Letter from the Editor - Perspective

By:

What a year it's been. To date, there have been nearly [117 million cases of COVID-19 globally](#), and 2.6 million people have tragically died from the disease. Staggering numbers. Scary stuff. But, there is a flip side to that coin that isn't making headlines. Only two percent of the people who contracted COVID-19 actually died from it. A point I emphasized in my *Letter from the Editor* way back in March 2020, and surprisingly not much has changed since then, relatively speaking. So far, 56 percent of people who have been infected with novel coronavirus (SARS-CoV-2) have been reported to have fully recovered. And that's just so far.

With vaccines rolling out around the world, the rate of infections, hospitalizations, and deaths appear to be falling, or so it would seem. Now there is still legitimate cause for concern, and you certainly don't want to play fast and loose while the pandemic is still underway. There is still little known as to why some people have severe and even deadly symptoms and why others are barely affected or have no symptoms at all. Not taking the necessary precautions is simply gambling with your life, and perhaps the lives of those around you. Due to the newness of the virus, we also still don't have an understanding of the long-term impact of contracting COVID-19. Syndromes known as ["long-haul" or "long-tail" COVID](#), are estimated to affect approximately10 percent of those infected (over 10 million people). Those experiencing long-haul COVID, don't recover and continue to have a variety of symptoms from mild to severe, and in some cases completely debilitating. Not to mention there are new more contagious strains emerging around the world, which [may be more deadly](#) than their predecessor. Vaccine producers, such as Moderna and Pfizer are scrambling to modify their vaccines to combat the dynamically shifting threat. But the fact is, there is still a lot we do not know and prudence is the best course of action until more is understood and that will simply take more time.

But, there is a lot we do know. We now know what works, and what to do. If you so choose, you may be eligible to receive a vaccine from Pfizer, Moderna, J&J or AstraZeneca. Some of which (Pfizer and Moderna) boast over 90-plus percent efficacy and are even reported to provide some protection against the new strains. While appealing to some people, others have their concerns stemming from the extremely rapid development, testing and roll-out of the vaccine; to conspiracy theories that the

[world governments are trying to modify human DNA](#). If the vaccine isn't your cup of tea, we know that hygiene, masking, and social distancing also work. I'd argue these precautions are as effective, or even more effective than the vaccine itself. For example, at least in theory, if you isolate yourself you would also probably have a 90-plus percent chance of not getting COVID. And, somewhat ironically, getting the vaccine doesn't necessarily change any of these precautions, as we still don't know [if vaccinated individuals can still carry and transmit the disease](#). Again, until we know more, I'd suggest prudence should prevail whether you choose to get the vaccine or not.

Over the last year, we have all learned a new way of life. Many of us have learned ways to keep ourselves and those around us productive and safe. Governments, companies, technology, and individuals have come together to address the disease and its impact on our lives. From neighbors helping neighbors, to first-responders and healthcare workers caring for the sick, to stimulus packages, funding for vaccine development, and companies leveraging the very latest in medical and technical innovation to ensure we can still connect, live, work, and play. If nothing else, we have shown that when the world is in crisis, the world comes together and that's a very good thing.

Not all experiences, however, have been good. While some companies strive to provide a superior customer experience, and help their customers navigate this dynamic and challenging time, others have utterly failed. For example, many banks and lending institutions, helped their customers during the pandemic by offering deferred payments on mortgages, loans, and credit cards in accordance with the CARES Act. However, some other institutions such as Fifth Third Bank, offered similar programs, but failed to honor them, charged fees and penalties in contradiction to the CARES Act, and then [called the loans due on small, minority-owned businesses](#) when they attempted to resume payments. This abhorrent disregard for its customers is frankly appalling, and both current and potential business banking customers should avoid any institution that does not have the right people, technology and culture to properly serve its customers.

A person close to the matter, laid out a litany of circumstances that read as the 1995, what-not-to-do playbook in customer experience management. They stated that they had to dial through a myriad of numbers, remaining on hold for hours, getting redirected, disconnected, some of the numbers being no longer in service, and being hung up on by rude, unhelpful and ill-informed "customer care" representatives. After painstakingly working through the lack of knowledge and professionalism, they were able to enter the deferment program. However, after repeatedly being hit with ongoing fees and penalties just weeks into the program, seemingly from a lack of knowledge and technology within Fifth Third Bank, they once again called Fifth Third Bank to resume payments and exit the program. Instead of helping its customers, it locked the business out of its banking platform, removed any means to pay their loan, and threatened the business. Fifth Third Bank then told them they never offered deferment programs to business customers (despite [posting the opposite on social media](#)) and called the six-figure loan immediately due in violation of their own agreement…on a minority-owned, small business…during a global pandemic and economic crisis. Negative customer experiences like this have a long-lasting effect. Not only to this customer, but to everyone within their sphere of influence. This particular set of circumstances impacted an active community member, who mentors young entrepreneurs and has an extensive professional network. Which is one of the many reasons their abysmal Fifth Third Bank experience is being highlighted here.

The fact is experience is built on trust, and trust is established through a deep understanding of your customers through a relationship you build with them. Loyalty is established over time as confidence grows within your customer base, and they share their positive experiences with their peers. This leads to higher and longer customer retention rates, lower customer acquisition costs, and business growth. And what is good for your *customer's* business, is good for *your* business. The right people, technology and culture are the essential ingredients to providing a superior customer experience, and one to which customers new and old will gravitate towards. Which is why this issue of *Pipeline* is so

important.

In this issue of *Pipeline*, we explore the customer experience (CX) from several perspectives and the technology providers that are helping businesses improve it as we emerge from the COVID-19 pandemic. James Taylor of [Bluebird Networks tells us of his personal COVID-19 and rural internet experience](#) during the pandemic, including his first-hand experience contracting COVID-19 himself and his family's experience with rural connectivity, remote learning, and precision agriculture. [SensibleVision tells us how 3D facial recognition can eliminate physical touch points](#) and keep workers safe as we return to the workplace. NordVPN demonstrates [how IoT and work-from-home security](#) has become an imperative. The importance of [delivering dynamic customer engagement (DCE)](#) is explored by 1623 Farnam as we emerge from the pandemic, and Evolving Systems [examines customer loyalty programs in 2021](#). [Cloudonix walks us through the red-rose business case](#) and what that means for customer retention and acquisition. [Nokia shows us how AI can be used to provide a 360-degree view of customer and network experiences](#) for use cases such as mobile and cloud gaming. Exponea explains how to [understanding cognitive biases and the psychology of the customer lifecycle](#) can bolster CX and revenue growth. [Radisys discusses how programmable microservices can be used for immersive media applications](#) such as video conferencing, chatbots, AR/VR, and telepresence. All this plus the latest [industry news](#) and [more](#).

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