Employee Experience is Vital to Successful Communications

How Enterprises Can Leverage GhostDraft 360 to Retain Both Customers and Talent

Will Morgan **|** Senior Research Analyst
December 2022
Sponsored by GhostDraft

ASPIRE
CUSTOMER
COMMUNICATIONS
SERVICES

GhostDraft

Introduction

The once-in-a-century economic and cultural calamity we've witnessed since March 2020 has significantly accelerated the communications market's evolution toward ongoing personalized interactions while simultaneously elevating the importance of a positive communications experience. Nevertheless, it has also shone a light on the antiquated systems and processes that are frustrating employees and sabotaging their ability to provide that positive experience to customers. In this sponsored whitepaper, we will examine the most common challenges hindering customer experience improvements, explore their origins and their ramifications, and then explain how GhostDraft 360 can help businesses overcome them.

Recommendations

- **Invest in modern technology that enables your staff to build powerful connections with your customers:** As we will discuss in this whitepaper, brands often struggle to meet consumers' evolving communication needs because they are held back by outdated technology and processes. Nevertheless, by investing in easy-to-use customer communications management (CCM) solutions that empower employees to be truly in control of communications, businesses can improve customer experience and positively influence the perception of their brand.

- **Leverage the benefits of digitization, automation, and process-efficiency**: Making sure messages are relevant, timely, and sent through the right channel to the correct consumer at their precise place along the customer

journey is the first and most crucial step toward ongoing personalized omni-channel interactions. To achieve this, organizations must not only digitally transform their customer communications processes but also modernize their operating models and begin working toward centralized control of communications within a hub that shares a single view of the customer.

- **Focus on building the right "Total Experience" by looking from the "outside-in"**: Aspire's research shows that a significant and growing portion of consumers are unhappy with their experience interacting with providers. Businesses should no longer let their capabilities and comfort zone dictate the way they communicate but should instead ensure that customer needs and preferences drive the way they interact. To achieve this "Total Experience", businesses must build better customer experience while also ensuring that their superior employee experience keeps talent happy and engaged.

Technical and IT complications are limiting communications potential

Aspire defines Customer Communications Management (CCM) as the creation, management, and fulfillment of data-driven, omni-channel customer communications at scale. This market has undergone an increasingly radical metamorphosis as consumer expectations of instant access to relevant, personalized information have made customer experience (CX) an increasingly important metric in business-to-consumer (B2C) communications. As a result, enterprise communication

priorities have shifted from minimizing cost and risk to increasing business value through improved customer experience. The overall market effect has been to transform CCM into Customer Experience Management (CXM), or the practice of managing all interactions that a business conducts with its customers with the express goal of improving the perception that customers have about that business. In order to fulfill the ultimate promise of this evolution from CCM to CXM, businesses must transition from sending static messages triggered by regulatory obligations to carrying on a conversation with customers through bi-directional, omni-channel interactions based on their needs and calibrated to their preferences.

While this evolution has been progressing for over a decade, a spike in digital adoption in 2020 and ongoing market disruption have brought the promise of CXM closer to reality and made customer communications more vital to an organization's overall success than ever before. At the same time, however, this disruption has also highlighted long-neglected deficiencies in both customer communications technology and workflow, particularly when employees are working remotely and have been physically separated from the means of production. Ironically, the elevated importance of B2C communications makes addressing these issues in a timely manner all the more imperative.

As Figure 1 illustrates, in 2022, businesses across the globe remain focused on digital transformation and improving customer experience (as they were in the immediate aftermath of social distancing lockdowns in 2020).

> By elevating the importance of communications, market disruption and its lasting effects have made it all the more vital for businesses to address the issues hindering their modernization
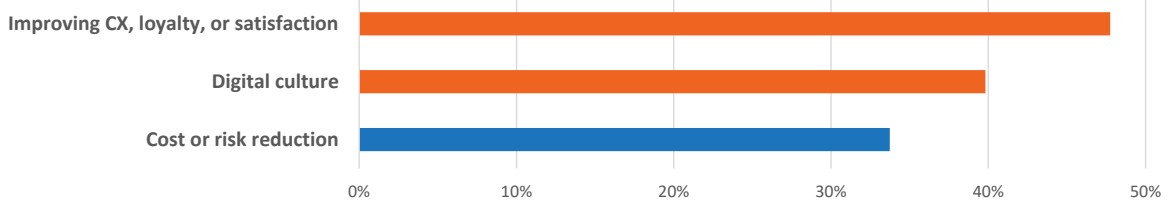
Figure 1: Digital transformation and CX improvements are top concerns

What are your organization's TOP 3 corporate priorities for 2022-2024?
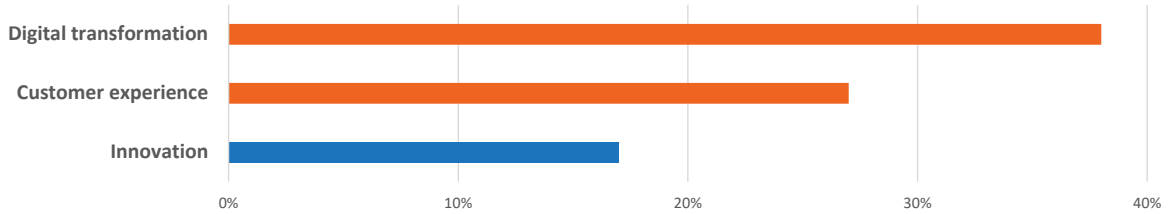
What are the THREE PRIMARY GOALS driving your investment in communications technology?

N = 756 enterprises worldwide

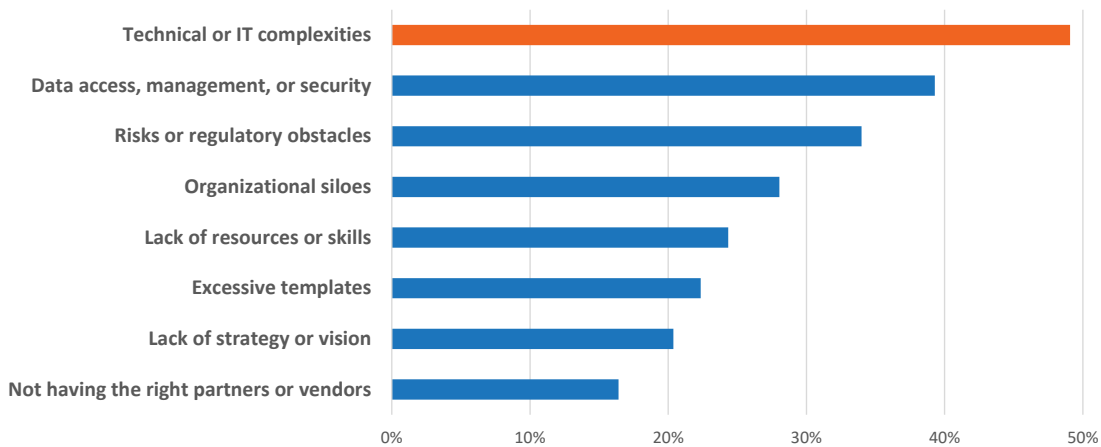Source: *The State of CCM-to-CXM Transformation,* 2022, Aspire

These two initiatives top the list of both the most important corporate communications priorities and the primary goals driving technology investment. Furthermore, enterprise efforts to digitally transform their communications and improve customer experience are indelibly linked. In a follow up question, respondents selected "shifting customers to digital channels" as the top tactic they use to improve customer communications experience. In other words, organizations hope to boost loyalty and ensure customer satisfaction by delivering superior digital interactions. Unfortunately, half of our enterprise respondents cited technical or IT complexities as the top obstacle standing in their way.

Organizations hope to boost loyalty and ensure customer satisfaction by delivering superior digital interactions, but they must first contend with the technical and IT complexities standing in their way

Figure 2: Technical and IT complications are the greatest obstacle to CX improvements

What are the 5 GREATEST CHALLENGES to improving customer experience?

N = 756 enterprises worldwide

Source: *The State of CCM-to-CXM Transformation,* 2022, Aspire

In the following sections, we will examine three different facets of these technological and workflow challenges and explain how they are often further complicated by their relationship with the other obstacles cited further down on the list.

Employees are frustrated with outdated technology and inefficient processes

Organizations are almost universally concerned with empowering business users to manage communications with minimal IT assistance while working remotely

Our 2020 research revealed that in the wake of social distancing lockdowns, over 90% of U.S. businesses reported that they had enabled or planned to enable employees to create and manage communications while working remotely. Similarly, one-third of our enterprise respondents named an "easy-to-operate" user interface as among their most important considerations when purchasing an online CCM platform. This is in keeping with continuing efforts to empower business users with limited technical expertise to manage communications on their own with minimal IT involvement, particularly when working
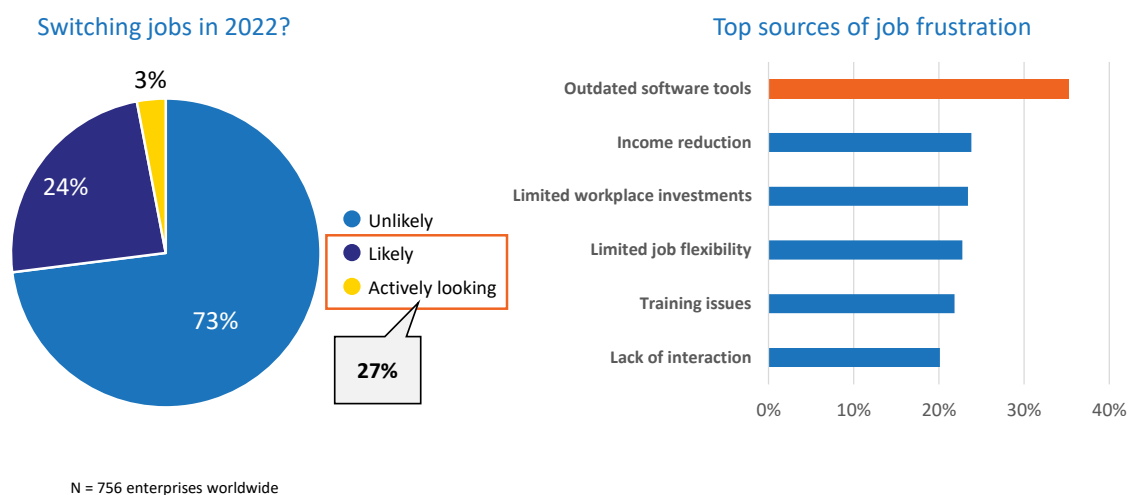
remotely.

Nevertheless, our 2022 research revealed that the tools they are given are often not up to the task. Over one-quarter of enterprise respondents (all with some level of CCM responsibility) said they were likely to leave their jobs this year or were already actively looking for new employment. While some were frustrated with income reduction, a lack of flexibility, or isolation resulting from prolonged separation from their colleagues, respondents overwhelming selected outdated software tools as their top source of frustration.

Figure 3: Inefficient technology turns talent away

Switching jobs in 2022?

3%

24%

73%

- Unlikely
- Likely
- Actively looking

27%

N = 756 enterprises worldwide

Top sources of job frustration

Outdated software tools	
Income reduction	
Limited workplace investments	
Limited job flexibility	
Training issues	
Lack of interaction	

0%   10%   20%   30%   40%

Source: *The State of CCM-to-CXM Transformation,* 2022, Aspire

Outdated software tools are the top source of frustration for employees working with communications, but businesses that have made the most advancement toward CXM maturity are more likely to retain talent

It should be noted, however, that as organizations advance toward CXM maturity, employee experience improves alongside customer experience. Businesses with CX teams in charge of communications were three-to-five times more likely to retain their employees. Business users (and employees in general) need tools that will enable them to do their jobs well from wherever they may be working. When combined with best practices to guide them, this will improve the experience for both the sender

and the recipient. While a positive customer communications experience is now vitally important to overall business health, the experience of the employees sending communications is an equally essential element of a successful strategy.

Business have difficulty enabling effective collaboration

Now that we have established that employee frustration is a potentially disruptive threat to better business outcomes, let's look at how outdated systems and ineffective processes pile up and compound one another to create the problem.

As customers communications have become more important to the reputation and success of the businesses, a growing number of stakeholders and decision makers have emerged to play a part and have a say in the messages going out to customers. While this is still a transforming space with undefined boundaries, a successful solution for producing and perpetuating interactive communications will incorporate all these voices, define clear roles for them, and allow each stakeholder to work in tandem without running into approval bottlenecks.

When disparate systems operate independently behind silo walls, it can be very difficult for businesses to incorporate input from different stakeholders throughout the customer lifecycle

But many organizations have encountered great difficulty in coordinating all of these voices into a singular message. As businesses grow and expand their reach through mergers and acquisitions, they may accumulate a variety of legacy systems that each manage separate and limited aspects of customer communications within individual silos. These disparate systems often operate independently and in ignorance of one another while the stakeholders using them compose communications without pertinent data that may be in another silo's possession and then deliver them with no knowledge of the actions of other units. If we again refer to Figure 2, we see that over time this
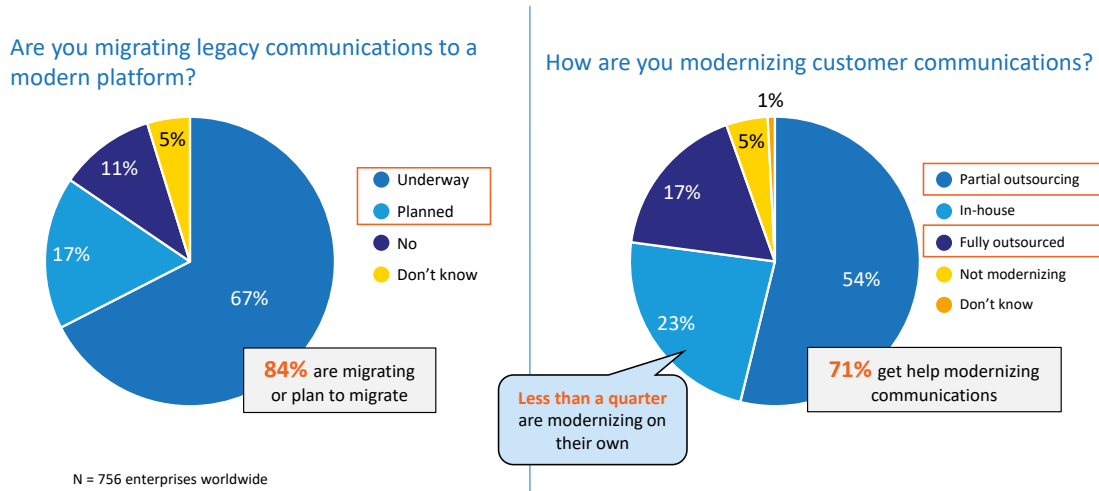
confusion creates a snare of technologies and templates with limited integration and data sharing, fostering a culture of unclear communications ownership and a lack of coordination between teams. Without a single view of customer or a single point of control, businesses with this kind of disjointed approach to communications management will send irrelevant and often conflicting messages to customers, negatively impacting recipient experience and damaging the business' reputation and competitive edge.

Communications designed for legacy systems were built for print and (typically) cannot be easily repurposed for modern digital channels. Even today, businesses worldwide still use an average of four legacy systems to produce nearly one-quarter of their annual transactional print output. Building new agile business solutions on legacy IT is costly and very labor intensive, so most have decided to migrate to new technology. Aspire's latest research shows that over 80% of businesses across the globe are migrating or plan to migrate their communications away from legacy applications. More than 70% of them will seek help from a vendor or service provider when modernizing their customer communications while only a quarter are going it alone.

Four out of five businesses worldwide are working to migrate their communications to more modern platforms and nearly three quarters of them will get help from a vendor or service provider

Figure 4: Businesses are modernizing communications and most rely on partners

Are you migrating legacy communications to a modern platform?

- Underway
- Planned
- No
- Don't know

67%
17%
11%
5%

84% are migrating or plan to migrate

N = 756 enterprises worldwide

How are you modernizing customer communications?

- Partial outsourcing
- In-house
- Fully outsourced
- Not modernizing
- Don't know

54%
23%
17%
5%
1%

Less than a quarter are modernizing on their own

71% get help modernizing communications

Source: *The State of CCM-to-CXM Transformation,* 2022, Aspire

In a follow up question, enterprise respondents reported that their top new investments over the next 12 to 24 months will be directed toward leveraging artificial intelligence to drive both template migration and content intelligence. In addition, they plan to devote resources toward journey management. This tells us that businesses want to streamline their communications and processes and frame them around customer journeys that span the lifecycle from acquisition to renewal.

Manual processes cannot ensure continuity

Investments in migration, content intelligence, and journey management point to a desire to streamline communications processes around the complete customer journey

We have identified the threat posed by poor user experience and we have outlined the disjointed lack of strategy that has brought us to the point where 28% of employees with communications responsibility are now contemplating switching jobs in 2022 and 2023. But what happens when employees familiar with the processes and technologies that govern templates and communications management finally decide to move elsewhere?

If there is no unified system or perpetual framework to manage communications, the resulting attrition and the loss of experience and institutional knowledge that follows will inevitably erode customer satisfaction. In some cases, the employees leaving may be the very ones who developed these now outdated systems and software or they may be the only ones with any understanding of the customer journey. Once this institutional knowledge is lost, it will take time (and expense) for new or reassigned employees to learn the old processes or find and develop new ones. Ultimately, both employee experience and customer experience will worsen as users try to make sense of a piecemeal solution and customers suffer the consequences of uninformed, disjointed messaging.

In our research, Aspire has found that one out of every eight consumers will leave their provider if they are not satisfied with the communications experience. This is particularly true for the young, the wealthy, and the technologically sophisticated. Consumers aged 40 and under, those living in the wealthiest households, and those who were the most comfortable with high tech solutions were all significantly more likely to report that they had switched providers in the last year due to poor communications. Moreover, these same consumers were also more likely to say that they would be willing to pay a premium for superior interactions. These demographics — vital to the future of any business — will do what it takes to secure better communications. Therefore, forward-looking organizations must make wise investments that will meet these consumers' expectations or they run the risk of losing a competitive advantage and the promise of future earnings.

Consumers aged 40 and under, those living in the wealthiest households, and those who are the most comfortable with high tech solutions will do what it takes to secure better communications

Securing the essential elements to improve both employee and customer experience

In order to deliver relevant, personalized omni-channel interactions across the entire customer lifecycle, organizations must engage with solutions that give users the tools they need to compose, change, distribute, and track communications from wherever they may be working

In order to meet these expectations and deliver relevant, personalized omni-channel interactions across the customer lifecycle, organizations must engage with solutions that give business users and customer-facing personnel the tools they need to compose, change, distribute, and track communications while working remotely. As we have seen, this is an important factor in improving both customer experience and employee satisfaction. Furthermore, the turbulence of the last two years shows us that these solutions should also be flexible, allowing organizations to quickly adapt to a rapidly evolving market. Finally, since manual processes are slow and prone to creating confusion, customer communications technology should incorporate input from every stakeholder in an agile way while also leveraging automation to standardize and expedite transactions. This will save time, helping employees efficiently address the demands on their time while maximizing the potential of every customer touchpoint.

How GhostDraft can help

Headquartered in Toronto, GhostDraft is a CCM software provider **specializing in the insurance market**. Its modern product suite, GhostDraft 360, can handle most, if not all, communication use cases in the insurance space. It's **a collection of tools designed to automate each step of an insurance carrier's communication lifecycle** from inception to delivery. The suite has **particularly strong forms creation and processing capabilities**.

Template Design is accomplished in a Microsoft Word-like environment and **comes with business user-friendly drag-and-**

drop capabilities for **document design**, **business rule creation**, and **business logic**. IT users can map data from multiple core systems to a document domain model instead of each document, offering natural language template design. **Interactive templates are supported through a web environment**. GhostDraft comes with **strong data management capabilities** (helping to accommodate personalized communications), including data virtualization providing an independent data layer between core business systems and GhostDraft 360. This **significantly reduces migration time for carriers swapping out obsolete business systems** — it's just a matter of remapping the data endpoints. Data Workbench can also take care of more advanced data operations if necessary.

GhostDraft is one of the few CCM vendors to have built in a native specifications module **allowing business analysts or document developers in agile teams to capture requirements, setup approvals, and automate template management** based on parameters established at design. Its support for ISO forms is also unique, providing pre-configured libraries of content which allows a carrier to reduce the cost and effort associated with launching a new line of business. GhostDraft 360 also provides review, approval, and filing for modified forms to state governance bodies.

Beyond its technology software platform, **GhostDraft offers a wide range of professional services, including a fully managed offering** that designs and manages communications on the client's behalf. Its software is well-suited for regulated B2C communications. In the years to come, GhostDraft is looking to **expand into other verticals, starting with financial services**. While most of its customers are located in North America, GhostDraft remains active in South Africa, where the solution originated, and is now working to establish itself in other regions.

GhostDraft is one of the few CCM vendors to have built in a native specifications module allowing business analysts or document developers in agile teams to capture requirements, setup approvals, and automate template management based on parameters established at design

GhostDraft's **highly customer-centric approach and range of design and managed services on top of their flexible technology** have resulted in solid growth. It **places enormous emphasis on automating and optimizing forms and document processing**. GhostDraft **enhances its modern platform with seamless integration with other components in the Insuretech ecosystem**, including Guidewire and Duck Creek through familiar line-of-business interfaces. In this way, GhostDraft **helps clients reduce cost and achieve higher operational excellence while improving employee experience**. Insurance companies, especially mid-sized or regional, want a CCM provider who can **help them evolve their customer communications to a cloud-based, omni-channel solution managed by the business**, and GhostDraft certainly fits the bill.

Conclusion

In order to carry on a cohesive omni-channel conversation consistent with a consumer's place along the customer journey, enterprises must have communications technology (like GhostDraft 360) that will enable them to share data across silos and coordinate the work of multiple users in an agile way all while rationalizing and optimizing templates

As businesses grow and accumulate CCM technologies, they often divert resources where they are needed in the moment without properly integrating new solutions with legacy systems across silos. Meanwhile, when entering fresh markets or introducing new products, organizations create new communications templates even if they may not have the time or resources to devote to rationalizing them with similar documents in their existing libraries. Over time, a complex web of disparate technologies, piecemeal processes, and redundant templates can become extremely tough to navigate, making it difficult (if not impossible) for businesses to incorporate input from every necessary stakeholder before distilling it all down into a single coherent messaging strategy. In order to carry on a cohesive omni-channel conversation consistent with a consumer's place along the customer journey, enterprises must have communications technology (like GhostDraft 360) that will

enable them to share data across silos and coordinate the work of multiple users in an agile way all while rationalizing and optimizing templates. Efficient technology and established workflow processes will not only enable businesses to weather staff turnover, but it will also give them the tools they need to reduce the frustration that drives employees away in the first place.

About GhostDraft

Supercharge your forms process and customer experience with GhostDraft, a powerful and intuitive communication lifecycle platform designed for insurance. GhostDraft streamlines your end-to-end forms and document needs in a centralized system that offers research, design, filing, specification, development, review, test, deployment, and delivery. With GhostDraft, insurers can break internal silos, personalize experiences across all channels, accelerate digital transformation, and get to market faster. Whether you've got a small team of five or a sophisticated force of 500, GhostDraft has everything you need in one suite.

About Aspire

Aspire is a global analyst and market research firm providing independent insight and trusted advice to the Customer Communications Management (CCM) and Customer Experience Management (CXM) industries. Aspire empowers Enterprises, CCM/CXM Software, Services and Solution providers, and Business Advisories and Private Equity Firms, with unbiased guidance and actionable insights delivered through a variety of highly specialized services.

AUTHOR
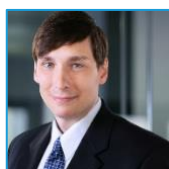
Will Morgan | Senior Research Analyst
will.morgan@aspireccs.com