



CASE STUDY

# Associated Bank Sees Measurable Results with Holistic VoC Program

## RESULTS

- Launched 4 major consumer channels with 10 underlying surveys in less than a year
- Improved availability of customer feedback from 6 weeks to real-time
- Followed up with customers to help resolve their concerns
- Realized a 6 percentage point increase in their overall lending experience score
- Increased scores for every channel by second year of new program

Headquartered in Green Bay, Wisconsin, Associated Bank is a leading Midwest banking franchise, offering a full range of financial products and services from over 200 banking locations; serving more than 100 communities throughout Wisconsin, Illinois and Minnesota. Personal service is their guiding principle, from providing products that meet and exceed individual customer needs, to doing the “little things” that make each customer’s experience a special one.

## The Need to Address VoC Gaps & Inconsistencies

The Associated Bank Customer Experience (CX) team and leader, Irene Hogan, had a strong desire to transform their existing Voice of Customer (VoC) measurement program into a holistic, centralized, leading-edge program where they could act upon customers’ feedback in real-time. Initially the Bank’s VoC program consisted of just three surveys measuring teller, account opening, and residential lending experiences. The company desired a more efficient and timely way to deliver results.

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**“It was important for us to eliminate siloes and add focus to expand our reach past the branch level. As a team, we decided to focus on greater consistency. We had a number of customers that we were not hearing from, and we wanted to create a program that allowed us to get feedback from customers regardless of how they choose to interact with us. This would assist us in becoming even more focused on our efforts.”**

IRENE HOGAN, SENIOR VICE PRESIDENT AND DIRECTOR OF CUSTOMER EXPERIENCE, ASSOCIATED BANK

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## Taking VoC to the Next Level

Hogan and her team partnered with InMoment to conduct a CX Assessment of their existing program and make recommendations about how it could evolve. As a first step, the team completed in-depth interviews with executives and leaders from across the bank to understand their individual needs. Next, existing surveys and reports were reviewed and areas for improvement and standardization were identified. Learnings from these steps were key to informing the new VoC strategy and were used to create a program framework that would provide a holistic view of the customer experience.

By the fall of that year, the teams were hard at work designing the new VoC program and configuring the technology platform. Over the next nine months, the new program was systematically rolled out with a consistent, integrated strategy and design across all touchpoints.

The knowledge gained from the CX Assessment, coupled with the platform implementation, allowed the Associated Bank team to:

- Update the three existing surveys and design seven new transactional surveys to create metric consistency and provide insight across the Branch, Lending, Digital and Customer Care channels.



- Provide real-time results for frontline colleagues, management, and executives for immediate action.
- Leverage a sophisticated text analytics engine to identify sentiment and key themes in customer comments.
- Launch a closed-loop process to identify and retain at-risk customers and help improve processes.

“We’ve built a solid foundation and now have a centralized system for customer data with the platform. It allows us to look across all data points that are critical to our success,” said Hogan. “One very important added benefit is the real-time results and the ability to drill down to the individual survey level—a huge difference from our previous program, where we could only look at data from a branch level.”

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**“Our previous VoC program took six weeks to get data and reports to us, so we were always reviewing old information. Now, we’re able to make our data immediately actionable because we see it within a couple hours in the platform.”**

IRENE HOGAN, SENIOR VICE PRESIDENT AND DIRECTOR OF CUSTOMER EXPERIENCE, ASSOCIATED BANK

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The Associated Bank team didn't stop there: they leveraged True Driver Analysis (TDA) for each channel, which determines the importance of questionnaire attributes in driving satisfaction and loyalty to focus efforts. For example, Associated Bank was able to determine that improving satisfaction with the loan processor would have the biggest impact on improving customer satisfaction with the overall residential lending experience, while improving satisfaction with the loan officer was most important for consumer

lending. Further, they were able to pinpoint the underlying behaviors and processes each of these colleagues should focus on to improve customer satisfaction.

## **A Leading-Edge VoC Program That is Driving Action**

Associated Bank's new VoC program is playing a key role in making business decisions and driving the right actions throughout their organization:

- Real-time feedback allows branch and contact center managers to review survey results as they come in, enabling timely coaching of front-line colleagues. This has helped the branch channel score well in national benchmarking studies, and has aided the bank in achieving recognition for customer service excellence.
- Customer feedback data collected about the Interactive Teller Machine (ITM) experience allowed for changes to be made to improve the experience, and make business decisions regarding expanding and reducing the number of machines.







- Survey feedback helped the bank understand customer awareness of an upcoming digital platform upgrade, which aided in communications planning.
- The implementation of case management allowed the We Care team to follow up real-time with customers.
- By using TDA to focus on the most critical areas of each journey, the bank achieved increased customer satisfaction levels including a significant increase of six percentage points in the overall lending experience score.

## The Future is Bright

The future is bright for Associated Bank, and their CX team continues to implement best practices and gather feedback to drive customer retention and growth. The CX team's work is never done—it's an evolving journey—and they continue to find new ways to listen and learn about their customers. A consumer relationship study was recently launched, and a consumer attrition survey will be added soon as well. By sharing this feedback with key company leaders and front-line colleagues, the bank is improving internal processes, making business decisions grounded in data, and driving change based on business and customer needs.

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