Surveys and Student Experience Insights

Transformational Change Programme Case Study

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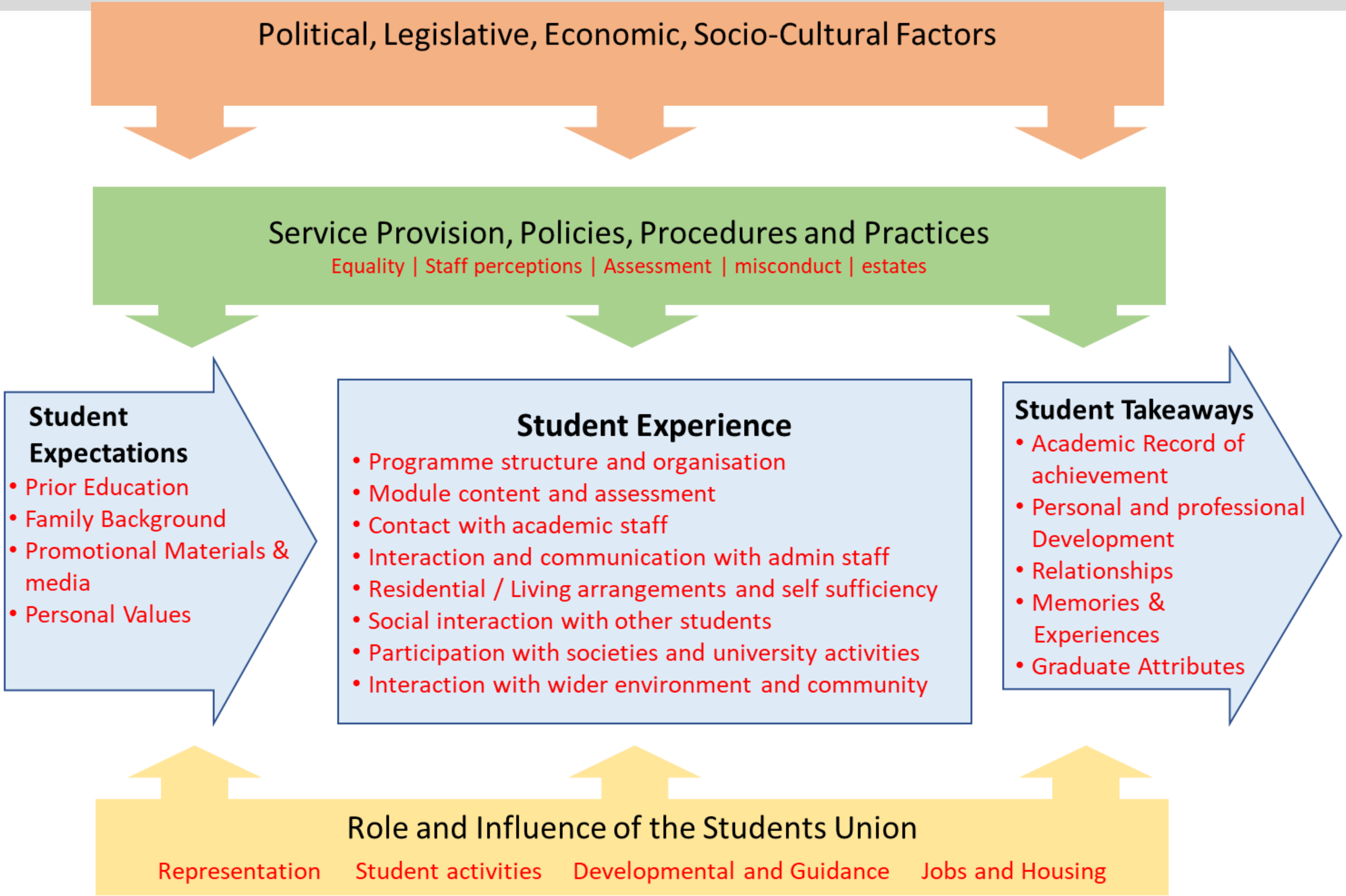
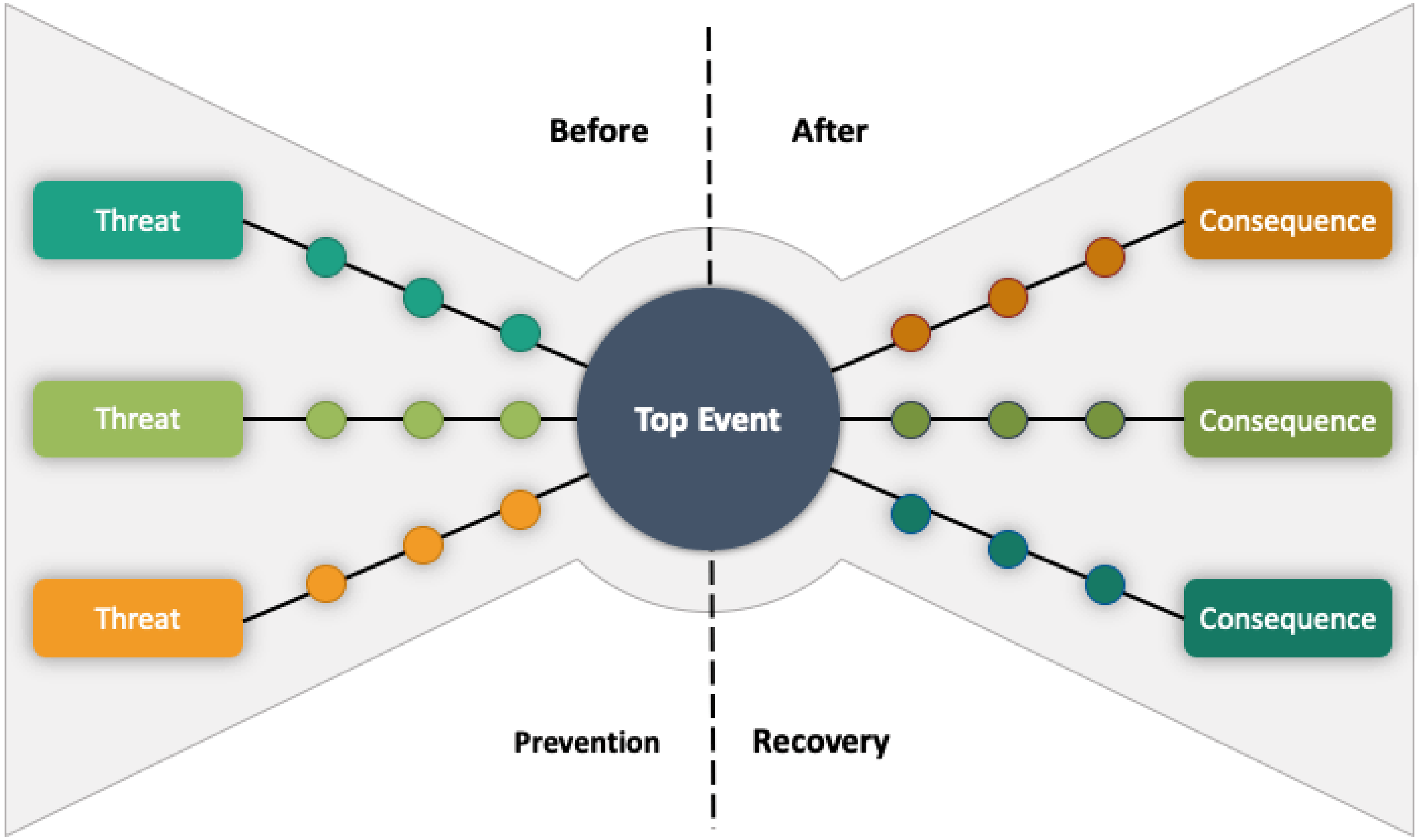
Session Objectives

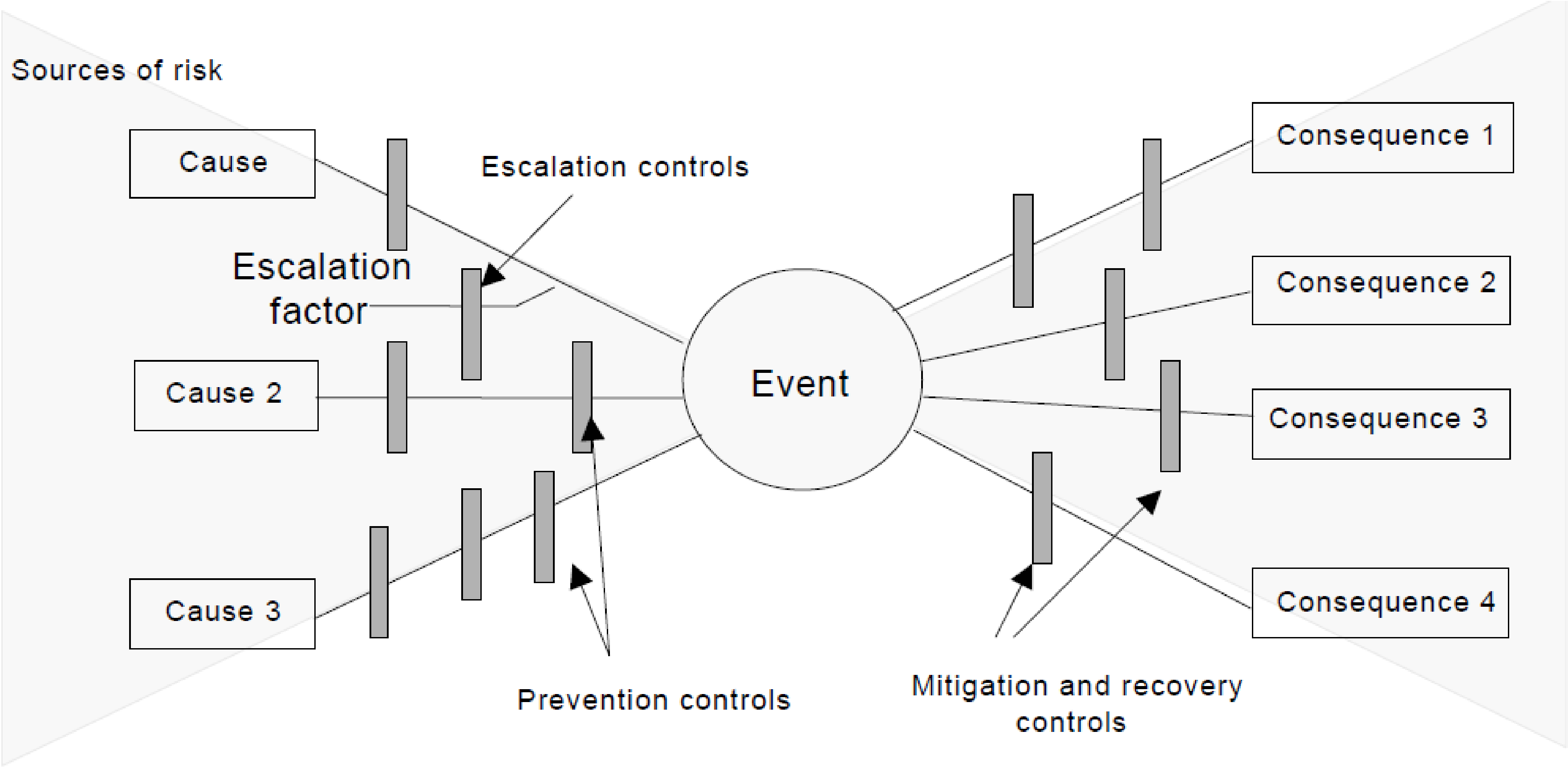
- Student Experience Journey
  - Mapping NSS to individual interactions
  - Bow Tie Concept
- Case Study of Customer Experience Transformational Change Programme
  - Approach Used
  - SIPOC tool
  - Vision State Model
  - Capturing VOC
  - Roadmap

Factors Influencing the Student Experience



Bow-tie concept applied to student experience




Sources of risk
Cause
Escalation controls
Escalation factor
Cause 2
Cause 3
Event
Consequence 1
Consequence 2
Consequence 3
Consequence 4
Prevention controls
Mitigation and recovery controls

Project Context

- Customers are Merchants, the establishments that accept American Express cards.
- American Express renowned for premium service, charges a fee.
- Significant importance on delivering service that justifies the fee – delivering value for money.

Project Need

- Attrition outstripping acquisition = Declining customer base.
- Two separate annual customer satisfaction surveys conducted across the region indicated increasing customer dissatisfaction.

- Most if not all departmental KPIs and process level measures indicated we were performing well and to targets.

- Project initiator/Sponsor: New Regional President.
- New Business Transformation Task Force formed.

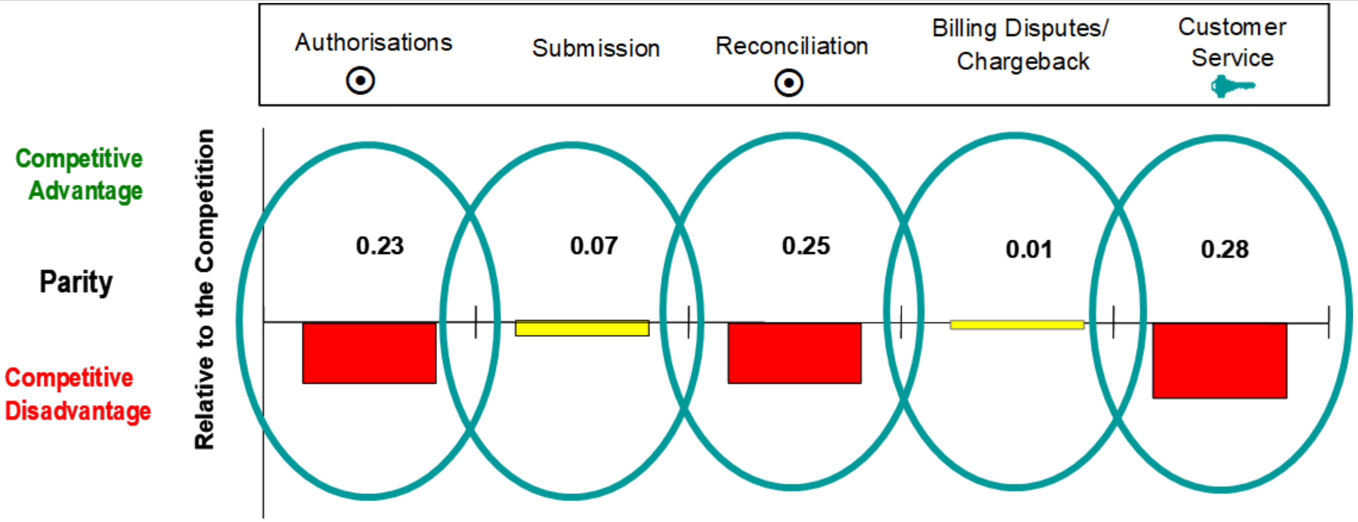
Overall Satisfaction by Merchant Processing Area

➢ 65% of merchants are involved in Authorisations processes in EMEA. They rate AMEX at a significant disadvantage to the competition

➢ 59% of merchants are involved in the Reconciliations process in EMEA and they rate AMEX at a significant disadvantage to the competition.

➢ In both areas of Submissions and Billing Disputes/Chargebacks, Amex Performs at parity with the opposition.

➢ In EMEA, AMEX Customer Service is rated at a significant disadvantage to the competition. AMEX only attains parity on 1 out of 8 related attributes which is courteousness.



	Authorisations	Submission	Reconciliation	Billing Disputes/ Chargebacks	Customer Service
France	0.03	0.27	0.19	0.06	0.04
Germany	0.27	0.27	0.29	0.24	0.41
Italy	0.59	0.08	0.08	0.25	0.30
UK	0.23	0.12	0.32	0.06	0.48

➢ Germany is rated as underperforming across all processes

- Statistically Significant AMEX Advantage
- AMEX at Parity to Competition
- Statistically Significant AMEX Disadvantage

Driver Impact[1]

- Most Important
- High
- Moderate
- Low/No

[1] Process areas are rated as either a high, moderate, or low/no driver of Composite Ease of Acceptance Satisfaction, Likelihood to Recommend to Accept, and Likelihood to Continue Acceptance. Areas with a key are the most important of the high drivers of that outcome.

What were we trying to accomplish?

- End to End Quality Review of all Telephone based activities with Customer touchpoints, to:
  - Identify process defects
  - Identify fundamental Drivers of Poor Quality
  - Develop a new structural operating model
  - Recommend a roadmap for change for:
    - Optimised customer telephone touch points across region
    - Long-term customer engagement & satisfaction

Approach Used

Priority defects, End to End drivers of poor quality:

- Information gathering of process maps, scorecards, tracking data, SLAs, detailed customer feedback analysis. SIPOCS.
- Process ‘deep-dive’ workshops with key individuals and teams from both sides of the process, owner and ops.

Benchmarking

- Research to analyse global best practice guidelines (industry & non-industry specific)

Welcome to Amex / Activation Calls

VOISE for Europe

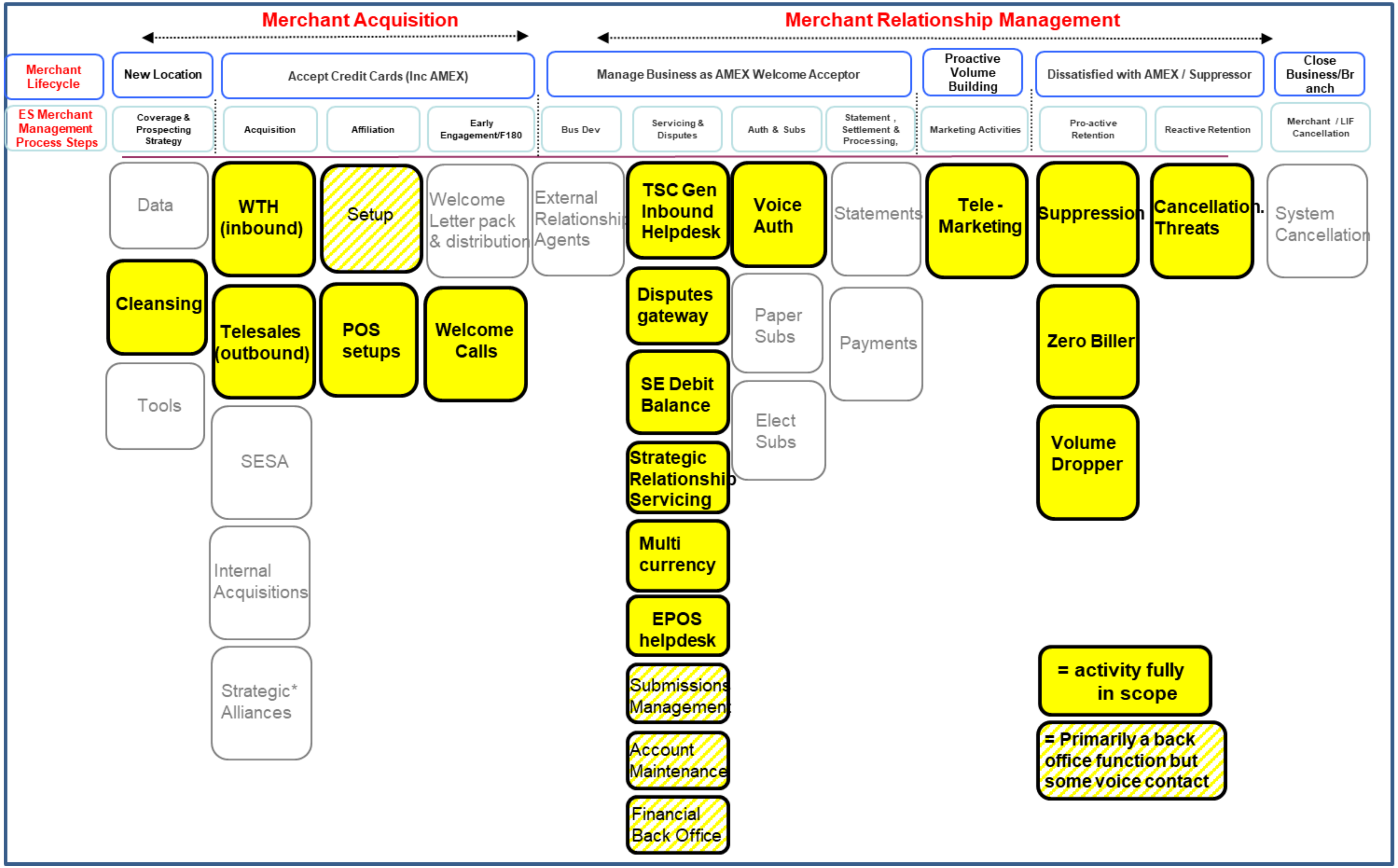
Process Owner: **Jane Williams**

Volumes: Leads sent Jan-Apr 2007 WTAX :38,416 59% Completed Calls /Sweep Up: 24,069, 75% Completed Calls.
6 month activation rate for merchants receiving WTAX/Sweep Up calls = 54%

Costs: WTAX: $7.70 - $18.40 per call (depending on length of call) / Sweep Up: $6.72 - $13.80

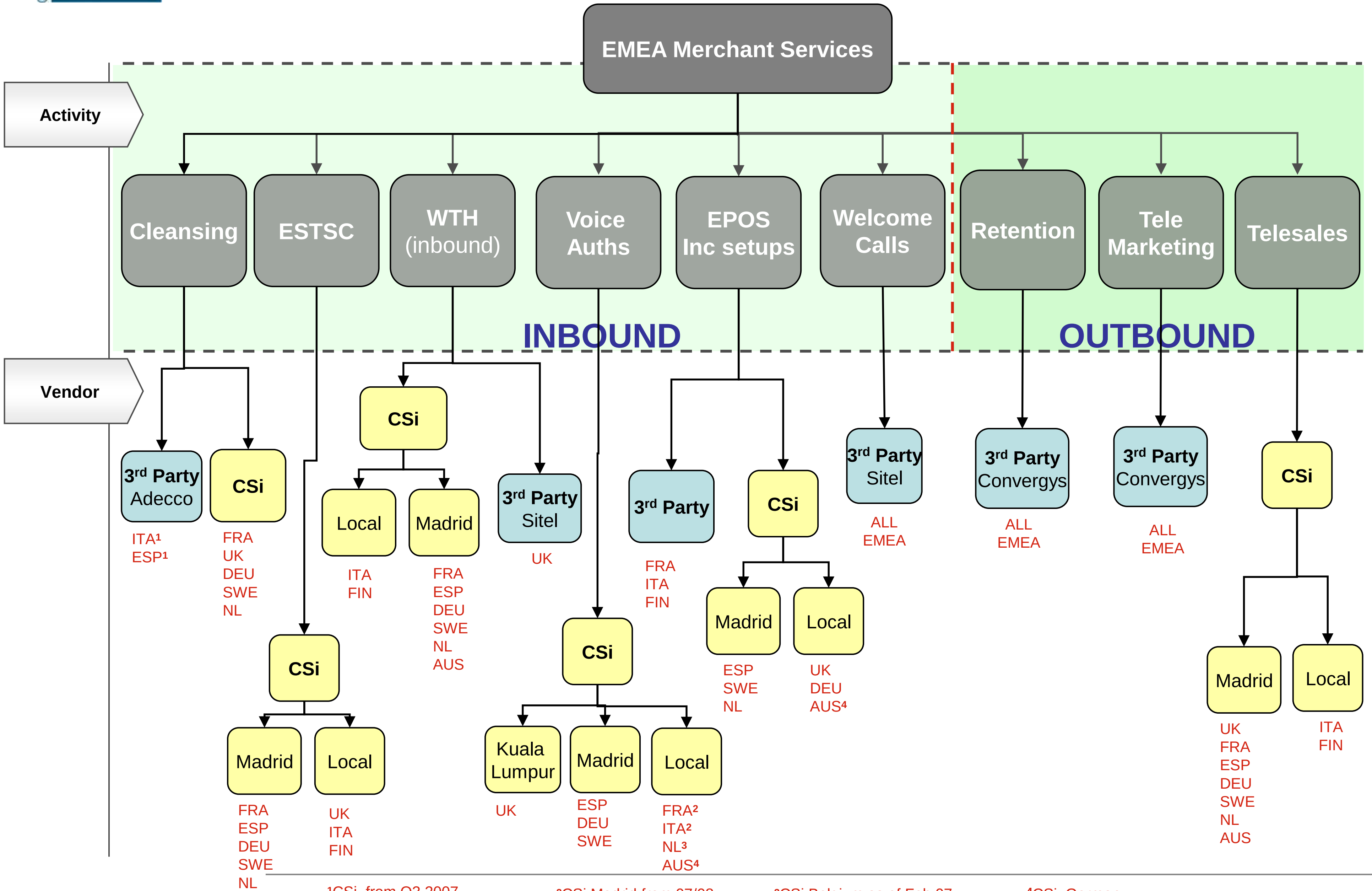
S Supplier	I Input (Use nouns)		P Process (Use verbs)	O Output (Use nouns)	C Customer
Royal Mail TNT	New Signing MIS Eligible for WTAX	1	Welcome Letter/Pack Distributed	WL/WP Distributed	Merchant
Acquisition	Ad-hoc Requests	2	Merchant Affiliation Details Received	Engaged Merchant	Acquisition
Sitel	UK Initialisation Report	3	Welcome to Amex call	Account Clean up	
Merchant Marketing	Welcome Pack Materials	4	First Transaction	OMS Enrolments	
Precision Printing	W Letter/ W Pack File	5	Sweep Up call	Successful test transaction	
Technologies					
Network Development					

End to End Activities that are in Scope



EMEA Merchant Services key ‘in-scope’ Activity by vendor and market.

OISE for Europe



¹CSi from Q3 2007 ²CSi Madrid from 07/08 ³CSi Belgium as of Feb 07 ⁴CSi Germany

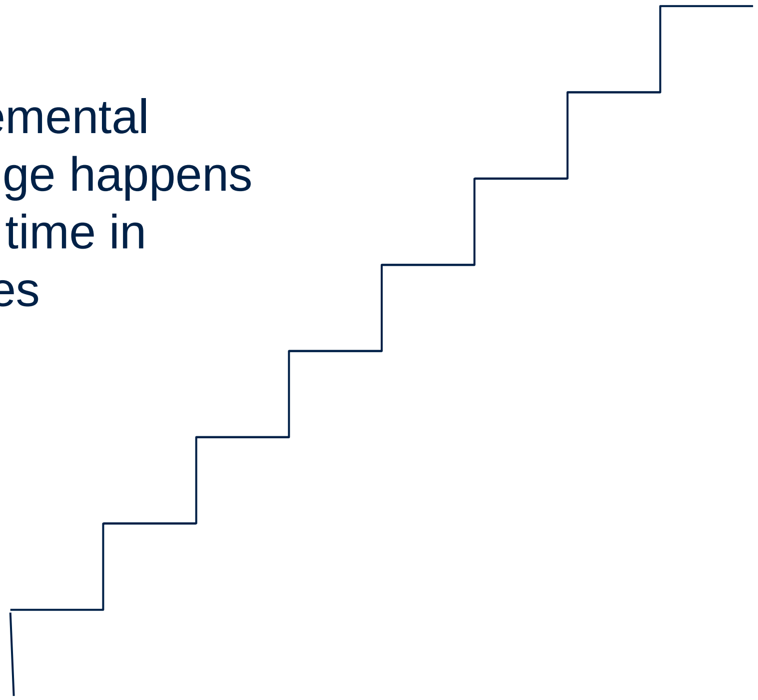
Change is actually normal in organisations

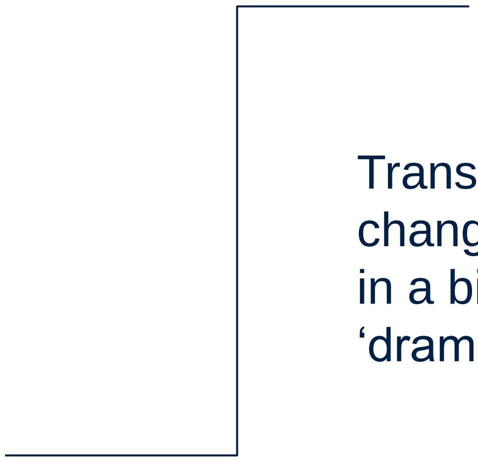
- Types of change:

Incremental	Transformational
• Continuous Improvement • Enhancements • Evolutionary	• Step Change • Revolutionary

Incremental vs Transformational

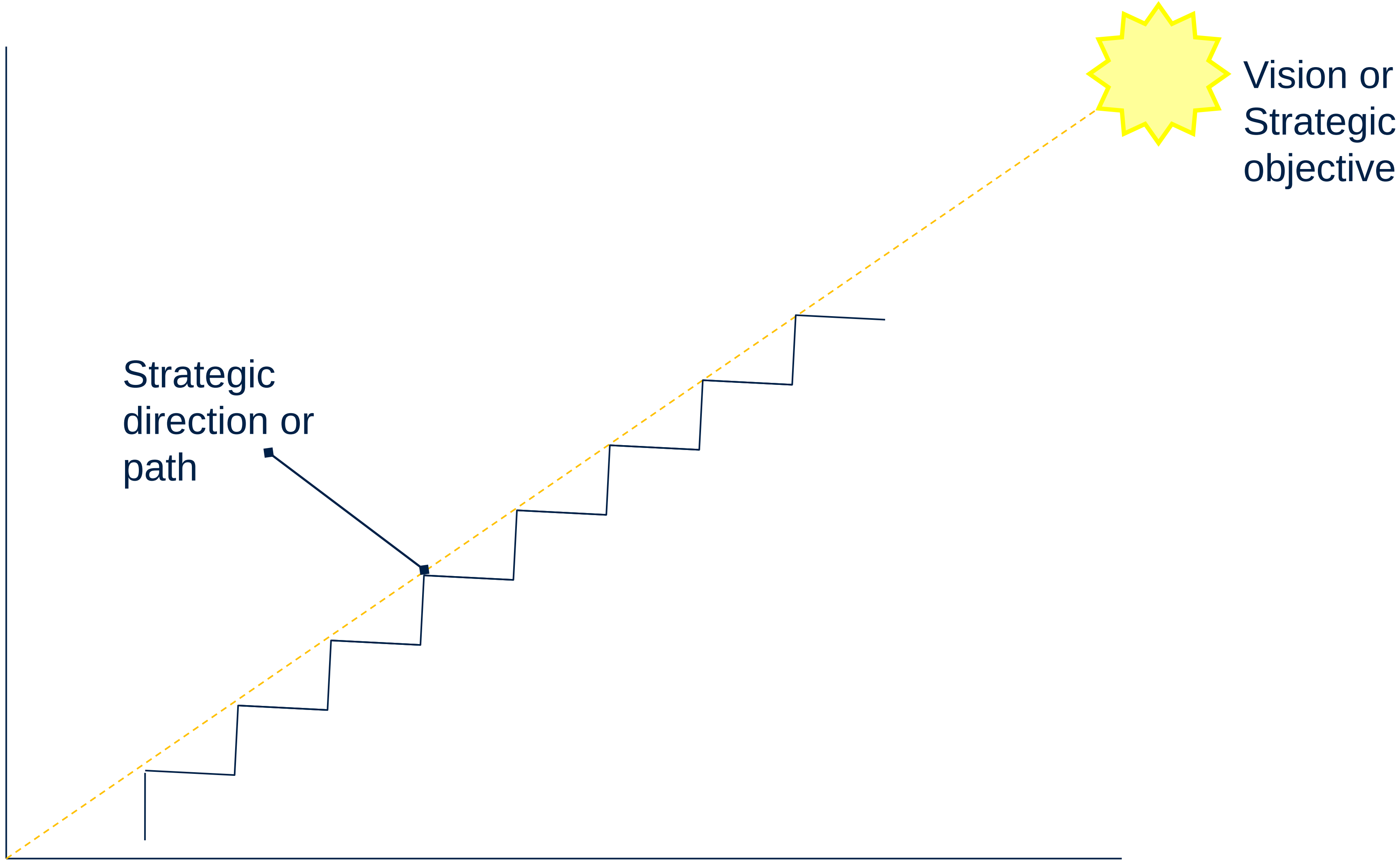
Incremental change happens over time in stages





Transformational change happens in a big ‘dramatic’ step

Why step change becomes necessary



Transformational Change

People

- Knowledge and awareness of how to do something
- Skills needed
- The others to interact with for doing your job
- Reporting lines
- Individual and/or team goals

Process

- The actual steps to completing something
- Documentation of how something happens
- Performance measure metrics

Infrastructure

- Systems to be used
- Inputs and Outputs
- Plant/machinery/tools

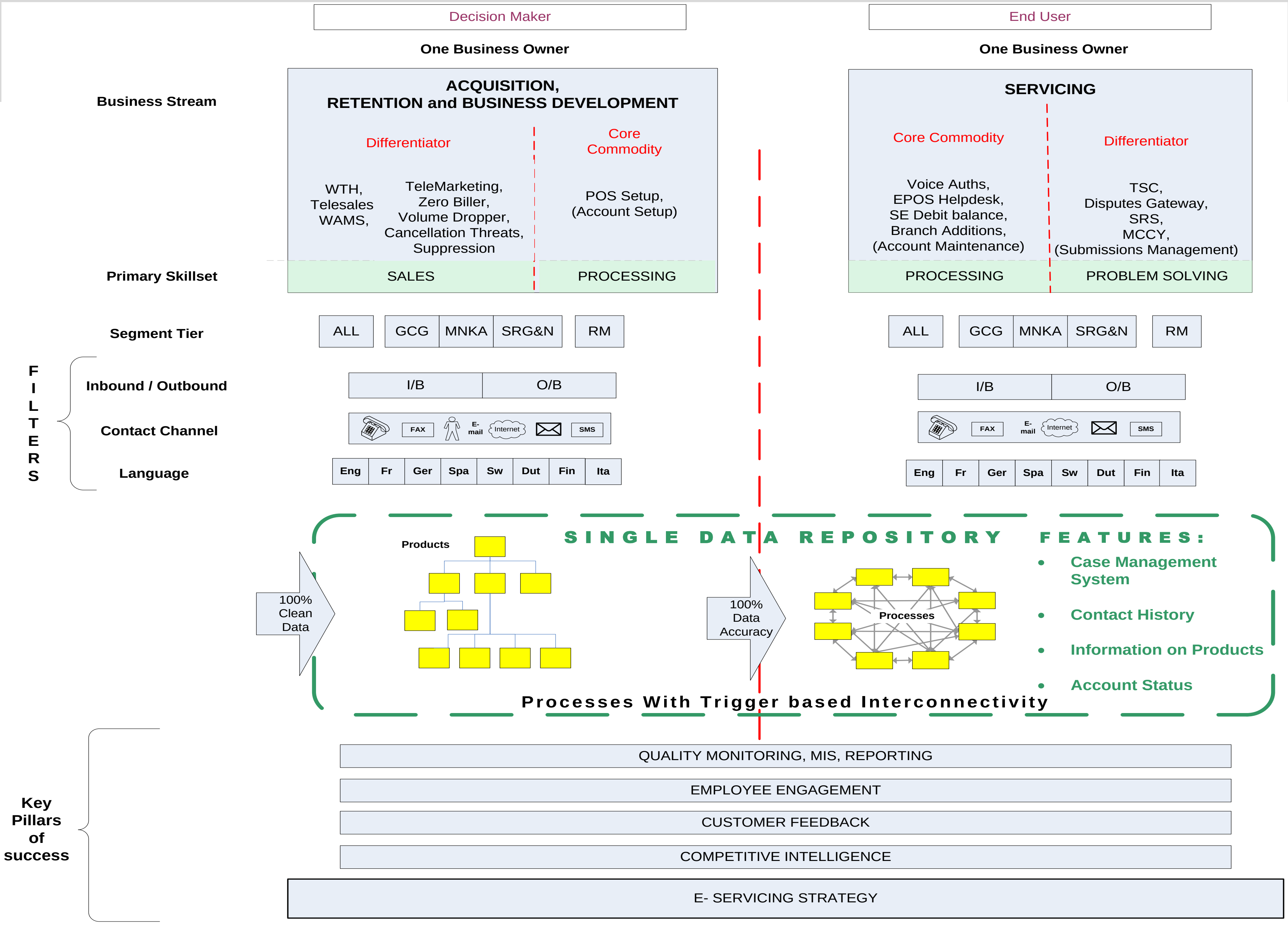
Moving to the future state

- Approaches from Managing Successful Programmes (MSP) and Design for Six Sigma (DFSS) suggest designing the blueprint for a future state,
  - the TO BE

- Gap Analysis of that and the …

- AS IS , the current state

Vision State Conceptual Design



Multigenerational Plan

	Generation 1	Generation 2	Generation 3
Concept	• Implement Process improvements and enhancements • Implement Organisational change	Implementation of optimal servicing footprint, including reorganisation of physical location of activities	Implement Case Management System, fully interlinked with central repository enabling trigger based prompting
Timelines *	6 – 9 months	12 – 18 months	18 – 24 months
Channel Enhancement	Basic E-Mail communication	E-Servicing front end	• Fully integrated Real-time E-Servicing • Secure, compliant, viable two-way Email Servicing
People	• Commence Closure of skills gap • Recruitment Policy	• Closure of skills gap • Launch of incentive plans • Consultation	• Upskilling • Optimal System utilisation • Cross Functional teams
Metrics	• Development and alignment of new End to End customer metrics and VOC channels • Cross Functional Goal Alignment	Redefined and controllable SLAs aligned to customer expectations	Fully automated, E2E metrics and goals system
Stakeholders	ESi, CSi, GNO, ES Fin, HR, Tech	ESi, CSi, GNO, ES Fin, HR, Tech, GRE, GP, Compliance	ESi, CSi, GNO, ES Fin, HR, Tech

Success Factors in this Approach

- Leveraged the senior sponsor and high visibility
- Utilised knowledge of those closest to the processes and customers - i.e. local/departmental resources SMEs - to be part of the improvement process (bottom up approach)
- Cracked/broke any initial barriers to change before any change was even developed/recommended/implemented
- Used my lack of knowledge of in scope processes as a critical driver to interrogate each process fitness for purpose
- Many wanted change! Just needed support and understanding how they could influence it

THANK YOU!

Get in touch:

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