Do Millennials Have What It Takes to Transform Customer Experience in India?

An Integrated Literature Review

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Abstract

Customer experience (CX) is increasingly being recognized as critical to the success of organizations, and becoming the new business battleground with the traditional differentiators of price, product, and service no longer as influential. It is possible that this phenomenon has been driven by the millennial generation in response to its demands, expectations, and digital connection. This generation has attracted unprecedented attention across the corporate world, particularly in India where the greatest proportion of millennials exist. Yet the quality of CX in Indian organizations remains challenging to overcome and varied in quality. This review is based on an investigation of whether Indian millennials possess the skills to implement successful CX. An exhaustive literature search was conducted to include both academic as well as popular literature, which were analyzed to identify potential answers and concluded with a presentation of the findings and recommendations for future research. This paper identifies many encouraging signs that Indian millennials can successfully implement CX in organizations. However, more noteworthy is that their attributes mean that rather than duplicating a Western version, Indian millennials possess the potential to define a CX solution that is relevant and effective for India. Despite these encouraging signs there is still insufficient academic data that can support these promising indications. The positive outlook that concludes this paper, has been garnered from plausible inferences from existing literature on the separate subjects of Indian millennials and on CX, as opposed to researched connections between Indian millennials and CX. Future research should include studies on Indian millennials, skills for successful implementation of CX and identification of what constitutes excellent CX.

Keywords: Customer Experience, India, Millennials, Generation

Do Millennials Have What It Takes to Transform Customer Experience in India?

Introduction

Although India has made immense commercial and organizational progress since the liberalization and economic reforms introduced 27 years ago, the country appears to have stagnated in terms of innovative branding and a customer-centric strategy (Murthy, 2009).

The impact of poor CX has been examined; Accenture (2015) claims that the estimated cost of customers switching due to poor service is $412 billion in India (Sheth, 2016) while a report by Oracle (2018) estimates that financial implications of poor CX could be a 20% loss in revenue. Conversely, successfully implemented CX has shown to promote an increase in customer loyalty and revenue growth (Harvard Business Review, 2018) and is now ranked first among the prioritized strategies of organizations surveyed by Accenture (2015). Senior CX executive roles are now commonplace among many well-known organizations (Lemon & Verhoef, 2016).

CX is now a critical, often primary organizational objective (Accenture, 2015; Lemon & Verhoef, 2016) and if India wants to capitalize upon its development potential, current growth momentum, and national optimism, then adoption of CX is essential. However, in addition to organizational, strategic, and technological capacity, CX requires shared company-wide mindsets and attributes from organizational leaders and employees to implement it effectively (Bhatia, 2017).

The much-debated cohort of millennials with their unique attitudes, may be the generation who can drive CX in India, especially as they will soon constitute over 50% of the Indian workforce (Raina, 2013). This review seeks to identify whether Indian millennials possess the characteristics to transform CX and exploit the opportunities of the domestic and international market to continue its path to becoming one of the world's leading economic powers.

Background

India and CX

Following independence in 1947, India adopted a state controlled, protectionist economic model, severely restricting foreign investment and interaction (Budhwar, 2001; Ernst & Young & Cloud Cherry, 2016; Hannant, 2019; Sebastian et al., 2006), which culminated four decades later in a liberalization and economic reform process (Aiyar, 2011; Bijapurkar, 2013; Ernst & Young & cloud Cherry, 2016; Gracer et al., 2013; Hannant, 2019; Sebastian et al., 2006). India of the nineties was one of transformation and growth as foreign investors entered this previously closed, stifled, and controlled market and drove choice and competition (Bijapurkar, 2013). Simultaneously, the information technology industry emerged and the ensuing, rapidly developed connectivity and communication infrastructure revolutionized media and consequently the connection to the customer (Bhattacharjee, 2015; Ernst & Young & Cloud Cherry, 2016). The first decade of the 2000s was one of growth and development in all sectors and a growing recognition of CX (Aiyar, 2011; Ernst & Young & Cloud Cherry, 2016). The current decade is experiencing further penetration of internet coverage and organizational investment in more sophisticated, omni-channel interactions with customers (Ernst & Young & Cloud Cherry 2016). Due to social media, an increasingly connected world, and the influx of global brands at the forefront of CX, Indian customer awareness has increased manifold (Kshirsagar, 2015).

Global customer expectations continue to rise with speed, convenience, and multi-channel access being the most significant demands (Accenture, 2017; Microsoft, 2017). However, despite their growth and globalism, Indian companies are failing to match up to these expectations (Ernst & Young & Cloud Cherry, 2016).

India's finance minister announced (Business Today, 2019) that India is expected to be the world's third-largest economy by 2030, next only to the United States and China. Current forecasts by the Organization for Economic Co-operation and Development, strengthened by recent Indian election results, suggest a 7.5% growth in the coming year (Economic Times, 2019, 24 May; Economic Times, 2019, 21 May). Yet despite promising economic predictions, there are aspects of India's commercial performance that are rated poor on a global level. A World Economic Forum report (2016) ranked India at a mediocre 55 (out of 140) in its Global Competitiveness Report, with business sophistication and innovation, which measures operations and strategies of organizations, ranking 46.

A report by the World Bank (2017) measuring the ease of doing business, also assigned India a dismal 130 (out of 180) and although this may not be a direct CX measure the study does incorporate several legislative, corporate governance, policy, and infrastructural factors that impact CX.

Edelman's Trust Barometer (2018) revealed that the trust global markets have in Indian organizations is the lowest of several nations surveyed and is also the lowest within an emerging markets category. The ranking provided by Indian customers has improved although the international customer ranking remains significantly below par. This was supported by a study by the Kingdom of the Netherlands (2013) that stated that the presence of European leadership in Indian organizations is likely to generate more trust among international customers working with Indian organizations.

The most prominent CX study is the Forrester Customer Experience Index (Bhatia, 2018), which reveals that Indian companies' CX performance has been struggling to deliver mediocre levels of CX. An Epsilon report (2016, p. 5) suggests Indian companies are at an "intermediate stage in understanding the customer journey", while reports paint a bleak picture; over 80% of CXOs believed that CX in India was "worse" or "far worse" (Ernst & Young &

Cloud Cherry, 2016, p. 7) than the best in the world with scope for improvement at every stage. (Gopalan, 2017).

The responses by international organizations being supplied by Indian organizations illustrate a problem in the Indian CX quality. Following customer complaints, a growing number of British organizations have been moving their Indian call centers back to the UK (Arnott, 2011; Davies, 2016; Vaidyanathan, 2011), even highlighting the presence of a UK based call center as a key selling point (Arnott, 2011). Research on the barriers to growth of the Indian call center industry revealed a lack of a customer service culture in call centers (Budhwar et al., 2009). While the quality of CX varies according to industry, it is nonetheless considered overall below par in India (Ernst & Young & Cloud Cherry, 2016).

Academic and popular literature provide advice on doing business with India, calling upon international organizations to make allowances for the Indian culture. These cultural traits include, among others, lack of punctuality, not sticking to contracts, promising and not delivering, not sticking to the point, talking but not listening, piecemeal sharing of information, and unclear and confusing communication, all of which can be frustrating to international partners (Kelshikaar, 2018; Kingdom of Netherlands, 2013; Kumar, 2005). Credible reasons are provided for these cultural habits; however, both international and domestic customers are likely to interpret these as signs of poor CX.

Why CX?

This study incorporates CX because it was considered a more applicable measure for the contemporary customer. First introduced by Holbrook and Hirschman (1982) CX is currently lauded as the defining factor that determines success of a brand, and it is believed that 89% of companies are expected to eventually compete purely on CX (Epsilon, 2016; Kulbyte, 2019; Varma, 2012; Verint, 2018). CX is fast becoming the key differentiator between

brands that survive and those that fail (Oracle, 2018; Ernst and Young & Cloud Cherry, 2016; Harvard Business Review, 2018; Kumari, 2018; NGCX, 2018; Bova, 2019) and is thought to be far more influential than brand, services, or products (Accenture, 2015). The *how* of delivering a brand is becoming more important than *what* the product is (KPMG, 2018).

CX is a broader evaluation of the customer relationship; it measures the whole customer and brand interaction, measuring the physical, emotional, and psychological element of every touchpoint from discovery and purchase to after sales service through the customer corridor (Accenture, 2017; Brakus et al., 2009; Genesys, 2009; Meyer & Schwager, 2007; Morgan, 2018; Varma, 2012). CX is defined as "the user's interpretation of his or her total interaction with the brand" (Frow & Payne, 2007, p. 90). CX is also identified as "the cognitive, emotional, physical, sensorial, spiritual, and social elements that mark the customer's direct or indirect interaction" with a brand (De Keyser et al., 2015, p. 23). CX represents the customer's internal reaction in relation to any direct or indirect exposure to a brand in any form including recommendations, news, advertising, employee encounters, or even sensory stimuli such as sound (Meyer & Schwager, 2007). These customer responses can often commence before a purchase procedure and are represented even in the expectation and emotional connection when a potential customer first considers a need for a purchase or comes across a brand prior to considering a need for purchase (Meyer & Schwager, 2007). The weight of each touchpoint will vary and can continue to do so as the gap between expectation and experience varies, often affected by external conditions (Meyer & Schwager, 2007).

Poor levels of CX have been demonstrated to drive away customers, even after one bad experience, whereas successfully implemented CX can be directly linked to an increase in revenue and retention (Kulbyte, 2019; Morgan, 2018; PWC, 2018). CX has become an increasingly significant and globally recognized measure of performance (Ernst & Young & Cloud Cherry, 2016; Microsoft, 2017; Verma & Chaudhuri, 2009) and was therefore

considered to be most suitable for this study, which researches future achievements of Indian organizations.

There are many contributing factors to the successful delivery of high quality CX; however, while some such as technology act as enablers, the service provided by humans were shown to be the strongest determinants of customer attrition (Bodhananda, 2007; PWC, 2018). A survey researching customer service in 2030 by Verint (2018) outlined key findings relating to CX, which included strong references to employee engagement with customers. The emotional link and the ability to *surprise and delight* by a workforce that provides the human touch and the emotional intelligence input is considered inimitable. The onus of this paper is the people element of CX and more specifically a preliminary investigation of whether Indian millennials have what it takes to drive globally excellent CX.

Research Methodology and Design

An integrated literature review was considered most suitable for this study. CX is a new topic in academic research, and Indian millennials too have only gained recent academic interest. Reviewing the literature on these is a means to connect these topics to lead to a conceptualization of a new, useful framework to address the development of CX in Indian organizations by the millennial generation.

This literature review has been based on a design created by Russell (2005), starting with the first step of formulating the research question that asks whether millennials have what it takes to transform customer experience in India.

The second step was a thorough literature search (Russell, 2005). Based on the limited amount of data on Indian millennials, it was decided that the whole generation would be included rather than any subdivisions. Furthermore, customer experience, being a relatively new phenomenon, would be included as a broad concept as opposed to restricting the search to

any specific element. This broadening of the definition of the two key elements of this research question, ensured that a wider range of data was made available.

The third step of evaluation of the data (Russell, 2005) is divided into five separate sections in order to analyze the findings for different elements of the overriding question tackled by this paper. These include: who are the Indian millennials, what are the global standards of CX excellence, the current status of Indian CX, why is Indian CX so weak, and millennials as customers and the impact on CX.

The fourth step is a literature analysis (Russell, 2005), where the information sourced is examined and then condensed to extract any information that can provide an answer to the research question of whether Indian millennials will be able to transform customer experience in India.

Finally, as a fifth step, an overall summary of the results of the literature analysis (Russell, 2005) is presented in order to identify whether the literature reviewed provides sufficient evidence that millennials may be successful in the transformation of customer experience in India, suggestions for future research to enhance this research and a conclusion to the paper.

Literature Search

The literature in this review can be broadly divided into three groups; Millennials, Customer Experience and India. Most of the data searches addressing the research question pertained to the first two groups, whilst data on India in general was used for background information and to fill in any gaps.

Any literature associated to CX, millennials or Indian millennials were included only if dated after 2012; however, some research that referred to India's economic history were seminal works or, in the absence of other literature, did date back to 2001. It must also be noted that only literature written in English was included in this review.

A substantial collection of peer reviewed academic studies on millennials was screened to focus on those that comprehensively addressed the generation's characteristics as employees and customers. Those that included specific industries, roles, or tasks were deemed too exclusive to be included in this review. There appeared to be few papers that study Indian millennials and the majority of these specialize in very particular elements of this generation's preferences, behavior, and expectations. The absence of sufficiently comprehensive papers to support this review has led to the referencing of several papers, each of which has contributed one or two valuable points relevant to this review. Popular literature such as newspaper and magazine articles, and corporate reports and blogs provided valuable supplementary detail.

Books on millennials provided a depth of general millennial data including five recent books on Indian millennials and four books on Western millennials.

Academic research and empirical evidence on CX was found to be limited; however, a wide range of literature on specific elements under the CX umbrella do exist (Homborg et al., 2017; Lemon & Verhoef, 2016). This review cites papers that provide an overview of CX rather than those that specifically examine certain facets, industries, companies, or product and service related CX. Academic papers on Indian CX appeared to be rare, and this review has built a foundation by citing professional exploration conducted by research companies and company commissioned research studies into this topic. Books have provided historic, economic, and socio-political facts and statistics to provide a rich background to explain the reasons for the current state of CX in India. Several popular literature articles have managed to

fill in the gaps with valuable and relevant information from interviews, first hand anecdotal evidence, and informed speculation on CX in India.

Academic research, books, or surveys on the impact of Western or Indian millennials on CX did not seem to exist. A few popular press articles and corporate reports provided the only source of literature for this part of the review. Any conclusions made in this review have been derived from analyzing data available on millennials, Indian millennials, and CX and making credible connections between these to predict the role of Indian millennials in the successful execution of CX.

The search procedure in academic databases for CX and Indian as well as other millennials was conducted using key words millennial, Indian millennials, India millennials, liberalization generation, and generation Y in conjunction with CX, and these yielded data about their characteristics and some information on their role as customers. Millennials and CX generated more data on general millennial attributes, but very few linked to their role in providing CX. The terms millennials and customer service were also searched, and these identified studies that included useful information on the expectations of millennials as customers; however, no information appeared to be available on how millennials deliver customer experience. The keywords Indian millennials and CX produced no research that directly addressed the topic but did provide a few studies that identified the Indian millennials' expectations in the workplace and as customers. It should be noted that searches that included the word India or Indian still revealed many studies that were not connected to India.

Google Scholar was also used; Indian millennials (12,300 results), millennials India (16,600 results), Indian generation Y (2,690,000 results) and India generation Y (3,500,000 results) revealed similar results to the academic databases, including very specific millennial consumer behavior and expectations in the first few search pages, and thereafter a majority of

unrelated literature. The same applies to a Google Scholar search for Indian Millennials and CX (51 results) or India millennials and CX (100 results), again yielding industry, sector, or other very specific elements of consumer perceptions as well as mostly unrelated papers.

A general Google search produced the most data for the key words Indian millennials (over 20 million), India millennials (over 53 million), Indian millennials and CX (151,000), and India millennials and CX (195,000). However, these searches yielded few articles, websites, reports, blogs or other information specifically on the key words and included primarily other loosely linked information, unrelated data, very specific elements of the subject that were deemed unsuitable for the broader purposes of this review, or were anecdotal or personal opinions that were also incompatible with an academic literature review. Access to corporate research, newspaper and magazine literature, books, and company articles provided much of the data for this review. Table 1 summarizes the number and types of literature reviewed in this paper.

Table 1

Table of Literature included in Review

Type of Literature	Subject	Number included
Academic Paper	Customer Experience	8
Academic Paper	Generations/Millennials	4
Academic Paper	India Customer Experience	1
Academic Paper	India Generations/Millennials	7
Academic Paper	India General	13
Academic Paper	Integrated Literature Review	1
Academic Paper (unpublished)	India	1
Blog	Customer Experience	3
Blog	Customer Experience Millennials	1

Blog	Millennials	2
Blog	India Customer Experience	2
Blog	India Millennials	3
Blog	India General	4
Books	India	8
Books	India Millennials	5
Books	Millennials	4
Corporate Report	Customer Experience	8
Corporate Report	Customer Service	7
Corporate Report	Millennials	1
Corporate Report	Millennial Customer Experience	1
Corporate Report	India Customer Experience	2
Corporate Report	India Millennials	1
Corporate Article	India Customer Experience	2
Corporate Article	India Millennials	3
Corporate Article	India General	3
Institution/Organisation	General Economics	1
Lecture	Customer Experience	1
Lecture	General Management	1
Magazine Article	Customer Experience	4
Magazine Article	Millennials	3
Magazine Article	India Millennials	1
Magazine Article	India General	4
News Channel	India General	1
News Website	Millennials	1
News Website	India Millennials	1
News Website	India General	1
Newspaper Article	India Customer Experience	1
Newspaper Article	India Millennials	1
Newspaper Article	India General	9
Research Company Report	Customer Experience	2
Research Company Report	Millennials	2
Research Company Report	India Customer Experience	3
TOTAL		132

Data Evaluation

Due to the wide range of data on millennials and CX, a decision was made a priori following the data search to focus a critical evaluation only on the literature that addressed all or some of the elements of discussion in this paper. The onus was on academic literature, as well as books and corporate and government reports; however, popular literature in the form of magazine and newspaper articles and websites were able to fill gaps in knowledge. Due to

the limited selection of literature that specifically addressed the research question, certain key points of numerous articles and papers that addressed different yet related topics were integrated in this review as they provided valuable detail.

Deliberate efforts were made to ensure that literature on both sides of the argument were included to ensure that a balanced review was conducted.

Who are the Indian Millennials?

The millennial generation is also known as the liberalization generation due to the economic liberalization at the time in India (Chawla et al., 2017; Sebastian et al., 2006). They were born between 1979 and 1999 (Srinivasan, 2012; Bannon, Ford et al., 2011; Costanza et al., 2012; Pew Research, 2014) and have been the focus of much attention. This generation makes up 46% of the Indian workforce (Morgan Stanley, 2017). The 440 million Indian millennials make up a third of the population (Hannant, 2019, Morgan Stanley, 2017), and India is expected to be the youngest country in the world, with an average age of 29 years by 2020 (Hannant, 2019). Based on scale, this suggests that Indian millennials will have a direct influence on economic performance and subsequently on organizational behavior (Morgan Stanley, 2017), which includes CX.

There have been few studies to determine whether Indian millennials share similar attributes to their global counterparts, especially in the UK and US, about whom the most academic studies have been conducted (Raina, 2016; Srinivasan, 2012; Singh et al., 2012). To date most research involving Indian millennials have referenced studies conducted by Western scholars; however, there have been studies to suggest that enough country specific differences exist to warrant further study of generations by country (Bijapurkar, 2013; Chandrasekhar, 2012; Raina, 2016; Srinivasan, 2012;). India is so diverse in terms of language, culture, history, economics, and religion (KPMG, 2018; Sebastian et al., 2006: Singh et al., 2012) that some

believe that it requires its own analysis of generations (Srinivasan, 2012). However, other research has determined that Western millennial characteristics also correspond to the Indian millennials and have identified Indian millennial traits and anecdotal evidence that correspond to their international peers (Bindu, 2012; Hannant, 2019; Lopez et al., 2019; Ramanathan, 2015). For this paper, the strength of these latter studies was considered sufficiently strong to make the qualified assumption that Indian millennials share similarities with their Western counterparts.

India's current economic climate is conducive for this generation to flourish with reasonably manageable youth unemployment rates and promising growth forecasts (Morgan Stanley, 2017). The same report suggests "Indian Millennials could become the largest disruptive force in India for years to come, and this trend is still in its nascent stages" (Morgan Stanley, 2017, para. 3). It remains to be seen whether the millennials will direct this force to revolutionize CX in India.

What are Global Standards of CX Excellence?

Having identified the reasons for poor levels of CX in India, the next logical step would be to identify a globally accepted version of outstanding CX or more specifically, "where is the center of gravity of global going to be?" (Bijapurkar, 2013, p.7; Hannant, 2019).

To date there are no CX leaders in India for organizations to emulate, and brands that are lauded as superior CX performers are primarily Western organizations (Bhatia, 2018). However, Indian organizations can learn important lessons from these. One of the most important implications of globalization is the international competition that Indian organizations will face (Murthy, 2009; Verma & Chaudhuri, 2009). Success will be determined by the speed of bringing innovative products and services to the domestic and international market place (Murthy, 2009; Sengupta, 2018).

Although considered an emerging market, India is not a virgin market, and already contains multiple levels of complexity that are ignored because they do not correspond to Western market concepts (Bijapurkar, 2013). Also, the Indian market already offers a complex and multi-faceted form of CX, which could mean that there may be more than one acceptable CX solution or perhaps the selected CX model may initially only apply to a small section of society (Bijapurkar, 2013). It would be incumbent upon the Indian market to identify a *made in India* model of CX that conforms to India or to the new global model (Bijapurkar, 2013).

It is important to note that although corporate case studies may represent aspirational standards of CX, no specific globally accepted definition or robust measurement framework of CX excellence exists to date (Frow & Payne, 2007). There is, in fact, little empirical research for CX, which is still in its early stages of development and adoption (Lemon & Verhoef, 2016). Studies on CX management are becoming increasingly specific and complex due to the vast range of touchpoints, the complexity of the customer journey and the fact that many elements of the CX corridor remain out of the control of the brand (Lemon & Verhoef, 2016).

As there appears to be no literature suggesting an India specific CX framework, a globally defined standard of CX, or identification of essential skills to achieve CX excellence, this review relies on information on customer expectations to ascertain the potential of millennials in India to deliver high standards of CX.

The Current Status of Indian CX

Forrester's India CX Index (2018) and Epsilon's Customer Experience Maturity in India report (2016) are currently the most in-depth studies of CX in India and surprisingly there do not appear to be any academic studies that have investigated this phenomenon. Both studies confirm that CX is still an unsophisticated concept that has yet to become part of a company-wide, key strategic vision in Indian organizations.

A survey on Indian customers revealed that CX was the main reason for customers switching suppliers (Accenture, 2015). In fact, Indian customers count among the most likely consumers to leave a brand due to poor experience (Genesys, 2009), and the same study revealed that Indian organizations have a high risk and low efficiency rate of keeping their customers. Lack of CX talent in India, possibly emanating from a lack of understanding within organizations of the importance of CX and creating a suitable infrastructure to support its pursuit, may lie at the core of this deficiency (Pillai, 2018). In many organizations the importance of CX is still underestimated, often relegated to a *nice to have* bracket (Pillai, 2018). While senior leadership may declare a CX friendly vision, it is left to middle management to implement, which is where CX often fails due to a lack of incentive and understanding (Pillai, 2018). The CX intentions by Indian organizational leaders do not match their performance (Forrester, 2016). Though many Indian brands appear to have adopted CX capabilities, the levels of implementation have been lacking sophistication and maturity, according to a Forrester report on Indian CX by Bhatia (2016). An average of 70% of Indian organizations surveyed are still very much at the beginner level of CX implementation. Indian organizations recognize the financial impact of poor CX; however, they appear to struggle to incorporate a winning strategy to find a solution (Kshirsagar, 2015).

International customers have resigned themselves to Indian business practices (Philip & Ganguly, 2014; Sebastian et al., 2006). Foibles include lack of punctuality, argumentative natures, over-staffing, emotion, lack of trust, problem escalation, hierarchy, lack of process, trying to please but not delivering, inconsistencies, lack of discipline, irregular and haphazard attention, lack of coordinated efforts and planning, and last minute action (Bhatia, 2016; Murthy, 2009; Philip & Ganguly, 2014; Sebastian et al., 2006). Disorganization, difficulty to motivate, poor ownership, and an excuse culture are further highlighted (Edelsol, 2012; Rozinskiy, 2013). As a European manager articulated, “I feel that the most difficult thing is

that the Indians will tell you one thing, think another, and do a third thing...” (Kumar & Sethi, 2016, p.66).

The domestic market too is dissatisfied with Indian CX; a study by Gopalan (2017) revealed that 78% of Indian customers across industries were unhappy with the CX they received. Similar figures showed that Indian customers were displeased with the ease of interaction, failure to achieve the purpose of interaction, and the information availability (Gopalan, 2017). Indian customers, who did not complete a transaction based on poor customer service amounted to 71%, a figure that is not only high in terms of lost revenue but also compared to other nations surveyed, which stood at an average of 55% (American Express, 2014).

Why is Indian CX weak?

There are many reasons explaining the poor levels of CX that incorporate culture, tradition, psyche, history, politics, social structure, infrastructure, legislation, public policy, data management, religion, and economics (Oracle, 2018; Sebastian et al., 2006; Singla, 2014). This section will refer to some of these; however, the focus is on human behavior. A combination of sources has been used to provide information in this section as academic research into this area appeared limited.

India’s relatively recent adoption of capitalism is key to poor performance in management excellence and associated tenets such as CX. The Indian psyche still maintains a deep distrust of institutions, foreign companies, and individuals leading to a zero-sum game of commerce being prevalent (Murthy, 2009). This has bred an “intellectual arrogance” that allows Indians to believe they know better, and thus a failure to learn from others (Murthy, 2009, p. 50). Possibly because of government protection that never incentivized excellence, India has not applied itself to excellence in any industry (Murthy, 2009). This has created a

mentality that equated high quality with high cost and justified inferior quality (Murthy, 2009). Confidence in skills and the ability and urge to innovate to pursue excellence has still not become mainstream (Murthy, 2009). Since India's protectionist period between 1947 and 1991, little seems to have changed as the country still struggles to benchmark performance against the global best (Murthy, 2009). This may have been exacerbated by Indian organizations being staffed primarily by Indians, resulting in a lack of international and wide-ranging perspectives, while especially larger organizations in the West are multi-cultural (Kelshikaar, 2018).

Perhaps owing to the past socialist government along with a wariness of any non-governmental initiative and suspicion of commercial enterprise (Murthy, 2009), hard work appears to matter more than results (Hannant, 2019; Kelshikaar, 2018). Consequently, despite its advances, India has fallen behind in terms of technology, science, innovation, and modern management practice (Bodhananda, 2007; Hellman, 2017; Sebastian et al., 2006; Singh, 2009) and is often compared to an elephant; "big, lumbering and slow off the mark" (Murthy, 2009, p. 39). Indians are quick to acknowledge that action is required yet they appear better at articulating rather than executing ideas (Murthy, 2009). Articulating is in itself identified as an accomplishment or an end without any consideration for implementation (Murthy, 2009).

Although commercial enterprise is now thriving, one of the main reasons for the CX deficiency is that the focus appears to be on attracting a new customer base rather than delivering to existing ones, thereby risking the loss of long-term customers (Dominic, 2017; Epsilon, 2016; Gopalan, 2017; Kshirsagar, 2015). The success of Indian brands is often driven by attracting the huge domestic market (two-thirds of India's GDP is domestic consumption) so that international markets and their accompanying CX expectations are overlooked (Bijapurkar, 2013; World Business Culture, 2017).

As part of this growth campaign, Indian organizations have such extensive portfolios that they result in a jumbled brand in the minds of customers. Trying to offer and achieve too much, these companies end up failing all their customers (Hellman, 2017).

The appeal of short-term success is still preferred over the long-term investments of CX (Pillai, 2018), and organizations are preoccupied with day-to-day issues rather than long-term strategy (Budhwar et al., 2009). They appear to have been successfully enticing new customers with outdated marketing ploys such as celebrity endorsements and glittery packaging that conceal an inferior product or service (Palit, 2018; Sengupta, 2018), so there is little incentive to pursue a more sophisticated CX route to customer retention. This explains why Indian organizations are still reticent about transparent and so-called naked branding (Palit, 2018). They prefer to cover their brands behind glossy marketing exteriors, when the most valuable CX acts as a brand itself, providing a simple, transparent, affordable, and accessible solution to a consumer problem (Palit, 2018; Sengupta, 2018; Verint, 2018).

Indian organizations are also concentrating on efficiency drives as a key strategic goal. These organization-centric policies are promoting a dedicated focus on achieving efficiency targets that are leading to a disconnect between employees and customers (Dominic, 2017; Kshirsagar, 2015). These strategies overlook the fact that customers are often driven by the heart as opposed to cognitive decision-making processes. Although advertising might capitalize upon customer emotion, this is neglected when providing the rest of the CX (Varma, 2012). In addition, the understanding that CX encapsulates the whole customer journey including the ambiguous psychological expectation before embarking on the experience is also overlooked in the quest to achieve more measurable efficiency and growth goals (Raghunathan, 2007; Varma, 2012).

Giving and receiving mediocrity is commonplace in India, often attributed to the slow legal system and complex bureaucracy (Kingdom of Netherlands, 2013; Sebastian et al., 2006), which removes the need for accountability. Avoiding responsibility and shifting blame are common complaints in India (Sen, 2013). This has endorsed the *chalta hai* (let it be) apathy to prevail in activities, thus sacrificing long-term success and quality (Kelshikaar, 2018; Murthy, 2009; Mehta, 2009; Singla, 2014). People are not held to account, especially those in senior positions and this exacerbates the substandard performance levels (Murthy, 2009).

There is a lack of a powerful consumer movement that can stand up for its members and make an impact (Mehta, 2009). Years of foreign rule may have embedded an attitude of expecting another power to make the decisions, while the years after independence were marked by a lack of incentive and government initiatives, which are jointly to blame for the lack of a pursuit of excellence (Kelshikaar, 2018; Murthy, 2009). Linked to this is weak corporate governance, which is an omission that is easily identifiable in today's digitally connected world (Murthy, 2009). Once identified, it negatively impacts the CX judgement by customers, even if these are internal issues that do not directly affect the customer.

Professionalism and the accompanying standards of meritocracy are lacking in Indian organizations (Murthy, 2009). Personal relationships often interfere in the ability to assess any services provided in an objective manner and benchmarking against the best (Murthy, 2009). Lack of integrity, authenticity, and discipline also fall under the umbrella of professionalism; undisciplined conduct is the norm among all echelons of society from relatively minor transgressions, such as poor timekeeping, to more serious wrongdoings of high-level corruption and fraud (Murthy, 2009). Forrester's study (Bhatia, 2016) suggested that Indian organizations were failing in CX due to a lack of discipline which encompassed a deficiency in accountability and incentives to follow up on intentions, rigor in the CX management

procedure, company-wide consistency, campaigns to achieve CX, and a fragmented understanding and process among teams.

Indians are less inclined to pay attention to detail, and some organizations admit that a process is started in India but sent to China for checking (Kelshikaar, 2018). This is linked to a lack of pride in their jobs; Indians maintain a level of snobbery when it comes to physical or menial jobs and this in turn can filter through society and the organization in the form of lack of care in quality work completed (Murthy, 2009). Similarly, investment into R&D is often sidelined, with Indian corporations preferring to let someone else do it and then copy it, resulting in a lack of innovation and world class quality (Raghunathan, 2007).

A different type of prioritization reins in India. Family and religious commitments will take precedence, and the resulting lack of punctuality is, therefore, not considered poor professionalism (Kelshikaar, 2018). A colonial rule followed by a socialist work culture has disincentivized achievement and minimized civic sense (Bodhananda, 2007). Corruption is also an illustration of individualism that prevails; individuals put their own interests before those of society or even local community (Murthy 2009). Individualism reins strong in India, where altruism for the greater community or beyond remains weak (Murthy, 2009), hence posing a challenge for employees expected to deliver over and above without recompense in the name of CX. To support sustainability of Indian development, it is incumbent upon everyone to repay what they owe to society (Balasubramanian, 2007).

The culture of extended families explains the almost reflex-like tendency to say yes, which is easier, avoids conflict, removes the need to share negative news, and provides an answer that they genuinely think you want to hear (Winkler et al., 2009). Although there is an intention to deliver, there is no consideration for time, planning, anticipation of difficulties, and prioritization when the answer is yes (Kingdom of Netherlands, 2013; Kumar, 2005,

Raghunathan, 2007). There is, however, a feeling of hope as people believe their intentions to be noble and possible, although they tend to overestimate their ability and the detail of understanding in delivering. There is also a belief that if things do not go to plan, then plausible excuses will be accepted as there was a genuine intention to deliver (Kelshikaar, 2018). In India, 80% of the work is completed in the final 20% of time, a notable example being the Commonwealth Games in 2010 (Kelshikaar, 2018). Yet, Indians are not likely to accept their errors. Instead, they rationalize their failures (Murthy, 2009).

The Indian education system (and the upbringing by parents and extended families) is also not conducive to providing CX. It fails to encourage questioning, critical thinking, and thinking for yourself, limiting students to parrot fashion regurgitating, and never questioning anyone in authority (Kelshikaar, 2018; Pallath et al., 2019). The hierarchical nature of Indian organizations advocates this mindset, suggesting that employees are more likely to adhere to the orders by a superior even if they disagree with a decision (Kumar, 2005; Sebastian et al., 2006; World Business Culture, 2017).

The Indian culture is one that promotes reverence, respect, and loyalty to the family (Murthy, 2009; Sebastian et al., 2006) and those perceived by others to be in positions importance. This tradition has created a culture of politeness cloaked in respect and restraint, which restricts Indians from communicating directly and openly and volunteering or informally providing feedback (Kelshikaar, 2018; Sebastian et al., 2006). While Western managers interpret queries and discussion from their employees as a sign of proactive performance, Indians expect clear instruction from above without need to question or challenge (Moore, 2010). Indians also opt for a more formal process of communication and feedback (Kelshikaar, 2018), thereby forgoing an opportunity for continuous improvement in performance and CX.

This deference for authority creates a tendency to push decisions up the hierarchy and a reluctance to make decisions on ground level, as the belief is that the boss is the decision-maker (Sebastian et al., 2006). Many Indian organizations are traditionally family firms that are still in the process of becoming more professional (Sebastian et al., 2006; Srinivasan et al., 2014). Therefore, the respect and submissiveness toward the family leader (often the managing director) still prevails over change and innovation. Leaders are not always likely to stand by their subordinates who make wrong decisions; thus, subordinates are less likely to admit to errors, problems, or changes (Guilbault & Omanwa, 2014; Kelshikaar, 2018). The ego and self-importance of those in leadership roles remains prevalent while the humility to accept failures and then learning from those that are better is rare (Murthy, 2009). In place of the deferential status of industry bosses, India still needs to develop leadership that inspires, energizes, and drives confidence and enthusiasm (Murthy, 2009).

The hierarchical system is exacerbated by very high staff numbers with a high degree of specificity and fragmentation in allocated tasks. This means that employees find it difficult to deliver beyond expectation (Kelshikaar, 2018; Murthy, 2009), which is key to CX.

The concept of value is still at an unsophisticated stage in India; perhaps tracing back to religious beliefs that encourage abstinence, many Indians are thought to be careful with their expenditures (Mehra, 2017). This may have led to a belief that discount epitomizes value, and the main criteria in choice is usually cost even if ethics are sacrificed in the interest of saving money (Kelshikaar, 2018). High quality is equated with excessive costs (Murthy, 2009). For example, the Indian mindset would compel drivers to avoid using a toll road, instead preferring to be late and save the toll fee (Kelshikaar, 2018). The *freeloader* reputation Indians are considered to have (Mehra, 2009) may be aggravating the situation. This may explain the reluctance that organizations have to offer perceived higher levels of service for free as part of CX investments, which cannot be accurately measured in terms of revenue. There is concern

that brands that rely on trust could be abused by customers or even their employees (Hannant, 2019).

Although some CX developments have taken place in India, it remains highly fragmented across industries, and inconsistencies within single companies (Epsilon, 2016) and across the entire journey also remain (Ernst and Young, 2016; Gopalan, 2017). Most Indian organizations have still not grasped that CX is an ongoing process constantly on the lookout for further inspiration and improvement (Ernst & Young & Cloud Cherry, 2016; KPMG, 2018; Kshirsagar, 2015; Varma, 2012). The vast, complex network of intermediaries in the Indian supply chain contains many weak links and national discrepancies that cause the CX strategy to malfunction (Kshirsagar, 2015; Nutaki, 2018). Indian organizations are yet to accept that their CX strategy must build in external factors to ensure that a brand's strong CX is upheld even when impacted by failures by associated service providers not controlled by the brand (Ernst and Young, 2016).

Although considered to be technologically skilled, Indian organizations appear to lag when it comes to the strategic use of data and analytics, which are commonly agreed to be essential to providing CX (Epsilon, 2016; Oracle, 2018, Raghunathan, 2007). These are not being utilized to measure a brand's customer service levels, instead Indian organizations rely on inaccurate anecdotal evidence (Singla, 2014). Also, Indian organizations seem to be disconnected from the social media impact of technology by dismissing the long-term and wide-ranging damage that poor reviews online can cause to the CX reputation (Mehta, 2009; Sengupta, 2018). Some weak CX attempts are made, for example, perfunctorily requesting a contact number in response to a complaint; however, this often results in no further action. This feeble attempt at CX appears to be implemented due to the intention of the brand to prevent a social media backlash as opposed to a genuine intention to provide a solution (Singla, 2014). The same applies to Indian employees being known to be online all the time and responding

rapidly; however, there is a belief that being online all the time might just be showmanship to prove how hardworking they are, especially as responses are often ineffective and pointless (Kelshikaar, 2018).

Millennials as Customers and the Impact on CX

Perhaps even more compelling than millennial characteristics is the millennial customer behavior, which may predict more accurately whether the Indian millennial has what it takes to transform CX.

Millennials have specific expectations as customers (Pillai, 2018) and in seeking to service these demanding customers, companies are changing their CX services automatically (Bundhun, 2019). Customer service expectations, by millennials especially, continue to rise (Microsoft, 2017). Millennial expectations can be a challenge for even successful brands as something that starts as a convenient extra soon turns into a standard expectation (NGCX, 2018). Millennials wield such great influence over brands that organizations have been forced to enhance their CX (NGCX, 2018). More pertinent to this paper is the anticipation that millennials may be translating their own demands and expectations as customers into an urge to change CX in the companies they work for.

The Indian consumer market is evolving rapidly with transformational change and increasing competition (Hannant, 2019), putting the onus on brands to keep up with revolutionary CX developments. Consumer loyalty is not considered applicable to millennials as customers are trading up rapidly and are not afraid to spurn a brand (Accenture Strategy, 2015; Hannant, 2019, Schneider, 2017). This notion is very much in keeping with the millennial inclination to move on quickly to the next new, shiny offering. Speed and convenience in execution and response times are taken for granted by this cohort (Harvard Business Review, 2018; Pillai, 2018; Schneider, 2017), who display limited attention spans

and are accustomed to instant gratification (Schneider, 2017; Tiwary, 2018). As it resonates with the millennial's own behavior, it is possible that millennials will be able to deliver reinvention, redesign, and innovation as part of their CX.

Global performance has morphed to become national and is now local or even personal (Mukherjee, 2016). In addition, there is also a return to basics trend; in place of sophisticated, glossy marketing ploys, millennials are opting for those brands that provide a simple, straightforward, and personalized CX journey (Palit, 2018).

Millennials believe in sharing their positive and negative shopping experiences (Solomon, 2015). While older generations may quietly take their business elsewhere, millennials are likely to publish their negative customer experiences on social media (Baer, 2017; Rodriguez, 2016). Millennials have high expectations of products and services working without problems, and are more likely to complain if they fail to do so (Gopalan, 2017; Rodrigues, 2016). However, equally, millennials are keen to share the entire breadth of their positive purchasing experiences online (New Gen Apps, 2017; Sengupta, 2018), which can provide invaluable, authentic public relations for a brand. Indians are shown to be more likely to share positive experiences of a brand than other nations surveyed in an American Express study (2014). Yet equally, 50% of Indian customers will share negative experiences, the highest proportion of the nations studied in an American Express survey (2014).

Indian millennials' spending habits have changed due to increased affluence, higher disposable income, decreased saving rates, the previously unacceptable but now increasingly popular concept of credit, and the trend of investing in experiences and perceived enhancement of life (Hannant, 2019; Morgan Stanley, 2017; Sengupta, 2018). Customers are valuing a lot more than price (Bova, 2019). Research by Singh et al. (2012) confirms that millennials value customer wellbeing very highly, and organizations recognize that the key proficiency of a

brand is not merely to deliver a product or service but a CX that can be streamlined into their customers' lifestyles.

Research shows that speedy response times, intuitive multi-platform contact, collaboration with the organization, identification with the organization's ethos, a human touch, intelligent automations, self-service options, and speedy resolution are expected by the millennial customer (Baer, 2017; Microsoft, 2017; New Gen Apps, 2017; NGCX, 2018; PWC, 2018; Schneider, 2017; Sengupta, 2018; Singh et al., 2012; Solomon, 2015; Verint, 2018). They must also include intuitive online technology, a purchasing experience that is a social experience in its own right, customer and employee collaboration as part of the process of brand building, self-service as an option with quality human assistance where needed, authenticity and personalization as part of the entire experience, easy physical to digital transition, instantaneous access and response times, omni-channel communication options, and conversational commerce as part of the entire interaction process (Accenture Strategy, 2015; Genesys, 2009; Harvard Business Review, 2018; KPMG, 2018; Microsoft, 2017; Newgenapps, 2017; PWC, 2018; Schneider, 2017; Sengupta, 2018; Solomon, 2015; Solomon, 2016;Verint 2018). In a survey of several countries, 71% of Indian customers used social media as a preferred choice of customer service interaction as compared to the USA and UK, which stood at 23% and 25%, respectively (American Express, 2014). Brands must blend seamlessly into a millennial, technological lifestyle (Prosumer, 2011).

The millennial moral compass drives them toward organizations whose values resonate with their own (Microsoft, 2017; Newgenapps, 2017; Schneider, 2017; Sengupta, 2018; Solomon, 2015; Solomon, 2016). Hence, brands must be seen to be visibly and actively promoting societal, cultural, and community driven campaigns (Singh & Useem, 2010).

Most promising of all, millennials have shunned the *what* and seek to identify with the *how*, *why*, *what is new,* and *what more* of a brand (KPMG, 2018; Sengupta, 2018). This is precisely the direction of CX.

These expectations could mean that millennials who are already becoming key influencers in corporate CX will be more inclined to offer the same in their organizations (New Gen Apps, 2017). Expecting a certain CX themselves but delivering another is not in line with the transparent and ethic driven attributes of this generation (Bannon, Ford et al., 2011). If they expect this, then it could well mean that they will deliver it in the companies for which they work (Schneider, 2017; Tiwary, 2018), so the signs for a millennial transformation of CX look promising.

Findings

In this section of the literature review, the findings of the previous section are condensed to identify whether they provide sufficient evidence to suggest that Indian millennials can transform CX. Based on the nature of this study and the quality of data available, the analysis is associational and this review endeavors to ensure that the findings are targeted to the research question, provide a balanced perspective and provide clear demarcation between academic and popular literature.

The findings of this review identified negative and positive characteristics that signal that Indian millennials may be heading in the right direction to be able to transform CX; however, there is no clear-cut academic research to confirm this. To be able to make a more qualified conclusion, it is necessary to identify the skills required to implement CX effectively.

KPMG (2018) appears to be the only study to identify CX requisites, of which only integrity and empathy are connected to people skills. Frow and Payne (2007) also identified 10 points; however, they cover mainly metrics and structural frameworks to pursue CX. Only one

point, increasing employee motivation to participate in the CX mission, refers to the role of people. A few popular literature articles summarize the main traits essential for delivering CX. These include empathy, emotional intelligence, integrity, patience, constant communication, powerful positive language skills, exceptional ability to listen, trustworthiness, humility, creativity, responsibility, commitment, flexibility, organization, decision making skills, perception, product and service expertise, and solution finding (Demeré, 2018; Deshpande, 2019; Martins, 2015; Oracle, 2018).

There may be a connection between these attributes and CX; however, these are not academically researched and confirmed characteristics, so this review will not apply them as a benchmark to assess the Indian millennials' ability to transform CX. This review has, however, made credible inferences between Indian millennials and these traits, which serve as an initial connection and could be viably supported by further research.

Descriptions of millennials have included a range of adjectives including impatient, demanding, materialistic, lazy, entitled, over-confident, manipulative, over-sensitive, lacking in responsibility, selfish, and narcissistic. (Alsop, 2008; Lancaster & Stillman, 2010; Sheahan, 2005; Twenge, 2014; Twenge & Campbell, 2009). However, they have also been described as confident, philanthropic, ethical, team orientated, well-educated, entrepreneurial, technologically skilled, flexible, optimistic, tolerant, inclusive, ethical, agile, and open minded. (Alsop, 2008; DeSouza, 2009; Lancaster & Stillman, 2010; Sheahan, 2005; Twenge, 2006).

An essay by Tripathi (2018) has translated the millennial traits of challenging the status quo as a healthy rebellion–one that could represent a precursor to India doing things differently. Indian millennials are questioning, defying old traditions, and confronting norms; family structures are becoming smaller and less influential, and parental control is relaxing in the face of powerful peer group influencers (Hannant, 2019). Socially and culturally, the millennials

are unafraid to challenge the norms, for example, marrying out of their communities, moving to the cities, setting up businesses, and severing ties with extended family (Hannant, 2019; Raina, 2016). Other millennials are not so much challenging the older generations but instead receiving parental support in making these changes (Hannant, 2019).

Such unprecedented change in traditional, established institutions of Indian life supports the prospect of similar change occurring in the corporate world. Although it is not possible to accurately predict whether CX will be similarly positively affected, there is evidence to suggest that millennials can push for change.

A Prosumer report (2011) discovered that 91% of Indian millennials surveyed believed they possessed the power to change the world (the highest figure of the countries surveyed), and 62% (again the highest figure of the countries surveyed) felt they had more power than their parents' generation to do so. Millennials believe that the strength of individuals working together can overcome governmental or institutional power (Prosumer, 2011). "Collaboration, creativity and community" are identified as soft powers that can achieve change more effectively and quickly, particularly with the support of technology (Prosumer, 2011, p.16). The self-assurance and faith the millennials possess is also noteworthy for CX, with Indian millennials the highest scoring internationally with 95% (Prosumer, 2011).

Indian millennials believe that their consumption patterns are likely to have a higher influence on change than their votes in governmental elections and thus that organizations wield far greater power for change than governments. By their own admission, Indian millennials believe that the obstacles to change were inability to unite, trust from the rest of society, and time. Yet they also believe that hard work and self-confidence would be most likely to help them achieve their goals for change (Prosumer, 2011).

Qualities that Millennials believe will support them in their quest for change are in order of importance creativity, determination, courage, kindness, faith, energy, empathy, and peaceful protest (Prosumer, 2011). The personal efforts to pursue change are tantamount, due to the millennial belief that each individual can make a difference and a conviction in the Gandhian philosophy of being "the change you want to see in the world" (Prosumer, 2011, p. 18).

Yet for all this change, "India is living in many centuries in different parts of the country simultaneously" (Business Standard, 2018, para. 4) This applies particularly to Indian millennials who are at ease in a contradictory trinity of different time, cultural, and societal spaces having been raised in multi-generational extended families (Bijapurkar, 2013; Hannant, 2019). The Indian millennial mentality continues to respect tradition and convention but can find equilibrium by evolving them to suit contemporary lives (Hannant, 2019 p. 41) because they "think in English and act in Indian" as suggested by a senior Tata industries director (Cappelli et al., 2011, p. 10). Indian millennials seek Western modernity; however, they are not prepared to sacrifice culture and tradition in this pursuit (Hannant 2019; Overgaard, 2010; Sebastian et al., 2006). Indian millennials are thought to be a generation that have the best of both generations; in India millennialism is still evolving and has not yet been exposed to the seemingly more negative elements of their Western counterparts (Hannant 2019), which bodes well for finding innovative CX strategies. Indian millennials, still very much attached to culture and tradition (Srinivasan et al., 2014), will hopefully be able to deliver contemporary CX solutions that satisfy their own cohort without alienating older generations. In fact, it is a positive signal that Indians have identified this dichotomy and unconsciously adapt global knowledge to an Indian setting as suggested by the Tata director, Gopalkrishnan (Balasubramanian, 2007).

Young Indians have been raised in immensely competitive environments (Bijapurkar, 2013) learning to fight against the odds. The Indians who have migrated have had internationally recognized, successful careers in the top echelons of corporate structure (Hannant, 2019), demonstrating that they possess ability and adaptability. However, unlike the previous generation that relocated to achieve, the millennial generation includes members who are returning to their country as they are enticed by growth opportunities in emerging markets and stagnating growth in the rest of the world (Hannant, 2019). These non-resident Indians (NRI) bring with them an international education, first-hand experience of Silicon Valley, and an entrepreneurial drive and confidence (Hannant, 2019; Rosling, 2017). Most importantly, NRIs are armed with a fresh and global mindset that resonate with the more broadminded domestic millennials (Raina, 2016) to create what many believe will be the Asian Century (Kelshikaar, 2018; Bijapurkar, 2013). NRIs have applied international education as a stepping stone to future success and a chance to bring about change in India as opposed to an opportunity to emigrate (Hannant, 2019).

Many millennial Indians may be poor but are no longer backward, and their focus is no longer the claim for social equality but the pursuit of economic opportunity. Millennials no longer resign themselves to destiny. Instead, they have the confidence to aspire for themselves, not just their children (Bijapurkar, 2013). The ambition that drives them is *how to?* not *why not*? (Bijapurkar, 2013; Sengupta, 2018), which is promising for an innovative CX future.

Indian millennials possess contagious optimism. They are a cohort that has been raised in a world of opportunity and aspiration only see success at the end of the journey (Bijapurkar, 2013; Hannant, 2019) and is not put off by mistakes or failure (Raina, 2016). This positive outlook may be overlooked for want of a more measurable criteria for success, but nonetheless its effectiveness must not be dismissed. It is quite possible that this positive outlook can hasten the implementation of CX.

The powerful attraction of being a part of the growth revolution in India must not be underestimated; it draws in young Indian millennials (both domestic and NRIs) who are keen to play their part, not only for personal gain, but also altruistic societal reasons (Hannant, 2019; Sengupta, 2018). This is a more socially and environmentally aware and connected generation (Raina, 2016; Sengupta, 2018). A nationalism is pervading India, possibly due to the current right-wing nationalist government, and this may be partly responsible for infecting millennials with a national pride that urges them to prove their successes on a global stage (Raina, 2016). Indian millennials are not satisfied with watching from the sidelines, they want to play significant roles in this world of change, and change in the corporate world may come in the form of CX.

Although a global environment is missing from many Indian organizations, India itself offers vast diversity and allows millennials, who already possess flexibility and agility, to adapt quickly and comfortably (Hannant, 2019).

Highly regulated policies hampered any creative commercial revolution in India during the years after independence, nonetheless the clever concept of *jugaad* (improvisation) managed to overcome the barriers to trade (Aiyar, 2011; Bijapurkar, 2013). This generational inheritance in the form of *jugaad* means Indian millennials operate an enterprising, can-do attitude that allows them to overcome hurdles (Hannant, 2019; Kelshikaar, 2018). The Indian millennials–unlike their Western counterparts–have been raised with ambiguity and are able to traverse a radical disruption with ease, which will be essential for CX implementation.

Indian millennials have a collectivistic mentality that corresponds well with the collaborative element of CX today (Digital Crew, 2018; Sengupta, 2018). This is further enhanced by their long entrenched technological and English-speaking skills that allow Indian millennials to access global financial backing, corporate support, and social media access that

can lead to a greater understanding and subsequently improved delivery of CX (Digital Crew, 2018).

The millennial cohort is getting older, joining decision makers as CEOs and directors, and making the choices that resonate with their own thinking (Hannant, 2019). Furthermore, the millennial ambition for speedy corporate promotions means they are becoming senior executives far more quickly. This rapid promotion is furthered by significant millennial start-up involvement so that they are being elevated even more quickly and have valuable CX interaction from early on (Kalpathi, 2016).

Technology is a key part of the millennial skill set that can translate into superior CX, and it is the digital revolution, more so than merely the huge millennial population that can impact CX (Morgan Stanley, 2017; Sengupta, 2018). Indian millennials possess world class digital skills and are comfortable with the use and application of analytics and data collection (Kalpathi, 2016; Sengupta, 2018), which is key to successful implementation of CX (Harvard Business Review, 2018; Oracle, 2018).

Millennials, particularly start-ups, give equal status to their external and internal customers. This internal marketing with a customer centric slant is imperative for successful CX performance and manages to incorporate millennial preferences into the CX experience, for example, allowing millennial employees to share positive brand information (Accenture 2015; Budhwar et al., 2009; Meyer & Schwager, 2007; PWC, 2018; Siddharthan, 2014).

Energizing for change has less to do with changing people and focuses on changing contexts (Ghoshal, 1996). Perhaps the millennial desire to change corporate environments may be the driver to transforming CX?

A few millennial attributes that may interfere with a potential millennial driven CX revolution have also been identified. Although some of this data applies to studies on all

employees within an Indian organization, it will include the millennials as they make up nearly half of the Indian work force (Raina, 2013).

Indian millennials struggle with self-regulation, decision-making, responsibility, or ownership because their culture is one which has always meant someone has managed them (Hannant, 2019; Sebastian et al., 2006; Srinivasan et al., 2014). Paradoxically, although specific instructions and guidance is expected, millennials also prefer the freedom to take decisions and make mistakes (Kalpathi, 2016), a concept that is still alien to the Indian organizational culture (World Business Culture, 2017).

Indian millennials pride themselves on their creativity, which they believe to be their greatest career strength (Prosumer, 2011). However, although research recognizes millennials as an innovative generation (Sengupta, 2018), it is also noted that many young Indian graduates seem to struggle to think as disruptively as companies would like (Hannant, 2019). Design thinking too has been highlighted as a weakness (Bhatia, 2016). This can be an obstacle as CX depends on creativity to deliver the most favorable experience.

Forrester's study on Indian CX maturity by Bhatia (2016) revealed that empathy is a weak spot in Indian organizations; they have a distorted opinion of their own empathy, weak levels of employee understanding, and application of empathy. Empathy is arguably the principal element of successful CX (Lywood et al., 2009), so weakness in this area does not bode well.

Research in Indian call centers revealed that younger workers displayed a complacency and indifference that is representative of their age group (Budhwar et al., 2009; Murthy, 2009). This apathy pervades Indian society, as people prefer to leave things for someone else to deal with (Murthy, 2009). Again, this is a worrying trait that could hamper successful CX implementation.

Indian organizations have also recognized that while technical knowledge is present in millennials, there is a lack of communication skills, adaptability, and disposition to learn (Hannant, 2019). The reference to communication is often linked to a high context associative culture, where there are often symbolic meanings and other (often irrelevant) messages within communication (Winkler et al., 2008). These attributes could also create substantial obstacles to CX in India.

Business leaders agree that the millennial generation lacks confidence possibly due to an extreme dependence on peer group and social media backing and a reliance on family elders to make decisions on their behalf. This attribute will have to be addressed, possibly as part of a company culture endeavor, as the assurance to make decisions, ask the right questions, and think critically are key to creating a successful CX journey (Lemon & Verhoef 2016).

Indians find negative feedback very difficult to accept (World Business Culture, 2017; Winkler et al., 2009), and this could be a major drawback to CX, which is an ongoing and evolving concept that will involve candid communication among employees.

Failing to deliver on promises, mishandling personal data, and being difficult to work with showed as the top three customer complaints (Accenture, 2017). These issues reflect a breach of trust and is of great concern as trust is one of the foundations of CX (Accenture, 2017).

Research shows that for CX to be successful it must have a buy-in from senior leadership (Harvard Business Review, 2018), and a committed leadership team may have to guide their millennial employees. Millennials depend on guidance and mentorship (Hershatter & Epstein, 2010; Kapoor & Solomon, 2011), and this leads to a notion that Indian millennials may only be able to achieve a CX transformation with the correct leadership from another generation or senior figure of authority.

Interpretation of the Literature

In this final stage, the review ascertains that the literature available cannot determine whether Indian millennials have what it takes to transform CX in India. Academic literature on how successful CX is identified and how it can be measured is still lacking, as is an accepted global definition of CX. The human element of CX has also not been covered by CX studies. Nor does scholarly literature address the specific characteristics required to implement CX successfully, and therefore, no comparison can be made with the existing information about millennial characteristics. Finally, there appeared to be no papers on the role of Indian or other millennials in interpreting, designing, and implementing a successful CX framework.

This review has identified several Indian millennial characteristics that show promise of having a positive impact on CX transformation; however, there are a few traits that may equally impede a rapid or wholly successful implementation. These deductions have been made by identifying connections between academic literature on Indian millennial traits, millennial customer expectations, and India's current CX performance and popular literature information regarding attributes required for successful CX. In line with the guidelines by Russell (2005), this paper elucidates that no academic or popular literature is currently available to support these connections, which therefore remain conjecture at this stage.

Future Recommendations

To obtain conclusions with more rigor and precision, further research is required. As a first step, holistic studies into CX in India that assess the reasons for and the current performance of CX are required. Secondly, this should be followed by research on CX success stories in India and globally to identify what organizations have done to implement CX effectively. Next, detailed studies into the roles of different generations in Indian and international organizations that have succeeded in CX must be carried out to identify if there

are notable differences that may be pertinent to success in Indian CX. Then there is a requirement for research into the attributes necessary for effective CX. Finally, further research may be able to build connections between the generations and CX successes. If the studies are to be even more targeted, it is also advisable to have more research into Indian millennials as compared to their global counterparts to identify any India specific characteristics. This may result in a more thorough exploration of the Indian millennial role in effective CX execution and identify how their function can be supported and enhanced by organizations to accelerate and boost the transformation of CX in India.

Conclusion

At this stage it is only possible to make inferences based on a preliminary outline of CX and Indian millennials. However, literature does support a description of the challenges of this CX transformation. To claim back a lost reputation after 70 years of recent history and thousands of years of embedded culture and tradition will be an unprecedented mission without historic roadmaps that can lead the way to what good looks like (Hannant, 2019). It represents a generational revolution that incorporates deeply embedded centuries of tradition and culture (Overgard, 2010) versus the contemporary mindset that upholds new values and disruptive progress.

While Indian millennials appear to possess a disruptive and innovative vision and some promising skills (Sebastian et al., 2006; Sharma, 2011) to bring about CX transformation, their deeply entrenched characteristics will need to evolve rapidly. If India is to leverage the current momentum and aspiration of India's developmental revolution, then adoption of CX must be quick. Conventional boundaries will give way to collaborative and transparent new partnerships, many initiated in non-traditional organizational structures and platforms (Kalpathi, 2016). The marketplace is one of continuous change and complexity; therefore, this

quest for CX excellence will be a continuous and holistic one that will keep the customer at its center yet involve many other inputs (Kalpathi 2016).

Encouragingly, nearly 80% of Indian CXOs acknowledged that there was much progress to be made and that CX was going to continue to feature strongly at senior levels (Ernst and Young & Cloud Cherry, 2016). However, organizations need to prepare themselves for a CX that will differ from traditional internationally successful models. The digitally advanced millennial generation will have to redesign innovative frameworks of CX (Kalpathi, 2016; Sengupta, 2018). Western models, no matter how acclaimed, will not triumph in India (Hannant, 2019). Therefore, the hybrid solution that recognizes India's strengths and weaknesses, yet draws on Western innovations and track records, will win (Hannant, 2019). Millennials will have to define the CX duality of the future, one that supports deeply rooted cultural tenets, a millennial mentality, and India's place in a globalized world (Srinivasan et al. 2014).

Organizations will have to ensure that they can create the right environment to facilitate the millennial drive (Hannant, 2019), which will help deliver on their CX vision. Millennials will need guidance and support from their organizational leaders to help them navigate the new arena of choice, freedom, trust, and opportunity (Hannant, 2019).

This haphazard and uneven journey (Hannant, 2019) is one that may be driven by creative millennials but will require the support of other generations to make it happen (Kalpathi, 2016; Sengupta, 2018). All generations will have to not only acknowledge but also applaud differences between its members (Balasubramanian, 2007). The signs are positive, as industry leader Kishore Biyani states, "I believe that people do transform themselves after a certain age and can manage something entrusted to them—manage something bigger, make something better" (Balasubramanian, 2007, p. 276).

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