

Experience This! Show Podcast

Hosts: Joey Coleman & Dan Gingiss ExperienceThisShow.com Official Show Transcript Originally Aired: April 6, 2021

Episode 127 - Secret Messages Create Special Connections

Joey Coleman (00:05):
Welcome to Experience This!

Dan Gingiss (00:07):
The podcast that celebrates remarkable customer experiences and inspires you to stand out from the competition by wowing your customers.

Joey Coleman (00:17):
Each episode, we bring you a healthy dose of inspiring stories, funny interactions, and practical takeaways. Marketing and customer experience thought leader, Dan Gingiss...

Dan Gingiss (00:30):
shares the mic with customer retention and employee experience expert, Joey Coleman, helping you to get people talking about your business.

Joey Coleman (00:40):
So get ready because it's time to Experience This!

Joey Coleman (00:49):
Get ready, for another episode of the Experience This! Show!

Dan Gingiss (00:54):
Join us as we discuss: a secret message for an interstellar audience, making products that consumers actually want, and warning customers about bad things before they even realize it.

Joey Coleman (01:09):
Code Breaking, Custom Creating, and Fraud Alerting - Oh my!

Joey Coleman (01:18):
There are so many great customer experience articles to read, but who has the time?! We summarize them and offer clear takeaways you can implement starting tomorrow. Enjoy this segment of CX Press, where we read the articles, so you don't need to!

Joey Coleman (01:36):
Happy belated Easter, everyone.

Dan Gingiss (01:38):
And may none of you run into me in the store getting half off chocolate eggs.

Joey Coleman (01:46):
I love it. I did not know you had a chocolate egg addiction. That's something new learned here in season seven of the Experience This Show!

Dan Gingiss (01:53):
Well, you know, I try to make sure that I don't tell you everything about me, Joey - so you're always learning.

Joey Coleman (01:59):
I like it. I like it. Well, given that it is the Easter season, I thought we could talk in today's segment about Easter eggs.

Dan Gingiss (02:08):
Well, I think we might be hard pressed or hard-boiled pressed to do a whole segment on Easter eggs.

Joey Coleman (02:15):

Oh my goodness. Oh my goodness. Well, I agree, Dan, if we were talking about hard boiling eggs and dyeing them different colors, yes. But what I'm talking about is the concept of Easter eggs that comes from video games and in that context, an Easter egg is a phrase that's used to describe a message or an image or a feature that's hidden in a video game of film or other usually electronic medium. Now, interestingly enough, this term was first used way back in 1979 by Steven Wright, who was then the director of software development in the Atari Consumer Division, to describe a hidden message in an Atari video game. But this concept of an Easter egg recently made international headlines again, based on something happened on Mars.

Dan Gingiss (03:01):
Wait, so now we're talking about Easter eggs and Martians?!

Joey Coleman (03:04):
Exactly! Today's CX Press story comes to us from an article by Kenneth Chang in the New York Times, titled "NASA Sent a Secret Message to Mars. Meet the People Who Decoded It." Now a few weeks ago, NASA's Perseverance Rover fell through the Martian atmosphere and while it was descending, a video camera on the spacecraft captured the deployment of the rover's parachute. The parachute was decorated with splotches of a reddish orange and white. And during the subsequent news conference, Alan Chen, the engineer in charge of the landing system noted that his team hoped to inspire others. And I quote, "[S]ometimes we leave messages in our work for others defined for that purpose. So we invite you all to give it a shot and show your work." Now this sparked Codebreakers around the world to take a closer look at the seemingly random pattern of perseverance is parachute trading insights on Twitter and informs on Reddit. A number of people eventually figured out the message.

Dan Gingiss (04:07):
What, what did it say?

Joey Coleman (04:08):
Well before I share what it said, Dan, I think it's important to share how all of this came to be. Dr. Ian Clark works for NASA and was in charge of developing the Perseverance parachute.

Dan Gingiss (04:21):
Say that 10 times fast!

Joey Coleman (04:23):
Right? I'm pretty proud that I've said it twice in this segment without stumbling. Well, anyways, it turns out NASA is previous Rover called Curiosity used a similar parachute system when it landed on Mars back in 2012, but a failure of a prototype parachute for future missions left the engineers wanting to improve on the design. And while watching video of testing of one of the new parachutes for perseverance, Dr. Clark noticed that the checkerboard pattern of the canopy made it difficult to track how individual portions of the parachute, unfurled and inflated and he realized that a more visually distinct pattern would help them assess things more accurately while providing an opportunity to quote, "have a little fun with it." So he asked the deputy project manager for the mission for permission to be creative and have some fun. And thankfully his manager said, "okay, just make sure it's appropriate and couldn't be misinterpreted."

Dan Gingiss (05:23):
Okay, obviously guys, Joey's going to hold out on this. What did it say question for a little bit longer, but I do think that what I'm supposed to jump in and say here is man, wouldn't it be great if we all worked at companies where we were allowed to be creative and have some fun, because that brings out the passion in people that brings out a better work atmosphere. We love talking about how employee experience can affect the customer experience. And so I already liked this story because they're like working on some really like serious, expensive stuff here. And yet they're allowed to have fun and be creative.

Joey Coleman (05:58):
Dan, I couldn't agree more. It's that balance between doing important work, but having a good time while you're doing it well, as it turns out, I want to reveal here what it actually said. The code on the parachute was binary. Now this is something that's very familiar to. Computer engineers, it's zeros and ones. There were 320 pieces of fabric with each orange section of the parachute referenced a number one and each white section referencing the number zero. And when the code was translated, it left an inspiring message on the inner rings of the parachute: Dare Mighty Things.

Dan Gingiss (06:34):
Dare Mighty things. I have to tell you if I were going to guess that I wouldn't have guessed it, but it is pretty awesome.

Joey Coleman (06:44):
It's pretty cool. When you think about it. And interestingly enough, there's a little more background to this message. "Dare Mighty Things" is a credo that's often used at NASA's Jet Propulsion Laboratory in California and it comes from a

speech that Teddy Roosevelt gave years ago. And I quote, "[F]ar better it is to dare mighty things, to win glorious triumphs, even though checkered by failure than to take rank with those poor spirits who neither enjoy much nor suffer much because they live in a gray twilight that knows not victory nor defeat."

Dan Gingiss (07:18):

Well, may we never have to take rank with poor spirits again is what I say.

Joey Coleman (07:24):

Not to mention, this is a presidential speech. Are you moved?! We just, we don't have presidential rhetoric like that, but I digress.

Dan Gingiss (07:30):

No, that's true. That's definitely true. So I'm wondering how long did this actually take for people to decipher the parachute code?

Joey Coleman (07:40):

Well, it actually only took about two hours, which to me seemed pretty fast. You know, I know about another hidden code. That's on a sculpture inside CIA headquarters at Langley, Virginia, that code breakers have been working on since 1990, when the sculpture was revealed and they've only decoded three of the four parts over the last 30 years. But what's interesting is the parachute code wasn't the only hidden element in the Perseverance Rover.

Dan Gingiss (08:11):

Ah ha! No it wasn't. And I particularly enjoyed the series of drawings that represented the five rovers. NASA has sent to Mars from the small soldier in 1997 to perseverance. Now it looks like one of those family car stickers you may have seen with the stick figures of parents and kids and maybe a pet on it. The Mars Rover version has stick figures of the various rovers in a kind of family car sticker design. There are also three small chips with the names of 10.9 million people stencilled on them. Part of NASA efforts for the public to participate in its robotic missions. Interestingly enough, the project manager we mentioned earlier, Matt Wallace, who gave the okay to do something fun with the parachute? He recently shared that there are more Surprises to come saying, quote, there's some things on the front of the vehicle that we'll have a chance to see once we deploy the robot arm. So who knows how many more surprises we're in for?!

Joey Coleman (09:09):

I love every piece of this story. Dan. I love the playfulness. I love the creativity. I love the hidden messages. And the reason I wanted to talk about this on the show today is because so many businesses miss the opportunity to embed Easter eggs in the interactions that they have with their customers, whether you're a product based business or a service-based business, this idea of putting little hidden messages that your customers can come across is something that I think a lot more businesses need to be paying attention to.

Dan Gingiss (09:42):

Yeah, I agree. And this doesn't have to be very hard. We've talked before on the show about messages that appear on shipping boxes and sometimes they're like underneath the flap. So you only see them when you go to take it apart to recycle it. And that doesn't cost anything because you're printing something on the box anyway. And so as long as you're printing on the same side, it's not going to cost you any more to add some, some type on there. I think there's also places I remember a ways back and I'm sorry that my rain man abilities must be failing me. But, uh, we talked about the insurance company that, uh, that had the \$10,000 reward buried in the, in the

Joey Coleman (10:23):

Terms and Conditions?

Dan Gingiss (10:26):

I mean, obviously that got them a lot of press and it was such a cool story. So I think there are plenty of places that we can do this. Wait a minute, wait a minute. It's coming to me.

Joey Coleman (10:39):

It's coming to you isn't it? I'm going to guess on this one Dan, was it Season One?

Dan Gingiss (10:43):

No, that's where I started to look too. But it's not.

Joey Coleman (10:47):

I think it was season one, maybe not, but it was in a, it was in a "Say Anything" wasn't it?

Dan Gingiss (10:52):

It was a, I think you should just stop guessing it was a...

Joey Coleman (10:58):
Normally I don't play the game.

Dan Gingiss (11:00):
We don't have a segment called "Say Anything" - that's that's a 1980s movie. Um, we have a segment called "Say What," but it wasn't that either, uh, it was in episode 73, season four, Required Remarkable, woman wins \$10,000 for reading the fine print anyway, uh, enough of that shenanigans. Uh, but yeah, this is, look, there's no law that says that your company has to be boring. It's not written anywhere. It's not in your credo or your value or mission statement. The lawyers don't say that you have to be boring, and yet so many companies decide to be boring. And that's why when I talk about, you know, my favorite word is witty in talking about how to create remarkable experiences, because witty to me, it's not about telling jokes or being funny because humor can be dangerous. It's just about thinking about how we use language and trying to come up with a more clever, fun, personable human way of saying something, or in this case of maybe hiding a little wink, wink that not everybody's going to get, but man, when they get it, they're just going to love you because they're going to feel like they're part of a special club.

Joey Coleman (12:07):
Absolutely. So friends, how can you apply the same level of playfulness and creativity? And one might even go so bold as to say Curiosity that the NASA team did? Well first and foremost, let your loyal fans interact with your products and services, not just use them, explore ways for them to have a relationship with your products and services that goes beyond just the typical use case, create some unscheduled or found moments of surprise and delight. I think a lot of brands think about, Oh, what are going to be our surprise and delight moments. But with Easter eggs, you can kind of bury those surprise and delight moments and your customer will find them on their own schedule and it will feel more authentic that way. It will feel more random that way. It will feel more unique that way. And last but not least, let's just have some fun. I mean, it's not rocket science!

Dan Gingiss (13:02):
I see what you did there Joey!

Joey Coleman (13:06):
With a pandemic sweeping the globe and shifting the way organizations interact with their customers, many of the old ways of operating just don't work anymore. As we all navigate a COVID-19 world, it's time to Redesign the Experience.

Joey Coleman (13:27):
Hey, Dan, let's play a game I like to call "Name that Acronym!"

Dan Gingiss (13:33):
It's "Name that Acronym" folks!

Joey Coleman (13:36):
Yes. Well, in the last segment we talked about NASA and so I was thinking...

Dan Gingiss (13:40):
National Aeronautics and Space Administration?

Joey Coleman (13:43):
Oh, very good. You're ready already. I like it. I like it. Well now let's see what other acronyms we know. And let's maybe go with some acronyms that are a little more business oriented. All right, Dan, are you ready?

Dan Gingiss (13:56):
I am ready.

Joey Coleman (13:59):
All right. B2B?

Dan Gingiss (14:01):
Business to business.

Joey Coleman (14:03):
B2C?

Dan Gingiss (14:04):

Business to consumer.

Joey Coleman (14:05):
C2M?

Dan Gingiss (14:08):
Consumer to Marshmallow?

Joey Coleman (14:11):
I like the creativity of that, but that's not exactly what I was going for to be honest. And this was a new one for me until very recently. It stands for consumer to manufacturer and this is a newly emerging approach to production. That's getting a lot of attention in China, especially as we kind of navigate through the pandemic. Now there are several versions of C to M, but in essence, C to M is pairing big data. That's gathered by a tech platform with artificial intelligence in order to identify the latest consumer shopping trends. And then with this insight manufacturers make products directly for consumers, cutting out all of the intermediaries with more direct insights about customer demand. There's less need to create excess inventory buffers, which improves margins and reduces waste.

Dan Gingiss (15:06):
Now I'm all for getting rid of them middle man, cause they rarely add a whole lot of value. But what you're saying here sounds like we're listening to customers and developing products based on their use cases or what they're saying or doing. I mean, can you give me an example of maybe a Chinese C to M business?

Joey Coleman (15:26):
I can and what I would say Dan is, yes we are. But what's unique about C2M is these tech platforms are taking it to the next level. It's not about the brand listening to what their customers are saying. And then creating new products, it's giant social media platforms or e-commerce platforms tracking search behaviors and buying behaviors, extrapolating that data. And then using AI to partner with manufacturing firms to go straight to production. So you might've heard of the Chinese company Alibaba before.

Dan Gingiss (16:02):
Of course China's biggest e-commerce platform.

Joey Coleman (16:06):
Exactly. So Alibaba clearly has all of the big data they need. They also have a thriving SITA em business unit. Now earlier in the pandemic, the CTM team at Alibaba noticed a sharp rise in demand for alcohol based car, cleaning supplies, things people want to use in order to stop the spread of COVID infections. Now Alibaba approached Otis, which is a company that makes car cleaning products who ironically enough at the time was really struggling with their sales. And Alibaba suggested that Otis create a line of portable sanitizing sprays instead of car cleaning products. They had all the ability to put, you know, to kind of create the, the spray bottles. If you will. They had all the ability to create the solvents that would go inside those, but they kind of suggested that based on what they were seeing in the marketplace, they should create something that was a portable sanitizing spray. So the team had Otis takes this data. It takes this suggestion and within three days rolls out a new product. Now, normally it takes them over three months to create a new product. What's interesting is because Alibaba does so much e-commerce they had partnered customers were able to pre-order this spray before they even started manufacturing. So think of it as like Kickstarter, but without the Kickstarter platform and more than 200,000 bottles of portable sanitizing spray were sold in the first 24 hours,

Dan Gingiss (17:40):
That's it huh? Just 200,000?

Joey Coleman (17:41):
That's it! Just a brand new product launch with over 200,000 items sold in the first day, a brand new product that this company had never made before. Do you think that made the folks at Otis had a little bit happy? I imagine it did!

Dan Gingiss (17:54):
Especially with those struggling sales that were no longer. I mean, this is interesting. I would say I'm reminded of the fact that in the early months of the pandemic, there were many companies that started making things that they weren't normally making because they had the supplies to do that. We talked here about some alcohol companies making hand sanitizer. We know that some car companies were making respirators and all that sort of thing. So let's talk a little bit more about how this is similar or different.

Joey Coleman (18:24):
Well, I think you're spot on we've we've seen other companies do that, but like let's take example of the alcohol company that made hand sanitizer. They had to go out into the marketplace. First of all, they had to figure out how to

do that. They had to create new bottles, new packaging, retool their systems internally, retrain their workers internally to create this. And then they had to go to their alcohol customers and say, Hey, I know you're used to buying alcohol from us, but maybe you might like to buy hand sanitizer from us. It was a little bit of a leap. If not, a pretty significant leap...

Dan Gingiss (19:00):
Not as tasty for sure.

Joey Coleman (19:01):
Not as tasty a leap. And again, their marketplace that they were selling to was their existing customer base. Now counterbalance that against what Alibaba is doing. They already have everybody on the platform shopping they're used to coming shopping. And so imagine taking an analogy here instead of the distillery selling sanitizer at their closed down, you know, custom craft brew shop or distillery locations instead, imagine walking into the mall and seeing this you're expecting to see different types of products. So the reality is the more options that consumers have for where to shop and the more information they have at their fingertips about what to buy, the more these manufacturers are going to need to adapt to the products they're creating.

Dan Gingiss (19:48):
Well, another example of how deeper connection with customers can lead to new products can be seen in the actions of the global spirits company Bacardi during the pandemic lockdowns Bacardi has hosted live streamed whiskey tastings on Amazon, introduced espresso martini cocktail kits for at-home mixologists, and gain the attention of single malt whiskey influencers with an Aberfeldy scotch dubbed, wait for it. The Loch Down, "loch" L-O-C-H.

Joey Coleman (20:18):
L-O-C-H as in the Scottish lake. I like it. I like it. The Loch Down. My son's name is Lochlan - I need to put him on lockdown more often. I like this. What I love about these stories in these examples is we're seeing a lot of companies around the world start to experiment with this, but in China, this is something that's been going strong for a few years now. Now granted, the marketplace is different. E-commerce is different of the influence is different, but I saw a story about a company in China called Pinduoduo.

Dan Gingiss (20:53):
Time out! Now I'm going to have to interrupt you there. Best company name in the history of Experience This: Pinduoduo?

Joey Coleman (21:02):
Pinduoduo. It's a pretty good name, right? It's pretty fun. It's pretty fun. Pinduoduo. I think I'm saying, hopefully I'm saying that right. The transliteration may not be spot on, but what pin duo duo did is they recognized that high-end robot vacuum cleaners kind of think like a Roomba or something like that, were selling in China for about 3000 Yuan. That's about \$500 us, which made them affordable to many of China's richest citizens, but out of budget for a lot of their consumers. So they took this data, proving that there was a strong demand and then directly worked with the manufacturer to produce a much cheaper version. And then they shared their after sales data in order to help the manufacturer improve the product. Now, again, what I think is fascinating about this is these are the platforms taking a lead on this behavior. This is not the existing brands, the existing companies. These are the platforms, figuring out a way to use all of this data and all this insight they have by combining the data with AI, to then turn around and develop direct relationships to the manufacturers that they can then loop back around and have a direct relationship back to the consumer.

Dan Gingiss (22:22):
So you're kind of saying, this is like if Facebook decided to sell staplers?

Joey Coleman (22:27):
Exactly. If they realized that everybody was posting about staplers and everybody was talking about staplers. I mean, it's a variation on a theme on what Amazon does with Amazon Basics, where Amazon looks and sees which products are selling the best. But this is actually doing a little more of a sophisticated kind of sentiment analysis for some social media platforms and things like that, where they're actually tracking the trends and the interest level. And then pairing that in. And what I also like, which Pinduoduo is doing is this loop that comes back in after the sale. Because right now a company that let's say manufacturers, a product they've got to have the, as you talk about all the time, Dan, their customer experience listening going on, and they're kind of listening to voice of the customer and they're doing surveys, and they're trying to see what's being said about their brand on social, but this to me is an entirely different level of the platform providing that data back to the manufacturer. It just seems like a really fast moving change of how it's going. And while this is certainly popular in China, we haven't seen it as much in Europe and in the United States yet, but I think it's just a matter of time.

Dan Gingiss (23:38):

Well, and it is always great to look at other countries to see what's hot and what's going on because trends often cross the globe. And we've talked about that before with VR (virtual reality) and how I had seen some of it in Japan years ago before I ever saw it in the United States. So I think it's worthy to look at this and I do think it's very interesting that almost any company, essentially, if it has an audience and data can work with a manufacturer to become a product creator. And I think that's the takeaway is that no matter what business you're in, it doesn't mean that you have to expand only to ancillary businesses that are related to what you do today, that there might be something out there that using the data that you have, you can come up with something that is not so expected from your company.

Joey Coleman (24:33):

Dan, I totally agree. I think the reality is if we fast forward out, certainly 10 years, maybe five years, every product business should also have a service component to it. And every service business should also have a product component to it. And where I see this convergence with big data, I was listening to a presentation the other day from Peter Diamandis who is the author of the book, Abundance and the book, Bold. He's also the founder of the X prize. And Peter said there are going to be two types of businesses at the end of this decade, businesses that are AI powered and businesses that are bankrupt. And so I think at the end of the day, the reason we wanted to share this segment is how are you thinking about incorporating AI into your business today? Because I promise you, your competitors are already thinking about this and many of them are already starting to do it.

Joey Coleman (25:33):

Almost everyone has interacted with chatbots, but all too often, it's been a bad experience. In MythBusters, presented by Solvvy, we explore a common myth about CX chatbots and see how the right technology can create a positive experience, every time.

Joey Coleman (25:57):

It's myth about chatbots, chatbots have bad analytics and lack insights. You probably think of chatbots as a customer communication tool and rightfully so, and as customer obsessed leaders know there is gold to be mined from customer interactions. Unfortunately, when it comes to capturing analytics and servicing actionable customer insights, most legacy chatbots fall woefully short.

Dan Gingiss (26:25):

Interestingly enough, the past is not the future. The best next gen chatbots include analytics and provide valuable insights into your customers and your support operations. For example, an X gen chat bot includes dashboards that do a lot of the heavy lifting for your team in seconds can see the types and frequency of questions that are being asked by customers and how the volumes are trending over time. You can also see how often your chat bot is successful in resolving different types of questions.

Joey Coleman (26:54):

Now, how does this help? Well, as a support leader the chat bot actually helps you identify customer pain points and prioritize the most impactful customer issues. First, furthermore, next gen chatbots, make it simple to drill down into specific conversations, to get more details about why an issue is occurring. This helps you better determine how to address the issue, whether that's making changes to your help content or working with product and design teams to make fundamental improvements in your offerings.

Dan Gingiss (27:26):

Like using data and feedback to make improvements to a new lower end robot vacuum cleaner in China?

Joey Coleman (27:31):

Exactly. And that's another Myth Busted, thanks to our friends and podcast supporters at Solvvy - the Next Gen Chatbot.

Joey Coleman (27:40):

We love telling stories and sharing key insights you can implement, or avoid, based on our experiences. Can you believe that This Just Happened?

Joey Coleman (27:56):

I got an interesting little text message the other day, Dan, that I wanted to tell you about... I'm on a call and a text message comes across my phone that says the following: "AMEX Fraud Alert. Did you just attempt a \$15 and 23 cent charge on your card? Ending two, three, one, one, one at tropical smoothie cafe reply one, if yes, two to call Amex." Now this was a little surprising to me. So I finished the call and I checked in with my amazing wife. And the reason I checked in with my wife is because ironically enough, tropical smoothie cafe is a place that we like to order from, from time to time. And I thought that maybe my credit card had been saved on her account or something. And she had placed an order while I was on the phone.

Dan Gingiss (28:42):

And then I assume the next question would be, why didn't you bring me one?

Joey Coleman (28:46):

But I did look at the amount and I was like, "Oh, this might mean she ordered one for me too." But we also have two boys and I'm looking at it going, there's no way we got four smoothies for \$15. So this is not seeming to be the right setup. Long story short, she had not placed the order. So what did I do? I texted to back to the thread, I then got a reply that said, please call 1-800, it gave me a long number or the number on the back of your card. Now, as I mentioned, Dan, I was kind of going about my work day when this happened. And while I was concerned about this potential fraud, I was kind of in the middle of juggling, a lot of other things. And so as I was trying to kind of piece a few things together and kind of wrap up a couple other things, so I could make this call, my phone rang and it was the number that I have saved in my phone from Amex. So when I didn't call within like 15 minutes of texting, they called me. Long story short. We have a long conversation. They say, is there any chance you used your card in Dallas, Texas this morning? I said, no, I did not travel to Dallas just to get Tropical Smoothie, although don't get me wrong. I would go a long distance to get a Bahama Mama, Tropical Smoothie, moral of the story I did not. And they said, I'm guessing you might not have made these other charges. And lo and behold, someone had put my card information onto a card and they were going all around in Dallas, wiping it, trying to make lots of purchases.

Dan Gingiss (30:14):

You know, I hate when that happens, and coming from the credit card industry, it is a fascinating business, this fraud business, because it is very difficult to siphon out. The fraudsters are not always obvious in their actions. I remember for example, when I was down in Columbia, I was able to run my card at a Colombian coffee shop. But as soon as I spent \$20 on some cufflinks at a jewelry store that got declined because basically the combination of jewelry store plus Columbia sent it.

Joey Coleman (30:51):

They were not liking it.

Dan Gingiss (30:53):

No - they didn't like that. And, uh, but it's really interesting because that happened to be a false positive or false negative. I don't know whatever, but it wasn't,

Joey Coleman (31:00):

You just wanted the cufflinks!

Dan Gingiss (31:04):

But you know, this reminds me also, I had a similar situation recently with another credit card company where I got a fraud alert and it turns out that somebody had set up an account at FedEx in Memphis and was shipping lots of packages using my card. And this was.

Joey Coleman (31:24):

Sorry about that Dan!

Dan Gingiss (31:26):

So this was pretty ingenious because since they had set up the account, it was basically like a recurring payment. And so the credit card company did what they should have, which is they shut down the card and they issued me another card. But a week later I got another fraud alert from FedEx in Memphis. And I'm like, wait a second. But you just changed my number.

Joey Coleman (31:47):

You already disabled this!

Dan Gingiss (31:47):

Yeah, and I just updated like 79 websites with my new number and all that sort of stuff. And so I called a guy and this is where you're working at a credit card company has some advantages because I said, you know, I think what's going on here is this is a recurring payment, which means, uh, one of the things that credit card companies have done to help consumers is that if you have fraud on your card and you need a new number, they'll call, you know, they'll tell you, your cable company, And your utilities and all that so that you don't have to go change the number, they do that for you. Well, the problem is when somebody is fraudulent lately signing up for a recurring payment, then they also tell that person...

Joey Coleman (32:29):

FedEx, Hey, guess what? Don't worry about it. Let the charges roll.

Dan Gingiss (32:32):

Exactly. So I got a third card and that card then had fraud on it. So when I went to the fourth card in less than a month, and I said, look, I'm kind of done with this. I said to them, I know what's wrong. Please shut off the recurring payment and then issue me a new card. And they did. And it worked now the moral of the story there is you shouldn't have to work at a credit card company to be able to explain to the credit card company what they need to do to stop this. Uh, but I think where you were going was this texting alert thing is pretty cool. It's in real time, it's a great way to verify quickly, either verify or deny a charge. I've had it happen where I've been in a store it's been declined. And the second after the cashier says, your card is declined. I get the text, I hit. Yes. And then the card goes through and I always feel good about that because it means the credit card company is looking out for me versus feeling embarrassed that my card got declined, but I don't know maybe others don't.

Joey Coleman (33:32):

No, I think you're spot on Dan. And that's the main reason I wanted to talk about this is the power that comes from anticipating customer headaches. To your point about the FedEx story. No customer has to, wants to, have to call back again and again and again, when something is going wrong, right? Fraud on your credit card is not the usual thing you like to see. It's a problem. And you start to get worked up about it. You want to solve the problem. They want to solve the problem, et cetera. But what I love about what American Express did here is they anticipated the problem and made me feel like they were doing me a favor by checking in. The reality is in most jurisdictions, there are very specific laws about how much liability you can get when a credit card is fraudulently used. And in most places, it's usually about \$50. You probably know the specific numbers in the specific jurisdictions, but on average, it's about \$50. So the reality is checking in on these fraud charges helps the credit card company more than it helps me. Because my liability is capped at \$50. They have to pay all the rest. If these charges get run up in a significant way multiple times, but this idea of making it feel like they're looking out for me or anticipating my problem makes me feel like they're doing me a favor when the reality is, they're kind of doing themselves a favor. So what can we learn from this story? I think where possible we want to be looking at what are the potential headaches that a customer has from using our product naturally? It's natural that I would go to tropical smoothie and swipe my credit card and use it. So what are the consequences of that potentially while someone might get my credit card and use it fraudulently, what can they do anticipate the problem that I'm going to have and jump ahead to solve it. So how much of your time, fellow listeners of the Experience This Show, are you spending anticipating the problems that your customers might have in order to deliver a remarkable experience and remove that problem before they're even aware of it?

Joey Coleman (35:43):

Thanks for joining us for another episode of Experience This! You are the best listener ever!

Dan Gingiss (35:54):

And since you listened to the whole show,

Joey Coleman (35:56):

Yay you!

Dan Gingiss (35:57):

We're curious - was there a specific part of this episode that you enjoyed the most? If so, it would mean the world to us if you could share it with a coworker, a friend, or someone that just loves listening to podcasts.

Joey Coleman (36:08):

And while you're in the sharing mood, if you felt inclined to jump over to iTunes, or wherever you find your podcasts and write us a review, we would so appreciate it. And when you do, don't forget to let us know as we might have a little surprise for you.

Dan Gingiss (36:23):

Thanks again for your time and we'll see you next week for more

Joey Coleman (36:26):

Experience!

Dan Gingiss (36:28):

This!