

# A Beginner's Guide to Launching a Customer Experience (CX) Program

LEARN HOW TO MAKE CUSTOMER EXPERIENCE THE DIFFERENTIATOR FOR YOUR BUSINESS





This ‘101-level’ guide will help you understand why customer experience (CX) strategies matter, how to get started (including pitfalls to avoid), and what results to expect from your efforts.

Whether you are a line of business manager in operations, marketing, support, or customer service—or any business person interested in understanding more about improving the customer experience—this guide is for you!

## **CX Programs Are Popular**

Customer experience programs are all the rage these days—and they should be. Companies with a formal customer experience (CX) program grow faster and make more money. Programs are popular for a reason: they work! But in the past, only large companies had formal programs; they were big enough to make it happen, and had the staff, the budget, and the expertise to create enterprise-wide programs.



Today everything has changed. Different business and consumer attitudes, new advancements in technology, cutting-edge research practices, and a desire (or need) to be more competitive are fostering the growth of customer experience programs for businesses of any size—especially mid-sized firms. Firms that traditionally have been unable to benefit from CX programs are now jumping in with both feet.

## **So, What Is a Customer Experience Program?**

There are many formal definitions of customer experience methods, programs, and activities. The simplest of these is a systematic approach to discover and improve the areas in which customers interact with a business and that, when considered collectively, create an overall level of satisfaction, perceived value, and engagement with a business. As important as it is to understand this definition, it's equally important to consider what a CX program is not.

## FOR EXAMPLE:



Some companies have a customer survey in place already. This survey gathers feedback occasionally, and the data is not really used by anyone to do anything. This is NOT a CX program!



Other firms collect ad-hoc feedback from front line employees to determine what customers are saying, and the data is reported randomly to a few key people. This is NOT a CX program!



Yet other firms have a website feedback inbox to gather feedback, and those comments are shared internally with employees in a quarterly meeting. This is not a CX program!

The most effective CX programs offer the best of software, services, and the best of research expertise. These two key components give you the confidence and competence to move ahead with clarity, focus, and direction. A program is more than a tool used in an ad-hoc fashion to gather data and feedback. A program has several key elements:

**Sound Business Strategy:** A program of any size must begin with a strategic plan with specified goals. For example, an objective of a program would sound a little like this: “to improve customer experience so that fewer customers churn prematurely, resulting in increased revenue of 5% annually.” A realistic strategy should be established, and it should tie to something tangible.

**Ongoing Activity:** A program will have components that are ‘always on’—not just one-time projects. By setting up the right elements, you can keep customer insight flowing to the right people and ensure that the right actions are being taken to improve CX every day. There is a place for ad-hoc projects within a program. For example, you may want to launch a one-time survey to a segment of your customer base in order to understand why they purchased a product and make some CX improvements based on that information. That’s fine, but for nearly the same amount of effort, you could automate and systematize that same project so that the survey is triggered through a CRM system integration and the data is shared continuously. (Don’t worry; data integrations aren’t nearly as scary as they sound, as explained in the next section.)

## COMPANIES LIST CX AS A STRATEGIC PRIORITY

**According to Forrester, 86% of firms cited CX as a top strategic priority. Within that group, 63% said they sought to differentiate from competitors within their industries, and another 13% said they sought to differentiate from all companies across all industries. Interest in CX has turned into momentum.**

“The State of Customer Experience.” Forrester Research

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## TRUTH OR MYTH

**“I don’t have to be an expert to launch a program.”**

*True*

If you are a consumer, if you care about customers, or if you simply have a desire to improve the customer experience, then you are qualified enough to get a basic program started. It helps to have some basic business training and to know who in your company can help you with survey question creation or with reading survey response data. It also helps to have a role in which you can lead change in a customer-facing organization or influence those departments. Those roles are often located in operations, services, support, research, marketing or the C-suite.

## “All we need is a survey, and we are set.”

### *Myth*

Sure, a survey is a great starting place, but a survey alone will not be enough. A basic program will have some amount of strategy to gather the right data, to find insight from that data, and then deliver the results to the right people around the company. A survey is a basic tool within an overall program.

**Internal and External Branding:** Even if your program is small, give it a name and a brand. Treat it like a product with its own launch alongside some marketing to help get the word out. Have fun with the name and brand, keep it positive, and get employees to talk about it. You create CX buzz by having a strong launch, and then keeping the program top of mind through regular communications. Additionally, many practitioners report that the single most important item related to their program success is the personal time they took to meet with key influencers and leaders at the business to explain what is happening, its impact, and to solicit their support. Employees love customer experience programs because they all want to make customers happy.

**Survey and Operations Data:** As suggested above, CX programs need solid customer data and insight to drive the right decisions and improvements. They draw their data from several resources. Surveys are a key component. After all, it's very difficult to improve the customer experience without actually asking customers what they think and feel. Programs also get data from sources where customer data is collected, such as customer relationship management (CRM) systems, financial systems, operations

systems, and contact/call center systems (this customer data can collectively be referred to as ‘operational data’). Integrating with these operational data systems can be simple with today’s technology. In many cases your IT group will not even need to be involved. Work with your vendors to upload files or set up connections to these files in a way that the system is automated. The end result will be a newfound ability to connect customer perceptions with customer behaviors, and understand exactly what your organization should do operationally to improve.

**Real Customer Insight:** The whole point of gathering data is not to collect more data—most businesses have mountains of it already. The goal is to create usable insights that drive

change. There are several ways to create insight from data. Using the objectives set in the strategy of the program, you should look for data that reveals weaknesses in service, identify cross-sell and up-sell opportunities, opportunities for improvement, areas to increase support, and ways that the business is strong. Build on the positive, and be clear about what is driving the negative. Use the operational data to enhance the insights. For example, gathering survey responses that indicate customers are unhappy with interactions with the call center is helpful, but linking it to financial data that shows the impact of these negative responses means there is a \$200,000 per quarter loss in customer upsell or lifetime value is what will really raise eyebrows around the company.

### **Relevant Business Stories:**

One of the most important attributes of a CX leader is that they are exceptional data storytellers. People respond to—and remember—stories. For example, the program leader for a major airline had all kinds of data at his fingertips; call center data, flight operations data, CRM data, and survey responses. He was able to create a compelling story about the link between their customer satisfaction score (they use a common method known as a Net Promoter Score, or NPS) and their revenue. Every one point change—up or down—in their overall NPS score meant a rise or fall of between \$5,000,000 and \$8,000,000 each year. The simplicity of this story helped to get the attention of everyone at the company. You can do something similar at your company!



**Employee Empowerment:** It doesn't do much good to have great insights if you don't share them with the right people. In the past, only a few people would have access to CX data, and even then it was slow to permeate throughout the organization. A modern program empowers everyone in the organization with the data and insight that applies to them—in the right formats and at the right times. The speed and relevance of the data is what makes employees love a program. Tom in operations should see information applicable to his group. Mary in services should see information applicable to her group. Story short: share insights fast, in real-time, and make them relevant to the person receiving them.

**Clear Financial Linkages:** The best programs have one common element: they show the impact to revenue or other meaningful outcomes that matter to the company. Usually revenue is the most valued outcome. But that can be expressed in many ways, such as retention, increased sales, increased lifetime value, decreased costs, net profit, gross profit, margin, etc. Be creative, and get your finance team involved. If you can relate your program to the language of revenue, your success will skyrocket.



**Executive and Employee Engagement:** The final key element of a program is broad buy-in from across the organization. Make sure your executive team—and even your board—understand and support your goals. Then, regularly report back on your progress, outcomes, and next steps. Don’t forget your middle management and frontline teams too. They’ll determine your success just as much as your executives will, since CX is inherently impacted by everyone. Help everyone understand what the program means to them—a process which should start with your internal marketing efforts—and regularly share success stories from the field to highlight and reinforce engagement in the program. Keep it simple. Don’t try to sound smart and bury people in facts and figures. The simpler your story can be, the better!

## PART 1

### **An excerpt from the paper “Capitalizing on Feedback and VoC”**

In the end, all revenue comes from customers. Building productive and profitable relationships with customers is the key to sustainable, long-term business success—but, relationships cannot be built in a vacuum and cannot be developed in the absence of shared knowledge.

This is the fundamental strategic reason why a company must be in tune with the voice of its customers, hearing and acting upon their expressed perspectives, improving their experiences and thereby enhancing the strength of their relationships with the company. The alternative to knowing about customers is guessing about customers— and, that has proven to be neither wise nor a recipe for winning.

This strategy manifests itself in numerous ways, and delivers benefits that can extend throughout nearly all parts of the enterprise. “Historically, companies have viewed the application of insights from a VoC program too narrowly,” explains Kyle LaMalfa, Best Practices Manager & Loyalty Expert at InMoment. “Today, insights based upon customer feedback have the potential to impact and to improve the performance of many areas in a company.” It is important, because a company dedicated to competing on the basis of customer relationships knows that all parts of the enterprise directly or indirectly influence those assets. For a customer-centric company, every function is ultimately “customer-facing.”

Consider the breadth of applicability of VoC programs throughout an enterprise:

## C-SUITE

For senior executives, a VoC program becomes an indispensable tool for crafting the company’s strategic vision. Deeply understanding customers’ needs allows a company to identify a path to position the company to fulfill those needs in the future, by more clearly seeing both the “to be” as well as the “as is” states.

## SALES

Understanding the drivers and the leading indicators of changes in customers’ perspectives toward the company allow sales management to proactively detect (and enable corrective action against) trends in business outcomes.

Unlike sales tracking systems, the thrust of a VoC program allows sales professionals to see beyond “what happened” to “what might happen”—and, to understand the reasons why.

- **CUSTOMER SERVICE:** Today, for many businesses, the primary interaction point between the company and the customer occurs when service is needed: a question to be answered, a problem to be solved, or a confusion to be clarified. Getting it right is a golden opportunity to strengthen the relationship, and a VoC program allows a company to understand “what works” in successful company/customer interactions and to monitor customers’ perceived satisfaction with those interactions.
- **MARKETING:** For marketing to work well, it must be relevant to its audience. A VoC program facilitates the development of effective positioning and messaging by incorporating the vocabulary and the viewpoints of customers, the identification of purchase decision factors, and the structure of the most beneficial segmentation schemes based upon customers’ expressed needs.
- **PRODUCT DEVELOPMENT:** In a rapidly evolving marketplace, companies must continually improve existing products as well as identify future products. A VoC program contributes to the achievement of both goals—and, in the process, allows a company to broaden the depth and breadth of their relationship with the customer, resulting in improvements in share-of-wallet.

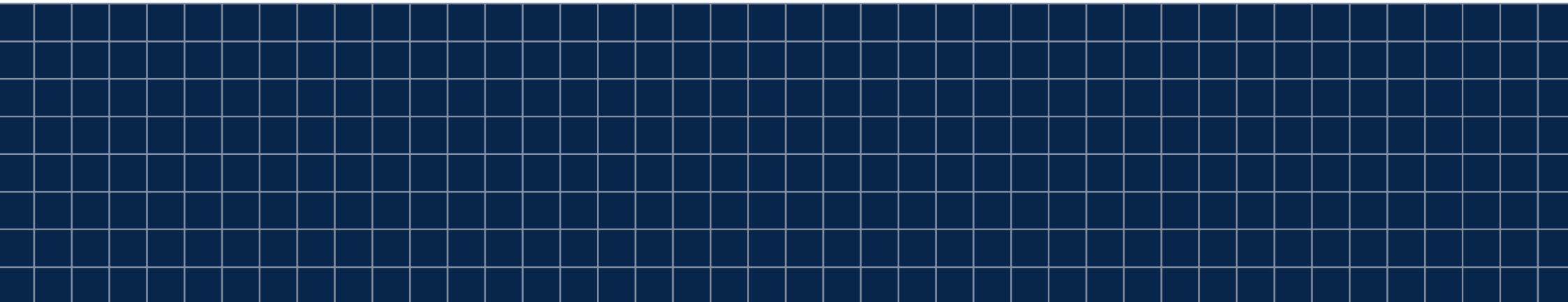
- **FINANCE:** The foundation of finance is money—more specifically, customers’ money spent with the company. A VoC program can help align finance professionals with the realization that all money comes from two sources: what customers spend with the company today, and what they are likely to spend in the future. Both sources of customer equity are highly influenced by customers’ perception of and experience with the company, and knowing and monitoring the quality of those perceptions and experiences is as important to the health of the business as knowing and monitoring cash flow.
- **HUMAN RESOURCES:** A VoC program provides insights into those specific employee traits that contribute to the development or to the destruction of customer relationships, knowledge of which may be utilized in hiring decisions, in performance evaluations, and in training



programs. For example, with a VoC program, it is possible to understand that the intention of “showing empathy and concern” most effectively manifests itself through specific behavioral cues such as reflecting upon and reiterating what the customer said or validating the customer’s emotions.

Organizations are, by nature and by design, highly differentiated — consisting of a collection of distinct but integrated functions. The efficient performance that results may, however, incur a steep price: an increase in the psychological distance separating employees from the customers whom they are privileged to serve. A VoC program can help to minimize this problem, by continually infusing the customer perspective into the collective consciousness of the company, across all functions.

Doing so is now more important than ever before, because the old business model of “make & sell” is being supplanted by “sense & respond,” in which companies must now detect and react to unpredictable and unstoppable change by becoming highly adaptive. A VoC program can play a pivotal role in this process, and deliver other key business benefits—but, only if it embraces a proven set of practical principles.



## Traditional Program



### FEW TIMES A YEAR

Periodic satisfaction studies fielded and analyzed by a research team



### EXECUTIVE TEAM

Research readouts presented to a small team of decision makers



### HIGH-LEVEL REPORTS

Data mining that delivers only the highest-value opportunities for you to act on

## Modern Program



### EVERY DAY

Continuous feedback flowing through a central software system



### EVERY ONE

Insights reported out to all customer-impacting roles with many resulting actions



### TAILORED REPORTS

short snippets of information with financial results for individual recipients

## FIGURE 1: ORGANIZATIONAL AREAS THAT USE CUSTOMER FEEDBACK

The use of customer feedback may extend through numerous functional areas within an enterprise—with substantial opportunity remaining to further its penetration in many companies.

- Sales
- Customer Service
- Customer Insights Group
- Product Development/R&D
- Market Research
- Product Marketing
- Public Relations
- Corporate Communications

## FUNDAMENTAL TO ANY PROGRAM:

# Three Kinds of Surveys

There are three primary surveys in effective programs. Choose one or all of them, depending on your needs and how much you want to tackle.

# 1 Transaction

This survey is usually automated to trigger by syncing with some kind of operations system, such as a CRM system or financial system. The survey questions are designed to provide information about that moment in time, or one specific experience. For example, take a survey that is triggered after an order is placed through a contact center. The survey will ask about that specific experience. Programs can have one or many of these transaction surveys. Other trigger areas for surveys can include the company website, front-line employee interaction, pre and post purchase, triggers from financial systems when certain levels are met, account closing, and more. Many programs will have several of these surveys active at one time. With fast and relevant reporting, the insight from these surveys help organizations manage and continuously improve their performance at key touchpoints.

# 2 Relationship

This survey contains questions that reveal the overall engagement and loyalty of the customer, considering all the transactions and interactions collectively. This survey reveals the drivers of loyalty. These surveys are important because they help a company understand why customers like them, overall, from a broad perspective, as well as how they feel about competitors. In other words, a transaction survey may reveal that customers like the purchase experience, but a relationship survey will reveal that customers don't see value in the collective products and services of a company. Perhaps the brand value is misaligned, or marketing is selling the wrong items to the wrong people. Relationship surveys usually are sent out to each customer only once a year. Through a sample process, the surveys often go out to groups each month to provide a regular flow of data.



## 3 Employee

Don't forget employees! Employees have a material impact on how happy customers are with a company. This survey is fielded to a sample of the employee base on a regular basis. Employees respond well to these surveys; they like taking them because they want to improve, and they want the company to improve. This survey asks questions about employee passion, what drives them, and which areas they feel the company can do better. There is a direct correlation between how employees feel and how customers feel about a business.

### PART 2

## An excerpt from the paper “Capitalizing on Feedback and VoC”

Unless the company alters some aspect of its behavior toward its customers, it will fail to realize a return on its investment in a CX program. Those actions can occur at the individual customer level (case management), at an aggregate customer level (change management), and an organizational level (knowledge management).

**INDIVIDUAL CUSTOMER LEVEL.** When individual customers provide feedback—whether a compliment, complaint or comment—they are providing information that is of value to the company and, as a result, the company should reciprocate and respond with value: at a minimum, a prompt acknowledgement of the receipt of the feedback and a statement of appreciation. The timeliness of the reaction is key: as the response time increases from minutes to days, the percent of customers who will not buy

again more than doubles. In the case of complaints or problems, a company's ability to resolve the issue in a timely and thoughtful fashion engenders more loyalty than existed before the negative incident.

Making it happen requires an automated case management process in which the subject of the customer's feedback is automatically recognized, the communication is routed to the appropriate person within the company according to a set of business rules, and the person's responsibility to reply is tracked (and escalated and reported to management if delayed) to ensure that the loop is actually closed with the customer. Treating a customer in this respectful way serves to repair a damaged relationship or to strengthen a developing one.

**AGGREGATE CUSTOMER LEVEL.** Through the application of principle 2, the analysis of aggregate customer feedback may uncover opportunities for the company to institutionalize improvements in how it delivers the customer experience through a change management process. For example, it may be found that customer engagement is enhanced by interactions with employees in which they "go beyond what is expected." Acting on this customer feedback requires translating the abstract insight into tangible employee behaviors (e.g., offering an unexpected product suggestion by asking, "Did you know you can also do...?"), training on those behaviors, and incorporating them into reward and recognition systems. These behaviors become new "clues" that customers detect, resulting in an enhanced customer experience.

**ORGANIZATIONAL LEVEL.** Acting on customer feedback also has a knowledge management component. For example, in the case of a bank with many branches, one of the locations may test and discover a particularly effective technique to overcome a problem identified through the CX program. By capturing and disseminating that knowledge throughout the enterprise, the business benefit is multiplied. In all these cases, acting on customer feedback implies the sharing of information within the organization. For this reason, a good VoC platform must support row level database security to ensure that the company's business policies concerning access to the customer feedback are enforced.

**“Customer experience doesn’t impact the bottom line.”**

*Myth*

A good CX program has an immediate impact on the bottom line. According to The Temkin Group, customers who receive a good response from a company when they experience an issue will eventually spend up to 37% more with that company. Likewise, those who receive a bad experience will spend 75% less.

# Should You Have a CX Program?

Every business should consider having a customer experience program. But, any business that is considered mid-sized or larger should have one for sure. Usually these businesses have enough customers that the economy of scale matters. Having an automated CX program that can gather data without manual intervention and then produce the right kind of insights will be helpful in accelerating the success you desire.

Leaders in operations, services, support, marketing, research, and general management should be leaders in improving customer experience. Any industry, any business size, business to business (B2B) or business to consumer (B2C)—all types and sizes need some kind of program.

Other considerations for launching a program are:

- Do you have a single survey and want more?
- Do you struggle to truly understand what drives your customers to purchase?
- Do you want to know how to create greater customer engagement?
- Do you want to know how much money your customers spend with the competition?
- What competitors do your customers spend money with?
- Do you want to provide more specific front line employee feedback to improve the customer experience?
- Is your management looking to increase revenue and customer lifetime value?

# What Should You Expect From Your Program?

A program, if worthy of your efforts, should deliver back exponential value. You should expect to get personal satisfaction, insights and valuable information, kudos from peers, notice from leaders, the chance to speak and present, the chance to become known as a strong customer advocate, and, possibly, a raise and promotion.

On a very practical level, insightful data delivered to the right people at the right time will drive all the positive outcomes listed above. You can deliver those insights, or if you are using technology, those insights can be delivered automatically. Either way, when people get great information, it makes them smarter and better able to do their jobs. Ask yourself, will any of the below items make your peers and leaders excited and better at decision making? If the answer is yes, then select the top items and set them as the first objectives for your program, and you are well on your way.

- Specific product improvement recommendations
- Competitive intelligence
- Performance reporting
- Rescue, cross-sell and up-sell opportunities
- Front-line experience
- Online experience
- Overall loyalty
- Key retention metrics
- Loyalty to business
- Disposition reporting
- Competitive relationships
- Share of wallet
- New business potential
- Promoter scores, and their drivers
- Support levels
- Overall engagement
- Job fit and social fit drivers
- Employee attitudes

## CX CASE STUDIES – SEE FOLLOWING PAGES

Successful customer experience programs yield tangible results. While building and launching an effective program may seem complex, many companies have implemented and deployed programs effectively. The following case studies offer an in-depth look of the challenge each organization was facing, the solutions they put into place, and the benefits achieved.

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### **Webster Bank Case Study**

Turning Feedback into Profits: Webster Bank Retains and Grows Customers with an Exceptional Customer Experience

#### **OVERVIEW**

One of the nation's 35 largest banks, Webster Bank serves communities in four states from Westchester County, New York, to Boston, Massachusetts. With \$20 billion in assets, Webster is a full-service commercial bank providing consumer, business, government, and institutional banking.

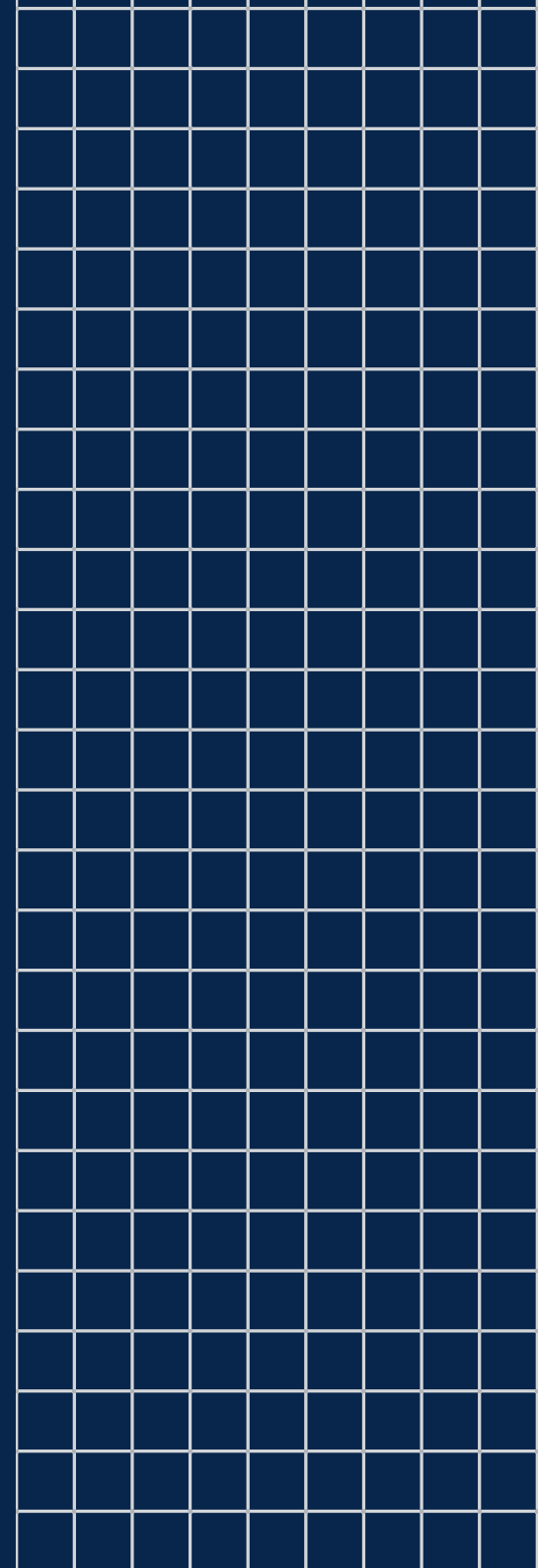
The company also offers mortgage, financial planning, trust, and investment services through Webster Private Bank; asset-based lending through Webster Business Credit Corporation; equipment financing through Webster Capital Finance, Inc.; and health savings account trustee and administrative services nationally through HSA Bank.

## **THE CHALLENGE: UNCOVERING ACTIONABLE INSIGHTS**

Webster has been on a mission to deliver exceptional customer service to individuals, families and businesses for more than three generations. Today, with 169 banking centers, 3,000 bankers, several lines of business and multiple ways to deliver service—in person, on the phone, online, and through mobile devices—achieving this mission takes a much more coordinated effort than it did in the past.

The voice of the customer plays a critical role in keeping the effort on track. Until around late 2011, Webster measured customer satisfaction through lengthy survey questionnaires fielded on an ongoing basis. Managers used the output primarily to set up service level goals and incentive programs for banking center managers. The feedback gathered provided broad learning at the market level for coaching bankers, but did little to provide specific and actionable insights to improve customer experience or influence business outcomes.

The bank's challenge was to implement a more coordinated and focused solution that would provide actionable insights to banking center managers to help them enhance the customer experience and still provide all stakeholders with the data needed for all internal reporting and incentive program purposes.



## THE SOLUTION: REAL-TIME SURVEYS COMBINED WITH OPERATIONAL DATA

After consulting with colleagues at peer banks known for superior customer service, the Webster team ultimately selected an experience management partner, InMoment . As stated by Anand Hugar, VP of Market Research, “My contact at Frost Bank gave [InMoment] the highest possible recommendation. It was so strong that there was little doubt what our choice would be, especially after we realized we could use [InMoment] to facilitate other surveys beyond our customer experience efforts.”

Less than a year into the relationship with InMoment, the Webster team has already revamped the bank’s core Voice of Customer program significantly. In addition to its ongoing relationship survey program, the bank now collects transactional feedback for banking centers, online, and business banking customer interactions, enabling it to measure and manage customer issues and key drivers of loyalty in real time. The bank has also implemented more than 30 ad hoc surveys on the InMoment platform, getting additional value from the system and ensuring all feedback resides in the same system.

## RESULTS

- Achieved immediate, actionable insights with self-serve voice of customer platform
- Turned 4 out of 5 customers with negative experiences into delighted or highly satisfied customers
- Increased cross-sales opportunities and outcomes
- Managed all surveys on a single platform
- Expanded customer feedback and research without increasing costs



## **PERSONAL BANKING, E-BANKING, AND BUSINESS BANKING CUSTOMER SERVICE SURVEYS**

Each day, Webster's internal customer database creates a file listing all of the previous day's transactions conducted either at one of the 169 banking centers or online. The file contains the information needed to deploy surveys, such as customer name and email address, as well as key demographic and operational data used to enrich analysis and reporting in the InMoment system. Through a simple secure file transfer protocol (SFTP), the file automatically loads in the platform, sends survey invitation emails, and imports the demographic and operational data for analysis and reporting alongside survey responses.

Customers who transacted are asked to answer a short series of questions about their experiences, including their satisfaction with the outcomes of their interactions, overall satisfaction with Webster, and likelihood to continue banking with the firm in the future. Responses that report poor outcomes or other specific issues trigger email alerts for bank personnel to follow up immediately. Other responses and related data are regularly reported to all banking center managers and other key stakeholders in role-based reports and dashboards, as well as to a cross-functional team that regularly analyzes the data to identify strategic insights.

Webster has also implemented a transactional survey targeted at business banking customers. In addition to gathering feedback relating to specific transactions, these surveys ask questions about unmet needs and specific business issues and processes. This information helps the bank more effectively identify at-risk relationships and make more relevant offers for incremental products and services.

To keep the momentum going, the Webster team implemented a fourth customer experience survey to measure and manage the Customer Contact Center experience. This survey is based on all “events,” such as a customer calling to check her balance, in addition to actual transactions, widening the scope of insight the bank can employ. Additional business units plan to deploy surveys in the coming months.

### **THE RESULT: TURNING DISSATISFIED CUSTOMERS INTO DELIGHTED ONES**

Webster’s 169 banking center managers are delighted with the timely, relevant insight they receive from the InMoment platform. According to Hugar, “The data we collect via these quick transactional surveys is more granular and more useful than the data we collected using much longer surveys. In the past, we sent out spreadsheets showing customer service and satisfaction metrics. They were fine for comparing one banking center or region to another, but it didn’t help us understand the drivers of customer satisfaction or make tactical improvements.”

Jennifer Salera Hoynes, SVP, Director of Brand Management at Webster, agrees. “Just being able to reach out to dissatisfied customers and turn things around is extremely valuable to our brand and image. We are seeing some really good retention and cross-sell results from that outreach effort.”

Preliminary results indicate the program is consistently saving revenue by turning dissatisfied customers around and adding incremental revenue by alerting managers to cross-sell and upsell opportunities. More specifically, Webster has found that:

- 4 out of 5 customers who receive follow up after indicating dissatisfaction with a specific transaction later say they are delighted or highly satisfied with the customer service they have received.
- 1 out of 10 customers who receive follow up actually sign up for additional products or services. Webster is also using the InMoment platform for internal studies and is working to expand the customer experience survey process to other business lines and to make more efficient marketing decisions.

“Overall, we view this as being a very positive return on investment,” said Hoynes. “Our costs are about the same as before, but we are receiving a lot more value. Being able to act on the data in real time by reaching out and connecting with our customers in a way that can help recover a situation—and to have them feel delighted in the end—is really critical for us as we strive to deliver an exceptional customer experience. This platform enables us to be on that path.”

**“Being able to reach out to dissatisfied customers and turn things around is extremely valuable to our brand and image. We are seeing good retention and cross-sell results from that outreach effort.”**

Jennifer Salera Hoynes, SVP, Director of Brand Management at Webster

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# Mountain America Credit Union Case Study

## Mountain America Credit Union Increases Membership and Share of Wallet by Acting on Member Feedback

### OVERVIEW

Established in 1938, Mountain America Credit Union (MACU) has become a tradition for many of its 420,000 members. This not-for-profit credit union owes its success to a ‘people helping people’ attitude and comprehensive services, including:

- Online and mobile banking
- 30,000 nationwide Co-Op ATMs
- 5,000 shared-branching locations nationwide
- 76 branches in five western states

Mountain America’s lower loan interest rates, lower fees, higher returns on savings, along with easy access to accounts and superior member service, provide positive incentives for members to save and build financial security for the future.

### THE CHALLENGE: A BETTER MEMBER EXPERIENCE

Throughout its long history, MACU has remained true to its vision of helping members achieve their financial dreams. In addition to constantly innovating by adding services and making it easy for members to manage their financial lives, MACU is committed to providing the best member experience possible.



Toward this goal, MACU began using the InMoment platform to help monitor employee engagement and build an exceptional work environment. Since implementation, the credit union has been consistently ranked as one of the top places to work statewide in all five states where branches are located.

“Engaged employees translate into a superior member experience, which in turn leads to happy, loyal members,” said Dennis Bromley, SVP Member Development & Engagement at MACU. “The [InMoment] program gives us the tools to measure employee engagement and identify service areas and categories where we need to have a high focus.”

But employee engagement isn’t the only driver of member loyalty. In today’s competitive environment, all financial institutions need to monitor the pulse of their customers to successfully build a service model that provides a world-class customer experience.

#### **THE SOLUTION: PUTTING MEMBER FEEDBACK INTO ACTION**

With its successful employee engagement program well under way, MACU launched a Member Development/ Member Experience initiative using InMoment’s software.

Designed to gather both unsolicited and solicited feedback from members, the InMoment platform measures the relationship between employee engagement and member loyalty as well as identifies the drivers that create an engaged member, such as helpful service or feeling valued.

“[InMoment’s] software gives us the ability to solicit member feedback anytime on anything of concern,” said Bromley. “We implement it in strategic places to make it easy for people to tell us what they think, and then use the case management capability behind it to route the feedback so that it gets responded to and closed out in a very systematic way.”

**“Engaged employees translate into a superior member experience, which in turn leads to happy, loyal members.”**

Dennis Bromley, SVP Member Development & Engagement at MACU

## **RESULTS**

- Expanded number of MACU products/services per household by 16%, resulting in a 4% increase in loan share of wallet
- Increased member households by 31%, an average of nearly 20,000 members per year
- Increased ROA (profitability) despite recession
- Identified specific areas for improvement and expansion based on member feedback such as new hours and branch locations

## **“The information we get from our [InMoment] program guides our actions and helps us know what our members are looking for.”**

Dennis Bromley, SVP Member Development & Engagement at MACU

In addition to powering a feedback link on the MACU website, the InMoment system is used by MACU call center and branch employees to document member’s concerns and suggestions, which are automatically categorized and routed to the appropriate business unit for response and resolution. Member feedback is received and routed on a daily basis, giving MACU the information directly from members to improve the member experience.

Each month MACU also randomly distributes the InMoment relationship survey to 4,000 existing members across all product groups. The resulting data, when combined with demographic and operational data, provides MACU with a clear direction on the primary engagement drivers that create a positive member experience with the organization.

“For example, our full-service mortgage department sends out surveys to members that have closed a loan with us or who have started an application for a loan but never completed the process,” said Krystalina Brown, Member Engagement Specialist at MACU. “We ask them to rate their experience and ask questions about what was good or bad about the experience. The same process occurs for members who have initiated an investment, commercial real estate or insurance relationship with us, to let us know what we are doing right and what we could be doing better.”

MACU holds monthly meetings with the operations team to review the daily feedback items from the Allegiance platform. In this meeting, they also review InMoment reports and uncover insights that will help the company improve business decisions. As a direct result of member feedback, MACU has established new branch locations, implemented new Saturday lobby hours at 18 locations, and expanded online/ mobile services, among other key initiatives.

The InMoment tools have also enabled MACU to correlate member satisfaction with employee satisfaction. Since implementing the full InMoment platform for both employees and members, MACU has noted an increase in both employee and member engagement. Additionally, the relationship between the two is rising.

“When we improve employee engagement, we see a rise in member engagement,” said Brown. “And, if employee engagement starts to slip, we know we need to do something about it before it affects our members.”

### **THE RESULTS: INCREASED MEMBERSHIP & SHARE OF WALLET**

Research shows that highly engaged members buy more products and services. Additionally, engaged members give positive referrals to potential members. Therefore, credit unions that establish good relationships with their members will ideally see increases in “share of wallet” from existing members as well as increases in new business from member referrals.

MACU has observed both. For example, the average MACU household now uses more MACU product offerings since it launched the member experience program. The number of products per household has increased by approximately 16%, resulting in a 4% increase in share of wallet for loans. Member households have increased by 31% during the same period, adding on average 20,000 new members each year.



“Our focus is helping members improve their financial lives, so it’s important to look at the relationships they have with us. And one of our key measurements is the number of products they have per household,” said Bromley. “Additionally, we track referrals and member growth to determine how member loyalty relates to both of these metrics. The information we get from our [InMoment] program guides our actions and helps us know what our members are looking for. And the case management piece sends a strong message to our members that we are committed to their feedback and committed to them. In the end, we give our membership what they are in need of, which results in stronger relationships and a growing member base.”

MACU also believes its proactive approach to member engagement has benefited the bottom line. Despite the recession, return on assets (ROA) has increased and continues to do so, in large part because MACU has been able to shape product offerings based on member feedback.

In the future, this process will become more refined. “We will hone the feedback process to help develop specific products for specific groups of members and identify where our opportunities for improvement are within membership categories, and then focus on those specific areas,” continued Bromley. “We will also look at regional versus branch data and drill down to put actionable items into the hands of those people who work with our members every day and can really make a difference with them.”

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# Aeromexico Case Study

## Aeromexico Pinpoints the Drivers of Great Customer Experience

### OVERVIEW

Aeromexico operates more than 550 daily flights and serves more than 81 destinations in Mexico and major cities in the United States, Canada, Central and South America, and Europe. It is also the only airline in Latin America to offer customers regular and direct flights to Asia.

‘Great customer service’ isn’t a phrase normally associated with the airline industry, but Aeromexico is doing its best to change that. As the largest and oldest legacy airline in Mexico, Aeromexico is pioneering a unique program to identify every weakness in the travel experience and improve the processes that most impact that experience.

The initial goal is to capture passenger feedback, analyze relationships among data, and share key insights with executives, airport managers, boarding agents, flight attendants, and pilots. The long-term goal is to understand what factors drive the customer’s decision to repurchase.

### THE CHALLENGE: MEASURING LOYALTY IN A PRICE-COMPETITIVE INDUSTRY

When Aeromexico was established in 1934, a gallon of gas cost 10 cents and passenger air travel was but a faint glimmer on the horizon. Today, despite the challenges of spiraling costs, fickle customers, and fierce competition, Aeromexico continues its legacy role as the largest and best-known airline in Latin America.

Not that it's been easy. With dozens of online fare consolidators and low-cost carriers to choose from, most passengers today opt to purchase the lowest fare ticket. Because Aeromexico has been in business longer, it carries higher labor costs than newer airlines, so the cost of a ticket is relatively higher. "We have to provide better customer service and create loyalty among our customers through other means," said Edouard Piquet, Senior Vice President of Customer Experience at Aeromexico. "If I say the word Aeromexico, and all you say is 'too expensive,' then I have done a very poor job convincing you of the value of our plane ticket."

Prior to 2012, Aeromexico had no formal method of gathering customer feedback. "Passengers could phone or complain in person or fill out comment cards at the airport," said Piquet. "But we had no way to hear from customers in large numbers in real time. We needed a true Voice of the Customer program that would help us determine the attributes that are most likely to result in high loyalty scores, so we could make the necessary changes to provide a best-in-class travel experience." Piquet's team began with a formal RFP. The ideal customer survey and analysis platform would meet four criteria:

- Ability to handle a large data file consisting of more than 200 attributes.
- Willingness to work closely with the company's Spanish-speaking IT team.
- Ability to give real-time results across time zones via the Internet.
- Support for 400 users.

## RESULTS

- Initiated closed loop feedback program whereby top executives contact disenchanted customers to resolve issues
- Regained more than 3,000 customers who would have otherwise been lost
- Increased NPS on every survey, a gain equating to \$12 million
- Launched personalized onboard initiatives to help distinguish itself as an attentive airline
- Revamped the system for redeeming frequent flyer miles, resulting in higher customer satisfaction

### THE SOLUTION: FINDING THE 'MOMENTS OF TRUTH' THAT DRIVE LOYALTY

After a lengthy evaluation process that included recommendations from Aeromexico's longstanding management consultant, Bain & Company, Piquet's team selected the survey and analysis platform from InMoment. "[InMoment] fulfilled all four criteria, plus they assigned us a Spanish-speaking team member to help us launch the program quickly," Piquet said.

The team was particularly impressed with the data mining function, a tool that uses machine learning to help pinpoint 'moments of truth' where customer experience must improve.

"Spotlight looks for relationships and tells you which attributes are most likely to move the Net Promoter Score (NPS), which is our benchmark for loyalty," Piquet explained.



“The NPS question is useless if you don’t know which attribute makes the score go up and down. For example, what’s most important to the average traveler besides cost?

Is it food, on-time arrival, friendly staff, or better planes or products? We didn’t have the answer to the question, but we knew our future depended on it.”

Piquet and his team began with face-to-face customer surveys at airports to better understand the drivers of customer loyalty. These surveys, which take place every three months, ask customers: How likely are you to recommend Aeromexico to others and why?

Responses are analyzed using the Allegiance platform’s text analytics and data mining features, and results are shared with pilots and flight attendants via online dashboards that can be displayed using an Internet-connected device. The end result is that employees at all levels now have the data and insight they need to understand and improve the customer experience. Additionally, those passengers who give permission for follow up receive email surveys via the InMoment platform.

## THE RESULT A CLOSED LOOP PROCESS THAT WORKS

The airport surveys revealed two key “pain points” affecting customer loyalty: (1) on time performance/management of delays and (2) the in-flight experience.

“We found that passengers on delayed flights thought our staff didn’t show enough empathy—their body language and verbal messages didn’t show they cared,” Piquet said. “Since [InMoment] lets us break down the feedback by cause of delay, airport, staff, etc., we have an opportunity to show verbatim comments to the airport manager or employee in charge and explain the importance of showing empathy.”

Piquet’s team also initiated a closed loop feedback program involving key executives in the company. After coaching them through the process, Aeromexico executives at all levels now personally call customers who have experienced flight delays (and who have given permission for further contact) with a focus on listening and resolving outstanding issues. This unique approach has regained more than 3,000 customers that Aeromexico would have otherwise lost.

“In addition to airport managers, even senior vice presidents and the CEO, CFO and Chief of Human Resources make these calls,” Piquet explained. “We always start with an apology for the delay and then ask for feedback about what we can do better. In the beginning, people don’t believe it is the CEO or CFO or other senior executive calling. But when they realize this is a true company-wide project, the results are remarkable. And what we’ve found is simple: Customers just want to be heard.”

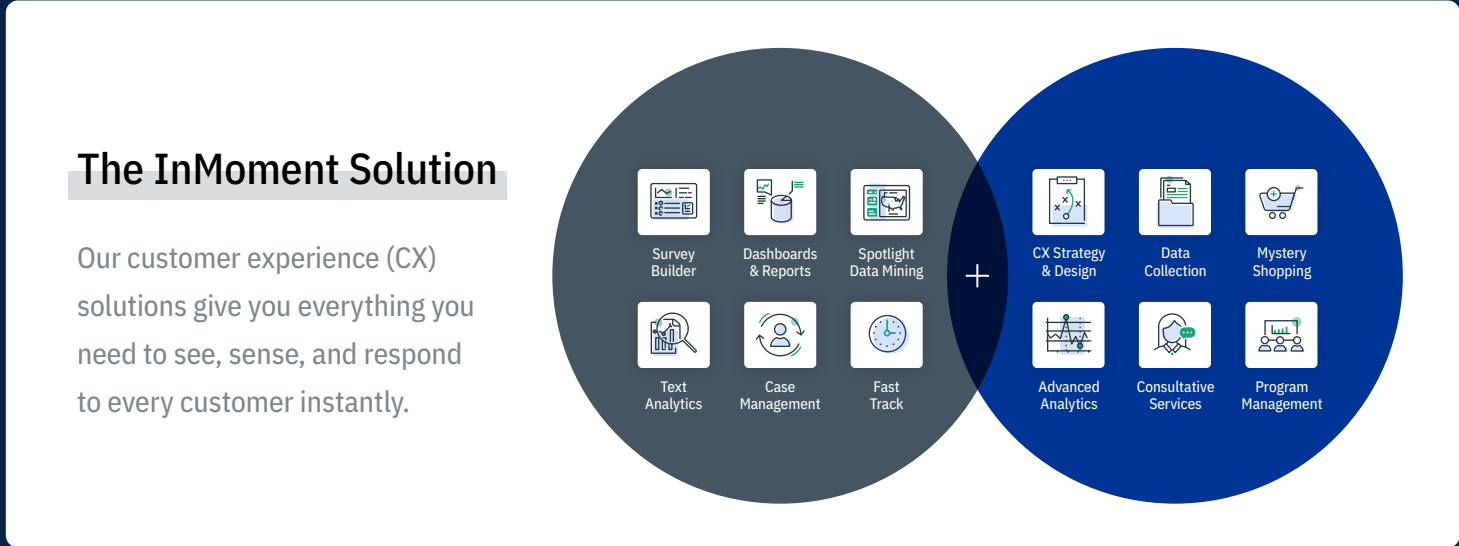


Analysis of surveys from passengers on on-time flights have also revealed a few ‘moments of truth.’ According to Piquet, the single most important attribute to improving the on-board customer experience is for staff to use the passenger’s last name during the flight. “Based on that one insight, we now have a policy for flight attendants to use last names, and we include this on our surveys, so we can track both last name and NPS scores for each flight attendant and let them know how they are doing.”

InMoment-generated surveys are also sent to frequent flyers twice a year. “We discovered our frequent flyer program was creating more disloyalty than loyalty, and the data analysis showed we had to make it easier for our passengers to use their hard-earned miles. Now our online reservation program will help frequent flyers find a date if there are no free tickets available on the requested date,” Piquet explained.

Aeromexico’s VoC program is now very aptly called ‘SMILE,’ an acronym in Spanish that translates to ‘loyalty measurement system.’ The program provides each front-line employee an individual score on a quarterly basis, which is 100% customer driven and based on detailed analysis of collected feedback. “The name SMILE underscores a simple fact: You gain a customer’s loyalty by simply putting a smile on their face, normally starting with a smile on the employee’s face,” said Piquet.

In fact, SMILE has generated smiles throughout the entire company. Since beginning the VoC effort, overall loyalty (NPS) scores have risen by more than 3 points in the onboard service survey, while scores involving passengers on delayed flights rose by 12 points. Based on extensive validation studies of NPS economics, the increase in NPS equates to \$12 million in revenue.



InMoment combines technology, data, expertise, and services to help you instantly understand and improve every customer experience.

With solid data gathering processes and technology in place, it's time to transform all of that static information into meaningful, actionable insights. InMoment provides both the expertise and technology you need to do that—with advanced analytics, proven data mining processes, a patented data mining tool, and much more.



## **SURVEY BUILDER**

InMoment brings flexibility and control to survey management. Our survey solution includes industry-leading features such as dynamic question types, branch and logic design, branding, multilingual capabilities, compatibility with any device (mobile/tablet/web), robust fatigue management, and campaign management. Best of all, the InMoment platform centralizes all your survey results so you can see data from every survey and every channel in real time.

- Easy drag-and-drop functionality to make building surveys simple and seamless.
- Our self-serve and ad-hoc survey solutions are part of a turnkey system—they integrate with feedback you collect using other InMoment products. Choose from templates designed by experts or customize your own.
- Transaction surveys are a great way to obtain customer feedback immediately following a transaction or event. Combine that information with our relationship surveys to measure where your customer and employee relationships stand.
- Receipt-based surveys provide great information, but they don't always capture sufficient sample data to fully understand your customer. On the other hand, SMS and text messaging open a direct line of communication with customers who appreciate the timeliness and ease of response. Our mobile solutions make it easy for customers to participate, thank them for their loyalty, and even respond to their feedback.

## **DASHBOARDS & REPORTS**

Unlock that giant pile of data and make it instantly useful. Now you can crunch all that Big Data in just seconds—simply collect, drag, and drop. InMoment offers total flexibility to deliver exactly the information you need.

- Build beautiful dashboards in just minutes, not with a change order. InMoment allows you the flexibility to drag multiple data sources from your list of options to create a customized dashboard, instantly.
- Don't settle for switching programs to measure progress against your benchmarks and goals. With InMoment, you can easily place your goals right on the dashboard, so everybody knows the score.
- Our solutions bring your data to life, without buying expensive visual tools, without hiring an army of analysts, and without waiting (and waiting) for data to be analyzed.

## **SPOTLIGHT DATA MINING**

Spotlight is a patented data mining algorithm that delivers the insight you need to drive strategic change through a game changing, highly usable interface. Traditional market research tools like crosstabs and correlation charts will always be useful, but they don't take full advantage of today's computing analysis power.

- Spotlight delivers 1,000 hours of analysis with one click by analyzing enormous numbers of patterns in seconds. Depending on the number of records and variables in your data, we're not talking about just millions or billions of patterns- but possibly undecillions ( $10^{36}$ ) or more. More than the number of atoms in the human body or stars in the universe.
- Spotlight is the only data mining solution on the market specifically built for VoC and CX professionals. It works with quantitative or qualitative survey data and operational, financial, or customer datasets.
- Spotlight mines more than just survey responses. It uncovers insights from operational and transactional data too. When all these sources combine, Spotlight reveals the business story behind what customers say and guides real business decisions that increase revenue and decrease costs.

- Data mining or machine learning methods are especially effective at removing friction between business stakeholders and their data. When the friction is gone, you can more easily use your data to realize new business outcomes.

## TEXT ANALYTICS

InMoment text analytics is based on sophisticated Natural Language Processing (NLP) technology, but delivers it in an easy-to-understand format that is fully integrated with your quantitative data. We customize the analyses to your industry, so you can pick up on the language, terminology, and idioms of your business and customers. InMoment text analytics then determines the key concepts and topics in every open-ended piece of feedback. Not only can you integrate the results with your quantitative data, you'll find a deeper level of insight for taking action.

- Centrally store, review, analyze, and report on your survey data. One platform, all your data.
- Fully integrated with survey and reporting tools to give instant insight.
- Native multi-language support.
- Identify new and/or emerging trends.
- Get real-time reports based on Net Promoter Score (NPS) data that you either gather by conducting a new NPS survey with the InMoment platform, and/or NPS data that you own and import into the InMoment system.
- Segment customer groups, and drill down into their specific qualitative responses.

- See and review NPS questions from all of your different surveys.
- Specify which questions in your surveys meet NPS criteria, either before or after surveys go out.
- Share NPS findings in real-time with everyone at your company in order to improve the customer experience—and your company’s NPS score.

## **CASE MANAGEMENT**

InMoment case management empowers you to implement effective closed-loop initiatives, integrated seamlessly with surveys and other feedback sources as well as analytics and reporting to produce greater customer insight and opportunities for meaningful improvement.

- Set up default response content to save time and create consistency across service recovery interactions. Best practice companies follow-up with customers for service recovery within 24-48 hours of receiving feedback.
- Real-time alerts enable you and your employees to take action in response to individual customers.
- The InMoment platform monitors survey responses for a number of alert trigger conditions. Once triggered, InMoment notifies the appropriate staff by email and in some cases starts a case to continue dialog with the customer. Tasks or specific action items can be tracked with each case.
- Send target alerts based on survey responses and open a case around positive or negative customer feedback. This module provides the advantage of responding to at-risk customers in real time and in many cases, save potential customers otherwise lost.



## FAST TRACK

InMoment Fast Track programs are turnkey CX solutions tailored to address the unique business challenges facing companies in the retail, financial services, B2B technology, and B2B diversified industries. These programs provide program strategy with financial and operational linkages, architecture, design, and reporting ready to use. Designed with modularity, scale, and cohesiveness, these programs eliminate traditional stumbling blocks for many programs.

- A System of Surveys are integrated with the industry's most advanced analytical platform and statistical measurement system. Employee, transactional, and loyalty surveys build off one another and pinpoint specific areas of improvement and deliver a comprehensive view of the customer. Holistic reporting instantly reveals relational patterns connecting survey data and operational data to drivers of revenue.

## TRUTH OR MYTH

**“Something is better than nothing.”**

**TRUE**

Most practitioners will tell you that getting something small going is a great way to start—and it is often the only way to start. Launch a survey or two with just a few questions, think about how to report on the outcomes you learn, and how people in the company should act on

those outcomes. Don't overthink it. Some small amount of early success can work wonders with co-workers, executive staff, and front-line employees. Get something to tout, and create some early buzz. Remember, if you don't do anything you end up with exactly what you have now.

- Dashboard Suite (end-to-end sales experience, customer loyalty overview, competitive, and state of the state) automatically updates with fresh data across multiple channels and allows for segmentation of reporting by role and by vertical market. Creates a comprehensive path to improving retention and revenue, operationally and competitively.
- Customer Outreach Alerts for a closed loop process tailored for your operational excellence.
- Greater time and money savings from the start to help launch your program faster.
- Better synergy between data gathered and insights delivered throughout your organization.
- Seamless integration of meaningful KPIs, more easily embraced by your company for improving business outcomes.

## **CX STRATEGY & DESIGN**

Learning from your mistakes is fine, but avoiding them altogether is even better. Our team of CX experts is ready to help you design a customer experience program that gets it right the first time. This includes:

- Providing you with a broad, flexible array of options for creating the perfect CX program design for your business—from consulting, program assessment, and blueprinting to linkage assessments, survey design, and action planning.
- Working with you to understand your unique business situation and craft a solution that works for your industry and your customers.
- Leveraging best practices and proven methodologies to deliver tangible business results.

## **DATA COLLECTION**

With one of the world's largest data collection networks, InMoment can offer you the expertise and resources to tackle any type or size of research project. When you partner with InMoment, you can always count on:

- A complete range of research tools and methodologies, including mobile, SMS, email, telephone, IVR, in-person, or regular mail.
- An industry-leading research toolkit that gives you the flexibility to choose the best research solution for your organization and your customers.
- Access to professional survey centers around the world that enable you to reach all of your customers.
- Innovative uses of the latest methods and technologies, so you can always reach the right customers at the right time.

## **ADVANCED ANALYTICS**

Advanced CX analytics requires a specialized skill set. Number crunching is part of it. But so is understanding how those numbers apply to your business. The analytics experts at InMoment are trained to do both, so they're uniquely qualified to turn raw data into insights that matter to your business. This includes:

- Using expert knowledge of the latest statistical methodologies and techniques to answer your toughest business questions—from designed experiments to predictive models.

- Developing innovative methods to solve problems others cannot and make our research more accurate, more predictive, and more insightful.
- Tapping the resources and expertise of experienced researchers, analysts, and experts to transform incomprehensible data into actionable insights for your business.

With InMoment you tap into a deep pool of CX experts who will work with you to define your objectives and design a CX program that delivers tangible results. Our technology platform brings all your data together, unifies it, and makes sure you can use it to respond to customers more quickly to improve your business outcomes.

Learning from your mistakes is fine, but avoiding them altogether is even better. Our team of CX experts is ready to help you design a customer experience program that gets it right the first time.

## **CONSULTATIVE SERVICES**

Ever wish you could have a few more CX experts from your industry on speed dial? Our consulting team makes that a reality—whether you need help crafting your overall CX strategy or implementing a specific new CX program. This team is ready to help you:

- Find and recommend solutions that will jump start your CX program.
- Create customized research that translates directly into meaningful and actionable insights.
- Manage or refine your CX program goals, budgets, schedules, and more.



InMoment can help you design, manage, and expand your ideas into a world-class customer experience program. We power hundreds of businesses, thousands of programs, tens of thousands of users, and millions of survey responses each month.

## **COMPREHENSIVE PROGRAM MANAGEMENT**

Sometimes, it makes sense to let a team of experts do the heavy lifting. Find out how our research and project management professionals can help you:

- Design, implement, and manage a complete CX program, so you can sit back and enjoy the results.
- Meet and surpass your toughest CX objectives with a complete, best practice program.
- Take advantage of the insights and experience that come from implementing and managing thousands of CX programs around the world.
- Invest in quality and achieve ongoing improvements by leveraging our ISO-registered Quality Management System (QMS).
- Gain all the advantages of an industry-leading, ISO 20252- registered quality management process that includes well-defined responsibilities, process flows, procedures, and resources for meeting the highest standards.

## SUMMARY

InMoment programs offer industry best practices designed with the flexibility and expertise you need to be successful. You will be empowered to close the loop directly with customers, coach employees based on their performance, and act on systemic issues to significantly increase retention and growth.

InMoment solutions have helped clients:

**5-10%**

Increase customer retention by 5-10%

**10pts**

Increase Net Promoter Score (NPS) by 10 points

**8x**

Increase customer referrals by 8x

**60%**

Reduce negative word of mouth by 60%

The effort is all about your customers and employees, but the objective is all about your business. Come talk with us and see what InMoment can do for you—we look forward to helping you achieve the results you desire.

Curious what XI can do for your customer and employee experience?  
Get in touch with us today to **book a demo**

## About InMoment

InMoment™ helps organisations deliver more valuable and inspiring experiences to their customers and employees at every moment in their journey. Our clients gain the wisdom of our experts—who bring deep domain knowledge in experience design and delivery—coupled with our award-winning Experience Intelligence (XI)™ platform that continually analyses and evaluates enterprise experience data and customer feedback. Recognised as a leader and innovator in our sector, we collaborate with the world's leading brands to attract, engage and retain their customers. We are fiercely proud that our clients continually tell us they love the experience of working with our company, as we constantly stretch to exceed their expectations. Take a moment, and learn more at [inmoment.com](https://www.inmoment.com)



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