

e-Delivery Playbook

# Digital Engagement Tactics for a Smarter, Safer, More Secure CX

No longer optional. No longer a premium. In an accelerated fashion, the global pandemic has shown us that consumer preference for a more digital customer experience must be the standard.

# INTRODUCTION

The pandemic has played a starring role in just how fast consumers (of all types) are embracing digital tools to align new normals with their preferred living, working, and purchasing experiences.

For U.S. B2C marketers and their respective brands, COVID-19's impact has resulted in growing consumer expectations around contactless interactions, real-time responsiveness, and seamless experiences.\*

This sudden openness to digital adoption has urged businesses to look at their processes and take quicker steps to accelerate their own digital transformation.

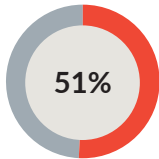
Communicating with consumers in the ways they prefer is critical. And now that consumers are connected at all times, we're forced to rethink the overall customer communications strategy — this time with an emphasis on digital delivery.

However, it can be difficult to single out the right tech and tactics for your brand and your customer. **In this playbook, you'll find digital tactics we're pretty high on to help you deliver a smarter, safer, more secure customer experience.**

\*Demand Metric, "State of Customer Engagement in B2C Marketing," February 2021

# NUMBERS THAT ILLUSTRATE A DIGITALLY-DEMANDING CONSUMER

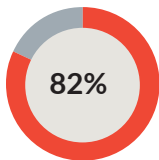
The couch. The car. The counter. No matter where and no matter the device, consumers expect brands to put their best digital foot forward.



of U.S. digital consumers will leave a brand if they encounter a bad customer experience that didn't get resolved | Khoros, "2021 Guide to Building Customer Trust," February 2021

**30%**

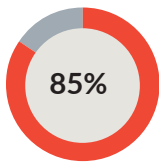
increase in the use of mobile banking worldwide during the COVID-19 crisis | BCG, "Global Retail Banking 2021," January 2021



of consumers want their financial institution to serve them through more digital/remote processes | Lightico, "The State of Consumer Habits in Banking: 2021 Report," February 2021



"Recommend the brand to friends, family, and colleagues" and "search for more products or services that the brand offers" are the top two behaviors of consumers when they have an amazing digital experience | Forrester Consulting, "Consumers Demand Digital: Firms That Make It Great Differentiate," January 2021



of consumers are willing to try a new digital app or website | Lightico, "The State of Consumer Habits in Banking: 2021 Report," February 2021



Approximately **75%** of U.S. internet users plan to maintain some or all new digital and mobile banking habits after the pandemic | Pymnts.com, "Leveraging The Digital Banking Shift," September 2020



# 2021 RESOLUTION: LEVERAGE COMMUNICATIONS TECH RELEVANT TO YOUR CUSTOMERS

According to a CMO survey by Duke University's Fuqua School of Business, 74% of U.S. CMOs have placed an increased value on digital experiences.\* Is your organization doing the same?

It's time to be where your customers expect you to be (and match their preferences while you're there). More than likely, for you, this means developing new channels to distribute content and augment information. Its potential impact on customer interactions is critical to remaining competitive in the marketplace.

Regarding the digital tactics to make it all happen, the following types of tech (in no particular order) are what our clients consider right-now essentials for their customer communications strategy.

\*Duke University's Fuqua School of Business, "The CMO Survey: The Transformation of Marketing" commissioned by Deloitte, February 2021



## DIGITAL DOCUMENT MANAGEMENT

Whatever the market — financial services, utilities, insurance, or telecom — consumers continue to expect personalized communications that reach them faster than ever before. Digital document management can simplify and optimize processes required to control, protect, and share documents, both traditionally or electronically.

In addition to SEC compliant storage with on-demand access from anywhere, best-in-class services should be expected to deliver on a number of business needs:

- API support
- Easy email distribution
- Available print services
- Tracking and reporting via portal
- Minimal IT involvement



## DIGITAL PRESENTMENT

After a customer receives a digital notification (think “Your monthly statement is ready”), digital presentment steps in, channeling the source of the notification. Now a customer has the option to click through the notification to access more information (e.g., PDF or online view of a utility bill). We sometimes call this “pulling” composed documents.

Today, digital presentment comes with a number of options that include password prompts, settings for personalized configuration, and archive access. It has the power to transform everyday PDF statements into powerful, interactive tools for your customers.





## ELECTRONIC PAYMENT (EPAY)

Also known as a biller-direct payment, this online solution allows a consumer to pay all or part of their bill through a direct connection with the biller. Commonly a single transaction to a single provider, digital payment increases the likelihood for immediate payment.

ePay enables businesses to deliver bills and accept payments seamlessly through a variety of channels, e.g., interactive voice response, call center, text, digital wallet. It also presents options to define a framework allowing consumers to set up one-time payments, enrollment payments, payment scheduling, payment type, etc.

During the pandemic, ePay has proven itself to be highly effective for small businesses in the U.S. According to Mastercard research published in August 2020, 82% of small businesses said it will be a part of the new normal going forward.



## CLOUD DISTRIBUTION

Forrester's January 2021 report "Consumers Demand Digital" found advanced decision-makers in the customer experience space cite "cloud platform vendors" as a leading source they've relied on for help when adjusting to new demands for digital experience.

And for some consumers, the ability to have PDFs delivered to their personal cloud storage account is very important. Ideal for receiving statements, recurring bills and policies, cloud distribution automatically and directly deposits documents into a user's cloud-based account, making them available to view anytime, anywhere without the requirement of logging into the provider's website to then download a PDF manually.



## DIGITAL WALLET

Data from the Pymnts.com report “Millennials, Buy Now Pay Later And The Shifting Dynamics Of Online Credit” (December 2020) shows “convenience” is the top reason (by far) U.S. adults select “digital wallet” as their payment method.

Leverage Apple or Android mobile apps that consumers are actively using. Providers can now enhance this experience for their customers by actually delivering a bill’s content to a mobile app. This can include delivery notifications, due date reminders, membership cards, and links to viewing PDFs – all without having to download a single PDF or log in to your site to interact with a bill.



## VOICE ASSISTANT

If you haven’t noticed, the way brands and their customers communicate has shifted. Outbound marketing monologues are being replaced by customer-initiated dialogues. Voice assistants give users access to self-service information about their statements, bills and other business communications by engaging popular voice-enabled devices like iPhones, Amazon Echo, and Google Home.

With voice assistants, your customers can:

- Gain access to historical and current statement content with just the sound of their voice
- Experience self-service customer assistance at any time
- Set and receive reminders, status, and updates across all smart devices

However, for it all to work effectively requires centralizing your content. This can help activate it by making key data elements accessible, calculable, manipulable, and easy to incorporate into a data-driven service or application.





## COMMUNICATION TRACKING

Customers want clear visibility into all operations-related communications. Real-time access to delivery status, statements, and messages – this is now the expectation. To meet this expectation, communication tracking technology can provide immediate, ongoing feedback and peace of mind. Specifically, it can help brands overcome:

- Lack of information regarding package delivery status
- Delays in responding to customer inquiries about delivery status
- No means for evidencing for delivery status
- No method for tracking omnichannel communications

## INFORMATION DESIGN

While not “tech” per se, information design is a critical component to everything covered in this playbook, because it takes a user-centered approach to increase reader engagement.

For example, static documents can be challenging to view on mobile devices. Pairing this design approach with adaptive technology can deliver a personalized web-based experience where your customer can navigate through a document in a responsive design rather than a flat PDF.

By making documents that are easier to read and understand, information design (and dynamic interactivity) changes how customers engage with the information you want them to view and experience.



# FROM BRAND-DRIVEN MONOLOGUES TO CUSTOMER-INITIATED DIALOGUES

**Relationships are built on communication.** With the current explosion in communication technology capabilities, it's critical for companies to demonstrate that they understand existing customer relationships by communicating with consumers however and whenever they prefer.

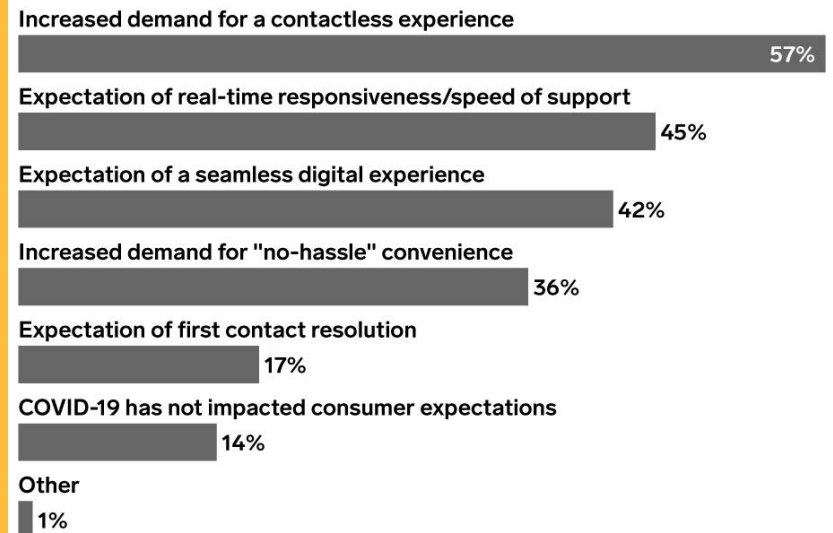
A recent Demand Metric report revealed COVID-19's impact on consumer expectations aligns perfectly with many of the tactics covered in this playbook – see graph.

As an outcome of the pandemic, it's critical that brands recognize they have a duty to offer more value to customers through personalized offerings and correspondence. Leveraging qualified data and available technology can lead to this kind of segmented communication that can only help drive engagement and customer loyalty.

No one said digital transformation would be easy. But we are saying it's absolutely necessary – and possible.

## Impact of the Coronavirus on Consumer Expectations When Interacting With Their Brand According to US B2C Marketers, Jan 2021

*% of respondents*



Source: Demand Metric, "State of Customer Engagement in B2C Marketing" in partnership with Mitto, Feb 10, 2021

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eMarketer | InsiderIntelligence.com



## ABOUT RRD BUSINESS COMMUNICATION SOLUTIONS

We realize organizations continue to struggle with rapid industry changes and technological advancements related to the digital delivery of customer communications.

Through a holistic approach, RRD's Business Communication Solutions (BCS) connects your brand, your message, and your audience through tailored (and regulatory compliant) solutions to create, manage, deliver, and optimize every transactional communication — no matter the channel.

Future-proof your customer communications.  
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