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Measuring Customer Satisfaction

1. Introduction

Understanding and measuring customer satisfaction is a central concern. Customer satisfaction is one of the single strongest predictors of customer retention. However, while satisfied customers tend to be loyal customers, loyal customers are not always satisfied customers. Hence, in today's world of decreasing brand loyalties, understanding customer service and measuring customer satisfaction is crucial.

2. What is Customer Satisfaction?

Customer satisfaction is defined as "the number of customers or percentage of total customers, whose reported experience with a company, its products or services, exceeds specified satisfaction goals". It measures how well products or services of a company meet or exceed their customers' expectations. These expectations often reflect many aspects of the company's business activities, comprising actual product, service, company itself and how the company operates in the global environment.

Customer satisfaction is seen as a key performance indicator within a business, particularly in a competitive marketplace where businesses compete for customers and customer satisfaction is a key differentiator and increasingly has become a key element of a business strategy. Customer satisfaction ratings can also have powerful effects within the company itself, as they help to focus employees on the importance of fulfilling customers' expectations. A dip in ratings signals a brewing problem which can affect sales and profitability.

2.1. Expected Outcomes of Customer Satisfaction Measurement

Some of the outcomes of the customer satisfaction measurement are summarised below;

(i) Business related

Measuring customer satisfaction helps businesses to identify the efficiency of its business strategies and marketing tactics, as well as ensuring if their customer focussed or not. Additionally, it provides analysed details on how many customers have defected, how much loss the business has incurred and up to what extent the profit is decayed due to customer defect. A customer is often dissatisfied when his expectations are not met or commitments from the company are not fulfilled reasonably and within the given time span. The customer would then share these problems and issues with other customers and through the word of mouth, the company could be affected. Some of these unsatisfied customers would launch complaints, but usually most of the other customers simply turn to other companies. Loss of customers is directly proportionate to the loss of business and profitability. If a company is able to measure business related aspects of customer satisfaction, they become capable to bridge the gaps between them and customers to enhance more customer satisfaction among their peer customers.

(ii) Customer related

Through measuring customer related aspects of customer satisfaction, details such as how many total numbers of customers have defected; specifically which customers have been defected; what are the reasons they have defected and where exactly they have defected can be entailed. Measurement of customer satisfaction always helps a company to analyse appropriate reasons for the lost of customers and undertake future measures to avoid this. Additionally, it also helps the company to identify the value of their products and services according to the customers' perception. If the results show that customers are dissatisfied with the products and services, then there is a need for the company to check the performance and quality of the product and services to avoid similar complaints from future customers. Additionally, the measurement can also analyse the exact need and requirement of customer so that measures are taken accordingly to satisfy each and every customer.

(iii) Company related

Measuring customer satisfaction helps companies to conclude their own image, strength and weak points. It assists them in identifying their area of perfection and competency, as well as benchmarking themselves against their competitors.

3. Why Measure Customer Satisfaction?

Businesses need to be more responsive to their customers' needs and demands, thus customer satisfaction measures are critical to any products or services. It provides a leading indicator of customer retention, customer loyalty and customer purchase intentions. Although sales or market share can indicate how well the company is performing currently, satisfaction is an indicator of how likely it is that the firm's customers will make further purchases in the future. A business, ideally, continuously seeks feedback to improve customer satisfaction.

Many businesses regularly track their levels of customer satisfaction to monitor performance over time and measure the impact of service or product improvement activity. The customer satisfaction measurement allows them to understand the issues or key drivers that cause satisfaction or dissatisfaction with a service or product experience. When the business is able to understand how satisfied its customers are and why, it can focus its time and resources more effectively. Often, successful businesses also use customer needs and expectations as a starting point. They develop proposals around their customers' needs and expectations, as well as meeting other corporate imperatives. Managing satisfaction, hence, is more than just managing services and/or products, but also managing expectations and perceptions of the customers.

4. How to Measure Customer Satisfaction?

While customer satisfaction can be measured through various means, such as focus groups and feedback forms, the usual measuring tool used is customer satisfaction survey. Customers are asked to evaluate each statement and in term of their perception and expectation of performance of the company being measured.

4.1. What are the Questions to Ask?

Companies should define their services and products before embarking on the questions for the survey. It is important to note that the quality of findings is dependent on the quality of the questions that are asked.

<u>What types of question should be included?</u>

There are mainly four broad categories of question that make up the majority of most customer satisfaction surveys:

(i) Overall rating measures

(ii) Service or product specific questions

(iii) Customer priorities

(iv) Customer characteristics

(i) Overall rating measures

Overall rating measures are questions where customers are asked to rate the various aspects of the product or service, such as telephone call handling, the application process, etc., and their experience of the product or service as a whole.

These questions normally use a rating scale to summarise the customers' perceptions or feelings about a product and service or aspects of it.

Some examples of the rating scales are shown below.

Q: How satisfied are you with .....?
❖ Very satisfied
❖ Fairly satisfied
❖ Neither satisfied nor dissatisfied
❖ Fairly dissatisfied
❖ Very dissastified
Q: How would you rate .....?
❖ Excellent
❖ Very good
❖ Fairly good
❖ Poor

Source: How to measure customer satisfaction: A tool to improve the experience of customers. (2007, November). Retrieved March 25, 2011, from http://www.ccas.min-financas.pt/documentacao/how-to-measure-customer-satisfaction

(ii) Service or product specific questions

While overall rating measures provide a snapshot of how customers perceive the service or product as a whole and specific component of it, it does not explain why customers feel the way they do. While these measures might "grab the headlines", service or product specific measures are needed to fill in the gaps and ultimately will be more valuable in providing the insights that can lead to service and product transformation.

These questions focus on the details of the customer's experiences such as how many calls were needed before an enquiry was resolved; were they seen promptly; did they understand what to do; how easy were the forms to complete; etc. The actual measures that an individual service should focus on will vary but can be identified in the exploratory stage of the research process. These service or product specific questions can then be used as diagnostic measures to identify which elements of the service or product are responsible for problems from the customer's point of view.

(iii) Customer priorities

Customer priorities can be identified in a number of ways as part of a survey. These include asking customers to rate the importance of service

elements, to rank them in order of importance or to "trade them off" against each other. However, while each of these approaches can be used in customer satisfaction measurement, they all have shortcomings.
At times, using an importance scale can be problematic as people have a tendency to rate almost all service elements as being important. Ranking the importance of service elements (e.g. putting them in order from most to least important) is also problematic as people find it difficult to make meaningful comparisons between more than four of five service elements.

Hence, it is increasingly common in customer satisfaction measurement for customer priorities to be assessed indirectly at the analysis stage, rather than via direct questioning. This approach uses a technique known as key driver analysis. It not only frees up questionnaire space, but is widely thought to provide a more accurate indication of the aspects of service delivery that truly drive customer satisfaction.

(iv) Customer characteristics

Recording customers' characteristics provides important context for understanding their service or product experience. The types of questions that should be asked will vary depending on the services provided by the company, but will usually include basic demographics such as sex and age. Using a consistent set of personal characteristics will enable bringing together information from different surveys within the organisations and across organisations, for example, to find out how different services are meeting the needs of a particular age group.

<u>Borrowing of questions or topics</u>

It is crucial that the surveys should be tailored to the specific service and needs of the company. However, one can "borrow" questions which are likely to be relevant to his own company, such as: delivery of services (how problems were handled, reliability, outcome, etc.); timelines (waiting times, etc.); information (accuracy, enough information, kept informed; professionalism (competent staff, fair treatment); and staff attitude (friendly, polite, sympathetic).

These can be used as a starting point for the survey development, where they are relevant. However, it is crucial not to lose sight of the need to tailor the survey to the particular nature of individual needs and to ask questions that are specific enough to produce actionable results.

How long should a survey be?

It is crucial to take into account the time and energy required from the respondent. The optimal survey length will depend largely on the method of data collection and the complexity of the service. As a guide, the maximum survey length that should be used for the four main data collection methods is provided below;

- Online – 5 to 10 minutes
- Postal – 8 to 12 pages
- Telephone – 15 to 20 minutes
- Face to face – 30 minutes.

When surveys are longer than this, it can be hard to convince customers to complete them and levels of response can be low. Additionally, the quality of information that customers give declines dramatically if surveys are too long. Customers may give little thought to their answers towards the end of the survey or simply not complete it.

4.2. Who should be Interviewed?

While the company should already have defined their customers, one of the first decision companies have to make is whether to try to interview every customer or to interview a sample of customers. In most customer satisfaction measurement, the decision is made to interview a sample, as the time and cost involved in interviewing all customers is too great. The exception is when the customer base is very small, in which case a "census" approach is more feasible.

A number of possible sources of customers for a survey include: the company's customer database;

screening the general population or a sample of businesses; and interviewing customers as they access services. Most customer surveys tend to adopt the first approach, as it is the most targeted way of reaching customers.

How should the customers be sampled?

Customers can be sampled for a face to face or telephone survey using either a probability design or a quota design.

With a probability sample design, a set number of customers are selected; using an appropriate random sampling method and an attempt is made to interview all of them. This can involve calling back on the same individual several times until a final outcome for that individual (be it successful or not) can be recorded. The proportion of customers who are successfully interviewed is known as the response rate and maximising this is important to ensure the survey is representative. This approach also tends to take longer as multiple attempts have to be made to contact customers and persuade them to take part. A probability survey with a very low response rate might be less reliable than a well designed quota survey.

With a quota sample design, a larger number of customers are selected initially (usually five to ten times the number of interviews required) and it is not intended that an interview should be attempted with all of them. Instead fieldwork continues until a target number has been achieved. Various quotas are set on who is interviewed (e.g. by sex, age, type of customer etc) to ensure that the survey is representative of customers as a whole – if no quotas were set then those groups least likely to take part could be underrepresented and the results could be misleading.

With a quota-based design there is no reliance on response rate. It is possible to set quotas to represent the natural profile of customers, or to over-represent minority groups to allow their views to be recorded.

In a postal or Internet survey, there is no way to control who responds to the survey. These surveys either depend on a high response rate or a judgement needs to be made about groups that are less likely to respond and larger numbers of these groups included in the sample. This approach then mimics a quota sample approach.

The decision about which approach to take will depend largely on issues relating to service type, resources and how the results will be used. In addition, if a customer satisfaction survey has been run before, and the results will need to be compared, it is a good idea to use a similar approach. An overview of what should be considered for each approach is included in the table below.

Probability	Quota
❖ Service is important to customers and response rates are likely to be high ❖ Survey findings need to be particularly robust for external security	❖ Service is less important to customers and response rates are likely to be low ❖ Results are required quickly ❖ Resources are limited

Source: How to measure customer satisfaction: A tool to improve the experience of customers. (2007, November). Retrieved March 25, 2011, from http://www.ccas.min-financas.pt/documentacao/how-to-measure-customer-satisfaction

How many customers should be interviewed?

Unless the number of customers is small enough to conduct a census, a decision needs to be made on how many people to interview. The questions to address include:

- How robust does your data need to be?
- What method of data collection are you using?
- What is the budget?
- What sub-groups of customer are you interested in?

It is impossible to give a number of interviews that will be suitable for a survey without first answering those questions. For the most robust results, it is always best to interview as many customers as possible.

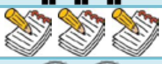
As a rule of thumb, one should not analyse results for a particular group of customers based on fewer than 100 interviews – even at this level any changes observed over time or between sub-groups will need to be relatively large (10-15%) in order to be confident that they represent real differences. As the number of interviews increases, the level of reliability increases, although the rate of improvement tails off considerably once you hit 1000 interviews.

4.3. How should the Information be Collected?

There are four main data collection methods that can be used to conduct a customer satisfaction survey:

- Face to face
- Telephone
- Postal
- Online

The choice of data collection method will depend on a number of key factors that are summarised and discussed below.

	Face to face	Telephone	Internet	Postal
Level of participation				
Length of survey				
Length of fieldwork				
Cost	\$ \$ \$ \$	\$ \$ \$	\$	\$ \$

Source: How to measure customer satisfaction: A tool to improve the experience of customers. (2007, November). Retrieved March 25, 2011, from
http://www.ccas.min-financas.pt/documentacao/how-to-measure-customer-satisfaction

Level of participation and avoiding bias

Certain types of customer are more likely to take part in a survey than others. For example, customers who are very dissatisfied (or very satisfied) may be more likely to respond to a survey than those in the middle. When this happens, the survey findings can be misleading and, as a result, specific actions taken in response to the survey could actually make the overall customer experience worse. Decisions about the data collection method need to be taken to reduce any such bias in the data; for example, by increasing the level of participation or by setting interviewing quotas to make sure the research accurately represents customer views.

In general, data collection methods that involve an interviewer, such as face to face and telephone interviewing, tend to have higher levels of participation. This is because the interviewer is able to persuade the customer to take part there and then, whereas postal or online surveys can be more easily ignored. There are, however, some cases where postal and online surveys can achieve high levels of response, such as when the service is seen as particularly salient or important.

Length and complexity of the survey

When the survey is particularly long or complex, the presence of an interviewer can encourage respondents to persevere. Respondents can easily abandon postal and online surveys if they feel the survey is too long, although the salience or importance of the service will again have a bearing on whether or not people are prepared to complete long interviews.

In addition to the length of the survey, the type of questions that will be asked can also have an impact on which data collection method should be used. For example, for obvious reasons, it is difficult to use visual prompts in a telephone survey, while postal surveys have to be kept very simple in their structure if people are to be expected to fill them in correctly.

Length of fieldwork

Different methods of data collection will tend to take different lengths of time. Generally speaking, telephone fieldwork can be turned around in the shortest period of time while postal surveys tend to take the longest because reminders and replacement surveys have to be mailed out to respondents.

However, there may be instances where postal or Internet surveys are actually quicker than a telephone survey. This is because the fieldwork period that is needed for 10,000 postal or online surveys is the same as that required for 100 surveys, while, with telephone or face to face surveys, an increase in the number of interviews may result in a proportionate increase in the length of the fieldwork period.

Cost

Whilst there is always an optimal way to collect the data, this needs to be balanced against the budget available for the research.

The most expensive data collection methods are face to face and telephone interviewing because of the need to pay interviewer fees. Of these two methods, face to face interviewing is significantly more expensive than telephone.

Online and postal questionnaires are the least expensive data collection methods, with online generally being the cheapest. One of the main benefits of using online data collection is that the marginal costs of increasing the sample size are negligible.

Practical issues

One of the most important considerations when choosing a data collection method is what would be appropriate for the service's customers. This can involve assessing both the resources that customers can access and the difficulties that they may have in responding in certain modes.

Obviously, an online survey will only be appropriate if a significant majority of customers have access to the Internet and can complete an online survey relatively easily. Whilst most customers will have access to a telephone, certain groups (particularly younger people with low incomes) are less likely to have a landline, so unless mobile phone numbers are available, these customers will be excluded. Choice of method becomes even more important if part of the research focuses on channel preference.

"Hard to reach" customers

Some customers may also have difficulties that mean that certain data collection methods are inappropriate. For example, customers who have difficulty reading, as a result of literacy problems or visual impairment, struggle to complete postal and online surveys. The extent to which these considerations impact on the choice of data collection method will depend partly on the scale of the difficulties and partially on the extent to which these difficulties could impact on customers' use of a company's services. In practice, there will almost always be some specific issues in using most services for customers with reading or hearing difficulties.

4.4. Getting it Right

Before a full scale survey is conducted a test version (or pilot) should be run to ensure that the questions used can be understood by customers and that the overall structure of the survey works. This can involve sitting down with individual customers and asking them to talk through the way they understand each question and reach their answers (cognitive piloting) or a full scale fieldwork pilot which tests out all of the research methods on a small scale (e.g. 10-20 interviews) with a researcher listening in to the interviews.

5. Getting Insight from the Results

Collecting the data in the right way and asking the right questions are critical steps along the way to successful customer satisfaction measurement. But the survey will only be valuable if it delivers insight that can be used as a basis for service transformation.

5.1. Where to Start?

A good starting point is to look at the headline findings of the survey. At their most basic level headline findings show how customers answered each question. For example, "80% of customers were very or fairly satisfied overall with the service they had received", "50% of customers had their call answered within 30 seconds".

5.2. Who Thinks What?

Knowing that the views, experiences and satisfaction levels of one sub-group of customers differ from those of another, enables companies to start formulating a targeted plan of action to improve their services. At a simple level, this analysis might be based on a breakdown of the results by information about customers such as their age, sex, service or channel usage, etc., which has either been collected in the survey or is available on the customer database used to select the survey sample.

Some companies use pre-defined customer segments to identify differences between customer groups, which can inform how service or product improvements should be tailored to meet the diverse needs of these groups. These segmentation models might be based on socio-demographic characteristics or more sophisticated classification systems, such as Mosaic or Acorn, which go beyond basic socio-demographics to classify people by their lifestyles, culture and consumer behaviour, based on where they live.

The term ‘segmentation’ is also used to describe the statistical technique called ‘cluster analysis’. This approach is commonly used to inform communications strategies, but can also be a useful tool in customer satisfaction measurement to generate insights about different groups of customers.

If you are thinking of carrying out cluster analysis of your customer survey data, points to note are:

- The survey needs to have interviewed at least several hundred people – ideally no less than 600, and preferably 1000 or more.
- The sample needs to be representative of the larger customer population.
- The survey needs to contain plenty of demographic and attitudinal information.

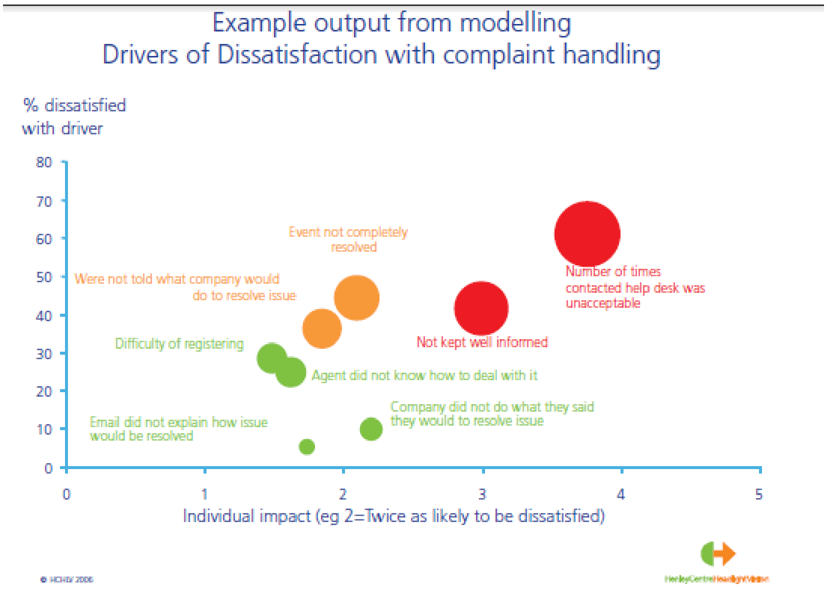
5.3. What is Driving Satisfaction and How?

By just measuring satisfaction is not sufficient to inform service transformation – it tells the company how it is doing, but not why it is performing as it is. In addition, it is important to understand the influence of different factors on the customer’s experience and how they interact with each other. In order to produce actionable insights, it is also crucial to explore these factors in more depth, and to understand how they could be changed in order to improve customer service.

Key driver analysis

Depending on the level of detail gained from a survey, the list of factors that are likely to contribute to satisfaction can be quite long. However, it is possible to identify which factors have the biggest impact and use this information to target resources effectively. In quantitative customer satisfaction measurement this is usually done using a statistical technique called multiple regressions, which is also commonly known as key driver analysis.

Key driver analysis produces a list of factors that influence satisfaction and an idea of how important each factor is. Results from key driver analysis can be presented in very user-friendly formats to help communicate findings and drive action across the whole company. The charts below show how key driver analysis can be displayed visually.



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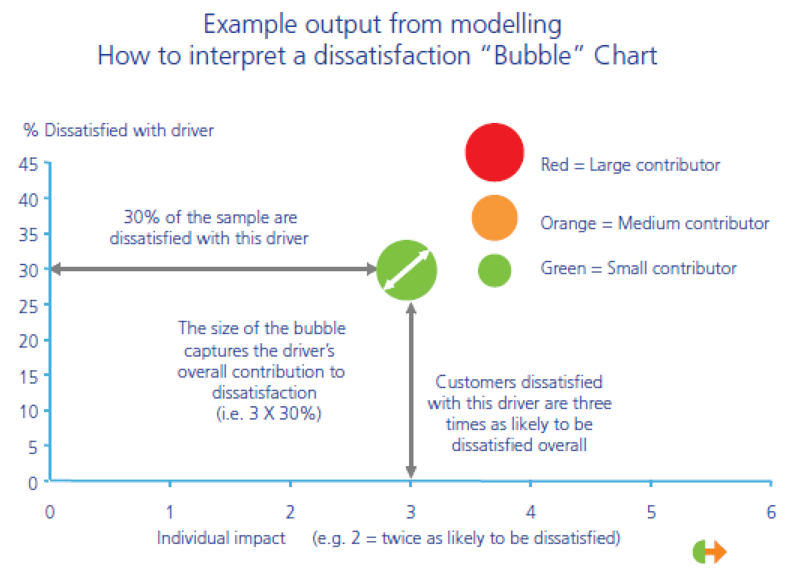


Source: How to measure customer satisfaction: A tool to improve the experience of customers. (2007, November). Retrieved March 25, 2011, from http://www.ccas.min-financas.pt/documentacao/how-to-measure-customer-satisfaction

The 'bubble' charts are examples of a really useful format for communicating research findings to diverse audiences within a company. In this case, the charts illustrate the drivers of dissatisfaction with a call centre. The size of the bubble captures the driver's overall contribution to dissatisfaction. This type of visual display is very useful for communicating progress over time. In this case, the company chose to actively focus on 'shrinking' a small number of the largest bubbles over a three month period, before moving on to others. The analysis was done on a monthly basis, and the charts shared with management and front line staff, so they were all able to understand the progress that was being made.

Building in other Sources of Insight

Analysing headline data and the experiences of different customers can provide useful information, and key driver analysis can identify the priorities for improvement. However, on its own this information will not necessarily be enough to inform service transformation. It is important to build in other sources of insight and not to treat the survey findings in isolation.

Information that is available, such as administrative data, or information from customer-facing staff, can be used to provide useful context when interpreting the results.

Carrying out qualitative research after the survey can be an extremely valuable way to explore further the key drivers of satisfaction and inform service improvement plans. For example, one may find that a major driver of dissatisfaction is the difficulty of filling in a form, but there is unlikely to be time in the survey to explore exactly what it is about the form that is difficult. Without this information, one cannot plan improvements. Carrying out follow up qualitative interviews with customers who reported problems in the survey, or for that matter those who were highly satisfied with the service is an effective approach, because then, follow up interviews can be targeted according to particular areas of satisfaction or dissatisfaction that the company want to explore.

5.4. Comparing of Results

The main benefit of customer satisfaction measurement is to uncover issues that can improve customer service, rather than producing indicators of performance. One question that often gets asked, however, is "x% of customers say they are satisfied with the service, but is this good or bad?"

Benchmarking against other sources can help to answer this question, and there are two possible ways to do this:

- Comparing over time with previous surveys about the same service.
- Comparing with other surveys about other similar services.

<u>Benchmarking internally over time</u>

'Benchmarking' over time can be useful to see how a service or one aspect of a service has changed. The research method and key questions should remain the same to enable the company to see if changes that have been implemented have resulted in improvements in customer perceptions. However, since the service will be continually under review, and changes will be made, decisions sometimes need to be made to let go of old questions and old data, and move on to measure new more relevant issues that reflect the current service.

This kind of tracking requires regular surveys but it is important to find the right balance between collecting data so frequently that there is not enough time to action any change, and so infrequently that there are long periods when customer focus can be lost. The actual frequency will depend on the service in question and the length of time that it takes to implement change.

Benchmarking with other services

Benchmarking across services is only of value if the services are comparable. Different services can rarely be compared easily because the nature of the service and the type of customers that use it will have a strong bearing on customer perceptions. In essence, there is always a risk of 'comparing apples with pears'.

6. Customer Satisfaction Index of Singapore

The Customer Satisfaction Index of Singapore or CSISG was first launched in April 2008. It is the "national barometer" of customer satisfaction in the Singapore economy, comprising a comprehensive study of service excellence nationwide.

The survey is conducted by the Singapore Management University's Institute of Service Excellence. The full index covers eight key sectors; finance and insurance, info-communications, transportation and logistics, retail, food and beverage, healthcare, education and tourism and hotels.

6.1. CSISG 2010

The overall customer satisfaction levels in Singapore declined from the previous year in 2010. The CSISG 2010 national score is 67.2, a decline of 0.8 points from 2009. While the education, finance and insurance, healthcare and info-communications sectors declined, satisfaction with the retail and tourism and hotels sectors improved from 2009. Meanwhile the performance of the transportation and logistics sector remain unchanged for two consecutive years.

Score Comparison of CSISG

	Sector / Sub-sector	2007 Score	2008 Score	2009 Score	2010 Score
a	**Transportation and Logistics**	**69.1**	**68.7**	**68.7**	**68.7**
	1) Airlines	69.7	71.9	72.6	71.8
	2) Airport	-	-	71.6	73.7
	3) Mass Rapid Transit Systems	69.9	67.8	67.0	64.1
	4) Taxi Services	67.1	64.7	64.4	64.4
	5) Courier and Postal Services	66.4	66.9	64.1	65.7
	6) Public Buses	64.3	64.0	62.9	61.1
	7) Water Transportation	66.0	66.8	61.5	62.5
	8) Budget Airlines	-	63.6	59.0	59.5
b	**Education**	**70.0**	**69.8**	**68.4**	**65.5**
	9) Universities	70.9	68.7	70.7	69.3
	10) Polytechnics	69.2	69.9	68.7	68.5
	11) Commercial Schools	69.5	71.0	66.0	65.0
	12) ITE	-	-	-	58.0
c	**Tourism, Hotels and Accommodation Services**	**71.0**	**68.6**	**67.1**	**69.3**
	13) Hotels	73.5	71.4	68.9	74.1
	14) Attractions	71.5	71.0	67.9	70.3
	15) Travel Agencies, Tour Operators and Ticketing Agencies	66.4	64.7	64.8	64.8
d	**Info-Communications**	**67.4**	**67.2**	**66.4**	**64.4**
	16) Mobile Telecom	67.7	67.5	66.6	64.7
	17) Internet Service Providers	67.2	65.7	65.2	63.6
e	**Retail**	**68.5**	**68.1**	**65.8**	**68.2**
	18) Jewellery	70.0	68.2	69.0	69.2
	19) Petrol Service Stations	68.9	68.5	67.8	66.4
	20) Clocks and Watches	69.4	68.3	66.6	68.5
	21) Fashion Apparels	68.7	67.3	66.1	66.4
	22) Motor Vehicles	68.7	70.1	65.7	69.6
	23) Departmental Stores	68.5	66.3	65.5	70.0
	24) Supermarkets	67.1	63.3	64.1	65.4
	25) Furniture	68.0	64.3	63.9	65.9
f	**Food and Beverage**	**67.7**	**65.4**	**65.0**	**65.1**
	26) Restaurants	67.5	67.4	65.8	66.5
	27) Bars and Pubs	68.2	68.4	65.0	64.8
	28) Cafes, Coffee Houses and Snack Bars	67.3	62.7	64.4	63.9
	29) Fast Food Restaurants	68.4	64.4	64.2	62.4
	30) Food Courts	-	-	-	59.2
g	**Healthcare**	**67.7**	**67.6**	**68.9**	**68.6**
	31) Private Hospitals	72.8	69.9	72.4	68.7
	32) Restructured Hospitals	64.6	68.4	67.1	67.0
	33) General Practitioners	-	67.9	70.8	69.1
	34) Polyclinics	62.1	65.4	65.9	62.3
	35) Specialists, Dental & Traditional Chinese Medicine Clinics	68.6	65.4	69.0	70.3
h	**Finance and Insurance**	**68.4**	**67.0**	**68.2**	**66.6**
	36) Commercial Banks	68.4	67.6	69.1	66.7
	37) Motor and Other Insurance	-	66.7	64.8	67.1
	38) Life Insurance	-	65.7	66.6	66.2
	39) Health & Medical Insurance	-	-	-	65.8

Source: CSISG scores and rankings. (2011, February 9). *Institute of Service Excellence*. Retrieved March 25, 2011, from http://www.smu.edu.sg/centres/ises/CSISG/CSISGscores.asp

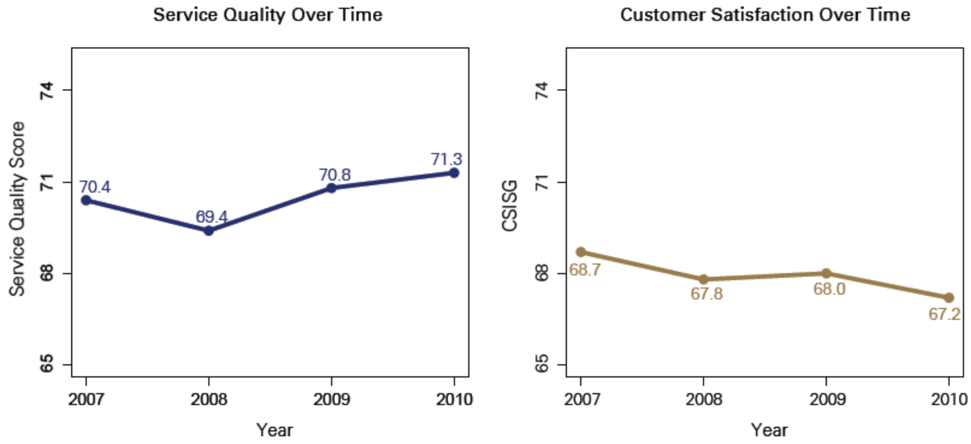
The CSISG 2010 report highlighted that “the strategy of delighting customers by under-promising and over-delivering may not always be ideal. Customer satisfaction tends to rise with increasing customer expectations, however an important caveat is that the perception of quality delivered must not lag behind expectations. Shaping customer expectations through branding, advertising and positioning is therefore a useful lever in delivering that extra bit of customer satisfaction.”

Other key findings include;

(i) Spending money solely on frontline training is not the solution

The figure below shows that service quality in Singapore has been experiencing an upward trend since 2008. However, this trend is not mirrored in customer satisfaction, which dipped 0.8 points in 2010, and gives a strong reminder that improvements in service quality alone do not always lead to improvements in customer satisfaction. “Service quality is but one facet of the satisfaction equation, and a sole focus on service quality is myopic and may not lead to the desired results.” Customer satisfaction comprises shaping the expectations of customers through branding and positioning, improving both product and service quality, as well as offering value for money to customers.

Therefore, companies are expected to undertake a holistic approach that considers all the above-mentioned factors into account, including how different functions within the company can work together to better deliver value to their customers. Companies may want to consider improving their internal processes or company policies that will untimely be appreciated by their customers during the consumption process, that will likely help to improve customer satisfaction.



Source: Executive summary 2010: Customer Satisfaction Index of Singapore. (2011, February 9). *Institute of Service Excellence*. Retrieved March 25, 2011, from http://www.smu.edu.sg/centres/ises/downloads/csisg2010_executivesummary.pdf

(ii) Engage customers to raise satisfaction

The full year results reflect that customers who only made direct complaints to companies have declined from 2009. Nevertheless, the proportion of customers who cited that they complained to their friends or families have risen year on year. The increase in apathy amongst customers "may indicate an increasing proportion of disengaged customers". The report also pointed out that well-handled complaints are associated with higher customer loyalty scores, where one proposed method is to improve customer loyalty through enhancing complaint handling capabilities. If customer loyalty is desired, then strengthening the efficacy of these channels is encouraged.

Companies would also need to understand the attitudinal and behavioural profiles of their customers in order to engage them effectively. Customers can be loosely grouped into four categories; advocates, defectors, hostages and mercenaries.

Advocates are customers who are highly satisfied and loyal. They also spread positive word-of-mouth about their experiences. Mercenaries are customers who are highly satisfied but tend to exhibit low loyalty.

Hostages are customers who are dissatisfied but yet cannot switch to other providers for a variety of reasons. Meanwhile, defectors are those who are not satisfied and tend to switch providers whenever opportunities arise. Hence, companies should undertake unique strategies for customers in each group to engage them more effectively.

(iii) Long term view is key to raising customer satisfaction along with stakeholder value

Most companies seek to achieve customer loyalty and increased profits. Hence, the importance of understanding what causes customers to be loyal. Through the CSISG data that has been accumulated over the last four years, it shows that customer satisfaction is one of the major drivers behind customer loyalty. Increased customer satisfaction and loyalty also comes hand in hand with other benefits such as positive word-of-mouth and higher price tolerance. Hence, it is recommended that companies "monitor ambivalent customers and focus on the drivers behind customer loyalty", particularly satisfaction to drive profits, market share and ultimately stakeholder value.

7. Go the Extra Mile for Service (GEMS) & GEMS Up

Service quality is a key experience differentiator in today's competitive business landscape and often linked to customer satisfaction. The Go the Extra Mile for Service (GEMS), launched in October 2005, is a nationwide movement to improve service levels in Singapore. All Singaporeans, from businessmen to service workers to customers are encouraged to play their part and take the initiative to improve service levels and work towards achieving an excellent service culture in Singapore.

GEMS has adopted a four-pronged framework to promote service excellence;

- Service leadership
  Encouraging employers to take the lead in making service competitiveness their business strategy.

- Service capability
  Training of service workers to help them be competent, knowledgeable and effective in their jobs.

- Service mindset
  Encouraging Singapore to value careers in services as well as respect and appreciate service workers.

- Service in small and medium-sized enterprises (SMEs)
  Upgrading SMEs' service standards.

In 2009, GEMS Up, the second phase of GEMS was rolled out to further boost service excellence over the next three years.

GEMS Up aims to raise service excellence to the next level via a three-pronged strategy;

- Promotion, publicity and recognition for service
  To promote the importance of good service to business decision makers, service staff and consumers; and to recognise good service providers as role models.

- Service capability development
  To improve the performance of business and workers in key services sectors through service capabilities development and skills upgrading

- Research and thought leadership for service
  To monitor customer satisfaction levels through the Customer Satisfaction Index of Singapore (CSISG), and undertaking research studies aimed at developing insight into and better solutions to enhance service quality

The movement is represented by five agencies, SPRING Singapore, Singapore Tourism Board, the Singapore Workforce Development Agency, the Institute of Service Excellence at the Singapore Management University and the National Trades Union Congress. The table below provides an overview of the respective initiatives that each agency oversee.

Focus Area	Initiative
Promotion, publicity & recognition for service	**STB** ❖ Singapore Service Star accreditation scheme http://www.servicestar.com.sg/ ❖ Singapore Experience Awards http://www.singaporeexperience.com/
Service capability development	**SPRING** ❖ Customer-Centric Initiative (CCI) http://www.spring.gov.sg/enterpriseindustry/cci/pages/customer-centric-initiative.aspx **WDA** ❖ Singapore Workforce Skills Qualifications (WSQ) and the Certified Service Professional (CSP) programme http://app2.wda.gov.sg/wsq/Common/homepage.aspx **STB** ❖ Singapore Service Star http://www.servicestar.com.sg/
Research & thought leadership for service	**ISES** ❖ The Customer Satisfaction Index of Singapore (CSISG) http://www.smu.edu.sg/centres/ises/CSISG.asp ❖ ISES Global Conference on Service Excellence

Source: GEMS Up movement to take service to higher level. (2009, September 7). *SPRING Singapore*. Retrieved April 12, 2011, from http://www.spring.gov.sg/newsevents/pr/2009/pages/gems-up-movement-to-take-service-to-higher-level-20090907.aspx

Articles can be retrieved from NLB's e-Resources – http://eresources.nlb.gov.sg

Books are available at the Lee Kong Chian Reference Library.

Recommended Readings

Blackshaw, P. (2008). *Satisfied customers tell three friends, angry customers tell 3,000: Running a business in today's consumer-driven world*. New York: Doubleday.
[R BUS 658.812 BLA]

Hayes, B. E. (2008). *Measuring customer satisfaction and loyalty: Survey design, use, and statistical analysis methods*. Milwaukee, Wisconsin: ASQ Quality Press.
[R BUS 658.812 HAY]

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[R BUS 658.8343 HIL]

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Smith, S. M. (2007, May 9). How to measure customer satisfaction: Satisfaction measurement and theory. Retrieved March 25, 2011, from http://www.aboutsurveys.com/how-to-measure-customer-satisfaction-satisfaction-measurement-and-theory/

The value of customer loyalty. (2010, November). *Metal Center News. 50*(12): 24-25. Retrieved March 25, 2011, from EBSCOHost database.

Walker, S. F. (2008). Keeping the customer satisfied: The power of perspective. *Indianapolis Business Journal*. *3*: 39-41. Retrieved March 25, 2011, from EBSCOHost database.

THE CERTIFIED PRODUCTIVITY PRACTITIONER COURSE

PRODUCTIVITY • COMPETITIVENESS • PROFITS

- What keeps you awake at night?
- Is it the constant pressure to generate a greater yield?
- Problems with leading productivity changes in the workplace?
- Need to improve the quality of your products and services?

Productivity is the answer to all these burning issues.

Entailing efficiency and effectiveness, productivity is crucial in fulfilling the raison d'être of all companies – delivering ever-growing business goals. It is imperative for business leaders to be constantly committed to productivity improvement and take the lead in driving productivity and innovation to sharpen the company's competitive edge by ensuring the most efficient utilization of resources at all times and consistently creating optimum value for customers.

Capabilities have to be developed to deliver higher productivity and training and education is required to develop those credentials and keep the cycles of improvement rolling.

The **Certified Productivity Practitioner** course is the answer to developing the awareness, concepts, skills and techniques, and most importantly, mindset, required to build up those capabilities.

"These sessions provided excellent insight into the fundamentals of productivity, history and importance of productivity in Singapore" – Neil Todd, Courts

Why CPP?

- It is focused on solving productivity issues **at the enterprise.**
- A **diagnostic approach** is taken, so that Strengths and Areas for Improvement are identified and interventions can be decided easily.
- It **teaches** productivity techniques , tools and methodologies.
- Participants will undertake a company project for their own company on a previously identified productivity issue, for which **project guidance** is provided.

"I recommend this course to those who want to know the overview of productivity implementation and its framework. Very experienced trainers make this course a must to attend before engaging on productivity journey." – Ng Lye Kiat, Acco Technology

About the Course

At the Singapore Productivity Association, we recognise that there may be specific industries that face different sets of KPIs from others. As such, the course content for the CPP will be contextualized for these industries. Currently, we have developed a general CPP course that will be suitable for most industries, as well as the CPP (Retail), which we have contextualized specially just for the Retail sector. The course content can be found below:

CPP (General)	CPP (Retail)
Module 1: Understanding Productivity **(Duration: 1 day)** • Introduction to Productivity and Quality Concepts • Factors Affecting Enterprise Productivity • Productivity Movement in Singapore • Productivity Promotion in Companies • Productivity Challenges **Module 2: Productivity Tools, Techniques & Management Systems** **(Duration: 3 days)** • Business Excellence • Productivity Measurement & Analysis • Process management: ▪ Cost of Quality ▪ Lean Six Sigma ▪ Process Mapping & Analysis • Integrated Management Systems **Module 3: Innovation & Service Excellence** **(Duration: 3 days)** • Knowledge Economy & Innovation • Service Excellence • Team Excellence **Module 4: Critical Success Factors** **(Duration: 1 day)** • Management Commitment • Managing & Sustaining Change • Overcoming Resistance to Change • Training and Education • Planning for Implementation and Control of Productivity Improvement Programme • Briefing on project assignment & Role of Productivity Practitioner	**Module 1: Understanding Productivity** **(Duration: 1 day)** • Introduction to Productivity and Quality Concepts • Factors Affecting Enterprise Productivity • Productivity Movement in Singapore • Productivity Promotion in Companies • Productivity Challenges **Module 2: Productivity Tools, Techniques & Management Systems** **(Duration: 3 days)** • Delivering Service Excellence • Productivity Measurement & Analysis • Process management: ▪ Cost of Quality ▪ Lean Six Sigma ▪ Process Mapping & Analysis **Module 3: Service Excellence & Sales Productivity** **(Duration: 3 days)** • Introduction to Service Ecellence & Sales Productivity • Store Management & the Roles of a Store Manager • Minimising Operational Constraints & Focusing on Sales • Setting Goals & Analysing Statistics • Coaching & Motivating Sales Staff • Service Behaviours that Encourage Business **Module 4: Critical Success Factors** **(Duration: 1 day)** • Management Commitment • Managing & Sustaining Change • Overcoming Resistance to Change • Training and Education • Planning for Implementation and Control of Productivity Improvement Programme • Briefing on project assignment & Role of Productivity Practitioner

As part of the CPP curriculum, participants are required to implement a productivity improvement project upon completion of the in-class component. Project guidance will be provided by a professional consultant assigned for this purpose and is for a total of 2 man-days.

Funding & Payment

The course is supported by the Singapore Workforce Development Agency (WDA). Funding is available at 70% and 50% of the course fees respectively for SMEs and MNCs/LLEs/Statutory Boards. Please find the prices payable in the net fee table below:

For SMEs:	Net Fee	Nett Fee with GST
SPA Member (S$3,700)	S$1,110	S$1,187.70
Non-Member (S$3,950)	S$1,185	S$1,267.95
For MNCs/LLEs/Statutory Boards	Net Fee	Nett Fee with GST
SPA Member (S$3,700)	S$1850	S$1979.50
Non-Member (S$3,950)	S$1975	S$2113.25

Funding applicable for up to 2 participants (Singaporeans/PRs only) from any single company.

Course Schedule

The schedule for the second quarter of 2011 is appended below:

Run 7: CPP Retail (May)		
Date	**Module**	**Time**
Tuesday, 3 May 2011	Module 1	9-5 pm
Thursday, 5 May 2011	Module 2	9-5 pm
Tuesday, 10 May 2011		9-5 pm
Thursday, 12 May 2011		9-5 pm
Thursday, 19 May 2011	Module 3	9-5 pm
Tuesday, 24 May 2011		9-5 pm
Thursday, 26 May 2011		9-5 pm
Tuesday, 31 May 2011	Module 4	9-5 pm

Run 8: CPP (May)		
Date	**Module**	**Time**
Wednesday, 4 May 2011	Module 1	9-5 pm
Friday, 6 May 2011	Module 2	9-5 pm
Wednesday, 11 May 2011		9-5 pm
Friday, 13 May 2011		9-5 pm
Wednesday, 18 May 2011	Module 3	9-5 pm
Friday, 20 May 2011		9-5 pm
Wednesday, 25 May 2011		9-5 pm
Friday, 27 May 2011	Module 4	9-5 pm

Core Faculty Members

MR. WONG KAI HONG
MBA IN STRATEGIC MARKETING (HULL), BSC (NUS)

Kai Hong is a business consultant, management trainer and company director. He has spent almost 2 decades in the consumer products industry, having worked with retailers like Isetan, Metro, Royal Sporting House, The Athlete's Foot and Sunglass Hut; brands like Reebok and Doc Martens; and technology group Wearnes Technology. He has been involved with various functions including operations, business development, project management, human resource, training, marketing, logistics, budgeting and general management. He has developed businesses in Singapore and many Asia cities such as Seoul and Beijing.

MR. LAM CHUN SEE
B. ENG IN INDUSTRIAL & SYSTEMS ENGINEERING (UNIVERSITY OF SINGAPORE)

Chun see manages his own consultancy practice, Hoshin Consulting and is also an associate consultant/trainer to the PSB Corporation and Singapore Productivity Association. Prior to running his own practice, he has had years of experience as an industrial engineer with Philips, and trainer and consultant with the then National Productivity Board, APG Consulting and Teian Consulting, He was conferred the Triple-A Award in 1989 for helping to transfer Japanese know-how, particularly in the area of 5S, into local programmes and packages. Throughout his years of consultancy experience, Chun See has assisted many companies in analyzing their productivity and quality objectives and performance; primarily through the application of the PDCA technique and basic QC tools.

MR. LEE KOK SEONG
M.SC. IN CHEMICAL ENGINEERING (IMPERIAL COLLEGE, LONDON UNIVERSITY), B.SC. IN CHEMICAL ENGINEERING (NATIONAL TAIWAN UNIVERSITY)

Kok Seong has accumulated vast experience in the areas of productivity training and management consultancy throughout his 30 years of experience with the Standards, Productivity and Innovation Board (SPRING). He has provided consultancy assistance and training for numerous organizations both within and outside of Singapore in the areas of Productivity Management, Operation and Production Management, total Quality Management, Total Productive Maintenance, Shopfloor Management, Occupational Safety Management, Industrial Engineering Applications and Supervisory Management. He has also been grewatly involved in the pinnacle Singapore Quality Award (SQA) initiave since its inception in 1993. his track records include the assessments and site visits of award recipients like Micron Semiconductor (formerly Texas Instruments), Motorola, Baxter Healthcare, Philips Tuner Factory and Teck Wah Industrial Corporation Ltd. Mr. Lee is currently a certified SQA Senior Assessor, as well as a resource person for Basic and Advanced Training Courses for Productivity Practitioners, a position he has taken on since 2007.

MR. LOW CHOO TUCK
M.SC. IN INDUSTRIAL ADMINSITRATION (UNIVERSITY OF ASTON, UK); B.SC. IN PHYSICS (NUS); DIP IN QUALITY CONTROL INSTRUCTORS (INTERNATIONAL QUALITY CENTRE, NETHERLANDS); CERTIFICATE IN PRODUCTIVITY DEVELOPMENT (JAPAN PRODUCTIVITY CENTRE); CERTIFICATE IN ADVANCED MANAGEMENT DEVELOPMENT (INSEASD)

Choo Tuck currently provides training and advisory services in productivity and quality management to companies and government in the Asean region and Middle East. He was previously the Executive Director of the Restaurant Association of Singapore as well as the Singapore Productivity Association, and was also the Director for Strategic Planning in SPRING Singapore. During his many years of service with SPRING Singapore, he gained wide experience in productivity training, management consultancy and productivity promotion, and has helped more than a 100 cmpannies in improving productity, quality control and business excellence, including organizations such as Cycle & Carriage, Motorola, PUB and DBS. On top of that, he has also served as an Asian Productivity Organisation (APO) exOn top of that, he has also served as an Asian Productivity Organisation (APO) expert on Productivity for several APO member countries, and was part of a team of experts engaged by the Singapore cooperation Enterprise to provide productivity expertise to the Government of Bahrain in 2007 and 2008.

MR. QUEK AIK TENG
B.ENG (HON.) IN MECHANICAL ENGINEERING (UNIVERSITY OF SHEFFIELD); DIP. IN BUSINESS EFFICIENCY (INDUSTRIAL ENGINEERING_ (PSB-ACADEMY); CERTIFIED MANAGEMENT CONSULTANT (CMC); PRACTISING MANAGEMENT CONSULTANT (PMC); MEMBER, INSTITUTE OF MANAGEMENT CONSULTANTS (IMC) SINGAPORE

Aik Teng currently manages his own consultancy, AT Consulting Services. Ne of his most recent projects includes being the LEAD Project Manager for the Singapre Logistics Association. Prior to running his own consultancy, he has been with SPRING Singapore for 20 years, and was the Head of the Organisation Excellence Department from 2004-05. he was also SQA Lead Assessor and Team Leader up till 2008 and has been involved in the SQA initiative since its inception in 1993. tasked to start up the consultancy unit within the then Productivity & Standards Board (PSB) to provide training and consultancy services to rganisations, his consulting team assisted close to 30 organisations during that period. He was also involved in a project coordinated by the Singapore Cooperatioini Enterprise (SCE) to assist the Bahrain Labour Fund in their Labour Reform strategy, which included helping the Bahrain government to initiate a Productivity Movement as well as develop the productivity of the local enterprises. In addition, he was appointed as Project Manager to assist the Government of Botswana to implement a national Productivity Movement, from 1994 to 2003. Botswana is currently held as a model of Productivity in the Pan-Africa region.

For more information on the course, please visit the Singapore Productivity Association at www.spa.org.sg, or write to us at CPP@spa.org.sg. Alternatively, you could also contact our secretariat:

Ms. Leanne Hwee — DID: 6375 0938

Mr. Ashton Chionh — DID: 6375 0940

The Singapore Productivity Association Productivity Seminar

BASICS OF PRODUCTIVITY

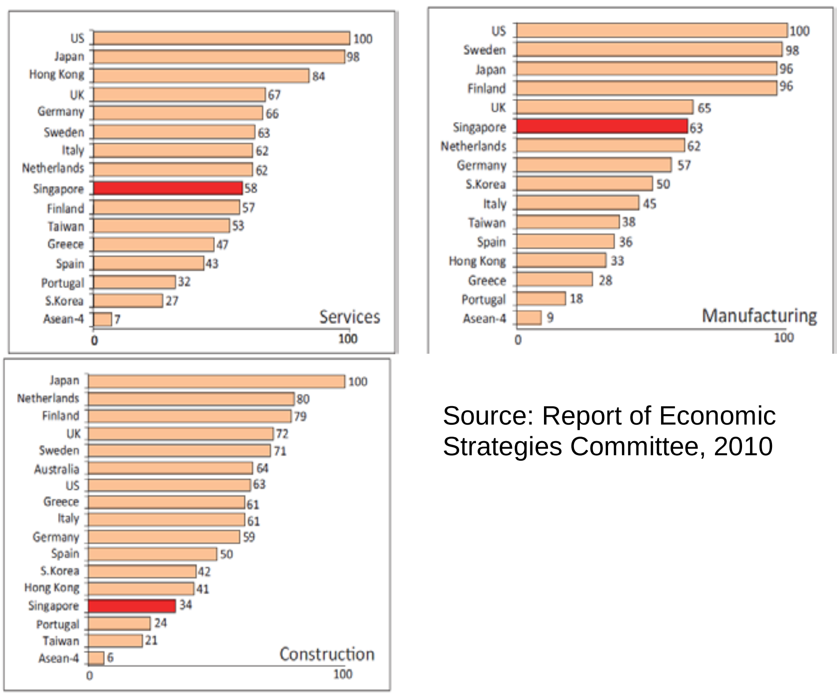
Why a Productivity Seminar?

Singapore businesses and the workforce are gearing up to address productivity challenges that have arisen in the past decade.

Key findings from the recently disseminated Report of the Economic Strategies Committee highlighted that:

“In absolute levels, Singapore’s productivity in manufacturing and services are only 55 to 65 percent of those in the US and Japan (see Figure 1). In the retail sector for example, our average level of productivity is about 75 percent of that in Hong Kong and one-third that of the US. In construction, productivity levels are half that of the US and one-third that of Japan.”

Figure 1: Cross Country Productivity Comparisons[5]



Source: Report of Economic Strategies Committee, 2010

What is the Seminar about?

The Singapore Productivity Association has developed this Seminar for the purpose of providing information to all parties on the basics of productivity. Specifically, the seminar aims to:

- Refresh – everyone on the meaning and concepts of productivity
- De-myth – explain what productivity is and is not, especially in the current day context
- Inform – about the Tools, Techniques and Methodologies

What would you learn?

At the end of the seminar, you would understand:

- the key productivity concepts, including how productivity is measured
- the relevance and types of tools available to improve productivity
- the way forward to implementing productivity in your company.

Who should attend?

This seminar is targeted at employee that needs to understand the importance and relevance of productivity at work. They may be involved in developing and managing; or are part of teams that implement Productivity initiatives.

Targeted employee could include:

- Managers
- Senior Executives
- Supervisors
- Senior workers with team leadership responsibilities.

When and Where would this be held?

Please look out for our schedule on our website: www.spa.org.sg or contact Ms Leanne Hwee at DID: 6375 0938; Email: leanne.hwee@spa.org.sg

How to register?

To register, please fill out our Registration Form here:
http://www.spa.org.sg/images/events/downloads/RegistrationForm-PS.doc

Contact us

For more information about the seminar or future runs, please contact:
Ms Leanne Hwee at DID: 6375 0938; Email: leanne.hwee@spa.org.sg

International Exposition on Team Excellence IETEX 2011
14 - 17 June 2011 Resorts World Sentosa
Theme: Team Excellence – Enabling Innovation and Productivity

REGISTRATION IS OPEN!

IETEX provides a platform for quality experts, quality circles practitioners and enthusiasts from all over the world to learn from the experiences and good practices of international organizations and teams.

Programme outline:

Date	Morning	Afternoon	Evening
14 June (Tue)	Pre-convention Seminar	Pre-registration	Free & Easy
15 June (Wed)	Opening Ceremony Concurrent Sessions	Concurrent Sessions	Free & Easy
16 June (Thur)	Concurrent Sessions	Plenary Session	Gala Dinner
17 June (Fri)	Industrial Visit **(Location to be confirmed)**		

Please note that programme is subject to changes

Objectives of IETEX 2011:

- Share knowledge on best practices in promoting teaming excellence in organizations
- Provide an opportunity to learn from the 'Best of the Best' circles and scale new heights
- Network and exchange ideas, knowledge and experiences, on continuous improvement and innovation through the power of teams

Registration and Fees

Date	Registration Fee (Per Participant)
	Local Participant
14 June 2011 Pre Convention	S$120 (Half Day)
15-16 June 2011 2 Days Convention Gala Dinner on 16 June 2011	S$400 (Speakers) S$400 (Competition and Presenting Circle - Max of 4 Members) S$600 (Participants)
17 June 2011 Industrial Visits (Location to be confirmed)	S$50 Per Visit
* Fees indicated are subject to prevailing 7% GST	

Date	Registration Fee (Per Participant)
	Overseas Participant
14 June 2011 Pre Convention	S$150 (Half Day)
15-16 June 2011 2 Days Convention Gala Dinner on 16 June 2011	S$580 (Speakers) S$580 (Competition and Presenting Circle - Max of 4 Members) S$750 (Participants)
17 June 2011 Industrial Visits (Location to be confirmed)	S$90 Per Visit
* Fees indicated are subject to prevailing 7% GST	

To Register:

- Please email your registration request to ietex@spa.org.sg
- For programme brochure, please click:

Local
http://www.burnaby-solutions.com/ietex2011/downloads/local-delegate.pdf

Overseas
http://www.burnaby-solutions.com/ietex2011/downloads/overseas-delegate.pdf

<u>Contact Information</u>

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Website: www.burnaby-solutions.com

Thank you and SEE YOU AT IETEX 2011!!

Organising Committee
International Exposition on Team Excellence-IETEX 2011