

# A framework to improve the digital customer experience in complex services

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# Who am I?

- ❑ **Doctoral** researcher at  
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- ❑ Funded by **AG Insurance**
- ❑ Reach out:  
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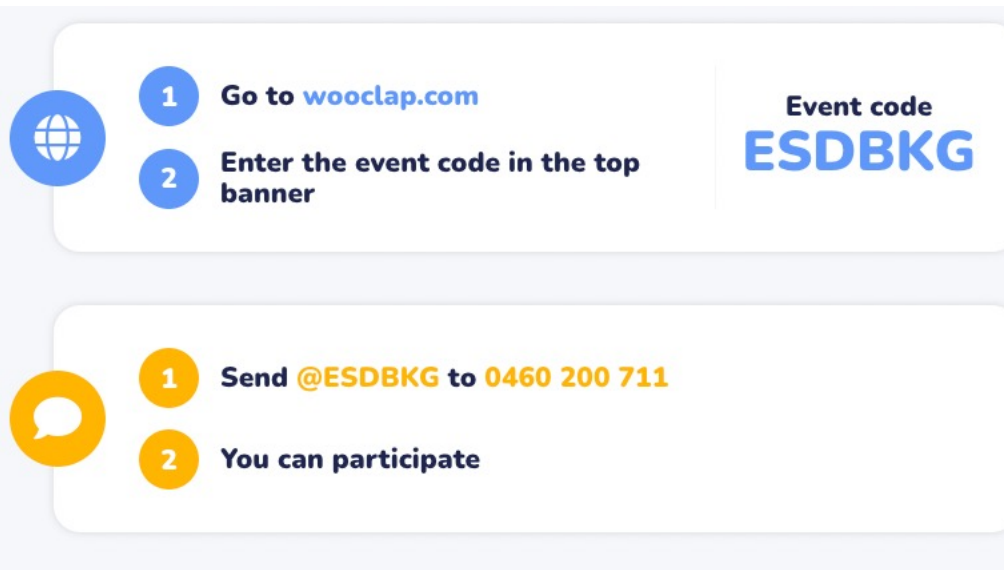


SCAN ME



SCAN ME

# Have you ever purchased an insurance product online directly from an insurance company?



**1** Go to [wooclap.com](https://wooclap.com)

**2** Enter the event code in the top banner

Event code  
**ESDBKG**

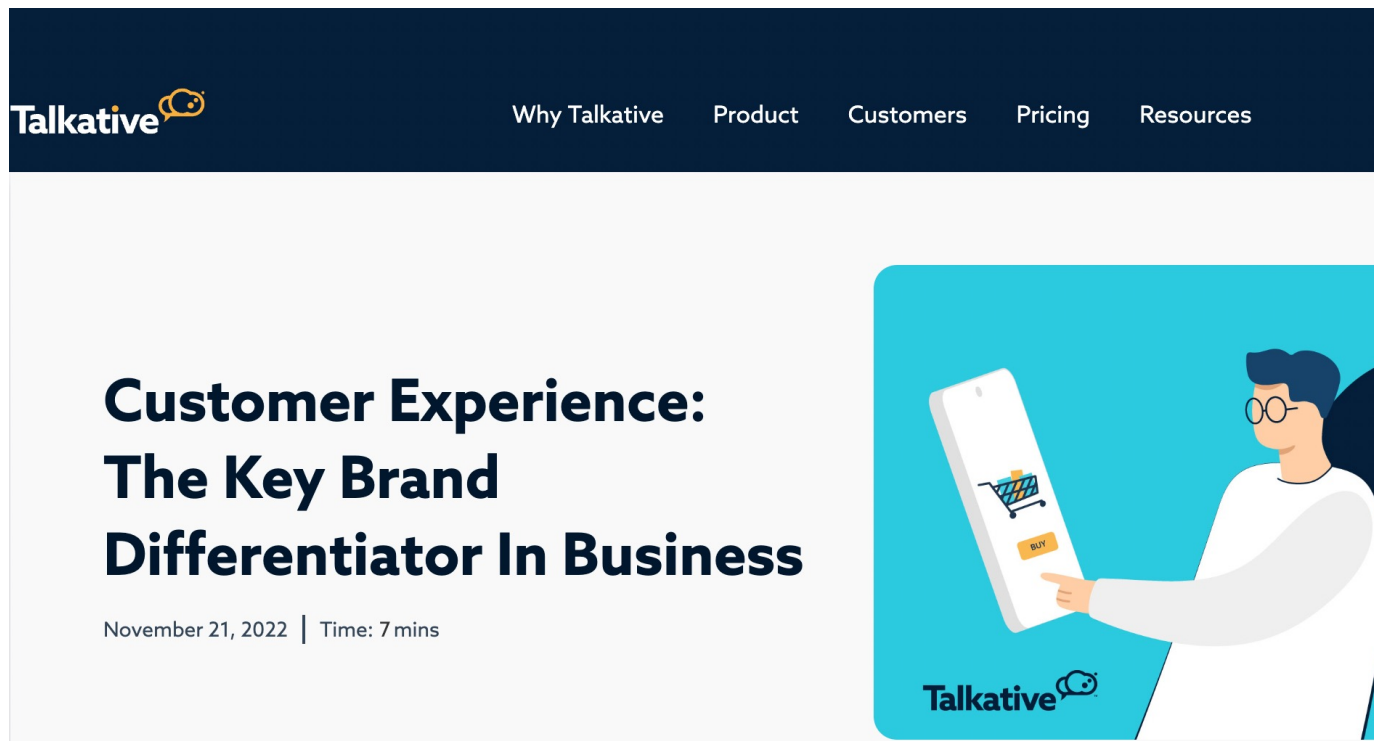
**1** Send **@ESDBKG** to **0460 200 711**

**2** You can participate



# 1. Customer Experience

- **Trending & differentiator** for many businesses (Deloitte, 2022)
- However, the notion of CX in academia is **fragmented** and **non-coherent** (Becker & Jaakkola, 2020)



**Talkative** Why Talkative Product Customers Pricing Resources

## Customer Experience: The Key Brand Differentiator In Business

November 21, 2022 | Time: 7 mins

**Talkative**

# 1. Customer Experience

## Customer experience: fundamental premises and implications for research


[Larissa Becker](#)  & [Elina Jaakkola](#)

[Journal of the Academy of Marketing Science](#) **48**, 630–648 (2020) | [Cite this article](#)

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Impact Factor: **10.052** / 5-Year Impact Factor: **12.125**

[JOURNAL HOMEPAGE](#)

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**Moving the Customer Experience Field Forward: Introducing the Touchpoints, Context, Qualities (TCQ) Nomenclature**

[Arne De Keyser](#)  , [Katrien Verleye](#) , (...), and [Philipp Klaus](#)   [View all authors and affiliations](#)

# 1. Customer Experience

**“Nondeliberate, spontaneous responses and reactions to offering-related stimuli embedded within a specific context”**

(Becker & Jaakkola, 2020)



# 1. Customer Experience

**TCQ (De Keyser et al., 2020)**



## TOUCHPOINTS

PHYSICAL  
DIGITAL  
COMMUNICATION  
CHANNELS



## CONTEXT

INDIVIDUAL  
SOCIAL  
MARKET  
ENVIRONMENTAL



## QUALITIES

RESPONSES &  
REACTIONS

## 2. Complex Services



### **Environments**

Hospitals, airports,  
insurance & online  
platforms



### **Interconnected networks**

People, organizations,  
technologies, and  
processes. (Benedettini  
& Neely, 2012), e.g.,  
B2B2C distribution  
(Mingione & Leoni, 2020)



### **Competing interests**

Multiple levels of  
decision-making

(Briscoe et al.,  
2012) Influenced by  
regulations, competition,  
and technology (Spohrer et  
al., 2007).



# 3. Context

Setting the  
**Scene...**



Digital **touchpoints** are increasingly used to **improve CX**  
(Lemon & Verhoef, 2016)



Customers may **communicate with businesses** at any time with technology (Verhoef et al., 2021)



Digitalisation is **not a one-size-fits-all** approach (Tabrizi et al.2019)  
E.g., CS → lagging

## 3. Context

Sounds  
promising,  
**but....**



Create new **challenges and barriers** for customers  
(Standaert & Muyllé, 2022)



Challenges to technology adoption  
are **context-specific**  
(Claudy et al., 2015).



CX is also **context-specific**  
(Becker & Jaakkola, 2020)

# 3. Context



80% rely on brokers, agents, or banks → Intermediaries  
(Brophy, 2013)

## Context-specific: Insurance in Belgium



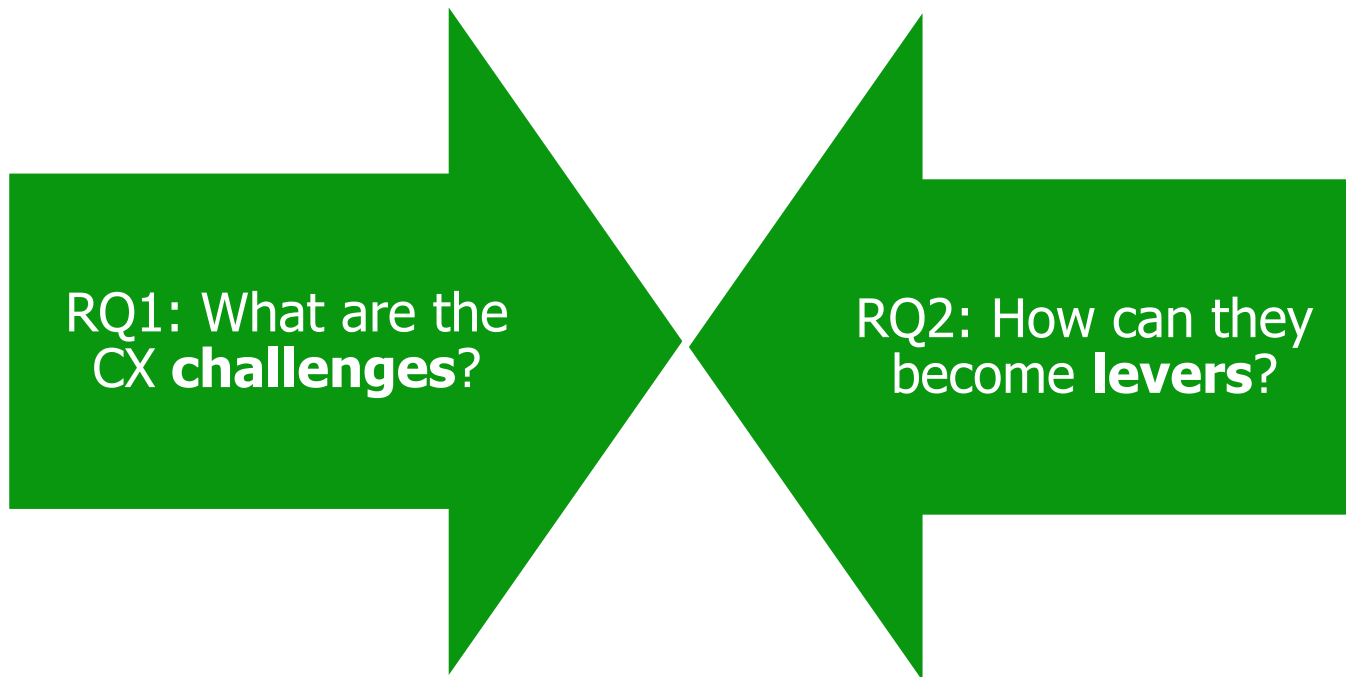
Intermediaries fear to be over  
**crossed** by digitalisation  
(Accenture, 2022)



Customers **trust** intermediaries  
due to **proximity** (Gittel, 2002)



## 4. Objectives



**Develop a framework** to define and address the challenges

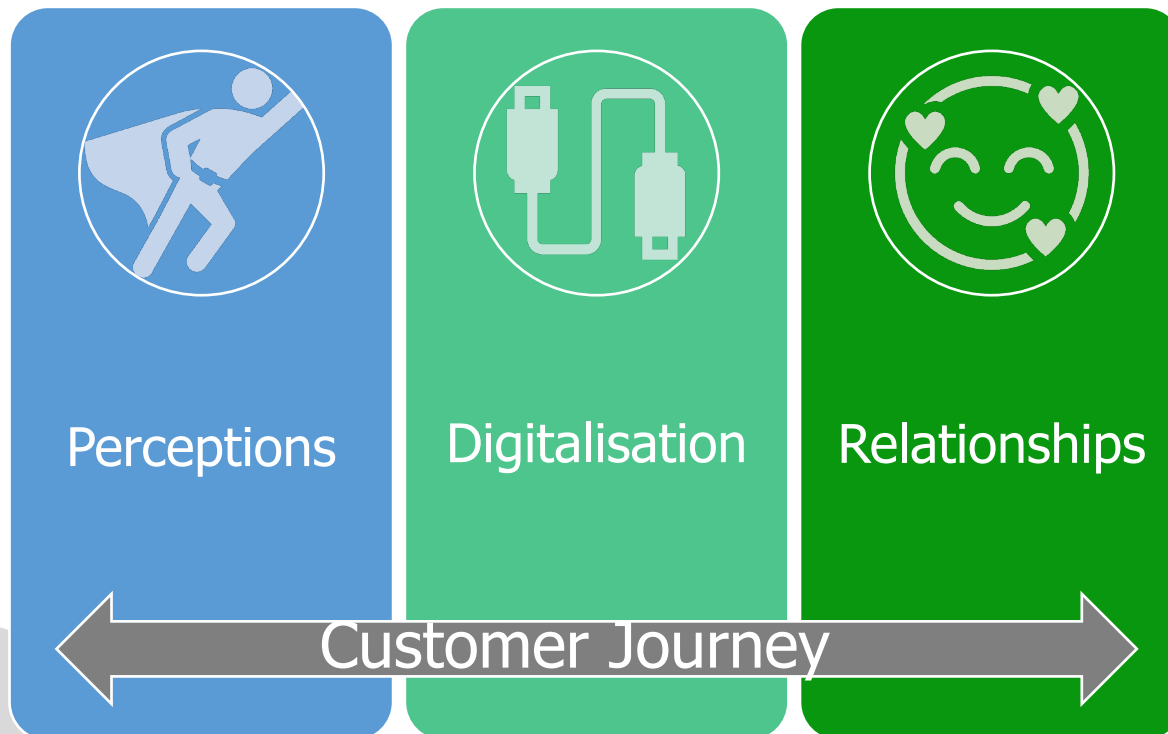
# 5. Methodology

## Research design:

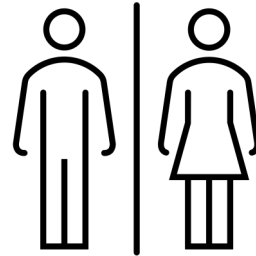
- Goals are **Exploratory** → **Qualitative** approach
- **Semi-structured interviews**



## Themes:



# 6. Data Collection



Convenience  
sample



22 interviews



More than 28  
hours of data

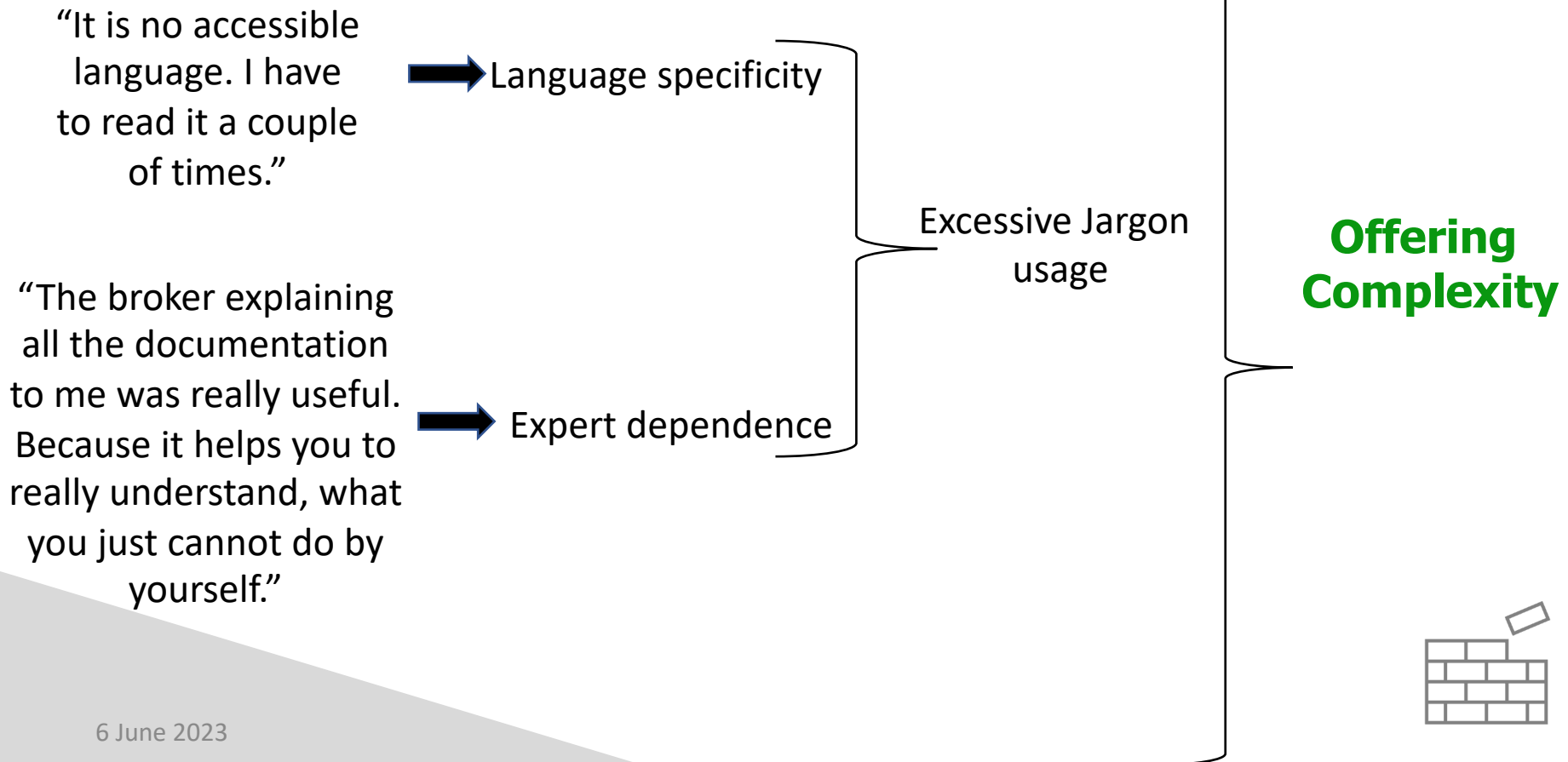


Online & face-  
to-face

# 7. Data Analysis

Following the Gioia method (Gioia et al., 2013)

Quotes → 1st theme → 2nd theme → Aggregate dimension

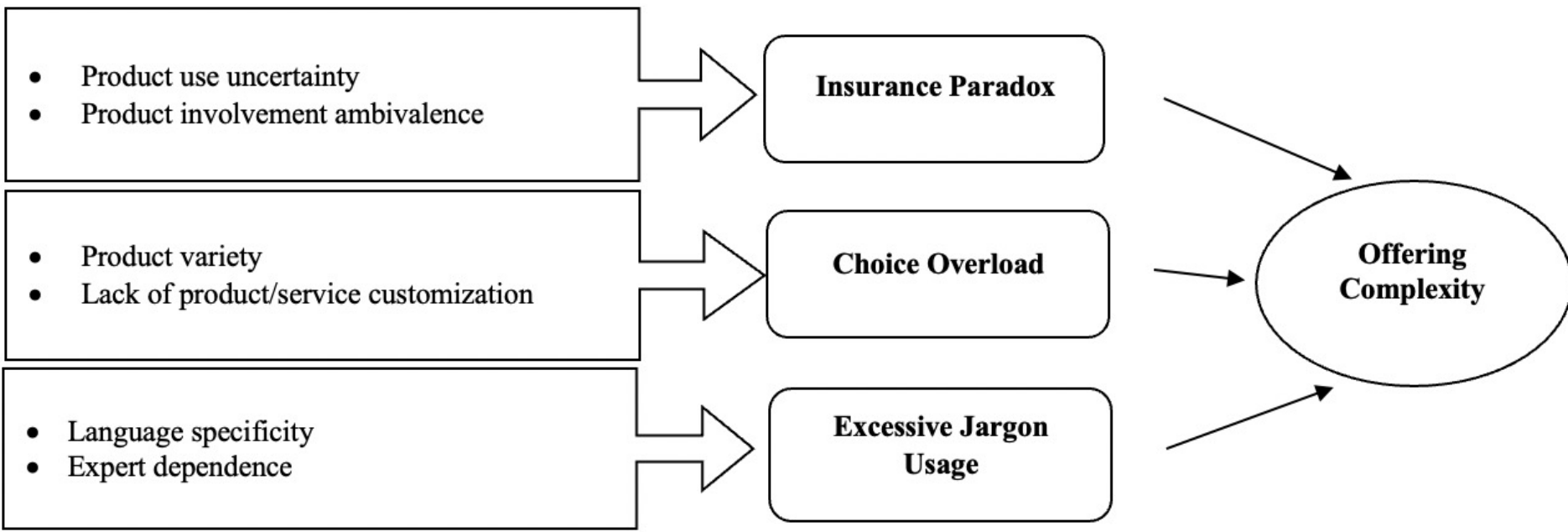


# 8. Findings

## 1. Offering Complexity

*“It's like throwing money down the drain, you will never see it back”*

*“So many different insurance companies, with so many different rates”*





# 8. Findings

## 2. Access Complexity

*“The need for access to information translates into the digital presence and having the information accessible fast on the device that I am using”*

*“Bringing you the data in a very simple and accessible way”*

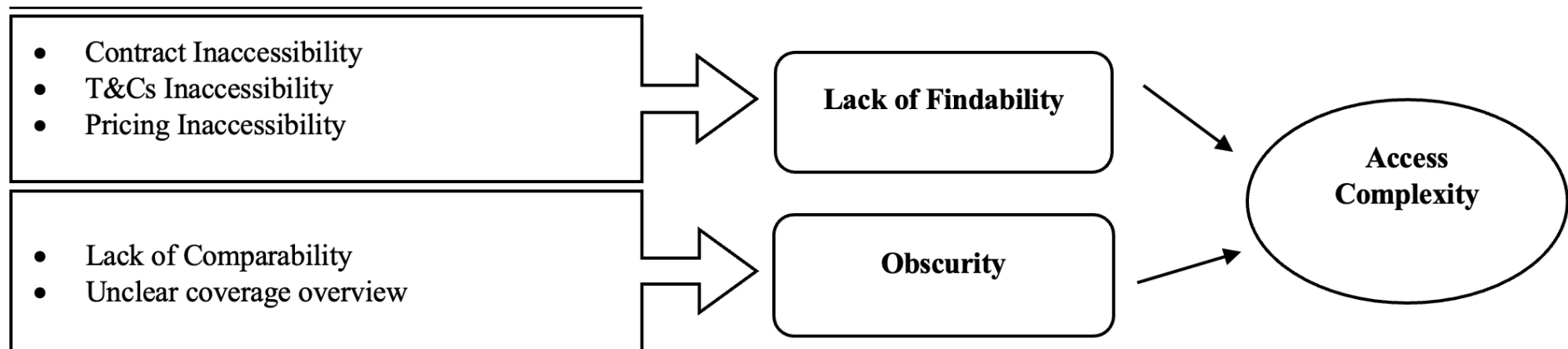
- Contract Inaccessibility
- T&Cs Inaccessibility
- Pricing Inaccessibility

- Lack of Comparability
- Unclear coverage overview

**Lack of Findability**

**Obscurity**

**Access  
Complexity**

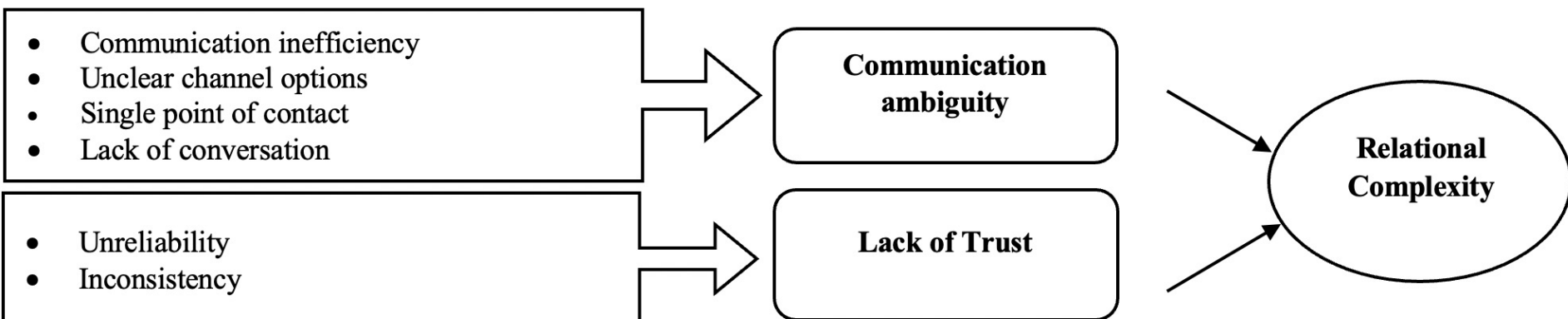


# 8. Findings

## 3. Relational Complexity

*"The explanation can differ from person to person or office to office."*

*"I want my online experience to be as efficient as possible"*

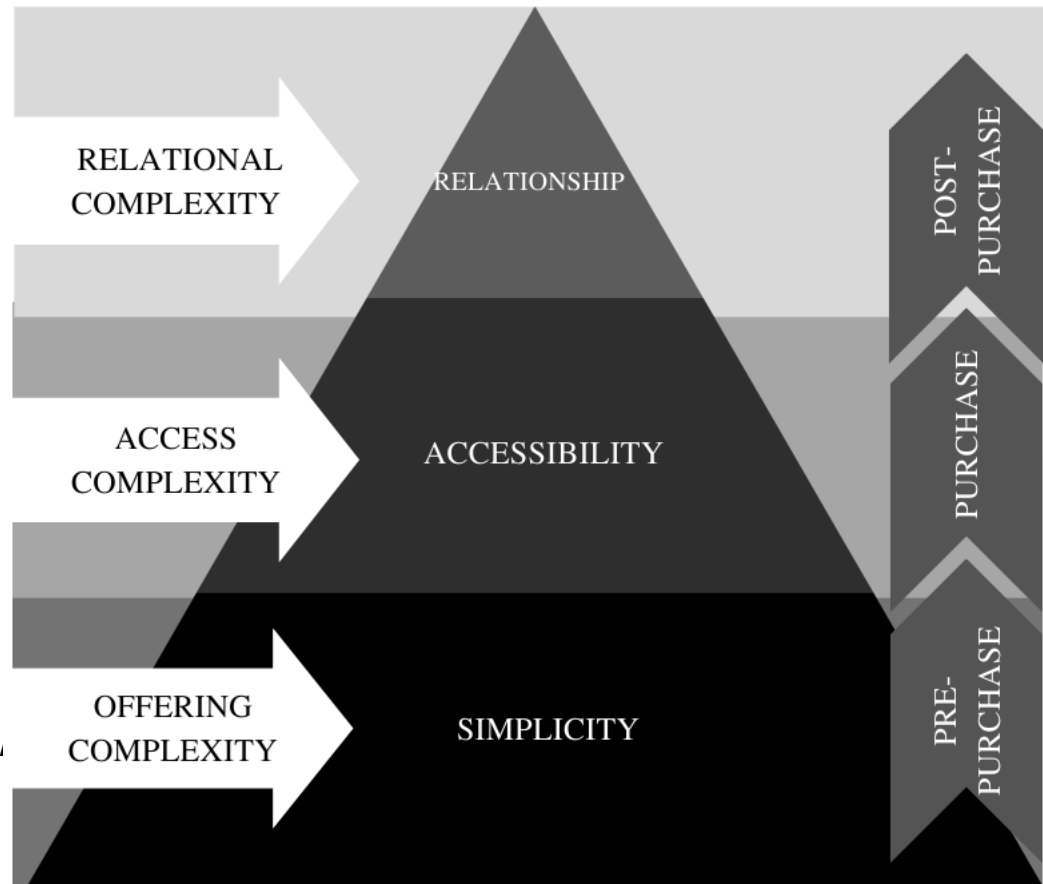


# 9. Framework

**Post-** → Complaints → Better CX  
 (Colgate & Norris, 2001)  
 Stakeholder Engagement → Value  
 co-creation (Hollebeek et al., 2020)

**Purchase** → Reassurance (Lemon &  
 Verhoef, 2016)  
 Access to information →  
 Transparency

**Pre-** → Challenging (Vakulenko et al.,  
 2019)  
 Simplicity → time & effort "Difficulty"  
 (Benedettini & Neely, 2012).



**IMPROVING DIGITAL CUSTOMER JOURNEY**

# 10. Conclusion

- Contribution → Improving the CX in CS
  - academic: gap/ practice: framework
- CX specificity → Requires context-specific studies (Stremersch et al., 2022)
  - Complexity & Uncertainty → Still need **human assistance**
- More focus on **B** in a B2**B**2C (De Keyser et al., 2020)
  - Intermediaries → Impact CX (Dominique-Ferreira, 2018)
- Future research → Validate the framework, Quant., type of technology
- Limitation → Technology, industry & customers as **homogenous**



# Thank you for listening



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## Questions?