# **DIGITAL TRANSFORMATION 3.0**



# THE NEXT DIGITAL WAVE IN CUSTOMER EXPERIENCE

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# 1. INTRODUCTION

In today's digital age and global economy, companies are almost universally undergoing digital transformation to focus on improving the customer experience. This includes rethinking their business models, organizational strategy and technology investments to augment physical with digital offerings to create new value propositions.

As customer demands continue to increase and digital technology trends continue to emerge, the digital revolution is now entering its third wave of digital disruption as it continues to change industries and change the traditional way companies do business with their customers. Organizations are realizing that the digital age is here to stay but in order to succeed in their digital transformation there are a number of challenges and considerations that companies have to take into account:

- Focus on the customer experience means creating a positive customer experience seamlessly across channels to a point of differentiation from competitors
- Although the focus is on customer experience, successful digital transformation includes creating a digital culture, transforming operational processes, and creating a digital platform that requires collaboration across the organization
- Digital transformation requires a customer-focused leader at the executive level to drive the effort with a shared vision and collaboration across the organization
- Digital transformation requires the development of capabilities and the partnerships of thirdparty providers to bridge the gap with their resources and expertise to share best-practices
- It is important for a company to assess its current digital maturity level and identify the metrics from which to measure success and bottom-line value.
- Don't underestimate the culture change and the leadership commitment required to drive successful digital transformation.

Digital transformation is a complex process that is continuously evolving with many obstacles, challenges and pitfalls along the way. Companies who are aware of the challenges and are willing to take risks and develop agile processes to keep up with the pace of change are those that gain value from their digital transformation.

In this paper, we outline the key trends that are emerging in the digital revolution. We introduce the digital maturity levels that different organizations go through as they go digital, including the common barriers to digital transformation. Then we provide you with a holistic view of the five building blocks of digital transformation and a new customer centric model from which to understand customer needs.

And finally, we provide you with a framework to help you get started to evolve to the next level and a way to assess your business so you can build a longer term plan to achieve digital excellence.

# 2. THE DIGITAL REVOLUTION

As the digital age continues to change the market, organizations are transforming, evolving and redefining their strategies to adapt to the new trends and market demands that are being driven by customer demands.

The impact of technology is causing fundamental shifts in the way customers are engaging, buying, sharing and accessing information. A shift in paradigm is evolving into the next wave as disruptors and game-changers are blurring industry boundaries and transforming the customer experience.

This digital shift is forcing organizations to rethink their business models. Innovative services are emerging at an exponential rate as organizations realize the need to redefine their offerings, change how they engage customers, and provide the value to deepen relationships.

As a result, digital is becoming the priority of most businesses to put the customer experience at the heart of their transformation efforts.

Digital is not a new phenomenon. However the opportunities and threats evolve with time as new technologies and businesses emerge to change the competitive landscape. Organizations have to act on those shifts to compete and create strategic advantage. We've seen these shifts in waves since the beginning of the dot com era.



**The first wave** began with the development of the Internet which was considered the "read-only" phase to provide and present information without any real interaction with users.

In this first wave, web strategies failed at generating revenue for most companies, which eventually ended the first wave with the dot com burst.

**The second wave**, also known as Web 2.0 is the development of the web in its current stage and continued growth in information-sharing, ecommerce, collaboration and social media.

With the evolution of this second wave, most businesses are using digital to understand customer behavior and needs across channels, with a focus on enhancing customer experience, improving operational performance, and reducing costs.

As a result, big data and analytics emerged to provide a 360 degree view of the customer to deliver seamless service and relevant timely information across channels.

This wave will continue to build into the third wave as leaders make digital business central to the success of their organization through new digital strategies that transform their overall business.



#### The Third Wave - Digital Transformation 3.0

The third wave of digital transformation is fast progressing as the Internet of Things (IoT) introduces the next evolution of the connection between people, places and things.



The Internet of Things provides businesses the ability to use sensors in products, mobile devices, wearables, equipment, physical locations and infrastructure to record data that provides businesses with a better understanding of how consumers are utilizing their products and services.

Through the use of the data and advanced analytic tools, it enables businesses to better sell, support, and improve their offerings based on how consumers use them. It also provides easier ways to engage and interact with customers in the most timely, relevant ways.

These sensors are creating smart cars, smart roads, smart infrastructure, smart fitness, smarter phones, smarter shopping experiences, and smarter technologies that will pave the way to smarter more informed customers with new expectations.

With the third wave, the "nice-to-have" features and benefits are becoming "must-have" expectations for customers. Customer expectations continue to rise from their all-time high as technology trends are reshaping how companies are doing business with their customers.

The key trends emerging in this third wave are in the following areas:

#### **Growth of Disruptive Technologies**

Cloud, Mobile Devices, Wearables and Sensors

Statistics are showing that there is a clear shift in the way digital channels are being utilized. Mobile is taking the lead as mobile devices, smartphones, wearables and sensors are creating smarter technologies.

The devices now capture a wealth of qualitative data on people's behaviors, interests, their social activities, their connections to brands, their locations, and information needs in real-time. This is enabling disruptors to alter how services are delivered, revolutionize industries, and to change the game for businesses as a result.

The Automotive Industry is an example of one of the industries that is being disrupted today. Technological advances are enabling vehicles to become a platform for drivers and passengers to connect to personal devices, collect driving assistance, check weather and traffic and consume a variety of additional new services, Automotive providers in turn can now engage with their customers, collect real-time diagnostic data to monitor performance, as well as analyze how their customers use and drive their vehicles.

Through the use of such technologies, car manufacturers have the ability to turn the data into insight to provide their consumers a new digital experience in their car, anticipate their needs to deliver the right experiences at the right time and service them in a very new way.

As new ecosystems continue to evolve with the changing technological and consumer trends, the future is rich with opportunities to continue to integrate cars into the connected world and to provide customers with new in-vehicle experiences.

Disruptive technologies are all about enabling people to be connected anytime, anywhere through any device. This is what is referred to as the ATAWAD concept, a concept that is foundational to a digital transformation strategy and essential in offering service in the Internet of Things. As devices get smarter, service in the IoT can identify issues and opportunities in real-time making IoT create value to both businesses and consumers alike.

#### **Better Use of Big Data**

Predictive Analytics and the Collection of the Right Data

Through analytics, surveys, feedback forms, 1:1 messaging or A/B testing, companies need the analysis to better understand and deliver a relevant valuable message to their customers in order to engage in meaningful ways with them.

Predictive data can provide us with the best idea possible of what a customer is receptive to next depending on the stage in the buying cycle and order fulfillment needs.

#### The Omni-Channel Real-Time Personalization and Engagement

More Sophisticated Digital Engagement Platforms

New technologies and engagement platforms are advancing with the capability to profile customer behavior in real-time. More sophisticated digital engagement platforms are emerging to deliver individualized 1:1 personalized content, offers and product recommendations across all channels, including web, email, mobile, contact center and in-store.

As companies are adopting multiple channels to engage customers, they are not necessarily consistent in their messaging across multiple touch points and may not be optimizing the customer experience based on different devices. The trend now is to transition from a multi-channel approach to an omni-channel approach, which is focused on creating consistency and providing a seamless experience regardless of device.

Devices and wearables are becoming a key factor in delivering relevant messages, services and value in real- time, which is fundamentally shifting how businesses can personalize engagement and build deeper relationships that create loyalty with their customers.

#### **Advanced Collaboration and Videoconferencing**

Cloud-based Collaboration, Integration and Videoconferencing

The future of business collaboration is enabling organizations to improve productivity while planning to drive expansion to new locations into more competitive marketplaces.





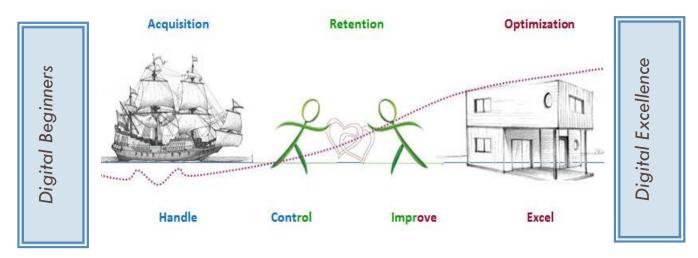
A leading UK financial institution, Nationwide, implemented a new service called Nationwide Now using Cisco's video collaboration technology to engage more innovatively and more cost-efficiently with customers. Through a blended local/remote model, it created a new video contact center channel to offer remote expert mortgage services available at over 260 local physical branches with a remote advisor that can be available with no waiting time.

Customers can make an appointment with a NOW consultant to help them with a mortgage, or to provide them with other banking and financial advice, The technology provides customers with a monitor, and a printer to take away information and a level of service not previously available in smaller branches.

With improved resolution, high quality cameras, integrated platforms, and cloud-based work environment, collaboration solutions are enabling organizations to connect in real time through all devices making global business replicate face-to-face interactions and service.

#### 3. THE DIGITAL MATURITY LEVELS

Becoming digital is an evolving process for growing organizations. As organizations go digital, they go through different maturity levels to improve results in their acquisition, retention and optimization processes. Different organizations move through the lifecycle at a different pace and achieve varying degrees of business value depending on their maturity level. Organizations that execute on a company-wide digital strategy and achieve digital excellence are demonstrating measurable value and are outperforming their competitors.



Digital transformation is ultimately about transforming how you engage and build deeper relationships with the customer while internally transforming the operation to achieve greater efficiencies. However achieving digital excellence is a journey that requires a long term commitment and an understanding of the different levels of maturity.

#### **Level 1- Digital Beginners**



Digital beginners are companies that use digital channels for basic online presence and providing information. Research shows that companies who are still beginners in the digital maturity scale have leaders who are skeptical about the business value from digital transformation.

#### **Level 2- Digital Silos**



Companies at a level 2 digital maturity use digital to deliver tactical results. Their strategy is created in silos and their message is not consistent across channels and across business units. Organizations at this level explore advanced digital capabilities, but are mostly reactive without an overarching vision and strategy across business units.

#### **Level 3 - Digital Integration**



Organizations in Level 3 have a clear vision of what they are trying to achieve and have integrated their digital channels. They are proactive and leverage processes and technologies across the organization.

#### Level 4 - Digital Technocrats



An organization in level 4 measures and realizes the value from their digital initiatives. Their processes are measured and controlled and their operation is agile and efficient. They have significant enterprise architecture and technology assets that are leveraged across business units and use digital technologies innovatively.

#### Level 5 – Digital Excellence



Companies that are in level 5, use digital holistically to engage, acquire, retain and optimize service with their customers by delivering new sources of customer value while increasing operational agility. They have a well-developed overarching digital vision, strong governance across the organization, and a roadmap of prioritized digital initiatives

that demonstrate measurable business value. They apply digital thinking across everything they do and work collaboratively across business units.

Digital maturity levels can help you assess where your organization is in its digital transformation effort and what level you want to achieve by what time frame.

Transitioning to digital excellence requires a holistic set of capabilities in the following areas:

- Customer strategy
- Operational agility
- Business model
- Digital capabilities and human resource skills
- Technology needs
- Data strategy
- Digital culture and leadership

In each of the maturity levels an organization can identify gaps, assess the needs in each of these areas and determine strengths, weaknesses, opportunities and threats.

#### 4. COMMON BARRIERS TO DIGITAL TRANSFORMATION

As many opportunities as there are with digital transformations, there are equally as many challenges. Here are some common fundamental issues that hold organizations back from achieving success from their digital transformation efforts.

#### **Customer Data Segregated**

One of the biggest barriers to digital transformation is to create a single view of the customer. Different business units collect data in different ways and too often there is misalignment in the organization on the approach for serving a customer.

To combat this barrier, the first step is to gain the alignment and leadership commitment to big data. Once a company engages in digital, it needs to remove the barrier between business units to allow the data to be shared across the enterprise. With big data technologies emerging, there are a number of strategies to prove the value of big data and to put it to use in customer experience programs.

# Insufficient technical budget

Although digital is not only about technology, you cannot lead a digital transformation effort without technology being the enabler. Many organizations need an upgrade to their technologies, need new technologies, or require integration of their technologies to be successful in their digital transformation, however their technical budgets get cut when there is pressure to cut costs. To address this critical gap, focus on how the technology will improve the customer experience and include that as a priority in the funding.

# Lack of expertise

Emerging technologies is an area where skills are scarce within an organization. Organizations need to be building the skills and capabilities required for the changes in technology and in the business. However, doing so does not happen overnight. Companies are filling the gaps by hiring experts and partnering with vendors to accelerate implementations and increase success.

# Lack of collaboration across the organization

While there is consensus on the importance and urgency of adopting digital, the lack of collaboration across the organization is an impeding factor to digital transformation.

To overcome this barrier, organizations have to have the proper executive support and alignment of goals across functions, Collaboration is the catalyst for digital transformation and innovation. When people work effectively and collaboratively with one another, great results occur.

#### 5. FIVE FOCUS AREAS OF DIGITAL TRANSFORMATION

Although digital is associated with providing a superior customer experience, digital transformation goes deeper than that. Leading a digital transformation effort requires a holistic view of what to transform in an organization. It includes rethinking your customer strategy, creating agility in your operation, transforming how your employees work, collaborating and engaging internally and externally, and potentially redefining your business model to bring innovative products and services that are relevant in the digital age.

There are five focus areas that create the building blocks of a holistic approach to digital transformation. However, no organization can take on all these focus areas at once. Depending on the priorities, the maturity level of the organization, the culture and the capabilities, leaders can develop their strategy and goals relative to each area.

The five focus areas that leaders consider in their digital transformation efforts include the following:

# FOCUS AREA # 1 - Transforming Customer Experience

The first focus area in the era of digital transformation is about better understanding and serving the customer to transform and digitize the customer experience. To do so requires innovative digital strategies and digital technologies that provide deeper insight into the customer experience to create greater value.

Voice of the customer – A digital transformation strategy requires deeper insight and understanding of the voice of the customer and the ability to rapidly capture data and adaptively create actionable insight and predictive intelligence. With this deeper insight, organizations can create their digital advantage by providing personalized valuable engagement for their customers, as well as create future digital services and products that can be mapped to the needs and desires of their customers.

Customer Collaboration – There are many strategies and touch points that companies use to connect and collaborate with customers. The goal is to connect and engage effectively and innovatively and have the ability to measure the effectiveness using proven technologies.



**Customer Journey** - Customer journey mapping is at the heart of digital transformation. It enables organizations to gain a better understanding of the path their customers' take while using their products and consuming their services. It identifies which touchpoints they favor, how they use them, with what devices. It clarifies their expectations, where they make decisions and what factors go into their decisions to purchase. It highlights digital possibilities and what new technologies can be leveraged to help consumers make decisions and enhance their experience as a result. In some cases, there is no one path or map that an organization can create, however, they can still optimize experience by experience.

When companies invest time researching and outlining their customer journeys, they can truly transform their customer experience at every stage and uncover unexpected ideas for innovative products and services.

**Customer Service** – With different needs and problems across the customer life cycle, digital transformation can help optimize customer service across organizational functions to ensure the design and delivery of a successful strategy leverages technology to develop effective solutions and self-service integration.

These areas all contribute to providing a 360-degree view of the customer and a 360-degree seamless customer experience that ultimately increases customer loyalty, creates value to the customer and yields higher results to the organization!

# **FOCUS AREA # 2 - Transforming the Organizational Culture**

Successful digital transformation requires transforming the organizational culture to be a customercentric digital culture that includes changing the way people work and think in the organization. When companies go digital, the leadership needs to drive the adoption of the digital culture by:

- Creating a thriving culture of innovation
- Shifting people's mindset to support the customer experience
- Embracing digital media and multichannel capabilities
- Developing a more agile way of working collaboratively across the organization
- Flattening hierarchies and empowering employees with rapid decision-making processes

Transforming an organization's culture is not an area that leaders can overlook. It begins with the executives in the organization having to be responsible for its success across the three dimensions of people, process, and technology.

The successful approaches to transformation is to engage people early, get them committed, empower them in the change effort, and identify champions to drive the change internally so as to overcome the cultural resistance to the change.

Taking a strategic approach to change management that is process-driven and collaborative significantly increases the chances to succeed and truly transform the organization culture.

# FOCUS AREA # 3 - Creating Operational Agility

Operational excellence has always been a fundamental business strategy for organizations. However, the mindset for operational efficiency for decades now has been around internal efficiency and cost without essentially viewing it through the lens of the customer experience. This created in many cases inflexible operations and systems with outcomes leading in unsatisfied customers as a result.

Going digital changes the way you do business. Although operational transformations are not always visible to outsiders, agility is critical to becoming a customer-driven organization. Successful efforts to re-orient an enterprise toward its customers require dynamic change and a transformation of business processes within and across organizational boundaries, Operations in the digital age are becoming a strategic source of competitive advantage that focuses on revenue generation and customer needs.., not just a cost-effective enabler of a business strategy.

Cost-cutting strategy is no longer the operational advantage. In today's changing landscape, this traditional operational efficiency-driven, cost cutting strategy no longer provides the needed operational advantage. What businesses need in the digital age is to create operational agility through revenue-enhancing and cost-cutting opportunities focused on customer experience. This involves putting in place processes, systems and technologies within the operation that address customer needs, while gathering and sharing data and analytics that identify opportunities, processes and priorities requiring action.

# FOCUS AREA # 4 - Transforming the Employee Experience

Digital transformation is also about the ways individuals work and collaborate. Companies are juggling more and more projects and enabling their workforce by providing effective collaboration tools and integrating technologies seamlessly across locations to create engagement and increase productivity.

Transforming the Organizational Culture **Always Connected** - Technology providers now make it possible for teams to easily connect from anywhere, anytime through any device. Collaborative technologies create virtual rooms that bring together people, documents, screens, discussions and white boards all in one virtual location through video, apps, and integrated digital technologies.

**Seamless Collaboration across Channels** - Digital technologies are merging offline and online capabilities seamlessly to enable teams to work together in a variety of ways while ensuring one consistent experience regardless of what channel they are using.

**Breaking Down Barriers.** This is transforming how people are working together and enhancing significantly how employees, leaders and partners engage, innovate and share ideas that contribute greater outcomes to the overall business. When employees, leaders and executives use these collaborative strategies, it reduces power distance and begins to break down barriers between groups, positions and hierarchies within the organization.

**Strengthening Employee Relationships**. By transforming the employee experience through digital means, organizations are also enabling social and digital empowerment and are creating employee engagement strategies and a vision of how employee and customer relationships intersect. They are deepening employee engagement and promoting employee advocacy enabled through employee

engagement platforms and integrated technologies. Strengthening employee relationships through different digital means is another focus area that is transforming organizations.

# FOCUS AREA # 5 - Transforming Business Models

With ideas around transforming their customer experience, operations and employee engagement, organizations are rethinking their value propositions are re-envisioning their business models to enable them to gain true global synergies while being responsive at the local level. They are transforming their business models by introducing new digital products and services that cross boundaries outside their traditional industry.

Some companies are being forced to change because of threats to their industry, while others are being more proactive to stay ahead of their competition.

However to transform an organization's business model, it is critical that its culture is more agile and innovative and that employees collaborate across divisions to bring new ideas, solve challenges and identify opportunities.

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#### 6. THE NEXT GENERATION CUSTOMER CENTRIC MODEL

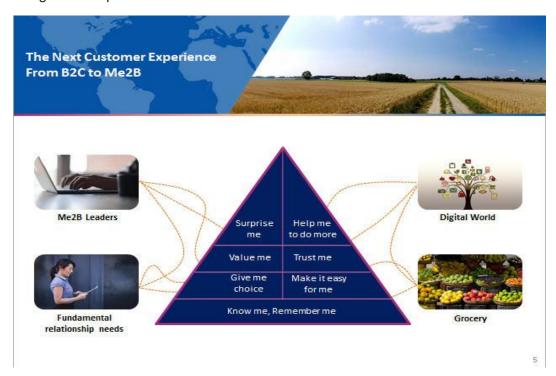
# Transitioning to the next generation customer centric strategy = Transforming from B2C/B2B to Me2B

One of the key drivers for transforming business models is the customer. Businesses have been largely categorized into two models: B2B (Business to Business) and B2C (Business to Consumer), both of the business manages the relationship with other businesses or with consumers.

However, today with the power of social networks where customers influence each other and have the power to make businesses accountable, we are seeing that model shift to the customer managing the relationship with businesses. This is a model that Bill Price and David Jaffe refer to in their book **Your Customer Rules**, as the Me2B model.

The Me2B model is one that is customer-driven based on the seven customer needs that form a hierarchy similar to Maslow's hierarchy levels of people's motivational needs.

- The first three are fundamental relationship needs and the building blocks of what a customer expects: to be known and remembered, to be provided with choices, and to be able to engage and buy with ease.
- The second level is where the customer needs to feel valued and trusted
- The third level of need is when the customer trusts the company enough to receive surprise offerings and help



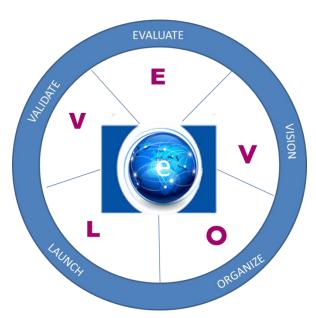
This new Me2B model is a new framework that can guide companies as they go on their digital journey. The Me2B model requires a new level of collaboration with the customer and the development of a true and deep digital relationship that mirrors a personal one.

Me2B leaders make their customers feel unique, known, understood and valued. They recognize and satisfy the needs of the customer in a hierarchy to build lasting relationships. They create experiences that fill basic relational needs in this complex and multifaceted digital world that are far beyond providing a product or service.

M2B leaders understand that in order to provide greater experience, they need to first deliver on those needs and be distinct in their timing as they engage with their customers in order to build deeper long lasting customer relationships in the digital age.

#### 7. WHERE TO START

Digital is here to stay. It is not a fad, nor a craze. It has changed the market. The future of business is digital, your customers, your competitors, your channels your partners, your operations, your workforce are all becoming more and more digital. The game has changed. What used to set companies apart is changing. To stay competitive you need to go digital and continuously transform to keep up with the ever changing technologies and digital strategies. Digital transformation is not an end goal; it is a continuous journey that requires a company to constantly evolve to the next level.



This last section provides a high level framework with 5 steps to help you **EVOLV** to the next level as you embark on your digital transformation journey:

# **EVALUATE** and PRIORITIZE

Before embarking on a digital transformation, first identify your business imperatives and priorities by evaluating the following areas:

- Evaluate your market
  - Evaluate what customers, employees, partners and other stakeholders' desire.
  - Identify the digital possibilities in their industry.
  - Analyze the customer journey. There are many different ways, to understand the customer journey like focus group sessions, interviews, brainstorming, surveys, data from websites, social media, contact centers, customer journey mapping,
- Evaluate the way you operate
  - Evaluate how you can make your culture more customer-centric and innovative
  - Analyze where your employees can be better connected and more efficient
  - Determine how you can make your operational processes more agile

# **VISION AND STRATEGY**

When a company is undergoing digital transformation, the company vision needs to be modernized. Re-envision your business from your customers' value ecosystems to expand what you can offer them based on the products and services they currently assemble.

- Identify where you can increase the value you provide by digitally enhancing existing products and services to serve customers in their moments of need
- Identify where you can create new sources of value through digital partnerships
- Identify innovative ways to help your customers get to their desired outcomes by identifying ways to leverage data and analytics – both from internal and external data sources.

Using the benchmarks you developed in the evaluation phase, combined with how you envision adding value to your business in the future, update your company vision, tailor a digital strategy and develop your roadmap for the future.

# **ORGANIZE AND BUILD**

- Translate your vision into action by clearly defining your digital initiatives and organizing them into a program with a roadmap and a delivery timeline
- Build a business case for each initiative demonstrating the value
- Determine the funding needed for the transformation
- Build your Governance, processes and tools to track progress for implementing your initiatives
- Organize and hire the right resources to deliver your initiatives
- Develop the communication and training to launch your transformation program
- Use internal change agents and champions to take the company forward by generating energy, creating urgency and gaining support for people to take action

# LAUNCH AND LEARN

No matter where you are starting from and what you have in place, to be successful implementing and launching any new initiatives requires collaboration, communication, partnerships and a culture that is adaptive, innovative and customer-focused.

As you launch your digital initiatives, make sure you build a culture with a digital mindset

- Think like your customer
- Be open to new ideas
- Take away hierarchies and empower teams to make decisions
- Be agile and focus on rapid launch
- Use digital technologies innovatively
- Be collaborative not combative when things get tough
- Test, learn and grow as you go!

# VALIDATE AND MEASURE

For digital transformation to pay off, it needs to demonstrate value and realize benefits. Ensure your initiatives have KPIs clearly defined and that you have a process to measure success from your digital initiatives.

Digital transformation is happening at an ever-faster pace today across all major industries. However to build digital mastery takes time. Becoming a capable leader in the digital age absolutely requires forward movement to start. Some companies start small to focus on reshaping a specific business unit or product line to fuel innovation and digital agility. Others have experimented by using digital models in collaboration with partners to offer a specific product or service. However, those that have truly transformed and are evolving into digital masters are reshaping their thinking across their business and have started their journey with a strategic plan to evolve one level at a time.

#### **ABOUT ACTIVEO**

Activeo is a recognized leader in customer contact management helping clients to deliver a superior customer experience through their contact centers, web channels and an overall integrated customer strategy.

Our business consulting services provide clients with solutions to help them address different needs across the customer life-cycle:

Some of the typical services we provide

- ✓ Business Consulting
  - Customer Journey
  - Multichannel
  - Digital Transformation
  - Customer Experience
  - o Me2B
- ✓ Technology Expertise
  - Unified Communication
  - Collaborative Work
  - Contact Center
  - Voice Portal
  - Social Media
  - Video
  - Speech Analytics
  - Workforce Management
  - Quality Monitoring
  - Customer Feedback
- ✓ Software Applications
  - Logepal
  - o UC Care
  - Dashboard Reporting



360° Vision of Customer Interactions



Analyze the Voice of the Customer

For more information,

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