

Drive Business Results with Actionable Customer Data Intelligence



*Seventy percent of buying experiences are based on how customers feel they are being treated.¹ But **how can you know what your customers are feeling unless you ask them?***

What do your account holders really think about your financial institution? How can you create customer engagement? Where can you improve?

In a customer-centric organization, the answers to these questions mean the difference between account holder allegiance and indifference, between satisfaction and discontent — and ultimately, between institutional growth and attrition.

Harland Clarke's Voice of the Customer, Powered by CSP, provides the actionable insight you need to engage account holders, and build a consistent and positive customer experience. And it's all based on direct feedback from the people who really know your institution best: your existing account holders.

¹ McKinsey, as cited by Forbes, *44 Facts Defining the Future of Customer Engagement*, October 6, 2014

Knowledge to Take Action

Account holder insight is key to understanding how to create a customized high-performance, customer-focused culture. Our Voice of the Customer solution provides detailed feedback directly from your institution's own account holders to let you know precisely how you're performing in specific areas.

Voice of the Customer gathers, measures and interprets customer experience feedback from frontline sales and service and call center, via online and mobile channels, and in the new account opening, lending and business banking arenas. We use a variety of survey methodologies, including customer-based panel, web and mobile, telephone, and direct mail. We define key metrics that impact the account holder experience at your specific institution, and create benchmarks so that you can track your performance over time.

But we don't just share account holder feedback, we consult to help you interpret the data, identify trends, and pinpoint areas for improvement via out customized Manager Development Training.

How It Works

CSP is a financial services industry leader in customer experience research and performance management, with more than 30 years of expertise in measuring and tracking employee performance, loyalty, advocacy and customer insight.

Harland Clarke's Voice of the Customer Powered by CSP provides your institution with customized research designed for actionable results. Here's how:

Account holder panels: Data is drawn from your own account holders, who provide direct feedback on specific interactions they've had with your institution via all channels — in person, online or mobile.

Key driver analysis: Customized analysis is performed on all channels to help identify the key satisfaction drivers that best predict your account holders' overall satisfaction, loyalty and advocacy.

Expert survey design: Experienced analysts get to the heart of your objectives and design surveys that produce meaningful and actionable research data. A proprietary quality control system ensures thorough, objective and accurate results.

After a positive experience, more than 85% of customers increased their value to their financial institution by purchasing more products or investing more of their assets. Just as tellingly, more than 70% reduced their commitment when things turned sour.²

Bank Profits from Voice of the Customer Research

- 6% increase in customer retention rates
- \$3 million in additional profit
- 50% reduction in first-year attrition
- Account holder satisfaction scores

"We look for data that prompts action. Voice of the Customer research gives us a clear picture of the attitudes and behaviors impacting our bottom line."
— Bank EVP

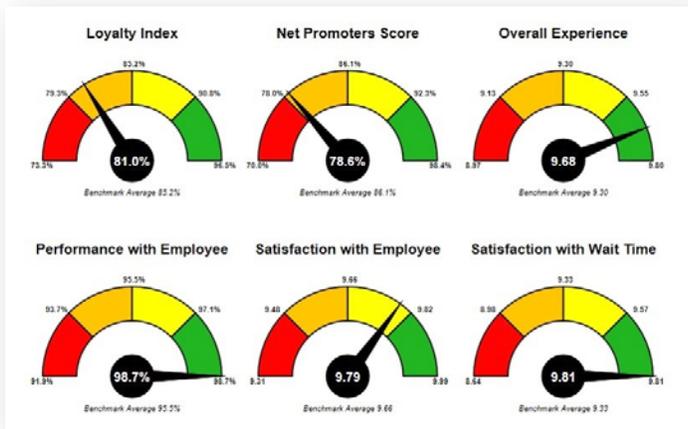
Industry benchmarking: Your institution benefits from peer group and geographic comparisons on all key metrics, indexes and channels.

Manager development training: A comprehensive training program helps guide change and build consistent culture. Managers are coached on specific behaviors that improve drivers of employee engagement and account holder satisfaction.

Ongoing coaching: Consistent and ongoing communication helps your organization influence, incentivize and manage employees to change behaviors.

² McKinsey & Company, "The 'Moment of Truth' in Customer Service," February, 2006

Real-Time Feedback and Analytics



Get the deep analysis and insight you need to align your culture with your organizational strategy — and drive financial performance. The Voice of the Customer dashboard delivers easy-to-navigate peer benchmark reporting so you can see how your scores compare to those of your competitors. You can drill down into each of these key metrics to view performance trends:

- Loyalty
- Net Promoter ScoreSM (NPS[®])
- Overall experience
- Performance with employee
- Satisfaction with employee
- Satisfaction with wait time

Plus, you'll get data and analysis on multiple levels from individual employee scores to a total organization snapshot. Armed with this knowledge, you can effect real change to create more satisfied and loyal customers.

To learn how Harland Clarke can help your financial institution gather direct account holder feedback and create a customer-centric culture,

call **1.800.351.3843**,
 email us at contactHC@harlandclarke.com
 or visit harlandclarke.com/VOC.



Harland Clarke's Lifecycle Marketing Solutions — powered by advanced analytics, insightful data and award-winning creative designs — drive engagement and profitability at every stage of the account holder relationship.

Through effective acquisition, onboarding and cross-selling strategies, we help our clients achieve primary financial institution status with their account holders.

Acquisition

Reach prospects with targeted, effective communications that encourage new account openings and set the foundation for strong relationships

Onboarding

Use relevant account holder data to deploy multichannel communications that effectively transition new account holders into satisfied, loyal customers

Cross-sell

Increase the number of household products to capture full profit potential