

CLIENT STORY

Investing in Employees Yields Results:

How Employees are Driving Customer Satisfaction

Dr. Sonja Pointner and Dr. Daniel Mühlhaus

About Versicherungskammer Group

The Versicherungskammer Group is the largest public insurer in Germany and offers a wide range of products for the protection of life and property risks. In line with Versicherungskammer's self-image, customer satisfaction has always been a focus to the group. Each year, more than 100,00 pieces of customer feedback is collected on all relevant customer journeys. More than 1,000 employees have access to the flexible dashboards within the InMoment platform.

In addition to customer feedback, Versicherungskammer also utilises the InMoment platform by surveying employees on their level of satisfaction on a monthly basis. "Thanks to the comprehensive self-service functionalities, we are able to place, adapt and carry out all surveys completely on our own and promptly if required," emphasises Dr. Sonja Pointner, Versicherungskammer.

The use of a single platform for customer and employee feedback has clear advantages for all user groups: The integrated evaluation of results from customer and employee satisfaction provides valuable additional insights and is an important management tool for more than 500 users.

Employees Are a Strong Satisfaction Driver

In recent years, trends focus on customer-centricity, utilising feedback programmes, technology, and AI to automate processes. This accelerates the speed and reduces errors when no human intervention is necessary.

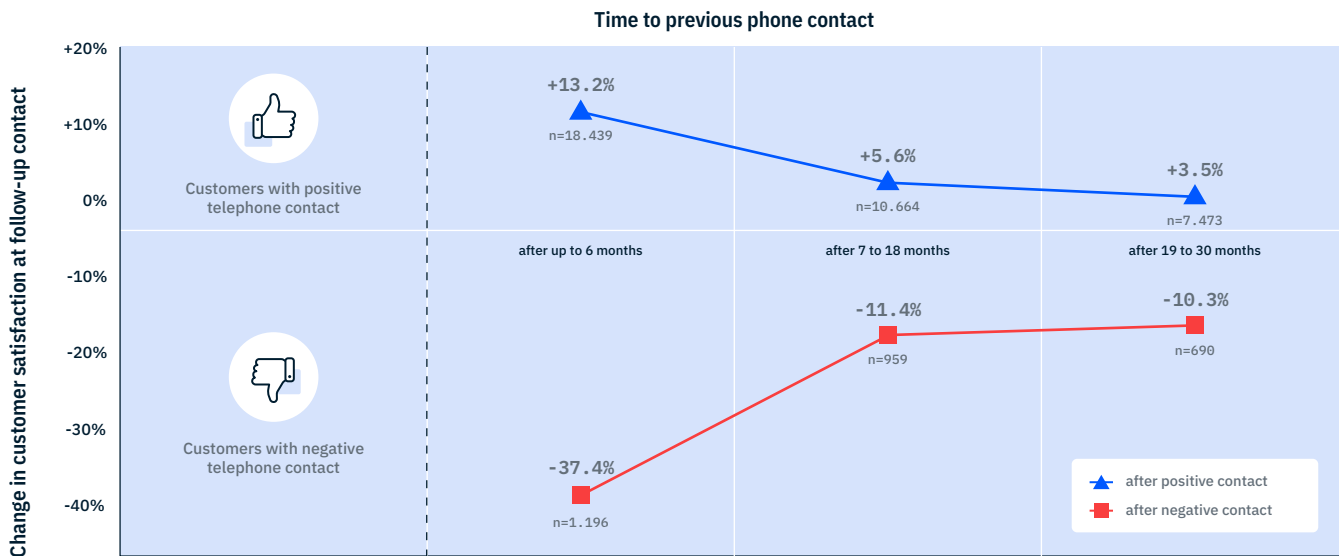
“In addition to the detailed results per touchpoint, the overview along the customer journeys allows us to continuously identify potential for improvement and track measures.”

DR. DANIEL MÜHLHAUS
Versicherungskammer

Nevertheless, personal contacts are still central to a good customer relationship - the data of the Versicherungskammer's customer barometer demonstrate the long-term effect of such contacts.

A good initial customer contact increases satisfaction by 13.2 percentage points at the next interaction. This positive effect remains significant even after 30 months, with an additional increase of 3.5 percentage points. The effect of a

negative first contact is even stronger. If there is another contact within half a year, the proportion of satisfied customers reduces by 37.4 percentage points and this effect works on for up to 2.5 years (-10.3%P).



Source: Leyh/Dahl/Pointner/Mühlhaus, Raus aus dem Schatten - Die Rolle der Mitarbeiterzufriedenheit als Treiber von Kundenzufriedenheit und -bindung, Versicherungswirtschaft, 4/2023, p. 93

Fig. 1: Customer satisfaction at the subsequent touchpoint depending on the previous telephone contact

Customers Are Happy When Employees Are Satisfied

The quality of personal contact depends not only on the expertise and empathy of the staff, but also on their moods.

In order to analyse the connection between employee and customer satisfaction, the three touchpoints with the largest amount of feedback in the customer barometer were selected: contract changes, benefit accounting in the health sector and claims.

For each of the three touchpoints, there is a strong effect of employee satisfaction on customer satisfaction.



Fig. 2: Win-win-situation by linking employee and customer satisfaction

For example, the departments with the most satisfied employees achieve significantly higher customer satisfaction scores compared to the departments with the least satisfied. Satisfaction differences ranging from 3.0 to 8.4 percentage points which is quite remarkable. The touchpoint contract change shows the strongest effect.

“The evidence of the obvious link between customer satisfaction and employee satisfaction underpins our conviction, which we have always relied on.”



ISABELLA MARTORELL NASSL
CHIEF OPERATION OFFICER,
Versicherungskammer

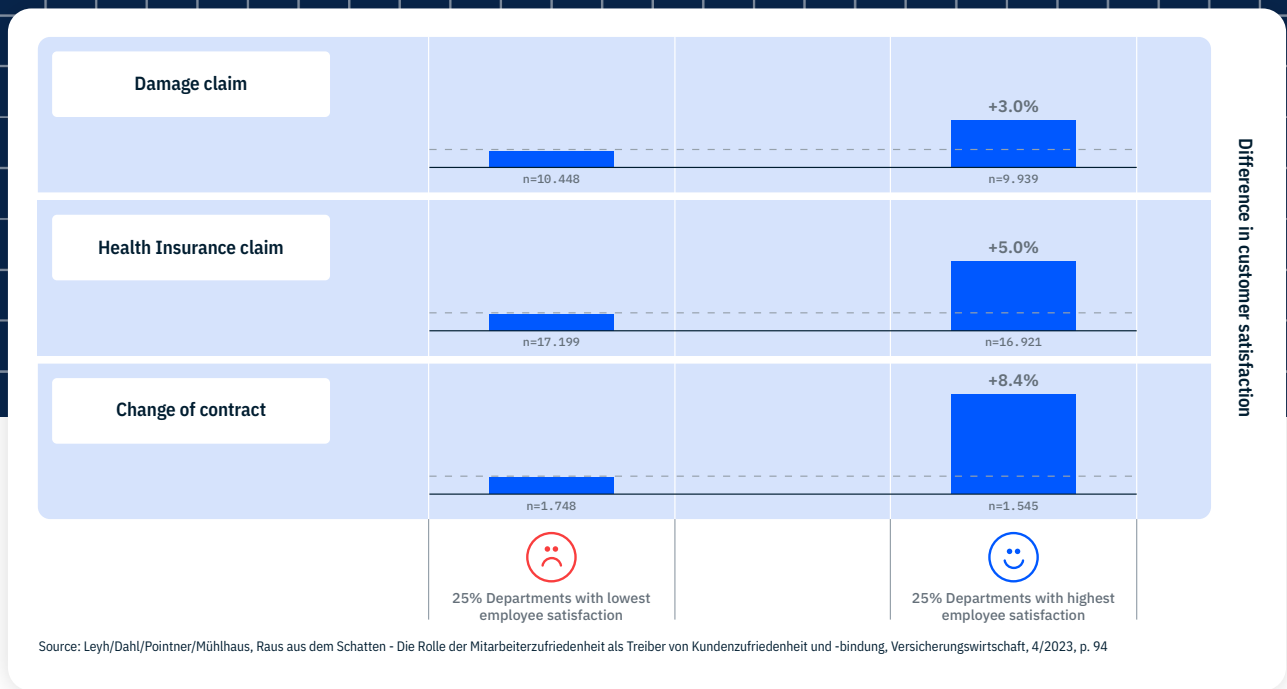


Fig. 3: Customer satisfaction differences in comparison of departments with higher versus lower employee satisfaction

Customer Orientation with a Focus on Employee Satisfaction

After receiving customer feedback, the configurable notifications within the InMoment platform gives Versicherungskammer the ability to react quickly to dissatisfaction and resolve customer queries efficiently.

Through the InMoment platform, attention is also drawn to cases where employees are praised. Managers read and share this positive feedback, making the commitment of the individual clear. A win-win situation is created when positive customer feedback is fed back to the responsible employees, boosting satisfaction further and highlighting their customer-oriented actions.



“It’s good to know that my efforts are recognised and seen by the customer - that makes me even more motivated to tackle the next tasks.”

CLAIMS MANAGER, Versicherungskammer



“Keeping employees satisfied in the long term, but also using them as passionate “headhunters” to attract new talents, will become increasingly important. This is a highly underestimated success driver for future recruitment.”

KLAUS G. LEYH
CHIEF MARKETING + SALES OFFICER,
Versicherungskammer

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