Perils And Payoffs On The Path To Customer-Centric Digital Government

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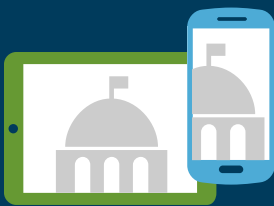
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Executive Summary

Governments around the globe spend vast amounts of time and money to improve their digital offerings. And for good reason: Government agencies large and small are under pressure to cut costs while providing better services to their customers — whether citizens, visitors, businesses, employees, or other governments. Governments also realize that better digital services will boost customers' use of services and compliance with requests, improve public perception, and attract top talent.

Yet many of these digital initiatives fail or fall short of customer expectations and impact on agency goals. As a result, government becomes more digital but less customer-centric.

In November 2017, Adobe commissioned Forrester Consulting to explore the extent to which federal, state, and local government agencies take a customer-centric approach to digital initiatives and evaluate the benefits of doing so. Why do many digital initiatives fall short on customer experience (CX)? Simply put, governments approach them from the organization's perspective, rather than the customer's. Forrester conducted an online survey of 648 IT, communications, and line-of-business (LOB) professionals with responsibility for digital transformation and CX at government agencies in the US, Canada, the UK, and Australia to explore this topic. We found that while government agencies are starting to prioritize customer centricity, legacy organizational structures, processes, and technologies hold them back. However, the few agencies that embrace digital and CX best practices are already reaping benefits from their efforts.

KEY FINDINGS

› **Leading, customer-centric government organizations embrace collaboration, metrics, and technology to drive better outcomes from digital CX.** Using a digital government CX maturity framework, we found that 63% of CX leaders prioritize IT and business collaboration, 54% embrace clear metrics, and up to 71% have adopted technologies like online chat functionality (53%) that help simplify customer experiences. As a result, these organizations report more tangible benefits than others and are twice as likely to overperform against their goals.

› **Most agencies have good intentions, but they fall short of customer centricity that leads to engaging customer experiences.** Government priorities reflect a desire to simplify and improve experiences for customers. However, most organizations fall short of implementing best practices that are truly customer-centric today. Although 94% agree that they must prioritize customer needs in all digital initiatives, only 15% report doing so consistently.

› **Organizational challenges hold agencies back from digital CX excellence.** Many agencies struggle to move beyond these challenges because management of digital CX initiatives is chaotic — with ownership changing hands many times over the initiative's lifetime — and only 6% of agencies report truly strategic relationships between their senior-most IT and business executives.

Nearly all government agencies agree that they need to put the customer first in all digital initiatives, but only 15% consistently do so today.

Those who lead the way in digital government CX are able to combine people, process, and technology to deliver better experiences that benefit customers and the organization.

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Customer-Centric Digital CX Helps Governments Thrive

Investments in CX can deliver many upside benefits. Forrester's customer experience research has evaluated the growth opportunity behind improving CX in 17 industries. Results suggest a home or auto insurance provider can increase its annual revenue by $214 million by increasing its CX Index score by a single point; a retail bank could see a revenue increase a $119 million.[1] While competition isn't usually a factor for government, the upside potential of CX improvement is still very real. From boosting customer compliance with government requests to improving public perception and retaining talent, governments have a lot to gain from delivering superior experiences.

Our survey of 648 IT and business leaders at government agencies in four countries revealed a small group of agencies that exhibit greater CX maturity than their peers. We built a maturity framework into our survey: a series of statements reflecting best practices in digital and CX, based on Forrester's research across industries. Respondents reported the extent to which each statement reflected their organization's current approaches, and we scored their ratings.[2] Our analysis identified three groups of government agencies (see Figure 1):

› **CX leaders.** This group represents 18% of our survey sample. On average, they identified 80% of the best practices we tested as areas that describe their organization's processes very well or completely.

› **The pack.** These respondents scored their organizations fairly well on some CX best practices but fell short on others. Consistent with a typical bell curve distribution, many responses clustered in the middle of the possible score range. The "pack" represents the largest group at 65%.

› **CX laggards.** On average, each best practice in our survey described these respondents' organizations moderately well, at best. Laggards represent the lower end of the score range in our survey, and 17% of all respondents.

Our study found that CX leaders (see Figure 2):

› **See tangible benefits from their digital CX initiatives.** Leaders were 1.4x to 2.7x more likely than other groups to cite hard cost savings, growth in funding, and employee acquisition and retention as benefits of the digital CX programs they have executed. Laggards, on the other hand, gravitate to qualitative feedback and anecdotes as evidence of their successes — an understandable, but less credible alternative for organizations without rigorous metrics programs in place.

› **Drive performance at the overall agency level.** CX leaders not only exemplify best practices in digital and CX, but also represent some of the top performing agencies in our survey. About one-third of CX leaders (32%) reported that their agency is overperforming against its goals, compared to 17% of the pack and 15% of CX laggards.

Figure 1

Using a maturity framework, we identified the proportion of government agencies that exemplify superior CX:

CX maturity: extent to which the organization currently embraces digital and CX best practices.
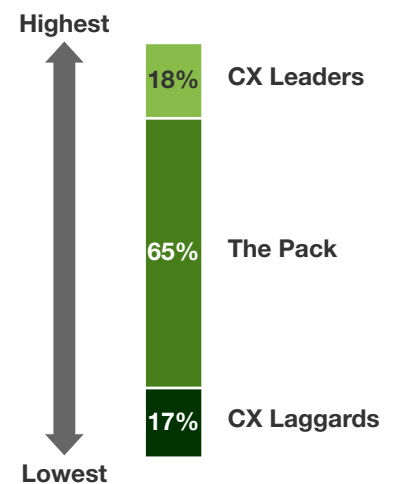
Highest

18% CX Leaders

65% The Pack

17% CX Laggards

Lowest

Base: 648 digital transformation and CX decision makers at government agencies in the US, Canada, the UK, and Australia
Source: A commissioned study conducted by Forrester Consulting on behalf of Adobe, November 2017

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Figure 2

Government agencies that embrace CX best practices (leaders) are twice as likely to overperform against goals:

■ CX Leaders ■ The Pack ■ CX Laggards

32%

17% 15%

Overall agency is
overperforming against goals
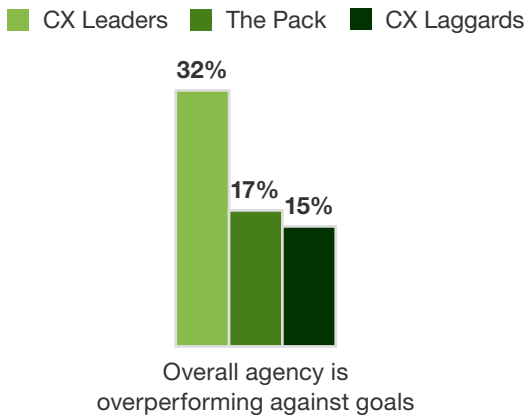
Leaders are more likely than other groups to cite the following benefits from their digital CX initiatives:

Hard cost savings

Higher revenues/
growth in funding

Laggards are more likely to cite these benefits:

Improved customer satisfaction
as evidenced by qualitative
feedback/anecdotes

Our analysis revealed that CX leaders are
more likely than other groups to see tangible
benefits from digital CX initiatives and to
exceed goals.

Despite Good Intentions, Most Government Organizations Fall Short Of Customer Centricity

Although the CX leaders in our survey demonstrated many best practices and benefits, most governments are not up to par on digital customer experience. Forrester's Customer Experience Index, 2017, showed that 80% of US consumers rated their experiences with public sector organizations as "poor" or "very poor," compared to just 22% of consumers who interacted with private sector companies.[3] High-profile CX failures at major federal departments across the world have even created political crises.[4]

Yet recently, most government agencies are looking beyond cost cutting and regulatory compliance to focus on improving experiences. A full 75% of decision makers said that making services easier for citizens to use is a critical priority for the next year, while 60% said the same thing about internal processes for employees (see Figure 3). However, these good intentions often fall short in execution due to:

› **Digital CX initiatives focus more on functional specifications than human-centered design.** Government agencies rely primarily on functional requirements, government best practices, and regulatory considerations to inform digital experience design. Only 24% use quantitative customer insights and just 3% use A/B or multivariate testing. Technology implementations reflect this imbalance of functionality over usability. For example, 73% of respondents use mobile forms of technology, which enables mobile functionality, but only 32% have adopted usability testing tools to ensure they deploy these forms in ways that improve customer experiences (see Figure 4). In contrast, a January 2016 Forrester report found that 61% of private sector companies have had active online user testing programs in place since 2013 or earlier.[5]

› **Few agencies are investing in customer-centric data and skills.** Only 37% of agencies have specific KPIs for digital CX initiatives that they share across the organization. Meanwhile, just 35% are actively investing in customer-centric skills like design thinking, customer journey mapping, and data science to help the organization understand and anticipate customer needs.

› **Many decision makers prioritize business efficiencies over CX.** IT respondents were twice as likely to cite business efficiency, rather than customer experience, as the top driver of recent digital investments (see Figure 5). LOB respondents favored CX over efficiency by only five percentage points. And even communications respondents prioritized CX over efficiency by nine percentage points.
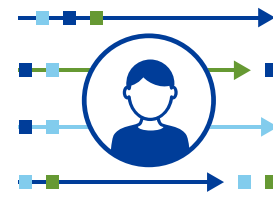
Figure 3

Governments' top high/critical priorities for digital CX in the next 12 months:
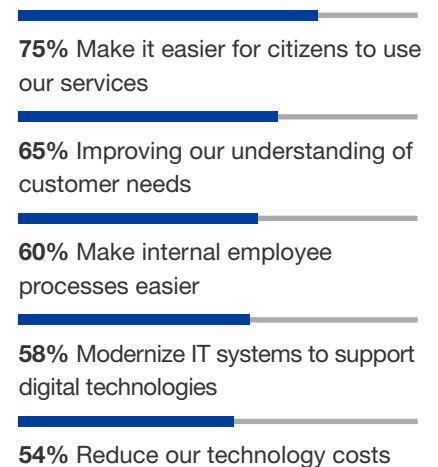
75% Make it easier for citizens to use our services

65% Improving our understanding of customer needs

60% Make internal employee processes easier

58% Modernize IT systems to support digital technologies

54% Reduce our technology costs

Base: 648 digital transformation and CX decision makers at government agencies in the US, Canada, the UK, and Australia
Source: A commissioned study conducted by Forrester Consulting on behalf of Adobe, November 2017

Figure 4

"Which of the following inputs inform your organization's digital experience design?"

■ Functionality-driven   ■ Experience-driven

52% Functional business requirements

45% Government best practices

42% Regulatory considerations and standards

38% Customer behavior data

35% Qualitative customer research

32% Advice from content or subject matter experts

24% Quantitative customer insights

23% Social media data

12% Private sector best practices

11% Brand or aesthetic guidelines

3% A/B or multivariate testing

Most prevalent tools used for digital CX initiatives:

73% Mobile forms technology

72% Content management system(s)

71% Project management tools

Most prevalent tools used for digital CX initiatives:

10% Multivariate or A/B testing tools

19% Prototyping/wire framing tools

32% Usability testing tools

Design inputs and technologies supporting digital government CX initiatives prioritize functional requirements over experience qualities.

Base: 648 digital transformation and CX decision makers at government agencies in the US, Canada, the UK, and Australia
Source: A commissioned study conducted by Forrester Consulting on behalf of Adobe, November 2017

Figure 5

Top drivers of investing in digital initiatives:

■ IT (N = 128)   ■ LOB (N = 131)   ■ Communications (N = 133)

Increasing business efficiency
- **41%**
- **28%**
- **23%**

Improving the customer experience
- **22%**
- **33%**
- **32%**

Addressing security or compliance concerns
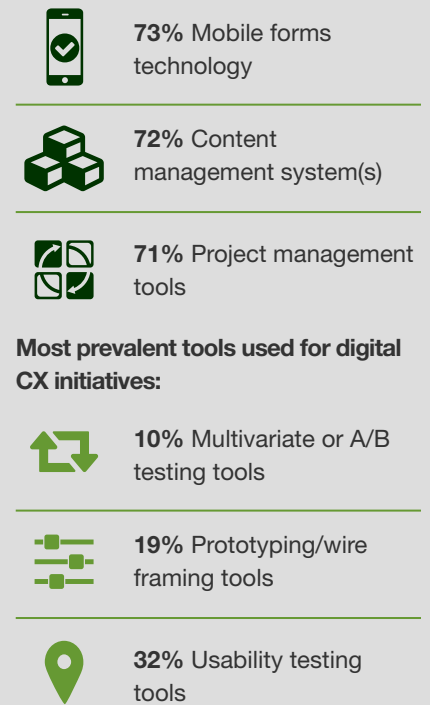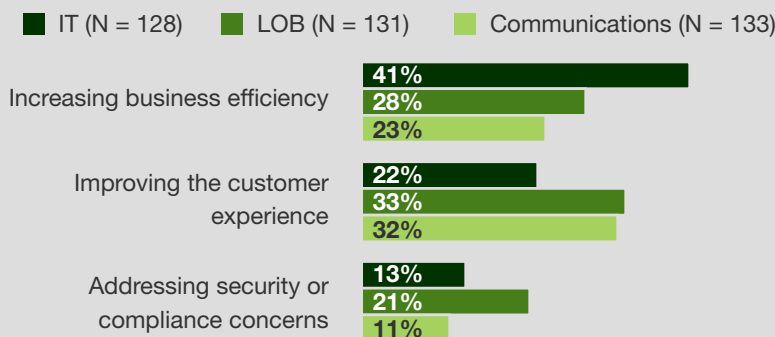- **13%**
- **21%**
- **11%**

Base: 648 digital transformation and CX decision makers at government agencies in the US, Canada, the UK, and Australia
Source: A commissioned study conducted by Forrester Consulting on behalf of Adobe, November 2017

IT focuses primarily on business efficiency in digital initiatives.

LOB and communications teams prioritize CX by narrow margins.

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MOST AGENCIES LACK THE ORGANIZATIONAL TRAITS NECESSARY TO IMPROVE CX EXECUTION

Government organizations are striving to create better experiences for customers, but unfortunately, most fall short of consistency. A decisive 94% of respondents agreed or strongly agreed that they need to prioritize the customer in all digital initiatives. However, when we probed further, only 15% felt that they always do this in practice (see Figure 6). This gap between intent and execution signals a need for governments to revamp their culture, processes, and technology stacks to support a more customer-centric approach to digital CX. But the journey is difficult because:

› **Less than half of agencies are building customer-centric organizations.** Forty-five percent of respondents feel their organizational structures prioritize customer journeys over functional silos. These agencies don't necessarily have chief experience officers (CXOs) or similar executives responsible for organizing the overall customer experience. Although many private sector firms have thrived with that structure, CXOs alone don't guarantee success.[6] More importantly, firms with the best CX across industries embrace customer-centric traits, such as treating CX as a strategic imperative, sharing and integrating customer data, and making business decisions based on the expected customer impact.[7]

Customer-centric traits — including cross-functional collaboration, prioritization of customer journeys, and rigorous metrics — are not prevalent at most government agencies.

Figure 6

Intent:

94% agree or strongly agree: "We need to consider the customer's needs as a top priority in all digital initiatives."

Execution:

15% say in practice, they **always** prioritize customer needs in digital initiatives.

Despite universal consensus on the necessity of prioritizing customers, 85% fall short of consistency.
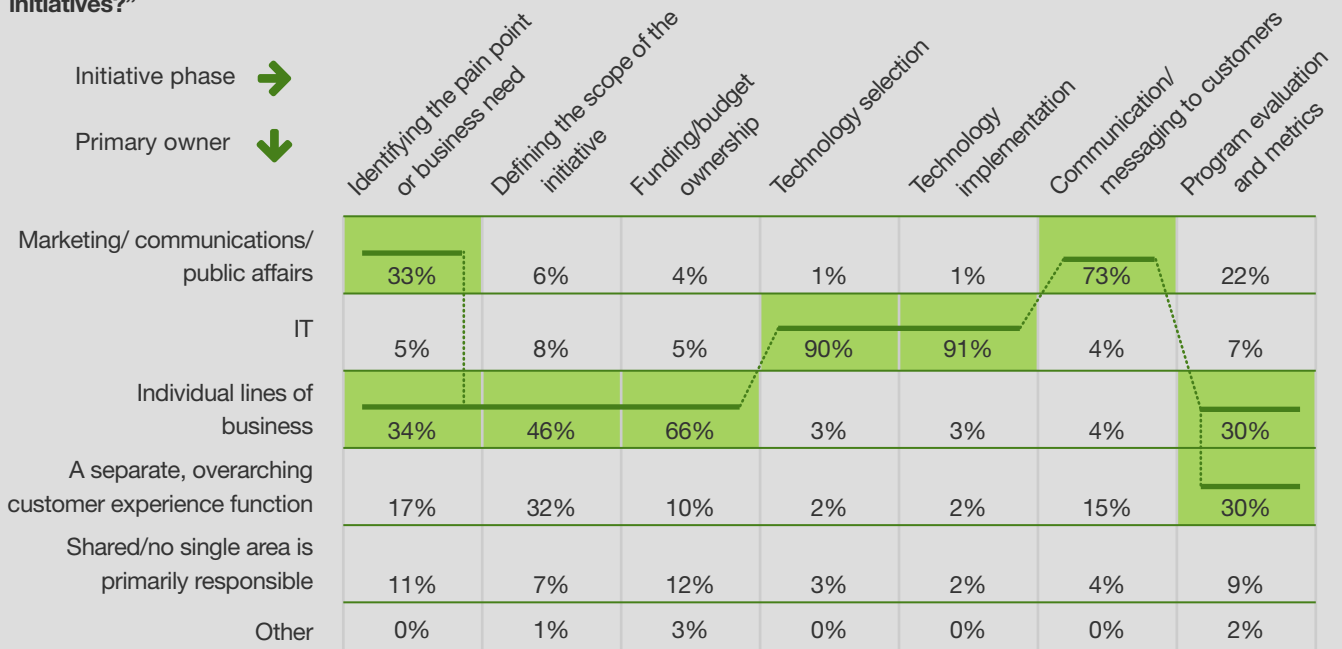
Base: 648 digital transformation and CX decision makers at government agencies in the US, Canada, the UK, and Australia
Source: A commissioned study conducted by Forrester Consulting on behalf of Adobe, November 2017

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> › **Management of digital CX initiatives is chaotic.** Ownership changes
> hands many times over a digital initiative's lifetime. Line-of-business
> stakeholders typically define the scope of an initiative and own the
> budget. Communications teams own the messaging phase and IT
> owns the technology phases. These roles are expected, but the rarity of
> shared ownership is staggering. For example, 90% indicated IT primarily
> owns technology selection, but only 3% said ownership of this phase
> is shared. Meanwhile, groups responsible for initiating the process and
> measuring results after implementation are unclear. Less than one-
> third of respondents reported that an overarching customer experience
> function oversees any given phase of a digital CX initiative, which enables
> organizational silos to persist (see Figure 7).

> › **Strategic relationships between IT and business stakeholders are
> rare.** Over half of survey respondents (52%) characterized relationships
> between IT and business stakeholders as either weak or ad hoc.
> What's worse, only 6% said that senior IT and business leaders are
> strategic partners in developing technology-driven solutions for the
> organization. These weak relationships increase security risks and create
> an environment where customer needs are likely to get lost in translation.
> The problem is even worse for many US federal agencies that still lack
> permanent senior technology leaders.

Figure 7

"Which area in your organization has primary responsibility for the following aspects of digital customer experience initiatives?"

Primary owner ↓ / Initiative phase →	Identifying the pain point or business need	Defining the scope of the initiative	Funding/budget ownership	Technology selection	Technology implementation	Communication/ messaging to customers	Program evaluation and metrics
Marketing/ communications/ public affairs	33%	6%	4%	1%	1%	73%	22%
IT	5%	8%	5%	90%	91%	4%	7%
Individual lines of business	34%	46%	66%	3%	3%	4%	30%
A separate, overarching customer experience function	17%	32%	10%	2%	2%	15%	30%
Shared/no single area is primarily responsible	11%	7%	12%	3%	2%	4%	9%
Other	0%	1%	3%	0%	0%	0%	2%

Ownership of digital CX initiatives changes hands many times over the initiative's lifetime.

Base: 648 digital transformation and CX decision makers at government agencies in the US, Canada, the UK, and Australia
Source: A commissioned study conducted by Forrester Consulting on behalf of Adobe, November 2017

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SECURITY AND PRIVACY CONCERNS CAN INHIBIT STRONG CX WITHOUT A BALANCED APPROACH

According to our survey, cybersecurity concerns are the biggest barrier to building better digital government experiences. Just over half of respondents (52%) cited this challenge, and 33% identified data sharing and privacy laws as a compounding issue. These concerns are by no means unique to governments. Private sector companies also face major security and privacy issues. For example, Forrester Data shows that 53% of US online adults have concerns about sharing their personal information online; and for good reason — last year, 58% of global enterprises experienced at least one security breach.[8]

But security and digital CX improvements can go hand-in-hand. In fact, 29% of agencies in our survey recently made digital investments to address security and compliance concerns; three in four of those respondents also cited customer or employee experience as investment drivers. As government agencies work to address security and CX in digital initiatives:

› **Security must be well-integrated into the experience.** Governments must strike a balance between the security process and usability of their digital channels. Too much restriction in digital experiences or poor security design creates friction that makes customers turn to more expensive channels like call centers or physical locations; or they just disengage entirely. But security protocols are essential to protecting sensitive data, and security must be visible in the experience to give customers confidence that their data is being protected.[9]

› **Collaboration between security and CX professionals is critical to success.** Security and privacy initiatives are great examples of how IT and business collaboration can result in digital experiences that benefit both customers and the agency. For example, e-signatures streamline the customer experience while providing necessary authentication for digital transactions. Realizing these dual benefits requires security and CX pros to pool their respective expertise. And as more governments consider single sign-on (SSO) ecosystems, security and CX pros should cooperate to ensure SSO builds confidence and cuts friction for customers.

Over half of respondents (52%) feel cybersecurity concerns are a barrier to strong CX. One-third (33%) feel data sharing and privacy laws are a barrier.

Collaboration, Metrics, and Technology Pave The Way To CX Leadership

Most government agencies are investing in more customer-centric strategies and in measuring the results of their efforts. But our survey also revealed gaps. Agencies tend to focus on fixing what's broken rather than taking the opportunity to improve experiences through human-centered design and testing. They also struggle to break through organizational silos and embrace a more collaborative approach to digital CX. These challenges are not unique to the public sector. In fact, a recent assessment of firms across industries found that the vast majority of companies are still only establishing the basic practices of CX management.[10]

We saw earlier that CX leaders drive more tangible benefits and greater performance than other agencies. How do CX leaders earn these benefits (see Figure 8)? In comparing results across the three maturity groups, we found that CX leaders:

> **Prioritize IT and business collaboration.** Sixty-three percent of CX leaders in our survey characterized the relationship between IT and business stakeholders as either strong or strategic. Meanwhile, for most laggards (69%), IT handles requests from the business on an ad hoc basis, or worse, they consider business requests to be a low priority. Laggards are also 2.4x more likely than leaders to face organizational challenges like senior leadership disinterest, lack of departmental alignment, and change management issues.

> **Embrace and evangelize CX measurement.** Fifty-four percent of CX leaders use specific KPIs to measure digital CX success, and they regularly share results with the broader organization, reinforcing a culture of customer obsession. Just 35% of the pack and 24% of laggards take the same metrics-driven approach to their programs.

> **Invest in technology to simplify and secure experiences.** Recall that governments see simplifying citizen services as their top priority. CX leaders translate this imperative into technology investment. Leaders are more likely than other groups to use electronic signatures (71% using, versus 47% and 48%) and online chat services or chatbots (53% using, versus 15% and 37%), providing a balance of self-service and digital assistance. They are also more likely to use customer data integration (64% using, versus 43% and 59%) to personalize digital experiences. Additionally, leaders invest toward balancing simplicity with security; 67% of CX leaders have implemented new security/privacy protocols, compared to 49% of the pack and 39% of laggards.

> **Look to design support technologies as the next frontier.** Less than one-third of governments have adopted usability testing tools (32%), which help organizations put the customer at the center of their design decisions. CX leaders are slightly more likely to use these tools today (39%), and more than one-third of all groups have plans to adopt usability testing soon.
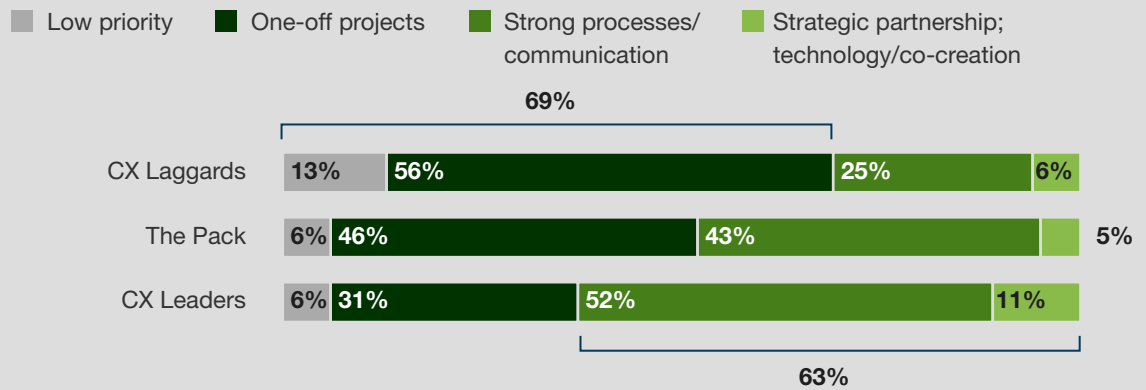
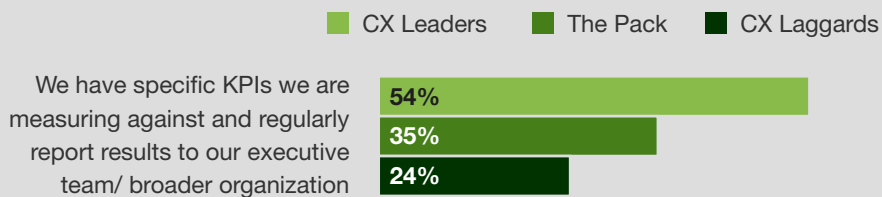CX leaders embrace customer centricity through people, processes, and technologies.

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Figure 8

People: CX Leaders emphasize IT-business collaboration.

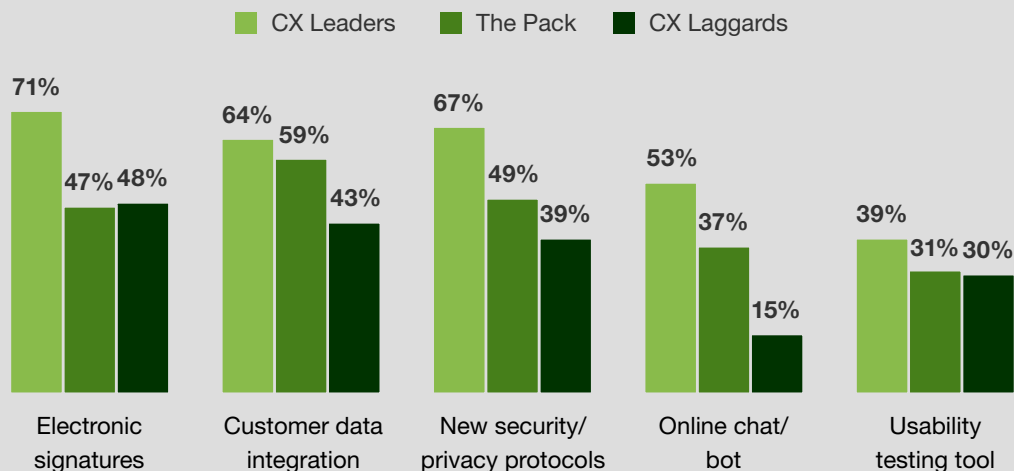**Relationship between IT and line of business or communications departments:**

■ Low priority　■ One-off projects　■ Strong processes/communication　■ Strategic partnership; technology/co-creation

	69%		
CX Laggards	13%	56%	25%	6%
The Pack	6%	46%	43%	5%
CX Leaders	6%	31%	52%	11%
		63%	

Process: CX Leaders embrace and evangelize CX metrics.

■ CX Leaders　■ The Pack　■ CX Laggards

We have specific KPIs we are measuring against and regularly report results to our executive team/ broader organization
- 54%
- 35%
- 24%

Technology: CX Leaders invest in simple, secure digital experiences.

Technologies and initiatives currently implemented to support digital CX:

■ CX Leaders　■ The Pack　■ CX Laggards

	CX Leaders	The Pack	CX Laggards
Electronic signatures	71%	47%	48%
Customer data integration	64%	59%	43%
New security/ privacy protocols	67%	49%	39%
Online chat/ bot	53%	37%	15%
Usability testing tool	39%	31%	30%

Base: 648 digital transformation and CX decision makers at government agencies in the US, Canada, the UK, and Australia
Source: A commissioned study conducted by Forrester Consulting on behalf of Adobe, November 2017

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Key Recommendations

Government agencies that want to improve the quality of their digital CX can learn valuable lessons from departments that provide top-notch digital experiences. Forrester's in-depth study of leading government organizations yielded several important recommendations:

Ensure every digital initiative integrates customer-centric design. Agencies won't achieve high-quality digital CX by simply assuming that new digital services will improve the experiences. Leading agencies ensure success by building every experience from the outside in, starting with customer research and key techniques, like customer journey mapping, to understand how customers want to interact. Only then do these agencies decide which digital experiences to invest in. Top agencies use iterative usability testing techniques to ensure that the digital services they build are effective and engaging for customers.

Measure success with data that ties actions to outcomes. To really understand the quality of the customer experience, agencies must gather three types of metrics: 1) descriptive metrics, such as click-through rates, which indicate how customers interact; 2) perception metrics, such as satisfaction scores, that measure customers' feelings about their interactions; and 3) outcome metrics, such as likelihood to apply for a benefit or comply with a request, which show the actions customers take. Agencies that do this can track how CX changes affect KPIs and even model how proposed changes might further affect CX.

Make security a CX-enabler. Leading agencies understand that security is a driver of CX quality; digital interactions that are secure and *appear* secure to the customer will engender trust — so long as that security doesn't ruin usability. That's why these agencies integrate both security and the perception of security into their customer-centric design processes. Doing so creates experiences that build better relationships with customers rather than ruining the CX with overly cumbersome processes or the appearance of shoddy security practices.

Foster strategic relationships between IT and business roles. Reliable and efficient digital CX improvement requires strong processes and ongoing coordination between LOB and IT, from the working level up to the executive suite and throughout the digital initiative lifecycle. This deep collaboration provides both sides with the daily advantages they need to achieve longer-term success. For instance, business stakeholders get better technology access, integration, real-time data, and understanding of technical considerations. On the other hand, IT receives more clarity around requirements, evolving goals, and rollout.
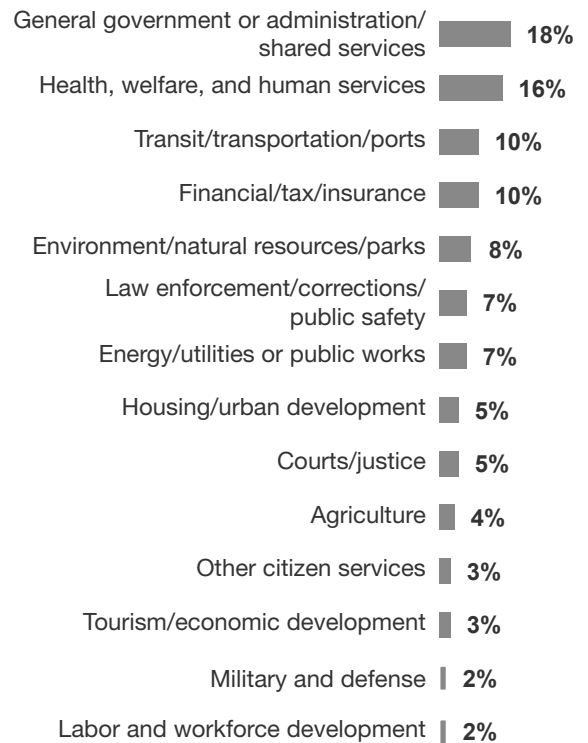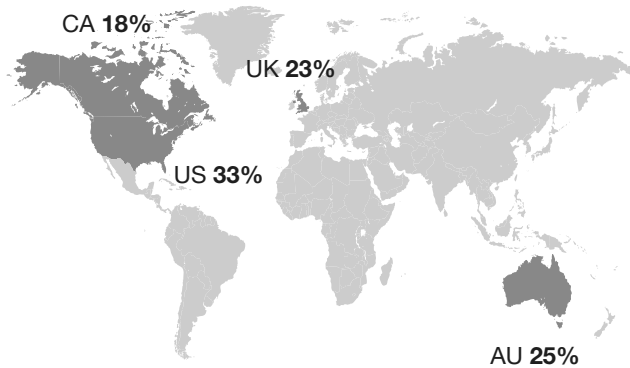
Start building a customer-centric organization. Government agencies that want more customer-centric outcomes must, at a minimum: treat CX as a strategic imperative; share and integrate customer data across silos; and use customer-impact criteria to align all decisions with clear CX targets. To achieve these goals, form a CX steering committee to coordinate CX decisions so that silos working independently to improve CX don't inadvertently create a more disjointed experience. Also consider creating a chief experience officer who reports directly to the agency head and is responsible for CX strategy, measurement, customer journey mapping, experience design, and CX training.
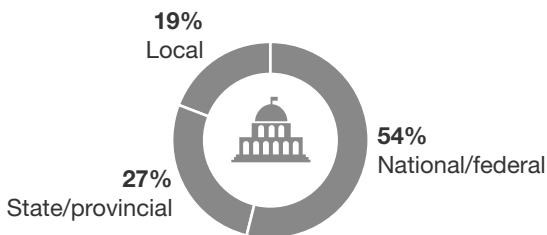
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Appendix A: Methodology

In this study, Forrester conducted an online survey of 648 respondents at federal, state, and local government organizations in the US, Canada, the UK, and Australia to understand how governments approach digital customer experience in the age of the customer. Survey participants included decision makers in marketing/communications/public affairs, IT, and line-of-business roles who have responsibility for customer experience or digital transformation initiatives at their organization. Questions provided to the participants asked about priorities, challenges, current approaches, and technologies related to digital customer experience. Respondents were entered in a drawing for a small cash prize as a thank you for time spent on the survey; winners were also offered the opportunity to donate their prize to charity. The study began in October 2017 and was completed in November 2017.
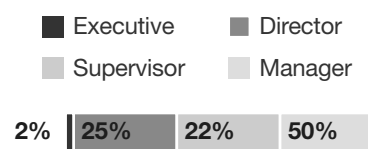
Appendix B: Demographics/Data

CA **18%**
UK **23%**
US **33%**
AU **25%**

100% Government agencies

19% Local
54% National/federal
27% State/provincial

Respondent role:
- ■ Communications, public affairs, and marketing
- ■ Line-of-business (finance, HR, etc.)
- ▢ IT

40%	30%	29%

General government or administration/ shared services	**18%**
Health, welfare, and human services	**16%**
Transit/transportation/ports	**10%**
Financial/tax/insurance	**10%**
Environment/natural resources/parks	**8%**
Law enforcement/corrections/ public safety	**7%**
Energy/utilities or public works	**7%**
Housing/urban development	**5%**
Courts/justice	**5%**
Agriculture	**4%**
Other citizen services	**3%**
Tourism/economic development	**3%**
Military and defense	**2%**
Labor and workforce development	**2%**

Respondent level:
- ■ Executive
- ■ Director
- ▢ Supervisor
- ▢ Manager

2%	25%	22%	50%

Base: 648 digital transformation and CX decision makers at government agencies in the US, Canada, the UK, and Australia
Source: A commissioned study conducted by Forrester Consulting on behalf of Adobe, November 2017

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Appendix C: Supplemental Material

RELATED FORRESTER RESEARCH

"Transform Government From The Outside In," Forrester Research, Inc., December 5, 2016.

"What The Federal Government Can Teach Us About CX," Forrester Research, Inc., November 30, 2016.

"Drive Business Growth With Great Customer Experience, 2017," Forrester Research, Inc., October 12, 2017.

"The State Of CX Management Maturity, 2017," Forrester Research, Inc., June 19, 2017.

"The US Federal Customer Experience Index, 2017," Forrester Research, Inc., September 6, 2017.

Appendix D: Endnotes

[1] Source: "Drive Business Growth With Great Customer Experience, 2017," Forrester Research, Inc., October 12, 2017.

[2] Respondents were asked to rate the extent to which a series of 16 statements described their organization's current approaches (not at all, slightly, moderately, very well, or completely). The statements included best practices in digital, such as: considering digital to be a holistic, organization-wide effort; working with other departments on cross-functional digital initiatives; and using agile development processes. They also included best practices in CX, such as: measuring and rewarding behaviors that align to customer outcomes; prioritizing customer journeys over functional silos; and consistently using customer insights and analytics to test, learn, and optimize digital experiences. To evaluate your organization's maturity using related Forrester maturity assessments, see Gauge Your Digital Business Maturity and Gauge Your CX Management Maturity, Forrester Research, Inc., June 19 and September 25, 2017.

[3] Source: "The US Federal Customer Experience Index, 2017," Forrester Research, Inc., September 6, 2017. For the Forrester Data Customer Experience Index Online Survey, US Consumers 2017, Forrester conducted an online survey fielded in February through May 2017 of 118,992 US individuals ages 18 to 88. For results based on a randomly chosen sample of this size (N = 118,992), there is 95% confidence that the results have a statistical precision of plus or minus 0.01% of what they would be if the entire population of US adults who are online weekly or more often had been surveyed. The final data set was stacked by brand (314 US brands) and weighted by age, gender, region, income, and broadband adoption to represent 234,889 weighted respondents answering for all brands.

[4] For example, the initial failure of the US healthcare.gov website in 2013 caused 71% of the public and members of Congress from President Obama's own party to support delaying the Affordable Care Act's (ACA's) individual mandate — a central feature of the ACA that had little to do with the website's functionality (Pete Kasperowicz, "Nine Dems propose mandate delay," The Hill, October 31, 2013). The Australian Department of Human Services' Centrelink program's "robo-debt" scandal — during which thousands of people were incorrectly targeted by a faulty automated debt recovery system and further victimized by the department's inadequate response to customers — caused a year of problems for the Turnbull government. (Christopher Knaus, "Senate inquiry calls for Centrelink robo-debt system to be suspended until fixed," The Guardian, June 21, 2017).

[5] Source: "Optimize Customer Experiences With Online Testing And Continuous Optimization," Forrester Research, Inc., January 26, 2016.

[6] For more about the benefits and potential pitfalls of customer-centric organization structures, see "The Truth About Customer-Centric Org Structures: They're The Icing, Not The Cake," Forrester Research, Inc., January 20, 2017.

[7] Ibid.

[8] Sources: Forrester Data Consumer Technographics North American Consumer Technology, Media, and Telecom Survey, 2016; and Forrester Data Global Business Technographics Security Survey, 2017.

[9] Source: "Security Strength And Ease Benchmark: US Most-Visited Federal Government Websites, 2017," Forrester Research, Inc., September 14, 2017.

[10] Source: "The State Of CX Management Maturity, 2017," Forrester Research, Inc., June 19, 2017.

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