

Rick DeLisi:

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James Robert Lay:

Greetings and hello, I am James Robert Lay, and a welcome to Episode 249 of the Banking on Digital Growth Podcast. Today's episode is part of the Exponential Insight Series, and I'm excited to welcome Rick DeLisi to the show. Rick is the lead research analyst at Glia, an author of two books, The Effortless Experience, as well as, Digital Customer Service: Transforming Customer Experience for an On-Screen World. And today, I'm looking forward to diving into both of these books with Rick to empower you, the dear listener, to maximize your future digital growth potential by providing an effortless customer experience through digital customer service that is in fact optimized for an on-screen world. Welcome to the show, Rick. It is good to share time with you today buddy.

Rick DeLisi:

Thanks. Good to talk to you, and anybody who's excited about financial services, and particularly customer service, is a fellow brother.

James Robert Lay:

Absolutely, absolutely, and fellow sister too. Before we get into talking about books, the two books that you've co-authored over really the past decade. And time flies, when I was prepping for this conversation, I was like, wow, so we're almost at a decade now since The Effortless Experience came out, and then Digital Customer Service. Right now, present moment, what is good in your world? Personal, professional, it's your pick to get started.

Rick DeLisi:

I'm just really excited to see that organizations, especially now that it looks like we're heading into some financial headwinds, no one is saying we're absolutely in a recession right now, but it sure seems like that's a distinct possibility, organizations are thinking more clearly about customer loyalty. Now, you could say they probably should have always been, but as customer loyalty becomes more of a threat, as the potential of losing clients or customers that you've worked so hard to achieve becomes more of a risk, then the focus has to be on customer experience, and particularly on service experiences. So that's what I've been studying for the last two decades, and it's really cool to see so many organizations waking up to how important that is. It's always been important, but never more so than when you're at some fear of recession or economic risk.

James Robert Lay:

Well, you're right, it has always been important and I'm curious to know, because we can go back to September 12th, 2013, that was the day that you published the co-authored book, The Effortless Experience, conquering the new battleground for customer loyalty. What was the world like back then? What inspired you to write this book almost a decade ago? Let's start there.

Rick DeLisi:

It started with a really simple research project. I was part of a company called CEB, which was a leading research firm, and we were thinking about survey questions. Every organization likes to survey their customers, and the two most standard questions following any service interaction that would be used in

a survey are either the CSAT question, customer satisfaction, how satisfied were you with this interaction, or the seemingly more progressive NPS methodology, net promoter score, which is based on likelihood to recommend. And one of the things we learned in the research is that while certainly every company would want their customers to be satisfied, certainly every company would want their customers to be willing to recommend them, turns out a person's answer in a momentary survey following an interaction to either of those two questions isn't very predictive of their future loyalty.

What's the point of asking any question of customers other than to determine how is what we've been doing with this person leading to either greater or lesser loyalty? So we experimented with a million different permutations, word choices, and to our great surprise, we discovered that a person's answer to the question, right after a service interaction, how much effort was required for you to get resolution to your issue? A person's answer to that question is a nearly perfect prediction of their future loyalty.

And so from that one discovery, we built a whole study, an art and science around the whole idea of creating effortless experiences, or engineering experiences to be lower effort. We made a number of really interesting psychological discoveries that gave companies an opportunity to create a more effortless interaction with their customers.

James Robert Lay:

I like the idea of engineering effortless experiences, and one of the big takeaways that you noted early in your first book is that companies tend to grossly underestimate the benefit of simply meeting customer expectations. And I think that's an important point. What do you mean by this? How are they grossly underestimating the benefit of simply meeting customer expectations here?

Rick DeLisi:

To be very specific, we mean meeting expectations when a customer has a problem or an issue. So where you want to exceed expectations is in the value of whatever you're selling, or the benefits of using your product or service. There's nothing wrong with creating a delightful experience when it comes to getting value out of what I've already purchased. But when a person has a problem or an issue, the number one thing that we all want is, "Make this problem go away." And so the expectation in a service interaction is different, in fact, than my expectations for the overall customer experience I have in my entire lifetime of being your customer. Specifically, when there's a problem, make it easy for that problem to go away, don't make me go through a bunch of hoops and hassles, don't give me the impression that you're trying to resist solving my problem or giving me the runaround. Make it easy for the problem to go away and I'll continue to be just as loyal tomorrow as I was yesterday.

James Robert Lay:

This reminds me of something that I saw posted on Facebook. Tanya Cowgill, she was talking about an experience that she had going into a physical branch location, and I think that's the important thing here is experience, and we'll move the conversation here in just a bit. It goes beyond just what's going on in the physical world, but then there's the digital world, which adds a level of complexity. It's expectation. She had an expectation, that expectation was not met, and I think back to your point, make the problem just go away. When it comes to banking, what are common problems that people, what bakes just to make [inaudible 00:07:48] go away, make them disappear?

Rick DeLisi:

So, there's really two ways of looking at that. One is the obvious everyday quotidian kinds of things like checking my balance, or paying my bills online, or transferring funds from one account to another. Those things should be done so effortlessly that there's no thought given to that as even being an interaction. Anything I could do on my own is not an interaction. So those things should be simple, intuitive, and done without much thought.

But the kinds of experiences that carve a deeper groove into a person's brain or psyche are what we call moments of truth. And a moment of truth is any issue, self-defined there's no absolute definition for what a moment of truth is, it's totally subjective, but moments of truth tend to be issues that are complex, very important, meaning if I make the wrong choice I could really be hurting myself down the road, and are emotionally impactful.

So you can ask yourself, is applying for a car loan a moment of truth? Well, if it's the eighth car you've bought in your lifetime and you're just replacing one Toyota with another, maybe not. But, if you just got a big bonus and you're treating yourself to a luxury car as a status symbol or as a self reward, that's a moment of truth. If you're buying your first ever car for your teenage kid and you're really concerned about their safety, that's a moment of truth. If you are purchasing a vehicle that you're going to use as part of your retirement lifestyle, like an RV or something, that would be a moment of truth. So understanding which kinds of issues are most emotionally important to a customer should give every organization a clue as to which interactions matter the most. And for those, there's a far, far greater likelihood that some kind of human contact is going to be required, even in a digital first world, to create a fully satisfying and loyalty building experience.

James Robert Lay:

That's a great point, that it's the human connection in the more complex moments of truth. That was a pattern that Google found in their zero moment of truth study years ago. They found that the most influential source in a consumer's buying journey was a connection to another human being, whether that be over the phone, in a branch, through an email, through a live chat, a digital experience. It was that human connection that led the highest propensity of conversion going forward.

I think about a lot of the work that we've been doing over the years, through education and through coaching with banks, credit unions and FinTechs, you have these moments of truth, buying a car, getting a home, growing a business.

Rick DeLisi:

Sure.

James Robert Lay:

Leading up to those moments, though, are micro moments. And I say you've got to make every micro moment matter. And that's where it's like, on the flip side, coming back to your first book, almost a decade ago, you mentioned that companies tend to massively overestimate the loyalty returns from exceeding customer expectations, which I think is a little bit of a paradox. It's almost like it's a pendulum. We can go too far to one side, and then swing too far to the other, thinking that the more that we invest in the experience, the more that we're going to gain on the flip side, but it sounds like the law of diminishing returns here.

Rick DeLisi:

Well, again, you have to segregate out the overall experience that a person has throughout their lifetime with those discreet moments where there's an issue or a problem that needs to be resolved. So again, if you can create a product, if you can create a brand that brings delight to people, that under promises and over delivers, where I feel like the value for my money spent is much greater than the dollars themselves, that's a wonderful thing.

Rick DeLisi:

And so delighting customers with your product, that's always a positive, but when it comes specifically to those moments where that customer has to reach back out to you because they need help, making it as easy as possible is far more likely to happen, and far more economically impactful, than trying to over deliver or to delight customers. Before The Effortless Experience book came out, we did a piece in Harvard Business Review that was titled, Stop Trying to Delight Your Customers. Very many times I've talked to people who say, "Oh yeah, I love that piece in HBR that you guys did, Stop Delighting Your Customers." We never said that. We never said stop delighting people, but what we said is don't think of delight as the strategy for how you should interact with people when they have a problem. So, doing something that's above and beyond when it comes to solving a problem doesn't really get you anything more than simply and effortlessly solving the problem.

James Robert Lay:

Let's come back to the human connection here, because I find it a bit ironic that financial brands, and a lot of brands for that matter, have increased the friction to connect a person with a person to resolve a problem, to get help, to gain clarity, whatever that might be, to overcome a roadblock or an obstacle. I had this conversation with my kids about experiences, and it's so funny how these conversations with my kids then translate and parlay over into my professional life.

When you do what you're asked to do, when you're asked to do it, don't argue, that's a positive experience. You gain from that, I gain from that, we all gain from that. But whenever you increase friction, and you tell me no, or you say, "Yeah dad, I got it," and then you don't do it, that's a withdrawal because it's draining my energy, which is then going to come drain your energy when I have to come ask you again. It creates this conflict and we get stuck in this chaotic cycle. And if you think about experiences as positive deposits, or negative withdrawals, in connecting people with people, why do you think brands have made it more challenging to connect people with people, particularly in complex buying journeys or complex service experiences like banking?

Rick DeLisi:

Well, I would argue that it isn't more complicated or burdensome than it's been in the past, but the perception is that it is. The primary channel for companies to have human contact with their customers is the telephone. In our book, Digital Customer Service, we write about the history of contacting companies by phone, a history that by the way, really only begins in the mid 1980s.

James Robert Lay:

Wow.

Rick DeLisi:

It was only then that the first call centers came online. And when they did, being able to call a company on the phone, by the way, with a toll-free number, was considered a glorious bonus, it was a real value

add. That same exact dynamic exists today, you can call just about any company and speak to somebody who represents that company. But now, having to call the company on the phone is considered a giant pain. Same exact thing, completely different expectation, and completely different experience, even though it's the same thing.

James Robert Lay:

Very true. I think about a recent experience that I had with Zappos. I bought some shoes, they didn't fit, I needed to exchange some, return some others. It kicked me, saying you have to call, but the call was not bad because there was literally one click of a button, I got in touch with a human being. I didn't have to go and search something out. It was easy. Now, if I had to go and get the number, and then go through all of these different hoops, probably would've been a bit more frustrating.

I think about another one with Nespresso. So my Nespresso coffee machine stopped brewing coffee appropriately, and I was like, "Oh, I've got to call." It was this lamenting gripe, but I get on the phone with someone and they said, "Hey, do you mind if we send you a link?" We got on a video chat, that transformed the entire experience altogether, and they diagnosed the problem, they said, "Ship us the machine." And to make it even that much more of a positive resolution, I got a brand new machine. I thought I was going to get it fixed and then ship it back, which would've been great, but when the brand new box came, and I said, "Wow." That felt good.

And I think it's this idea of those feelings and emotions that I want to dive into here just a bit because when we talk about banking, banking being led by very smart, analytical, left brain leaders, we're talking feelings and emotions here. And I see there's sometimes a gap, there's a little bit of a disconnect. What are the opportunities to bridge the gap between how a banker naturally thinks and processes and sees the world, versus the perception of consumers? Which is exactly how you opened up the first book, you're like, we're all customers, we're all consumers at the end of the day, how might we be able to bring a little bit more empathy through experience in a digital world?

Rick DeLisi:

When you ask leaders of virtually any organization, and specifically banks, is your bank customer centric? 100.0% of all hands go up, "Yes, we are absolutely customer centric, because we spend a lot of time thinking about our customers. We have data, we have analytics, we have voice of customer. We're constantly thinking about our customers." One of the things that I've been learning is that if you spend a lot of time thinking about your customers, you're probably very company centric. Because to be customer centric you've got to stop thinking about your customers and try, as hard as it is, to think like your customers.

James Robert Lay:

Great point.

Rick DeLisi:

So let me ask you, why do you think it's so hard for banking leaders to think like their customers?

James Robert Lay:

It is the curse of knowledge.

Rick DeLisi:

There you go.

James Robert Lay:

I know all about these acronyms, the banker knees speak, the LTV. I mean, even like APY, I think as we're moving into more of a deposit focused environment, I'm putting out some warning signals saying, you know what APY means, you know that account is going to make someone a positive interest return. But through the secret shopping studies that we've done over the last decade, we have found that there are consumers who are like, "AP? They're going to charge me to keep my money in an account, like they do a loan?" Absolutely, I'm not going to bank with them. And we can laugh about that because we know we understand, but then there's that curse of knowledge. What's your take on that?

Rick DeLisi:

Yes and, the curse of knowledge goes beyond just technical expertise and swimming in an alphabet soup of acronyms, which every executive is guilty of. But it also comes down to, what are the priorities? You, as a leader of a bank, know what your goals are, what your targets are, what your pressures are, what regulatory issues you're dealing with, what you're trying to overcome at a competitive level. Those things all burn in your mind, all day, every day. What are you thinking about in the shower, if you're a banking executive? How can we create greater returns for whatever the institution we're running and with whatever customer base we have? How can we become a better bank?

Well, guess what? Customers don't care about any of those things. They don't know about them, they don't care about them. The pressures that you're under are immaterial to customers. Customers only know what they know. And so, to be able to think a person who not only doesn't have the knowledge and expertise you have, but is focused on a completely different set of priorities is, as it turns out, really hard. But, that's the key. Until organizations can learn to think like their customers, they will only continue to be marginalized and to be undifferentiated in a sea of seemingly very similar organizations.

James Robert Lay:

I really appreciate this. This is an acronym that we teach. If you want to put people at the center of all of your thinking and all of your doing, you have to go all in on them. You need to ask, you need to listen, you need to learn through observation. And it needs to be this continuous cycle of gaining a sense of clarity into where the people are, and as a result, empower them, guide them. What's the gap though? How do we bridge this gap between, yeah, Rick, I know this stuff, what do I need to do to practically apply this to make it reality within my own organization?

Rick DeLisi:

Start thinking about a tiering system for the touchpoints and interactions you're having with your customers. For simple everyday stuff, it should, again as we said before, become almost intuitive. If you want to conduct basic transactions, that should be thought of in a way that doesn't even create a register in a person's mind. I did it, it's over with, I got what I needed, I'm done and I'm moving on to the next thing. But, for those experiences that are likely to have a bigger impact on a person's future loyalty, you have to think to yourself, what is the reaction we're hoping for from this customer right after this interaction is over?

James Robert Lay:

Right.

Rick DeLisi:

And what we've learned from the research is that there's two things that you should ideally be hoping for. One is that the customer says, "Wow, that was way easier to get what I want than I thought." But two is that person should ideally leave a little bit smarter, feeling a little bit better about themselves, because one of the things I've been learning about loyalty is that people aren't really loyal to brands or products or companies. Now you could say, "Well, that's crap because I'm loyal to a number of different products and companies and brands." We all are. But at a psychological level, what I've been studying over the last couple of decades, is that ultimately people aren't loyal to the company, they're loyal to the decision they made to become your customer. So creating an opportunity within a given interaction for that customer to leave feeling smarter and better about their choice to be your customer, that creates the greatest likelihood of long-term loyalty. And of course, long-term loyalty is the key to success, particularly during trying economic times.

James Robert Lay:

Since we're talking a bit of a psychological perspective here, which I'm finding myself, as a digital anthropologist, studying the intersection of marketing, sales, technology and human behavior, I feel like I'm probably over indexing on the human behavior piece as of the last couple of years. And when it comes to banking, and experience, and trying economic times for many people where money has the potential to feel more confusing and complex. In the future for that matter, a person's future feels more confusing and complex. What opportunities might be available for a financial brand to simply, let's not talk about product for just a minute, these moments of truth, and let's just create a platform. Let's create a methodology that we can sit down and facilitate a dialogue and a discussion, channel agnostic, to help an individual gain a sense of clarity into what their future could be.

Dr. Benjamin Hardy, an organizational psychologist, has written a book called Be Your Future Self Now. I think the idea is to provide a path or lens or a framework to facilitate the future in the present moment. And then if we have agreement, provide that individual with a plan and a path forward to achieve that future. How might that play into placing positive deposits into a consumer psyche? Because back to your point about customer loyalty, it's about decision making.

Rick DeLisi:

Once again, think about each interaction that you're having with your customers. And I don't mean self-service, I don't mean communicating with a bot, an actual interaction with a live human being. Are those interactions leaving your customers feeling smarter about themselves? Are those interactions reinforcing my initial decision to become your customer in the first place? Do they feel to me like I was interacting with somebody who was on my side versus somebody who was on the bank's side? Was I talking to somebody who really had my best interests in mind? Or were they just trying to sell the product de jour? Or push me into something that I never asked about and I'm not interested in? Am I a source of revenue for you or am I truly a valued customer? Whose side are you on?

And I think it's more than fair to say, the vast majority of interactions all of us have had with the vast majority of companies we've done business with, it feels something like a tug of war or a battle. I know what I want, the person on the other end is trying to either get me to do something different or not allowing me to have what I'm doing, or they're the guardian at the gate who's protecting this company, and they're not that interested in me.

James Robert Lay:

The opportunity, as I've said many times, is to commit to put the transformation of people over the commoditized transaction of dollars and cents, but I'll take your guardian at the gate. We must go from being a guardian at the gate to being a guide on the journey, walking alongside the path of people, and gaining clarity and insight into what is important to that person, not only in the present moment but the future state. Bring the future state for them into the present moment to help them feel good, hopeful, positive, that future state is even a possible reality, because otherwise we just get stuck in the repetitive row.

I think in a time of financial chaos, organizations that can essentially be the light, bring the light, provide some hope, provide some optimism, even opt for optimism from Frost Bank did a study around this, is a way to optimize the mind share and the mindset of people going forward into the future. And on that note, it's been a decade since you've published *The Effortless Experience*, and that provides some perspective. Let's flash forward to where we're at today. You co-authored *Digital Customer Service*, which is all about transforming customer experience for an on-screen world, which where we've been talking here. High level, macro, biggest transformation that you've seen over the past decade when it comes to customer experience management through the lens of banking in an on-screen world?

Rick DeLisi:

This is so obvious because we've all been a part of it and we can all observe it in our own behavior, the vast majority of contacts people have with any bank start on their screen. Now, you can say to yourself, yeah but banks are still getting hundreds of thousands, millions of phone calls every year from customers. And that's the problem, because the vast majority of people who start an interaction on their own screen, the last thing in the world they want to do is to have to abandon that whole digital interaction and now start all over again on the phone.

So try to create a system, an ecosystem, if you will, that allows customers to do the things that they can do on their own easily on the screen. But, when human contact is required, or even necessary, to allow a person to engage with another human being, but still on their own screen, and I mean face-to-face, not through text and chat, but through a true face-to-face conversation, is the last step in the effortless journey. So, there are moments of truth in which speaking to another human being is absolutely essential for a great experience. But if I have five or 10 minutes of time spent online, and then I have to start all over again on the phone, that experience is always going to start as a negative, and often ends as one as well. But as we write about in our book, *Digital Customer Service*, when you enable customers to press a button on their screen, and then speak to a live human being on their screen, it completely changes the experience.

James Robert Lay:

Face-to-face, quote, unquote. If I think about it, I said face-to-face, FaceTime, Apple FaceTime, was launched, I want to say it was 2011, if my memory serves correct. And at the time it was 99 cents, now it's by default installed on every iOS. And so it's been over a decade since FaceTime came to be. We saw the exponential growth of Zoom coming out of the pandemic. Video communication is becoming a cultural standardized norm. It was not the case two years, three years ago.

I was working with a financial brand a couple of weeks ago, and it was doing some cohort coaching with the marketing sales or leadership teams, and we were talking about video communication. It was definitely not a scientific survey, but I said, "Just show of hands," and maybe there was 20 people or so

in the room, i.e. Zoom room, and I said, "Show of hands, how many of you would prefer to communicate with someone via video versus via phone call alone?" And I want to say about 80% of the hands went up. Now some of it was like, "Oh, it depends." But then I also started noticing the demographic trends as well, from an age perspective. And I would say the younger that we got, the more people would prefer that face-to-face communication on the other side. Why is this? What are you seeing? Because you're talking about video coms as a part of the effortless customer experience here. Why video? And why now?

Rick DeLisi:

Just being able to look at another person changes the dynamic of the interaction. We all know that to be true, but it's underappreciated in the digital world. When you're talking to somebody on the phone, and let's face it, so often the kinds of issues that people are having in the banking world are issues about something on their account that they're trying to accomplish on their own screen. But when you're having a phone conversation with someone about something that you're looking at, and they can't see what you're looking at, it's always discombobulated and it's a high effort experience.

And I think virtually all of us had some point during the pandemic experienced trying to explain Zoom to your mom.

James Robert Lay:

Right.

Rick DeLisi:

No, mom, see that button on the top left? What button, what left? It's so frustrating to try to communicate about something that you're looking at when the other person isn't looking at the same thing you're looking at. So being able to see the other person, and particularly with co-browsing, for both people to be looking at the customer screen at the same time, completely changes the dynamic, and ultimately leads to more teaching opportunities, more opportunities to create digital self-sufficiency and digital confidence among customers. And that gets right back to an experience that leaves me, as the customer, feeling smarter and better about my myself. That's what every organization ought to be striving for. Not in every interaction, but absolutely during the moments of truth.

James Robert Lay:

I think that connects back to a point that you were previously making, the idea these are teaching opportunities, these are teaching moments. That is where someone feels leaving a little bit smarter, a little bit better off than they did to enter into this interaction or this experience engagement. I'm curious to get your take on this because video, it's something that I've been talking about now as part of an overall experience, growth opportunity, whether that be a marketing experience, or a sales experience, or a service experience. And there has historically been, at least up to this point, some resistance, some pushback. And I'm like, well, if we're going to lead through this, we need to get the senior leadership team communicating via video to the rest of the organization internally because that sets a tone, that sets a precedence. Back to your point, I think before we hit record, you were talking about internal communications with a previous organization that you were with, and you can lead by example, communicating via video to the rest of the organization because it does set a precedent. Am I mistaken here with this type of thinking?

Rick DeLisi:

Absolutely not. And again, so much of our basic human instinct, the DNA that all of us have based on generations who have come before us, we gain so much information by being able to look at another person.

James Robert Lay:

Yeah.

Rick DeLisi:

And so for all of these interactions that have occurred over all of this time that have taken place on the phone, think about what a missing opportunity that is. Every organization talks about wanting to have a relationship with their customers. That's a questionable construct. You can't really have a relationship with an institution, but the closest thing you'll ever come to a relationship is having a face-to-face conversation with another human being.

James Robert Lay:

Yeah.

Rick DeLisi:

And again, especially if you're having one of these moments of truth, you're in the middle of some emotionally impactful experience where you will come out either more or less loyal as a result. Being able to speak and see another person gives the bank every opportunity to create a meaningful, quote unquote, relationship.


James Robert Lay:

You open up Digital Customer Service with three myths. What are these myths, a, and then B, why is it important for the dear listener to know what these myths are when it comes to their future growth potential?

Rick DeLisi:

The reason for outlining the myths is really to help free people up from these misnomers of the past that have prevented organizations from doing what they know they need to do. There's nothing about our book that wakes you up to a reality you didn't already know about. You, everyone, knows that we are becoming a digital first world. We all know that human beings, in general, now go directly to their screens whenever they want something, or need something, or trying to resolve a problem, or just trying to learn some information. Even if you're just bored and you're looking for something to do, what do we do? We all pick up our screens.

There's nothing counterintuitive about the fact that we are now living on our screens. We all know that from our own experience, seeing our friends and families and coworkers. I mean, if you're standing in a line at the airport, what percentage of people are looking at a screen? If you're sitting at a train station waiting for a train, what percentage of people are looking at their screens? It's practically a hundred percent. And so there's nothing insightful about that fact. But what is unfortunate is that there are still all these myths that are holding organizations back from creating the kind of service experience that fits in with the lifestyle that we've all already adopted.



And the biggest one is that technology is about replacing human beings. That turns out not to be true at all. What technology is best at, especially when it comes to interacting with customers, technology is great at relieving human beings of the horrible task of answering the same question 800 times in a day, when that question can be so easily answered either by navigation to self-service, or through a bot. What technology can do is enable human beings to do what humans do best, and that is to be able to connect with another person.

Think about it this way, you can't see the person you're talking to at some call center when you call a bank or some other company, but if you could picture them in your mind's eye, based on their reactions and the tempo of the conversation, what you can almost always tell is that that person is very distracted by what they're trying to do with their screens and their systems, and therefore their percentage of mind share on me, the most important person in the world, me, is minimal. But when technology relieves the frontline agent of the burden of having to do all these mundane tasks, it allows the two human beings who are having this one interaction to connect at a deeper and more profound level.

James Robert Lay:

I think about Blair Enns, who I've worked with personally over the years, and one of the greatest lessons that I learned from him is you can be present, or you can be presenting.

Rick DeLisi:

Right.

James Robert Lay:

You can't be doing both, and I think the greatest present that we can give to others, in the present moment, in their presence, is to just be present.

Rick DeLisi:

Right.

James Robert Lay:

And I love the idea that technology is an augmentation to replace the repeatable and the rote and the mundane, to create more potential to do what humans do best, back to your point, which is just to simply, relate.

Rick DeLisi:

Again, you could multiply that, let's say exponentially, when the reason for the contact in the first place is because, I need help. Think about it with your own friends, your own coworkers, the relationships you have in your personal life, the rubber meets the road in any relationship when you come to someone else and say, "Man, I really need your help." How they react to that request will ultimately determine the long-term health of that relationship.

James Robert Lay:

Yes, yes. And I think that's where, as we start to wrap up our conversation, and I appreciate the wisdom and the knowledge that you have shared with the dear listener today, Rick, what is one thing that they can do next, on their own journey of growth, to optimize their digital customer service in an on-screen world? Something small, something simple, as all transformation that leads to future growth begins with one small step forward.

Rick DeLisi:

Start by understanding how many incoming phone calls your organization is getting every month. Then ask yourself, how many of those people really wanted to call you? And then ask yourself, how many of those people started their whole process, their journey, on their own screen?

What you very quickly realize is that the vast, vast majority of phone calls that you're getting right now are either a missed opportunity or an outright failure. Now, again, don't confuse that with, customers are using chat and text more and more because they don't want to speak to another person. No, the reason people are using text-based communications, particularly in a moment of truth situation, is the hassle of having to call you is greater than the reward I think I'll receive. But when that same interaction occurs on the customer's own screen, and in the context of the journey that they already started online, it's still two people resolving the same exact issue, but it's a totally different experience.

Start to envision a world where you're getting zero phone calls, but that does not mean a world in which you're having zero live interactions with people. So start to separate phone calls from interactions, and start to think about, how could we optimize the value of each interaction we're doing both from a long term loyalty perspective, but even from the economics of running a contact center or a service operation. And it becomes very quickly apparent that by enabling customers in their moments of truth to have live contact with a human being on their own screen, but in the context of their digital journey, is ultimately best for everybody. It's far more economically efficient, it certainly saves operating budget, and it creates greater long-term loyalty. I mean, that's the golden intersection right there, that's the sweet spot.

James Robert Lay:

I like the idea of separating phone calls from interactions. Interactions provide an opportunity to educate, and that's where people leave smarter than when they came into this experience. Interactions provide an opportunity to empower and elevate even the mind, back to the point of bringing the future that a person wants to create into the present moment through dialogue, through discussion, through discourse. And speaking of, I appreciate the dialogue, discussion, discourse that we've had, this has been a fantastic conversation, Rick. What is the best way for someone to A, reach out, say hello to you? And B, continue to learn together with you through the books that you've written?

Rick DeLisi:

Sure, so our book is available on Amazon and other platforms. It's simply digitalcustomerservicebook.com. You can see a preview and you can see some videos that I did with Dan Michaeli, who I know you know, Dan is the CEO of Glia, and I'm part of the Glia team. If you'd like to visit us at glia.com, so it's G-L-I-A dot com. And I'm always available on LinkedIn, so Rick DeLisi and you'll see my bald head poking through my little photo circle on the top left.

James Robert Lay:

Connect with Rick, learn with Rick, grow with Rick. Rick, thank you so much for joining me for another episode of Banking on Digital Growth. This has been a lot of fun today.

Rick DeLisi:

Great to talk to you. Cheers everybody.

James Robert Lay:

As always, and until next time, be well, do good, and make your bed.