

Managing the Customer Experience

by **Danny Flamberg** March 23, 2009

Every so often you have an encounter with a brand that reminds you how little marketers think about customer touch points and how difficult it is to control and shape the customer experience.

And while every agency blabs about their skill at brand stewardship, integrating channels and carefully crafting customer experiences, all it takes is several sequential interactions with a brand to discredit this claim. CRM or no CRM very few brands carefully think through and map the range of customers' interactions with the brand and the result of these interactions on brand awareness, preference, purchase or loyalty. Branding experts talk about the essence and the expression of the brand but very little of their philosophizing gets built into the plumbing of service delivery and what happens where the rubber meets the road.

Consider my experiences with Empire Blue Cross Blue Shield of New York, administrator of New York State's Child Health Plus program, over a 5 day period:

1. I get an officious form letter from Nora D. Vitolins-Roullier announcing that my daughter's health care coverage has been dropped for non-payment. It comes out of the blue as a surprise.
2. I grab my bill file and checkbook and investigate.
3. I call Empire and fight my way through an excruciating phone tree.
4. I talk to Mary who tells me that the letter was in error and that everything is fine. "The computer" screwed up the billing.
5. She promised immediate re-instatement and a confirmation letter in 48 hours. She almost apologized.
6. I try to fill my daughter's a prescription. The system shows us as "disqualified".
7. I call Empire and fight my way through an excruciating phone tree
8. I talk to Karen who tells me that while the billing error was rectified and we are re-instated, the computer misread my income and I owe \$758 for service from January through April 2009. So I now have to pay up to be really re-instated.
9. I carry on.
10. Then I ask if I can the bill. I'm told that I can't pay the bill till the computer issues me a new bill and that I could call back and pay by phone in 36 hours.
11. I carry on some more.
12. 36 hours pass.
13. I call Empire and fight my way through an excruciating phone tree
14. I punch in countless numbers, get disconnected twice and finally pay the bill by talking to a human at JPMorgan Chase by phone.
15. She says the payment will post in 24 hours.
16. I get the reinstatement letter by mail.
17. Take 2 at the pharmacy. I get one of three scripts. The other two are disallowed, even though they are the same meds she's been taking for 5 years.
18. I call Empire from the pharmacy counter and fight my way through an excruciating phone tree.

19. I talk to Aaron at 8pm ET on Friday night. He tells me that the authorization for these meds didn't transfer when Empire changed PBM providers on January 1. And while he didn't know why, he would investigate and call me back, but I could not get the medication till at least 48 hours later on Monday and I probably had to have the doctor re-prescribe the meds and get a new prior authorization since the meds were not on the Empire formulary.
20. The bills I paid by phone arrive by mail. I can't make any sense of them.
21. I mobilize the doctor who calls Empire.
22. He fights through an excruciating phone tree and calls me with an OK.
23. I call the pharmacy to see if the problem was resolved. It wasn't, they tell me.
24. An hour later, Aaron, who I spoke with on Friday night, calls me and says the situation is fixed. He explains he doesn't know how it got broke or how it got fixed but it is. He volunteers to call the pharmacy and square things up. He does.
25. I call the pharmacy to double check. They say everything is copasetic.
26. We walk two blocks and actually pick up the 2 remaining scripts.
27. New billing arrives by mail saying I owe \$843 not the \$758 I paid.

Now think about the arc of emotions and feelings that this action sequence might provoke. You pay for a decent service and you count on it. You are surprised that your service is interrupted unexpectedly. You seek service and you are disappointed. You are confronted by annoying technology that frustrates you. When you finally make contact you are treated politely by robots that don't really know and don't really help you. Then somebody surprisingly helps you. You get what you were initially after. They send you a bill. This is not exactly the formula for brand intimacy or loyalty.

Brands need to execute on the brand promise not only in ads but downstream – where transactions take place and where the battle for brand purchase and loyalty is joined. It starts with an attitude. Either you are a brand that understands me, helps me, meets me where I need things or you are not. This can't be faked or masked by snappy graphics or punchy lines.

I refuse to believe that since everyone hates insurance companies my bruising brand experience was inevitable. Marketers, especially those endangered CMOs, need to assert quality control over all touch points and anticipate the likely service needs and emotional results of day-to-day business. Infusing the delivery system and the customer service system with a genuine brand ethos will pay off much faster and much better than accumulating thousands of online "friends."

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