

For: Customer
Experience
Professionals

Personalization And The Rise Of Individualized Experiences

by Tony Costa, December 9, 2014

KEY TAKEAWAYS

CX Pros Bring Personalization Tactics To Experience Design

CX pros are using customer data to reshape when and how experiences present functionality and content to customers. These experiences, known as individualized experiences, reprioritize interactions based on immediate needs, curate content, and systematize guidance.

Individualized Experiences Raise The Bar On Quality

Individualization expands existing notions of quality, giving proactivity, relevance, continuity, and emotional engagement new importance in terms of how CX pros evaluate experience quality.

A New Approach Is Required To Create Individualized Experiences

Building individualized experiences requires CX pros to adopt new approaches to experience design. This means learning to structure experiences around customer journeys, using customer data to inform moments of truth and adopting Agile development practices.



Personalization And The Rise Of Individualized Experiences

by [Tony Costa](#)

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WHY READ THIS REPORT

Over the past decade, marketers have become adept at using customer data to personalize recommendations, offers, and messages. Now, customer experiences (CX) pros are getting into the game by using customer data to personalize customer experiences. The result of these efforts is a new class of customer experiences called “individualized experiences” that reprioritize functionality, curate content, and systematize guidance for individual customers. This report explores the hallmarks of individualized experiences, how individualized experiences raise the bar on experience quality, and how CX pros can start creating individualized experiences.

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Forrester interviewed 22 vendor and user companies, including [24]7, Adobe, Certona, CQuotient, Demandbase, EasilyDo, Fifth Quadrant, Fluid, Gravity, Jawbone, Mattersight, Mobiquity, Monetate, nanoRep, Nice Systems, Nuance Communications, Precious Design Studio, SapientNitro, T3, The Echo Nest, True Fit, and Wells Fargo.

Related Research Documents

[The Data-Driven Design Revolution](#)
August 5, 2014

[Advance To Next-Generation Personalization](#)
January 13, 2014

[Anticipate Your Customer's Next Move With Proactive Experiences](#)
November 20, 2013

MOVE OVER PERSONALIZATION; HERE COMES INDIVIDUALIZATION

Over the past decade, progressive marketers have become adept at using customer data to personalize recommendations, offers, and messages (see Figure 1). This tactic has proved highly effective, increasing conversion rates, sales, and customer loyalty. By adding personalized recommendations to its online store, the shoemaker Rockport increased its average order value by 32% and conversion rate by 10%.¹ And when it comes to email marketing, the results are even more impressive: One Experian Information Solutions study found that personalizing emails resulted in six-times-higher transaction rates than nonpersonalized emails.²

Now, CX professionals are getting into the game by using customer data to personalize customer experiences.³ These efforts, however, differ from the traditional personalization in that they expand the application of customer data beyond offers and messages to include content, functionality, and interaction (see Figure 2). In addition, CX pros are focusing on the needs and behaviors of individual customers rather than the segments and cohorts that dominate traditional personalization.⁴ Forrester calls this new class of experiences “individualized experiences” and defines them as:

Experiences that use customer data to structure interaction, functionality, and content around the needs of individual customers.

Hallmarks of individualized experiences include:

- **Reprioritized interactions.** Wells Fargo’s latest ATM interface proactively reshapes its functionality based on each customer’s transaction history (see Figure 3). On the home screen, the interface features two large buttons that encapsulate the customer’s most frequent transactions and associated options — for example, showing “get cash” of \$60 from her checking account without a receipt. Other ATM functions appear below based on how often the customer uses them. On the left, it displays customers’ account balance(s), reducing the need for customers to initiate one of the most frequently used functions.
- **Curated content.** Online intimates retailer True&Co uses customer data — sizing, fit issues, preferences, favorite products, etc. — to create an individualized store for each customer that lists only the products that are appropriate for that consumer.⁵ By eliminating irrelevant products, True&Co makes the discovery and purchase of products more relevant and efficient for its customers.
- **Systematized guidance.** Individualized experiences combine customer data and intelligent systems, inferring customer needs and providing guidance at the individual level. The Weather Channel’s OutSider app combines customer run performance and profile data with biometeorological weather data to determine and forecast the optimal run conditions for each customer (see Figure 4).⁶ Using this forecast, customers can schedule runs during times that help them achieve their personal best.

Figure 1 Marketers And CX Pros Now Have Access To An Abundance Of Customer Data

Category	Type	Examples
Profile	Identity	Name, address, birthday, social security number
	Demographics	Age, gender, family status, children
	Accounts/IDs	Email address(es), social network IDs, account numbers and types
	Tech ownership/use	Devices (models/specifications), IP/MAC address(es), software, services
	Preferences	Opt-ins/outs, travel preferences, channel/communication preferences
	Attitudes	Propensity, beliefs, values
Affinity	Membership/networks	Social graph (relationships), LinkedIn groups, loyalty programs
	Affiliations	Schools, organizations, political and social causes/groups
Sentiment	Feedback	Surveys, comments, emails/calls, complaints
	Ratings/opinions	Product opinions, likes/dislikes, ratings and reviews, stars, referrals
Behaviors	Interactions	Clickstream, footfall data, app usage, IVR records/transcript
	Transactions	Purchases, subscriptions, deposits/withdrawals, trades
	Marketing responses	Views, click-throughs, conversions, acceptances
	Testing responses*	Solution preferences, effort score, time-to-completion, completion rate
Content	Social media	Tweets, blog posts, Facebook wall, Quora questions/answers
	Applications	Calendar, email, contacts, to-dos, browser favorites/history, playlists
	Files	Documents, photos, music, movies/videos, eBooks
	Biographic content	Articles, citations, LinkedIn profiles, Wikipedia entries, public records
Context	Time/location	GPS position, day of week, time of day, beacon proximity
	Environment	Temperature/weather, ambient noise, light levels
	Situation	Sensor data (movement, orientation), companions
	Journey/activity	Intent, goals, progress

Source: August 5, 2014, "The Data-Driven Design Revolution" Forrester report

*Responses to experience improvement methodologies (e.g., usability, A/B testing)

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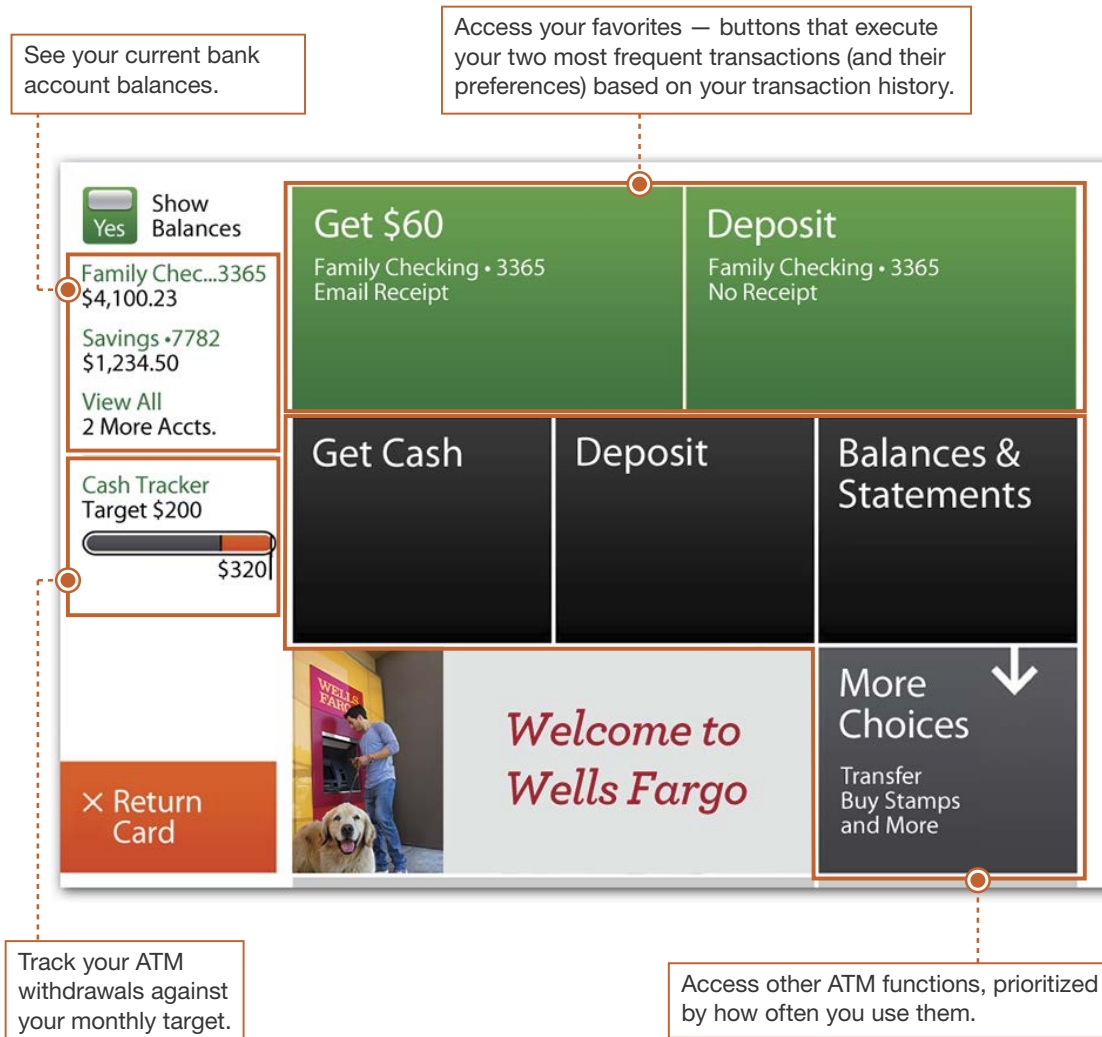
Figure 2 Individualization Builds On Personalization And Customization

	Customization	Personalization	Individualization
Intent	Tailor products to use	Drive desirable actions/behaviors	Improve customer experience
Outcomes	Improved productivity, improved usability	Higher response/conversion rates, increased sales, increased retention	Higher customer satisfaction, reduced effort, increased relevance
Unit of analysis	None (everyone)	Segments or cohorts	Individuals
Area of focus	Application interface	Customer life cycle	Customer experience
What is affected	Functionality	Offers, recommendations, messages	Functionality, content, interaction
Examples	• My Yahoo • Flipboard • Preference menus	• Amazon recommendations • Netflix • DemandBase • Targeted offers • Next-best action	• Wells Fargo ATM UI • True&Co product listings • OutSider app • Nest Learning Thermostat • Zipcar

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Figure 3 Wells Fargo's Latest ATM UI Reshapes Its Functionality Based On Your Transaction History



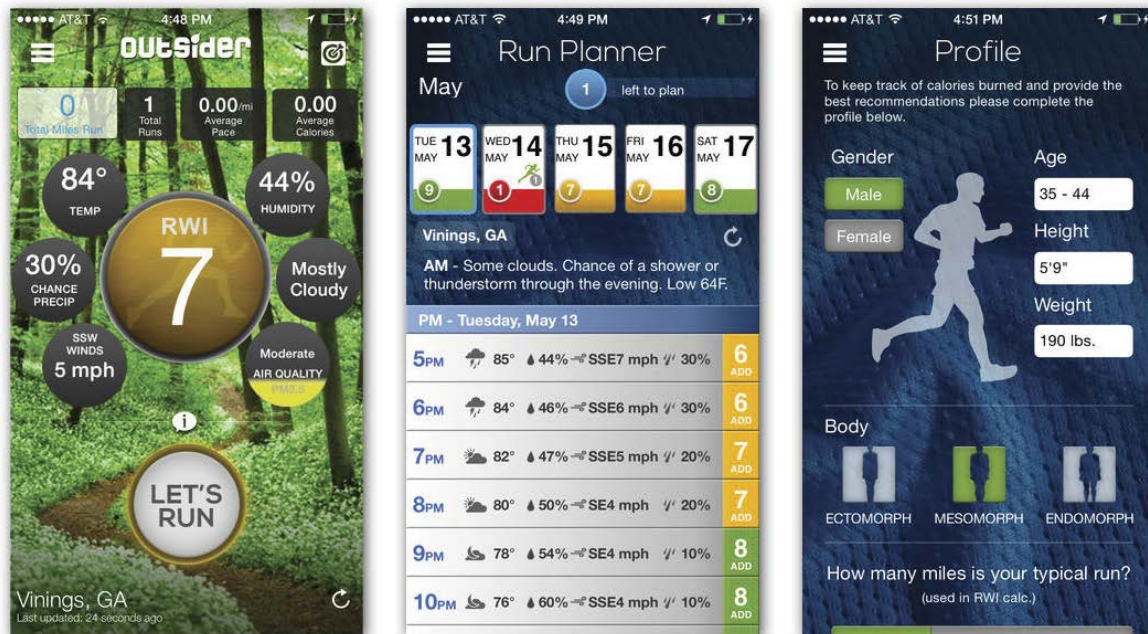
Source: Wells Fargo

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Figure 4 The OutSider App Provides Guidance To Runners Based On Weather And Personal Data

The OutSider app incorporates the weather science behind running and translates what that means for runners, making it easier and safer to plan a run and make better running decisions.



Biometeorological factors such as air quality, humidity, and temperature are used to determine your Run Weather Index (RWI) — your optimal run conditions.

A 48-hour and 10-day run weather forecast based on your RWI helps you find the best time to run outside.

OutSider uses your profile data to calculate calories burned and make run recommendations.

Source: OutSider mobile app

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Individualized Experiences Raise The Bar On Quality

By changing what, when, and how experiences present content and functionality to customers, individualized experiences transform the relationship between customer and solution, challenging existing notions of quality. As a result, today's CX pros need to assess experiences based on their:

- **Proactivity.** Rather than provide customers affordances and tools, quality experiences must now use customer data to proactively prioritize functionality and content, accelerate searches, and offer guidance on customers' behalf. According to Bruce Ernst, vice president of product

management at Monetate, “[Customers are] trying to get to an outcome. They want to get there faster. If you have the data that helps you understand what they need faster, the company’s job is to make it easy for you to surface the customer needs faster.”⁷ That’s why companies such as Google, Apple, Delta Air Lines, Nest Labs, Mint.com, Yahoo, BodyMedia, and many others are using proactivity to deliver individualized experiences to customers (see Figure 5).⁸

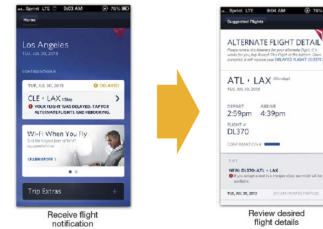
- **Relevance.** Today’s glut of search results, products, features, and apps frustrates discoverability, making it difficult for customers to find what they want when they want it.⁹ In fact, 73% of customers report that they have left an online store because they could not easily find what they were looking for.¹⁰ Passive filters, sorting, and search algorithms help, but they place the onus on customers to find what is relevant.¹¹ Individualized experiences use customer data to remove noise from experiences, increasing relevance and speeding customer access to desired functionality and content. True&Co does this with its online store as does AutoZone.com — it uses the customer’s vehicle year, make, and model to actively filter parts shown to those compatible with the customer’s vehicle.
- **Continuity.** Among consumers in the US and UK, 68% expect the information they give an organization in one place to be available in another.¹² Individualized experiences take advantage of all available customer data, regardless of where it originates, transforming siloed touchpoints into seamless experiences.¹³ This continuity of experience is now a hallmark of high-quality experiences such as Apple’s latest mobile and desktop OS releases (see Figure 6). Nice Systems’ director of technology agrees: “Customers expect enterprises to act as a single entity. Legacy systems exist, but it’s frustrating from a customer perspective to be asked for information they already gave on another channel. It’s disrespectful [to] the customer to ask for it again.”¹⁴
- **Emotional engagement.** Emotion is a critical factor in customer engagement, satisfaction, and loyalty.¹⁵ Individualized experiences engender greater emotional engagement through relevance by showing customers more of what they want, when they need it. They also present new opportunities to engage customers on a deeper emotional level. In 2006, Wells Fargo’s ATM transactions surpassed teller transactions, making the ATM the primary experience for many customers. This led to an effort to ramp up the emotional aspects of the experience — for example, ATMs that wish customers happy birthday. Although it’s a small gesture, customers appreciate it, making it one of the most frequent tweets and thank-you mentions that Wells Fargo receives.¹⁶

Figure 5 Proactivity Is A Powerful Tool For Individualizing Experiences

**Reprioritize
functionality**



Delta Air Lines' mobile app delivers flight information, including cancellation notices along with the ability to rebook the next available flight.



Yahoo Aviate organizes your apps based on your activities and presents the relevant collection to you based on where you are and what time of day it is.



**Curate
content**



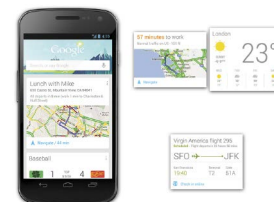
Mint.com prioritizes and recommends cost savings opportunities based on how much the individual customer stands to save.



As you get ready to go to work . . .



Google Now delivers relevant information such as directions, traffic, and weather based on your daily behaviors, personal information, and interests.



When you arrive at the airport . . .

**Systematize
guidance**



BodyMedia Fit uses your personal goals and activity data to proactively alert you when you go off track and provides ways to course-correct.



Nest Labs' Learning Thermostat monitors your household's daily activity to create a dynamic heating and cooling schedule that fits your behaviors and preferences.



Source: Delta Air Lines, Yahoo, Mint.com, Google, Jawbone, and Nest Labs websites

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Figure 6 Continuity In Apple's Latest OSes Enables A Seamless Experience



Start working on a project on your iPad or iPhone and pick up instantly on your Mac.



Start browsing on your iPad and continue from the same link on your iPhone.



Make and receive phone calls on your iPhone from your Mac or iPad.



Begin composing an email on your Mac and finish it on your iPhone, or vice versa.

Source: Apple website

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HOW TO MOVE FROM PERSONALIZATION TO INDIVIDUALIZATION

Individualized experiences are part of a broader shift taking place in experience design.¹⁷ Experiences are transforming from tools that help customers accomplish tasks into intelligent systems that anticipate needs and adapt to behaviors.¹⁸ Building individualized experiences that do this requires CX pros to adopt new approaches to experience design. To create individualized experiences, CX pros must:

- **Structure experiences around customer journeys.** Individualization is about inferring what journey customers are on — whether it's completing a discrete task such as requesting a taxi or a larger end-to-end journey such as finding, purchasing, and insuring a car — and presenting the content and functionality customers need to accomplish their goal in the moment.¹⁹ To do this, CX pros need to identify the journeys their customers take, the data that indicates a customer is on a given journey, and the content and functionality they need to move closer to their goal. For example, Zipcar organizes its mobile app experience around three key customer journeys: reserving a car, driving it, and managing account info. By using the customer's reservation data, it determines if a trip is imminent and the functionality that the customer needs such as locating the car or unlocking it — or if no reservation exists, what cars nearby are available.
- **... but have a fallback plan.** Individualized experiences make informed assumptions about customer needs and behaviors, but even the best companies will eventually get it wrong.²⁰ As Graeme Grant, president and chief operating officer (COO) at CQuotient, observed, "Companies need to have the humility that predictions aren't always right. There will be use cases where [customers] may want a product outside the norm, and your personalization approach has to allow for and even encourage that."²¹ That's why True&Co makes it possible for customers to search its entire inventory (not just those products that it has identified as being relevant to customers) — as does Wells Fargo whose ATM interface still lists all of the ATM functions, albeit in order of anticipated need.
- **Ask how customer data can inform each interaction.** Don't start individualization efforts by trying to come up with uses for available customer data. According to Ben Gaddis, chief innovation officer at T3, "It's more important to know what data you want to know than what is available." CX pros should start by asking how a specific interaction can be individualized for the customer.²² After articulating how the interaction can be improved, ask what customer data is required to make it happen.
- **Get agile.** Individualized experiences are an emerging category of experiences. As a result, best practices and design patterns are still being defined. This means that CX pros interested in creating individualized experiences need to take an agile approach that focuses on rapid prototyping, failing fast, and quick release cycles rather than strung-out processes. Wells Fargo has an annual planning meeting where it defines projects for the coming year, but it revisits the plan, projects, and priorities every quarter. This enables Wells Fargo to make small changes and rework not-so-successful features in as little as a month.²³

WHAT IT MEANS

IT'S TIME TO RETHINK EXPERIENCE DESIGN

Individualized experiences represent a new era in experience design. As the number of individualized experiences grows, CX pros will need to adapt to and embrace a new reality where:

- **Search becomes a signifier of failed experiences.** Search is a symbol of failure — an admission that firms don't understand the needs or behaviors of customers enough to make intelligent recommendations or provide the guidance and functionality they need in the moment.²⁴ Search fails because it places the onus on customers to find what they need rather than the company. Individualization places this responsibility where it belongs — on the company. In the age of the customer, customer intimacy is the new source of differentiation, and individualized experiences are the embodiment of customer intimacy.²⁵
- **Experimentation becomes table stakes.** According to Forrester's 2014 Customer Experience Index (CX Index) scores, the number of companies with OK to good customer experience is at an all-time high.²⁶ While this is good news for customers, firms can no longer stand out simply by having a good customer experience. To stand out, firms must differentiate themselves. This requires CX pros to do more than adopt best practices or parrot competitor features — strategies that will only put them on par with the competition.²⁷ Look for firms to take larger risks, experiment, and embrace new approaches to experience and business design. Individualized experiences will play a leading role here, opening up new untapped avenues for innovation and customer value.
- **Cool hunters rise in importance.** Taken to an extreme, individualization can result in content tunnel vision where algorithms shield customers from less relevant products that help uncover latent needs or interests. Because of this, cool hunters — individuals and firms that specialize in spotting trends and uncovering new products — take on a renewed importance. Customers and companies will seek them out because they curate offerings around lifestyle needs that transcend functional or behavioral needs, exposing them to what is new and inspiring in the world. CX pros will seek to bake cool-hunting sensibilities and content into their experiences via recommendations and inspiration collections such as those featured on the home pages of Etsy and eBay.
- **Experience design and marketing converge.** Marketing is shifting its focus to utility marketing.²⁸ This shift drives marketers to reconceive campaigns as value-added experiences that blur the line between promotion and product development.²⁹ For example, the spice company McCormick uses the customer's flavor profile to surface relevant recipe and product recommendations. As utility marketing efforts grow, CX pros will face the challenge of integrating these experiences into the overall customer experience. At the same time, this opens up new opportunities for CX pros to take advantage of marketing's expertise in personalization, the precursor to individualization.

- **Expectations transfer across industries.** Experiences used to be difficult to compare due to geographic separation and physical constraints, but digital technology places them on the same playing field, making comparisons across product categories, industries, and verticals easier than ever. “What you experience on Google and Uber sets an expectation for how you want to interact with the broader enterprise. If you are an airline, your competition isn’t another airline but the broader services landscape,” states Brooks Crichlow, vice president of product marketing at [24]7. This has real implications for how companies assess their competition, determine the quality of experiences, and think about new products and services. CX pros hoping to keep a pulse on their customer expectations need to look at innovations more broadly and ask how innovations at leading firms, regardless of industry, will set expectations for their solutions.
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SUPPLEMENTAL MATERIAL

Companies Interviewed For This Report

[24]7	Mobiquity
Adobe	Monetate
Certona	nanoRep
CQuotient	Nice Systems
Demandbase	Nuance Communications
EasilyDo	Precious Design Studio
Fifth Quadrant	SapientNitro
Fluid	T3
Gravity	The Echo Nest (Spotify)
Jawbone	True Fit
Mattersight	Wells Fargo

ENDNOTES

- ¹ Source: “Rockport Sees 32% Jump In Average Order Value After Adding Automated Personalized Recommendations,” Certona.
- ² Source: “Experian Marketing Services study finds personalized emails generate six times higher transaction rates,” Experian press release, February 5, 2014 (<http://press.experian.com/United-States/Press-Release/experian-marketing-services-study-finds-personalized-emails-generate-six.aspx>).

- ³ In some ways, individualization is a return to the days when personal relationships between merchants and customers were the norm. Whether it was at the general store or the doctor's office, the individuals serving you knew you on an individual level and were able to deliver a level of service that was tailored to your needs, behaviors, and preferences. As commerce industrialized, this level of intimacy fell by the wayside, save for a few select domains. Individualization is a return to this earlier model, albeit based on digital technology and accumulated customer data rather than interpersonal relationships.
- ⁴ Some marketers are beginning to apply personalization techniques at the level of individual customers. For example, some vendors offer 1:1 real-time personalization based on the customer's past preferences and current behaviors. Despite its broad application potential, marketers have been slow to use this technology for more than recommendations and offers. Because of this, we consider these efforts to be an advanced form of personalization rather than individualization.
- ⁵ Contrast this with the highly regarded Zappos.com, which can infer your shoe size and preferences based on past purchases and searches but nevertheless presents customers with a dizzying array of products that they have to sort through. While Zappos and many other retailers have attempted to make finding the desired products more efficient through filters, sorting, and smart search algorithms, they still place the onus on customers to find what is relevant to them. This approach is inefficient and fails to take advantage of vital customer information that can make the experience more meaningful, relevant, and efficient.
- ⁶ Biometeorological factors include temperature, humidity, wind, precipitation, air quality, cloud cover and rainfall, etc. Source: Apple (<https://itunes.apple.com/us/app/outsider-running-jogging-walking/id889905206>).
- ⁷ Source: Interview with Matt Helmke, senior director of branding and buzz, Bruce Ernst, vice president of product management, and Kevin Young, vice president of marketing, at Monetate on August 8, 2014.
- ⁸ Proactive experiences change the way people relate to and engage with services in three specific ways: by closing the gap between problem and solution, integrating siloed information and services, and personalizing experiences based on context. See the November 20, 2013, "[Anticipate Your Customer's Next Move With Proactive Experiences](#)" report.
- ⁹ An abundance of content and offerings overwhelm customers. Apple's and Google's app stores each have more than 1 million apps. Smartphone users, on average, have as many as 95 apps installed. Amazon sells millions of products. Zappos boasts selling more than 3 million shoes, handbags, clothing items, and accessories. Corporate websites can have hundreds to thousands of pages. A search on Amazon for "post-it notes" yields an astounding 50,665 results (as of September 2014) — far more Post-It products than 3M, the product's manufacturer, actually makes. And the average number of Google search results? Forget about it. Such abundance overwhelms existing approaches for navigating and discovering content. Source: "Looking Ahead — Let There Be Anything And Everything," Zappos.com (<http://about.zappos.com/zappos-story/looking-ahead-let-there-be-anything-and-everything>) and Paul Sawers, "Android users have an average of 95 apps installed on their phones, according to Yahoo Aviate data," The Next Web, August 26, 2014 (<http://thenextweb.com/apps/2014/08/26/android-users-average-95-apps-installed-phones-according-yahoo-aviate-data/>).

- ¹⁰ Source: Helen Leggatt, “E-commerce: Little problems cause biggest issues,” BizReport, April 19, 2013 (<http://www.bizreport.com/2013/04/e-commerce-little-problems-cause-biggest-issues.html>).
- ¹¹ Individualized experiences don’t exclude the use of search or browsing schemes such as those employed by Amazon. These are essential fallback solutions for when customers need to accomplish outlier goals such as buying a gift or exploring new alternatives that the system would not know about.
- ¹² Source: “The Autonomous Customer 2013,” BT and Avaya, March 2013 (http://www.insight.bt.com/downloads/features/white_papers/the_autonomous_customer_2013_bt_avaya.pdf).
- ¹³ Unified customer profiles make continuity easier, but it isn’t dependent on them. CX pros, marketers, and customer insights professionals can use a customer recognition framework together with touchpoint interaction keys to maximize opportunities to recognize customers as they move across channels. See the August 29, 2013, “[Customer Recognition: The CI Keystone](#)” report.
- ¹⁴ Source: Interview with the director of technology at Nice Systems, on July 21, 2014.
- ¹⁵ Emotion plays a key role in Forrester’s next-generation Customer Experience Index. See the June 26, 2014, “[Introducing Forrester’s Next-Generation Customer Experience Index](#)” report.
- ¹⁶ Source: Interview with Alicia Moore, senior vice president of ATM banking at Wells Fargo, on August 25, 2014.
- ¹⁷ In the post-PC era, customers expect experiences to provide services aligned with their needs and abilities, in the right context. To deliver on this, experiences need to become natural, adaptive, and anticipatory. See the December 2, 2014, “[Customer Experience In The Post-PC Era](#)” report.
- ¹⁸ Source: Interview with Amit Kapur, CEO at Gravity, on July 28, 2014.
- ¹⁹ USAA organizes many of its services around the key steps in the broader journey of auto and home ownership. For example, USAA’s Home Circle structures services around the key stages of home ownership: finding the right home, buying it, insuring it, owning and improving it, and even renting or selling it. Source: “USAA Redefines Car Buying with Launch of Auto Circle: Find, Finance, Insure on Mobile App,” BusinessWire, August 4, 2010 (http://www.businesswire.com/news/home/20100804005325/en/USAA-Redefines-Car-Buying-Launch-Auto-CircleTM#.VBsql_lUrU), USAA (https://www.usaa.com/inet/pages/car_buying_services_products), and Home Circle (<https://www.homecircle.com/>).
- ²⁰ Urban Outfitters thought it was doing female shoppers a favor by modifying the products shown on its website based on the customer’s gender, but it ended up frustrating customers instead. As it turned out, many of its female customers also shopped for men’s clothing, frustrating their ability to do so. Urban Outfitters might have done better by modifying the site based on individual shopping behaviors (rather than gender) or preserving the ability for customers to shop other departments. Source: Natasha Singer, “E-Tailer Customization: Convenient or Creepy?” The New York Times, June 23, 2012 (<http://www.nytimes.com/2012/06/24/technology/e-tailer-customization-whats-convenient-and-whats-just-plain-creepy.html>).
- ²¹ Source: Interview with Graeme Grant, president and chief operating officer at CQuotient, on August 6, 2014.

- ²² The moments that characterize the mobile mind shift are getting shorter. Simple triggers — messages, sounds, and even tactile sensations — spur consumers to take action, both on devices and in the real world. The triggers that create micro moments must be timely, simple, and hyper-relevant. See the September 8, 2014, “[Micro Moments Are The Next Frontier For Mobile](#)” report.
- ²³ To accommodate long nicknames on bank accounts, Wells Fargo came up with the idea of scrolling the nickname across ATM buttons like a stock ticker. Customer reactions were anything but positive. A month after the release, Wells Fargo released new software that replaced the scrolling nicknames with static text that was truncated. Wells Fargo’s frequent reprioritization of projects enabled it to accommodate such changes. Source: Interview with Alicia Moore, senior vice president of ATM banking at Wells Fargo, on August 25, 2014.
- ²⁴ Customers are experiencing a mobile mind shift: the expectation that they can get what they want in their immediate context and moments of need. See the January 24, 2014, “[Mobile Moments Transform Customer Experience](#)” report.
- ²⁵ Empowered customers are disrupting every industry; competitive barriers like manufacturing strength, distribution power, and information mastery no longer create competitive advantage. In this age of the customer, the only sustainable competitive advantage is knowledge of and engagement with customers. See the October 10, 2013, “[Competitive Strategy In The Age Of The Customer](#)” report.
- ²⁶ How good is the customer experience at your company — as rated by your own customers? This report helps answer that question by providing benchmarks of the quality of customer experience for 175 large US brands across 14 industries including retailers, hotels, banks, credit card providers, insurance firms, airlines, wireless service providers, and investment firms. We show the highest- and lowest-scoring companies and industries as well as the ones that moved up or down since our 2013 study. See the January 21, 2014, “[The Customer Experience Index, 2014](#)” report.
- ²⁷ Empowered customers are disrupting every industry; competitive barriers like manufacturing strength, distribution power, and information mastery no longer create competitive advantage. In this age of the customer, the only sustainable competitive advantage is knowledge of and engagement with customers. See the October 10, 2013, “[Competitive Strategy In The Age Of The Customer](#)” report.
- ²⁸ Customers are in the midst of a total mind shift. As a result of their perpetual mobile connections, their expectations have changed. They’re not interested in your messaging and logos. They want utility, and they want it now. In the world of the mobile mind shift, a customer expects any desired information or service to be available, on any appropriate device, in context, at their moment of need. Mobile applications are crucial in this world, as they allow you to create relationships with customers who are outside of the reach of traditional marketing. See the April 19, 2013, “[Marketing Strategy For The Mobile Mind Shift](#)” report.
- ²⁹ Campaigns are far less effective at winning and retaining customers than they once were. To achieve sustainable competitive advantage now, you must deliver self-perpetuating cycles of real-time two-way insight-driven interactions with individual customers. See the April 14, 2014, “[The Power Of Customer Context](#)” report.

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« CARL ERICKSON, client persona representing Customer Experience Professionals

