



Looking ahead

Creating memorable moments

to what customers need next

Extraordinary outlook

Today, we're rebuilding human interactions that existed before COVID-19.

As we do, consumer insights prepare us to take bold, future-focused actions and find new ways to deliver enhanced levels of effortless, personal and reassuring customer experiences. This content expands upon the [2022 Emerging Consumer Trends Report](#) and inspires us to reach new heights in extraordinary care.

- **Embedding emotion**
- **Increasing value**
- **Personalizing moments**



Looking ahead

Creating memorable moments

to what customers need next

Embedding emotion

Emotion is the binding agent that makes a consumer's experience memorable. But, as companies translate human interactions to other delivery channel, care should be made to incorporate emotion. Experiences without emotion have led consumers to feel distanced from brands and memorable connections.



Embedding emotion

Defining moments

Consumers' life events trigger their need to interact with companies. Because of this, consumers enter and navigate the experience with emotion. Their emotional response, and their expectations of the experience, influence how they perceive each interaction. An unexpected or troubling life event may influence loss, confusion or feeling overwhelmed whereas a celebratory life event may spark joy and optimism.

Memorable moments

When consumers can't complete a task or the experience is poor, they'll remember more and retain those details for a longer timeframe. They expect the experience to be functional and reliable, otherwise it elicits a negative emotional response. And beyond the experience working every time, they desire an experience that is pleasurable. When it is, those memories equally endure.

Connected moments

Consumers that love a brand want to showcase it. It's present in the merchandise they buy, their conversations on social media and the recommendations they provide others. They become emotionally connected to a brand and want to know others like them. But, without the mechanisms that encourage belonging and connectivity their passion remains dormant.

CONSIDERATIONS

Broaden solutioning

Companies are expanding their knowledge of the consumer to reflect the circumstances they're simultaneously navigating. Their solutions work to fit within the greater picture of events so consumers feel valued.

Make a memory

Companies are designing experiences that elicit an emotional response. When they do, consumers remember the experience and the brand more. That translates to positive word-of-mouth marketing and loyalty.

Brand the moment

Companies like Volkswagen have a strong following. They invite consumers in to show their passion, allowing for self-expression and authenticity to shine through. They find community and belonging with other likeminded fans.

The importance of emotion

90% of the choices consumers make are based on emotion

64% of U.S. consumers feel companies have lost touch with the human element of the experience

82% of consumers indicated “I’ll want to interact with a real person more as technology improves

3x Consumers who are emotionally connected to a brand show 3x the return



HERE'S HOW

Embedding emotion

Express emotion

Convey an emotion that's aligned to our brand. Consider evoking appreciation, support, concern, and care—especially as it relates to the customer's journey and what's appropriate to the experience they're navigating.

Keep it simple

Insert a small amount of language that expresses emotion. Just a sentence or two will do. Inserting emotion shouldn't jeopardize keeping the experience effortless.

Crescendo the experience

Place the note at the last stage of their journey. Customers are more likely to forgive and forget multiple issues throughout their experience if we end their journey on an emotional note.

Be authentic

Acknowledging emotions, good and bad, are best. A claims experience likely starts with a customer feeling overwhelmed or confused. Recognize this is how they feel.

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Your payment confirmation

This email confirms that we received the payment you made using Nationwide online account access.

Less of this

Lacks emotion and focuses on business transactional processes

“

Thank you for allowing Nationwide to protect what's important to you.

Your payment has of \$1234 has been applied to your Life policy.

More of this

Reflects appreciation and ensures a reassuring customer experience

Increasing value

Consumers want reassured of the value they receive for doing business with a company over the entirety of the relationship. And within each interaction, they want to know what's in it for them. The absence of this has led consumers to question the benefit of continuing business with a company.



Increasing value

Customer-centric value

As companies pushed to digitize experiences and automate processes, the value they once delivered by performing tasks for consumers shifted. Consumers took note, and at times questioned if the relationship, now reduced to performing tasks, still provided value. Consumers desire a human quality to the interaction.

Emerging value

As the consumer landscape shifts, how value is defined can appear in new ways. Where an easy experience provided a clear benefit, consumer expectations are broadening to include additional points of value. They're now looking for easy experiences that provide value like confidence, security, protection and the like.

Extended value

Increasingly, consumers' purchasing power supports companies that take visible actions to express care— for the environment, their workers, groups in need, and consumers directly. Consumers are spending more time to become an informed consumer where their purchase and ongoing support champions causes they believe in.

CONSIDERATIONS

Underscore value

Companies are focused on ensuring their customers are confident that they made the right purchase, can use the product well and get the expected value from it. It's all about educating consumers on how to get the most out of their purchase.

Research customer needs

Companies are finding ways to deliver new modes of value. A recent study identified 30 points of value that fall into four categories: functional, emotional, life changing, and social impact. Insurance falls within functional and emotional categories.

Lead with values

Companies are increasing the visibility of their values and what actions they take to follow through on them. The values should be omnipresent throughout the consumers experience.

The importance of value

5

values consumers said matter most from auto insurance: said 1. quality, 2. reduced anxiety, 3. reduced cost, 4. access and 5. variety

61%

of consumers will pay at least 5% more if they know they'll get a good customer experience

56%

of consumers feel that the quality of the customer service they receive has a higher impact on how positively they view a brand than any other criteria

42%

of consumers say a seamless experience across all devices and channels is a top expectation



HERE'S HOW

Increasing value

Adopt a customer's perspective

Consider how the customer benefits from the experience. Perhaps the experience saves time or money, is more secure or instills confidence when making an informed decision. Ultimately, it should highlight how it betters their lives.

Evaluate value

Perform a Test and Learn to try different value statements. Determine what value customers respond to.

Apply repeatedly

Find multiple ways to deliver enhanced levels of value throughout the entire experience. Cadence value-add experiences throughout each journey.

“

Sign up for an online account

Sign into nationwide.com to setup REFT today.

Less of this

Doesn't highlight the value a customer receives for performing the task

“

Save time with automatic payments

Your time is valuable. Reclaim some of it by having payments automatically deducted from your bank account.

Enjoy the convenience

Automatic payments offer these benefits:

- No checks to write
- No stamps or envelopes to buy
- No trip to the post office
- No late payments if the mail is delayed

More of this

Translates value into an effortless experience, saving time and effort

Personalized moments

Consumers respond to moments that are memorable. But, in the last two years they're indicating experiences are a 'sea of sameness'. Consumers want to be individually known, valued and understood. For many companies today, they're exploring how to personalize the experience and what personalization even means.



Personalizing moments

Data expectations

No longer evaluating price and product alone, consumers increasingly desire a personalized experience. Knowing companies collect vast amounts of data, consumers infer companies should ethically and morally use it to deliver more value. They want companies to act on their behalf more often because of it.

General interactions

Consumers are increasingly familiar with company interactions where they feel like a number. They anticipate a generalized interaction which means they'll have to explain their unique circumstances and needs. This translates to longer interactions and being an advocate to get the service they require in the experience.

Meaningful connections

An unexpected conversation. A handwritten response. An empathetic experience. Consumers are often surprised when companies introduce what could be described as old school, personalized customer service. As many companies have digitized experiences, a true human connection has become a big differentiator.

CONSIDERATIONS

Optimize the experience

Companies are using proprietary algorithms to deliver personalized experiences at scale. The use of data equips them to deliver customer-specific experiences.

Enhance the ecosystem

Companies are enhancing operational structures that work in unison with specific customer segments and markets. Consider a customer-centric model.

Prioritize points of connection

Enhancing a personalized digital experience with points of extraordinary human moments creates a lasting connection. Companies are making the moments that matter really count.

The importance of personalization

45% of consumers wish companies would customize products to feel more personally relevant

58% of consumers say personalized experiences are important when buying from a company

66% of consumers expect companies to understand their unique needs and expectations, yet 66% say they're generally treated like numbers

85% of brands believe they offer personalized customer experience but only 60% of consumers agree.



HERE'S HOW

Personalizing moments

Assess the customer's journey

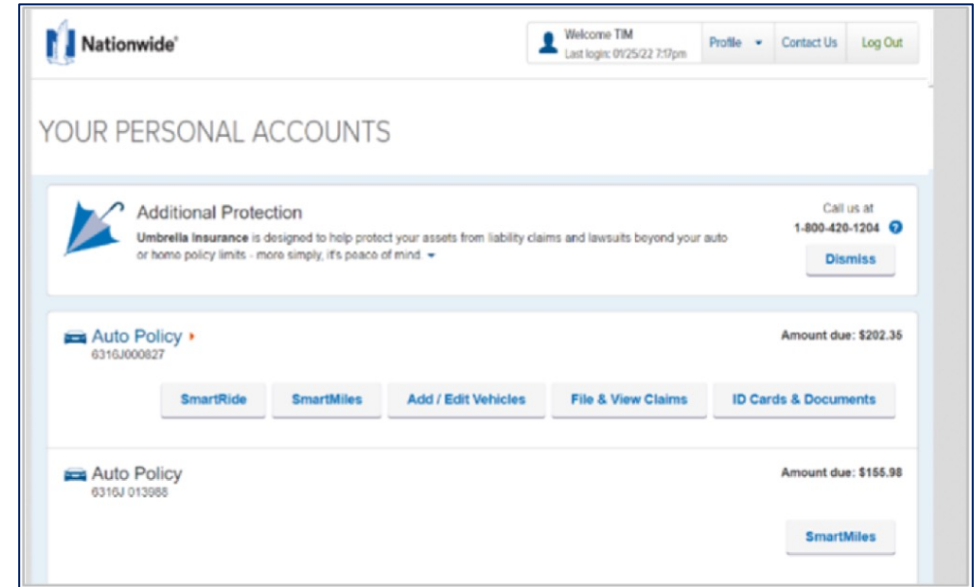
What aspects of the experience would benefit from personalization? How might we define personalization in this moment? What value does it provide? Spend some time to consider where it might make a difference.

Leverage data

Use existing data that establishes how we might personalize at scale.

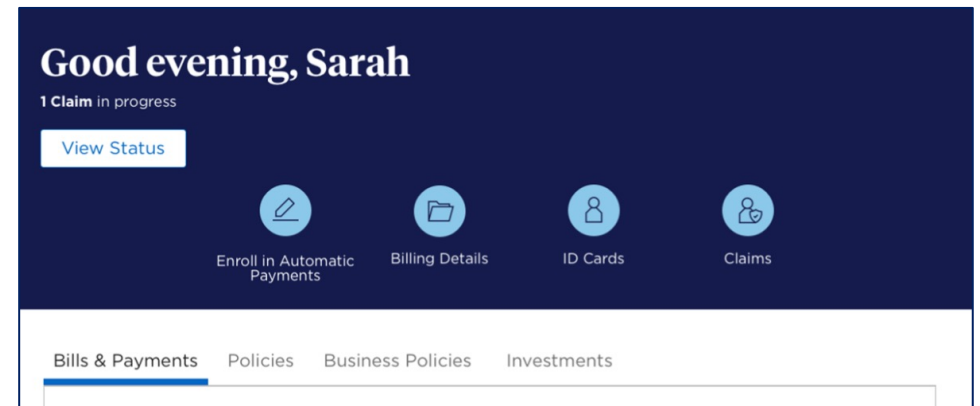
Broaden personalization

Determine how to bring personalization into how we operate, what the customer experiences are how it's delivered to them across an omnichannel experience.



Less of this

General language that doesn't reflect what we know about the customer



More of this

Leverages data to deliver a personal experience that's easier to navigate



Looking ahead

Additional resources

Additional resources

Experience principles

Check out the [Our Customers](#) page for more information on the experience principles. It includes greater detail so you can better understand and apply them in your own role today!

Recent research

User Experience and Human-Centered Practices (UX&HCP) recently launched a study on Personalization and Ease. The research further explores what the personal experience principle means to consumers today. It provides great insight into creating memorable moments and how to achieve them. Learning tools include a personalization taxonomy, user interviews, and insight snacks found [here](#).