



*"CustomerSat's feedback programs make our customer-facing staff much more effective. We feel that the ROI justifies our investment in service quality and feedback."*

Lois Koch, VP, Customer Service  
Digital Insight



A CustomerSat Case Study

## Building Client Loyalty **Yields Strong ROI** for Major Financial Services Provider

In the summer of 2000, John Dorman, Chairman & CEO of Digital Insight, gave Lois Koch, the new Vice President of Customer Service and Client Relations, an ambitious directive: raise the quality of Digital Insight's customer service and client relations to a world-class level.

By mid 2000, it became clear that Digital Insight's rapid growth had strained the existing customer service and client relations infrastructure and was impacting the company's otherwise stellar reputation. At that time, fewer than 30% of Digital Insight's financial institution clients were willing to serve as references to potential new clients, causing sales to be lost to competitors.

Lois Koch, a financial services veteran, had spent more than 25 years in the industry. Her career included 16 years at Great Western Bank, where she had served as Vice President of Checking and Savings Services, managing a staff of 400 employees performing back office functions and customer service

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### About Digital Insight

Digital Insight® Corporation (Nasdaq: DGIN), one of the great financial services success stories, was founded in 1995. The company has become the leading provider of Internet-based banking services for commercial banks and credit unions, leading to its successful initial public offering in September 1999. Headquartered in Calabasas, CA, the company's range of secure, hosted services include: retail and commercial Internet banking, electronic bill payment and presentment, eCommerce portal technology, advanced target marketing, and website development and maintenance.

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CustomerSat

for the bank's 500 retail branches. She later spent six years at Fidelity Federal Bank as Senior Vice President of Retail Operations, where she was responsible for all back office operations, facilities, property management, and office services for the bank's 40 retail branches.

Koch was hired to implement a scalable customer service infrastructure with the processes to support the company's continued growth and expansion. Koch and her staff knew that raising Digital Insight's service quality was the top priority to achieve the desired results. They identified three initiatives:

- Mobilizing the organization to provide superior customer service
- Building an effective infrastructure to support the customer service activities
- Measuring customer satisfaction and addressing key concerns

To Koch, mobilizing to provide superior customer service meant reinforcing or building the right skills in the right people; executing to deliver first-rate service and support; continuously coaching, rewarding and recognizing staff for outstanding performance; and leading by example.

### Measuring Customer Satisfaction and Loyalty

It was clear that client satisfaction and loyalty measures would serve three purposes:

- Help guide and prioritize customer service investments
- Provide a continuous stream of feedback for ongoing improvement
- Facilitate coaching, rewarding, and recognition of customer-facing staff

Multiple strategies and technologies to measure and report on client satisfaction and loyalty were evaluated. Because Digital Insight was itself an online service provider, online techniques appealed to the company as a means for gathering feedback. After evaluating several proposals, Digital Insight partnered with CustomerSat, Inc. due to their robust technology and customer satisfaction research expertise.

### First Steps

CustomerSat worked with members of the client-facing team at Digital Insight and with a core group of Digital Insight clients to identify key satisfaction and loyalty measures and to define the feedback processes. This team deployed its first online customer relationship survey in October 2000 and added transaction-based surveys in 2001. Together, the surveys provided both an initial baseline and on-going performance measures for Digital Insight's sales, implementation, customer service, account management, products, systems and training.



Koch and her staff recognized that raising Digital Insight's service quality was the top priority to achieve the desired results.

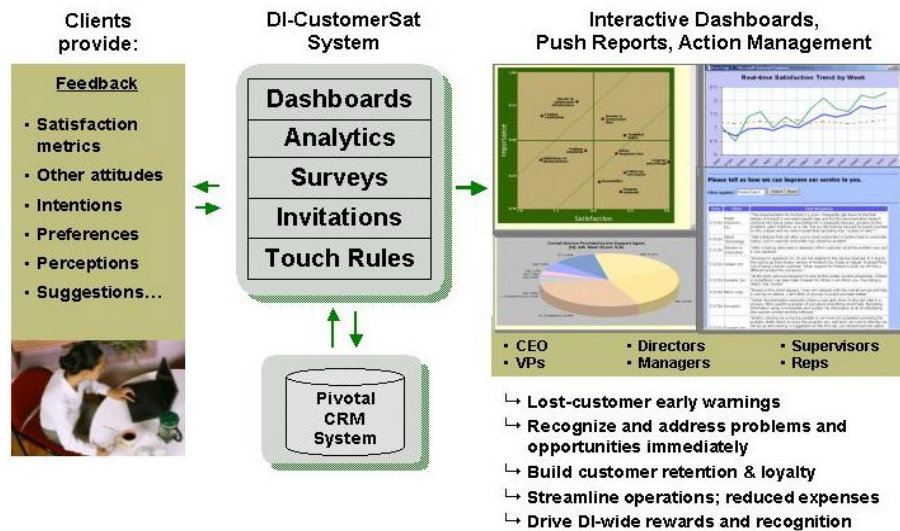
Digital Insight partnered with CustomerSat, Inc., due to their robust technology and customer satisfaction research expertise.



The online, hosted feedback solution that CustomerSat designed and implemented for Digital Insight contained multiple automated functions (Figure 1):

- Selection of customers and closed service incidents from Digital Insight’s Pivotal CRM system to be used for surveys. Business rules (“touch rules”) ensured that no customer was surveyed too frequently.
- Personalized email invitations containing secure links to individualized online questionnaires.
- Overview rating score reports, verbatim suggestions, and trend lines were made available to managers across Digital Insight through real-time dashboards, allowing users to analyze results any way desired to pinpoint customer problems and concerns. The same analytics and intelligence were further disseminated by scheduled email reports (“push” reports).
- Action Alerts which notified the right managers at when customers required immediate attention.

Figure 1: Digital Insight-CustomerSat customer feedback system.



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As a result of the initial baseline measures, goals were established for improvements in performance by area. Digital Insight’s Management Incentive Plan for the entire management team, not just the customer-facing organizations, was tied to increases in overall satisfaction scores.

**Feedback Drives Action and Results**

At Digital Insight, client feedback drives action through a combination of processes, practices, and technology (Figure 2). Client feedback generates alerts to the right individuals in the Digital Insight organization, notifying them immediately if clients are dissatisfied. Interactive dashboards allow users to pinpoint problems and opportunities. Push reports email up-to-the-minute statistics — trend lines, charts, and



other graphs of survey results — directly to Digital Insight managers. Together, these services allow Digital Insight managers to:

- Recognize and address client concerns
- Reward and recognize customer service staff for outstanding performance
- Provide the right technical and customer service training and coaching, including issue-focused cross-departmental training.

Figure 2. Real-time client feedback drives action alerts, interactive dashboards, and push reports, which allows Digital Insight management to open and address cases; coach, reward, and recognize staff; and provide the right training.



As a result of the first survey results, four key issues were identified as drivers of customer dissatisfaction with the current level of customer service:

- Lack of standards for answering and returning calls
- Poor product knowledge of the service staff
- Lack of customer service skills
- Poor follow up and resolution of issues.

In response to the feedback, from late 2000 through 2002, Digital Insight took a wide range of actions. (Figure 3).

As a result of these actions, Digital Insight enjoyed significantly improved results:

- Customer Service improved from 6.5 at Q4 2000 to 8.0 in Q2 2002
- Account Management improved from 6.4 in Q4 2000 to 7.7 in Q2 2002
- Referenceable client percentage improved from less than 30% at YE 2000 to 75% by YE 2001 and to 85% by YE 2002.

In addition to these overall results:

- Service level for incoming calls improved from 84% to 97% handled
- Abandon rate for calls dropped from 12% to 3%
- Average queue time dropped from 2 minutes to 20 seconds
- Average days to resolve an incident dropped by 50%
- Average incidents outstanding dropped by 100%

Scores and performance have continued to improve since 2002.



Client feedback generates alerts to the right individuals in the Digital Insight organization, notifying them immediately if clients are dissatisfied.



Figure 3. Actions Taken as a Result of Feedback

Area	Action
<b>Training &amp; Coaching</b>	<ul style="list-style-type: none"> <li>Completed service skills program for all Customer Service and Client Relations employees</li> <li>Implemented monitoring and coaching</li> <li>Developed and delivered extensive product and technical training</li> </ul>
<b>Standards &amp; Processes</b>	<ul style="list-style-type: none"> <li>Implemented service standards using Apropos automatic call distribution (ACD) system</li> <li>Added skills-based routing</li> <li>Implemented product specialization by teams</li> <li>Implemented additional transaction surveys to guide improvements</li> </ul>
<b>Technology &amp; Resources</b>	<ul style="list-style-type: none"> <li>Launched new client site for self service</li> <li>Expanded service capability through Apropos and Pivotal CRM system</li> </ul>

### Impact on Client Loyalty

Digital Insight’s service quality improvements gradually showed up in the company’s Quarterly Client Renewal Scorecards, tools used by account managers to project the likelihood of client renewals. The quarterly scorecards define risk levels for each client scheduled to renew their Digital Insight services that quarter, and identifies possible drivers of non-renewal:

- Change of DP Vendor
- Pricing
- Merger or Acquisition
- IT Interface
- Service/Support
- Product
- Other

In prior years, Service/Support had contributed to non-renewals of customer contracts. But for 2002 through 2003, Service/Support was not a factor contributing to non-renewal in any Quarterly Renewal Scorecard. As a driver of non-renewals, Digital Insight scored a “perfect zero” in the area of Service/Support.

### Measuring ROI of Customer Feedback

Working with CustomerSat, Digital Insight’s Finance Department and members of Koch’s staff divided Digital Insight revenue into three categories:

- **New:** Revenue from new contracts won during the year (i.e., revenue from new clients + new products to existing clients)
- **Renewal:** Revenue from existing contracts retained during the year
- **Lost:** Revenue from existing contracts lost during that year.

Of these, the largest category was revenue from renewals; the smallest category was revenue from lost customers. The process used to measure ROI was as follows:



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