

## Making Moments, Not Transactions

Best Practices for Service Experience



## Three best practices by the service leaders

At Twimbit, we advocate for delivering exceptional CX through a blend of Digital, Service, Brand, and Employee experiences. In this best practices edition, our spotlight is on elevating the service experience. We showcase companies celebrated for their world-class service, offering insights to inspire others to emulate and become service champions.

## Best Practice #1: Omnichannel support and self-service options

- Implement a platform that integrates all support channels into one view
- Empower customers to resolve common issues independently
- Deploy chatbots and train them to understand natural language

## Best Practice #2: Equip your contact centre with innovative tech

- Make the identity verification process seamless
- Implement speech-to-text transcription and agent assist
- Deploy video services to provide visual support and guidance
- Utilise forecasting and simulation models

## Best Practice #3: Go the extra mile for your customers

- Foster a culture of customer-centricity within the organisation
- Empower customer care professionals to make decisions and take actions that are in the best interest of the customer



## Leading CX Stars with outstanding service experiences



India

Insurance *SX Score - 4.63* 



**Singapore** 

Government Financial Organisation

*SX Score - 4.60* 



Global

Financial Services

SX Score - 4.58



Malaysia

Logistics *SX Score - 4.58* 



**Singapore** 

Travel and Hospitality

SX Score - 4.54



Singapore

Travel and Hospitality

SX Score - 4.47



#### Indonesia

e-Commerce
SX Score - 4.45



## India

Insurance SX Score - 4.38



#### India

Travel and Hospitality

SX Score - 4.37



## Malaysia

Banking SX Score - 4.33

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Best practice #1
Provide omnichannel
support and
self-service options







# Travel & Hospitality

## Redefining the airport experience

For over 40 years, Changi Airport has soared above expectations, transforming Singapore into a global aviation hub.

Its secret? Constant innovation. Leveraging automation and data-driven bots for a seamless experience, it also offers nature-themed attractions and unique activities, It's no surprise that Changi Airport has earned its reputation as the world's top airport, consistently setting the standard for excellence.





Changi isn't just an airport—it's a promise. We pledge to make every journey here more than a layover, but an experience brimming with joy, ease, and unforgettable moments. Because at Changi, your comfort and delight are our ultimate destination.

Source: Changi Airport 2022/23 Annual Report



## Best practices from Changi Airport Group



Travel & Hospitality



#### #1 Evolving customer insights platforms

- Upgraded their Customer Discovery Insights (CDI) platform to the Enterprise Data Platform (EDP)
- Centralised customer data across all touchpoints
- Handles vast streams of real-time data

#### #2 MAX, a chatbot and personal assistant

- A 24/7 on-demand companion to guide travelers throughout their journey at the airport
- Connects passengers with the frontline staff via voice or video calls
- Low-code: allows business users to directly feed the chatbot with updates

## #3 One Changi ID programme

- Simplifies customer's usage of a single login ID across all of Changi Airport's digital platforms
- Upholds the highest cybersecurity and data privacy standards

#### **Outcomes**

- Reduced average call handling times by 5%
- 95% customer satisfaction (Contact centre)
- boosted productivity and access control for the operational team
- Provide hyper-personalised content and services to customers.

Source: Changi Airport 2022/23 Annual Report



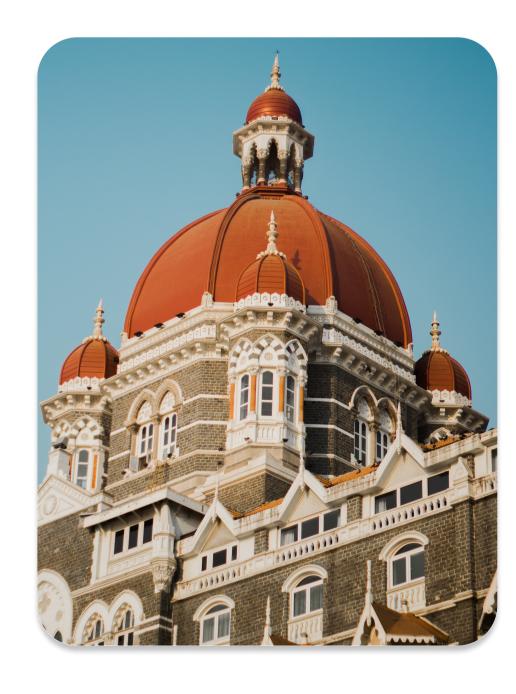


# Travel & Hospitality

## Connecting guests, empowering staff

Since 1903, the Taj Group has been creating luxury experiences in India, starting with the famous Taj Mahal Palace Hotel in Bombay.

Over the years, the Taj's special touch has delighted guests around the world. Every Taj hotel reflects the local culture, while the Taj staff go beyond just providing a stay. This commitment to personalized luxury has earned Taj the title of the "World's Strongest Hotel Brand" for three years in a row.





At Taj, luxury isn't just about plush sheets and fancy amenities. It's about the invisible touches that create memories that last a lifetime. It's all woven together to make you feel like the most cherished guest in India. Year after year, guests choose us not just for the impeccable service, but for the feeling of coming home.

Puneet Chhatwal, Managing Director & CEO of Indian Hotels Company Limited (IHCL)

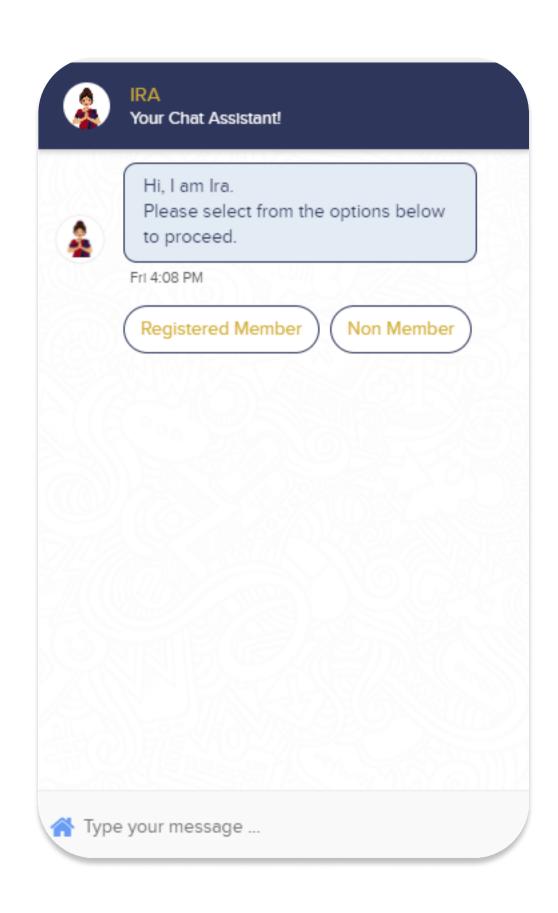
Source: IHCL Integrated Annual Report 2022-2023



## Best practices from Taj Group



Travel & Hospitality



### #1 IRA (IHCL Response Assistant) Chatbot

- AI-powered Chatbot: Helps customers easily book their own rooms.
- Reduces booking errors, bypassing the tedious traditional room booking process.

#### #2 I-LEAP (IHCL's Data Lake and Enterprise Analytics Platform)

- Unified data from various source systems into a single platform.
- Facilitates real-time and daily dashboards for key business insights.
- Automates reports to significantly reduce time for business users.

#### #3 I-DOCS

- Created an omnichannel guest interaction platform to provide a comprehensive guest experience.
- Facilitates room reservations and act as a customer contact point due to its capability to manage various guest touchpoints.

#### **Outcomes**

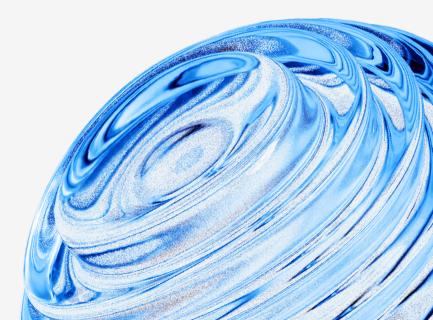
- 1,300 room bookings completed through the IRA chatbot
- Significantly enhanced customer satisfaction
- Produced timely business insights for operational team

Source: IHCL Integrated Annual Report 2022-2023



## Key takeaways for industry players

#1 Lay the groundwork for a seamless omnichannel experience  Centralise data system across all touchpoints to unify information  Utilise real-time data streams for instant insights
#2 Enhance customer interactions by introducing intelligent assistance and personalisation  Deploy NLP-powered chatbots to guide customers across various touchpoints  Implement a single login ID for simplified experiences  Understand customer behavior via the unified login ID, implement algorithms that deliver hyper-personalized content and services
#3 Establish mechanisms for ongoing improvement  Implement monitoring tools within the omnichannel platform to track customer satisfaction.  Establish KPIs and metrics for continuous assessment  Develop a responsive system to address issues and make continuous improvements.
#4 Data-driven optimisation  Utilize analytics tools to derive insights from centralized customer data.  Identify trends and patterns to inform strategic decision-making.  Implement iterative enhancements to the omnichannel platform based on data-driven insights.

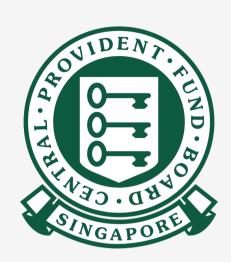


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# Best practice #2 Equip your contact centre with innovative tech







# Government Financial Organisation

## Tech meets care

As the bedrock of Singapore's social security system, Central Provident Fund (CPF) board was designed to help citizens have a secure retirement.

Over the years, its deep roots intertwine with housing and healthcare, providing a sturdy foundation for the retirement journey. Innovations include affordable housing through the use of CPF savings for HDB flat mortgages, healthcare security, and guaranteed retirement income through the Minimum Sum Scheme.



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The CPF Board has supported, and will continue to support, Singaporeans as they go through their life journeys. To drive our continuous transformation and progress, we have developed a culture of innovation and excellence that permeates our whole organisation.

"

Yong Ying-I, Chairman at CPF Board

Source: CPF Annual Report 2022



## Best practices from CPF



Government
Financial
Organisation



## #1 Streamlining the member journey

- Identity verification with Singpass: Ensure secure access when calls are made to contact centre
- Interactive call flow: Direct callers to find answers on their own or talk to a service representative, within a few simple steps
- Video services: Visually guide members through complex resources

#### #2 AI for smarter interactions

- Machine learning for NLP: Route queries intelligently to the right department
- Speech-to-text technology: Transcribes calls and reduces handling time by 5%

## #3 Data-driven decision making

• Forecasting and simulation models: Predicts call demand based on seasonal trends and online search data to optimise staffing

#### **Outcomes**

- Reduced average call handling times by 5%
- 95% customer satisfaction (Contact centre)

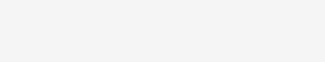
Source: CPF Annual Report 2022





Established as a joint venture between a leading bank and a financial services powerhouse, ICICI Lombard rose as one of India's top insurance companies.

Recognizing the frustrations of cumbersome paper processes and physical meetings, ICICI Lombard embraced the digital revolution, streamlining the insurance journey from start to finish. Now, the advanced technology empowers them to deliver a diverse range of insurance products and services seamlessly.



Insurance





At ICICI Lombard, we don't just fulfill promises; we empower you to fulfill yours. 'Nibhaye Vaade' is about seeing your dreams take flight, your goals met, and your promises to loved ones kept, come rain or shine. We're your trusted partner, standing alongside you through every challenge, every step of the way..



Sanjeev Mantri, CEO of ICICI Lombard

Source: ICICI Lombard Annual Report 2022/23



## Best practices from ICICI Lombard



## Insurance



#### #1 Responsive & Intelligent Assistant (RIA) chatbot

- Provides a human-like experience: Available on WhatsApp, Telegram, and their website
- Understands queries and guides customers through policy needs, emergency care, and health tracking.

#### #2 An interactive CRM tool

- Automatic caller script: Empowers agents with complete information of the customers and list of required documents/details during interaction
- Enables smooth business functioning by providing appropriate and timely resolution to customers.

## #3 Call Steering on Voice BOT

- Automatic caller script: Empowers agents with complete information of the customers and list of required documents/details during interaction
- Enables smooth business functioning by providing appropriate and timely resolution to customers.

#### **Outcomes**

- 81% first call resolution rates
- ~28,000 calls through cloud calling
- 39% claims processed via ICR/OCR

Source: ICICI Lombard Annual Report 2022/23



## Key takeaways for industry players

#1 Establish the foundation for seamless interaction  Make identity verification seamless (digital identity or voice biometrics)  Adopt interactive call flow to guide callers through self-service options  Leverage video services for visual guidance through complex resources	
#2 Intelligent automation and empowerment  Integrate machine learning algorithms that can help route queries to the right department  Integrate agent-assist tools to empower agents with comprehensive customer information and n	next-best actions
#3 Deploy natural language processing capabilities for better support  Implement speech-to-text technology to transcribe calls  Deploy NLP in a voicebot to understand spoken queries and efficiently direct customers to self-h  Ensure multilingual support catering to diverse language preferences	elp options or agents
#4 Data-driven optimisation  Implement forecasting and simulation models to predict call demand Regularly analyse customer satisfaction data, call handling times to identify trends, address issues, and optimise processes Implement feedback loops for ongoing improvements	continuously

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# Best practice #3 Go the extra mile for your customers





# **AMERICAN EXPRESS**

# Financial service

## Where interactions turn into connections

Founded in 1850 as a freight forwarder, American Express built a solid reputation transporting customers' valuable possession.

Today, American Express continues to redefine personalized relationships, centering their exceptional service on the "relationship care" ethos. Guided by the customer care principles of "Easy. Recognize. Solve.", their customer care team ensures effortless interactions and takes ownership to solve problems.





Even as our business transformed, one thing has remained constant: our commitment to our customers and our special brand of service.

"



## Best practices from American Express

## **AMERICAN EXPRESS**

# Financial service



#### #1 Training champions of empathy

- Agents are referred to as "care professionals": Highlights the focus on personal care and expertise
- Trained to listen actively, read customer moods and adapt to different personalities

#### #2 Empowering care professionals to own solutions

- Unscripted calls: Allow flexibility in finding the best solutions
- Not pressured to end calls; instead, they let customers decide how long they spend on the phone
- Recognises and shares examples of employees who go above and beyond for the customer.

#### #3 Personalised services with memory

- Closed-loop network: Access to transaction data from both customer and merchant sides
- Centralised profile of omnichannel interactions: Teams can pick up where customers left off

#### **Outcome**

• Ranked No. 7 on the TIME Magazine's World's Best Companies 2023





## eCommerce

## Small gestures, big impact

In the ever-evolving world of online shopping, Blibli has stood tall as Indonesia's trusted omnichannel commerce platform.

Available round the clock, its customer service extends across its hotline, social media, email, and live chat, complemented by midnight and 2-hour delivery services. Furthermore, introducing "Blibli Instore" allows customers to seamlessly "click and collect" items at physical locations - A commitment to enhance the shopping experience.





Every BlibliCare agent is committed to providing added value via each interaction, creating a 'Definitely Satisfied, Definitely at Blibli' encounter for our customers.

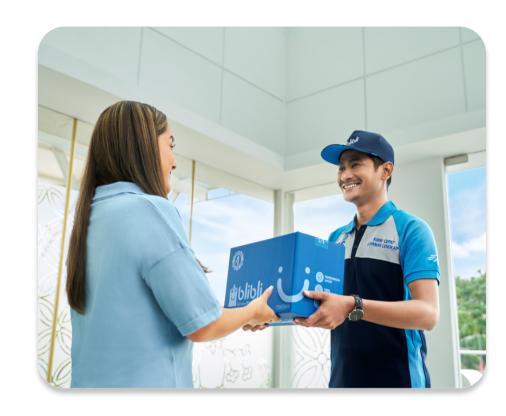
Lisa Widodo, Chief Operating Officer at Blibli



## Best practices from Blibli



## eCommerce



#### #1 Hiring and building the right agents

- 22-day training: Focuses on 40% product knowledge; 60% on role-playing
- Prioritises role-playing: agents can effectively communicate with customers in all situations
- Regular refreshment trainings: communication, character development, soft skills, team building, and customer handling

### #2 Treating customers like close friends

- Agents address queries beyond Blibli-related topics, from product recommendations to relationship struggles
- Prompt response time: Less than 20 seconds for every call and chat
- Equipped with AI/ML to assist customers with optimal solutions

#### #3 The 'AHA! Moments' initiative

- Agents address queries beyond Blibli-related topics, from product recommendations to relationship struggles
- Prompt response time: Less than 20 seconds for every call and chat
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#### **Outcome**

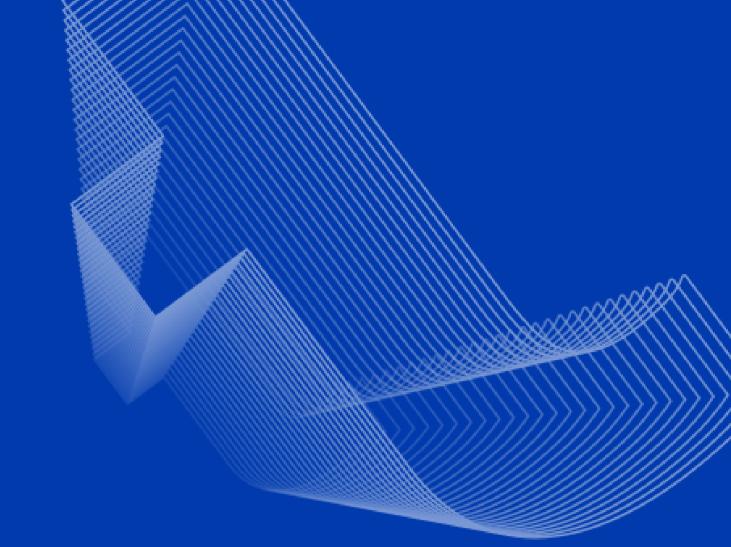
• Recorded 99% CSAT scores and 96% service level

Source: Blibli Annual Report 2022, Genesys Newsroom



## Key takeaways for industry players

#1	. Develop a comprehensive training program for agents
	<ul> <li>□ Train agents to actively listen, interpret customer moods, and adapt to diverse personalities</li> <li>□ Integrate product knowledge, empathy and role-playing to enhance agents' communication skills</li> <li>□ Regularly update training modules to incorporate the latest customer service best practices</li> </ul>
#2	Rethink service metrics
	<ul> <li>□ Remove time pressure on calls; prioritise customer satisfaction over call duration metrics</li> <li>□ Combine NPS and CSAT with actual benchmarks, such as competitive analysis and best-in-class standards, for a holistic evaluation</li> <li>□ Tie employee recognition to specific customer-centric behaviors to reinforce desired actions</li> </ul>
щ	
₩Ĵ	Cultivate a CX-centric culture
	<ul> <li>Embed a customer-centric mindset across the company</li> <li>Encourage small, personalised initiatives that bring joy to customers, fostering emotional connections</li> <li>Encourage cross-functional teamwork, highlighting that customer satisfaction is a shared responsibility beyond the service team</li> </ul>





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