THE RISE OF THE SELF-DIRECTED CUSTOMER

WHY CONTROL, FLEXIBILITY AND CHOICE NOW DEFINE THE CUSTOMER EXPERIENCE

The Experience Gap
Nobody Designed For

Customers aren't following the journeys we design anymore.

They're bypassing them, reshaping them, and in many cases, ignoring them entirely.

They research online, check stock on mobile, visit stores to validate choices, switch to self-checkout for speed, and expect human support the moment something becomes complex. They move fluidly between channels, touchpoints, and interaction types – often within a single transaction. And they expect it to just work.

This isn't a channel problem. It's not even a technology problem. It's an expectation problem.

Because while organisations are still designing structured journeys, customers have already moved on. As McKinsey puts it, technology has given customers "unprecedented control over the experience of purchasing goods and services" [mckinsey.com]. And they like it.

The result is a widening gap between how experiences are designed and how customers actually behave. At the centre of that gap is a new kind of customer:

The self-directed customer.

The Shift We Created

For more than a decade, businesses have invested in making experiences faster, easier, and more accessible

We removed friction.
We digitised interactions.
We gave customers options.

And it worked. But it also set a new baseline.

Today, speed and convenience are no longer differentiators – they're just expected. Customers now judge stores on their ability to deliver **speed, certainty, and ease at every step of the journey** — from finding products to completing transactions.

37% **of consumers cite speed and convenience-related factors as key drivers of in-store satisfaction**

McKinsey & Company – *Shopping in the age of AI: Redefining stores for a new era*

At the same time, expectations have become transferable. Customers don't compare you to your direct competitors – they compare you to the best experience they've had anywhere.

That could be:

One-click Checkout

Real-time Delivery Tracking

Frictionless Mobile Payments

These expectations don't stay digital. They carry into every interaction, whether it's stores, branches, restaurants or service desks.

The outcome is clear:

Customers no longer adapt to business processes.

They expect businesses to adapt to them.

What is a Self-Directed Customer?

The instinct is to equate this shift with self-service. That's a mistake.

Because self-direction isn't about removing people – it's about removing constraints.

A self-directed customer wants control over the experience, not a specific type of experience. And that control shows up in three ways:

1. Control

They decide:

- **how they engage**
- **how fast the journey should be**
- **whether they want independence or support**

For many customers, this isn't just a preference for speed – it's a desire to control the process itself, particularly in routine or low-complexity interactions.

2. Continuity

They expect every interaction to connect:

- **no repeating steps**
- **no restarting journeys**
- **no loss of context**

3. Contextual Choice

Their needs change in real time. They want speed when they're in a hurry; they want reassurance when something is complex; and they want flexibility when plans change.

The same person, on the same day, might:

- **use self-checkout for a quick purchase**
- **seek staff support for a return**
- **buy online and fulfil in-store**

This behaviour is not fixed. Research shows that only a minority consistently choose one particular checkout type – while nearly half of consumers actively switch based onwhat suits them in the moment.

In fact, **80% of consumers say it's important to have a choice of checkout options** – reinforcing that flexibility, not standardisation, now defines a good experience.

The critical point is this: **they expect to choose – and be free to change that choice at any moment.**

(Source: Kantar Profiles Research on behalf of Glory, July 2022*)

What Changed:
From Convenience to Control

Consumers are broadly positive on self-service, with a majority consistently saying it improves their experience.

Convenience still matters.

According to Deloitte, **52% of consumers say convenience matters more to them today than it did in the past** (Deloitte).

And organisations are responding. **Over 85% of retail executives say they are making significant investments to increase convenience** (Deloitte).

But as technology has evolved, so have customers, and convenience alone is no longer enough.

Convenience removes effort. **Control removes frustration.**

And that's what customers now expect.

Several forces have converged to create this shift:

Digital redefined "easy"	Self-service normalised autonomy	Journeys became fluid
Customers now expect interactions to be fast, intuitive, and frictionless by default.	From banking apps to airport check-in, customers have grown cmfortable acting independently – when it suits them.	Customers don't think in channels. They think in outcomes.

The Experience Problem:
Fixed Journeys in a Fluid World

Most organisations still operate with a legacy mindset:

Journeys are designed.
Channels are defined.
Processes are fixed.

But self-directed customers **don’t behave in straight lines**.

They start in one place and finish in another. They switch between self-service and assisted models. They expect consistency across every step.

Which creates a *structural* challenge.

Gartner highlights the growing importance of tools designed to **track and optimise customer interactions across complex, multichannel journeys over time**. Adoption is rising fast, with **65% of senior marketing leaders already investing in journey orchestration capabilities**. [gartner.com]

Why?

Because the issue is no longer visibility. It’s coordination.

And that requires more than better interfaces.

51%

of respondents want online and in store experiences to be more integrated (rising to 75% in some markets)

Source: YouGov 2025*

What Self-Direction Actually Requires

Supporting self-directed customers means rethinking experience design from the ground up.

These are the three principles that matter most:

1. Freedom to Choose

Customers must be able to decide:

- channel
- interaction type
- fulfilment method
- payment preference

Without hitting dead ends or forced paths.

This extends to payment choice — with 90% of consumers expecting self-checkout options to support all payment types, even in markets with lower cash usage.

(Source: Kantar Profiles Research on behalf of Glory, July 2022*)

2. Consistency Everywhere

Nothing breaks trust faster than inconsistency:

- pricing that doesn't match
- promotions that don't transfer
- loyalty that doesn't follow

Consistency is invisible when it works – and highly visible when it doesn't.

3. Seamless Transitions

Customers want to be able to:

- start anywhere
- move anywhere
- finish anywhere

Without friction.

When this flexibility is delivered well, the commercial impact is tangible – with customers more likely to increase both purchase frequency and spend when friction is reduced and control is enhanced.

This is not just a CX ambition – it's a business opportunity. Organisations that improve customer experience can **unlock 5–10% revenue growth**, according to McKinsey. [mckinsey.com]

But achieving that requires alignment beyond the front end.

The Enabler:
From Fragmentation to Unification

Here's the challenge most organisations face:

Experiences have evolved faster than the systems that support them.

Behind every customer interaction sits a complex mix of:

- **product data**
- **pricing engines**
- **inventory systems**
- **payment infrastructure**
- **customer data**

When these operate independently, experiences break down because choices become limited, journeys become fragile, and friction reappears.

To support self-directed behaviour, organisations need a different foundation – one that connects these elements in real time.

This is where unified approaches come into play.

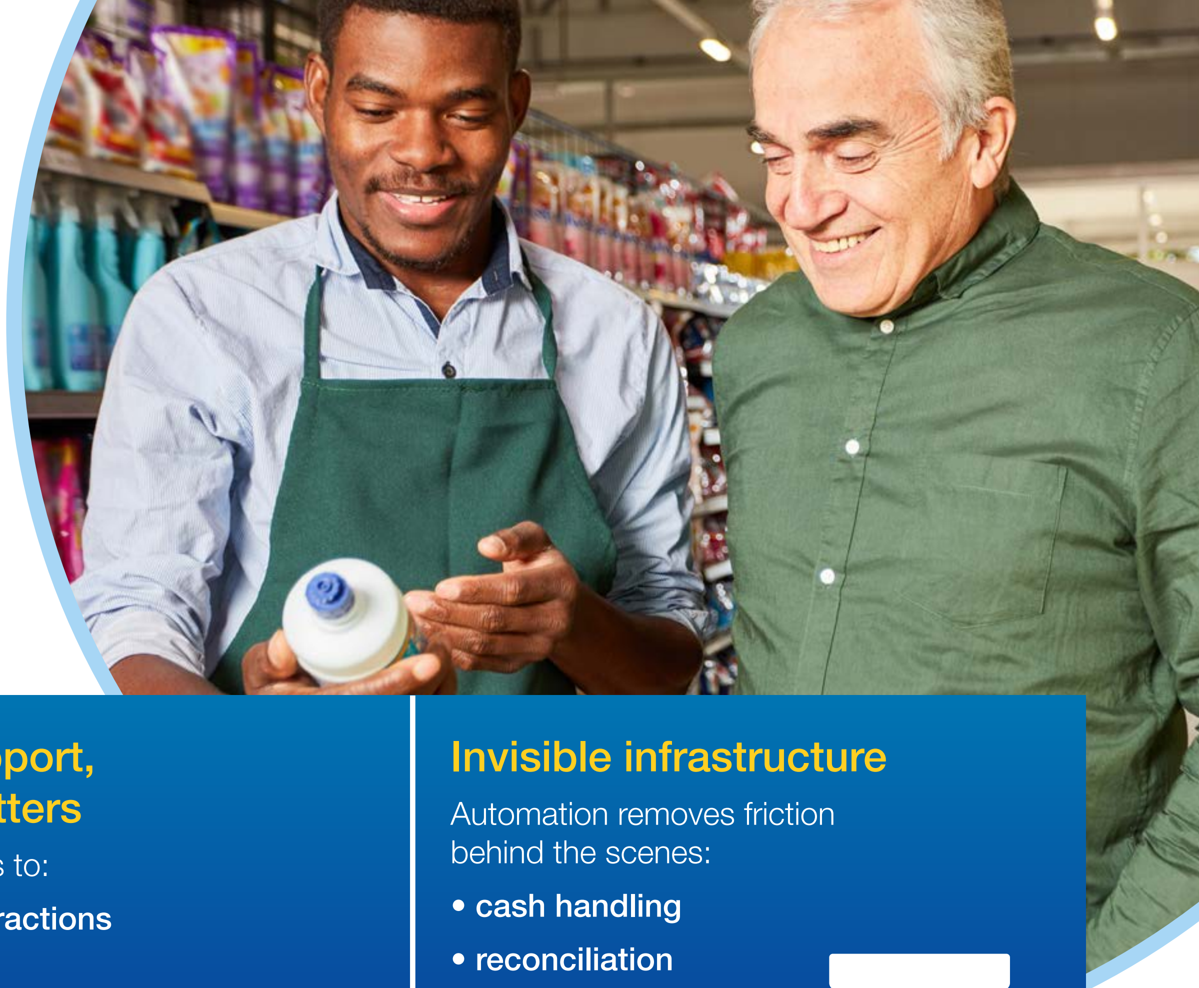
Gartner describes modern platforms as bringing together **customer data, channels, and real-time decision-making to optimise interactions across the journey**. [gartner.com]

The impact is tangible:

- consistent pricing and promotions
- accurate stock visibility
- flexible fulfilment options
- seamless movement between channels

Put simply: you cannot deliver flexibility to the customer without unity in your operations.

Rethinking
the Physical Experience



Nowhere is this shift more visible than in physical environments.

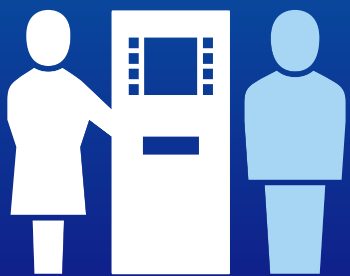
Where the store was once a single journey, it's now a platform for multiple journeys happening simultaneously.

What does that look like?

Choice-led checkout

Designed around customer preference:

- **self-checkout**
- **kiosks**
- **staffed lanes**



Human support, when it matters

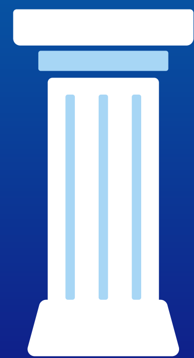
Staff focus shifts to:

- **complex interactions**
- **exceptions**
- **high-value engagement**

Invisible infrastructure

Automation removes friction behind the scenes:

- **cash handling**
- **reconciliation**
- **routine operations**



Remember, the goal isn't to digitise the store.
It's to make it adaptable.

Designing for the Customer We've Created

The self-directed customer is not a future trend. They're already here.

They expect:

- control over their experience
- flexibility in how they engage
- consistency across every interaction

And they will increasingly choose brands that deliver it.

The challenge for organisations is no longer whether to invest in digital, whether to enhance physical experiences, or whether to offer assisted service.

It's how to connect them.

Because the winners won't be the businesses with the most channels. They'll be the ones who give customers the freedom to decide **how those channels work for them.**

The Real Question

The question today isn't:
How do we design the perfect journey?

It's:

How do we enable customers to design their own – without friction, without compromise, and without constraint?

Have a chat with our team to discover how our full spectrum of retail solutions can empower you to meet today's self-directed customer.

*All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 6,810 adults across the UK, the USA, and Singapore. Fieldwork was undertaken between 19th September - 1st October 2025. The survey was carried out online. The figures have been weighted and are representative of all adults (aged 18+) for each country surveyed.

Scan or click to get in touch

Glory Global Solutions

https://www.glory-global.com

EBOOK-THE-RISE-OF-THE-SELF-DIRECTED-CUSTOMER_0826_1.0