Key insights

In this article, you learn why during this time of crisis:

- Focusing on “selling” and “marketing” will likely not build strong customer relationships
- Digital inclusivity for all users who are less technology savvy or otherwise physically challenged should be a key part of a revamped customer experience
- Providing a customer experience that reflects care, safety and trust should be of paramount importance for brands

During a global pandemic, the need for brands in every industry to demonstrate empathy, trust and safety to customers and prospects has never been more imperative. While building human connection has always been at the heart of the customer experience, in recent years, many brands have instead veered toward feature-rich personalized marketing as the primary way to improve engagement and loyalty.
If there are any small “silver lining” lessons to add to the customer experience playbook gleaned from the pandemic, we must never forget one important thing: human beings are our target audience. As such, the customer experience must be, above everything else, human centric.

The data is out there supporting this statement. In fact, according to a March 2020 study about brand trust and the pandemic from Richard Edelman, “71% [of respondents] say if they perceive that a brand is putting profit over people, they will lose trust in that brand forever.”¹ Another recent article in Forbes “50 Stats That Prove The Value of Customer Experience” says companies that provide an emotional connection with customers outperform the sales growth of their competitors by 85%.²

Experience of care: messages of prevention and information

The customer experience post-pandemic is looking very different from the pre-pandemic world. Suddenly, we are engaging with customers who are collectively traumatized, surrounded by risk of exposure, lockdowns that impact day-to-day activities, and increasing financial worries. Customer experiences designed to market products and services must be crafted with care, with less focus on “sales” and more on delivering messages of empathy, education, trust and safety.

The good news is that many brands have risen to the challenge. Examples abound of companies creating advertisements and promotions emphasizing a brand’s concern for the safety of its users in the form of health advisories and preventive measures instead of the typical price discounts and messaging around product superiority. Many companies

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¹ Trust Barometer Special Report: Brand Trust and the Coronavirus Pandemic; Richard Edelman, Mar 2020
² 50 Stats That Prove The Value Of Customer Experience; Blake Morgan, Sep 2019
are also taking purposeful actions to support health services and nonprofits. (See Empathy in action: brands excelling in empathy during the COVID-19 pandemic.) For each company, the messaging of education and concern should be replicated (and measured) across both traditional and digital channels. The best way to deliver the revised messaging via digital channels is through the right customer experience. Organizations that can deliver it, along with an appropriate assurance strategy, are destined to create a stronger connection with their customers that will last well beyond the pandemic.

**Digital inclusivity for all users**

While the world is confronting COVID-19, end users are being forced to embrace digital media and technologies, irrespective of their age, linguistic preference or physical challenges. (According to the World Bank Group, about 15% of the world’s population has some form of disability.) Members of the senior population who frequent healthcare centers for regular checkups are now having to adapt to telemedicine options. For an individual who is 65 or older and a physically challenged senior, pre-pandemic they relied on the assistance of a banking staff to fulfill financial services. Now, they are suddenly faced with navigating financial services and transactions in a completely virtual environment. Not surprisingly, a third of those 65 and older are not at all confident in their ability to use electronics and navigate the web.

The pace of forced adoption to this new virtual online mode of engagement has been quite overwhelming—leaving a large group of users with physical limitations stranded in an unfamiliar digital world trying to manage their needs. This scenario is what makes ensuring “digital inclusion”—an open, accessible and supportive customer experience that works for all users—regardless of physical abilities—so critical.

Another silver lining is that this pandemic offers organizations the opportunity to stand out to customers and prospects by demonstrating efforts for equality and inclusion as a sign of care and concern. A good start is by enforcing measures such as:

- Implementing Web Content Accessibility Guidelines (WCAG) on applications to improve accessibility to physically challenged users.

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- Building web landscape compatible across various combination of devices and browser/OS options for enhanced access
- Providing content with the right level of localization (linguistics, local news, cultural context) so that users have access based on their preferences

To design this kind of customer experience will require a robust assurance strategy including tools, infrastructure (devices, browser versions), and crowd-sourced testers within a targeted region to accomplish the end goal of increasing inclusivity through the right customer experience.

**Experience of safety: low-touch and no-touch transaction models**

Every business model, whether B2B or B2C, is redefining its physical experience to low-touch or zero-touch operations to better manage safety guidelines around the pandemic. Many low-touch initiatives are being implemented through technologies like Tap To Pay cards, optical character recognition, and chatbot-based customer interactions.

Here are some examples of how an experience of safety is being conveyed to customers:

1. New customer onboarding for banking and financial services are now using optical character recognition (OCR) technology to digitize the account creation or the know-your-client (KYC) process instead of customer-facing human agents creating them.

2. Drive-through or an in-store pickup is replacing its card reading devices to Tap To Pay, QR scan or mobile wallet authentication replacing other traditional payment methods like PIN-based authentications that are now considered not secure.

3. Physical meetings in office spaces are now replaced with online collaboration tools with capability to deliver real-time experiences (live-streaming conversation, white board ideation, chatbot helpdesk).
These use cases for no-touch operations offer added convenience and security to customers, but the overarching goal is to deliver an experience of safety amidst the risk of pandemic. These digital technologies require testing, including connectivity, hardware integration and third-party services (payment gateways, shipping options). Additionally, the implementation of contextual chatbots require smart tests to understand the intent of the user based on past queries, which allows for more accurate response. The ability of OCR algorithms to identify various patterns of handwritten text should also be tested for accuracy of translation. These require “Test and Scale” labs with quality engineering ecosystems so that they can be validated for various combination of data patterns that will allow companies to build high-quality experiences for their end customers.

**Experience of trust: protecting customer data**

“Connect from home” and “work from anywhere” initiatives adopted by many companies out of necessity have created the perfect cloud playground for threat actors to identify vulnerabilities. In fact, enterprises are already reporting increase in cyberattacks.

In addition, with employees using their personal devices and users spending more time on social media during lockdown, threat actors are stepping up internet-based attacks. Cybersecurity breaches in the form of ransomware attacks, claiming control of sensitive data, or information theft are quite frequent. These breaches have the potential to wreak irrevocable damage to the brand reputation and can irreparably break the element of trust between customers and companies.

Now that users are being forced to rely on digital media, the onus is on organizations to ensure safety of their customers’ personal data. It is critical to carry out a software security assessment to analyze the security landscape with an end goal of building an enterprise architecture that is not only resilient against security breaches but can effectively identify and manage cyber threats on occurrence. This requires a test strategy that can assure applications are secure against different types of threats like SQL injections, DDoS, Cross-Site Scripting (XSS) attacks, and other vulnerabilities while complying to various data security requirements as applicable with in a domain or geography.
Summary: Three ways investing in CX will pay off

The pandemic presents an opportunity for organizations to establish stronger connections and loyalty with their customers. It is important to look beyond short-term savings gained by compromising on the customer experience and stay focused on exceeding your customers’ expectations—regardless of location, physical challenges, and level of digital expertise. Organizations who do invest in reshaping their digital experience during extraordinary times of stress have elevated their brand and built lifelong relationships with their customers.

1. Historical data shows that investing in customer experience during stressed economic conditions provides a significant advantage during and post-recovery. The data collected during the 2007-2009 recession shows that business leaders who invested in redefining their customer experience delivered 3X higher returns for shareholders compared to laggards⁵.

2. Maintaining customer relationships during a crisis will demand agility and analytics in order to understand the changing needs and dynamics; those organizations who master them will create greater value to their end users and empower the business to stand from the competition.

3. Brands that connect through the right experience have more satisfied customers, who often become brand advocates and bring in new users through referrals. (This is valuable because the cost of acquiring new users is estimated to be 5 times higher than maintaining existing ones⁶.)

To quote American journalist Michelle Dean, “Crisis forces commonality of purpose on one another.”⁷ This applies to brands and their customers when they can connect through experiences that aligns purpose that goes beyond business benefits. This article has explored some of the essential elements to deliver human-centric experiences, and there will be many more opportunities to connect with our users and customers in new and powerful ways as we navigate through these turbulent times.

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[7] Inc Magazine; 33 Encouraging Quotes for Times of Crisis; Geoffrey James, Mar 2020
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