

# Customer experience; The technology – Behavioral interface

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Technology -behavioral interface is likely to be the cornerstone of consumer experience in the days to come **By [S Ramesh Kumar](#)**

Few years back, it might not have been so evident that behavioral insights could be useful for Business to Business-marketing as behavioral applications were perceived to be generally associated with the ads of consumer offerings. With technology and consumer behavior coming together [customer experience](#) in these digital times are being rewritten by innovative marketers. The traditional new product development that comprises several stages from the need generation to commercialization is still useful, but the environment is ready to foster innovations that are consumer oriented in a contemporary manner. In fact, technology and consumer behavior can provide a synergy that can even be a foundation for a good business model. Two examples mentioned in journals of repute, had triggered the

author to consider how emotions and consumer experience are important in both business-business marketing and consumer marketing in a world that is increasingly getting focused on Big data and AI.

There may be several aspects that may need to be addressed even at the organizational level to accommodate competitive customer experience and marketing is likely to be a competitive strategy, pervading into every aspect of the organization. Customer experience besides being sensory in nature can also be associated with the positive feelings and emotions of consumers, through their shopping journey in consumer marketing and buying experience in business to business- marketing. After all, the marketer and the consumer have emotions running through them!

Rivigo , the logistics company that has created a revolution in the industry , illustrates that a sound technology enabled business model can have a behavioral insight at its foundation . The industry that is decades old consisted of fleet operators, who employ truck drivers who are socially regarded as the “37th caste” (derived from the idea of India having 36 castes and the outcast caste is the 37th). They led a life of unhealthy working conditions that included bad health, poor timings, being away from their families for days with literally no family belongingness and generally perceived as individuals with socially unacceptable habits.

Deepak Garg the founder of Rivigo, had transformed the life of the drivers after deep diving into immersive research on truck drivers by spending time with them. He had felt that a truck driver was going through a human life made inhuman by years of social and economic disabuse.

Rivigo had built up a model with the insight that were well supported by several technological innovations (that also include an innovative CRM system and the relay arrangement between various points along the fleet’s respective destination, that had an allocation of drivers who would take over), enabling the truck drivers to return home in the evening by jumping on to a truck of the company in the reverse direction. Later in the article, some more useful pointers of the strategy will be discussed.

[DBS Bank](#), Hongkong has created a mortgage app that has transformed customer experience from associated with mortgage. Mortgaging anything is always an uncomfortable thought accompanied by the fears of risk, despite the dream of a good ending. The App, DBS Home 360, offers a one stop shop for a new home, the convenience part of it being incidental to the overall emotional experience associated with the mortgage process. The app enables the prospective consumer to shortlist the properties, take a virtual tour of the property, get an instant valuation done and have reference values, get to know how much she needs to pay using a budget calculator and find out if one is eligible for the mortgage with her finances.

Technology -behavioral interface is likely to be the cornerstone of consumer experience in the days to come and hence some of the pointers from the two examples are as follows:

\*In recent times, besides corporate social responsibility, firms are becoming aware of “Purpose” as an important P marketing -from FMCG brands to industrial marketing brands are keen on defining the social purpose of the respective business. Deep Garg had gone

beyond the idea of just ads creating the awareness of social cause, that may be limited to a short- term appeal resulting in “likes” in social media or a controversial debate; Rivigo’s Purpose had made a difference the life of millions of Indians at present and futuristically by establishing humane standards for the industry itself and the social good is not confined to a small geographical area.

\*Rivigo, had illustrated the practice of holistic marketing that is associated with the entire organization, employees, and other stakeholders. It brought together people, processes. and technology (PPT), for profits and a social cause.

\*Several organizations in developed markets may be inspired to adapt the business model could take away a few pointers of a combination of PPT, likely to become a kind of reverse innovation – innovation flowing from an emerging market to developed markets.

\*The DBS example reflects how the brand had delivered on the topical expectations of consumers bringing together the brand and the app – an important aspect of the attitude of the consumers towards the brand. As technology evolves, brands need to deliver more relevant benefits to consumers through technology as appropriate.

\*The DBS example also illustrates the important aspect of how an implicit negative attitude towards a category can be made emotionally positive by thinking through the emotional lens of consumers. It is one thing to enhance the emotional experience in categories that already elicit a positive emotion and another to deal with a category that is not so pleasant to pursue. A combination of lateral thinking combined with the ever- evolving technology will make a brand truly competitive in an environment that is very different from the one during the yesteryears.

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