

# The Future Of Customer Communication

## The Top 7 Trends



### Introduction – What is CCM?

Customer communications management (CCM) is defined as the strategy to improve the creation, delivery, storage and retrieval of customer communications, including those for marketing, new product introductions, renewal notifications, claims correspondence, and bill and payment notifications.

So where might CCM fit into your company's future strategy? We've put together our take on the top 7 trends in CCM to help you find out.

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## Trend 1: Going Digital: The Multi-Channel Mailroom

Like most other aspects of modern business, the way in which we communicate with our customers is changing rapidly. The outdated concept of “the mailroom”, featuring wall to wall pigeon holes, tucked away in the basement, is quickly being consigned to the history books.

The “digital mailroom” is the beating heart of any modern organisation; a conduit for the vast amounts of information circulating between you, your customer, and every individual within your enterprise. Now, much of the documentation being processed takes the form of ones and zeros, as opposed to paper and envelopes. For one thing, the modern mailroom is no longer hidden away in the basement. In fact, for an increasing majority of companies, it’s not even on the premises....it’s in the cloud.



If you reflect on what you expect as a customer from your bank, insurance company, or utility provider, you’ll probably find yourself receiving documents electronically via an online portal, getting email updates, SMS alerts, availing of online support functions, and occasionally still getting some post.

“The modern mailroom is no longer hidden away in the basement. In fact, for an increasing majority of companies, it’s not even on the premises... it’s in the cloud”

Regardless of the channel, you expect the provider to be able to handle it smoothly. So your customers expect the same from you: seamless communication across all channels.”

In addition to the customer experience element, going multi-channel presents an opportunity for significant cost savings and efficiencies in your business. If you think not only about the current opportunities for savings, but also about the ambitions you have for your business the idea of a multi-channel solution becomes a no-brainer.



## Trend 2: Respecting Customer Communication Preferences

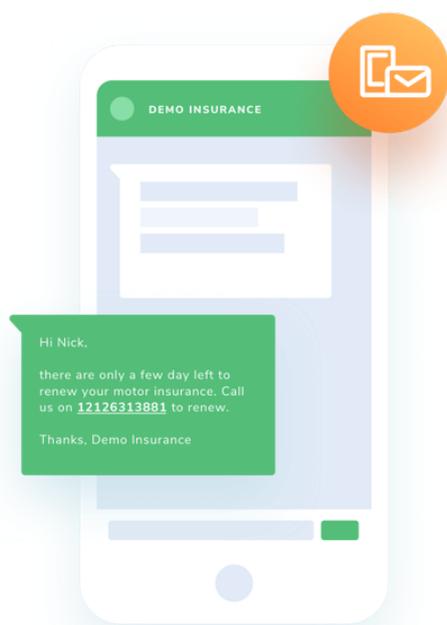
The idea of a push towards paperless is outdated as it doesn't respect customer preferences, by simply assuming all customers want digital delivery. Different customer profiles (age, technological aptitude for example) determine which channel should be used. If aiming for a positive customer experience, you should respect customers' channel preferences to make their experience of dealing with you a pleasant one.

Various contexts also play a role. Some regulatory or official documents are still required to be printed on paper, or at least there is a culture of the same, and this needs to be considered.

*"It is important to have the correct infrastructure in place to support each customer no matter what the context."*

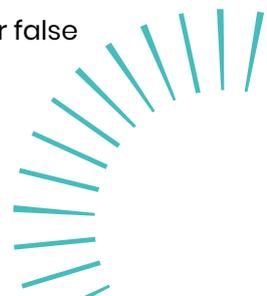
All of the above results in a one size not fitting all scenario. As such, it is important to have the correct infrastructure in place to support each customer no matter what the context

This level of choice is just another way that a multi-channel solution solves a problem for your business, and for your customers too. It boils down to defining an easy, frictionless way for each customer to receive communications from you.



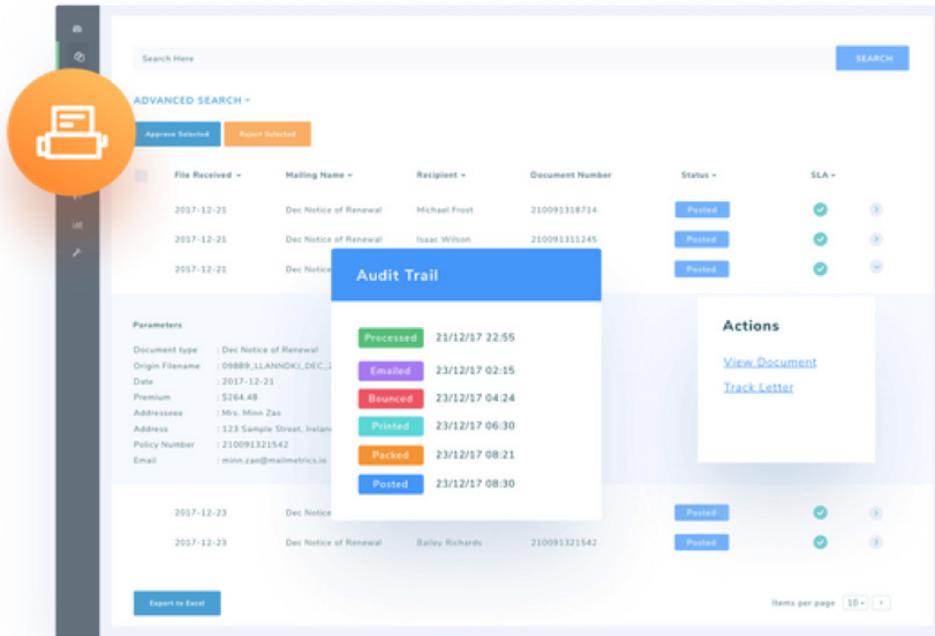
## Trend 3: The right communication to the right person at the right time

If we accept that each individual customer should have their channel preferences respected, we should also consider how we can tailor the individual document or communication that they will receive. Again, the key here is that one size does not fit all! Sending the same content to everybody at the same time is rightly a thing of the past. Whilst a one off mail shot might seem efficient, once you take into account inevitably high bounce rates, lack of engagement and customer frustration, it's an altogether false economy.



“The segmentation of messages according to different customer profiles and contexts is a superb customer experience strategy. Every customer receives a highly personalised message sequence that is unique to their particular context and which considers their previous interactions with your business.”

Instead, try to focus on hyper personalisation. What data do you have relating to the customer that you can use to compose the most appropriate document content? The segmentation of messages according to different customer profiles and contexts is a superb customer experience strategy.



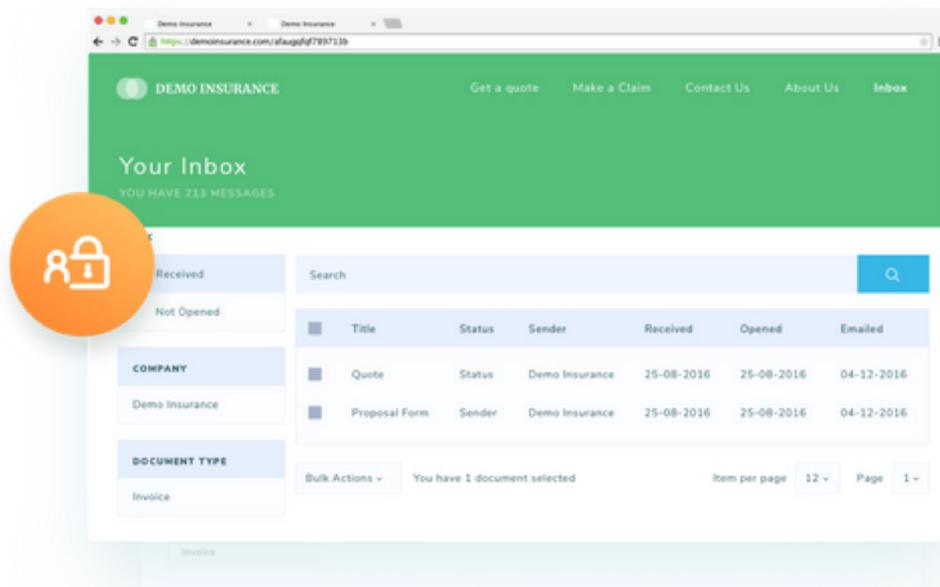
Every customer should receive a highly personalised message sequence that is unique to their particular context and which considers their previous interactions with your business.

#### Use data to dynamically generate and send personalised communications that take into account:

- Who the customer is?
- What products or services they have already bought?
- Which stage in the customer life-cycle they are currently at?
- Have they read or engaged with previous correspondence or not
- This will allow you to personalise each communication based on what you know about your customer. If you think about your own personal experience as a consumer, the sense that you are not being treated like just a number is pretty powerful in how you feel about a company, and how you speak to others about them. It's something emotive which could make or break a decision to continue to do business with you.

## Trend 4: Customer Portal

A customer portal is a software interface that gives customers complete visibility into their interactions with your company whilst ensuring maximum security of their personal information. The beauty of a customer portal is that you can give your customers greatly improved convenience (all documents and transactions presented securely in one place), and also easily follow and analyse their interactions with your documents.



A modern portal is more than just a location to access documents. You can also add features such as a payment facility or live chat module. Introducing a portal can create a truly holistic experience for your customers, and can lead to significant improvements in engagement rates. Furthermore, it allows your customers to self serve thus reducing inbound call traffic to your contact centres.

#### Common features of a customer portal might include:

- View bills, statements and other important documents
- Make a payment
- Submit a request
- Upload documents
- Chat / online support
- Change my plan / upgrade / buy other services

Access to a portal brings your customers significantly closer to your business, and can have a positive effect on customer retention. Customer surveys generally return results showing that 70% of customers expect some element of self-service on a company's website.

*"I could save a little each year by changing my motor insurance provider.*

*I choose not to, and purely because I know that I can do everything easily online and in one place."*

When a customer feels like they have convenient access to important information and can resolve issues in a timely and transparent manner, they are far less likely to go elsewhere. Speaking personally, I could save a little each year by changing my motor insurance provider. I choose not to, and purely because I know that I can do everything easily online and in one place. I know I'll never have to spend time waiting on hold to speak to someone, or wait for piles of documents to arrive in the post. For me that negates the small difference in price and I can assure you it would take a lot of persuasion for me to want to change it!



## Trend 5: Living with stricter compliance requirements

Compliance in business, and particularly in relation to customer communication, is becoming increasingly onerous and complex. Financial and data regulations place strict requirements on how data is collected, stored and used. Furthermore, the same regulations often determine how organisations should communicate key information to their customers and when it should be communicated.



All of these regulations, which should be broadly welcomed, were introduced with the intention of protecting the customer and representing their interests. However, this complex regulatory environment makes efficient and effective customer communication increasingly difficult at scale. For example, the GDPR changes launched into legislation in 2018 really brought compliance into the spotlight for companies and consumers alike.

So what are the elements of a multi-channel solution which can provide you with peace of mind in managing your customer data and communications compliantly?

1. **Companies need to have a robust CCM solution in place** so that they can automate customer communication processes to ensure compliance to all financial and data regulations.
2. **Automation takes the guess-work out of customer communication.** Automation ensures that the right person gets the right document at the right time.
3. **Transparency is key – organisations need to be able to audit their customer communications.** Simple tasks such as what documentation was provided to a particular customer, when was it provided, if any supporting documentation was provided do we know what version was used, was the communication delivered successfully?
4. **Good house-keeping with regards to data retention is also vital.** How can we be sure that we are only holding customer data for as long as required? An automated retention and deletion policy should be used.

A screenshot of a CCM system interface. The main area shows a table of documents with columns for File Received, Mailing Name, Recipient, Document Number, Status, and SLA. An 'Audit Trail' pop-up window is overlaid on the table, showing a list of actions: Processed, Emailed, Bounced, Printed, Packed, and Posted, each with a timestamp. The 'Parameters' section on the left lists document details like Document type, Origin filename, Date, Premium, Addressee, Address, and Policy Number. The 'Actions' section on the right has links for 'View Document' and 'Track Letter'. A printer icon is overlaid on the left side of the screenshot.



## Trend 6: Two-way communication

“Communication is a 2-way street” may be a much used turn of phrase, but it certainly rings true when it comes to interactions with your customers.

In the early stages of automation in the contact centre industry there was often an air of mistrust from customers. This was seen as a strategy to effectively “wall off” companies from their customers. “I just want to speak to a human” was a much-spoken expression, and since customer care functions were often the first to move to managing interactions via email / online, customers felt that this was where their messages went to die, and their needs were not being met at the stage of the customer journey that truly mattered. Not to say that this isn’t still the experience for some customers but oh, how far we have come. A multi-channel solution can provide a true 360-degree view for you and for your customer:

“Yes, I can see your policy document here and It’s on its way to you.

Yes, I can change your preference to email right away. Want to update your details? Sure! Want to dig out an appendix to a policy document from last year? No problem!

Can’t remember how to change your marketing preferences? We’ve got you!

Here’s an FAQ solution which can take you through it step by step right now.”

## Trend 7: Corporate Social Responsibility – Go Green!

A CSR strategy demonstrates that your business takes an interest in wider social issues, rather than just those that impact your bottom line. This is becoming increasingly resonant with customers, and it is simply good business to shout about the steps you are taking to operate sustainably.



How can a multi-channel solution support you with this? The most obvious answer is that the less paper you use, the kinder you are being to the environment. This is of course a clear benefit, but there's more to it than that.

- Help your customers reduce their own use of paper = you aren't just saving trees as a business, you're helping your customers to do the same. No paper going one way equals no paper coming back the other way.
- Less physical mail = less time on the road for delivery vehicles

The granular visibility of your customer communication that a modern CCM solution provides allows organisations to monitor what percentage of communications are issued on paper. This allows the organisation to accurately capture the carbon footprint of their customer communications. Many modern CCM providers even offer a facility for their customers to offset their carbon footprint through planting of trees and other environmental initiatives.

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## Mail Metrics: The future of Customer Communications

There are so many clear benefits to moving your customers communications to a multi-channel solution. Our software platform Mail Metrics transforms how you communicate and engage with your customers, enabling you to cater to every customer profile and context.

We provide one solution for all physical and digital communications, delivering highly personalised and compliant content that bring you and your customer closer together. As a Software as a Service (SaaS) solution, the only requirement for use is access to a web-browser resulting in quick and easy deployment across multiple locations and countries.

Mail Metrics is the “engine” that controls every aspect of our service offering and has a number of products that integrate seamlessly to provide a dynamic, multi-channel (hybrid print/digital) communication solution.

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These products include:

**Send** – A fully automated engine for distributing communications to your policy holders through printed or electronic channels, including text, email, and customer portal.

**Receive** – A specialised capture and workflow tool which allows you to capture, classify and disseminate incoming documents to the right department or individual within your organisation.

**Archive** – A secure document vault. Every single document or communication sent or received by your organisation via Mail Metrics will be stored in our secure archive.

**Insights** – What can be measured can be improved. Mail Metrics insights provides you with detailed metrics for both the Send and Receive products. Track volume metrics, open rates, adherence to SLA's and CPC compliance rates, amongst others.



Our customers typically report the following key results:

- Greater visibility and control of all customer communications across systems / locations
- Improved customer experience, faster delivery, fewer complaints
- Improved employee satisfaction, less stress
- Increased efficiency and organisational agility
- Reduced cost
- Improved compliance

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## Next Step?

To learn more about our product or to book a demo get in touch – [info@mailmetrics.com](mailto:info@mailmetrics.com)

