

On the safe side

Determining Customer Satisfaction by Monitoring Customer Experience

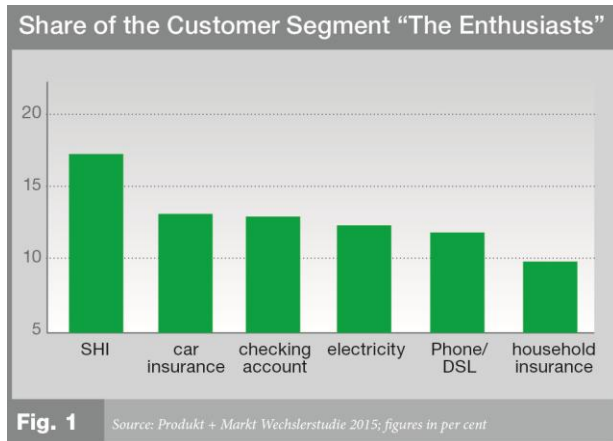
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Customer experience and resulting customer loyalty are highly important in the health insurance industry as well. Thomas Winker and Axel Schomburg present the CX measuring concept of a large German health insurance provider and elaborate on results, insights, and experiences.

AOK Baden-Wuerttemberg's slogan is "gesundnah" – healthy and close. The underlying aspiration to being proficiently close to the customer (not just in terms of accessibility, but also emotionally and in terms of covered issues) shapes the service culture of the company. AOK Baden-Wuerttemberg has more than 10,000 employees, 4.1 million insured customers, and 230 customer service centres. Additionally there are more than 3.5 million customer contacts by phone or face-to-face per year. With figures as such, how is it possible to improve, to control, and to mould the customers' service experience to the highest standards? In addition to the basic attitude of putting the customer at the heart of their activities, market research also plays a central role there. As the first company in Germany, AOK Baden-Wuerttemberg has been awarded the quality seal of "Service Excellence" by TÜV SÜD for the third time in a row – a proof for distinct customer focus. This may also be witnessed in their quality measurement system, which has been continuously improved over the past years. Different tools are used in it to illustrate customer experience as well as service performance.

Reflecting Customer Experience

A term commonly-known by almost every AOK employee in Baden-Wuerttemberg is "KuZI". It has been in use for more than 15 years now. KuZI – short for *Kundenzufriedenheitsindex* – is the KPI describing the customers' overall satisfaction. It is continuously tracked by a customer survey and released once a month. The KuZI is a compositional value. It reflects customer experience in defined service dimensions while also taking into account the relevance for the customer. The KuZI is continuously adjusted in terms of content and methods, and is also used for internal (regional) as well as external benchmarking. The latter aspect – a closer look at the competition – is highly important for the assessment of one's own results, especially in the health insurance industry.



On the one hand it is about examining whether or not and how much external factors influence the „mood of the industry“, and if, perhaps, those factors also affect clients of statutory health insurance (SHI) in their service perception. Some of these factors could be for instance changes in political or legal circumstances within this complex and partially highly regulated market. On the other hand, it is primarily about the rank in comparison to other providers. This is an

important aspect, especially in the light of the high level of customer satisfaction which is characteristic for the health insurance industry (fig. 1). An isolated consideration of one's own results harbours the danger of overestimating them.

Wide range of requirements

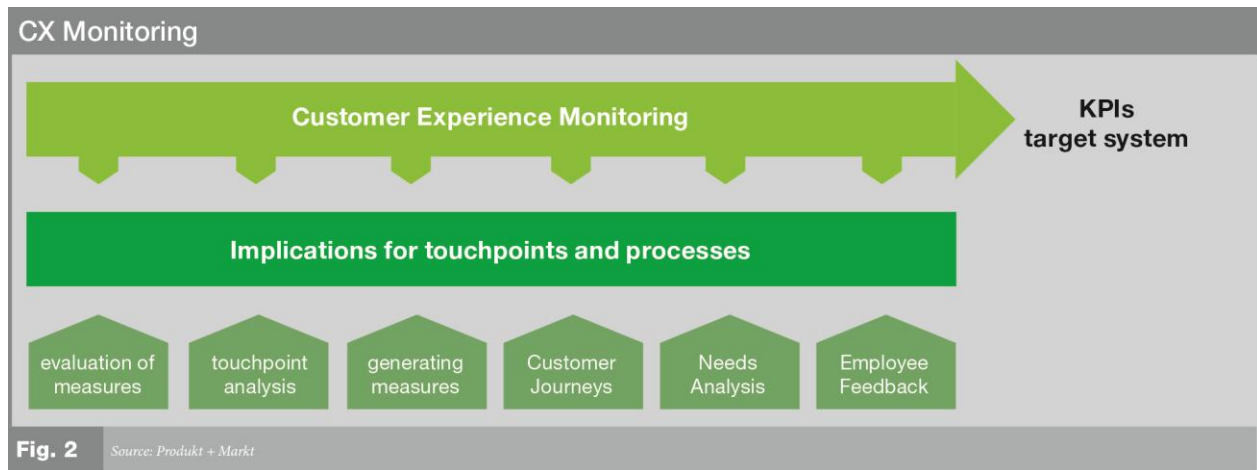
Another feature of the health insurance industry is a rather wide range of requirements. This does not just apply to the wide range of customer segments and types of customers – which inevitably comes with having a 40 percent share of the SHI market. It rather also applies to the complexity of customer inquiries and the involved, significantly differing processing procedures and responsibilities; from a lost electronic health insurance card to notification procedures for employees to the procedures involved in approving regenerative therapies for mothers and their children. Accordingly, the quality measurements closely examine the very different customer journeys as well as the individual touchpoints.

Analysing experiences

Furthermore, it is an integral part of CX monitoring to systematically analyse customers' experiences and expectations of individual processes and interfaces. Moreover, compliance with defined service and consulting standards must be reviewed. For successful CX management, it is a basic requirement to generate insights which allow deriving optimisation measures. In order to do that, explorative CX modules are used in addition to standardised monitoring – the latter being primarily used for controlling purposes, strategic management, and to identify fields of action. These modules illustrate the actual experience and the underlying emotional components, and in some cases they even allow providing feedback down to each individual customer service representative (if desired by the employee).

Focusing on the customers' needs

However, the continuous instruments are by no means able to track every issue. Therefore the measurement system is supplemented with ad hoc projects. That often requires intense engagement with the customer's needs and possible solutions; it is also quite inspiring for the customer himself. This is particularly necessary for a promising service concept in the future. Successful touchpoints and successful processes must focus on the customer and his needs. Those needs frequently change.



Therefore they should be taken into account early on by any processes concerned with planning future touchpoint configurations and process designs. Nevertheless, research and measuring alone are not a guarantee for success. It is imperative to stay focused on success when working with the results, and to apply them properly within the company. For AOK Baden-Wuerttemberg, customer satisfaction is an integral part of their internal target agreement system. In addition to the KuZI, they herein apply another KPI which measures the level of compliance concerning respective service and consulting standards. Transparency provides the basis for a high level of acceptance of the target agreement system – they are important factors for success (fig. 2).

Transparent Communication

BO – the company-specific controlling information system – adequately provides the employees with the results from the CX monitoring. For example, they are purposefully used by managers on the regional level. Communication to the public is transparent as well: every month the company releases central information on its website about how well they have kept their implicit service pledge. (fig.3) The information and insights that were generated in the measurements as well as the derived measures for process and touchpoint optimisation are integral components for CX management.

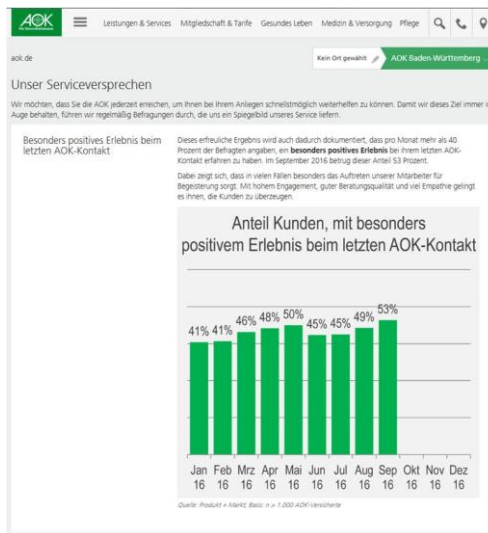
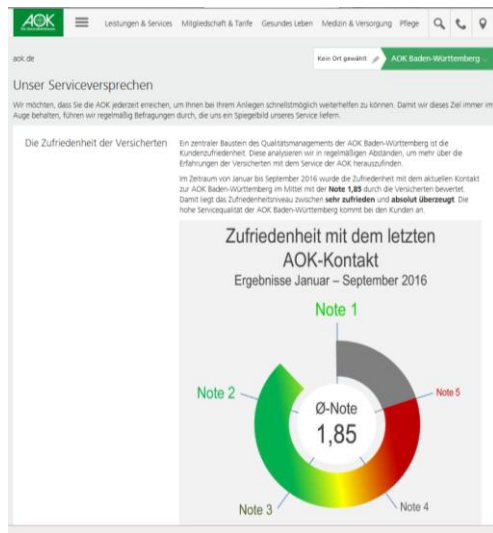


Fig. 3:
Extract from home-
page of AOK
Baden-Württemberg

The employees' role

The staff of more than 10,000 employees also plays an essential role. They are the key to wowing the customer. This requires an environment that allows and promotes a high level of motivation for and excitement about focusing on the customers. Due to this reason, the service culture with all of its inhibitors and promoters is routinely analysed by means of employee surveys. This way it is also possible at the same time to gain insights that are important for the optimisation of customer-related processes and touchpoints from an internal point of view.



Fig. 4 Source: Produkt + Markt; AOK Baden-Wuerttemberg

The customers and employees are ultimately also encouraged to get involved in order to optimise and to advance the measuring instruments (fig. 4). As a result, the wordings of the formulated experience dimensions have recently been revised. After all, it is also some kind of „close“ to speak the customer's language during quality measurements – additionally it is essential in order to gather relevant information.

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