Consumer Connectivity

INSIGHTS 2018

Contents

Foreword – by Deloitte

In an increasingly competitive environment, organizations must look for new sources of advantage. The experience a customer has, at every single touchpoint or interaction with an organization, can make or break that relationship and affect how their brand is perceived. Customer experience is holistic in nature, and does not focus on any single interaction or feeling, but rather on the impact of all of these together. To get customer experience right, all parts of the business need to work together.

Customer experience can be a key differentiator in many industries. 89% of marketing leaders expect to compete primarily on the basis of customer experience, compared to just 36% four years ago. At the core of a great customer experience is the ability to provide a seamless experience regardless of touchpoint, yet many organizations are a long way from achieving this.

Businesses are under pressure to deliver more value, at increased speed and at a lower cost. The adoption of digital technologies can play a key role, but it requires an organization-wide approach to do effectively. If an organization can create an experience that seamlessly connects all the interactions a consumer has with its brand, and does this in a unique way, it will gain a competitive advantage and potentially have a positive impact on the bottom line.

What has stopped organizations from being able to driving change through technology?

Whilst there are industry specific challenges that exist, there are fundamental issues that organizations across all industries are facing.

Pace of Digital
There is a race to stay both current and move ahead of competitors

Balancing Old and New
Finding the correct ratio of investments in maintaining legacy and investing in new platforms

Talent and Skills Gaps
The pervasiveness of digital across organizations is creating a shortage of the required skills

Everything is a Channel
Maintaining a single view of the customer is key

Customer Journey
Embedding services where they need to be, not just where it is easy

The Evolving Relationship Between Business and IT
Departments are hyper-specializing and this needs to be managed correctly

These challenges impact all parts of an organization and we believe there are four key actions that can be taken to help deliver a world-class customer experience.

1. **Own the customer relationship:** Consumers now expect organizations to know them and treat them as an individual. Personalization across all channels is now the norm, however this requires a 360-degree view of the customer across all business lines and in what is often a diverse technology landscape. A multi-layered API architecture, with a focus on re-use and self-service for developers across all lines of business enables this by providing coordination across multiple devices, touchpoints, and back-end applications to deliver a single, cohesive consumer experience.

2. **Innovate the experience:** The market is being saturated with new technologies and domains to transform the customer experience. The ability to rapidly weave in new components to the IT landscape, test their success, and either scale-up or decommission, needs to be frictionless. A well-structured API lifecycle management strategy can be the catalyst to achieving this vision of a pluggable architecture, helping to realize the rapidly evolving demands of the consumer.

3. **Embrace the ecosystem:** Organizations are more connected than ever before, creating the opportunity to find new ways to bring value to customers. Achieving this, means fundamentally rethinking the services provided, to whom, and how this fits into the wider business ecosystem. Success often lies in the sharing of valuable services and information, facilitating the growth of relationships that ultimately drive new offerings and revenue streams (referred to as the API Economy).

4. **Empower the business and promote change:** Empowering teams across the business to engage and connect with the customer in new and innovative ways through a carefully designed, well-managed, API-driven integration strategy on which projects can quickly innovate and deliver in an agile manner.

The following Consumer Connectivity Insights 2018 highlights a number of best practices and barriers to consider when connecting your customer experience. I hope you enjoy the read!

Duncan Barnes
Partner, Deloitte Digital

Introduction

The pace of technology continues to move at a significant rate. Today, consumers can make payments using their mobile phones, order products online, deliver groceries to their doorsteps in a matter of hours, receive medical advice via video, and more. Technology has fueled an on-demand culture and created a world in which consumers expect connected digital experiences (i.e. organizations knowing their preferences across all channels and being able to provide them with access to the information they need in a timely manner). As a result, consumers now have new expectations from organizations when it comes to customer experience.

In this new world, organizations must be able to connect their systems, devices, and data end-to-end to deliver a great customer experience across multiple channels. The rewards are huge for those that succeed, as they unlock new ways to increase customer acquisition, retention, and spend. For example, a Harvard Business Review study last year revealed that omnichannel retail customers would spend more on average, both in-store and online, than single-channel customers.

To understand how well organizations are doing when it comes to providing a connected experience, we surveyed more than 8,000 consumers in the U.S., Europe and Asia-Pacific:

1. Do banks, retailers, insurance providers or government provide the most connected experience?

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2. What are consumers' current frustrations with organizations when it comes to sharing or accessing information?

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3. Is a failure to provide a connected experience impacting customer loyalty?

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4. Are emerging technologies – such as chatbots – enhancing the customer experience?

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5. Are consumers willing to share data if it means they will receive a more personalized and connected experience?


The MuleSoft Consumer Connectivity Insights Report 2018 takes a closer look at these questions and highlights how organizations can start to deliver a more connected consumer experience.

Methodology

This survey was commissioned by MuleSoft and independently carried out by Opinium Research. Total sample size was 8,019 adults: U.K. (2,004 adults), U.S. (2,002 adults), Australia (1,010 adults), the Netherlands (1,002 adults), Germany (1,001 adults), and Singapore (1,000 adults). Demographic split 18-34 year-olds (2,282 adults), 35-54 year-old (3,029 adults) and 55+ years-old (2,708 adults). Fieldwork was undertaken online between April 3 and April 9, 2018. The figures have been weighed and are representative of adult populations (aged 18+).

Disconnected experiences can damage customer loyalty

A significant number of consumers continue to be frustrated with the disconnected customer experience provided by many organizations. The majority (81%) of consumers believe organizations provide a disconnected experience. From an industry sector perspective, consumers believe government services (66%) provide the most disconnected experience. Banks provided the most connected experience out of all sectors, but, still, more than half (55%) of respondents said they had received a disconnected experience.
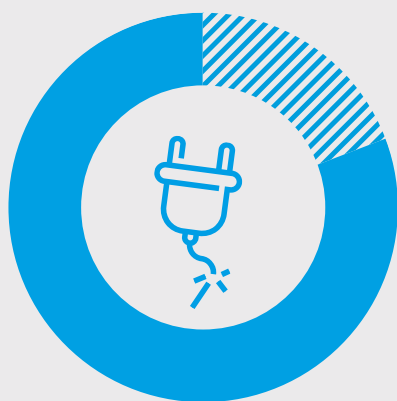
81%
of consumers believe organizations provide a disconnected experience

Sector Breakdown

Government	Insurance Providers	Retailers	Banks
66%	58%	56%	55%

Sharing information is too difficult
One of the biggest contributors to the disconnected experience is the difficulties consumers face when sharing information with organizations. Nearly half (48%) of consumers say they have given up on an activity or request (e.g. filling out a form online) because information sharing was too difficult. The survey found that banks (32%) and government (32%) are the most complicated organizations to share information with.

48%

of consumers have given up on an activity or request as information sharing was too difficult

Sector Breakdown

Banks	Government	Insurance Providers	Retailers
32%	32%	30%	27%

Offering more personalized experiences is necessary

Today, technology is enabling organizations to capture a vast amount of consumer data, yet the research highlights that there is still room for improvement when it comes to organizations providing a truly personalized experience. Banks are seen as providing the most personalized service (72%), followed by insurance providers (65%). This is in sharp contrast to government (43%), which provided the least personalized service.

At a geographic level, private companies in the U.S. lead the way in providing personalized experiences, with U.S. respondents reporting the highest level of personal service for banks, insurance providers, and retailers. When it comes to government services, the U.K. lags behind the rest of the world in terms of personalization.
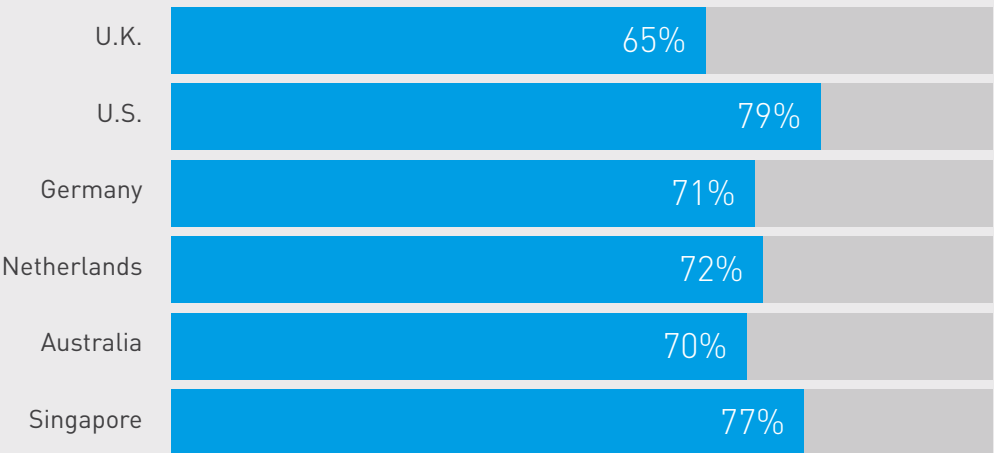
72%
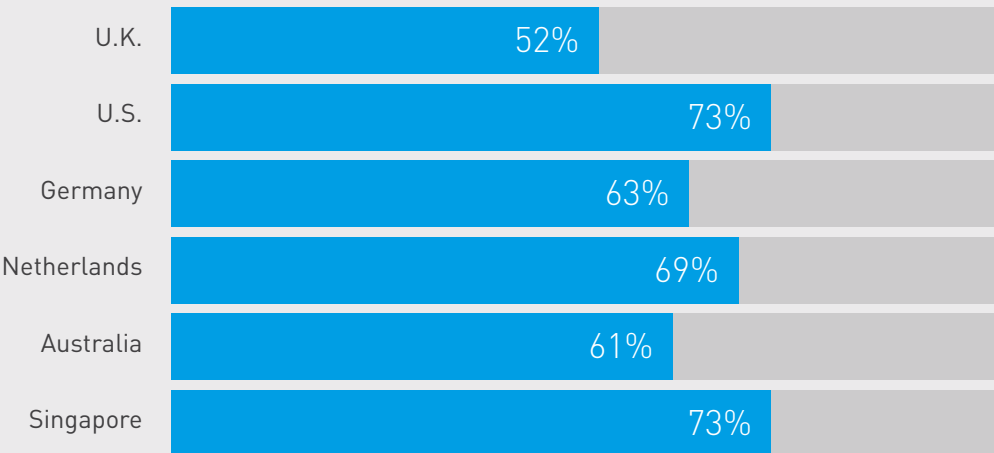## of consumers feel they receive a personalized service

Sector Breakdown
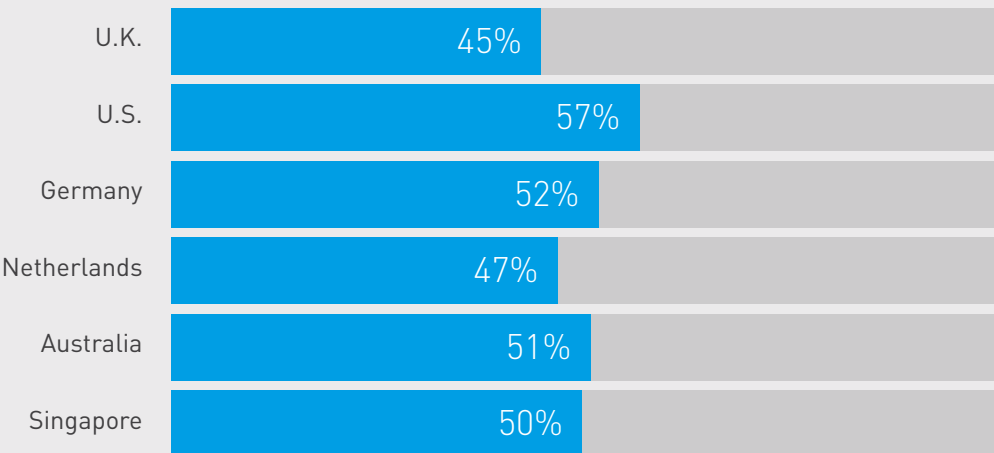
Banks
72% of consumers feel they receive a personalized service

Country	%
U.K.	65%
U.S.	79%
Germany	71%
Netherlands	72%
Australia	70%
Singapore	77%

Insurance Providers
65% of consumers feel they receive a personalized service

Country	%
U.K.	52%
U.S.	73%
Germany	63%
Netherlands	69%
Australia	61%
Singapore	73%

Retailers
50% of consumers feel they receive a personalized service

Country	%
U.K.	45%
U.S.	57%
Germany	52%
Netherlands	47%
Australia	51%
Singapore	50%

Government
43% of consumers feel they receive a personalized service

| Country	%
U.K.	34%
U.S.	42%
Germany	37%
Netherlands	60%
Australia	41%
Singapore	54%
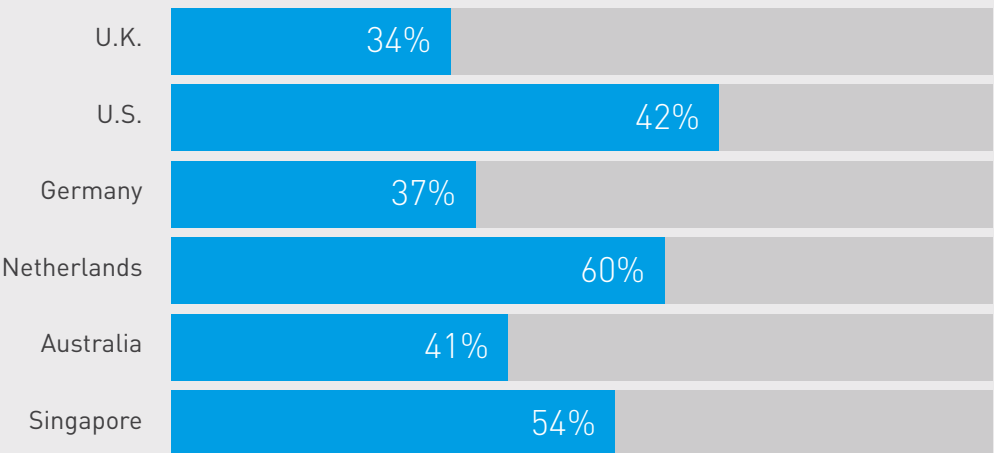
Consumers have no qualms changing service providers

Ultimately, those organizations that fail to provide consumers with a connected experience risk damaging customer loyalty and revenues. More than two-thirds (69%) of consumers stated that a disconnected experience would make them consider changing service provider. What's more, organizations need to pay particular attention to younger age groups (18-34-year olds), where 76% say they would consider changing providers.
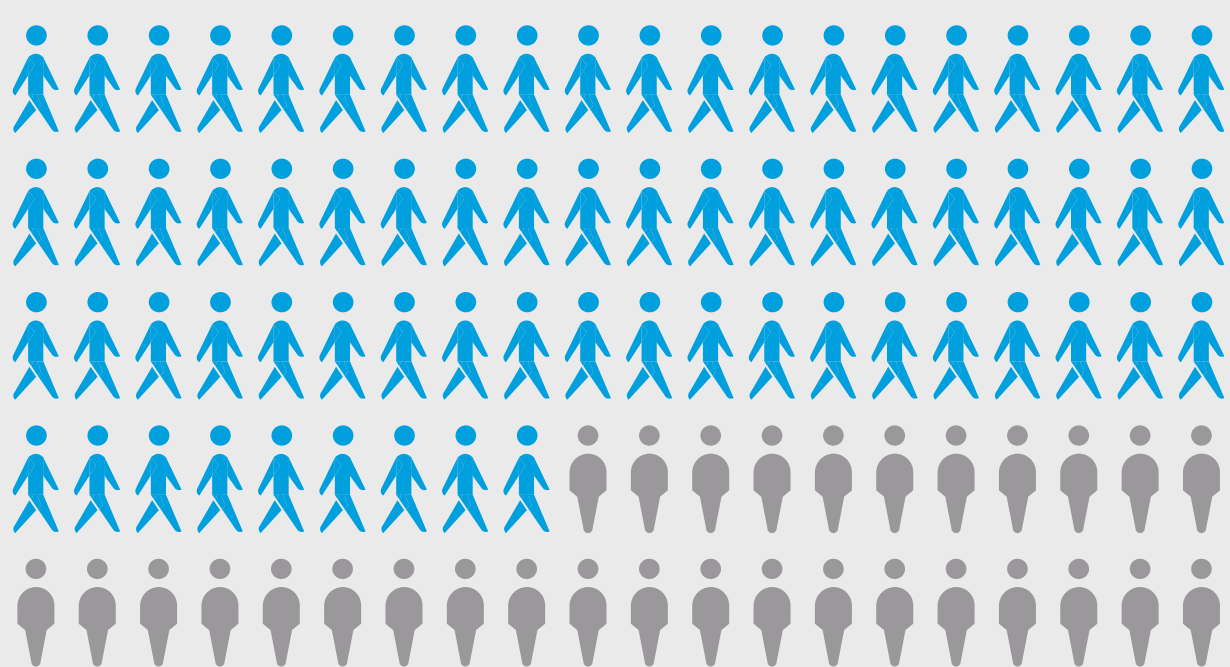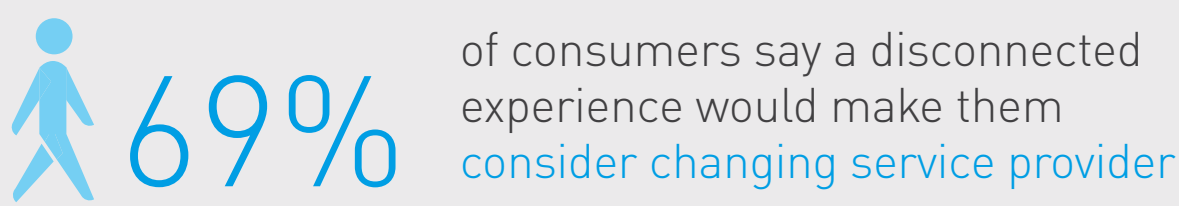
69% of consumers say a disconnected experience would make them consider changing service provider

Demographic Breakdown

18-34 years	76%
35-54 years	68%
55+ years	63%
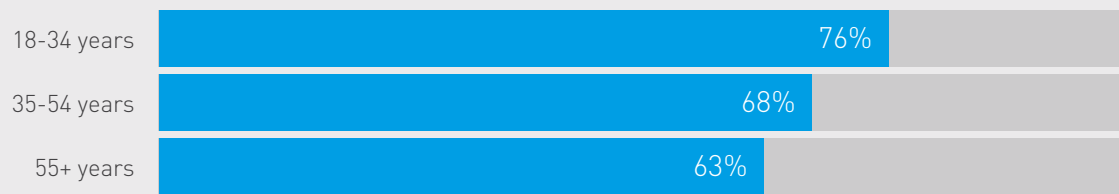
Sector Breakdown

Retailers	Insurance Providers	Banks
57%	56%	51%

The future is here – instant messaging, cashier-less stores, and more

Frictionless in-store shopping

Many organizations are already clearly struggling to meet consumers' expectations, so they can ill afford to do nothing. At the same time, technology continues to evolve at a rapid pace. Organizations still need to keep one eye firmly on the future, otherwise they risk falling behind the competition.

Take retail for instance, where the Amazon-led online revolution has already transformed the customer experience and will continue to do so. In fact, 60% of global consumers said they would prefer to shop by having an 'Amazon Go' experience (i.e. "just walk-out shopping" whereby consumers can purchase goods in-store without using a cashier or checkout). The younger generation (18-34 year olds) were particularly keen on this concept, with 77% saying they would be in favor of shopping this way. This is in sharp contrast to the older 55+ year old generation, where only 42% said they would prefer an Amazon Go shopping experience.

If other retailers were able to offer you an Amazon Go store experience would you prefer to shop this way?

Yes
60%

No
40%

No 23%	No 36%	No 58%
Yes 77%	Yes 64%	Yes 42%
18-34 years	35-54 years	55+ years
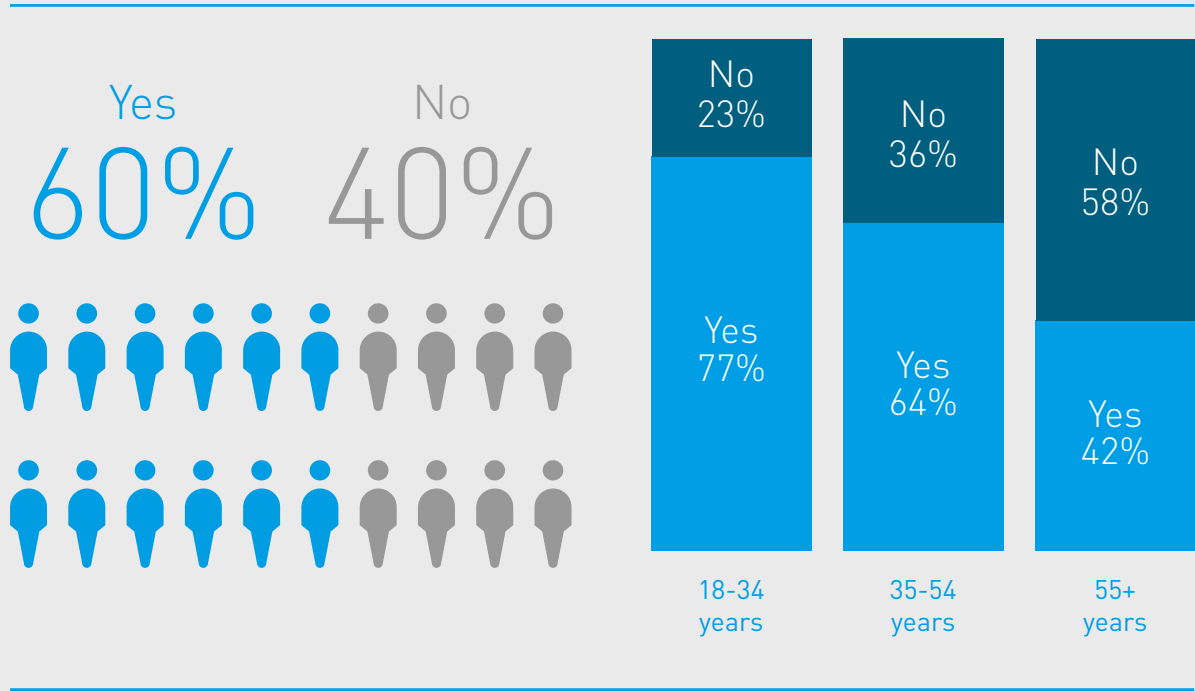
On-demand communication through instant messaging

Today's consumers increasingly want to interact with organizations using their preferred communications channel. There are now 1.2 billion Facebook Messenger users worldwide; comparatively, there is a relatively small number of organizations that currently offer Facebook Messenger as a customer communications channel. Therefore, it's not surprising that nearly two-thirds (65%) of consumers would like to use popular messaging services such as WhatsApp, Viber, Facebook Messenger, or iMessage to securely interact with organizations. Similarly, on this front, the number is even higher (78%) amongst 18-34 year olds, indicating that organizations need to cater to the communication needs of this digitally savvy generation.

From an industry sector perspective, consumers were most keen to interact with retailers (51%); government services (42%) were in the bottom of the list.

65%

of consumers would like to use popular messaging services such as WhatsApp, Viber, Facebook Messenger, or iMessage to securely interact with organizations.

78%

of consumers aged 18-34 would like to use popular messaging services to securely interact with organizations.

Sector Breakdown

Retailers	Insurance Providers	Banks	Government
51%	45%	44%	42%

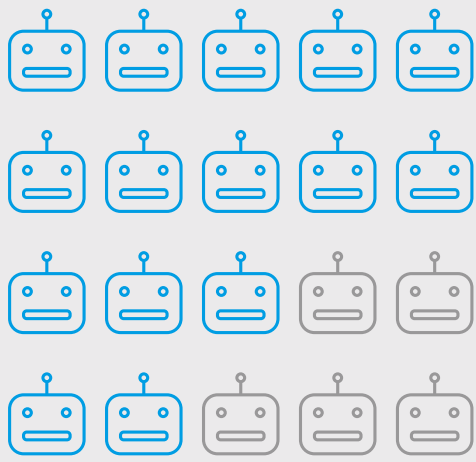## Superior customer service through chatbots

One technology area organizations are looking to invest in is chatbots. Indeed, industry analyst Gartner predicts that 25% of customer service operations will use virtual customer assistant or chatbot technology by 2020. However, what is the current reality and just how good is the customer experience?

Encouragingly for organizations, the research reveals that consumers would be willing to speak to a 'robot' if it means they get a superior level of service compared to speaking to a human. Nearly half (48%) of respondents cited 24/7 customer service as the biggest benefit of chatbots, followed by not having to wait on the phone (46%) and having queries answered quicker (37%) as the biggest benefits of chatbots.

79%

of consumers think they will benefit from intelligent chatbots, which will be able to offer a superior level of customer service in the future

The biggest benefits of chatbots

I will be able to interact with them 24/7 (as opposed to only in office hours)

48%

I won't have to wait on hold on the phone

46%

I will have my queries answered faster

37%

I will be able to interact in my own time (i.e. I can hop in and out of the conversation while doing something)

35%

I will be able to buy things or make a payment more quickly

22%

In fact, 43% of consumers have engaged with a chatbot when contacting an organization over the last 12 months, most commonly when interacting with a retailer or a bank. It is also interesting to note that direct engagement is most likely in the U.S. (48%) and Singapore (64%), whereas in the U.K. (48%) it 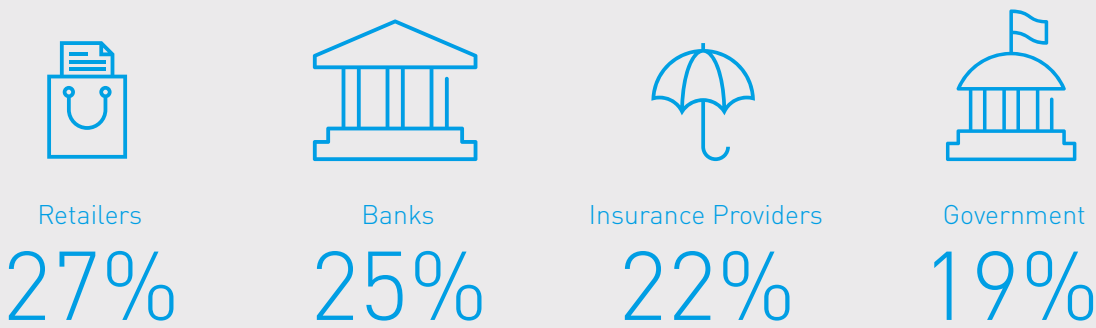is currently low. This is indicative of how far along organizations in the respective countries are in adopting the technology.

43%

of consumers have engaged with a chatbot when contacting an organization in the last 12 months

Geographic Breakdown

Country	Percentage
Singapore	64%
U.S.	48%
Netherlands	43%
Australia	43%
Germany	41%
U.K.	29%

Sector Breakdown

Retailers 27%

Banks 25%

Insurance Providers 22%

Government 19%
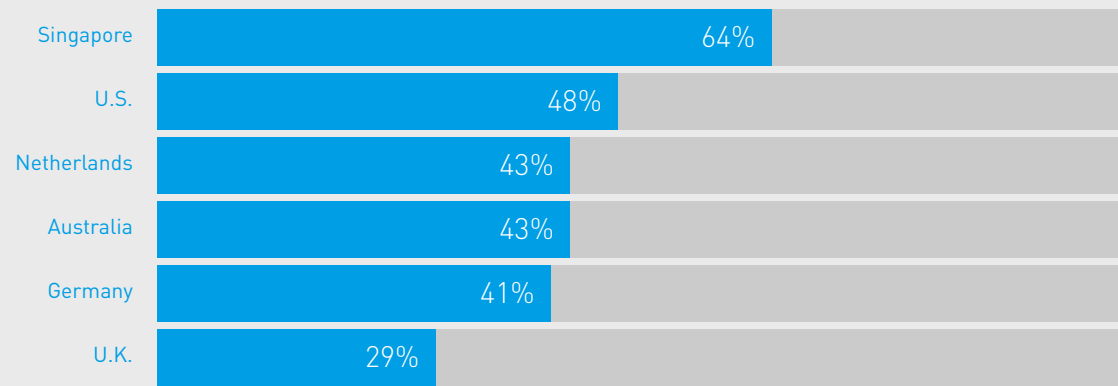
Despite relatively high levels of direct consumer engagement with chatbots, the results to date have been somewhat mixed. In many cases, consumers were still forced to use other channels to get their query resolved or answered. This clearly indicates that the overall chatbot experience is still a 'work in progress' and that chatbots will only realize their true potential once the technology has become more 'intelligent.' This will only be accomplished by connecting chatbots to more systems and a greater range of data.

38% My query was completely resolved/answered by the chatbot

I was asked to call a customer service representative directly **26%**

19% The chatbot was unable to resolve/answer my query as it didn't have access to the necessary information/systems

I was directed to a web form **14%**

When you engaged with a chatbot what as the end result?
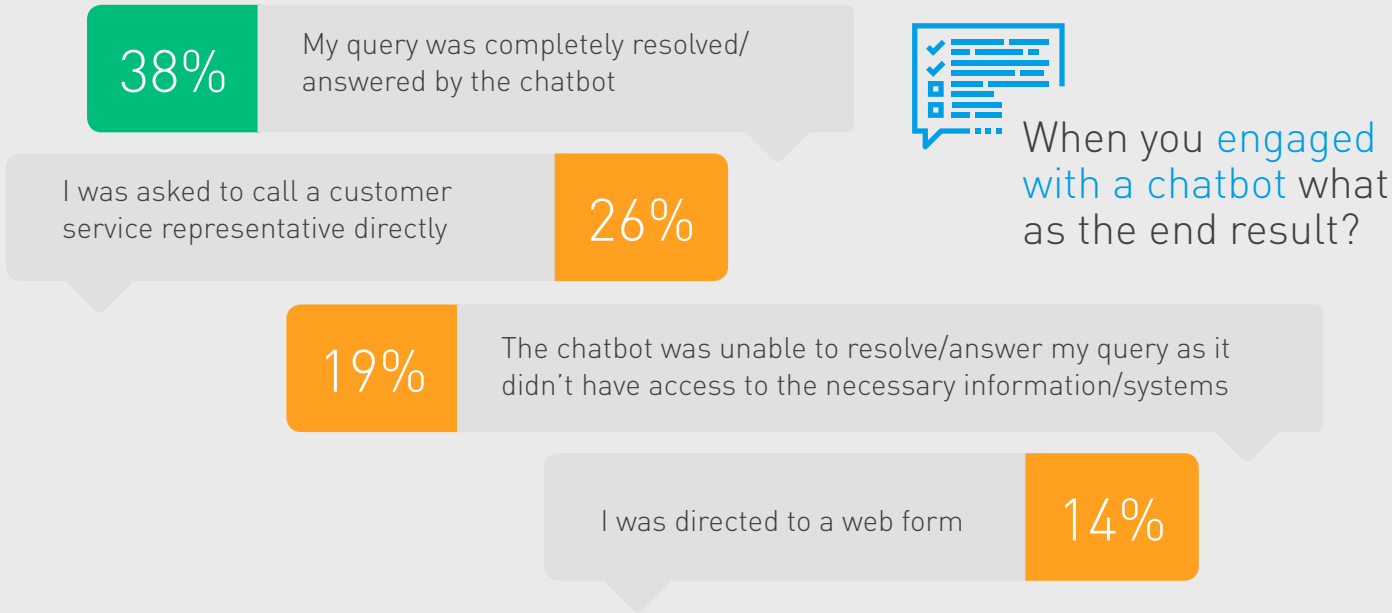
Sector analysis: Banking
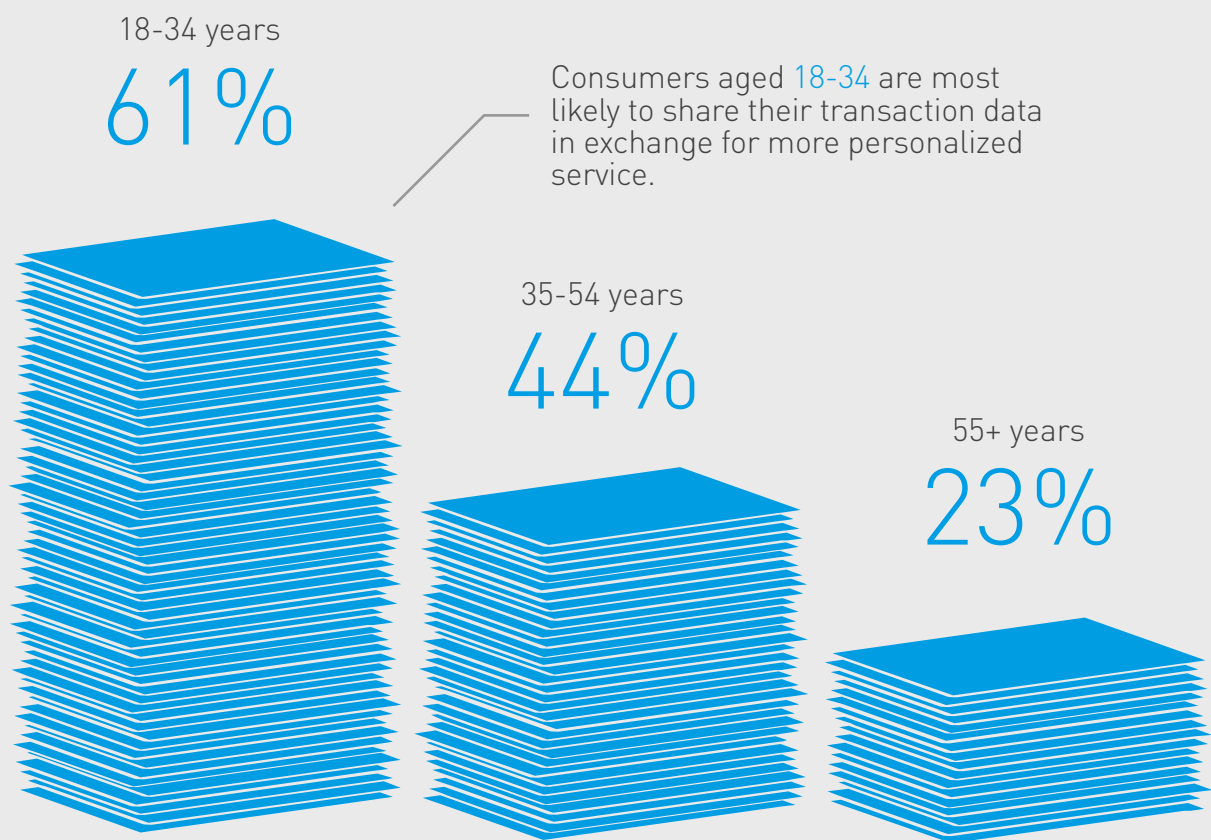
As the research highlighted earlier, banks score well overall when it comes to personalization, but are bottom of the class when it comes to information sharing. Interestingly, this comes at a time when banks are being required to open up banking systems (e.g. in Europe banks are being required to meet the Second Payments Services Directive - PSD2) to release their data in a secure, standardized form that can be more easily shared between authorized organizations online. Regulators see this as a way to increase choice and competition in the market, with the aim of improving the service customers receive.

The research reveals that 42% of consumers would be happy to share their transaction data with other providers and trusted third-parties if it meant they received a more personalized service. This figure is even higher amongst 18-34 year olds, jumping to 61%.

From a geographic standpoint, it is interesting to note that consumers in the U.K. (35%), Germany (35%), and the Netherlands (36%) were less happy to share transaction than their compatriots in Australia (45%), U.S. (49%), and Singapore (54%).

18-34 years
61%

Consumers aged 18-34 are most likely to share their transaction data in exchange for more personalized service.

35-54 years
44%

55+ years
23%

Forty-two percent
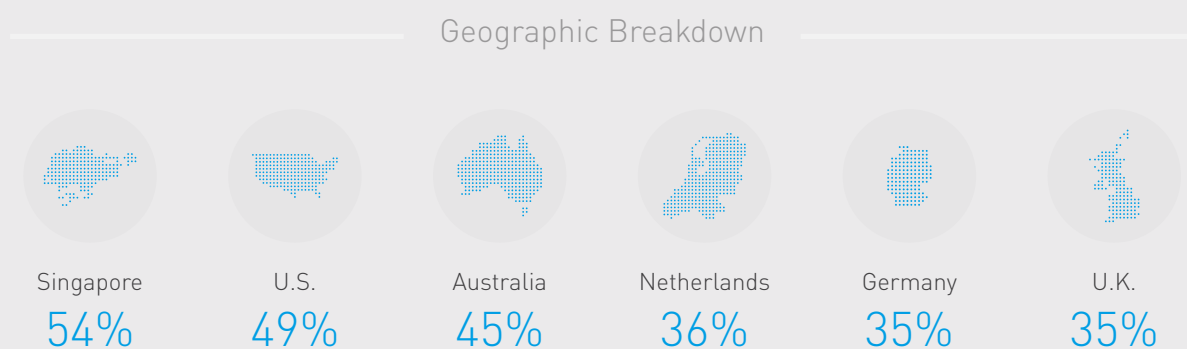
of consumers would be happy to share their transaction data with other providers and trusted third-parties if it meant they received a more personalized service.

Geographic Breakdown

Singapore	U.S.	Australia	Netherlands	Germany	U.K.
54%	49%	45%	36%	35%	35%

Tech giants as banks?

More than a third (34%) of consumers went as far to say that they would consider using the likes of Amazon, Google, Facebook, or Apple for banking services, rather than a traditional bank. More than half (52%) of consumers in the younger 18-34 age bracket said they would be happy to embrace this new wave of banking services.

Consumers in the U.S. were particularly open to using these tech giants for banking services in the future, which indicates

how much consumers trust these brands in their home market. Simplicity and convenience (42%) were by far the biggest reasons for consumers considering a Google or a Facebook banking service.

Overall, the findings highlight how banks should look to integrate with broader value chains to increase their target market.

34%

of consumers would consider using the likes of Amazon, Google, Facebook or Apple rather than a traditional bank

Consumers aged 18-34 are most likely to consider alternatives to traditional banks

Reasons for choosing the likes of Amazon, Google, Facebook or Apple rather than a traditional bank:

For simplicity/convenience

42%

They provide a more personal service

23%

They have better security

17%

For their user interface

16%

Breakdown by age

18-34	52%
35-54	37%
55+	14%

Improving the speed banking processes

The research also reveals that banks could still do a lot more to improve their existing processes (end-to-end) as there is a general perception that they are too slow and inefficient. More than half of consumers (57%) believe that opening a bank account should take no longer than one hour. When it comes to applying for a mortgage, nearly half (48%) believe it should take no more than a day.

What do you think is an acceptable timescale for completing the following banking activities?

	Applying for a mortgage	Opening a new bank account	Applying for a loan	Applying for a credit card
30 mins	8%	36%	17%	31%
1 hr	13%	21%	16%	14%
2-4 hrs	11%	9%	11%	9%
1 day	16%	18%	20%	19%
1 week	24%	7%	19%	16%
2 weeks	11%	2%	5%	3%
+2 weeks	6%	1%	2%	1%

One of the reasons banking processes take so long is the fact that consumers are usually asked to re-submit or re-state information that they had previously provided. With many FinTechs and challenger banks promoting quicker processes (e.g. in the U.K., Atom Bank has enabled a "touch free experience" for mortgage applications), the traditional players can no longer afford to stand still and must ensure they can speed up their processes.

Have you had to re-state/re-submit information that you have previously provided to a bank for the following activities?
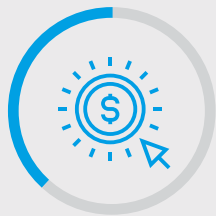
38%
of consumers said they had to re-submit or re-state previously provided information when opening a bank account.

28%
of consumers said they had to re-submit or re-state previously provided information when applying for a loan.

36%
of consumers said they had to re-submit or re-state previously provided information when applying for a credit card.
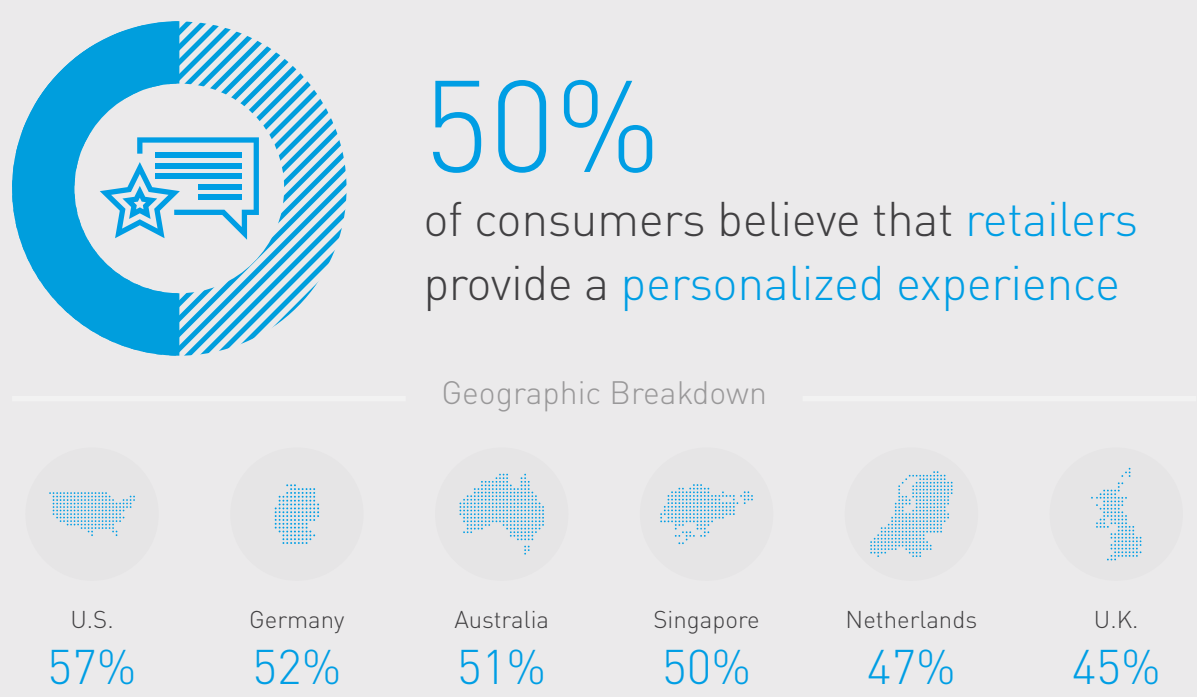
27%
of consumers said they had to re-submit or re-state previously provided information when applying for a mortgage.

Sector analysis: Retail

Despite the vast amount of consumer data retailers capture online and through loyalty programs, only half of consumers (50%) believe that retailers provide a personalized experience (i.e. knowing their preferences across all channels and targeting them with relevant offers/promotions). For an industry heavily focused on 'knowing the customer,' these findings are particularly eye-opening.

50%

of consumers believe that retailers provide a personalized experience

Geographic Breakdown

U.S.	Germany	Australia	Singapore	Netherlands	U.K.
57%	52%	51%	50%	47%	45%

If retailers get personalization right, they can gain a greater share of customers' wallets. Nearly a third (32%) of consumers said that they spend more with a retailer that provided a personalized experience than with one that didn't. Consumers in the U.S. and Singapore in particular, were happy to spend more as result of a personalized experience.

32%

of consumers spend more with a retailer that provided a personalized experience than with one that didn't.

Geographic Breakdown

Singapore	U.S.	Australia	Germany	Netherlands	U.K.
47%	41%	39%	27%	22%	20%

Understanding consumers through data

It's clear that many consumers have reservations about the level of personalization that retailers currently offer. However, this doesn't dissuade consumers from sharing data they feel it will benefit them. More than half (53%) of consumers are willing to allow retailers to track their shopping behavior within and outside stores, especially if it means they are able to receive personalized offers and promotions. At a time when retailers are looking to enhance the shopping experience through digital and IoT technologies, this finding is an indication that if these technologies are deployed and integrated correctly with existing retail systems, retailers could reap significant rewards.

53%

of consumers would be willing to allow retailers to track their shopping behavior within and outside stores, especially if it means they are able to receive personalized offers and promotions.

Geographic Breakdown

Singapore	U.S.	Australia	Netherlands	Germany	U.K.
73%	60%	55%	54%	43%	42%

Sector analysis: Healthcare

The healthcare sector has always dealt with a vast amount of data, and due to the huge rise in wearable tech and health apps, more personal health data is available to healthcare organizations than ever before. According to the mHealth Economics 2017 study, there are more than 325,000 health apps currently available in major apps stores. However, research shows that only 42% of consumers think that healthcare providers are currently making effective use of the data available to deliver better care. The research also shows a difference between public and private healthcare providers—with only 26% of U.K. consumers saying healthcare providers are making effective use of data, compared to 54% of consumers in the U.S.

42%

of consumers think that healthcare providers are currently making effective use of the data available to them to deliver better care

Geographic Breakdown

Singapore	U.S.	Australia	Germany	Netherlands	U.K.
62%	54%	40%	38%	38%	26%

Inefficient data sharing impacts patient care

The research also highlights that the ability of healthcare professionals to access or share information effectively is impacting patient care. As a direct result of a lack of integration and efficient data-sharing methods, more than half (51%) of consumers said they, or someone they know had experienced a delay in receiving care. For example, operations can be canceled due to patient notes being inaccessible, patients can experience delays in getting test results as systems aren't connected, and clinicians may not be able to get a full picture of the care a patient is receiving.

Data sharing is a challenge—irrespective of whether care is being delivered by a public or private healthcare provider. The healthcare sector is made up of a huge number of moving parts, and coordinating all those areas is a multifaceted task. However, by connecting all the dots, healthcare providers can create a more joined-up patient experience while, at the same time, significantly improving efficiency and delivering better patient outcomes.

51%

of consumers say they or someone they know had experienced a delay in care due to information not being shared between healthcare professionals

Geographic Breakdown

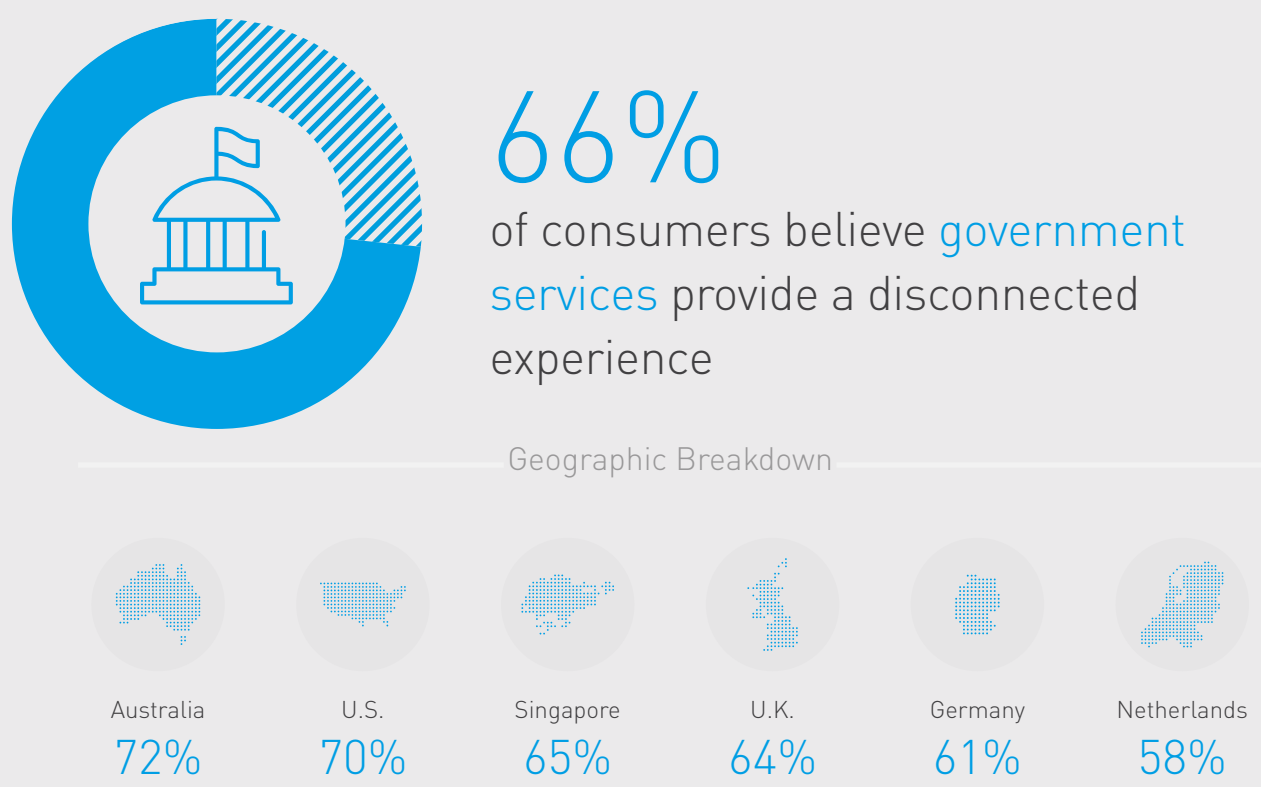| Singapore	Germany	U.S.	Australia	U.K.	Netherlands
61%	53%	53%	48%	48%	43%

Sector analysis: Government

Globally, a growing number of public services are moving online—driven by the need to reduce costs through efficiency savings, while improving the citizen experience. However, as the research has highlighted, government services (66%) were seen as providing the most disconnected experience compared to the other sectors. This seems to be a further indicator that public sector on the whole is not as far on its digital transformation journey compared to other sectors.

66%

of consumers believe government services provide a disconnected experience

Geographic Breakdown

Australia	U.S.	Singapore	U.K.	Germany	Netherlands
72%	70%	65%	64%	61%	58%

Of those consumers that had used on online government service in the last 12 months, more than a quarter (27%) stated they had a negative experience. Consumers in Australia had encountered the most negative experiences (36%).

27%

of users say they have had a negative experience with online government services

Geographic Breakdown

Australia	U.S.	Germany	U.K.	Netherlands	Singapore
36%	30%	29%	28%	19%	17%

Data security concerns

One area of particular concern to consumers is cybersecurity. With the increase in cyberattacks and data breaches in recent years, 84% of consumers admitted that they are concerned about the government departments sharing personal information amongst each other. If the 'digital shift' is to be further encouraged across government services, it is clear that consumers need to be reassured that their online personal data is safe.

84%

of consumers are concerned about government departments sharing information amongst each other

Geographic Breakdown

U.S.	Singapore	Australia	U.K.	Netherlands	Germany
90%	90%	86%	82%	76%	74%

Sector analysis: Insurance

The insurance industry is another sector facing considerable digital disruption. In particular, the emergence of online aggregators and insurtech companies is forcing traditional insurance providers to re-evaluate and evolve their customer offerings.

Similar to banking, the research reveals that insurance providers could do a lot more to improve their existing processes (from start to finish) to make them more efficient and customer-centric. Almost half (46%) of consumers believe that applying for an insurance policy should take no longer than an hour, and a 56% said renewing an insurance policy should not take no more than an hour either. Overall, a number of consumers stated that they had to re-submit or restate previously provided information, highlighting that inefficiency remains in the insurance sector.

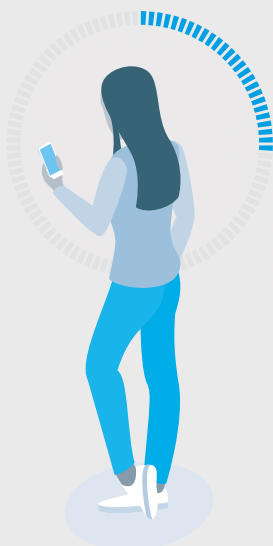What do you think is an acceptable timescale for completing the following insurance activities?

	Applying for an insurance policy	Renewing an insurance policy	Making an insurance claim
30 mins	27%	40%	20%
1 hr	19%	16%	17%
2-4 hrs	11%	9%	10%
1 day	19%	17%	18%
1 week	13%	8%	19%
2 weeks	3%	2%	7%
+2 weeks	1%	1%	3%

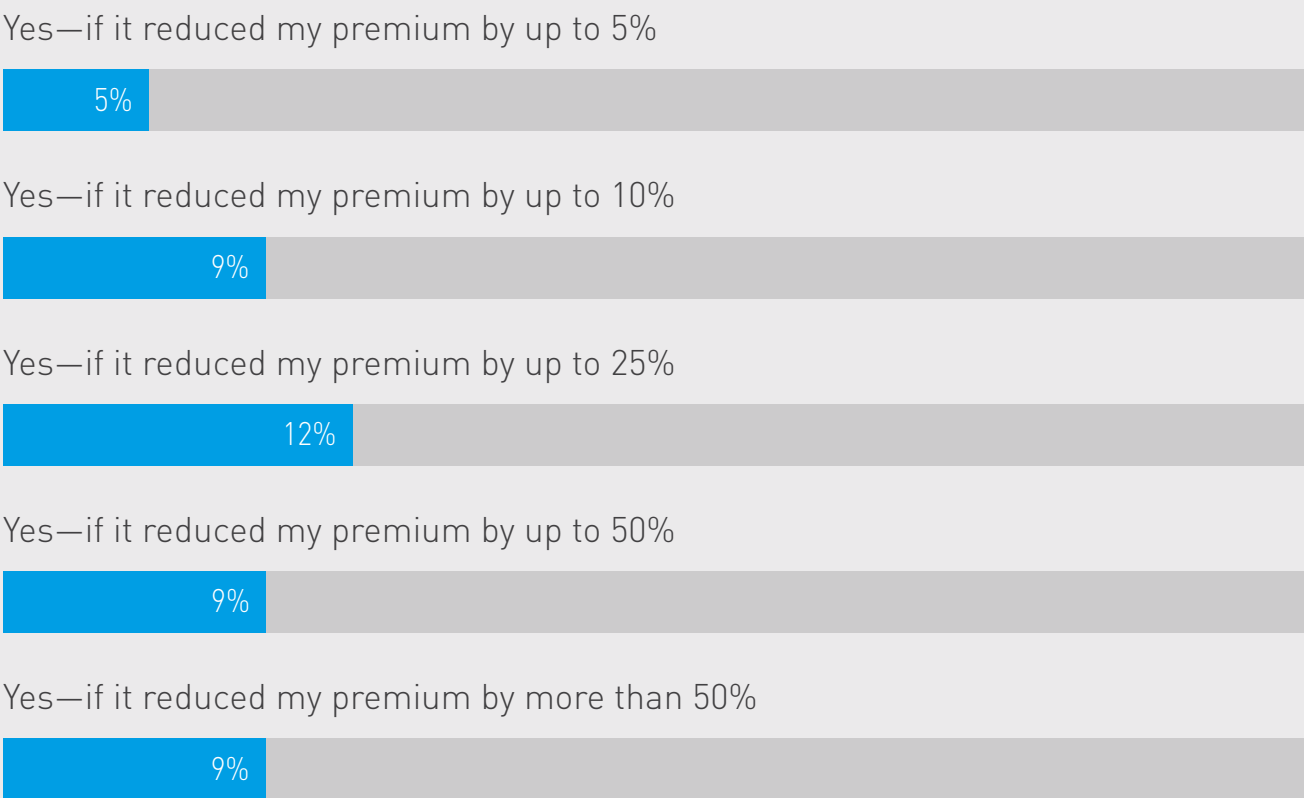| Insurance policy applications	Making insurance claims	Insurance policy renewals
27%	**26%**	**25%**
of consumers said they had to resubmit or re-state previously provided information when applying for an insurance policy.	of consumers said they had to resubmit or re-state previously provided information when making an insurance claim.	of consumers said they had to resubmit or re-state previously provided information when renewing an insurance policy.

Consumers keen on data-driven savings

The insurance industry has always been data-driven, and today it is being presented with vast amounts of new data from social media, wearable technology, and IoT. This certainly seems to be something that consumers are starting to embrace. Nearly two-thirds (62%) of 18-34 year olds stated that they would be happy for their insurance provider to utilize third-party data from the likes of Facebook and collect data about their behavior if it meant they were provided with a more personalized service and lower premiums. The older generations (35- 54 years old - 45%, 55+ years old - 27%) had more reservations regarding the sharing of personal data, but it is clear consumer demand is there.
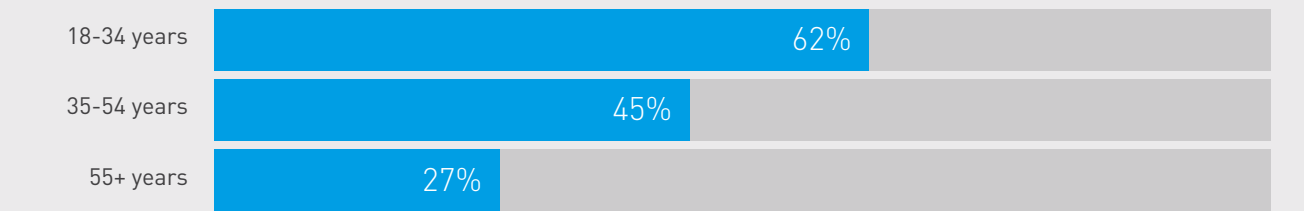
If such data is made readily available by third-parties to insurance providers, the industry should work with regulators to ensure they put processes in place to enable customers to indicate whether they want these additional data sources to be used to calculate a more personalized premium.
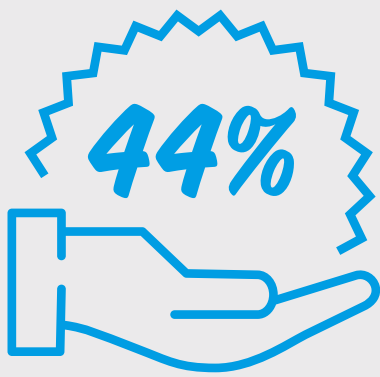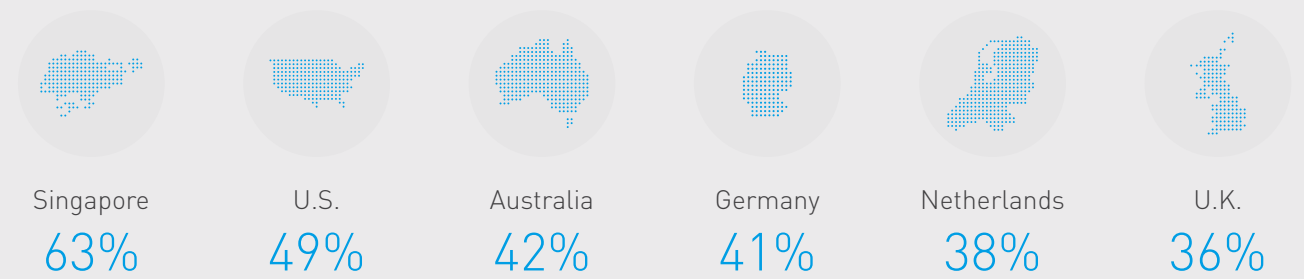
44%

44% of consumers would be happy for their insurance provider to utilize third-party data from the likes of Facebook and collect data about their behavior if it meant they were provided with a more personalized service and lower premiums

Yes—if it reduced my premium by up to 5%

5%

Yes—if it reduced my premium by up to 10%

9%

Yes—if it reduced my premium by up to 25%

12%

Yes—if it reduced my premium by up to 50%

9%

Yes—if it reduced my premium by more than 50%

9%

Demographic Breakdown

18-34 years	62%
35-54 years	45%
55+ years	27%

Geographic Breakdown

Singapore	U.S.	Australia	Germany	Netherlands	U.K.
63%	49%	42%	41%	38%	36%

Conclusion

Today's consumers increasingly expect a connected experience, so the pressure is on organizations across all sectors to deliver. As the *Consumer Connectivity Insights 2018 Report* shows, consumers are increasingly intolerant of disconnected experiences and are prepared to change providers if their expectations are not met.

Whether they're integrating legacy CRM systems, using IoT, or deploying the latest chatbot technology, end-to-end connectivity is vital if organizations are to deliver great customer service. The [Connectivity Benchmark 2018 Report](#), which surveyed 650 IT decision makers on digital transformation, revealed that improving the customer experience was a priority for the majority (71%) of respondents. However, many (89%) admitted that integration challenges were hindering their digital transformation initiatives.

To overcome these challenges and future-proof the way they connect applications, data, and devices, organizations should focus on building an application network. Through exposing their data through APIs, organizations can build the connected and innovative services that will differentiate them from the competition.

About MuleSoft

MuleSoft's mission is to help organizations change and innovate faster by making it easy to connect the world's applications, data and devices. With its API-led approach to connectivity, MuleSoft's market-leading Anypoint Platform™ is enabling over 1,000 organizations in more than 60 countries to build application networks. For more information, visit mulesoft.com.

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