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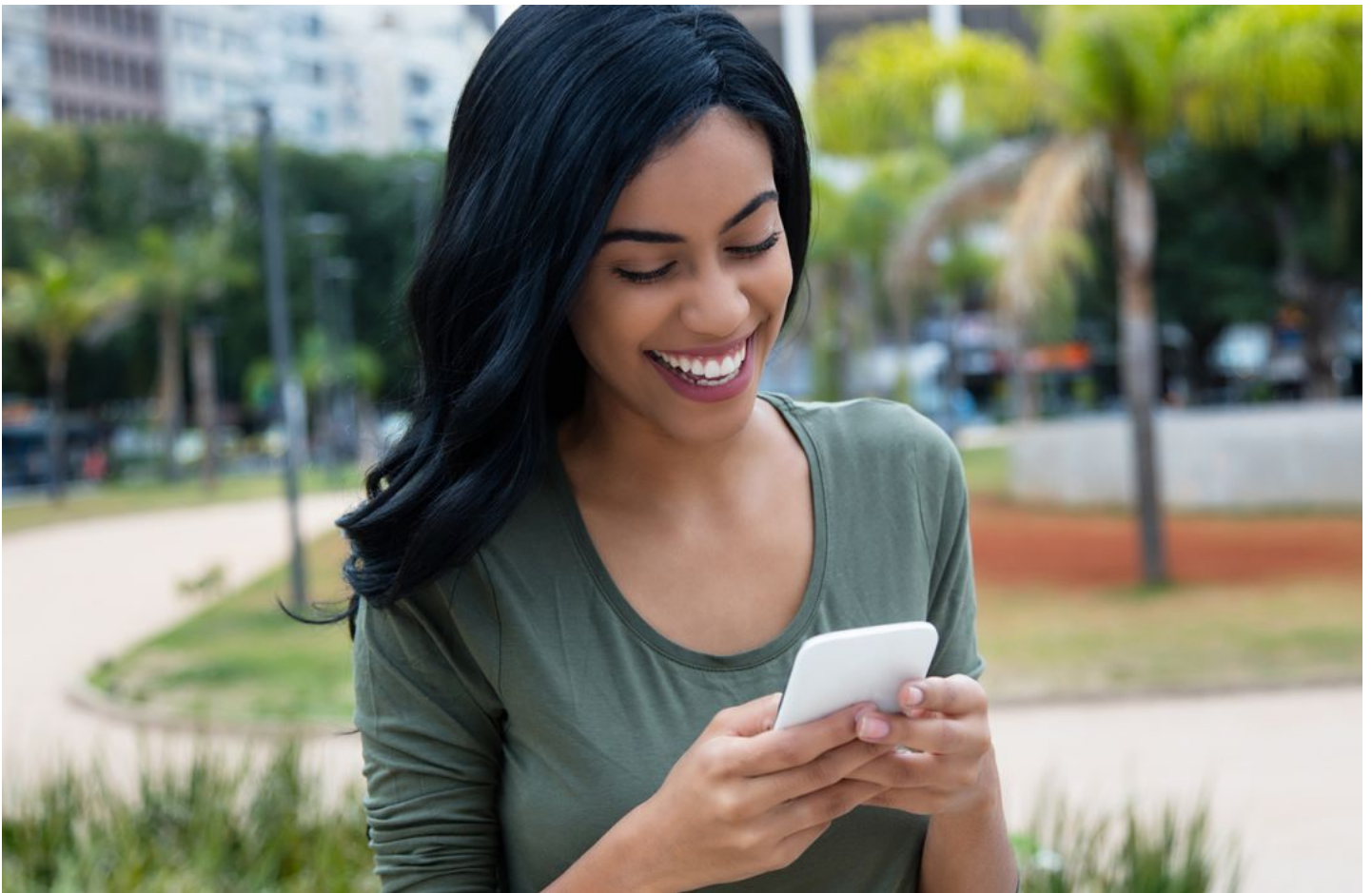
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Humanizing the digital 02 December 2021



Dipu KV, President - Operations & Customer Experience at Bajaj Allianz, writes about an innovative – yet human – way the insurer has equipped their employees with digital tools.



The pandemic-induced digital way of living, not just working, has led to huge digital transformation in the way customers are serviced. Having said that, since most customers connect with firms during moments of angst (and not delight!), there is a born-again focus on the human angle of customer experience, be it in the form of empathy or in the form of a healing touch. And research validates this. While customers want to spend money with companies which demonstrate they truly value them, Gallup research indicates that an emotional connection with customers can net an additional 23% revenue!

Let me elaborate this by highlighting one of our key initiatives in this area: relationship manager @ hospital, which leverages the best of man and machine. While the relationship manager is a real human being, the servicing is digital. At select hospitals, wherein we have high footfalls from our health insurance customers, the relationship manager, who services them remotely and digitally, connects with them to offer them loads of empathy and to ask them to focus only on recovery while he takes care of the entire servicing aspect digitally, be it coordination with various departments in the hospital or ensuring a prompt check out. And our NPS on this validates the wow experience that customers have had – a score of 94 without a single detractor!

Our success in terms of humanizing our digital customer experience has helped us crystallize the following principles:

- **Data can help you personalize at scale** – as the customer footprint becomes increasingly digital, firms can actually offer personalized experiences at scale, by leveraging technology and digitization.
- **Positioning** – since communication essentially boils down to the art of storytelling, the brand positioning of the firm in terms of stories of successful emotional connect with customers can help propagate this approach.
- **Tapping white spaces** – since most firms focus on traditional moments of truth such as claims, there is huge opportunity to tap hitherto unexplored spaces to introduce a human element into these experiences.
- **Conversational AI** – while we love the consistency and accuracy of bots, there is a clear case for having them mimic human experience since customers love having conversations! After all, isn't insurance, by its very nature, a conversational sale product?
- **Adopt the right tool for the right touchpoint** – once you map the customer journey, figure out which touchpoints are most amenable to text and those which are best explained via voice or video so that the customer experience is optimized, digitized, and humanized!
- **Move from consumer to prosumer** – as customers move from being pure consumers to producers-cum-producers, we can leverage their new-found roles as prosumers to digitize the entire experience by having them co-produce content at various points in the journey.
- **Machine for standard, human for non-standard** – our experience indicates that while bots can function beautifully in the case of standard queries, humans can help optimize the experience in non-standard, exceptional scenarios and this learning can be channelized in the right manner by converting non-standard experiences into mainstream experiences over a period of time.

As Marc Benioff says, “the future of communicating with customers rests in engaging with them through every possible channel: phone, email, chat, web, and social networks. Customers are discussing a company’s products and brand in real-time. Companies need to join the conversation.” Our AI-enabled bot is a case in point here. While the bot resolves most customer queries, a human being pitches in case of a hitherto unaddressed query, so that the customer does not feel a dip in service. And the bot, over a period of time, by leveraging NLP, learns how to address these queries. The best of man and machine, with a humanized, digitized, one shot experience for the customer! Validated by customer feedback in the form of the highest NPS scores in the market and the lowest grievance ratio as per the regulator.

Keywords

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Authors



[Dipu KV](#) Bajaj Allianz General Insurance Company
President – Head of Operations & Customer Service

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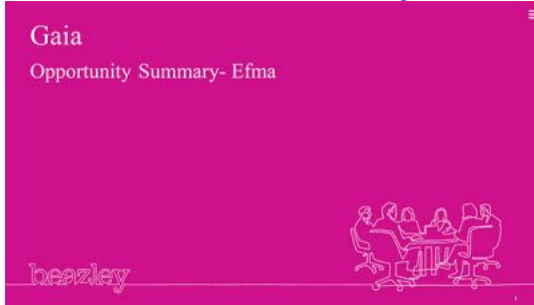
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