Mastering
Mixed Data Collection Method
in CX

As customers change the way they interact with organizations, many organizations have not yet changed the way they interact with customers to measure customer loyalty. The reason: many organizations have not figured out how to integrate feedback collected through phone, email, online, SMS text, QR codes, and social media modes into their existing customer experience (CX) programs. This paper will explain why all organizations committed to CX should extend data collection methods to encompass all customer communication modes: voice, electronic and social, and how to approach the challenges associated with eliciting customer feedback through several modes.
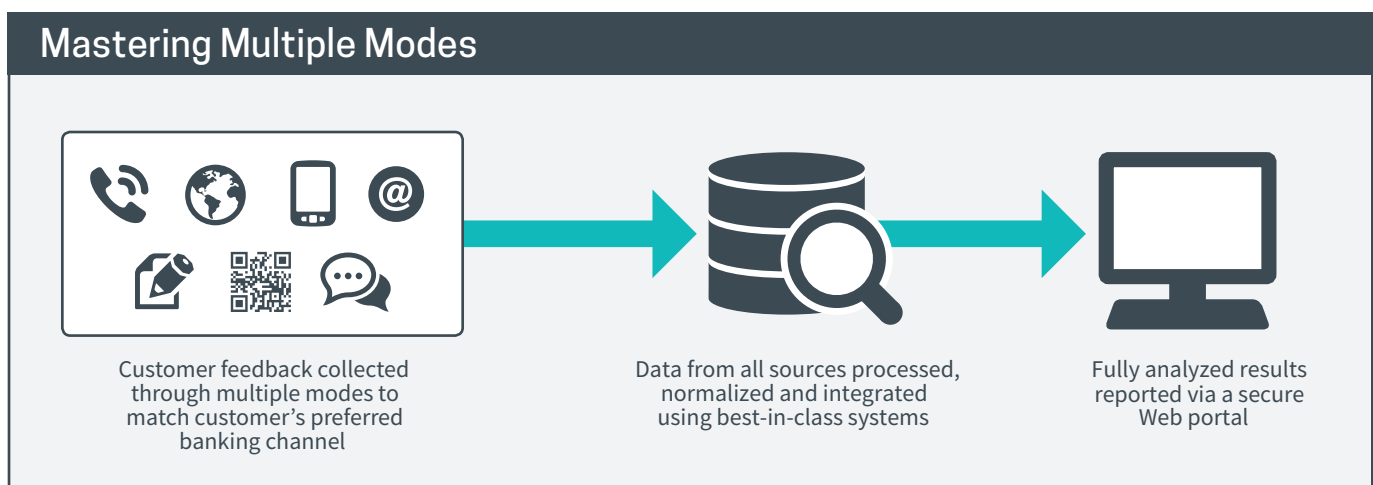
Companies have traditionally collected CX feedback through a single mode, generally via telephone or paper-based surveys. Over the past decade, many have added email and online surveys to their CX programs. More recently, some institutions have experimented with new communication modes such as QR codes, short message service (SMS) and social media listening posts. Obtaining information about customer experiences through so many modes and using it effectively can prove difficult, but with careful planning and the latest data processing technology, organizations can reap extraordinary benefits from this mixed data collection approach.

Why Multiple Modes?

Digital modes offer organizations an efficient means of accessing their diverse customer bases as well as the ability to obtain different levels of valuable feedback. Online surveys tend to collect more honest customer verbatims. Social media provides insight into what customers are saying and why, going beyond brand mentions and keyword combinations and into the realm of actual loyalty metrics. Mobile surveys and text messages allow an immediate touch of customers on the move. But, perhaps most importantly, digital modes let organizations match survey methods to a customer's preferred channel—whether it's over the Web, through mobile applications, or via social media.

Completion rates and data robustness often improve when organizations allow respondents to choose the method of response they prefer. For example, customers that interact with the company mainly through websites and mobile phones are more inclined to participate in and spend ample time to completing an online or mobile survey.

Failing to adopt new data collection methods puts the long-term effectiveness of a CX program at risk. Organizations that continue to rely solely on paper-based or telephone surveys as customers increase online and mobile use will eventually encounter diminished participation rates and feedback gaps from certain customer segments. One of the most important benefits of effective CX is the ability to quickly pinpoint localized increases in customer complaints or specific problems across an entire business or product line. Such monitoring becomes less effective if any customer segments are overrepresented or under-represented in CX results. In addition, organizations failing to offer surveys in their customer's preferred mode may deliver a negative customer experience and demonstrate a lack of innovation.

Mastering Multiple Modes

Customer feedback collected through multiple modes to match customer's preferred banking channel	Data from all sources processed, normalized and integrated using best-in-class systems	Fully analyzed results reported via a secure Web portal

CX experts can integrate all the data collected from various modes and produce a unified set of results that drives a customer satisfaction-oriented organization.

For example, AND Agency has found in studying over eight million client contacts in the past two years that older and less-technologically engaged customers can make up a disproportionate share of the universe in paper- or telephone-based consumer programs. This possibility needs to be accounted for in the design and analysis of a program. Relying solely on the voice of these respondents creates a particular risk for organizations focusing their business strategies on capturing and retaining customers throughout the customer lifecycle. CX programs that fail to adequately represent millennials (a segment that frequently conducts transactions via mobile devices or Web-based modes) risk missing out on feedback from what is now the largest demographic.

Different Modes, Different Results

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Feedback will inevitably vary from mode to mode. Most organizations participating in a recent study by AND Agency have noted variations in CX results across modes as well as across geographic markets and regions. The largest organizations reported the biggest differences, with the most variation seen between telephone and online results.

There are a number of reasons for variations across modes. First, sample availability can affect response rates: about a decade ago, less than half of the U.S. adult population had an email address, making telephone a better way to reach a broader sample; today, email is more ubiquitous and less than half of U.S. households use their land line telephone. At the same time, however, an increasing number of younger people don't use email at all and instead rely only on social networks, texting and newer apps to communicate.

Another reason for variation of feedback across modes: response rates vary significantly based on the survey method. Website intercepts, for example, tend to yield lower response rates, making quotas difficult to meet. When interacting with a website, most customers have little compunction against declining to participate in a survey prompted by an intercept, or dropping out in the middle of the survey. To counter this, institutions may draft shorter question sets for Web intercept surveys, which inevitably yield fewer insights than longer phone surveys. On the other hand, once a customer begins to answer a survey with another person face-to-face or on the phone, he or she often feels some sense of social obligation to be polite and finish the survey.

While the number of online survey insights might be smaller, each response is likely to be richer than those obtained through phone-based surveys. In an online survey, the respondent can take time to think about an answer or go find information (such as bank statements) to help answer a question more thoroughly without worrying about creating an "awkward silence."

In addition, responses collected online can be more critical than those gathered on the phone. Basic psychology lies behind this phenomenon: the impersonal nature of online surveys make customers feel more comfortable to provide sharp criticism than they would if interacting with a "live" person over the phone.

Collecting Customer Feedback via Digital vs. Phone Surveys

GOAL	DIGITAL	PHONE	
Cost Efficiency	✔		Digital modes typically offer greater cost efficiencies, particularly for large volume.
High Response Rate		✔	Phone interviews still often yield the best response rate.
High Completion Rate		✔	Customers feel obligated to complete on the phone to be polite.
Response Quality	✔		More honest feedback due to more impersonal nature; allows customer to "leave" to get information they need to complete survey.
Respondent Identification		✔	Easier to verify customer segment and other identifiers on the phone.
Immediacy	✔		Customers can provide feedback immediately following an interaction with their financial institution (i.e., Web intercept survey after banking online).
Demographic Reach	✔	✔	Each mode offers reach to key client bases that may only/primarily use that mode for banking/communication.

Each channel offers distinct advantages, making the use of multiple modes is the best strategy for collecting the most robust customer feedback.

Integration Anxiety = Missed Opportunities

The variation in feedback across data collection methods prompts some organizations to avoid mixing modes altogether. More frequently, however, companies will use multiple data collection methods from multiple modes, but run them as separate, parallel processes. For example, they might dedicate one method for a specific business line and a different method for other businesses. Or they might use more than one method in the same business line, but keep results and analysis from the surveys separate.

Hesitancy to combine feedback collected through different methods often stems from a lack of knowledge about how to normalize and integrate the two data sets. Organizations fear that differences between the datasets will skew results, and those fears become heightened if feedback from one of the modes includes unstructured data. Concerns about the incorporation of unstructured data stands as one of the primary reasons that organizations rarely mix passive modes, like social media listening posts, with structured feedback from other modes.

Only by embracing new data collection methods and properly blending customer feedback can organizations ensure their CX programs produce accurate and reliable results that engage customers and drive return on investment.

Although these hesitations are understandable, they serve to limit the utility of CX results overall by keeping information siloed. Having two sets of data for individual business lines and products makes it difficult to monitor broad trends in customer experience and to quickly identify spikes in customer complaints.

Keeping data separate also makes CX results less actionable. Best-in-class companies create closed-looped systems that make CX results actionable by identifying problems, bringing those problems to the attention of groups and individuals responsible for correcting them, monitoring that remediation process, and then collecting follow-up feedback to document success or failure in problem resolution.

When organizations keep results from digital modes separate, they exclude these modes from the proactive remediation process. They are collecting CX information, but not acting upon it in the same dedicated manner as they act upon results in the original program.

Getting the Right Mix Is Possible

What organizations may not realize is that the question of how to integrate data from different modes has already been answered. Best-in-class companies are already collecting and mixing feedback within business lines. And they are doing so not only with telephone and online modes, but also with mobile and social media listening posts.

Many of the organizations now successfully using multiple feedback modes turned to outside experts for help. AND Agency employs a team of researchers that regularly combines CX results for clients through a process that includes optimizing the structure and length of questionnaires, normalizing data scales, and taking into account differences in latency and demographics. The process also includes text analytics and sentiment analysis that analyzes verbatim or open-ended customer responses to assign a positive or negative sentiment value that is then incorporated into the overall CX results. For example, a customer that has answered every scaled question in a survey with the highest rating of "5s" might answer a final open-ended question by stating that, although she loved the service she was receiving, she was thinking of switching providers because the financial institutions had just raised fees. This account would be identified and flagged as an "at-risk" customer that might well have been missed in the absence of effective sentiment analysis.

Best-in-class companies also have integrated passive data collection technology that monitors or "crawls" social media. These social media listening posts identify the organizations' customers on Twitter, Facebook and other social media venues and monitor these accounts for any mention of the institution. Such applications offer sophisticated business intelligence based on the positive or negative mentions of an organization. They can also exploit the very nature of social media by capturing each customer's number of followers or friends and assigning a weighting based on that customer's digital influence.

Connect With Your Customers— Wherever They Are

Savvy customer experience professionals understand that providing exceptional customer service goes beyond the retail location. Today, organizations must provide exceptional customer service on multiple communication modes—which includes social media and mobile devices. Organizations are no longer limiting themselves to targeting survey respondents through one mode. It's clear that the much-anticipated multimode customer service environment is here and mixed data collection methods support that customer demand.

The best customer experience programs are mixing data collection methods to increase the overall accuracy of their research. Some examples:

Sending customers a pre-notification letter in advance of a phone or online survey, inviting them to log on right away and complete the survey or expect a phone call later on;

Delivering an email notification ahead of a telephone survey, so they will be more likely to complete the phone survey;

Making a follow-up phone call to an online survey request, to boost response rates;

Issuing a post-transaction receipt to customers requesting them to take an online survey.

Conclusion

As technology-savvy customers change the way they interact with companies, it's clear that organizations must expand CX programs to cover websites, mobile devices and other communication modes. It is equally clear that feedback collected through a growing number of modes cannot simply be aggregated without undermining data integrity, and cannot be kept in discrete silos without undermining the effectiveness of the CX program as a whole.

Instead, data from multiple modalities must be combined and integrated through a sophisticated process that accounts for variations in the results from mode to mode in order to produce a single, consistent and comprehensive CX result. Fortunately, the technology and processes required to blend data in this manner have been largely

perfected and are widely available to institutions through third-party providers. Only by embracing new data collection methods and properly blending customer feedback can organizations ensure their CX programs produce accurate and reliable results that engage customers and drive return on investment.

TO LEARN MORE, PLEASE CONTACT US DIRECTLY

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