

We value your opinion



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The long-lasting success of companies is fundamentally linked to their ability to know and understand their customers. However, are they any good at it? Do they really try?

We keep it rather simple this month and just freewheel a bit further on our theme of the previous month: the lack of customer focus in many organisations. As often, our day-to-day experience gave us the inspiration.

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Last week, I received a customer survey from my bank.

As many of you will know, the quality and the service level of this bank not exactly thrill me. Nevertheless, since there are other, more important issues to tackle, I am always postponing the switch to another financial organisation. As a result, I continue appreciating their remarkable initiatives.

"We value the opinion of our customers. Therefore, we send you this survey to gain valuable feedback from you. Please take a moment to let us know how we, and more specifically your local branch office, are doing."

Now, this was very nice. I really do appreciate it when a company is trying to get a better understanding of the opinion and the wishes of their customers. However, was this what they were really looking for?

I assume that for many people, the local branch office still is the most important element in the relation with their financial institution. Unfortunately, I also do fear that for the bank itself many of these offices represent an unwanted, expensive and poorly performing investment. The confrontation of both visions provides the basis for an interesting balancing act.

For myself, the situation is somewhat different. Already for years, I am doing all of my financial transactions electronically, over the Internet. More specifically, I am using the bank's PC-based banking package, in combination with the Internet. With today's technology, a purely browser-based solution still isn't really workable, although banks would love to eliminate the PC-based offerings.

Anyway, my bank should be aware of the fact that this PC solution is one of the few things that I really like, so they better keep it.

Of course, the same PC solution makes that I am not exactly a regular visitor of the local branch office. In the past six months, there was exactly one financial transaction that, unfortunately, mandated my physical presence in their office.

However, my objective is clear: zero visits every six months or even better, every year, and if possible, forever.

Still, my bank wanted to know whether I did like the local branch office and the services provided there.

I have counted the number of questions on the survey document. There were exactly 30 questions where, one way or another, an opinion was asked about the service level at the branch office. There was exactly one question asking "Taking all things together, how satisfied are you with your bank?" The remainder of the questions (6-7) tried to check whether the competition (heaven forbid!) was any threat.

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Not really.

Even for the regular branch office visitor, this survey does not allow for a real opinion being given. Customers are only allowed to give an opinion about the "formal aspects" of the current service being provided, yet they cannot give their view about the "type of service" they would like to receive.

Thank you very much for your highly appreciated input!

Of course, I know, it is not easy to do it the right way. This type of simple straightforward questionnaire is likely to generate some feedback. If you really ask your customers to write down their view of what should be a "great" banking service, few will reply. In addition, that type of less-structured input is much more difficult to handle.

Still, we must try to do it better. The problem is important and much more general than we might think.

The view from the sideline

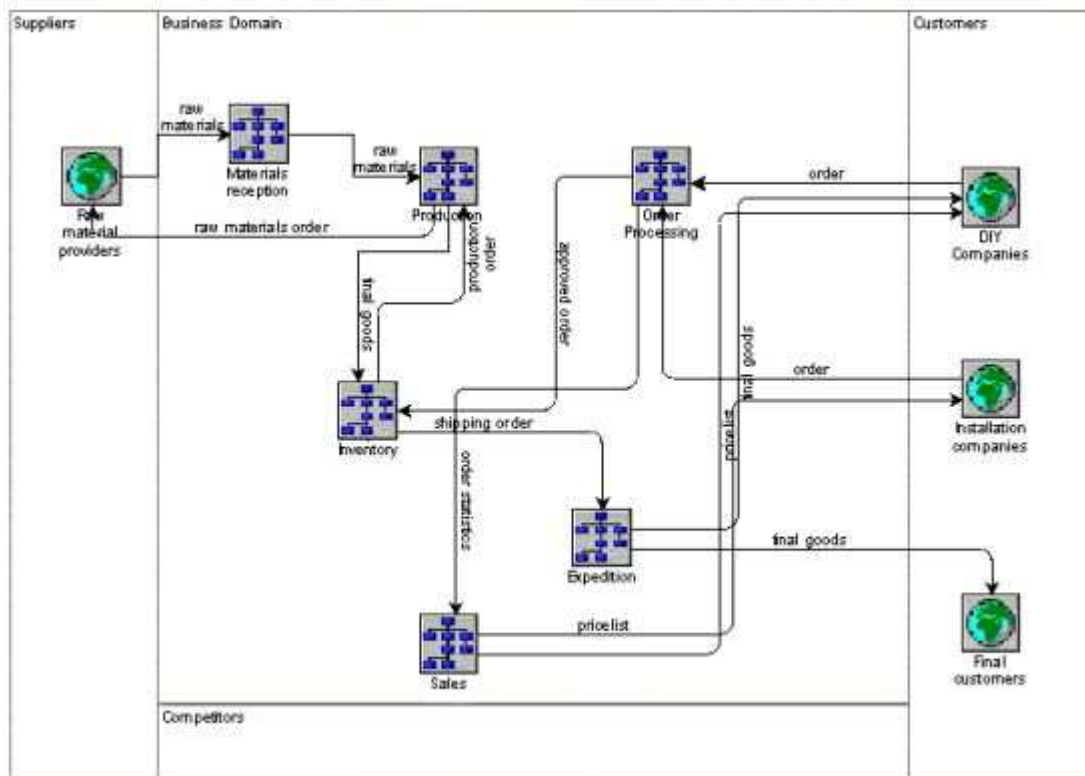
As we already stated numerous times, people, and to an even greater extent, companies have great difficulty not looking at a problem from their own perspective. Therefore, any initiative for improvement within an organisation is likely to take the organisation itself as a starting point.

Moreover, this way of thinking is even "institutionalised" in most of the products and methods that support organisations in their quest for improvement and change.

As an example, let us examine the current offering of Business Process Management (BPM) solutions.

Nearly every BPM product tries to support and to facilitate the definition, the change or the improvement of business processes by providing some form of visual representation.

The following picture gives an example of how this might look like. It is a small business case example that I use in my workshop for e-business strategy definition. The chart has been created using the ProVision software of [Proforma Corporation](#), one of the better offerings in this market, but you will find similar schemes in other products.



What do we see?

The main area of the "workspace" is dedicated to the thing we love most: "us", our company, here referred to as the "Business Domain". The outside world (Suppliers, Competitors, Customers) is literally and figuratively "marginal". Of course, you can change the relative sizes of these different "domains". Still, the picture as you see it here is the default representation.

Well, perhaps it is not that important. In practice, it might well be the most sensible way to start. Still, I would love to see it differently: with a focus on what the customer, partner or supplier gets as an "experience" while dealing with us and then, starting from this outside perspective, gradually descending to the "how's" that deliver this experience.

Perhaps an idea for a new generation of BPM technology.

Have fun!

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