

# **TRANSFORMING CUSTOMER EXPERIENCE WITH PERSONALIZED COMMUNICATIONS**

Customers expect organizations to understand them. They expect a personalized experience in every interaction, regardless of channel or customer journey stage. In the past, marketing departments focused first on the top of the funnel. Today, due to rising customer expectations, marketers are increasingly expanding their focus to include onboarding and ongoing customer service interactions. As a result, today's "Experience" Business also demands a post-acquisition customer communication strategy.

The opportunity is greatest in regulated industries where frequent, complex client communications are being re-imagined as opportunities to improve customer loyalty and lifetime value. In pursuit of creating outstanding customer experiences, organizations are breaking down silos between marketing and more operational departments that are focused on efficiency and compliance in communications. While some regulations do restrict the scope of marketing messaging in communications, even highly regulated industries such as healthcare, government, and financial services are finding ways to personalize communications and demonstrate a one-to-one relationship with the customer while maintaining compliance.

The business justification for focusing on customer loyalty and retention is clear: With rising customer acquisition costs, companies cannot afford to miss out on customer lifetime value by losing loyal customers. Harvard Business School found that only a 5% increase in customer retention could lead to an increase in profits from 25% to 95%.<sup>1</sup> Transactional communications are designed to meet the bare minimum for legal and compliance purposes. They are not designed with "experience" in mind. They miss critical opportunities to educate, engage, and market your other relevant products and services. And according to research by Econsultancy, this creates a critical gap between digital leaders and the lagging mainstream when it comes to customer experience.<sup>2</sup>



**73%**

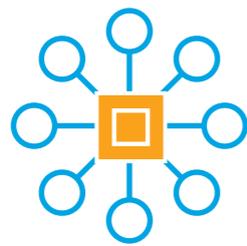
*of consumers prefer to do business with brands that leverage data to personalize experiences<sup>3</sup>*

1. Harvard Business School. "The Economics of e-Loyalty." <https://hbswk.hbs.edu/archive/the-economics-of-e-loyalty>. July 2000.
2. Digital Trends. "Why consumers are increasingly willing to trade data for personalization." <https://www.digitaltrends.com/social-media/why-consumers-are-increasingly-willing-to-trade-data-for-personalization/#ixzz2g8dgrqko>. December 2012.
3. Digital Trends, "Why Consumers Are increasingly Willing to Trade Data for Personalization", Grace Nasri, 2012 <https://www.digitaltrends.com/social-media/why-consumers-are-increasingly-willing-to-trade-data-for-personalization/>

However, executing a best-in-class customer communications strategy that bridges the post-acquisition customer experience gap is easier said than done. Several technical obstacles stand in your way to realizing that vision:

- Missing support for multiple communication channels including web, mobile, print, and email, as well as emerging channels such as video and voice
- Lack of business agility and automation, slowing the time to market of creating and updating content for customer communications
- Siloed systems for customer data, compliance, content, and delivery management
- No way to measure effectiveness and create data-driven insights about specific communications to optimize engagement and enable one-to-one personalization

Many organizations face these challenges because legacy technologies that were good enough in the past were not built to support the needs of personalized communications at scale.



Emerging channels



Lack of agility



Measure and optimize

*To effectively create engaging, personalized customer communications, you need to:*



*Take a content-first approach to scale multichannel communications*



*Leverage and integrate back-end data to automate personalized communications*



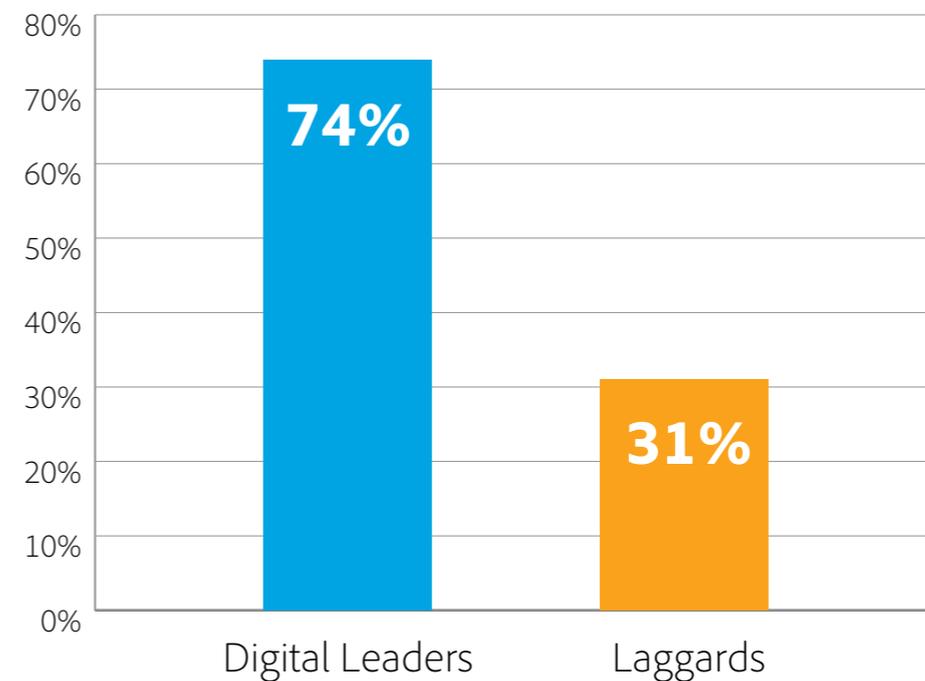
*Connect enrollment and communications processes to create a consistent customer journey*

# Take a content-first approach

Creating a content strategy is critical to efficiently creating, managing, and delivering multichannel communications. With various content designers, authors, and approvers, communication templates are often created from scratch and use unapproved language, logos, and formats. This quickly spirals out of control and results in hundreds or thousands of different templates that are impossible to manage and update at scale. And these communications need to be specifically designed again for each individual channel you want to make available to your customers.

Using centralized, preapproved content blocks and rule-based content assembly empowers you to manage a much smaller number of templates and update specific pieces of content once that automatically propagate to each associated template. And instead of re-creating yet another template with minor changes for every territory you operate in or product you offer, data-driven conditional rules can show or hide specific content to make each communication compliant and relevant—without the administrative overhead. Finally, creating a template for one channel and reusing that content for others drastically decreases the time spent authoring for web, mobile, and print channels.<sup>4</sup>

## Organizations delivering multichannel personalized experiences



Source: Econsultancy, in association with Adobe.  
"State of Digital Transformation in Financial Services." May 2017.

4. Econsultancy, in association with Adobe. "State of Digital Transformation in Financial Services." <https://landing.adobe.com/dam/downloads/whitepapers/378479.en.econsultancy-state-of-digital-transformation-in-fsi.pdf>. May 2017.

# Integrate to automate

You have all the data you could ever want at your disposal, but you're not leveraging it to automate and personalize communications. Customer service agent and sales teams are burdened with trying to personalize each document, manually referencing back-end databases to fill in basic information like address and account number. And even when your data is connected to the process, contracts and documents that require signatures still need to be physically mailed or printed, scanned, and emailed—diminishing all the efficiencies you had hoped to gain from digitization and jeopardizing the amazing customer journey established during acquisition.

Integrating your back-end systems, such as CRM and ERP, and mapping customer-specific data to dynamic content will

enable personalized communications at scale. But don't stop at personalizing data in communications. Delivering communications on a customer's preferred channel can have the same, if not a greater, impact on personalization from a customer perspective. For example, knowing that some loyal customers prefer to receive physical statements in the mail, but account updates and tax forms via email lets you create a tailored service for them. Furthermore, embedding content relevant to each customer, such as educational material or a cross-sell offer, produces the ultimate personalized experience, making the most of your predefined communication touchpoints. And by natively integrating electronic signatures, you can quickly digitize and automate the entire enrollment and communications process.

*Results from unifying customer data to efficiently create targeted campaigns:*



**76%**  
*New account growth*



**31%**  
*Increased account balances*

Source: Adobe. "More precious than gold."  
[https://offers.adobe.com/content/dam/offer-manager/en/na/marketing/Campaign%20PDF's/more\\_precious\\_than\\_gold.pdf](https://offers.adobe.com/content/dam/offer-manager/en/na/marketing/Campaign%20PDF's/more_precious_than_gold.pdf). February 2016.

## Connect forms and communications

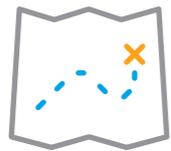
If you're managing forms and communications across disparate platforms, you need to store content and digital assets in different systems that don't talk to each other. Different teams are required to update text or imagery multiple times, increasing the time it takes to make updates or the chance that you are out of compliance or off-brand in one of your content management systems. Experiences for new customers are different than those for existing ones, resulting in a disjointed, confusing customer journey. To magnify this problem, not measuring the customer experience throughout the end-to-end enrollment and retention cycle hinders you from improving and personalizing the next interaction and limits future sales opportunities.

Managing your forms and communications with a single, centralized content management solution creates a feedback loop to help you constantly engage existing customers with personalized offers for products and services relevant only to them. The streamlined journey from enrollment to communications and back to new product or service enrollment ensures consistency across each touchpoint in the customer journey, as you increase engagement, loyalty, and lifetime value by upselling and cross-selling within this continuous cycle.



# How to get started

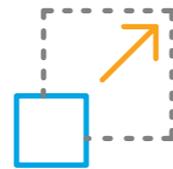
Transforming your communications and customer experience strategy is not always a simple task, especially in regulated industries where digital adoption and customer experience are only recently taking priority as business mandates. From decades of experience in the development and implementation of end-to-end digital enrollment and communications, Adobe has developed several best practices to help you define and execute your personalized customer communications strategy.



## Build a digital roadmap

Develop a three-year digital roadmap around personalization and ensure that customer

communications are a key component to make the most out of your overall customer experience strategy. Plan to deliver capabilities and value incrementally throughout the project lifecycle—agile development methodologies greatly improve both the velocity and quality of this process. This not only results in much lower risk from both a technical and change management perspective, but also facilitates executive buy-in as you accelerate ROI and demonstrate success along the way.



## Start small, then scale

You may be eager to digitize and personalize all your communications across the

entire enterprise on day one. However, technology is most likely not going to be your biggest hurdle in reaching this goal. Optimized business processes, business user training, and a shift to more efficient roles and responsibilities—enabled by a modern customer communications platform—may be the most difficult transformation.

Implementing several low-impact, less complex communications first allows you to test your processes and people in a low-risk setting. Once you've mastered the basics and have a more experienced organization, you can easily and successfully scale the creation, management, personalization, and delivery of hundreds and thousands of types of communications.



## Empower business users

While IT and your technical teams need to be involved in the configuration and maintenance of

any technology, it's crucial to empower your content designers and authors to quickly create and update content without waiting for lengthy IT release cycles for even simple changes. Not only will this accelerate time to market and enable self-service for your content teams, but it will also free up your critical technical resources to focus on more complex, higher value projects to move the needle for post-acquisition customer experience.

# Adobe can help

Adobe Experience Manager Forms, part of Adobe Experience Cloud, can help transform your customer communications strategy and enable the streamlined creation, management, and delivery of multichannel personalized communications that are connected to your critical forms and enrollment processes. Talk to someone from Adobe today or request a demo to find the perfect solution for your organization.

- Visit Adobe.com to explore [Experience Manager Forms](#)
- Read about our [latest capability innovations](#)
- Learn how Experience Manager Forms can help you become a [digital leader](#)
- Find out why Adobe ranks among the [best in customer communications](#)



Adobe and the Adobe logo are either registered trademarks or trademarks of Adobe Systems Incorporated in the United States and/or other countries. All other trademarks are the property of their respective owners.

© 2018 Adobe. All rights reserved. 8/18