Customer love  It begins with your own staff
CTMS partner  Look well before you commit
Customer journey  How to make customers happy

I’m out of here
When customers leave and why they stay
Have you heard the news? We consumers are not simply going to sit back and take it anymore. We’re cleaning up – in all areas of our lives. If it is of no use, then it must go. With the same telecom provider for more than ten years and now he tramples our relationship underfoot? Good-bye. Ten e-newsletters a week and I never asked for one? Unsubscribed. Incompetent advice received at a specialist retailer? Ordered quickly online.

Dear salespeople, marketeers, customer experience pros and digital experts: It is time to pay more attention to us customers. One size fits all? Inacceptable. Stalked by retargeting ads? Yuck! Impersonal salutation? Big mistake.

The gap between the self-image of many companies that claim “customers are central to us” and the perceived customer experience, “the vendor does not really know me at all” (Uwe’s Test Corner, page 26), seems to be larger than ever. The fatal difference to earlier times is that customers either complain when things go wrong (then you are lucky) or silently slip away (Zita “The Butleresse”, page 10). It is worth investing in an emotional bond with customers because it leads to more profitable business relationships.

With this issue dedicated to the topic of customer love, we focus on the R in CRM and encourage you, dear readers, to review your relationships with your customers (keynote, page 4). And we will take it a step further: Invest in your employees who are the ones to ultimately implement the desired vision of customer centricity. Employee love = customer love.

Love is in the air! #spreadthelove

Catherine B. Crowden
## Contents

### #Inspiration

**True love**  
Companies should look after their relationships with customers as they would a love relationship  

**The most common reasons for separation**  
Why customers bail out and what you can do about it  

**Marketing trends**  
Two thirds of companies want to automate customer journeys

### #Customers

**Globus**  
The department store offers service like in a grand hotel – across all touchpoints  

**PostFinance**  
How this financial institution seeks to become Switzerland’s leading digital bank  

**Retention story**  
How you can make customers happy with BSI Studio

### #CTMS

**Who is the right one?**  
How to find your (dream) CMTS partner

### #Practice

**E-mail classification**  
How BSI aims to allocate customer e-mails error-free with machine learning  

**The best customer experience**  
There is no getting around the digitization of customer relationships  

**Customer love vs. randomness**  
Uwe Funk puts the e-commerce giant Amazon up against his hairdresser

### #About BSI

**Team**  
Software engineer Sandro Lombardo builds brilliant software – and his first house  

**Eclipse Foundation**  
Scout, the BSI open source framework, pays off in many ways  

**Employee love**  
Only satisfied employees can be creative and fully committed

**Impressum**

---

Keep your eyes open when choosing a partner!  

---

The dazzler: The lyrebird is among the best sound and voice imitators in the animal kingdom. But does he also impress potential partners with this?
On relationships, separations and true love

#Inspiration #About BSI #Customers

Ideally, customers and companies form a strong pair, overcome challenges together and celebrate their joint successes. If things go wrong, there is the risk of infidelity or even separation. Companies should cultivate their relationships with customers as they would a love relationship. Because customer love pays off. Need proof?

The unfaithful: Blue tits are not as monogamous as researches previously thought. Half of female blue tits are unfaithful.
Let us begin with an excursion into the world of couple relationships. Humans are herd animals and subscribe to a romantic couple ideal. As the saying goes, “together, one is less alone”, people like to gather – in communities, in groups, as couples. The couple forms the smallest social unit. Hardly any other sociological phenomenon is the subject of so many self-help books and, at the same time, is a source of unbridled joy and profound sadness. Eduard Augustin and Philipp von Keisenberg wrote in their book: “Ein Paar. Ein Buch.” (One couple. One book): “Everyone is part of a couple at some point, and every couple has its preferences. [...] Without couples there would be no buddy movies, no two-seaters, no community gain, no duels, no really expensive divorces, no Noah’s Ark – and without Noah’s Ark: Nothing.”

Couples do not have it easy negotiating the field of tension between loyalty, reliability, security and love of freedom, variety and the desire for something new. Certainly not in the 21st century, where temptation seems to lurk around every corner, where Tinder and other dating platforms are frequently used assistants, and the Internet whispers: It can be better, easier, more exciting. Is the couple an obsolete model?

**The death of the couple**

Yes, says screenwriter and director Güzin Kar, the woman behind the SRF series “Seitentriebe.”

“[The classic couple relationship] is in crisis, to say the least. The ideal of romantic love in which sex, love and reproduction should be experienced with the same partner is actually unnatural. It is a construct of the 18th and 19th centuries.” Her suggestion: Give up the limited view of love relationships and develop openness towards different models of living together. “Families should be able to have several parents who have equal rights before the law – and why shouldn’t three people be able to marry, rather than just two?”, stated the Zurich director.

69% of 19-year-olds surveyed state that they want to get married some day.

*Study «ch-x» 2017, among 52,000 young people in Switzerland*
The love relationship as a computer
Guy Bodenmann, professor of Clinical Psychology at the University of Zurich, and renowned couple therapist, sees things differently. He is not ready to write couples off. The relationship expert is convinced that it is worth working on the couple itself, and the partnership. Love must be cultivated, according to his credo: “A love relationship is like a computer. It sometimes needs an update to keep the machine running and to prevent it from crashing.”

His research focuses on the question of what keeps couples together and what separation predictors are. Besides the ability to nurture love, the commitment of the partners plays an important role: Am I prepared to invest in the relationship? The simple equation applies: The longer a partnership lasts, the more resources and time have been invested in it, the more valuable it is. “[The value of a partnership] increases over the years if it is looked after and if it has survived difficult times,” according to the couples expert. His advice, which is easier to say than do, is: Be nice to each other! Also: Stay interested, share, have an open ear for each other’s concerns and be a reliable partner.

There were 40,599 marriages in Switzerland in 2017.
Swiss Federal Statistical Office (BFS) 2017

“A love relationship is like a computer.
It sometimes needs an update to keep the machine running.”
Guy Bodenmann, professor of Clinical Psychology at the University of Zurich, and renowned couple therapist

The faithful: Zebra finches choose their partner carefully in order to remain together for the rest of their lives.
Separate!

Swiss author Thomas Meyer, on the other hand, does not have a high opinion of relationship work as a way of fighting for love. His plea: Separate if it’s not right! He has already written an entire book on the subject: “Separate! An essay on incompatible relationships and their well-deserved end.”

“If the relationship is not right for one of the partners, then it is never going to work.” Thomas Meyer, Swiss author

He is a realist: “If the relationship is not right for one of the partners, then it is never going to work and it is better if you separate, because the person you are with is simply how he or she is, and not who you think he or she should be.” In his guidance on letting go, Thomas Meyer emphasizes how important it is to trust your gut feeling when it comes to realizing whether a relationship is right or not. There are compromises you must make and those you should never agree to. And: Only separation will show whether you have made the right decision.

Every third marriage in Switzerland ends in divorce.
Statistic from the Swiss Federal Statistical Office (BFS) 2017

Lifelong (customer) loyalty?
The advice given by the relationship experts quoted also applies almost without exception for the company-customer couple relationship. And this couple does not have it exactly easy these days. Decades-long good relationships between customers and companies have become rare; you could almost say: They have fallen out of fashion, have become an obsolete model. The merry-go-round of gaining, retaining and losing customers seems to be turning ever faster. The reasons for this: We have buyers’ markets, globalization drives cross-border and intercontinental competition, while innovative, agile start-ups are putting pressure on the established market players. We have everything and need hardly anything more. It is more and more about wanting and less about needing. At the same time, we are bombarded from all sides with advertising, recommendations, offers and enticements, leading to absolute overstimulation.

Temptation on every corner

Customers are also easily distracted and then perhaps even poached. There is a danger that customers, who are actually satisfied, suddenly have the feeling that things could be even better, more exciting and easier. Anne M. Schüller, management consultant and expert in loyalty marketing, even goes so far as to say: “In the consumer society you are seduced into disloyalty on a daily basis.”

Does this mean that companies need not bother investing in customer loyalty because it would be a futile labor of love? No! On the contrary! There is simply no way around customer loyalty if companies want to remain viable in the future. Along with the focus on new customer acquisition, existing customers may not be neglected. These want to be charmed and ensnared. Towards this end, companies must appreciate their existing customers and know them well. Otherwise, the following scenario could become reality: “While you [...] are busy wooing customers from the front door, others are leaving through the back door. Because they have learned that you get the best incentives as a new customer, which means: You only get goodies if you are disloyal.”

The show-off: A male peacock gathers two to five hens around himself during mating season. The peacock shows his wheel and then turns his back towards the female, as if he didn’t want to know anything about her. This is how the love ritual begins.
Favorite vendor = life (phase) partner

So how does a company manage to become a life partner – or at least a partner for a particular phase in life? It sounds so easy, and yet there is so much behind it: Treat customers fairly, meet them as equals, impress and surprise them again and again.

To do so, you have to really understand your customers as partners. You must appreciate them, listen to them and even walk for a while in their shoes. Because when customers truly feel understood and addressed – "they mean me" – then suddenly, loyalty is no longer so far away.

"While you are busy wooing customers from the front door, others are leaving through the back door."

Anne M. Schüller, management consultant and expert in loyalty marketing

Why investing in customer loyalty pays off

57% of respondents would recommend their preferred vendor.
94% of those surveyed help their favorite vendor to improve through complaints.
74% participate in customer surveys to help companies to improve.
82% of respondents would warn their preferred vendor before it is too late.
86% would be prepared to return to their old vendor if the service had improved.

Source: Excellence Barometer 2009 – benchmark study on excellence in the German economy
The right chemistry
Loyalty is also always a bit irrational. Anne M. Schüller does not shy away from comparing it with love: “[Loyalty] most resembles love: There must be a spark between vendor and customer.” She goes even further to say: “The cordial ‘wanting’ combined with brilliance, creativity and a touch of madness and, of course, sexiness, are the ingredients for passion. Companies that can offer this are the ones we follow blindly.” Perhaps it is not really quite so simple. And who really wants blind allegiance anyway? Loyal customers who question nothing, nod at everything and thereby do not push companies to further develop, to surpass themselves and to break new ground: A bit of a challenge may be a good thing.

Emotions count
It is no secret that both the heart and mind always play a role in the relationship between the customer and company. Besides the facts, the gut feeling must also be right. And it never hurts to get hearts racing. A research group even claims to have discovered that the emotional connection between the customer and a vendor counts more than customer satisfaction. In their article in the Harvard Business Review, Scott Magids, Alan Zorfas and Daniel Leemon present emotional motivators that control consumer behavior. Among the ten leading emotional drivers:

- feel a sense of freedom
- feel a sense of belonging
- feel a sense of thrill
- feel secure

These are all emotional needs that cause us to rethink the couple relationship and which point out the field of tension between freedom and security. If companies keep this in mind when they interact with their customers, then much is gained.

Customers who feel emotionally connected with a company are, on average, 52% more profitable. “The New Science of Customer Emotion”, Harvard Business Review 2015

Think hard before you commit
Always applicable, whether it is a relationship between two people or between a customer and company: Use your head, ask questions and gather opinions and, in the end, trust your gut feeling and listen to your heart. Customers notice if customer love is just being faked, when it is nothing more than hot air, if profit is more important than anything else. That is when they become unfaithful. However, when they notice that a partnership is based on equality, that a company is truly interested in them, that they are appreciated and can rely on the company’s services, then that perhaps is the start of a great love story. Charlotte Malz

Happy end.

1 www.srf.ch/sendungen/seitentriebe/die-romantische-liebe-ist-eine-erfindung-des-18-jahrhunderts
2 www.srf.ch/sendungen/focus/guy-bodenmann-paartherapeut-psychologe-autor
3 www.fritzundfraenzi.ch/gesellschaft/familienleben/herr-bodenmann-wie-funktioniert-beziehung
4 www.srf.ch/kultur/literatur/schluss-machen-mit-thomas-meyer
5 www.managers.de/management/themen/kundenloyalitaet-wissen-wie-loyalitaet-zu-erreichen-ist
6 blog.anneeschueller.de/kundenloyalitaet-wer-treu-kunden-will-muss-kundentreue-belohnen
7 hbr.org/2015/11/the-new-science-of-customer-emotions
Good: You may be among those companies with a somewhat older customer base. That is why you may lose twice as many customers as the average company. That still leaves 68% of customers who quit or silently slip away and do not return due to a lack of attention. It is time to take a look behind the scenes of one of the most common reasons for separation.

This year, our “Pop-up Event for Service Champions” event format led us from Berlin to Zurich and on to Vienna. And with us all the way: Zita Langenstein, graduate butleress, THE renowned expert for service excellence.

Her message: Customers who complain and have their concerns handled satisfactorily tend to be more loyal and purchase more than satisfied customers who never complain.

**Summary:** Complaint customers are better customers!

PS: In Japan, apologizing is even a profession. You can get a brief look inside the life of a professional apologist here.

**Customer** | **Reason for separation**
--- | ---
1% | Death
3% | Relocation
5% | Purchasing habits
9% | Price policy
14% | Product quality
68% | Lack of attention

Source: The American Society of Quality Control

**What we learned from Zita, “The Butlersesse”:**

- Complaints are a celebration!
- You only really pay full attention to a customer if you are lucky enough to receive a complaint. Listen very carefully. While many people want to immediately offer a solution, if the customer is upset at the moment, he or she is not really looking for a solution. Such customers just want to vent.

**Summary:** Customers do not leave because the product is of poor quality or the price is too high (not even in Switzerland!). They leave because no one cares about them.

The Swiss have a funny expression. They say “Ich entschuldige mich” – I excuse myself. What they actually mean to do is to apologize to the other party – not to themselves, of course. So please, apologize to angry customers. If this is done honestly and completely, even the angriest customer, called the “adventurous customer” in butler talk, can become a loyal regular customer and a recommender.

**Summary:** There are no objective complaints. Nor is it relevant who caused the error that led to the complaint. Far more important is to take responsibility and to apologize.

**“Through well-handled complaints, existing customers can be retained and new customers gained.”**

Zita “The Butlersesse” Langenstein

**1% Death**

**3% Relocation**

**5% Purchasing habits**

**9% Price policy**

**14% Product quality**

**68% Lack of attention**
About word clouds and search algorithms

We are serious when we say: Our customers actively co-determine the BSI software roadmap. The classification of e-mails was a frequently discussed topic at the Retail User Group Meeting 2018. E-mails today are often routed to the teams in charge on the basis of rules. Many decisions must then be made by the agent however: Which process, which text? There’s an easier way to do it. BSI has taken on the challenge in close cooperation with Walbusch.

The vision: Using machine learning for error-free allocation of e-mails, automatically composing an appropriate answer with text blocks, and then sending it to the customer once it has been reviewed – thereby freeing up time for what is truly important: authentic customer interactions.

The method: Walbusch made around 700,000 anonymized customer e-mails available to us. These were allocated to 20 teams, partly rule-based, partly manually. We used this allocation as input for the generation of paragraph vectors (“Doc2Vec”): To make e-mail texts technically processable, a vector1 was generated from each word. Words in the same context were sorted into word clouds. At the same time, we also allocated the e-mails to the same word cloud. E-mails with similar content were thereby close to one another in this word cloud. For example, e-mails about address changes are close together, but hopefully overlap as little as possible with the positions for order changes. The algorithm then seeks boundaries between these categories for the correct e-mail allocation. Applicable in the process: The more dimensions that are used for the word clouds, the better the delimitation of the categories. We worked with 150 dimensions while training the search algorithm (difficult for us humans to follow, as we are only familiar with 3-D...) and sorted the words and e-mails among the word clouds in more than 100 passes. To allocate an e-mail to a team, the algorithm determined the position in the word clouds. If the e-mail is within the boundaries of a category, it counts as a hit. In this way, we managed to correctly allocate e-mails to the right team in around half the cases.2 The reason for the 50/50 result: Issues addressed in e-mails often involve multiple teams, making a clear allocation not possible in some cases. In the next step, we therefore train process allocations rather than team allocations, because these are more meaningful at Walbusch.

Summary: It is a work in progress. The first proof of concept formed a good basis for further training runs. Once a word vector network is trained, it can be used in a variety of ways. The knowledge gained will also flow into the development of neural networks for BSI Studio. To be continued. That’s a promise. Christoph Bräunlich

1 Vector = multidimensional number
2 Since an average of 1.6 issues were handled per e-mail, we considered the two most appropriate teams to be hits.
While things have been going well for him on the job for eight years, privately, his life is one big construction site. Sandro Lombardo is a software engineer at BSI, builds great software – and now his first home.

Sandro, what projects are you working on at the moment? Privately, I am in the process of building a two-family house together with my sister in Thun. This is a really big dream come true for us both. At BSI, I am able to build alongside our customers on their digitalization projects, currently on a big project for PostFinance.

That sounds exciting. It is! House building and programming have a lot in common: the big picture, planning, budgeting, designing and building on through to the go-live. There are important milestones along the way which serve to document the project’s progress. The following applies to both things: The foundation must be right – the fundament, the team, the planning and the precise implementation. It all must function in the end. People should have a sense of well-being. And, of course, it should look good.

Do you always manage to accomplish this? Well, when it comes to our house, we will see that in a few months. And things are looking pretty good for the project …

You are talking about the big project we are involved in with our long-time customer PostFinance. Yes! We have maintained an intensive relationship with PostFinance for two decades. Along with the replacement of the core banking system we also had the opportunity to bring the CRM system, the counter application at post offices, the onboarding application for the back office and the contact center solution up to the state of the art. I was in charge of the new tablet app for customer reps. It is an exciting project and, at the same time, a great honor to work in the number 1 in Swiss payment traffic to help them design the digital future.

You have worked at BSI for eight years. What do you especially like about it? The BSI philosophy! During a project we are involved from A to Z, we have direct customer contact, we take on different roles and we continuously further develop ourselves. We work with our customers to design the digital future, using innovative and future-proof techno-
logies. Both the relationships with our customers and within the team are great. We are able to fully concentrate on what is best for the customer, and we have a lot of fun doing it.

What did you pay attention to when choosing your house building partners? The same criteria that customers use when they choose BSI: Partners must be honest and solution-oriented; good craftsmen, who assume responsibility and who keep their promises. For example, if a BSI customer wants something and we know of a solution that is better and cheaper for them, then we offer it to them. I expect the same thing from my building partners. We have a say during the construction; BSI customers also have a say in the software roadmap. Care is taken to ensure that customer needs are central at all times. And I have noticed something else: Neither us, nor the construction worker, need to put on a suit and tie to impress. We are competent in running shoes and strive to keep a step ahead. Running shoes are best suited for sprints!

Claudia Gabler

Sandro Lombardo (32) studied computer science at the BFH in Biel with a focus on computer perception, artificial intelligence and virtual reality. His career at BSI has included involvement in 27 projects for customers including PostFinance, SBB, Aduno and the Swiss Post. And when he is not busy programming, he is out in nature, doing sports or travelling. Sandro also enjoys photography, playing music and cooking. When the weather is nice, he drives around Lake Thun on his Harley or crosses it by boat.
What does being a service champion mean for Globus? The service excellence we have honed for 125 years in the stationary business is to be transferred and continued in the online business. The focus is on the customer, who is our guest and should receive a grand hotel level of service. Customer expectations are correspondingly high.

How do you ensure this premium customer experience at all touchpoints? For one thing, technically, with unified telephony and central CRM, which sales staff now can see on their screens as a mobile version. The digital assistants enable us to excellently serve customers at all touchpoints. The second success factor is the human being, the employee, who needs to acquire additional skills pertaining to the role of host.

How do you prepare employees for service excellence? For the service center, we recruited employees from the sales floor who are best familiar with the Globus shopping experience. A further important step into the digital world is Globus Inside, an app we use to break down the hierarchical transfer of info in favor of a community setup.

We also invest in employee empowerment with an eye towards attaining the greatest possible rate of first contact resolution. Our customers are the ones who tell us whether our measures are working. We survey them to better understand them and then to improve processes in many small steps and hard work – always with the goal of providing a premium customer experience in mind. Claudia Gabler

“The digital assistants enable us to excellently serve customers at all touchpoints.”

Michael Klötzli, Head of Customer Experience & Operations at Globus
At BSI, we live according to our values such as transparency and openness. We believe in close cooperation with our customers as well as with the developer community around the world. We published our Scout application framework in 2010 under the Eclipse Public License (EPL) and have since been part of the global ecosystem of the Eclipse Foundation. This is how our customers benefit from our commitment to open-source software (OSS).

**High software and service quality**
As part of the Eclipse Foundation, we receive feedback from software developers from around the world. The strict guidelines of the EPL ensure regular code reviews, full adherence to intellectual property rules as well as technical and functional tests.

Since its launch in 2010, tens of thousands of users have been working daily with software based on Scout. This broad and professional user base has made Scout a mature application framework, which is currently available in version 8.0.

**High investment protection**
The question arises: Which development technologies that are significant today will also still be supported in five years? Scout has developed and matured over the past 15 years. The focus has always been on the large number of users. They should benefit from modern technologies without fundamentally changing the proven user concept. Scout is at the disposal of developers worldwide as an open-source application framework under the umbrella of the Eclipse Foundation. Thereby, Scout enables users to reduce risks such as manufacturer dependencies and proprietary further developments, functioning as investment protection.

**Technology independence**
The great strength of Scout lies in its architecture: A classic Java application model keeps your business logic clean and decouples technological aspects. This means that your applications can keep up with technological innovations without having to turn the business logic upside down. Scout applications are automatically multi-device-capable. Contemporary technologies such as HTML5, JavaScript and CSS3 are implicitly used towards this end.

**The five main disciplines of Scout**
The Scout framework is our main development platform, which we use for all our commercial products. However, other companies also use Scout to develop business applications and, even more frequently, to modernize legacy applications.

*Pascal Gamper*

---

**The following challenges are examples of where Scout’s strengths pay off:**
- Depicting and managing company-specific data structures
- Making hierarchically complex data intuitively accessible to the user
- Developing collaborative platforms with sophisticated rights management
- Building appealing user interfaces using a wide range of existing elements
- Creating functional prototypes early in the development process to generate acceptance

*Get started!*

---

BSI Business Systems Integration AG
We love our customers. And we love our employees. Because only satisfied, healthy, motivated employees can be creative and fully committed. And because we want our customers to receive the best possible service, we make sure that the BSI team is doing good. Customer love begins with appreciation of your own employees. That is why all BSI employees regularly meet for an exchange of knowledge and internal networking. This year, we met in Barcelona: BScelona – Puente 2018. Charlotte Malz

Customer love = employee love

#About BSI #Inspiration

What we also

10,000 hours

We love hunger for knowledge. That is why each year we invest about 10,000 hours in employee training.

BSI turns 20

We love loyalty – from customers and employees. In appreciation for many years of loyalty, we give BSI people a tree sponsorship to celebrate the 20-year anniversary.
6,832 km

BSI people love movement – mental and physical. 27 BSI staff participated in “Bike to work” and cycled an impressive 6,832 kilometers in two months.

320 employees

We love healthy growth. There are 320 people currently working at BSI.

2,830 kg of fruit

BSI employees love eating healthily. In 2017, we ate a total of 2,830 kilograms of fruit at work.

12th BSI CRM UGM

We love the exchange with our customers. In 2018, we invited them to the 12th BSI CRM User Group Meeting.

202 entrepreneurs

We love responsibility. 202 employees currently hold a stake in BSI.
From bank to digital powerhouse

At PostFinance, no stone is left uncovered. Following the core banking transformation with the simultaneous CRM upgrade, the number 1 in Swiss payment traffic is already planning other customer-centered projects. Markus Fuhrer, Head IT and Operations at PostFinance, shares his interesting ideas regarding how the financial institution intends to come closer to its ambitious goal of becoming Switzerland’s leading digital bank.

Five years ago, you assumed the helm of the “Core Banking Transformation” program involving the upgrading of the banking software – one of the largest IT projects in Switzerland. What motivation/vision did you have when you started the project?

It was a new challenge, because the project was set up as a company within a company: employees from various departments were to be teamed together towards a common goal. It is important that the employees see themselves as part of the solution, because it was not a plan or the technology that led to the success of the Core Banking Transformation, but the team spirit. We learned about interdisciplinary working as a company – an important skill for successful teamwork when it comes to our goal of becoming Switzerland’s leading digital bank.

“BSI addresses customer requests and knows our processes and our culture.”

Markus Fuhrer, Head IT and Operations at PostFinance
What obstacles had to be overcome?
The Core Banking Transformation was initially viewed internally as purely an IT project. We had to first convince the company that this migration affected the entire bank and that it was in their interest to get involved. As we got into defining the requirements, it became clear to us that we would have to integrate the new ISO 20022-based payment formats into the project. While this cost us enormous amounts of personnel resources and brought PostFinance to its limits, the experience gathered in the process of integrating and tackling two such projects boosted our self-confidence.

What were you able to free yourself from – and how?
Although our old system was very stable and high-performance, it was a monolith. With two releases per year, we were not very flexible. What’s more, interface management was growing ever more complicated, and we were having increasing difficulty finding IT specialists who could work with the ADA programming language. We cleaned up our system landscape before upgrading the core banking system. With the Core Banking Transformation, we have now furthered the functional and technical decoupling of the IT architecture. For example, we can now further develop the payments or cards business independently of the core system. We now no longer have any legacy solutions in use and have replaced various essential components.

You were ready by Easter – the new system went live as a Big Bang. Your summary?
The system ran stably and was performant right from the start. We had only a brief disruption on the first morning, because more than twice as many users wanted to access the system than usual. Nevertheless, not everything went smoothly: Numerous errors cropped up in the first weeks, yet nothing all too serious. Most problems arose in the area of notifications. We practiced the go-live four times, three times in real-time windows. In four days, we accomplished more than 3,000 tasks in the right order. This experience enabled us to start the go-live with optimism. We can be very satisfied with the stability after implementing a project of this size.

IT is considered to be a strategic element for digitization at PostFinance. What plans do you have for PostFinance for the future?
Everyone talks about agile methods, procedures and tools in order to gain flexibility and speed for further development. However, this will only function if investment is made, especially in the technical decoupling of the IT landscapes, keyword: microservices. We seek to drive this decoupling forward where necessary. We are also deploying DevOps within the company within the scope of the transformation of PostFinance to a digital powerhouse. We intend to become Switzerland’s leading digital bank by 2020. Therefore, the IT department is also a strategic partner in the implementation of new business models with technologies including machine learning, analytics and robotics.

“It is important that the employees see themselves as part of the solution.”
Markus Fuhrer, Head IT and Operations at PostFinance

As an external, strategic partner for the past 20 years, BSI was involved in various projects, including the CRM system for advisors and customer service staff, the V-MaX counter application in post offices, and the onboarding application back office. Why did you choose BSI? BSI addresses customer requests and knows our processes and our culture. We have established a cooperative partnership with BSI. The presence of BSI’s qualified staff at PostFinance is very useful for complex projects. This makes it easier to work together.

After the successful core banking migration, is there an interesting follow-up project that you are looking forward to?
With the implementation of the digital powerhouse vision, we have set for ourselves the ambitious goal of becoming Switzerland’s leading digital bank. We seek to show our customers how easy digital banking is on a mobile device. Towards this end, we seek to simplify the digital onboarding of our customers, to further drive forward the transformation of our core business and to enter the market with new business models. Claudia Gabler

Claudia Gabler
“It is important that the employees see themselves as part of the solution.”
Markus Fuhrer, Head IT and Operations at PostFinance

As an external, strategic partner for the past 20 years, BSI was involved in various projects, including the CRM system for advisors and customer service staff, the V-MaX counter application in post offices, and the onboarding application back office. Why did you choose BSI? BSI addresses customer requests and knows our processes and our culture. We have established a cooperative partnership with BSI. The presence of BSI’s qualified staff at PostFinance is very useful for complex projects. This makes it easier to work together.

After the successful core banking migration, is there an interesting follow-up project that you are looking forward to?
With the implementation of the digital powerhouse vision, we have set for ourselves the ambitious goal of becoming Switzerland’s leading digital bank. We seek to show our customers how easy digital banking is on a mobile device. Towards this end, we seek to simplify the digital onboarding of our customers, to further drive forward the transformation of our core business and to enter the market with new business models. Claudia Gabler

Claudia Gabler
Relationship management translated into software

#Customer Experience #Marketing #DCX

Do you know Volta Superbikes? It is our fictitious company which sells electric motorbikes with e-power. While the dedicated employees, Vicky, Marta, Sergio and Manfred work in different departments, they nevertheless work hand in hand. Besides BSI CRM, they also use the BSI Studio digitization platform with the aim of making customers happy.

Volta Superbikes would like to look after their customers even more intensively, especially those who are at risk of being lost (to the competition). Their retention story takes into account all customers whose last purchase goes back eight months or more; they are at risk of shopping elsewhere.

1. The appropriate Volta Superbikes customers are identified.
2. Through customer segmenting, customers are divided into A-, B- and C-customer.
3. A review is made of how intensively customers are looked after.
4. The customers in danger of being lost and A-customers who have been less intensively looked after are invited either to the current exhibition in the motorcycle museum or to a talk with Superbike World Champion Max Biaggi. How practical: Which action is best received is tested at the same time with the “A/B automated” logic step.
5. B-customers are given a gift card for the Volta Superbikes online shop in appreciation for their loyalty, which is added to their wallet.
6. C-customers are contacted through the most suitable channel to refresh Volta Superbikes in their memory. The “best channel” logic step automatically determines the appropriate channel.
7. Lena Meier is an A-customer, hobby racer and is thrilled to attend the talk with the world champion. And now she is an even bigger fan of Volta Superbikes than before.

Charlotte Maiz

The tool
Volta Superbikes uses BSI Studio as a multifunctional director’s room for digitalized customer interactions. BSI Studio is a customer journey management platform, content management tool and analytics tool all in one. The Volta Superbikes team designs customer stories with the digitization platform, tests them and then automatically carries them out. Whether for lead nurturing, segmenting or for NPS surveys (net promoter score), companies can depict and execute all their use cases with BSI Studio. You can do it too!

Learn more about BSI Studio

The ecosystem
Volta Superbikes appreciates the Step Store as a strong ecosystem in BSI Studio. The company also discovered the “retention” customer story there and right away booked a BSI workshop on this topic. The Step Store offers everything needed to design customer love stories in BSI Studio, ranging from steps to intelligent customer stories to inspiring workshops, thus supporting you with designing your customer relationships. The Step Store assortment is constantly growing with the aim of offering the right customer journey for every industry and countless life events.

Discover the Step Store offer.
41,000 marketing professionals followed DMEXCO’s call to Cologne. We from BSI were right in the middle of things and took full advantage of the opportunity to conduct a marketing trend survey among the digital community. Around 200 trade fair visitors participated. In the following is an overview of the interesting results:

**The journey can begin**

Only **5.5%** of the survey participants are able to automatically conduct customer journeys; two-thirds have set this ability as a goal. This is possible with the right tools and the appropriate skills.

**~47%** of the marketing experts surveyed already design customer journeys today, while a fifth would like to address this issue.

**Let’s get in touch ...**

The companies surveyed offer their customers a variety of touchpoints: online on social media, in the webshop or customer portal, mobile in WhatsApp or in their own app. Smartphones and wearables provide suitable data while video, chat and bots provide ideal sales opportunities.

**17%** of the companies surveyed use chatbots.

---

**Priority in the company**

- Customer Experience Management
- Content Marketing
- Customer Journey Management
- Analytics
- Data Management
- E-Mail Marketing
- Marketing Automation
- Omni-Channel Marketing/Touchpoint Management
- Loyalty Management
- Personalization/OnetoOne-Marketing
- Complaint Management
Integration project

Only ~19% of the companies surveyed have connected their touchpoints with one another. Nearly half stated that their touchpoints are only partially integrated, while nearly a third is still far from accomplishing this. Insufficient touchpoint integration still seems to be the norm.

~26% communicate with their customers through WhatsApp.

74% interact with their customers through social media.

Trend topics

Customer experience management, content marketing and customer journey management top the list when companies set their priorities.

Loyalty and complaint management lag far behind at the bottom of the list. In other words: New customer acquisition takes priority over existing customer care. Charlotte Malz

BSI at DMEXCO 2018

The leading expo and conference for digital marketing in Germany, held annually in Cologne. 40,000 visitors, over 1,000 exhibitors, 570 speakers, 105 countries represented, and BSI is right in the middle of things.

Welcome to the BSI Studio film set. Marketing professionals, customer experience managers, digitalizers and all other interested parties were able to experience BSI Studio live at DMEXCO.

Innovation you can touch: We were also present with BSI Studio at the World of Experience, the DMEXCO innovation hub.
How to find your (CTMS) partner

In a well-functioning world, the Clinical Trial Management System (CTMS) is the backbone of clinical research and provides the means to keeping research on track and key stakeholders informed. It’s meant to increase efficiency while cutting down on duplicative work, yet so many clinical operations professionals are still working with substandard technology. But why is that?

What no one is talking about is the heavy burden to the team evaluating the CTMS. Remember, we’re asking folks with clinical backgrounds to suddenly become IT experts. That’s one heck of a stretch for many. The most common fear? Not recognizing the critical questions to ask during the process.

The new way to go
We put our ten years of experience to work and came up with a non-traditional yet more effective method for CTMS evaluation. Compare it to finding a partner for life. No, we aren’t joking! Don’t forget, a backbone system like a CTMS will not be replaced lightheartedly – you will be bound to this supplier for years to come.

Let’s get started with speed dating!
In this knockout round, you ask critical questions which will immediately narrow down your vendor pool, like: Do you actually like the team? Would you share a pizza with them at 9 p.m.? Integrating software systems into existing infrastructure is no small task. There will very likely be some late nights with pizzas involved.

Checklist wanted?
E-mail to: jan.nielsen@bsi-software.com

Four steps to a happy end
After the knockout round, you should have only three remaining candidates and it’s time to find out if the software fits your business needs:

1. Request for Proposal: Outline your business needs in concise “use cases”, ask the vendor to show you how their CTMS will meet those needs, get an initial idea of their pricing, get an idea how easy their product is to use.
2. Live Demo: Allow the vendors a month to incorporate your use cases into their software. Only accept live software demos – NO PowerPoint slides to demonstrate functions!
3. Proof of Concept: A small component of the software needs to be installed into your software landscape. Here’s where you’ll get an inside view to the “after-sales world”.
The management consulting company, Bain & Company\(^1\), has found out that this contrast is closely linked to customer expectations. What do customers expect in a certain situation, at a certain touchpoint, along their customer journey?

The challenge is: As a customer in an increasingly digital environment, we transfer what we learn to companies in other sectors. The Apple experience is suddenly expected from a bank, the Nespresso experience from a health insurance company.

Regularly failing to meet these expectations can lead to discontent among customers. This is also underscored by the “Digital Customer Experience 2017” study by IDG: Both customer expertise and IT knowledge are needed to ensure a positive customer experience.

Around 80% of companies believe that they offer a good customer experience. Only 8% of customers agree. This begs the question: What causes this gap?

**Customer experience: everyone on board**

It is not enough to merely write “The customer is central to us” on the company website. Everyone is called upon to build the bridge between vision, people, processes and systems – for a continuous customer journey and enthusiastic customers.

It is good to know that awareness of this is growing by the day. Omnichannel pioneers such as Sprüngli, Globus and Walbusch are striding ahead and taking their formerly analog customer relationships into the digital age.

- **Walbusch** is integrating its cash registers into a central mail-order business solution. This means that all employees – from the contact center to the sales outlet – can provide consistently excellent customer interactions.
- **Staff** at the premium department store **Globus** ensure service excellence by being able to be consistent hosts across all touchpoints, with digital assistants and a 360° customer view.
- By using a (digital) customer card, the much-loved **Confiserie Sprüngli**, gets to know their customers’ preferences and uses this information to interact with customers uniformly and professionally across all departments.

What can we learn from the pioneers? Digitization of customer relationships is essential; there is simply no way around it. Digital customer interactions are not enough, however, to get customers’ hearts racing. The combination of technology and dedication to service excellence is what turns companies into omnichannel champions.

*Catherine B. Crowden*

---

\(^1\)“Closing the delivery gap”, Bain & Company
In the comparison test: Amazon, Seattle, vs. Stylebar, Zofingen

Problem: While I often use Amazon at home, we never seem to really warm up to one another. Even after nearly two decades, our relationship is cool and distanced. After such a long relationship, shouldn’t there be a bit of warmth between us? And why does my hairdresser so easily generate such warmth?

Test report: Amazon does everything right: great range of products, rapid delivery. Paying is easy, and should something go wrong, customer service is standing by with uncomplicated assistance. Everything is perfect, you would think. This online merchant has developed into a sort of standard over the years. However, when you claim to be the standard, then it becomes difficult to offer more than the standard. Despite more than 2,000 euro in turnover that I generate each year, I do not seem to be important. There is no appreciation. There is no lifeblood. My hairdresser, the Stylebar in Zofingen, shows how things can be done differently. I spend considerably less than 2,000 euro per year there. Nevertheless, the team is really nice - and unobtrusive at the same time. You get the feeling there that you are welcome and important. They take care of me and even make my arrival as convenient as possible by pointing out events, blocked streets and the lack of parking spots to me. I receive a gift certificate for my birthday, handwritten and customized. From Jeff Bezos I have yet to receive a “little greeting from the chef”. What a pity.

Summary: Being the standard is not enough. You have to offer more. Customer love is part of having good manners. They often fall by the wayside in the search for optimal business processes, and when creativity is lacking. That little extra need not be large; no one expects bombastic gifts. However, a nice word or a little surprise does not hurt if you want to give your customers the feeling that they are more than merely users.

Since 1999, Uwe Funk is an Amazon customer - but feels more as user. The reason: Customer love is missing.

“A nice word does not hurt, if you want to give your customers the feeling that they are more than merely users.”

Uwe Funk, long-standing Amazon and Stylebar customer.
“Thanks to innovative CRM processes, our customers are in safe hands.”

Frank Thieß, Head of Finance/Controlling
HDI Vertriebs AG