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Digital Customer Experience: “One Size Doesn’t Fit All”

Recently, my wife and I decided to move our bill payments to paperless mode. While we might be “behind the curve” in the era of AI, digitization, and mobility, but we made the “leap”. This opened a new lens into the digital impact on customer experience and we are giving it mixed reviews. All too often there are numerous prompts to perform simple actions like paying a bill or questioning a payment. It probably is not odd that digital applications are much simpler when it comes to making a purchase. Go figure. When online, passwords are not recognized, and a customer is forced into the torture of changing a password and it can be a frustrating experience. Online chatbots are restricted in what problems can be resolved. Rather than just “beating up” on our experience, I wanted to raise the issue of how the underserved or unserved must deal with these same issues with limited resources.

The FCC indicated that 14.5 million Americans are without access to broadband. The FCC Report on broadband access released in January of 2021 comments upon the significant progress made in expanding broadband access and commends the fixed and mobile providers for improving access significantly. The same report also comments that efforts to close the digital divide must continue. Pew Charitable Trusts, in its 2021 broadband report, estimated that 23% of Americans lack broadband access at home. Ninety-two per-cent of adults in households earning more than \$75,000 per year have broadband access. That drops to 57% for households with less than \$30,000 in income. Beyond the socio-economic implications, there are other segments that are challenged by digital customer experience based upon age, disability, or language. The challenge confronting all businesses that rely upon digital or internet connectivity is determining the best path to ensuring that a significant segment of society is not left behind in the digital era. It is a complex challenge and involves a major commitment from the public and private sectors.

There are a myriad number of actions to consider, and I would like to focus a two of them.

- Expansion of broadband access to underserved and unserved communities and development of community-based resource centers to provide access to computer and print capabilities to those who need it the most.

There are several private initiatives that have taken on the task of broadband expansion. One of them, Americas Broadband Future includes AT&T, Charter Communication, COMCAST, VERIZON, CTIA, ncta and USTELECOM. It was formed to support and drive connectivity and, according to their website, “address the root causes of the digital divide” and since 1996 have invested \$1.6 trillion dollars to expand connectivity. This includes access to equipment and literacy programs and development of community-based resource centers to provide access to computer and print capability to those who need it. Congress is working on legislation to provide more access to broadband to rural America and low-income populations and improve literacy. The proverbial bottom line is that expansion of connectivity and literacy will require Congress and private industry to work collaboratively to meet the challenge.

- Reimagination and simplification of the digital customer experience to factor in the need of the underserved and unserved communities.

The reimagined experience should not use the “tech-savvy” consumer with extensive access to technology and training as the paradigm. Currently, much of the customer experience in insurance, retail and financial services is like a monopoly board where you draw cards with an uncertain outcome. The combination of first- and third-party data, AI and cognitive reasoning should allow for the development of more nuanced systems that anticipate the variations in computer literacy, language, and physical capability. One area of analysis could be to review the feasibility of multifunctional and simple to use kiosks in retail stores, banks, government, and community facilities that allow for bill payment, service access and queries. This is not a new idea; it is just one that needs more traction. Tablets already perform this function at home, in retail stores and restaurants. These kiosks could be sponsored by multiple entities: national retailers and restaurants, partnerships between local community service organizations, government, and local retailers and “heavy tech” companies like Facebook, Google, and Amazon. Community based kiosk strategies would be able to factor in the nuances of the local community even if it is just language. Cammax in the UK is a good example of multi-language kiosk technology. It provides the ability to offer a variety of information and services in dozens of languages in a local environment accessible to the community. Another point to remember is that many more Americans have mobile phone connectivity. While that is not the same as having broadband access, there is a ready market for an improved customized mobile customer experience. That said, mobile phone use by age group varies significantly, so it is just one part of the solution.

I recognize that that a “digital panacea” is unlikely, but we have a challenging road to travel to meet the needs of all segments of society. At the end of the day, government, businesses, and technology companies must realize that the playing field is not level, and that empathy, understanding and creativity are needed to pursue a satisfying customer experience across all socio-economic segments.

8.2021



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Ralph Mucerino began his professional insurance career with The Travelers and joined AIG in 1979. He held several roles in the Domestic Brokerage Group earlier in his career including Senior Vice President of Commerce & Industry and Senior Vice President of American Home and National Union where he was responsible for several business units and operations. During a distinguished forty-one-year career with American International group, Ralph led multiple diverse businesses which highlighted his leadership, vision, creativity, adaptability, and emotional intelligence. In 1996, he assumed the CEO role for the Africa-Middle East Region. He then relocated to Japan, where he served as President of the Far East Region, AIG’s largest general insurance operation outside of the United States. In November 2008, he was appointed Chief Operating Officer of AIU for the company’s international businesses. During his career, Ralph had a wide range of roles in both consumer and commercial insurance, including multiple regional management roles for domestic and overseas businesses, multiple product manager roles in commercial and consumer insurance, multiple leadership roles in distribution, marketing and client management and leadership positions in reengineering of AIG’s overseas businesses. Mr. Mucerino retired in October of 2020 as Senior Vice President of AIG.