




Presentation materials and video replay will be provided within one week.

Have questions? Use the questions panel –  we'll field them as we go and during the Q&A recap at the end of the call.

Voice of the Customer: More Than Surveys

July 11, 2017

Proprietary / Confidential

Presenters



Stephen Nikitas

Senior Strategist Director, Harland Clarke

- 30 years experience, including senior executive at financial institutions in New York, California and Massachusetts
- Provides consultative services to banks and credit unions that result in significant growth rates in loans, deposits, accounts and retention



John Berigan

Executive Vice President, Customer Service Profiles (CSP)

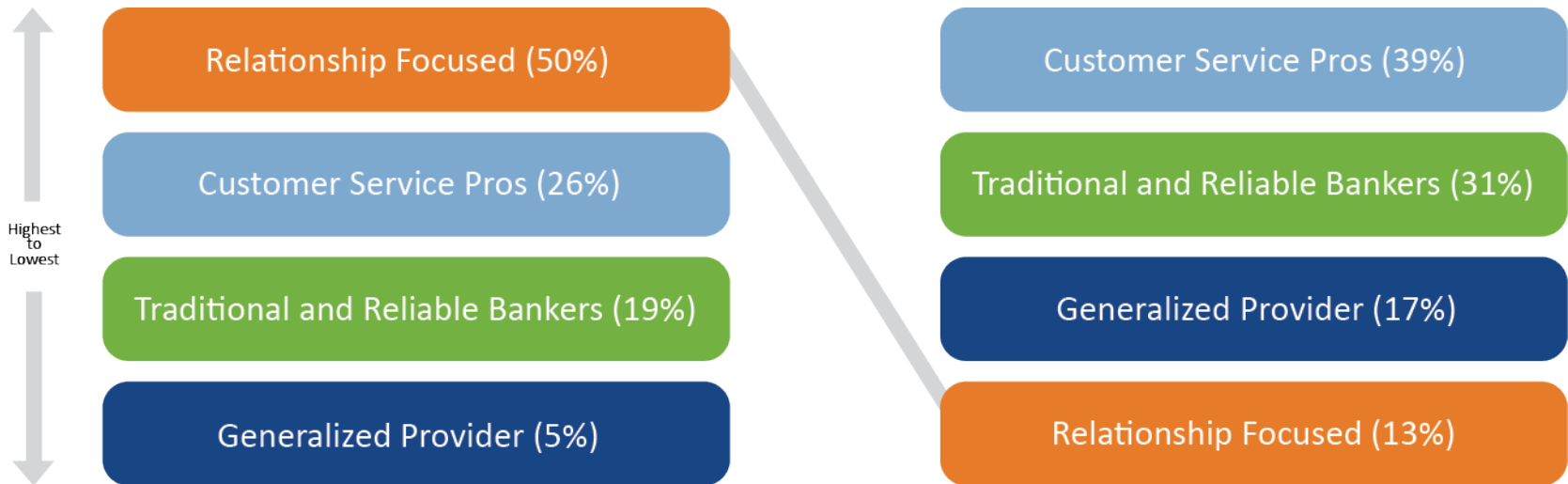
- More than 20 years in customer experience
- Provides strategic leadership and primary contact for client projects

Today, We'll Discuss ...

- Customer experience: Perception vs. Reality
- Quality survey methodology
- Beneficial benchmarking data
- Insights from key driver analysis
- Performance improvement assessments

Customer Experience: More Perception than Reality

How Banks See Themselves vs. How the Consumers See Them



Source: Bank Administration Institute. (2016). Retail Banking Outlook [PowerPoint slide]. Retrieved from <http://bai.adobeconnect.com/p46pkgu8ivk>

**It takes more than a survey to change
consumer perception**



Uncover Your Competitive Advantage

	Voice of the Customer	Other Solutions
Survey Channels & Methodology	<ul style="list-style-type: none"> • Multiple options, including customer panel survey • Fully customizable 	<ul style="list-style-type: none"> • Pre-packaged • Few options • Little customization
Benchmarking	<ul style="list-style-type: none"> • Peer group comparison by: <ul style="list-style-type: none"> ○ Asset size ○ Region ○ State 	<ul style="list-style-type: none"> • No comparative benchmarking
Consultation & Data Analysis	<ul style="list-style-type: none"> • Real-time data via web-based reporting • Key drivers for every channel • Executive summary presented by dedicated customer experience expert 	<ul style="list-style-type: none"> • No identifying key drivers • No executive summary; user must interpret data and reports
Client Education	<ul style="list-style-type: none"> • Change Management • Manager development and training 	<ul style="list-style-type: none"> • No training or improvement plan

Gain Faster, Better Insights

Advantages of an Omni-Channel Approach

Methodologies

- Customer panel
- Web
- Mobile
- Phone
- Combination

Advantages

- Customizable survey questions
- Unbiased feedback
- Statistically relevant data
- Variety and multi-branch demographics
- Customer verbatim comments
- Identifies employee
- Actionable insight



Improve the Customer Experience Through Benchmarking

Industry Comparison

- Channel
- Asset size
- Geography

Real-time, Web-based Reporting

- Executive dashboard



Source: CSP data

Identify Key Drivers to Create Actionable Data

Run several statistical and diagnostic tests on your data

- Academically rigorous, valid, reliable
- Stable way to compare the importance of all satisfaction criteria

Pinpoint Key Drivers

Identify employee behaviors with the most impact

- Plus, analyze which transaction behaviors are connected to overall satisfaction

Key Drivers

- Customer service skills*+
- Professionalism*
- Timely manner*

Employee behavior that influences customer satisfaction and loyalty

Employee Behaviors

Defined by the customer as:

- Greet customer*
- Act in a professional manner*
- Make customer feel welcome*

How your customers define "satisfaction" behaviors

* Indicates key driver of customer satisfaction

+ Positively influences loyalty index scores

Cycle of Success – Other CX Vendors



Cycle of Success – Our Approach



Q&A Wrap Up

Type your question in the questions panel 

Stephen Nikitas

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John Berigan

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Thank You

