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The digital customer meeting in the financial sector

The financial sector is experiencing significant digital change, both in terms of digital solutions, changing customer behavior, new competitors and internal change strategies. Based on ethnographic research this paper discusses how digital technologies can mediate between customers and advisors. We do this by applying a translation of Maurice Merleau-Ponty's phenomenological concept of Chiasm to a postphenomenological context of the form: Human—Technology—Human. Or, put differently, we present our initial findings on how digital technologies, in some sense, can be said to intertwine the customer and the advisor during the digital customer meeting. We case this discussion in the insurance industry, where the degree of digitalization towards the customers are quite different from company to company. Grønholdt et al. (2018) concludes that the "why" of the Digital Customer Experience has been established in the insurance industry, but the "how" is lacking. It is this "how" we investigate in this paper by discussing how digital tools can mediate between the insurance customer and the insurance advisor.