021," those who use the support of technology during shopping include not only young people. We most often use technology before doing shopping. **On average 80% of customers check offers on the Internet and search for information about what they intend to buy. The percentage is similar in each age group.** Everybody does it now – both the young and the elderly.

Building good experience is deepened ability to recognize the client's needs and adjust the form of cooperation and the product to the client's way of living. If we add the multi-channel functionality where the cooperation takes place, experience management is a very complicated system.

No channel may stand out from the other ones. Companies invest a lot of cash in electronic / remote channels to which client-company interaction migrates increasingly more but they also supply traditional channels with technologies (e.g. the opportunity to make an appointment online for a meeting in a branch). Recent years forced many customers to change their habits to date and enter the digital world, which was temporarily the only available option. Beginner online customers needed help in nearly everything – that built new experience and posed a challenge for the organization.

In the "instant" world, meeting the challenges meant the necessity for the organizations to support themselves with already fully automated processes, voice interfaces and data analysis, which allow for personalization of the offer and experience. It is not, however, such a fully simple way because the so called human factor cannot be eliminated. Especially in unusual situations, the best solution is still support from a human being. Not infrequently, a client's one badly solved problem spoils the general experience and emotions associated with the company.

A factor which is the most difficult to manage for an organization is the client's subjective perception of the company, built on the overall cooperation and an evaluation system almost individually adjusted to each client, from which the perception results. We try to measure it and respond all the time, improving our offer for the client and being something more than just a bank.

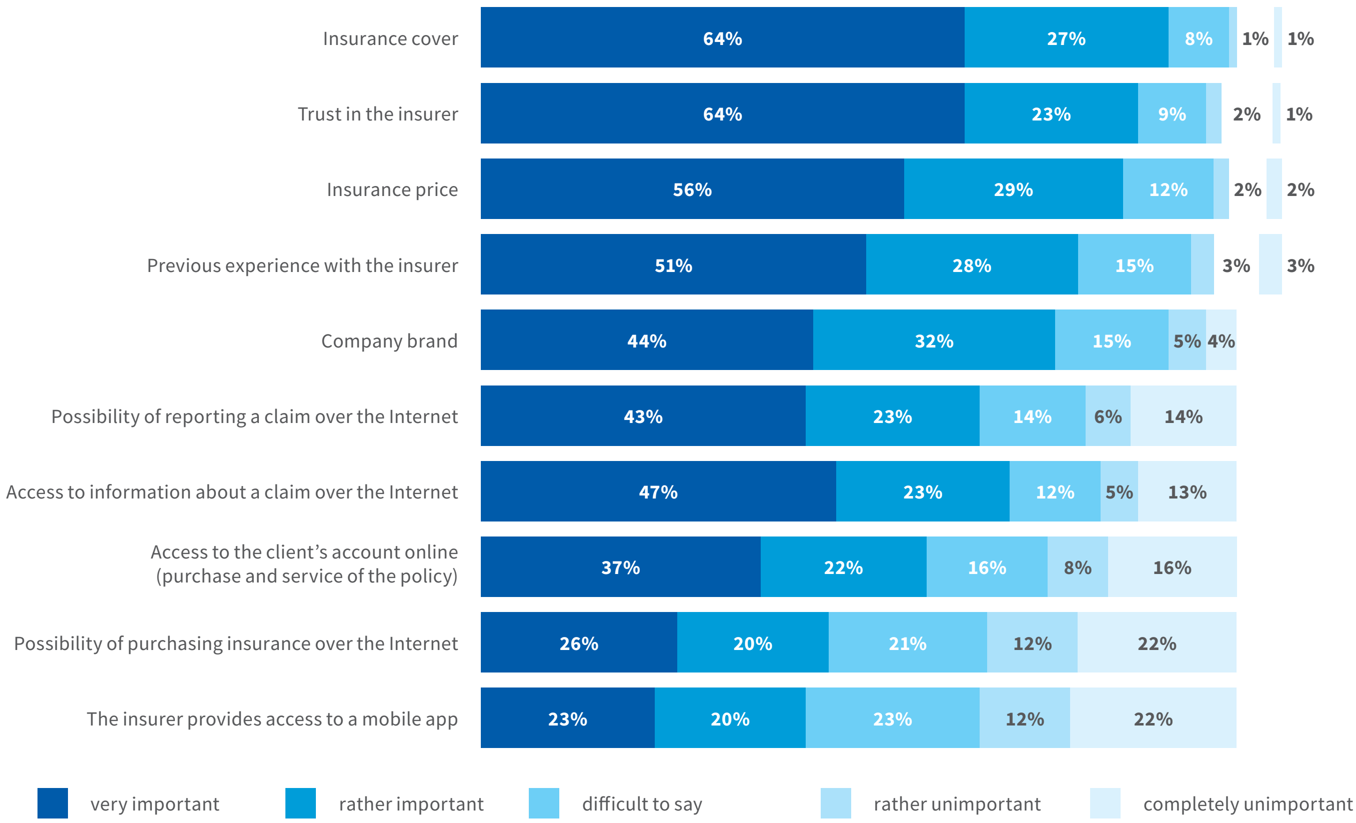
Paweł Franczyk
Managing Director,
Division of Digital Sales Channels, Alior Bank

Digital customer in insurance

We have tracked the attitudes of insurance clients connected with digitalization at different stages of the path.

While selecting insurance, the most important factors are those associated with product parameters – its scope and price as well as previous experience and trust in the insurer.

Purchase of insurance – selection criteria

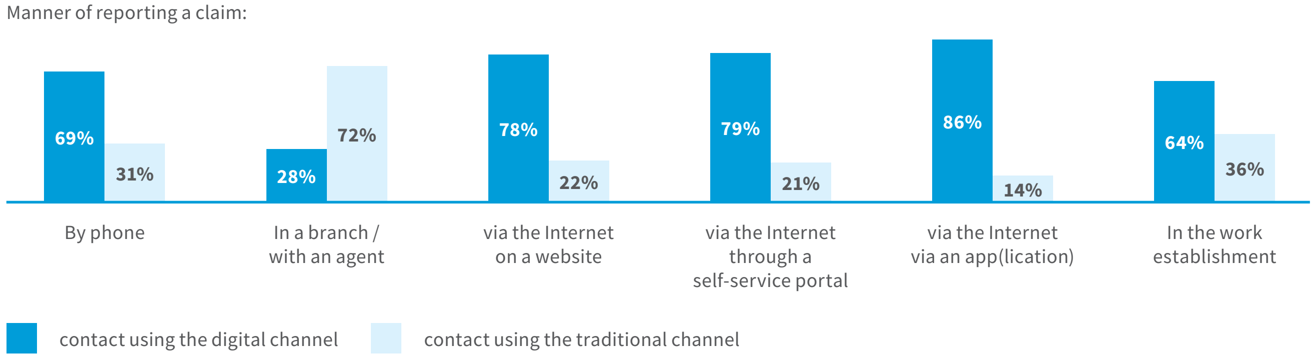


Source: survey "Customers' attitudes to digitalization of products and services" (n = 1979), PZU

Further important elements for selecting insurance include digital claims handling (opportunity to report a claim and access to information about it over the Internet) – this criterion is mentioned by 2/3 of customers.

For the client, what counts in service is, among others, availability of indispensable information and the feeling that if there is a problem, it will be easy to contact the company. Digital tools may facilitate contact because they allow for choosing the most convenient service channel at any time. It is worth emphasizing that the tendency to use digital channels is greater for these clients whose initial contact was also through such a channel. Customers reporting a claim in a traditional way were less willing at next stages of service to contact the company over digital channels than the ones who reported a claim online.

Digital and traditional contact in clients reporting a claim over different channels



Source: survey "Customers' attitudes to digitalization of products and services" (n = 284), PZU

To build customers' loyalty, it is worth thinking not only about sales of your products and services. Providing good service and ensuring the company's accessibility and availability to the client – these are elements expected by clients at each stage of customer path. Digital tools may significantly contribute to satisfying these expectations. 80% of the survey participants indicate first of all **the lack of reliable information in service, easy access to information and problems with using the service as reasons for resignation from insurance products**.

Reasons for resignation from products and services connected with the service in the insurance industry

Source: Customer Experience Survey (n = 98), PZU

Digital customer searches for information – review of Google search findings

Data from a web browser are another source of information about customers. It is there, among other places, that clients go when they want to find information about a product, offer or the company's contact data. To examine the topics of queries on the Internet, the Google company provided analyses of its major tool, which is just the Google search engine.

From the perspective of companies, **a search engine makes it possible to understand** many aspects such as **the way of browsing the web** (type of device) or the language used by Internet users. It also allows for identifying trends of searches and their seasonality. For example, it turned out that among all the analyzed industries, only e-commerce and streaming record seasonal growths. For both of these industries, it is an increase every year around Christmas, whereas for e-commerce also on Black Friday.

What do customers search in Google

We have collected the most interesting findings of searches in the Google search engine for seven industries.

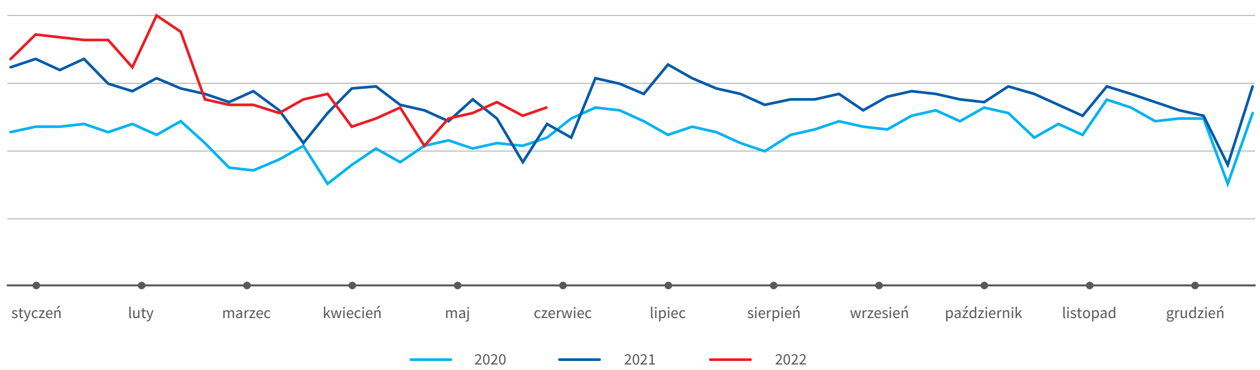
Insurance

In the period under analysis, the interest in insurance continues to grow (an increase by 19% in 2021 compared to 2020 and an increase by 6% in 2022 compared to 2021). We have not recorded, though, high growths of searches in connection with the pandemic. The only momentary growth can be noticed at the end of February 2022, immediately after the war broke out in Ukraine. In that time, great interest was generated by insurance, regardless of scope, or insurance of tenants.

The most popular searches:

- general terms and conditions of insurance,
- offers of specific insurers.

Indexed number of searches* regarding specific brands in the insurance industry



Source: Google internal data

* The numbers represent interest in search compared to the highest point on the graph. The value 100 means the greatest popularity of an entry. The value 50 means that the popularity of the entry was twice as low. The value 0 means that for the given entry, there are no sufficient data. The data are aggregated and anonymized.

Internet services

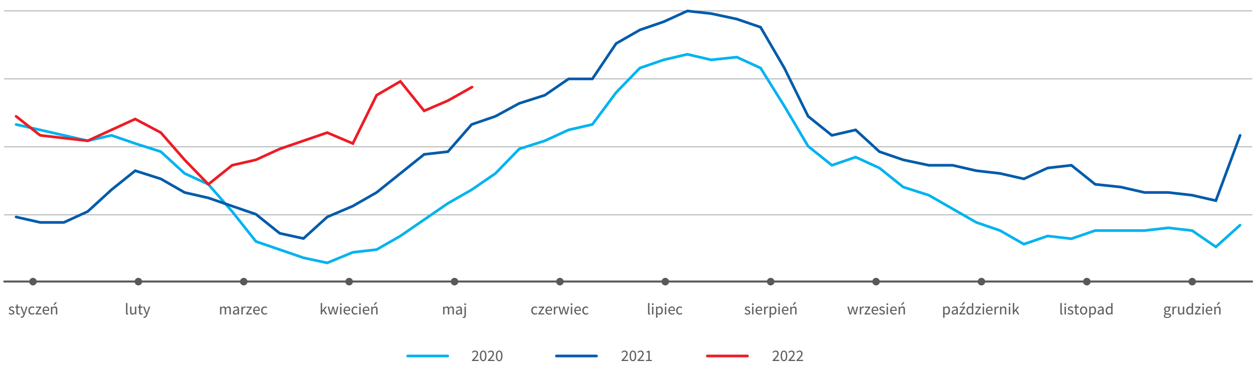
In comparison with insurance, the pandemic adversely affected the general interest in the industry of Internet services in the search engine. The period of decline corresponded mainly with the first wave of the pandemic (March-June 2020), and a clear growing trend was resumed as late as 2022.

The most popular searches:

- accessibility of services in specific places (e.g. "overnight accommodation in Zakopane"),
- discount codes and promotions.

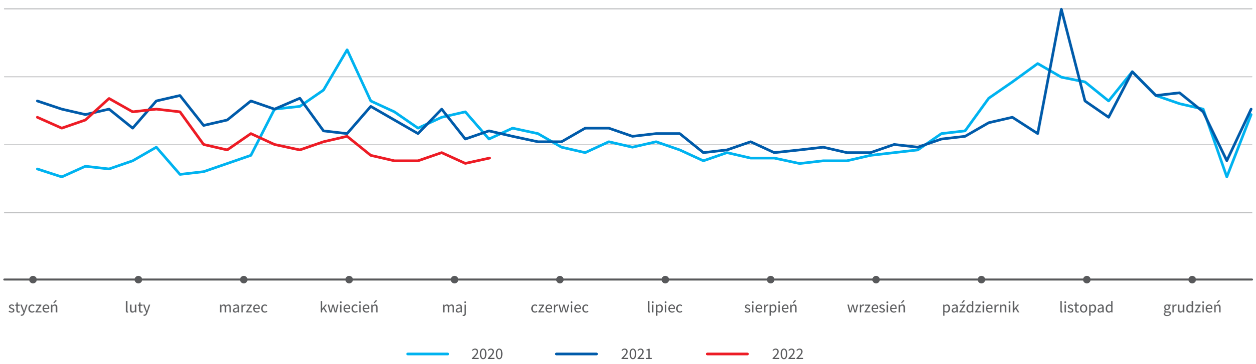
The effects of the pandemic was felt most strongly by portals which offer booking overnight stays. These portals, however, record the highest year-on-year growths (75%). This is explained by the fact that Internet users take advantage of the first holiday after the pandemic officially ended.

Indexed number of searches regarding specific brands of portals for booking overnight accommodation



A reverse trend can be observed in the case of catering portals – these recorded very high growths during the pandemic. Now, when restaurants have opened, the searches of these portals decreased by 12% year-on-year. Most probably, though, it isxa short-term trend, which will get stable in the near future.

Indexed number of searches regarding specific brands of catering portals

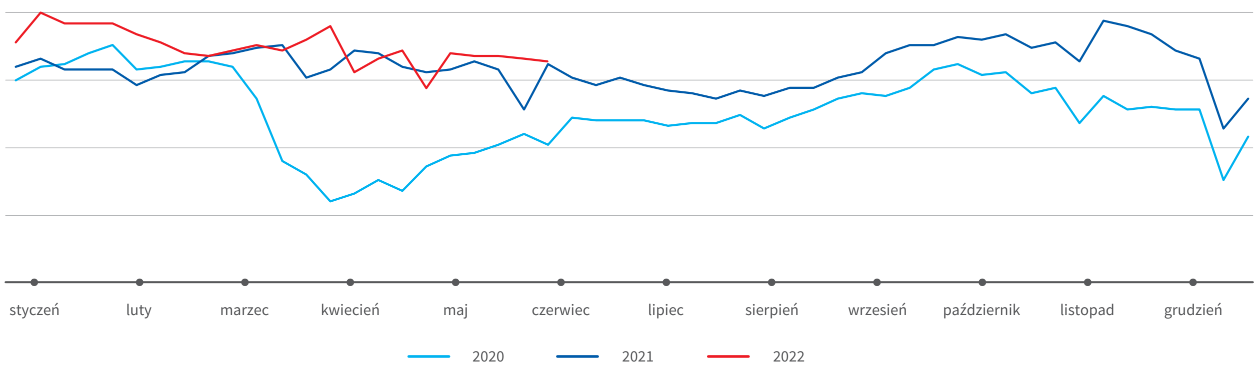


Source: Google internal data

Private medical care

Searches of private medical care services fell down at the beginning of the pandemic and returned to the previous level only this year.

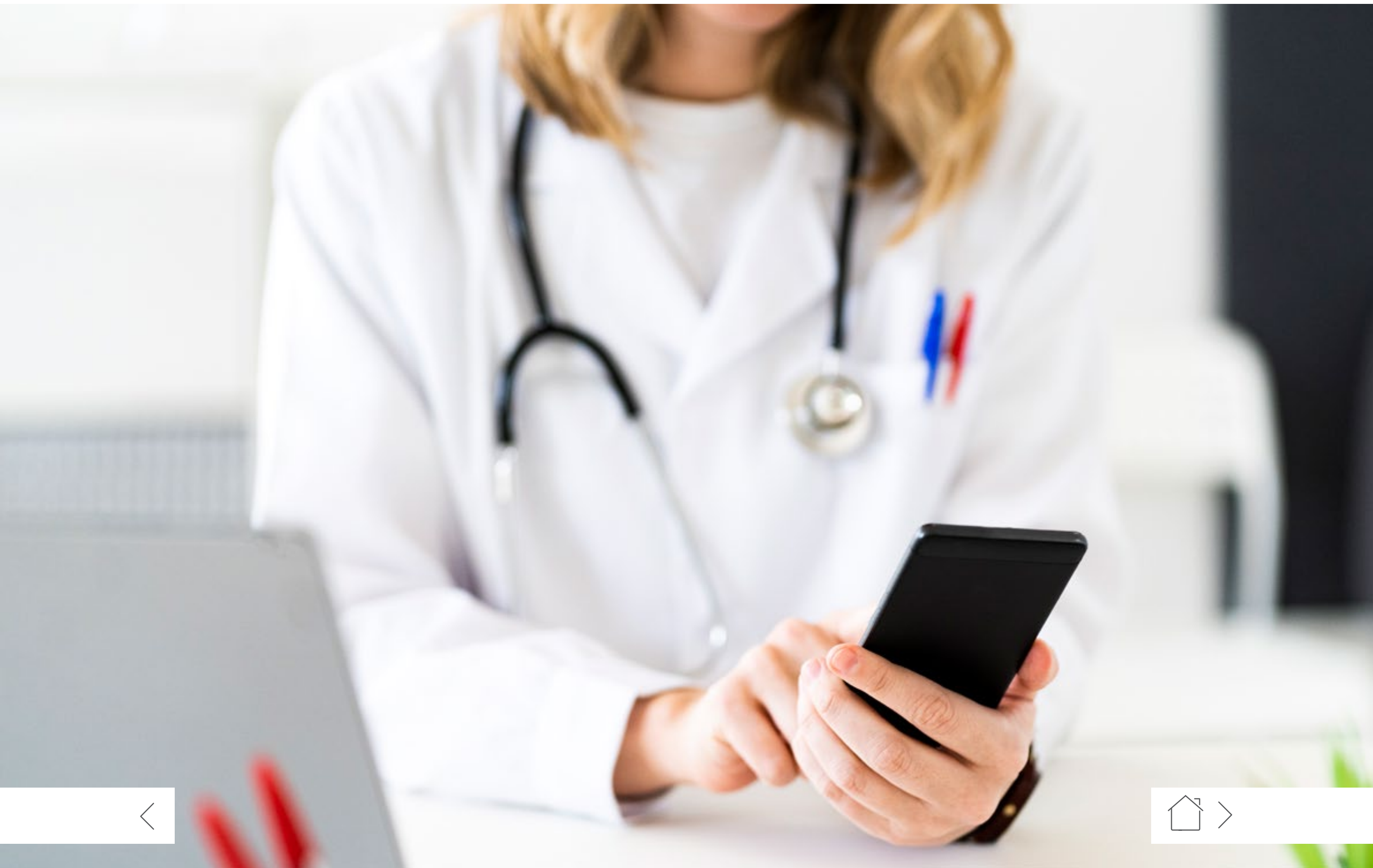
Indexed number of searches regarding specific brands in private medical care



Source: Google internal data

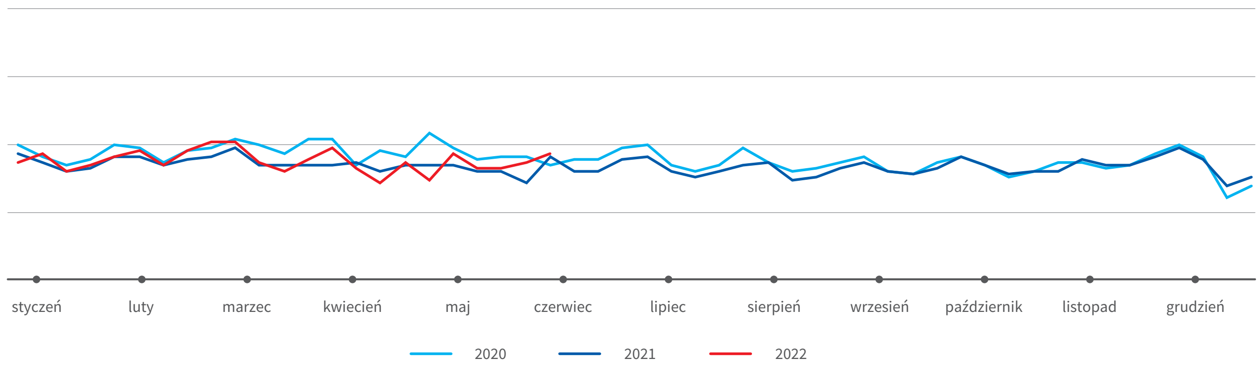
The most popular searches:

- queries about accessibility of services in particular cities or towns,
- general information needed to use the services (e.g. hotline, patient portal).



Banking

Indexed number of searches regarding specific brands in the banking industry



Most queries about services of specific banks comes from their present customers. They have looked for information about mobile banking and hotlines. The fastest growths can been seen in the number of queries about deposits and mortgage loans.

The most popular searches:

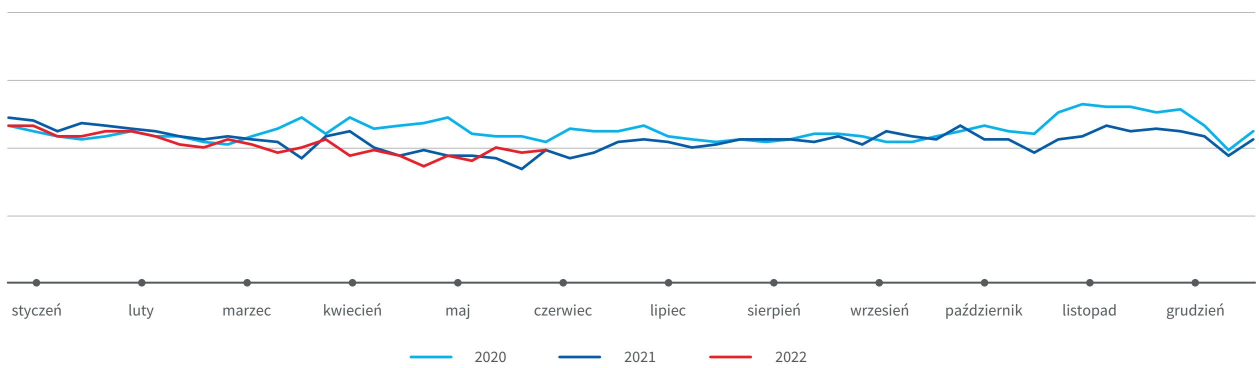
- mobile banking,
- information hotline.

Telecommunications

Analysis of queries about specific companies connected with telephone and Internet services shows that the interest in them drops – by 5% year-over-year on average. The fastest growing queries are those which concern discount codes.

A slightly different situation is found in the case of analysis of general queries from the entire industry. From such a perspective, the interest in the category marginally increases – by 5% year-over-year on average.

Indexed number of searches regarding specific brands in the telecommunications industry



Source: Google internal data

The most popular searches:

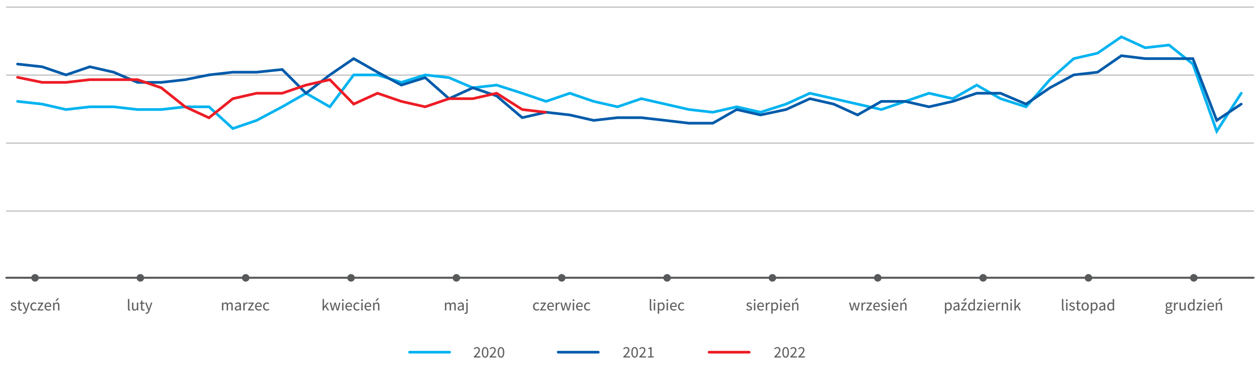
- offers of services and products,
- customer service over the Internet.

E-commerce

The number of questions about specific e-commerce portals decreases year-on-year by 6%. The change resulted primarily from the declining interest in East Asiatic portals (a decrease in the number of searches of specific brands by as much as 50% year-over-year).

The queries whose number is growing the fastest are those about topic broadly commented on in connection with the present economic situation (e.g. purchase of fuel and heating materials) as well as the recent cooperations between brands.

Indexed number of searches regarding specific brands in the e-commerce industry



Source: Google internal data

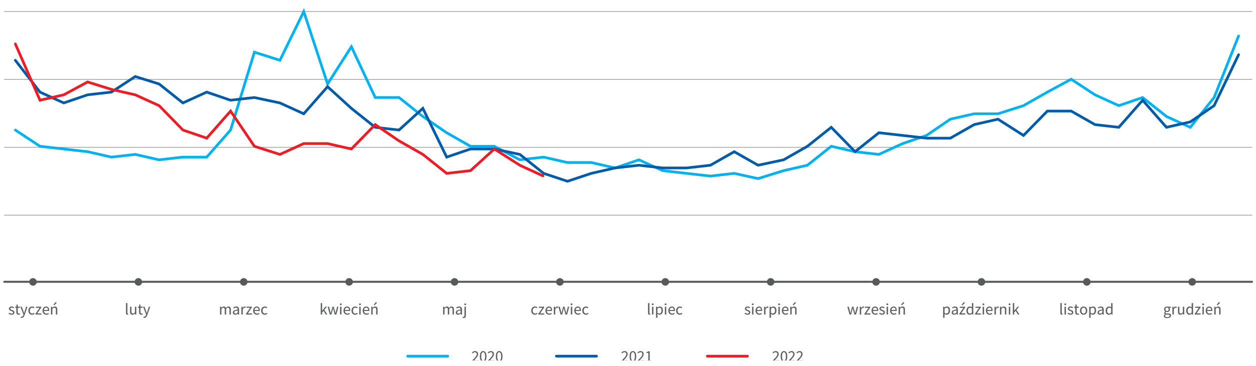
The most popular searches:

- offers of services and products on specific platforms,
- customer service over the Internet,
- discount codes.

Streaming

Queries about streaming portals go down year by year (a drop by 10%). This is caused mainly by a very big growth trend during the pandemic which practically cannot continue when consumers return to the lifestyle from before COVID-19. The number of queries which increases fastest concern availability of premieres of films and serials on a given portal.

Indexed number of searches regarding specific brands in the streaming industry



Source: Google internal data

The most popular searches:

- offer of services (novelties, films, music),
- customer service over the Internet,
- discount codes.

On what devices customers use the search engine

The type of device used for searching may tell us a lot about he manner of browsing the web by customers. Such information may provide valuable findings on optimization of communication and Internet channels so as to reach the client in the most effective way.

Trends of searches by devices and industries

Industry	Computer / laptop	Mobile devices
Insurance	Steady majority by the end of 2020.	The majority of searches from 2022 – a decisive growth of trend of mobile searches in comparison with computers / laptops.
Internet services	Steady majority by the second half of 2019.	Since the second half of 2019, Internet users have been more willing to use mobile devices. In 2022, there were approx. 50% more searches on mobile devices than on fixed devices.
Private medical care	The number of queries from fixed devices falls regularly – in 2022, a decrease of 5% year-over-year.	Internet users are more willing to use mobile devices – in 2022, there were approx. 60% more searches on mobile devices.
Banking	In recent years, the numbers of queries from mobile and fixed devices were very close to each other, with a slightly higher level for fixed devices.	Changes year over year – a decrease in searches on fixed devices by 3% and an increase on mobile devices by 10% – suggest that soon most searches will come from mobile devices.
Telecommunications	The number of queries from fixed devices falls regularly – in 2022, a decrease of 13% year-over-year.	In 2022, over twice as many searches from mobile devices than fixed devices were recorded – and the number of mobile queries continues to rise.
E-commerce	Searches from fixed devices fall regularly by 20% year-over-year.	Most searches are from mobile devices – there are over 3 times as many of them as queries from fixed devices.
Streaming	At the moment, searches come mainly from fixed devices. We can observe, however, a decrease in the number of searches by 21%year-over-year.	An increase in the number of searches on mobile devices by 6% year-over-year.

Smartphones have become not only devices for maintaining contact with the loved ones but also our window on the world. Using them, we check the opening hours of the local store, we plan our use of urban transportation but we also make contactless payments. It is worth looking at the smartphone from a broad perspective: it is not only one of the screens for us to communicate with consumers but also something like a personal assistant. Searching information with the use of a smartphone, consumers expect getting easy and quick solutions to affairs which they address to companies. If they build relationships with consumers through apps or mobile websites, what is important is the time these are loaded on smartphones. According to surveys commissioned by Google, 1 second of delay in loading a website is enough to have a company lose even every fifth client[1.] At the same time, over a half of visitors to a mobile website leave it if the time needed for it to load is more than 3 seconds[2.] As an entrepreneur, it is worth caring for the smallest details in offered products and services but also verifying whether the speed of our mobile website corresponds to users' standards and expectations. Digital customer experience in contact with the brand is a new space for relations which should be carefully planned, verifying its effectiveness, and constantly developed.

Another issue remains coherent and logical contact with the consumer. Regardless of the sales and communication channels used, what remains crucial is not only to satisfy customers' needs but also to provide information at the right time, adjusted to their expectations. It is possible first and foremost due to the implementation of the proper strategy for acquiring, analyzing and activating digital data, taking into consideration the management of consents to data processing, combination of data coming from CRM databases, contact channels or analytical tools. An effective and comprehensive solution and response to that challenge is to use cloud computing services, which additionally open many new business opportunities.

Owing to the application of cutting-edge tools, today organizations may efficiently respond to changing needs of their customers and increasingly more frequently also know these needs in advance.

Such a direction of changes is predicted for the coming years: customer experience will be designed based on a multi-dimensional data analysis so as to respond to the client's needs as accurately and efficiently as possible.

Magdalena Dziewguć
Country Director, Google Cloud Poland

[2] https://www.thinkwithgoogle.com/consumer-insights/consumer-trends/mobile-site-load-time-statistics/
[1] https://www.thinkwithgoogle.com/marketing-strategies/app-and-mobile/mobile-site-speed-tools-improve-conversions/

Digital customer is heard – analysis of the client's voice on the Internet

Consumers share feedback. They describe their experience in social media, in blogs and also in video reviews in publicly available online space. What, when, where and – what is of prime importance – how customers say is valuable **feedback for the organization and supplements a 360-degree view of the client**. Internet monitoring tools are based on collecting public references connected with a definite topic, brand, person, product and many other aspects. Collecting references is usually based on finding the so called keywords which are used by the tools to identify the reference and assign it initially to a given issue.

For the needs of the report, Brand24 analyzed CX content for all the studied industries. While doing so, it excluded content which is information noise, including information from such channels as news portals, blogs or discussions of the war in Ukraine, stock exchange, dividends, job advertisements and Nord Stream.

Glossary:

Social listening is the process involving the collection of content from the Internet (public mentions) associated with a specific topic, brand, person or product. It is performed with the use of an appropriate tool and based on previously defined keywords. Social listening makes it possible to get to know what is talked about on social media and on other online platforms (forums, podcasts, websites, etc.).

Mention is a piece of content which includes a keyword searched for. It may be found in a post, comment, description, article, blog or transcription. A mention has emotional features – it may have a positive, neutral or negative sentiment.

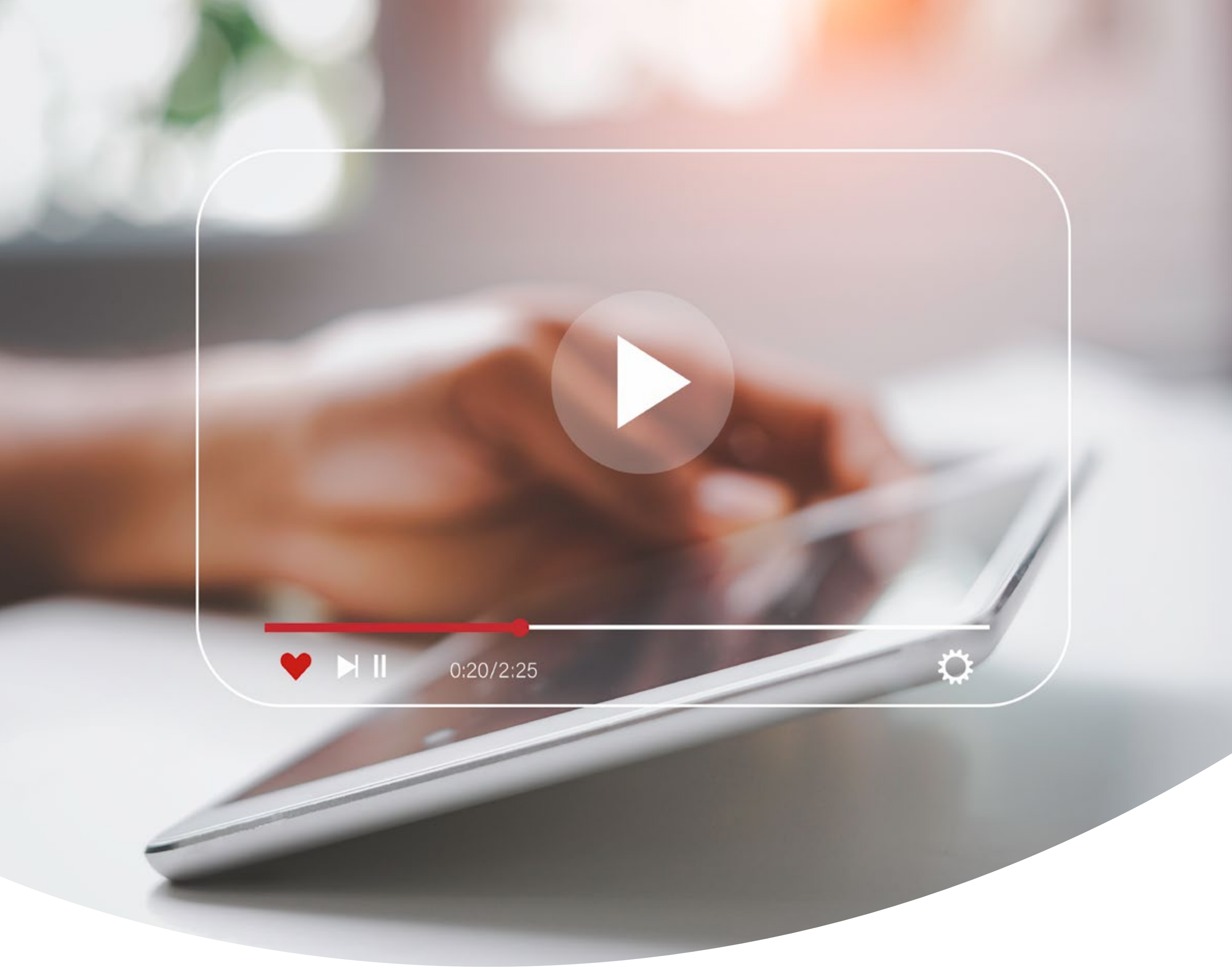
CX mention is a mention in the web selected by an expert which is about experience on customer path with a given company, service or product.

CX references

On the Internet, customers most frequently comment on and share content connected with the streaming industry – 54 times more often compared to private medical care. Apart from streaming, largely popular in terms of references are also e-commerce and traditional services. Going into detail of content connected with Customer Experience, **the greatest percentage of CX references have been recorded about private medical care**. No wonder since taking care of one's health is after all one of the most important human needs. In accordance with the customer path adopted in this report, the **content** which appeared most often referred to **getting information about a service at different stages of the path – making up as much as 70% of the discussion**.

Polish Internet users say a lot about the streaming industry. They touch on such topics as providing access to playlists, songs or sharing opinion on watched serials and films. In these discussions, there are also mentions of customer experience directly (merely 1% of the whole discussion). We are concentrating on those even though we know that in streaming, customer experience is also affected by the quality of available content. Viewing it from the perspective of stages of the client's contact with a service, the most frequent CX topic in the above industry was resignation from a service.

In the telecommunications industry and banking, the percentage of CX content relative to the general discussion on particular industries reached a fairly high level of 6%. Similarly to medical care, the most CX content concerned acquisition of information. On the other hand, in the insurance industry – as in streaming – the most popular topic was resignation from a service.



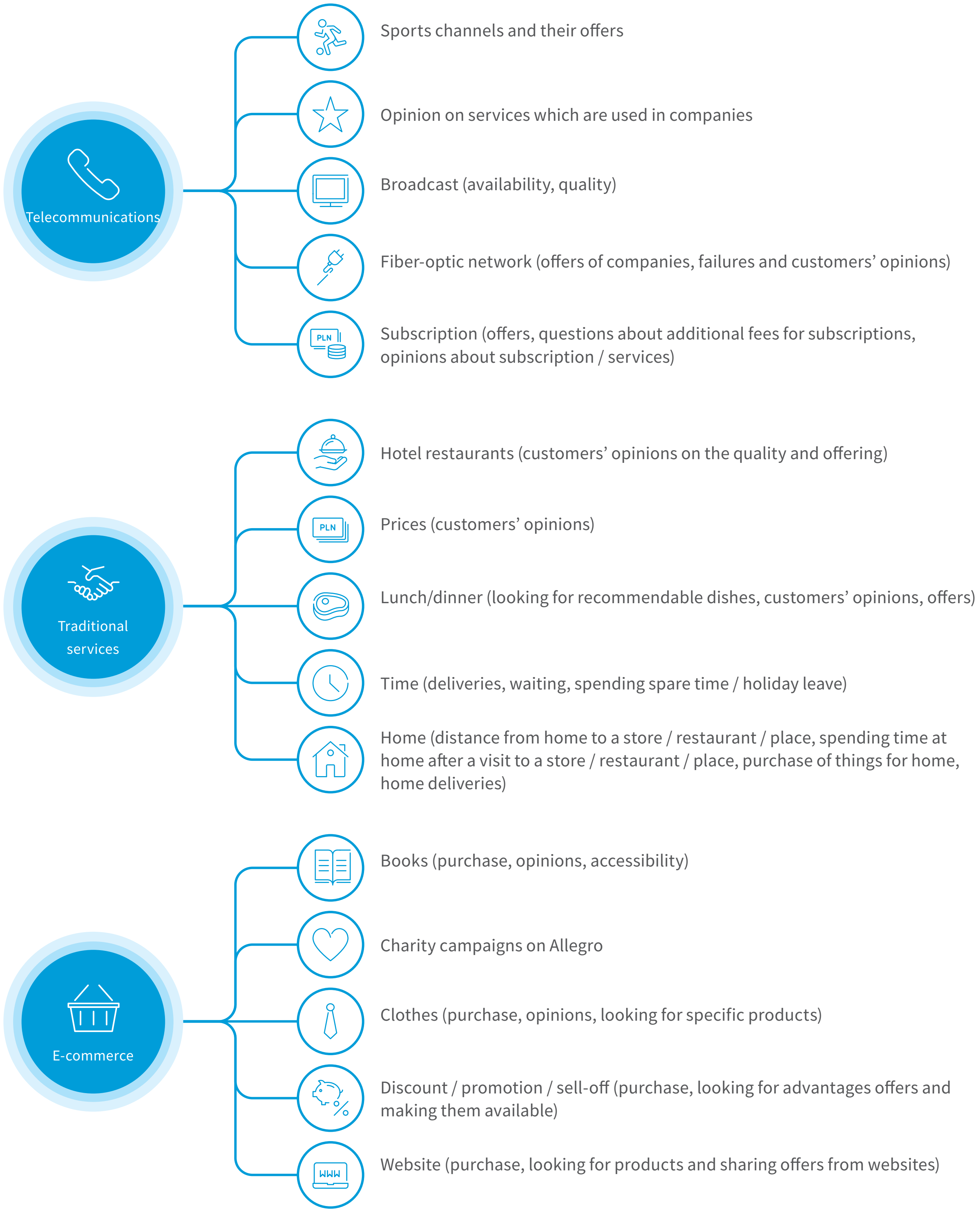
Distribution of mentions on the Internet for the analyzed industries

Distribution of mentions on the Internet for the analyzed industries	Insurance	Private medical care	Banking	Telecommunica-tions	Traditional services	E-commerce	Internet services	Streaming
Total number of mentions	17,823	3,930	35,516	45,254	107,164	173,628	16,991	467,357
Number of CX mentions	975	533	2013	2,837	2,466	6,533	382	2,600
CX share in all the mentions	5%	14%	6%	6%	2%	4%	2%	1%
How many people can see a CX mention*	3,157,731	2,790,796	7,318,883	8,091,175	24,500,889	27,815,558	872,561	210,907

* The number of CX mentions multiplied by their reach (for more information on the reach, see from page 64).
Source: Analysis of the client's voice on the Internet, Brand24

5 most frequently mentioned topics for all the analyzed industries

- **Insurance**
  - House or apartment insurance
  - Insurance companies – opinions
  - Car insurance
  - Life insurance
  - Claims paid on insurance
- **Private medical care**
  - Offer of medical care in the workplace
  - A doctor (opinions of clients about specialists and availability of doctors within subscriptions)
  - Making an appointment for a visit and waiting time for it
  - Availability of dates
  - Referral to a clinic or a visit to a clinic
- **Banking**
  - Mortgage (granting loans, terms and conditions, interest, offers)
  - Loan (granting, terms and conditions, interest, offers)
  - Car (financing purchase by a loan)
  - Saving (interest rates of savings accounts, interest, customers' opinions)
  - App (looking for help, mentioning an app in the context of recommending services of a particular bank)


Telecommunications
Sports channels and their offers
Opinion on services which are used in companies
Broadcast (availability, quality)
Fiber-optic network (offers of companies, failures and customers' opinions)
Subscription (offers, questions about additional fees for subscriptions, opinions about subscription / services)
PLN
Traditional services
Hotel restaurants (customers' opinions on the quality and offering)
Prices (customers' opinions)
PLN
Lunch/dinner (looking for recommendable dishes, customers' opinions, offers)
Time (deliveries, waiting, spending spare time / holiday leave)
Home (distance from home to a store / restaurant / place, spending time at home after a visit to a store / restaurant / place, purchase of things for home, home deliveries)
E-commerce
Books (purchase, opinions, accessibility)
Charity campaigns on Allegro
Clothes (purchase, opinions, looking for specific products)
Discount / promotion / sell-off (purchase, looking for advantages offers and making them available)
Website (purchase, looking for products and sharing offers from websites)
WWW

Internet services

- Uber (charges, accessibility, promotions, opinions on rides)
- City/town (availability of services in particular cities or towns)
- App (obtaining discounts for users of mobile apps, using them during purchases / booking, recommendations)
- Booking (hotel, room, overnight stay, transport)
- Price (searching for the most advantageous prices and promotions, comparing competitive prices of companies)

Streaming

- Spotify (sharing playlists / songs, users' opinions on the content uploaded on Spotify)
- Music / song (sharing songs, sharing opinions)
- Netflix (sharing opinions on serials and films)
- Serial / film (users' opinions on trailers, availability of films and serials on various streaming platforms and serials or films themselves)

Source: Analysis of the client's voice on the Internet, Brand24

From merely four analyzed months (January-April 2022), we selected almost one million mentions of the eight industries covered by the project. We estimate that this translated into over one billion contacts with the above content. To put it more simply – one mention was read over one thousand times on average. It is a great exposure of a brand / product, which is a source of a lot of valuable information on both the client, their opinion and attitude to the brand or product as well as the most popular topics recalled in the given context.

What is important is to track trends and opinions (including customers' opinions) on an ongoing basis – what works today does not have to work next year. Web analytics and monitoring are the basis and the linking element for all the activities: from strictly marketing ones, through SEO, UX, product development, to content activities or social selling. Planning based on data and ongoing analysis of the situation with a proper adaptation process already at input make up a very significant competitive edge. Furthermore, due to analysis of online discussions, the brand may acquire priceless feedback as well as join the discussions, exposing its attitude to the client and emphasizing that their opinion is important and perceived by the company.

Wojciech Chrzan
Head of Insights, Brand24

Where they talk about CX – channels

From among all the digital channels (social media and non-social media) where customers share their experience, **the most mentions appeared on Twitter**. Customers – regardless of the industry – use Twitter to share their thoughts, experience and problems, for example they mention specific brands and point them out by tagging them in posts.

It was just to Twitter that the streaming industry owes its great advantage in terms of the number of mentions – consumers comment there various kinds of content (songs, podcasts, etc.), look for interesting playlists, information about pieces and rankings. On the other hand, customers of the e-commerce industry, also active on Twitter, shared on that platform their feelings about specific adverts and offers, promoted them and participated in discussions about their shopping.

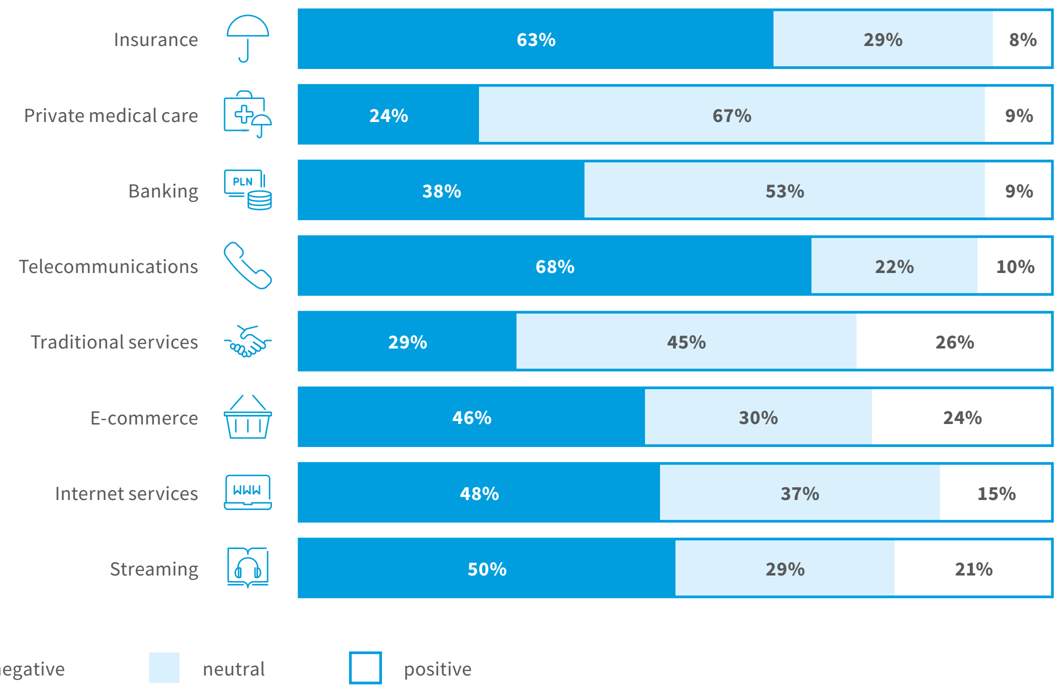
Glossary

Sentiment is an emotional feature of a mention. Its expression may be neutral, positive or negative. Brand24 used original machine learning algorithms to assess and analyze sentiments of content regarding particular industries.

Social media include Facebook, Twitter, Instagram as well as video platforms – YouTube, TikTok, Twitch.

Non-social media are forums, podcasts and websites (except for news and blogs).

Distribution of sentiment of comments about CX on the Internet, by industry



Source: Analysis of the client's voice on the Internet, Brand24

We additionally explored CX mentions for the insurance, medical care and banking industries. We analyzed then with a split into social and non-social media. We wanted to know where customers speak the most about these industries.

Social media

A channel worth noting – in spite of a small impact on the distribution of sentiment because of a relatively low number of CX mentions – is Facebook. It turns out that **customers of specific brands address them in comments under the content shared on their official profiles. Customers describe their problems there and ask for additional explanations**.

The social media channel which turned out to be the least influential in the period under analysis **was Instagram.** Equally few mentions appeared in podcasts. They were mainly advisory in nature – giving answers to frequently asked questions about specific issues connected with the given industry.

Non-social media

Analyzing channels beyond social media, **we found the greatest number of mentions on forums and websites**. Below, we show on which forums and websites the users very frequently described their CX experience depending on the industry.

Forums

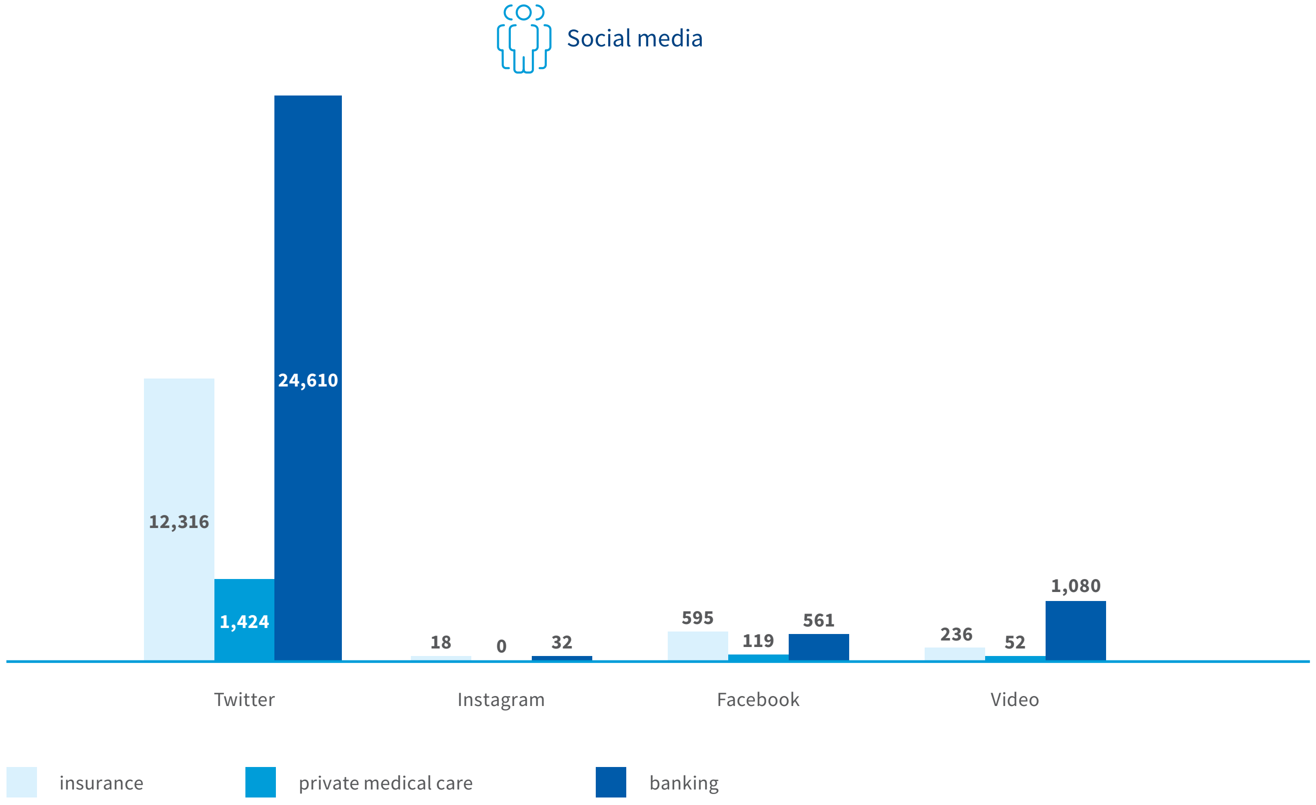
- Insurance – wykop.pl, forumsamochodowe.pl and ubezpieczenia.com.pl
- Private medical care – wizaz.pl, wykop.pl and forum.gazeta.pl
- Banking – wykop.pl, forum.wirtualnemedia.pl and forum.gazeta.pl

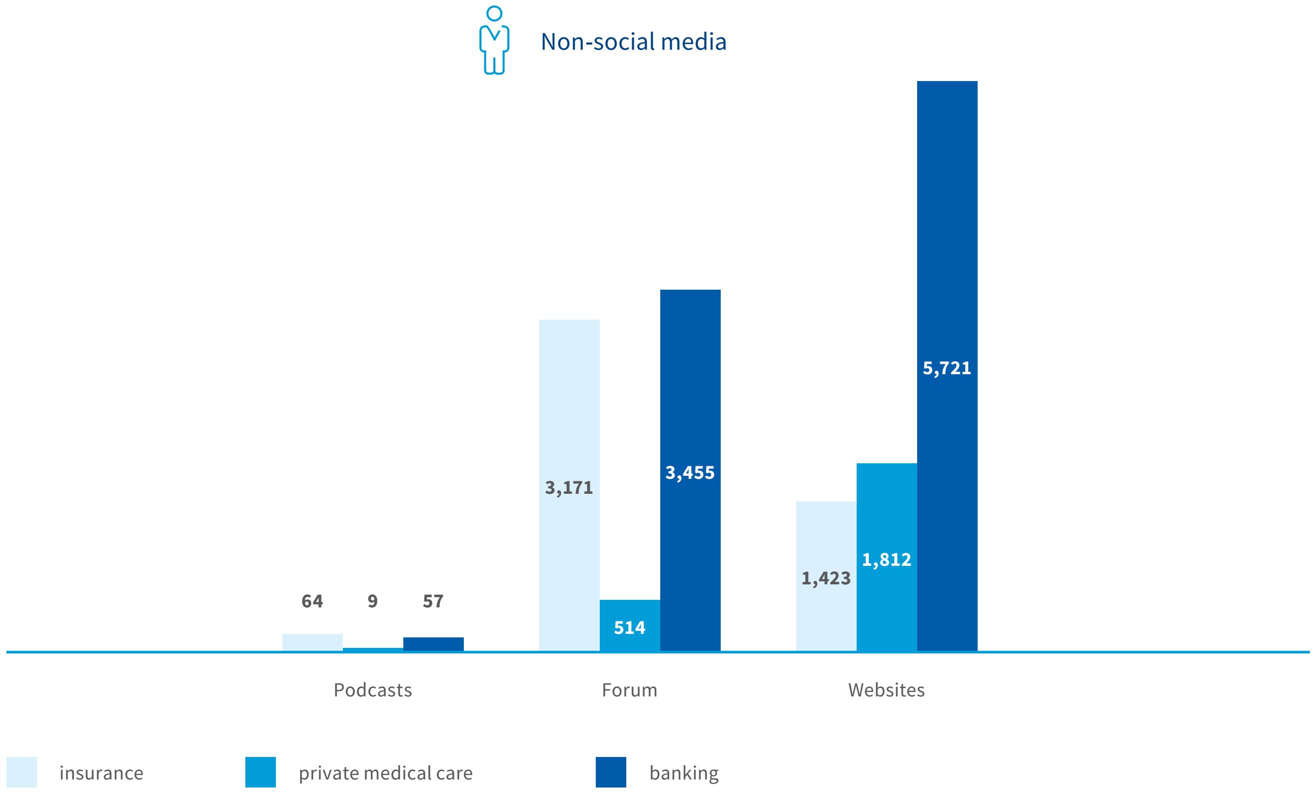
Websites

- Insurance and banking – opiniuj.pl and opinie24.pl
- Private medical care – ovufriend.pl

We also verified the general sentiment in non-social media. The majority of negative content comes from forums and websites. It is worth noting that for **each industry, there are different forums or websites which are the most popular**. This shows **diversity of places for expressing opinions and describe experiences** in contacts with companies.

The number of all the mentions in social media and non-social media

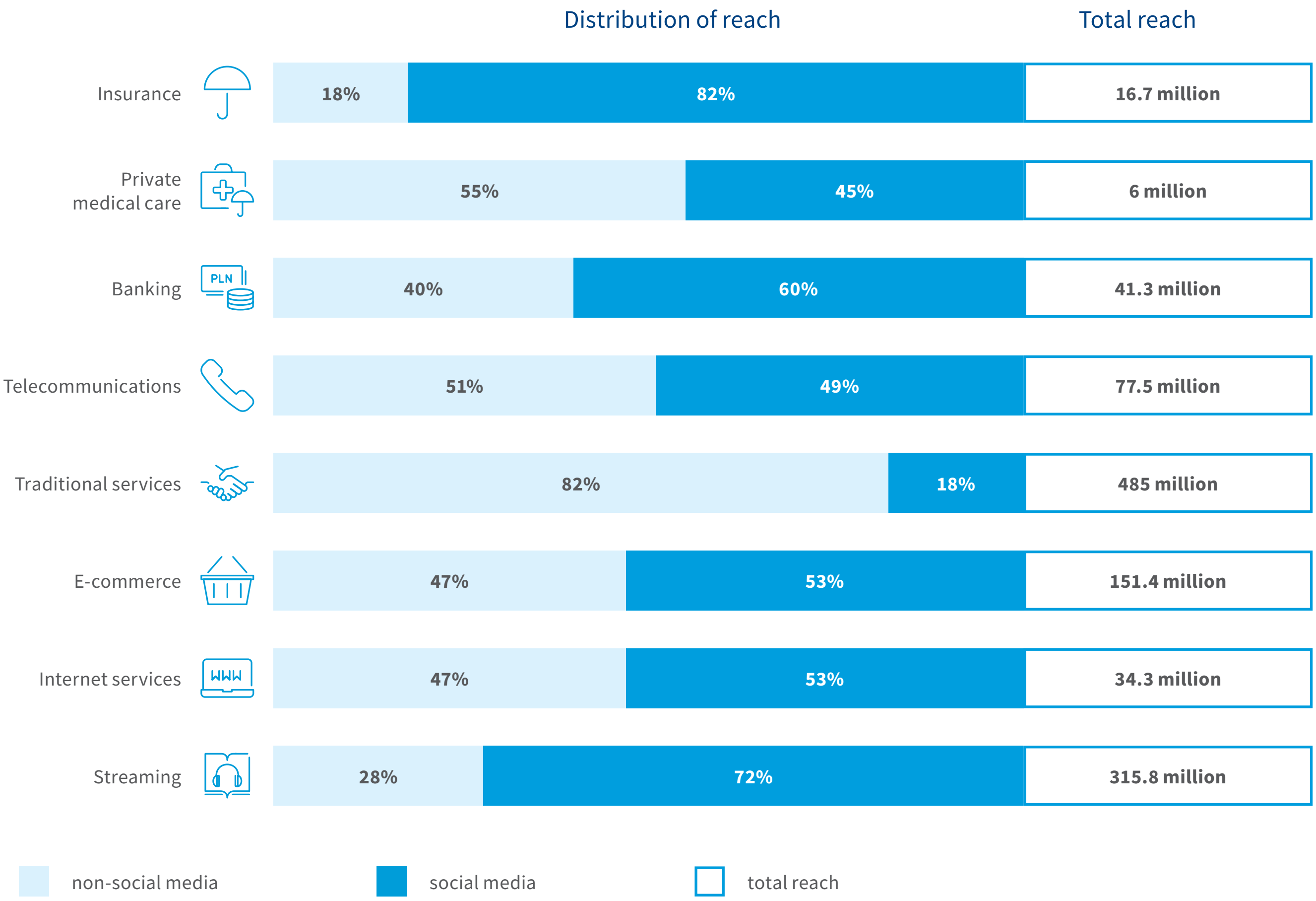




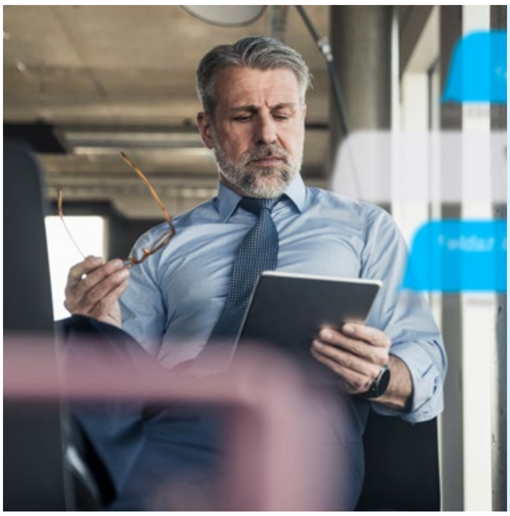
Source: Analysis of the client's voice on the Internet, Brand24

Where they talk about CX – reaches

Distribution of reach of all the mentions in the analyzed industries with a split into social and non-social media

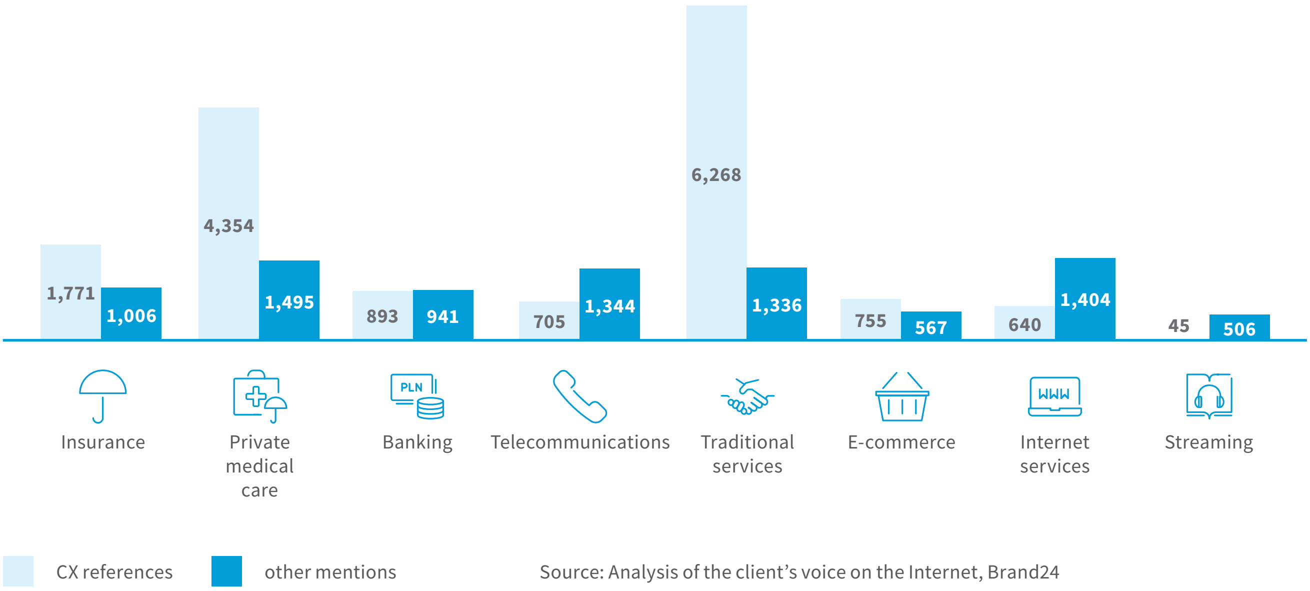


Source: Analysis of the client's voice on the Internet, Brand24



Reach, or the number of contacts with a given mention, entry or post, is directly connected with the author's popularity, the emotional tone of a comment, the source of entry, exposure of the given mention, the number of interactions and popularity of the topic. When a positive or negative mention reaches to a broad group of audience and arouses their emotions, there might be a snowball effect. **Reaches of emotionally-loaded content published on the web affect the social perception of companies – especially the content about CX.**

Average reach per 1 mention in social media

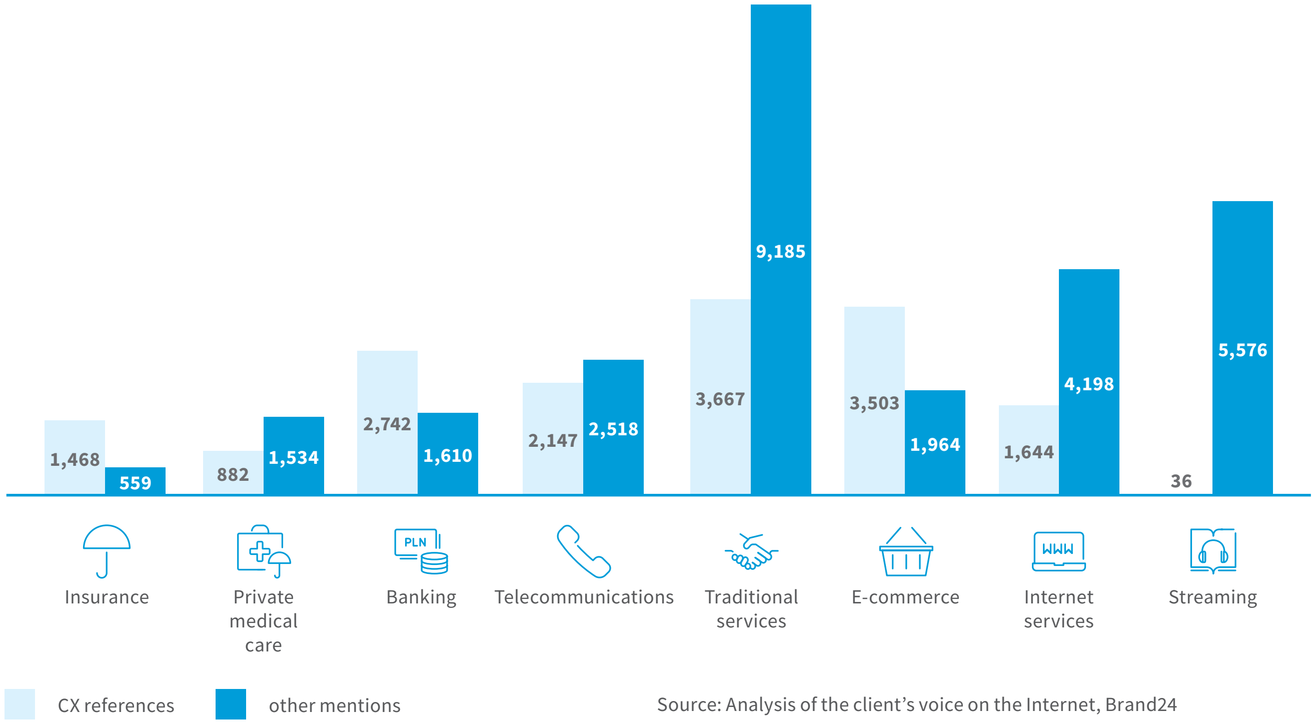


Source: Analysis of the client's voice on the Internet, Brand24

Example: One CX mention in insurance is displayed on average 1,771 times in social media.

In the case of private medical care and traditional services, **CX mentions generated** in social media **over 2 times greater reach than the remaining mentions.**

Average reach per 1 mention in non-social media



Source: Analysis of the client's voice on the Internet, Brand24

Example: One CX mention in insurance is displayed on average 1,468 times in non-social media.

In non-social media (similarly to social media), a lot is talked about the industry of traditional services – both in the context of CX and the remaining mentions. For the remaining analyzed industries, **one general mention generates on average a several times lower reach than a mention about traditional services**.

For the insurance industry, banking and e-commerce, more contacts with content are generated by mentions of CX in non-social media. Only the insurance industry and e-commerce have on average a greater reach concerning CX mentions than general mentions about the industry, both in the category of social media and outside them. A reverse relation – a greater average reach for the industry in general than for a discussion of CX – is demonstrated by the industries of Internet services, streaming and telecommunications.

Glossary

Reach of social media is an estimated number of contacts with a given post in social media. Reach in social media is based on the number of followers, fans, subscribers, connections and the percentage rate of visibility.

Reach of non-social media is an estimated number of contacts with content (displays) outside of social media which includes monitored expressions. Reach is calculated based on the average number of visits to a given website, its type and source, in which the monitored expression is used.

Do your customers hear you

Do your customers hear you

The telephone, email or a text message are not only channels through which the client may contact the company and solve their problem. They are also space which the company may use for effective communication with the client by informing them of novelties, promotions or its non-business activity. These channels may have information, promotional and sales functions.

We asked clients what information they get from service providers. In strongly digital industries: e-commerce, Internet services or streaming, the prevailing forms of communication are emails, newsletters and mobile app messages. In the other industries – the telephone channel still plays a great role (a call or text from a consultant).

The industry which, according to the respondents, communicates with the client most often and uses the greatest number of channels to do it, is banking. The least instances of communication, according to the survey participants, are sent by companies providing traditional services, Internet services and streaming.

What communication customers receive from the company

What communication customers receive from the company	Average	Insurance	Private medical care	Banking	Telecommunica-tions	Traditional services	E-commerce	Internet services	Streaming
I do not receive communication	23%	17% –	20%	7% –	10% –	44% +	20%	32% +	34% +
Emails / newsletter	36%	37%	38%	38%	39%	6% –	55% +	35%	44% +
Telephone call from a consultant	27%	41% +	34% +	33% +	39% +	30%	6% –	10% –	7% –
text message	25%	22% –	38% +	37% +	48% +	28%	16% –	15% –	8% –
Messages in an app / service	21%	9% –	18%	49% +	24%	7% –	31% +	26% +	23%
Traditional letters sent by mail	10%	27% +	8%	15% +	6% –	1% –	1% –	2% –	2% –

+/- result of the industry significantly higher / lower than the average

Source: Customer Experience Survey (n = 5318), PZU

Messages addressed by companies to the client usually include information about offering, new services, promotions or changes to the offering. Only 12% of customers receive information on other areas of the company's activity, e.g. involvement in charity activities or environmental protection. Such information most frequently reaches customers of banking (22%) and private medical care (18%).

93% of customers admit that they read messages from service providers (42% of them read them carefully, and 51% – cursorily). Communicated topics correspond to the survey participants' expectations – only 11% of customers are not interested in the received messages.

Do customers read messages from a company

Do customers read messages from a company	Average	Insurance	Private medical care	Banking	Telecommunications	Traditional services	E-commerce	Internet services	Streaming
I read carefully	42%	47% +	40%	44%	43%	56% +	30% –	33% –	31% –
I read cursorily, look through	51%	47% –	51%	49%	50%	38% –	58% +	57% +	60% +
I do not read at all	7%	6% –	9%	7%	7%	6%	12% +	10%	9%

+/- result of the industry significantly higher / lower than the average

Source: Customer Experience Survey (n = 5318), PZU

According to the majority of the surveyed clients, the frequency of communication is optimal (86%). 9% of them state that they receive too many messages from companies – most frequently, they are customers of e-commerce (15%), Internet services (13%) and telecommunications (12%). What does the expression “too many” mean in this context? A half of the surveyed clients do not accept communication received once a week or more often, and for further 20% of respondents, the frequency of 1–2 times a month is also too high.

From the client's perspective, communication from a company (unless it concerns a specific matter or order) is not a necessity. On the other hand, analyses show that customers want to be up to date with offers and information about services and brands they use. Therefore an answer to the question about topics, frequency and the best outgoing communication channels addressed to a client is not so simple.

To find it, we should – ignoring formal elements such as marketing consents – know how our customers consume various content items and ensure for us resources and system possibilities to analyze the knowledge. This applies both to customers' general preferences as well as to those connected specifically with our company. Which channels do they use? Which forms of content do they search for? Do they read our newsletters? Asking ourselves such questions will allow us to better adjust communication to our audience. Departing from customers' behaviors and preferences will give us a greater certainty that we will not fail to meet their needs.

In practice, this means nearly constant experimenting. With days and times for sending newsletters, the content and length of text messages, frequency of messages from an app. There is no golden mean. A changed frequency, another channel and different content will be needed for car brands and completely different for online food stores. Even within a given industry, there may be important differences with respect to the special nature of our group of customers (e.g. when we have young customers, we will be inclined to use TikTok, and in the case of a little older ones – Facebook).

An ideal solution would also be to collect the whole communication to customers in one area of responsibility. In practice, this is very difficult, especially in large organizations. What is crucial is then coordination of activities and exchange of information in the company itself. A working group, committee, task force – the name and form are unimportant. What is relevant here is cooperation among all the areas which communicate in any way with the client. If we achieve that, then it will be easier to ensure coherence of communication and not to exhaust the client. And whether it will be emails, text messages, push notifications; 2 or 5 times a week; brand, lifestyle or activating – this should be decided on looking at KPI, which of them will support our business results best. At the end of the day, communication with a client, as all the activities in the area of Customer Experience, are aimed to build the company's success.

Maciej Sancewicz
Customer Experience Expert

Voice of the company

Voice of the company

In the previous sections of the report, we looked at the relationship between a client and the company from the client's perspective. It is worth supplementing the picture – organizations, apart from products and services they offer, give their clients service and experience which consolidate the impressions of the company. Each company has a different attitude to the relationship. More and more frequently, we already hear not about the client-centeredness itself but about involvement and building of positive customer experience through the organization's activities.

We asked experts from leading companies in the fields of e-commerce, insurance, private medical care and banking operating in Poland and dealing with customer experience on a daily basis about the key trends, best practices and challenges in the CX area. We learned what measures and tools they use and who takes care of customer experience in their organizations.

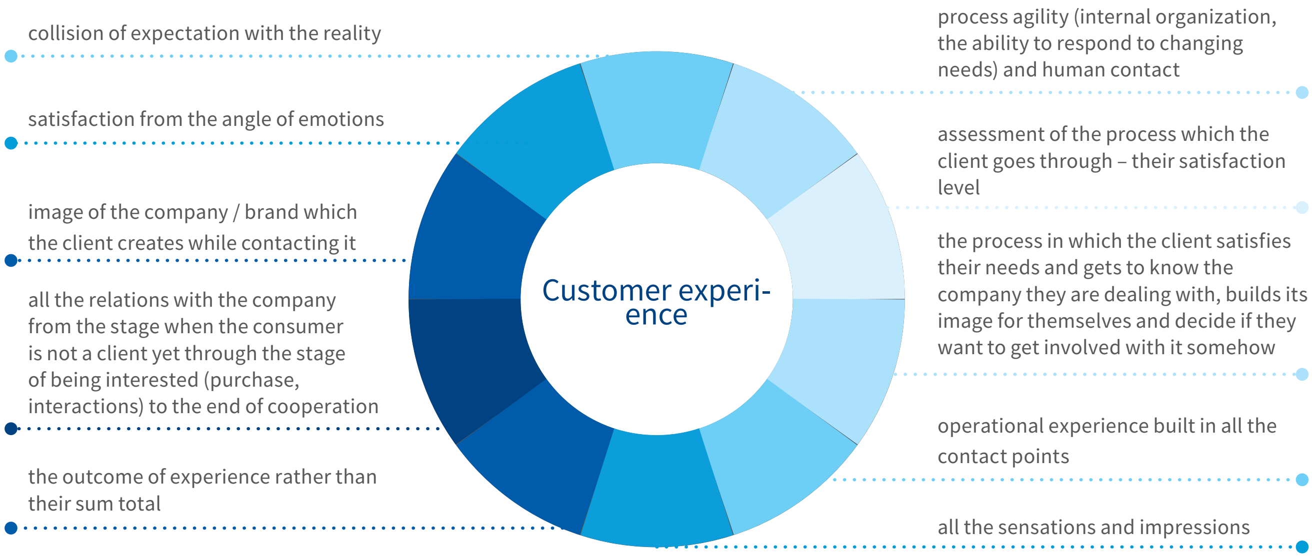
What is customer experience for experts

Although customer experience has been talked about for some time, and the very area, especially in recent years, has become quite popular, the very concept of CX is broad and sometimes understood differently. It is interesting how it is understood by the interviewed experts. In the definitions given by them, three areas recur: **emotions and subjectivity, a holistic approach to the client's interactions with the company as well as processes and operations**.

As far as the area of processes and operations is concerned, experts emphasized the role of well designed processes in their organizations which translate into good experience of their clients. Our observations show that some companies continue to think in terms of internal processes and systems rather than customer paths, which go beyond the traditional silos.

> "CX / UX enter the construction site first – they draw up the process so that it is the best for the client. The best CX is when the client does not see the process."
>
> Expert from the banking industry

How do experts define customer experience



Source: Quality interviews with experts, May-June 2022. In boxes, we present quotations from experts participating in the survey.

How do companies measure satisfaction from customer experience

Organizations approach gaining knowledge about the client in various ways, though we found several common features. They usually conduct regular surveys – quantitative and qualitative, most often on a monthly or quarterly basis. In quantitative surveys, they mainly use CAWI and CATI questionnaires. In certain industries, surveys in text messages are also popular (less frequently surveys on social media). Qualitative surveys include mainly deepened individual interviews, focus groups with the company's and competitors' clients and, in some industries – additionally service safaris.*

* Service Safari is a research technique which allows for exploration of the service from the user's perspective by going along their path, the whole or a part of it.

Companies adopt various approaches to surveys. Some organizations employ external companies to complete the whole process or perform several of its elements. Some experts, however, admitted that they have their own groups of researchers and laboratories to do tests and surveys.

Analyzing the data obtained during research, the organizations focus on segmentation of results. They do it on the basis of customer groups, performed processes or contact channels. **Research is most frequently done in two directions: what is taken into consideration is not only customers' opinions but also measurements of processes performed by the organization.**

"If you ask the client what is important for them during air travel, the client will not mention the pilot. But the pilot is necessary, therefore we have to make measurements in two directions."

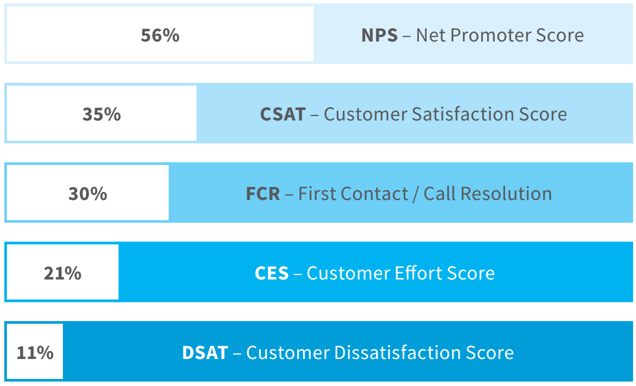
Expert from the banking industry

What measures are used by leaders of each industry and how they affect business decisions

In the context of CX, companies most often use typical tested measures. These are NPS (Net Promoter Score), CSAT (Customer Satisfaction Score) and FCR (First Contact Resolution), which companies obtain based on their own data or purchase reports from external companies. Responses of experts about CX measures are consistent with findings of the survey entitled "Customer Service Excellence 2021," where leaders of customer service departments were asked about measures used by them at work.

83% of the survey participants confirmed that in the company where they work, **customer satisfaction indicators are used**. 50% of them believe that **to increase the level of the indicators will be priority** within the next 12 months.

The most frequently used indicators:



Source: "Customer Service Excellence 2021", Deloitte Digital, 2021.

The most frequently used measures and questions to which they respond

NPS

Net Promoter Score
Would you recommend our company to your family or friends?

CSAT

Customer Satisfaction Score
How are you satisfied with the provided service?

FCR

First Contact / Call Resolution
Was your problem solved during the first contact with the company?

CES

Customer Effort Score
How much effort did you have to put to have your business done?

DSAT

Customer Dissatisfaction Score
How much are you dissatisfied from the provided service?

Even though most companies do research on an ongoing basis, they make available the findings most often on a quarterly or semi-annual basis. Such waiting for the report may affect the pace at which companies based on data about clients make business decisions or introduce improvements to processes.

Do the same measures affect then business decisions? It depends. **As indicated by experts – CX measures and data are a factor which companies take into account while making decisions and planning strategies. For management boards of companies, what is important, though, is the rate of return on investment in CX.** Furthermore, in most organizations, CX involvement in building good customer experience varies among departments. Therefore, an important factor is education of employees – at each level. In the surveyed companies, there are CX departments, which are separate cells in the organization providing knowledge about customers.

"We have open days in the customer service team when everybody can visit us and see how we work.
Every new management board member also spends a day in our department, where they learn how and about what we talk with customers."

Expert from the e-commerce industry

Competent data collection, data processing and analysis as well as drawing conclusions are the basis for achieving success of a brand or product in a highly competitive market environment. The key thing are insights, or findings which may make up positive impulses for the growth of business. In many companies and corporations, the determinants are KPI indicators, on the basis of which it is assessed whether business develops well or whether the assumed plan for a given year is performed. Neglecting to verify the factors which could have an actual impact on the performance of assumed plans amounts to a superficial and careless approach. That may lead to cognitive errors whose consequences will be costly. That dimension based on indicators, in terms of percentages and trends, should be certainly deepened and enriched, e.g. with a context. The company's operation in the Internet space, campaigns, impacts of content, perception and presence of a brand – all of those may be verified, properly quantified and assessed, e.g. in terms of effectiveness. Such values may be also compared to the market or direct competitors. On the other hand, information available on the web may be a priceless benchmark for new initiatives. A/B tests may be helpful but in many cases information is provided by an earlier stage than the client's interaction with the company's website. We will find it somewhere between Twitter, Facebook and a blog and forum. Working with the biggest global and Polish brands, I perceive a large potential of media and web monitoring. From analysis of the industry, identification of potential opportunities and threats, through the possibility of joining discussions, to a better understanding of the client.

Wojciech Chrzan
Head of Insights, Brand24

What is the client guided by when choosing a company

In the survey which was conducted for the purposes of the report, customers indicated that from their perspective what is most important when choosing the service provider is an attractive price, good quality of services and support, as well as a broad range of offering. We asked experts about their recipe for success: why do customers select their company rather than services of a competitor. An important factor from the perspective of company representatives turned out to be **the trust** that clients put in the brand, **broad availability in contact channels** combined with **speed of action** as well as **clear and transparent communication with the client**.

It is exactly communication that turned out to be a very important issue discussed by the experts. The majority of surveyed companies work constantly on a change to the model of communication with clients. They rely on a language which is simple, comprehensible, not aggressive and close to the client. They design content which is accessible and inclusive.

"We want to go beyond "Bankish", because customers do not understand us – we have a simple language unit which gives an opinion of all the content sent to clients and makes it simpler."

Expert from the banking industry

Which channels are used by clients of leading companies

The most desired communication channel remains contact with another human being – especially in the case of problems complicated and important from the consumer's perspective. Simple, intuitive matters customers prefer handling on their own but it does not bother them either to be serviced by anInternet bot.

"We do not want to be photovoltaics, we do not make bots for outgoing contacts from the bank but incoming contacts are already handled by bots."

Expert from the banking industry

We can also see that in the completed survey. Customers most frequently point to these contact channels with the company in which they have contact with a relationship manager: telephone call, personal visit to a branch or emails.

Do clients continue to expect digitalization of processes and contact channels

Company representatives assess that clients continue to expect digitalization of processes and contact channels. This cannot happen, though, at the cost of losing contact with a human being. In difficult moments, the client wants to be looked after by the company. Contrary to stereotypes, not only younger consumers search for information and want to make online purchases but also many elderly persons use materials and educational opportunities provided by companies (e.g. e-commerce providers). Educating potential clients about new technologies may turn out to be a great way to win clients' loyalty and create competitive edge.

> "A young client expects digitalization – persons aged 20-25 want to check everything at home, on a sofa, at 10 p.m.
> A client aged 40-50 may use his or her telephone but the absence of digital channels is not a stumbling block."
> Expert from the insurance industry

> "A branch of a bank may be a showroom and a place for learning technology."
> Expert from the banking industry

The challenge which the experts see in digitalization is that decision-makers in organizations perceive it primarily as a cost reduction program rather than the way to increase customers' satisfaction. Cost reduction seems to be attractive for an organization, but this may turn out to be a short-sighted approach. If clients are not satisfied with digital processes may drastically change their attitude to the company. A dissatisfied client will not recommend the company further, will not buy additional products and, in an extreme case, will resign and choose a competing company which will satisfy his or her expectations.

An additional problem is incoherence of processes in digital and traditional channels – the challenge is combined with the efforts to create an omnichannel communication system.

What is the past, present and future of CX in Poland

Past

As experts say, several years ago, particular processes were carefully prepared and satisfied the highest standards. The entire experience did not give customers the values expected by them. Companies conducted client surveys but it was business and operational issues that were in the center of attention. The technological background was not expanded.

Present

The challenges which business faces today in Poland reflect what did not work in the past. Companies make efforts to achieve harmonious process management by capturing the mosaic of channels and interfaces so that processes do not surprise the client. To do so, organizations employ people who know and are responsible for the entire process rather than for merely a part of it.

Paradoxically, for the leaders of industries, high satisfaction of clients is also a challenge. How to maintain it over long term? How to offer perfect experience due to verified processes and at the same time introduce innovations, moving with the times? And how not to spoil what has worked to date? These are just some of the questions resulting from the challenge.

> "The challenge is to increase the indicators, which are high now but may be still higher."
> Expert from the industry: private medical care

Future

And how does the future in the CX area look like? The experts claim that “it will be only more difficult” because customer requirements will continue to be increasingly higher. Customer Experience is affected not only by interactions with the company but also the activities of all the organizations which the client is involved with. **CX leaders observe the whole market – collecting ideas for improvement in industries which seem unconnected with their everyday activity.**

Who do representatives of various industries learn from

Where do industries derive inspiration from

Insurance

E-commerce:
- **facility of entering into transactions**
- speed of contact with the client and returning to them with an answer (e.g. assigning statuses)
- **quick purchases made on a single platform**

Private medical care

Contact Center:
- transfer of working model, e.g. a doctor asks the question: “Is there anything else I could help you with?”

Digitalized services:
- resignation from paper documents (e.g. prescriptions)

Banking

Digitalized services:
- resignation from paper documents (e.g. agreements)

Technological companies:
- offering customized products and services

E-commerce

Logistics:
- self-service post machines

Banking:
- new payment methods

The future will be also **more digitalized** – companies put emphasis on investments in remote communication channels and tools for collecting information about clients. **They do not forget, however, about traditional channels and the human factor.** Relationship managers have had and will continue to be of no small importance even though digitalization will affect their work. Experts anticipate that due to investments in automation and digitalization the relationship manager’s job description will change. They will help clients in solving **the most difficult and the most complicated problems**. They will be also involved in processes of designing solutions closing big loop or creating system solutions corresponding to customers’ problems. Naturally, in some organizations relationship managers already perform the tasks but we are talking about the general trend which will be brought by a not so distant future.

Another issue which CX teams will work on in the coming years is **delivery of coherent and fully omnichannel experience**. They will give the sense that in each contact channel and at each interface the client talks to the organization itself (and even to the same person). Due to this, they will not repeat their story every time.

Summary

Summary

Good Customer Experience may ensure competitive advantage.
Therefore, **remember** that:

1 **In client-centered companies, satisfaction levels are high.**

In the customer experience survey, 76% of the survey participants are satisfied with the services they use. If you want to define the target satisfaction level, which would be ambitious but realistic, for your company's clients, start from analyzing market benchmarks, the knowledge about clients available in the organization (e.g. satisfaction indicators, complaint statistics).
Take into consideration the time and costs of optimization of processes and products as well as your business objectives.

2 **Each industry is different therefore compare but do it wisely!**

It is natural that some industries record higher customer satisfaction levels, and other ones lower. It will be difficult for an insurance company to achieve results obtained by the most popular streaming platform. The highest satisfaction levels are achieved by these industries and brands which build personal relationships with the client based on positive experience.

3 **Look for inspiration also outside your industry.**

The client does not think in terms of division into industries. Therefore, observe other ones, look at the best practices and solutions.

4 **Look from the angle of client path.**

At each of its stages, customers have different needs and aims, facing different challenges. What has the greatest impact on customer satisfaction is the moment when the client uses the service for the first time ad verifies the promises made at the stage of purchase, and the stage of complaint, which shows how the company behaves in a crisis.

5 **Limit negative experience!**

While surveying customer experience, the greatest impact on satisfaction was whether the client had a problem or felt there was something missing: the satisfaction level of persons who did not have problems was 82%, and those who had – merely 47%. That is why is worth preventing problems and if they occur – to look for constructive solutions.

6 How to do it? **It is important that services and processes should be coherent, simple and intuitive.**

Customers expect first of all clear communication and coherent information, intuitive services and kept promises.
It is just simplicity of everyday use, clarity of information or easy solution of a possible problem which determine customer satisfaction.

7 **Solve problems as soon as possible.**

Customers do not want to wait for a solution. As many as 48% of customers believe that waiting 2–3 days for a reply is too long.

8 **Offer various contact channels to customers and ensure consistency between them.**

At each stage of their paths, customers need different forms of contact: sometimes direct, another time – digital. Companies should ensure smooth transitions between various contact channels. It is important that there is a symbiosis among them, that they complement one another, making it easier for clients to deal with their business.

9 **Do not be afraid that service digitalization is taking place while harming clients over 56.**

The percentage of persons aged over 56 who are Internet users is increasing dynamically. Already for 78% of persons aged 56-65 and 69% of persons over 65, the Internet is a place where they handle numerous tasks.

10 **Contact with a human being will never go out of fashion.**

Clients expect digitalization of processes and contact channels. This cannot happen, though, at the cost of losing contact with a human being. This contact channel is of particular importance in hard times, when the client wants to feel that the company takes care of them.

11 **An informed client means a satisfied client.**

Every eighth client who resigns from the service gives the reason of lack of reliable information during service or difficult access to information.

12 **Social listening is a valuable source of knowledge about clients' opinions on your brand and contexts in which such opinions appear.**

It is worth tracking what customers say on the web on an ongoing basis. This source of knowledge is especially important because each voice reverberates very strongly and appears hundreds of times, and sometimes thousands. Monitoring those voices, responding to them and drawing conclusions is almost necessary nowadays.

Today, customer service really is at the center of a company's activity. There is even an official word for it: client-centeredness. Not only customer service departments or marketing and sales should have the client in the center of attention but really everyone in the organization, doing everyday work, should understand exactly who the end client is and what their current needs are. These needs may change and evolve even several times a day and organizations should notice all these changes and address them. Sometimes, this will mean ensuring that the client may move from his telephone to a laptop while performing an online transaction, sometimes it may be a discount coupon on the occasion of their birthday or preparing an offer that satisfies all their current requirements. Clients get greater satisfaction from brands that focus on personal relationships based on positive experiences.

You should always look for inspiration, it is worth observing other industries and organizations, read case studies shared by other companies, pay attention to client-directed activities of technological companies. They have the best experience in data analytics and in acting on its basis. Today the most interesting inspirations can be gathered outside of your strict industry – this is why we should go beyond our niches and look around everywhere. Clients do not think in terms of division into industries – they compare all their experience and want those at the highest level – and we should follow this thinking as well.

Each stage of the customer path or customer journey is important and it is worth analyzing it frequently and improve on any weak points. We must remember that today's world is so fast that the client often gives us just one chance and then they never return. Therefore companies should be prepared to offer excellent first contact with the client. During an in-depth analysis of a customer path, we are able to eliminate recurring problems and that will cause significant improvement of quality of first contact. Today's technology is easy, simple to use and intuitive and customer service must be the same – this is what clients require today and "simple and intuitive" are the characteristics that they mention to be of key importance.

Even though the first contact with the client is handled in many organizations by an army of specialized bots, personal contact is still deemed important, especially in difficult moments. The best effects are always achieved when a human being and technology work together.

I have recently walked into my favorite café, where I eat lunch almost every day, to learn that the menu no longer includes lettuce, which I liked best. It turned out that the chef decided to change the menu without asking people engaged in customer service on a daily basis about clients' choices and preferences. "That was the most popular lunch set in our café. Now all customers complain," service employees said.

Apart from great experiences with various companies, when I feel that somebody actually cares for me and the company remembers about my preferences, I still encounter organizations where I feel not like a customer but rather a petitioner. The world is evolving very fast and technology brings many dramatic changes. Organizations must find their place in this and at the same time know their customers and provide them not only with customer service at the highest possible level but also at the level that is at least as good as the level provided recently by another company. We need to compete with ourselves and with everybody around us, but the reward is customer loyalty in uncertain times.

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