

Customer Experience Research

Background

As part of an enterprise-wide strategic initiative to create a more customer-centric organization, our client, one of the largest insurance carriers in the US, launched a variety of programs, including a year-long “client listening tour,” to learn more about the customer experience.

Conducted by internal client relationship managers, in-person discussions were scheduled with customers across the country. These loosely-structured meetings focused on how well the carrier supported its clients through specific phases such as implementation, enrollment and renewal, and on improvements that could be made to service and product offerings.

Our client gained a great deal of important anecdotal information about its customers’ experience from these interactions, and implemented a number of changes as a result of this initiative, to very positive effect. When debriefing about the effort, however, the carrier identified several challenges with this approach: it could neither estimate the frequency of the issues that arose, nor prioritize which to address first. In addition, the in-person approach, using internal staff to gain information about the customer experience, was resource-intensive. Finally, while the voluminous notes taken at each meeting were useful for immediate application to each client, there was no way to reliably store the information gleaned from each meeting to categorize problems, refer to the information at a later time, look for trends and/or attributes, and otherwise “mine” this valuable customer feedback. Our client wished to continue gaining insight from this program, but on a scale that would be more easily supported over time, and more rigorously administered.

The Approach

CSR recommended, and our client agreed, that a longitudinal qualitative study would best capture the essence of the customer experience, from the beginning of the relationship through the course of a broad range of interactions. Continuing the qualitative approach used for the “listening tour” made sense so that interviews could focus on clients’ current priorities and needs, and interviewers could probe on the deeper meanings of their experiences. However, using a more structured series of questions and follow-up probes made the results more consistent across interviews, and therefore, more easily referenced, categorized, and actionable.

CSR created a customer experience panel, recruiting 100 of the carrier’s new workplace benefits customers to participate in a two-year initiative. Interviews were conducted by phone, a methodology that is much less expensive and more geographically representative than in-person. In

addition, rather than using our client's staff to moderate these interactions, we used our interviewers, providing a more impartial exchange.

On-boarding interviews were completed among all new members to establish a baseline and to understand the implementation and other early phases of the relationship. Brief check-in surveys were administered regularly to participants to assess satisfaction levels, and to identify all interactions with the insurance provider. Customers with particular specific carrier interactions were asked to participate in additional in-depth interviews to explore what transpired and how the experience affected the customer's perceptions of our client. All members participated in in-depth interviews annually to discuss annual planning and other business issues that might influence the relationship. In addition, throughout the year, research participants were offered the opportunity to take part in ad hoc research studies.

All of these discussions were content-coded and warehoused throughout the life of the project, using CSR's proprietary technology, enhancing the ability to analyze and track results over time.

Results

Benefits from this initiative have been recognized in a variety of ways throughout the organization. In addition to the diminished bias resulting from a third party conducting the research rather than our client's team members, the standardization of the questionnaires and surveys that CSR designed has ensured consistency of interactions. As a result, our client has been able to codify, monitor, and prioritize the input gleaned at a "thematic" level, thus better leveraging information gained from this initiative for strategic planning purposes.

Throughout the duration of the initiative, research participants were offered the option to have their issues or frustrations transmitted directly to the carrier. This enabled our client to take immediate action and dramatically improve relationships with participating customers, thus leveraging the information at a client-specific level as well. For example, one customer who initially shared in an interview that her company would change providers due to frustrations with billing issues has recently signed a new, multi-year contract with our client.

Last but not least, costs were reduced while significantly improving the reliability and validity of the information collected. Our client was able to save more than \$200K annually to administer this program by using a telephone, rather than an in-person, in-depth methodology to conduct interviews—while deriving far greater value from the results.