

"Every consumer today behaves like a millennial, your business needs to catch up!"

By [Leigh Andrews](#)

15 Nov 2019

Dion Jerling, co-founder of Connect Earth was chair of the third and final day of AfricaCom 2019's keynote sessions. He said there had been closer to 17,000 attendees than predicted 15,000 and convened an exciting morning stream covering topics of innovation in the digital space as well as a panel discussion on getting user experience (UX) right.



The digital CX keynote at AfricaCom. Moderated by Lionel Reina, CEO of the APO Group; the panel included Unathi Myya, CTO at Grindrod Bank; Bertrand Fallon-Kund, partner at Bain & Company; and Francis Mumbi, innovation lead at Stanbic Bank.

Jerling liked that the sessions all underpinned digital access in Africa, commenting that regulators have a critical role to play as the first step in the process, while good UX pays for the customer journey and experience tools that provide the learning, which will turn set Africa as the centre for global growth in the coming years.

Welcome to the African consumer

The median age in Africa right now is 19.5, which Jerling calls a global asset. We are looking at half a billion engaged, switched-on African youth as the future of the continent.



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That's why businesses need to ensure we keep up to date with trends and their specific UX to keep working towards offering the best possible customer experience.

Jerling then introduced the panel discussion on making a step-change for digital customer experience.



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Moderated by Lionel Reina, CEO of the APO Group; the panel included Unathi Mtya, global marathon runner and current CTO at Grindrod Bank with 20 years' experience; as well as Zambian agricultural nut Francis Mumbi, innovation lead at Stanbic Bank; and avid football player Bertrand Fallon-Kund, also partner at Bain & Company.

Reina called his time at AfricaCom a 'homecoming' of sorts as he worked in the field of IT and telecoms for two decades before moving to the world of media.



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4 Jun 2019



Reina commented that while technological advancements continue to claim headline space, today it's all about CX and the customer journey, and how technology can enhance and develop that journey.

This means that lots of companies are talking about it, but how many truly understand what the user experience and customer journey means and see it as a business must and reality of the world instead of just a nice to have?

What does customer experience mean?

Answering what customer experience (CX) means to her, Mtya said it's about personalising the relationship a business has with a customer.

“ It's someone knowing my name, delivering their service in the way I want. It's about the business knowing what I need and what it will take for me to be satisfied and feel valuable. ”



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Fallon-Kund says in the consultancy space as well as the sphere of both B2B and B2C work, it comes back to delivering outstanding work. Satisfied customers are three more likely to stay with your brand and you can sell more to them in future, plus they amplify the message as they also speak positively when referring your business to others.

Mumbi spoke of the role of CX in financial services in general: It's about how you identify your customers' needs and strive to meet and exceed their expectations.



Digital experience vs digital business

Kieron McCann 2 Oct 2017



This can be formulaic, as you have your value proposition to aim for as a numerator, which is consistently weighed against the customers' expectations. For a telco, you need to be available virtually all the time to meet your customers' aspirations, which implies predictability.

The customer evolution

Fallon-Kund also commented on the need to keep up with customer evolution as the world changes around us. He shared a data point that says 50% to 70% of customer transactions have moved to digital over past 5 years, and another based on surveying African executives, where 67% reported feeling that their customers are less loyal than before.

Mtya agreed with both points, saying the evolution has mostly been dictated by the customer. Beauty is in the eye of the beholder, as is value, so even if your brand is available almost all the time, customers won't necessarily say they're happy with you all that time.

That's why it's important to bring in data analytics.

Explaining how the situation has changed over past 5 years, Mumbi said he has seen societal and business trends in the shift towards digital business.

“ Interestingly, today's expectation from customers on banks is largely a case of customers transferring their expectations from experiences in other industries, so today customers want their banks to be as fast and effective as Uber. ”

This has a definite impact on how businesses of 2019 anticipate and meet customer needs.

Mumbi said to also consider Mtya's earlier point that customers want to feel and see more personalised service.

Customers want you to demonstrate that you truly understand where they are now and where they see themselves in five years. This may mean they expect a customised loan offering, based on how other industries have adapted to offer them excellent experience.



A decade down the line. Banking evolution accelerates in 2019

21 Feb 2019



But Reina asks if it's a reality for the banking world to sell more generalised services down the line. Mumbi says that as a service provider, banking is a derived industry.

The business of solving human problems

People come to banking not because they want to do banking, but to fulfil an inherent need for mobility, meaning they need vehicle and asset solutions, or to pay for their children's education and their own retirement, so they need savings and investment opportunities.

Mumbi hopes we soon reach a point where we can use analytics of our customers' data and customer journeys to infer their needs.

Mtya added that customers will keep driving these changes in the way we do business. She also notes that even if we don't fall into the millennial age cohort, we do now behave like millennials when we have our consumer hats on – when we hear a process will take 3 days we get annoyed as we expect it to be completed automatically.

As customers, our behaviour has certainly changed over how we behaved a decade ago, and businesses need to be aware of the fact that customers will leave if you don't meet the needs of customer 2020.

Reina summarised this as a need for speedy transactions as the current customer is not a patient one. We want instant answers and service. This ties into predictability, and keeping on top of trends so as to know what's in our customers' heads and hearts.

So it's not just about the technology, it requires a keen understanding of customer behaviour and the user experience.

Fallon-Kund says the 'what' of the business offering essentially remains the same, but the 'how' and how that is delivered has changed. We want instant gratification. The two drivers of this are the changing customers, and the huge push when traditional banks are disrupted by the digital natives who educate customers on what to expect.

Tackling the digital divide

Reina commented that the world is clearly changing at light speed, as is customer behaviour, but how can tech help business predict customer behaviour?

Mumbi says that 85% of customers today prefer to engage with the business through a chat interface than through a call centre, and 82% demand an instant response. Technology can definitely enable that enhanced CX, in meeting these new customer demands consistently and efficiently.

But there are still technological restrictions to consider, especially in Africa where it's all about the bandwidth, software and infrastructure.



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While it's great that the banks envision a digitised customer journey, keep in mind that projections estimate about half of the African population most likely still won't be connected to the internet by 2025, and still won't own smartphones.

So, by all means, consider becoming mobile-first, but making the leap to become 'digital-only' will leave you missing a big chunk of the population.

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8 Jul 2019





Mtya says to counter that with the fact that every single human being, despite age or colour, has access to the internet in Denmark. Also, consider the fact that financial services companies and banks have had customer data for decades. What has stopped them from using it in a way to make better decisions so far?

That's why Mtya says South Africa is further from the mark than we should be, and infrastructure is key in getting it all on track. But companies are faced with huge investment decisions as there's lots of legacy product and infrastructure that will need a revamp.



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Mumbi agrees on the challenge but more optimistic as he says the future is here, it's just not evenly distributed yet. The innovation challenge is how to design for the customer.

The customer of the future has a smartphone and internet connection, but you also need to design for the customer of today who may still have a feature phone user. As a service provider, you need to find a way to offer the benefits of AI and anticipate the customer's next move so they can live a richer life.

It's not about trying to change the world all at once, as that will leave many behind.



Digital exclusion may worsen inequality in SA

29 Nov 2016



Mumbi says to follow their example in empowering the bank's relationship managers with insights into what customers will expect, so they can sell more as customer solutions than as the typical product push that grates customers.

From product push to customer inclusion

The customer wants to get a sense that "you know me and we can engage on the same level". So while the complexity of the technology is improving, we shouldn't forget the importance of the human touch. The customer needs to know you are with them on their journey.

Fallon-Kund agrees that we can't and in fact shouldn't fix it all at once, as getting UX and the customer experience right lies in very concrete use cases.

“ There is no one-size-fits-all for CX and UX. ”

What it means to truly 'go digital' differs industry-by-industry, but in general, volume transactions should be fully automated and made more user-friendly.

Innovating the smart way, with customers in mind

Mtya reminded attendees that whether it's a B2B or B2C transaction, you're still dealing with a human being or stakeholder at the end of the day, so the same principle applies: It's about people and how their behaviour is changing.

Mumbi said that customers have a stronger voice now than before in how we design products, as improvements in tech mean they have more choice in platforms and barriers to entry have been reduced. Think of how big platform players like Facebook are disrupting the voice business through WhatsApp calls.

Mumbi adds that more customer choice means more customer power. As businesses, we need to project ourselves into our customers' shoes. Mtya says it's a case of adapt or die and Fallon-Kund says you need to listen, test and learn.

We can't use the traditional format of a two-year roadmap with delivery milestones, as the product will already be dead once it goes to market. That doesn't mean you should abandon the old entirely, either.



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Instead, Fallon-Kund says to work with your current backlog. Work in sprints as you learn and adjust on customer reactions.

“ Henry Ford is famously quoted for saying if he'd asked his customers *what they wanted*, they would have simply said *they want a faster horse*, so don't be afraid to innovate. ”

Reina noted that many companies are changing their business model from one that's product to customer-centric, but asked if it's a must to do so.

Time to bring SA flavour to design thinking

Fallon-Kund said we all experience discrepancies that could turn a good customer experience bad, like having to input your address a few times in the same form so not all companies are focused on good CX just yet.

The businesses that don't do so will struggle, as poor customer experience is becoming a leading factor of future market share.



Have you digitally transformed your customer communications yet?

Mike Wright 14 Jun 2018



It's good to speak of advanced analytics and getting the digital journey right, but remember that basic infrastructure has to be at play as that's the key enabler, especially in Africa.

Mumbi suggests following their intention of becoming so in tune with customer demands that they don't even need to call the call centre.

“ The CX trend is definitely set to grow, but note that the current thinking and literature on UX design and design thinking has a distinct US and Eurocentric flavour. ”

The next wave lies in how we use these toolkits and wisdom to apply them in rural African districts. We all need to reflect on how to solve problems for Africa, in Africa.

Mtya concluded that different organisations are at different stages of the S-curve along this journey: Some are on the tipping point, some are just starting out, some fall off the path and are finding their way again.



The no BS guide to innovation

Lee Naik 26 Sep 2019



Each journey is different and unique for the company and customers, so keep that in mind when shifting focus to innovation, customer experience and design thinking.

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ABOUT LEIGH ANDREWS

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