

**GO**  
(likelihood to switch)

Experiences consumers think worth switching to retain  
BUT NOT worth paying extra to retain

**Consumer Goods & Services:** Providing virtual try-out tools and online advisory services for product selection  
**Banking:** Offering online appointments for advisory services and extended online service options

**REENGINEER**

Experiences consumers think worth switching provider AND paying extra to retain

**Travel:** Providing flexibility to delay or refund travel or switch bookings without penalty  
**Consumer Goods & Services:** Bringing locally produced products and services to the front to help small businesses  
**Banking:** Pausing loan repayments or forgive late payment penalties due to consumer hardship

**REIMAGINE**

Experiences consumers think not worth switching provider OR paying extra to retain

**P&C Insurance:** Using drones or satellite technology for inspections to enable faster claims processing  
**Banking:** Keeping a clean environment in branch offices

**RETHINK**

Experiences consumers think worth paying extra to retain BUT NOT worth switching provider to retain

**Automotive:** Providing new car delivery instead of picking up  
**P&C Insurance:** Promoting sustainable products

**RECALIBRATE**

**STAY**  
(likelihood to stay)

**NO**

(likelihood not to pay)

**PAY**

(likelihood to pay)