Summary

These are exciting times for organizations and brands as India is slated to be the 3rd largest consumer market over the next decade and the Indian consumer’s demands get increasingly complex, nuanced and go beyond mere satisfaction. Where on the one hand, superlative experience has many nuances, everybody instinctively understands when you put them through pain. Creating effort for a customer is highly undesirable. Does not matter if you are an island owning billionaire or a labourer toiling on a construction site, when confronted with effort, the human mind is designed to feel pain.

This study, a first of its kind in India, aims to understand how effortful do Indian consumers find their service providers. In this first edition, we look at four of the largest consumer sectors of the Indian market, Retail, Telecom, Insurance and Banking.

The Assessment Framework: Effort Assessment Score (EAS)® Platform

A unique, first of its kind platform that allows organizations to monitor and measure the exact nature and level of effort expended by customers during a specific interaction with the organization. The Effort Assessment Score (EAS)® integrates traditional quantitative techniques and neuroscience based tools and is designed to collect specific effort assessment across the three constituents of effort: Physical Effort, Time Effort and Cognitive Effort. The integration of neuroscience techniques, allows EAS® to provide the emotions customers attribute with the brand, processes and touchpoints due to the effort they experience.

TIME EFFORT quantifies the time that customers spend on average to solve an issue with their service/product provider, whether it means waiting at a queue at the cash register, waiting on the phone to connect to their call centre, or any other time-consuming action.

PHYSICAL EFFORT is quantified in how many actions or repeated actions respondents must initiate before their problem with the service/product provider is solved.

COGNITIVE EFFORT refers to the amount of mental energy required to process a certain piece of information, such as contractual terms and conditions, user manual or website product presentation or the sheer mental stress that arises out of fear, uncertainty or a feeling of loss of control.

EMOTIONAL IMPACT is a key component as it is the result of a cumulative and subjective interpretation of the whole customer experience. Avoiding negative emotions such as frustration and dissatisfaction from being associated with an organization’s touch points or outcomes is vital, especially because we are biased to be more influenced by negative experiences and remember them more often than positives ones.

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Key Insights From The Study

How easy are the industries perceived to be?

How do the industries fare on the three dimensions of Effort?

- Banking, Insurance, Telecom and Retail, are all perceived as generating Effort
- Ostensibly, while digital channels have the potential to ease customer effort, this is not a universal truth. In India, digital usage and its ease is highly contextual and dependent on the customer segment. This also means a demand to integrate seamlessly, the physical and the digital. Given the enormous investment in digital, brands would need to keep an eye on this
- Surprisingly, customer care perceived as the most effortful of the engagement with the brand. Given the investment in this direction, this is a cause for refocus
- Customer in a hurry: Time Effort perceived as creating the maximum effort, "Turnaround Time" and "Response Time" windows shrinking
- Repeated attempts to achieve desired outcomes next largest contributor
- Context matters: Response time, follow-ups and clarity matter significantly when it comes to money, health, security and peace of mind. Therefore, customers are less forgiving of service providers in this domain. Retailers have it comparatively easier

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**Barriers To Customer Ease**

- First time resolution remains a significant drag on customer ease
- Repeated attempts and multiple follow ups primary drivers of effort
- Response times much longer than customer expectations
- Focus is on “digitizing processes” rather than designing processes for a digital world
- Complex, non-intuitive design of process, touch points and documentation

**About Terragni Consulting**

Terragni Consulting is a strategy consulting and implementation company. We are passionate about creating communities of engaged customers and engaged employees for our client organizations. And in doing so, we partner our clients in building a sustained competitive advantage in their market place.

Our award-winning solutions and models on Customer Effort and Customer Centricity, Customer Experience and People Engagement, stand testimony to the rigor and discipline with which we approach our work. This and our continual and significant focus on delivering value to our clients, right from our inception in 2009, ensures a unique approach to solving complex customer and people challenges.

We partner India’s top brands to build, implement and impact their customer experience and customer culture.

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