Contact Center Satisfaction Index 2010

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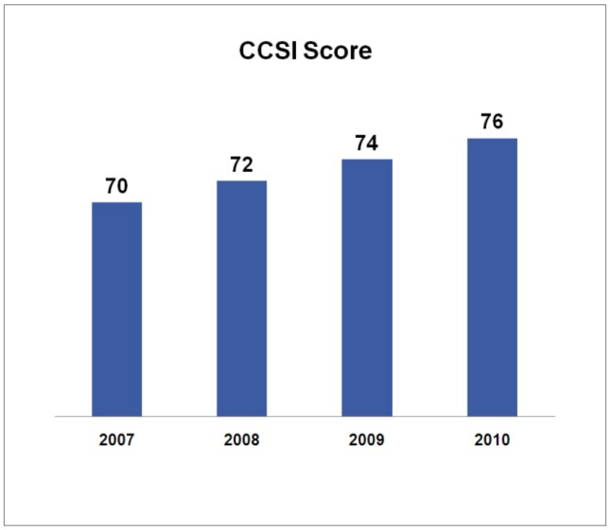
EXECUTIVE SUMMARY

Consolidation means that consumers are left dealing with larger and larger companies every year. One practical implication of this change is that we are increasingly forced to deal with companies remotely through centralized contact centers or the Internet. Although companies continue to offer more online functionality each year, including website improvements and the recent introduction of social networking sites such as Facebook and Twitter, the call center remains the last – and most personalized – option to resolve problems.



Thankfully for consumers, the Call Center Satisfaction Index (CCSI) continues to rise, improving 2 points over the past year, and a total of 6 points since 2007. The steady improvement in CCSI is remarkable when one considers the increased availability of online-based solutions for simple inquiries such as requesting the balance of a checking account.

The fact that call center satisfaction is rising should not be taken to suggest that consumers are completely satisfied with their experiences. Overall call center satisfaction (CCSI) currently stands at 76. This is significantly below the American Customer Satisfaction Index (ACSI) e-commerce score of 81.

The study finds that there are three overarching factors that affect satisfaction with a call center experience:

1. The capability of the Interactive Voice Response (IVR) system to either handle the issue completely or route the customer to an agent
2. The process the customer goes through to handle his or her inquiry
3. The customer service representative (CSR) who handles the call

Contact Center Satisfaction Index (CCSI) measurements	Score
Overall CCSI	**76**
Satisfaction Driver - Customer Service Representative	**83**
Satisfaction Driver - Customer Service Process	**78**
Satisfaction Driver - IVR	**61**

Not surprisingly, the IVR system scores the lowest at 61. There is no way to sugarcoat the fact that consumers continue to be extremely frustrated with the automated functions they encounter at call centers. In fact, nearly half (45%) told us they immediately tried to bypass the IVR options altogether in order to reach a live operator (up from 42% last year).

Despite the low scores, however, IVR enhancements will drive very little improvement in satisfaction. Although IVR is the lowest rated component of the call center experience, the IVR actually has the least statistical impact on overall CCSI. The “customer service process,” by comparison, has more than three times as much impact on call center satisfaction. The score for the highly impactful customer service process is 78. The score is itself comprised of a mix of high and low scoring elements. Consumers are relatively pleased with the convenience of call

EXECUTIVE SUMMARY *(continued)*

center hours (84), but displeased by the length of time it takes to reach an agent (71) and the lack of consistency of the information they receive through the call center (68).

Although the process of reaching a live agent remains less than satisfying, the score for the actual CSR is relatively high at 83. The message to call centers is clear: from a customer perspective, the problem is less about the agent, and more about the process.

The study identifies one important caveat to the strong satisfaction scores for process or agents. Contact center satisfaction is very different depending on whether the contact center is perceived to be offshore or located in the U.S. The CCSI is 79 for U.S.-based contact centers versus 58 for those perceived to be located offshore.

Callers have trouble understanding the agent who is trying to help them, resulting in unresolved problems and customer irritation. Despite their frustrations over the language barrier, customers give offshore agents credit for courtesy and empathy, which are only slightly below scores for U.S.-based agents. Customers put the blame on the company that chose to connect them to a foreign country in order to save money.

INTRODUCTION

Contact centers play an increasingly important role in worldwide commerce. Contact centers represent a global industry conservatively estimated at $250 billion. The Wall Street Journal estimates in-house contact center operations at $200 billion, with the other 20%, or $50 billion, of the market composed of outsourced contact center firms. This outsourced contact center industry is diverse. IBIS World counts over 15,000 firms making up this $50 billion market, with approximately 20% of the market generated by six of the largest contact center firms: Convergys Corp., Teleperformance, Sitel Worldwide Corporation, TeleTech Holdings Inc., Sykes Enterprises Inc., and APAC Customer Services, Inc.

Contact centers are big business. No longer are service centers separated from primary business operations; contact centers are expected to deliver on the company brand experience and affect company revenue and profit. The strategic importance of customer contact centers has created a demand for more meaningful metrics and advanced analytics capable of linking performance to behavioral and financial outcomes.

CFI Group has conducted an extensive study of customer satisfaction with contact centers: the 2010 Contact Center Satisfaction Index (CCSI). The purpose of this study is to aid executives as they navigate this new business climate and changing role of contact centers. This is the fourth consecutive year that CFI Group has administered this study using the proven methodology of the University of Michigan's American Customer Satisfaction Index (ACSI).

About the ACSI Methodology

The American Customer Satisfaction Index (www.theacsi.org) is the only uniform, national, cross-industry measure of satisfaction with the quality of goods and services available in the United States. A key distinguishing feature of the ACSI methodology is its patented scientific approach to customer satisfaction measurement.

When applied to your organization, the unique cause-and-effect methodology of the ACSI shows how satisfied customers are today, and how satisfaction leads to desired results. This one-of-a-kind methodology also gauges satisfaction with specific elements of the customer experience that influence overall satisfaction and future success.

The ACSI is an important indicator of economic performance, both for individual firms and for the macro economy. As such, the national ACSI score has been shown to be predictive of both consumer spending and stock market growth, among other important indicators of economic growth. Perhaps most revealing, however, have been the linkages discovered between aggregate ACSI growth, aggregate corporate earnings growth (among S&P 500 companies), and average Market Value Added (MVA), which measures a firm's success in creating wealth for shareholders.

In 2010, the aggregate CCSI across measured private sector industries improved 3% to 76 on a 100-point scale.

INTRODUCTION *(continued)*

The CCSI Measurements

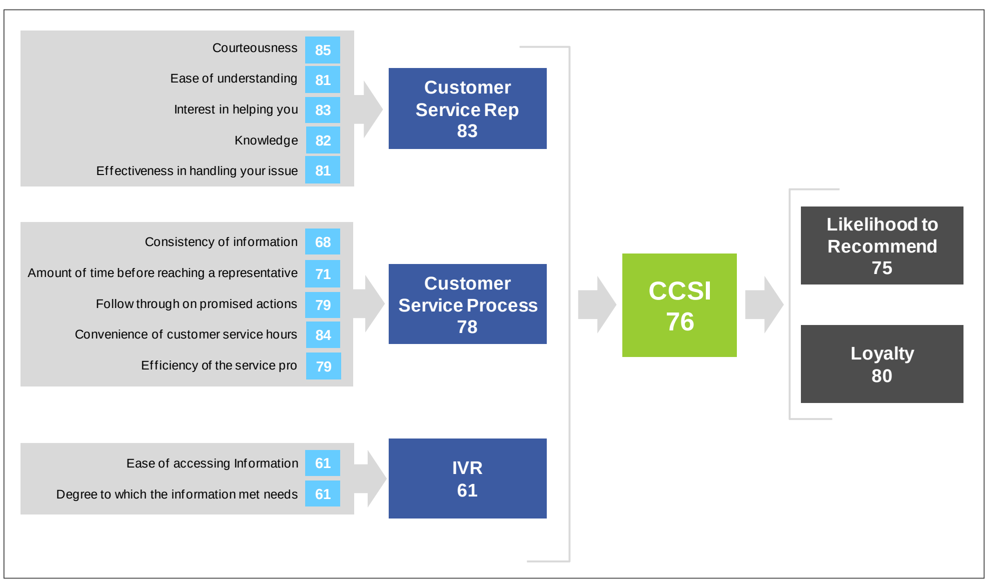
The 2010 CCSI quantifies the impact contact centers have on customer satisfaction and loyalty across the following seven industries:

- Banking/Credit Unions
- Cell Phone Service
- Insurance – Health
- Insurance – Property & Casualty
- Personal Computers
- Retail
- Subscription Television Service

The CCSI uses the proven and predictive methodology of the ACSI. The ACSI methodology quantifies how improvements to different aspects of the contact center experience lead to improvements in customer satisfaction and, ultimately, loyalty.

As shown in the graphic below, the contact center satisfaction index (CCSI) is 76 out of 100. There are three drivers of satisfaction with the contact center experience: Customer Service Representatives (CSR), the Customer Service Process, and the IVR system. Contact center customers are most satisfied with CSRs (score of 83), followed by the Customer Service Process (78), and the IVR (61). The questions that make up each driver are shown in the CCSI 2010 Model graphic below.

CCSI 2010 Model



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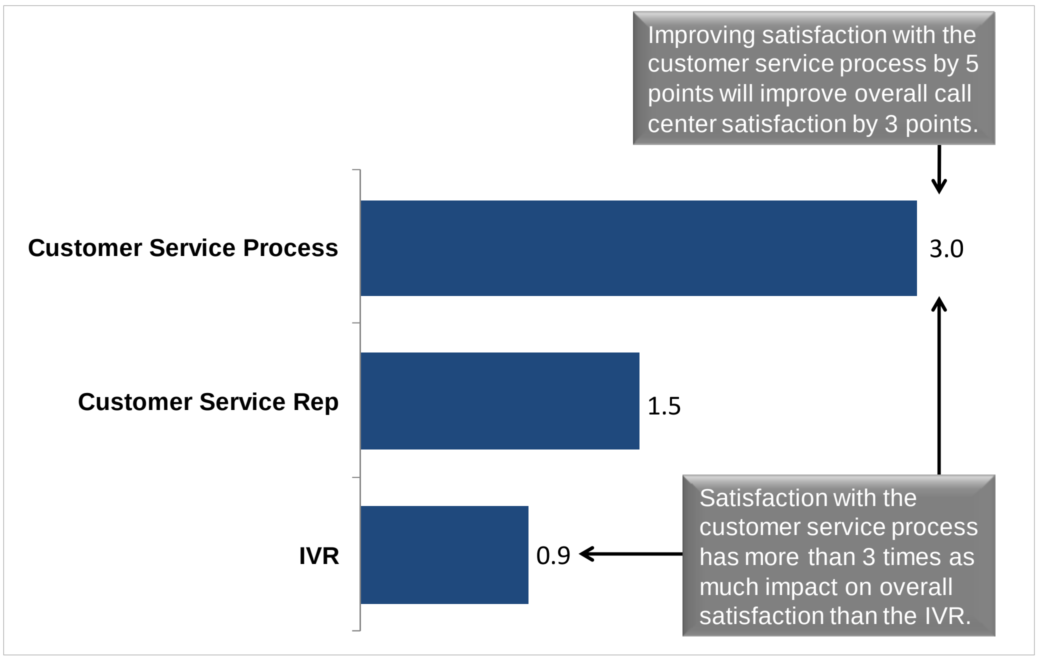
INTRODUCTION *(continued)*

Key Driver Impacts

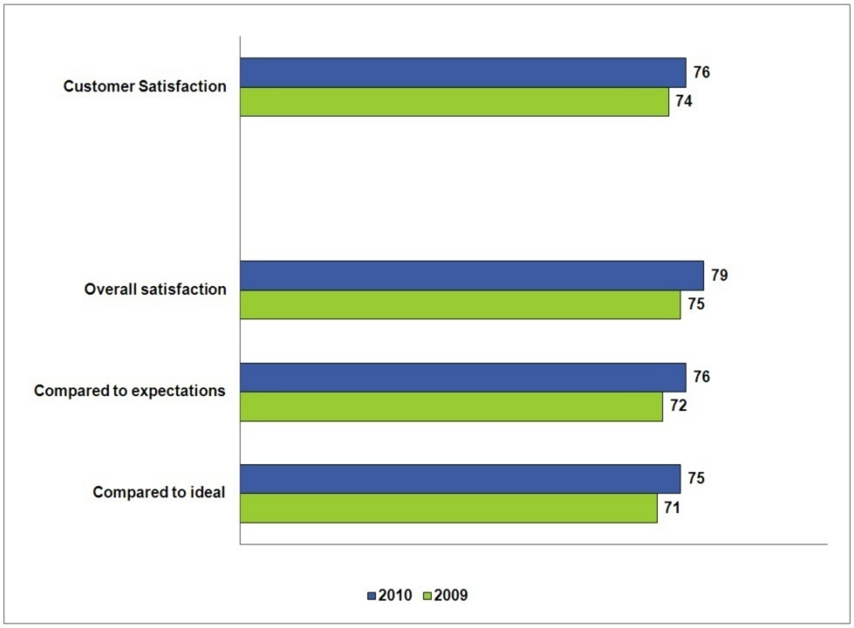
Improvements to these drivers of satisfaction will lead to a higher overall CCSI score, which will result in higher customer loyalty to the organization and a greater likelihood that customers will recommend the company. The patented ACSI methodology calculates an “impact” for each satisfaction driver, quantifying its potential to improve the overall CCSI score. As illustrated in the graphic below, improvements to the Customer Service Process will have the greatest impact on customer satisfaction, three times the impact of improving IVR scores. If the Customer Service Process improves by five points, from 78 to 83, the CCSI score would improve by 3.0 points, from 76 to 79. Similarly, a 5-point improvement in the overall CCSI score will result in likelihood to recommend improving from 75 to 80.

Overall Satisfaction with a Call Center is Determined by Three Key Factors

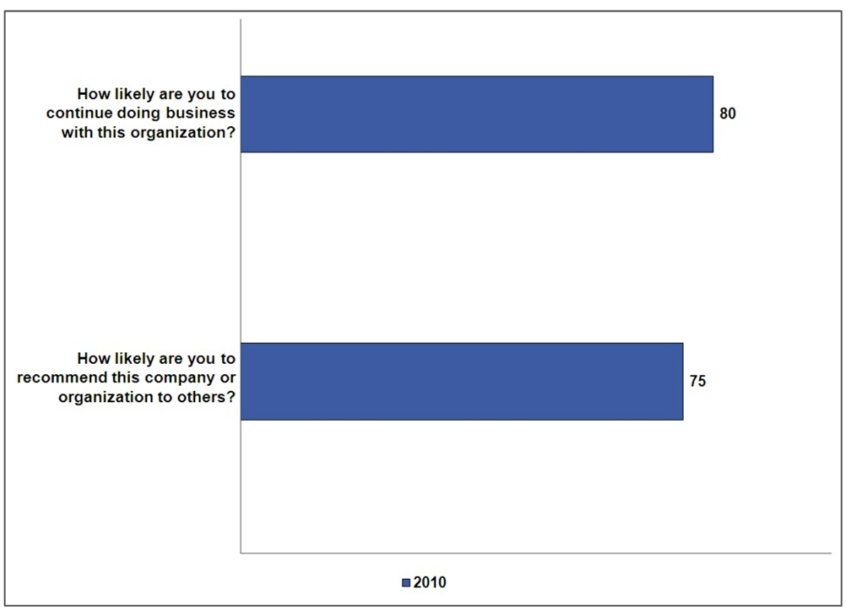


HOW DO PEOPLE VIEW CONTACT CENTERS?

Call center satisfaction scores for 2010 are up from 2009. Customer Satisfaction (CSI) is up 2 points from 74 in 2009 to 76 in 2010. People are generally more pleased with the experience they have with contact centers.



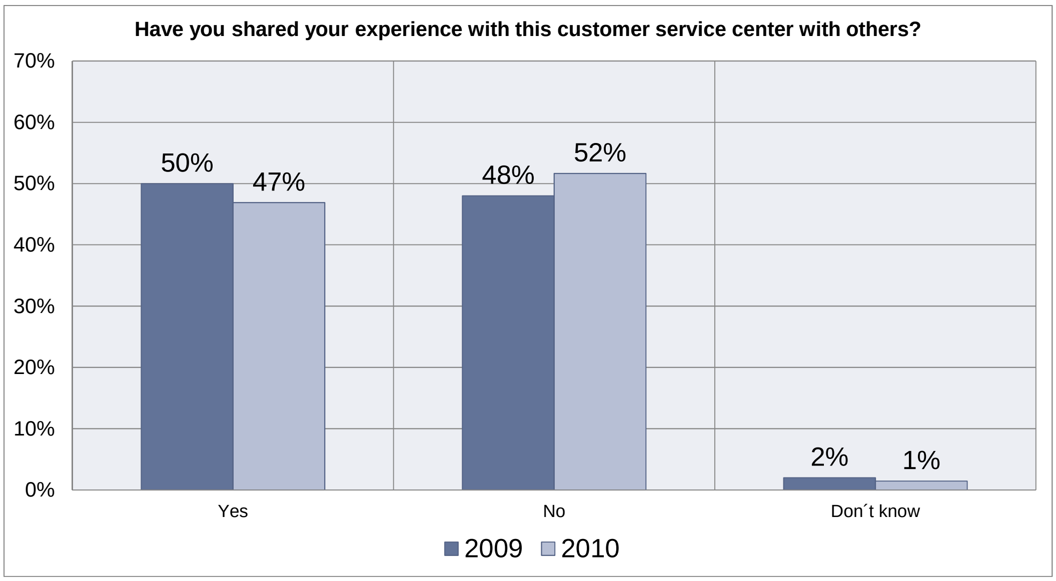
Satisfied customers tend to remain as customers and recommend the company or organization to others. The two key behavioral scores of likelihood to continue business (80) and likelihood to recommend (75) are fairly high and underscore a general level of satisfaction with the contact center experience.



HOW DO PEOPLE VIEW CONTACT CENTERS? *(continued)*

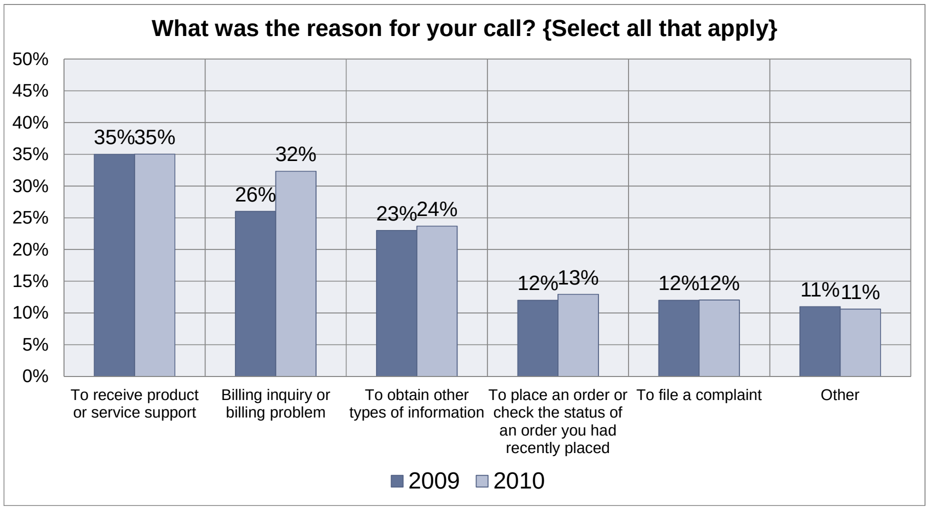
The likelihood to recommend is a key measure because people often talk to others about their contact center experiences. It is generally understood that those who have a poor contact center experience tend to be much more vocal about that experience than those who have a pleasant experience.

So, with CSI increasing 2 points from 2009, it's expected that the percentage of people who share their contact center experience goes down. And that's exactly what we see in the results; the percentage of people who shared their customer service experience went down 3 percentage points from 2009 to 2010, moving from 50% to 47%.

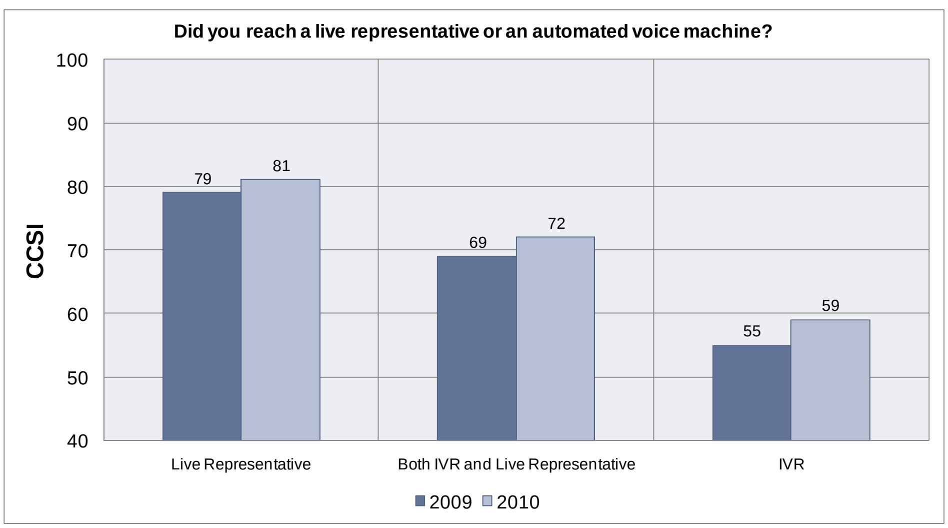


HOW DO PEOPLE ENGAGE CONTACT CENTERS?

People contacted the customer service centers primarily to receive product or service support (35%) or inquire about a bill (32%). This is similar to what we saw in 2009.

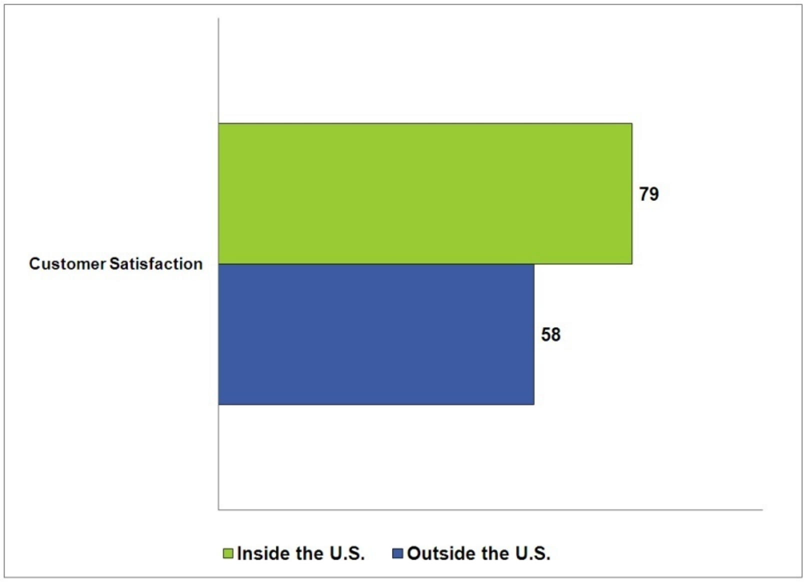


When customers call a contact center, they get a live representative 48% of the time. While this may reduce contact center productivity, reaching a live representative instead of an IVR system makes a significant difference in customer satisfaction. Those who reach a live representative directly have a CCSI of 81, compared to 72 for those who reach an IVR system first before talking to an agent.

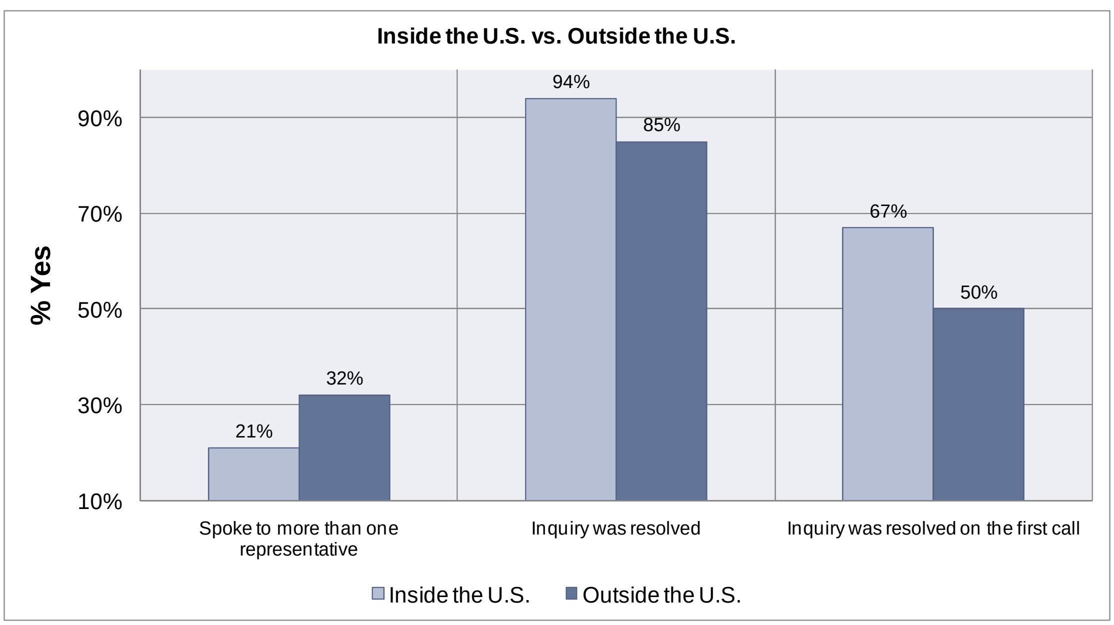


OFFSHORE CONTACT CENTERS

The perceived location of the contact center is a critical driver of contact center satisfaction. For customers who thought the call was handled inside the U.S., CCSI is 79. But for those who thought the call was outside the U.S., CCSI was 21 points lower at 58.

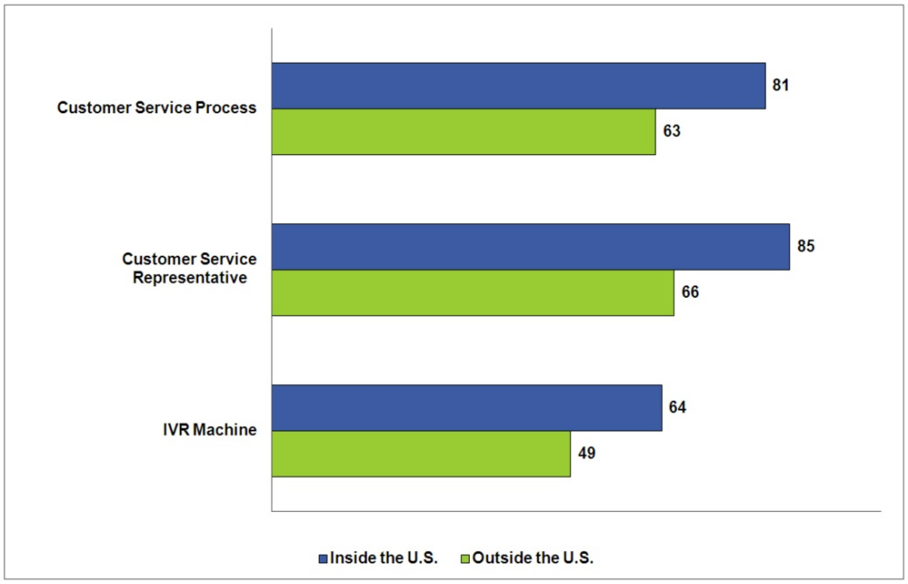


The issue with offshore contact centers continues to be their effectiveness. Customers are far more likely to be shuffled to multiple agents before their issue is resolved, far more likely to have to call multiple times to resolve the issue, and have significantly fewer issues resolved. Not a recipe for success.

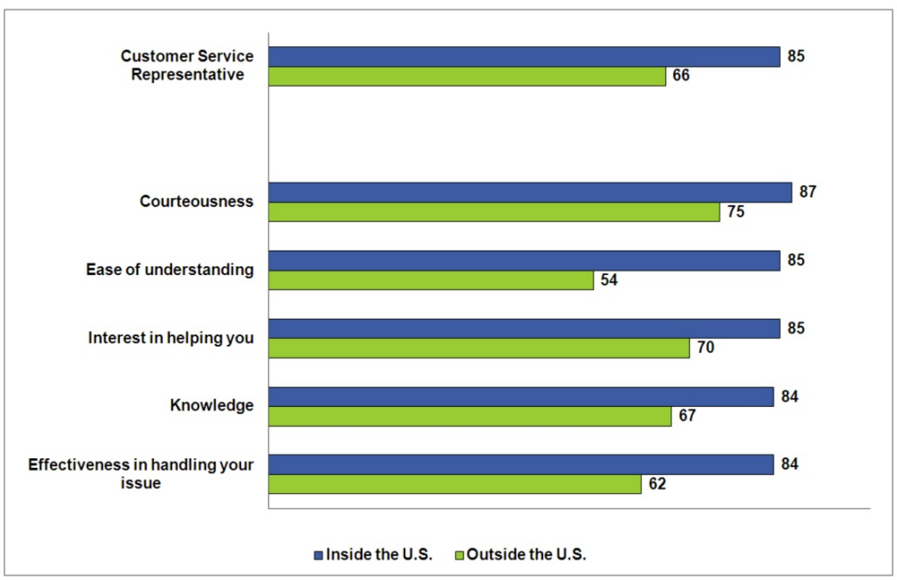


OFFSHORE CONTACT CENTERS *(continued)*

In general, customer frustration with offshore centers yields poor scores across the board.



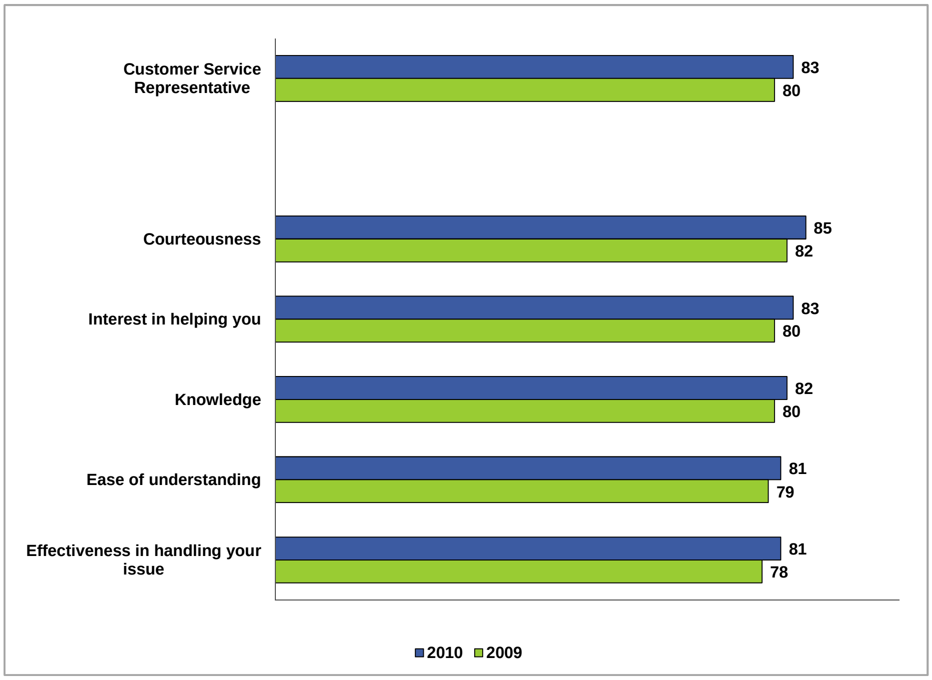
Callers have a difficult time understanding offshore agents, which leads to an ineffective and inefficient process. On the positive side, however, agents do get credit for trying.



So what to do? Keep the customer-facing elements of your business with a country that shares your native language, particularly for highly technical products and services. The onshore/offshore score gap is 5 points higher for the Cell Phone and PC industry than it is for the other industries, where inquiries are less technical in nature.

HOW DO PEOPLE RATE THE CUSTOMER SERVICE REPRESENTATIVES?

Scores for the CSR, the second highest impact on Satisfaction, are up across the board. This has contributed to an increased CCSI score compared to last year. Overall, CSRs are rated at 83, up 3 points from last year's study. Lower turnover, and the subsequent increase in CSR experience, has undoubtedly contributed to this increase.

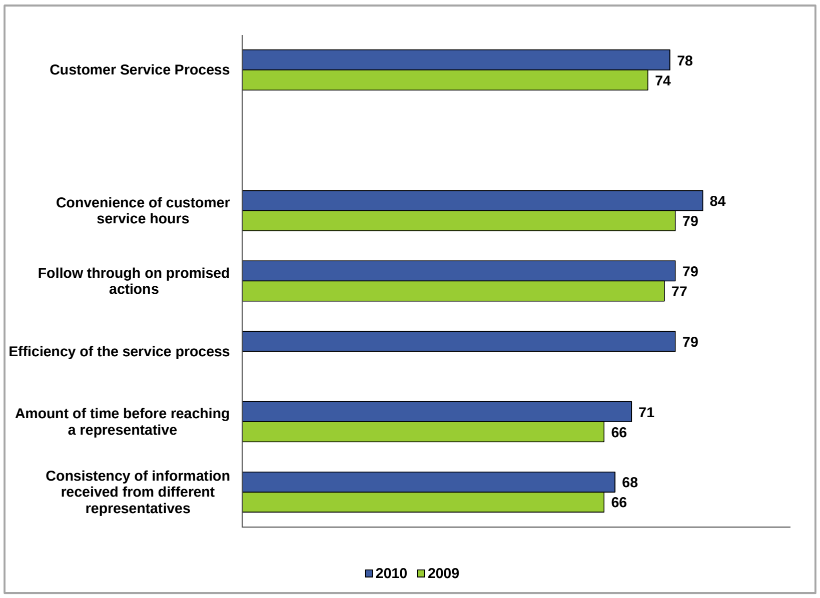


HOW DO PEOPLE RATE THE CUSTOMER SERVICE PROCESS?

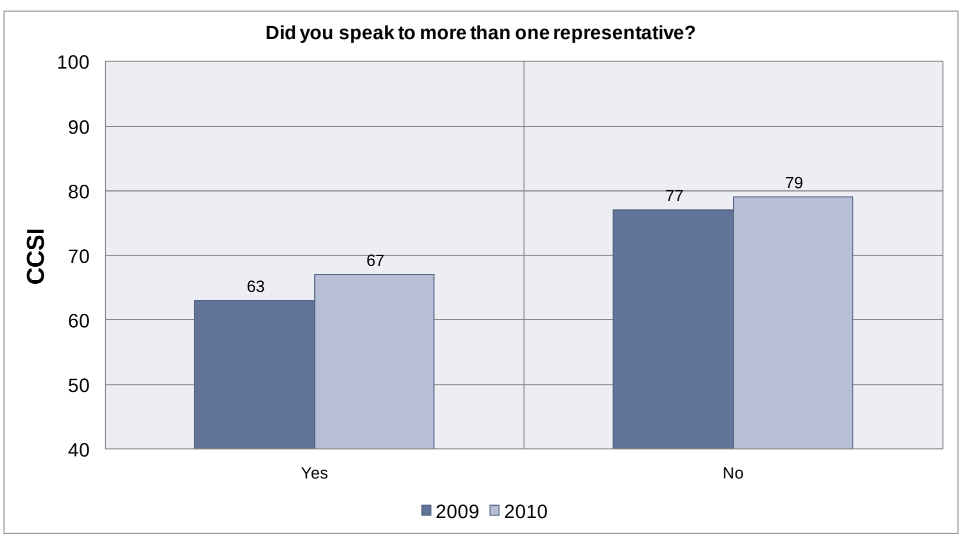
The Customer Service Process is the biggest frustration for customers, and improvements here will have a significant impact on customer satisfaction, loyalty and recommendation.

The overall Customer Service Process score is up a full 4 points, from 74 in 2009 to 78 in 2010. Significant jumps in the convenience of the hours (+5 points) and in the time to reach a representative (+5 points) drives this increase.

Despite the improvement versus 2009, time to reach a representative can be improved even more. Consistency of information from agent to agent also receives lower marks.

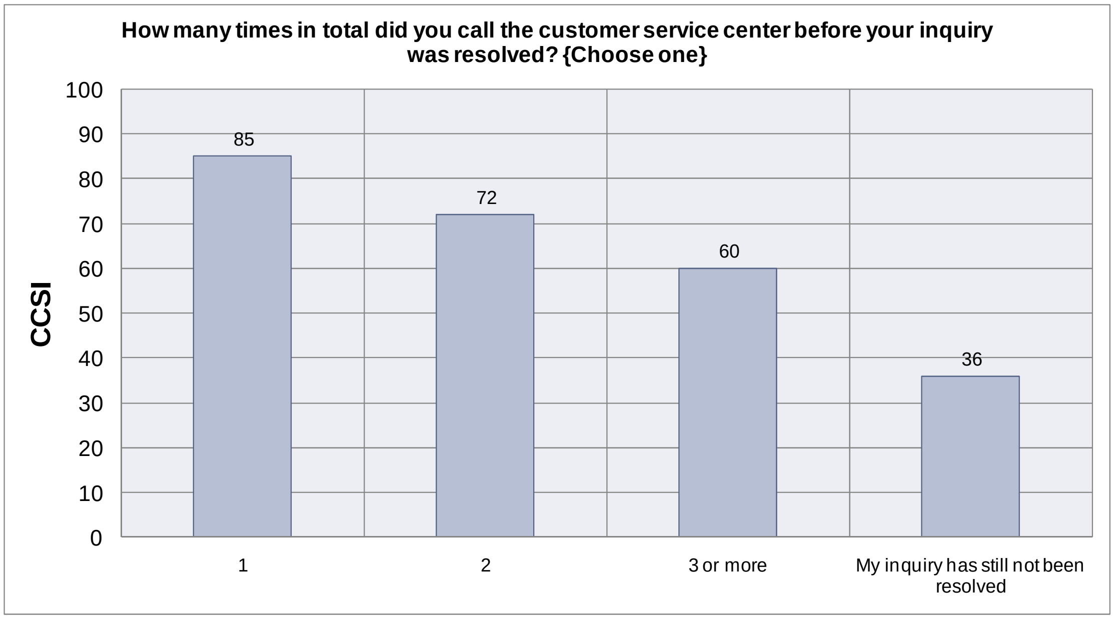


Twenty-two percent of customers had to speak with more than one agent to resolve their issue, down from 24% in 2009. While call centers are doing a better job with those customers who are transferred, the score is 12 points lower than for customers who speak to only one CSR.



HOW DO PEOPLE RATE THE CUSTOMER SERVICE PROCESS? *(continued)*

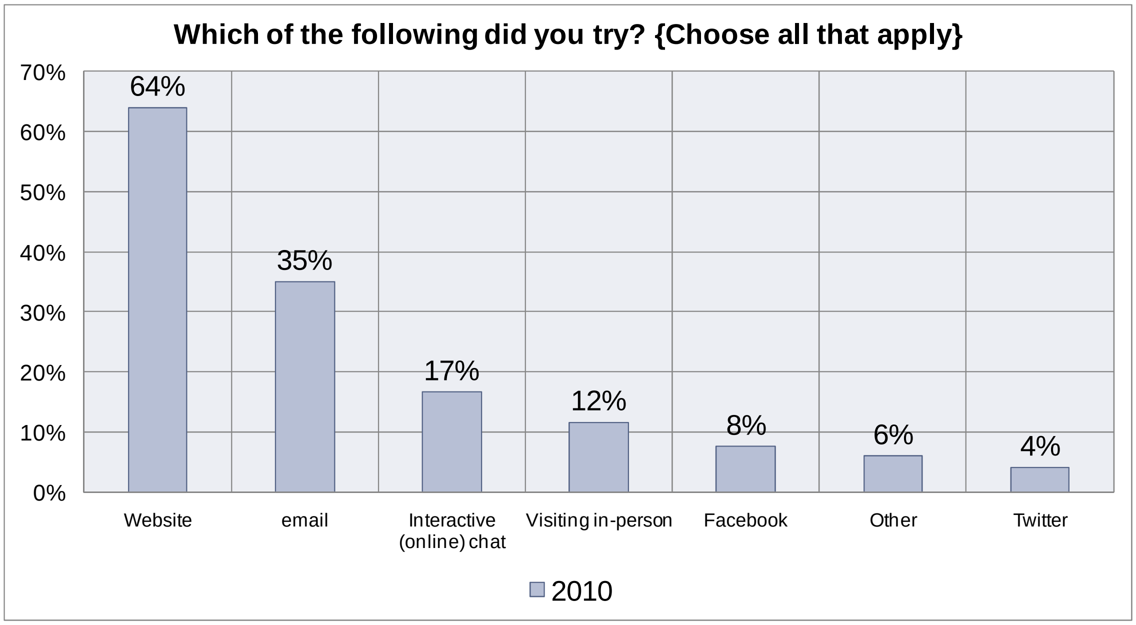
Sixty-five percent of customers say that their issue was resolved on the first call. This means that 35% of customers had to call multiple times to get their question answered. If the customer has to call back, it hurts a company in two ways – the cost of fielding the subsequent calls and the revenue lost because the customer is less loyal and less likely to spend more with your company.



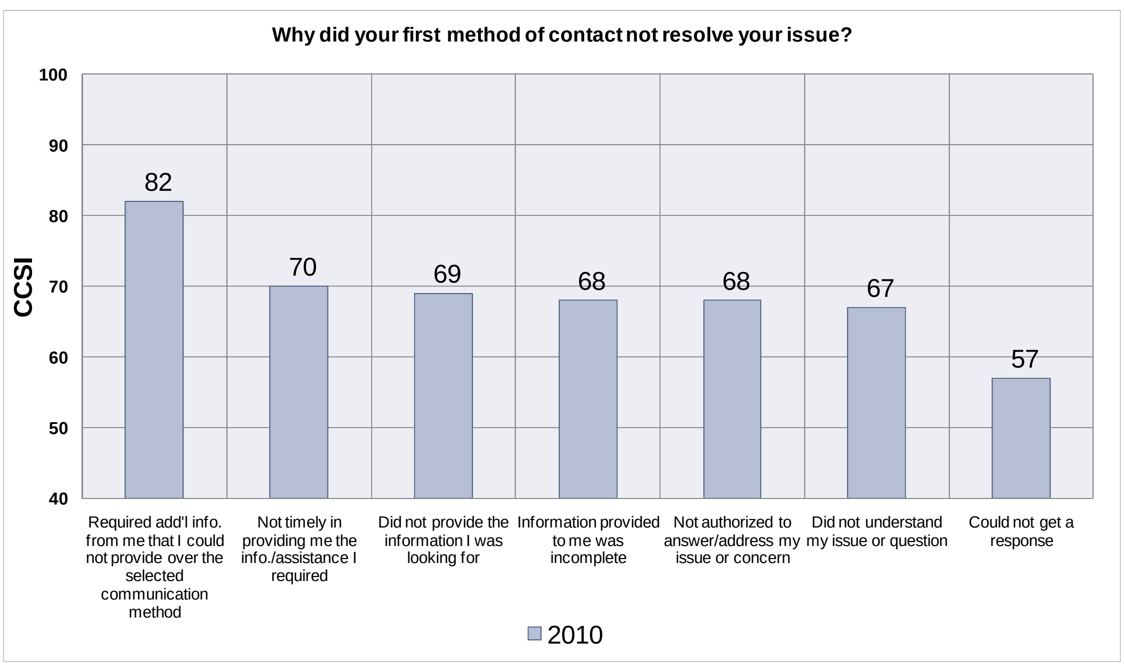
CCSI for those with their issue resolved on the first call is 85, compared to a score of only 60 for customers who had to call 3 or more times to resolve their inquiries. Among the participants in our CCSI study – those who ultimately spoke to a Customer Service Rep - one in five (20%) first sought to reach the company by means other than by calling.

HOW DO PEOPLE RATE THE CUSTOMER SERVICE PROCESS? *(continued)*

Of that 20% of customers who tried alternate channels first, 64% went to the company website, 35% sent an email, and 17% tried online chat. And while Facebook represents only 8%, it is important to note that Facebook only began in 2005 and its importance as a resource for customers is likely to increase.

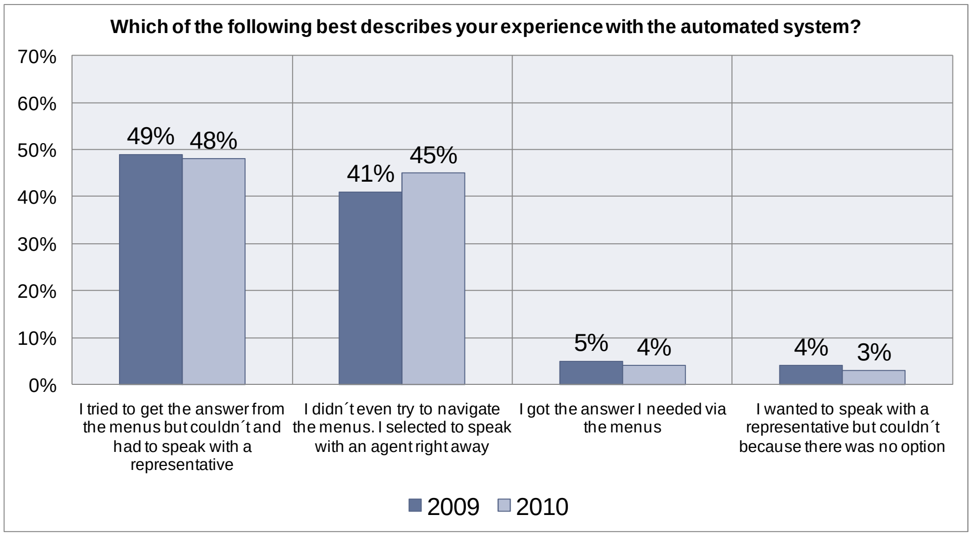


For customers who tried an alternate channel and could not get their issue resolved, it was because they couldn't find the information they were looking for. Improving alternate channel service will lead to more satisfied customers and lower costs.



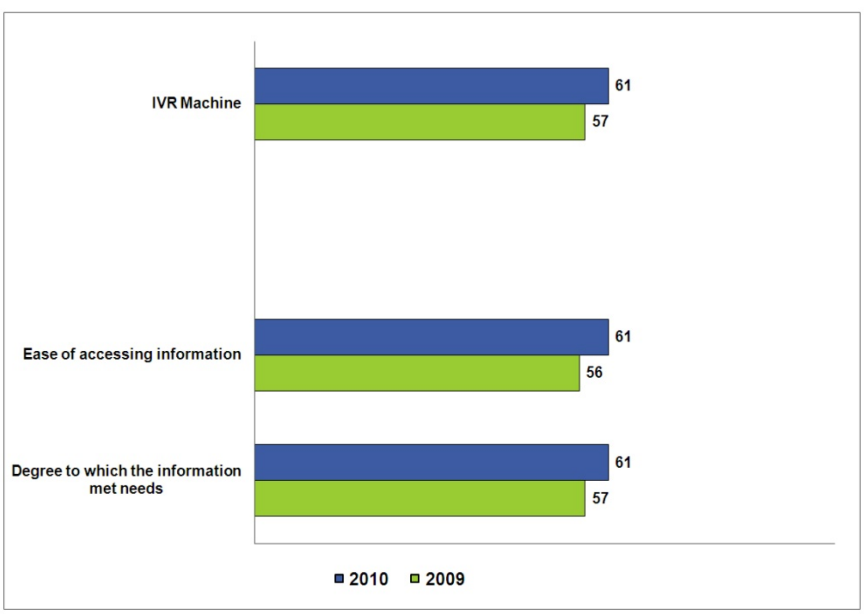
HOW DO PEOPLE RATE THE IVR SYSTEM?

The IVR system is a point of frustration for customers, but improvements won't drive satisfaction all that much higher. However, improvements might yield significant cost savings. Of the 47% who reached an IVR system before reaching an agent, nearly half (48%) tried to solve their



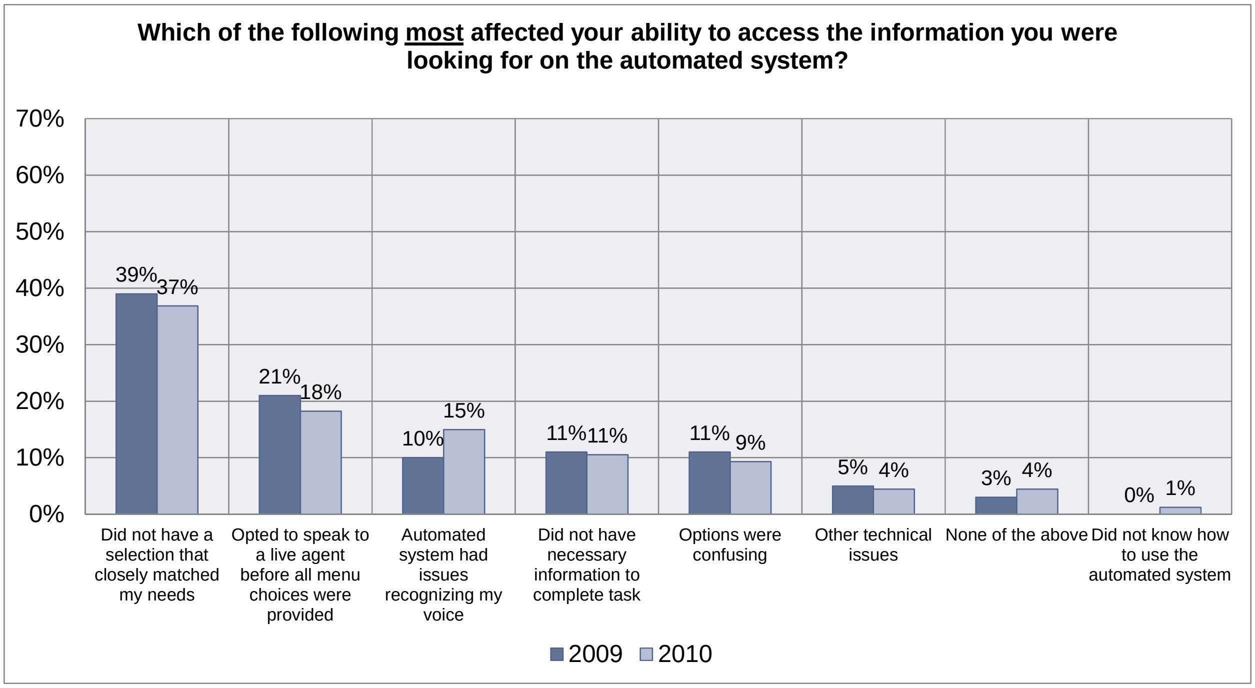
problem using the IVR system but couldn't. Giving these customers the right menu tools could move them to self-service, and save in the number of live agent calls. There is clearly a segment of the population who will try to avoid the IVR -- forty-five percent of those who eventually spoke to an agent did not even listen to the IVR menu; they simply punched "0" or random numbers in an attempt to reach a live person. Fortunately there is an even bigger number who *will* try to resolve their problem if you give them the right menu tools. This represents significant cost savings. Firms should periodically review the types of calls coming into the contact center to see whether additional self-service solutions should be made available.

Overall, the rating for IVRs increased 4 points, from 57 in 2009 to 61 in 2010. Customers are finding it just a little easier to get access to the information needed to resolve their issues.



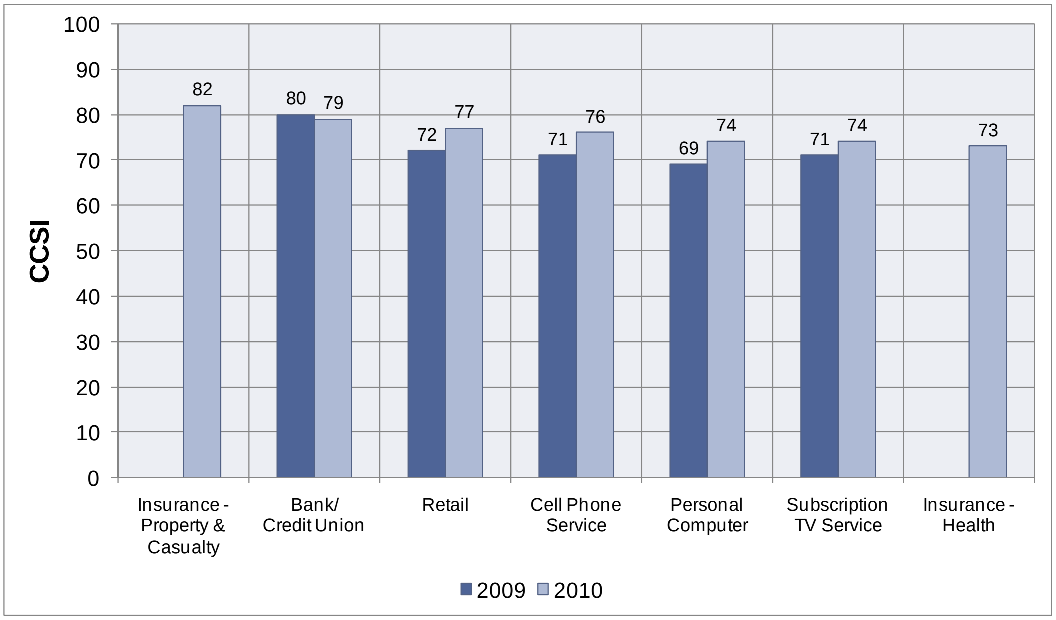
HOW DO PEOPLE RATE THE IVR SYSTEM? *(continued)*

For those who had a problem accessing the information they needed to resolve their issue, the biggest problem was with the menu options. Improving these will save costs and improve the customer experience.



INDUSTRY ANALYSIS

For the 2010 CCSI study, we looked at seven industries: banks/credit unions, subscription TV, cell phone service, health insurance, property & casualty insurance, personal computers, and retail. The CCSI has improved for all industries except banking/credit unions. Cell phone service, personal computers, and retail led the way, each improving by 5 points.



Two key customer behaviors were measured: loyalty and willingness to recommend. Property & casualty insurance companies and banks/credit unions have the highest loyalty among the seven industries measured.

Cell phone providers and health insurers have fairly high "loyalty" as a result of contracts in the case of cell phones, and lack of choice for health insurance. Most people still get health insurance through their employer, so switching from a bad provider often is not possible for an individual employee.

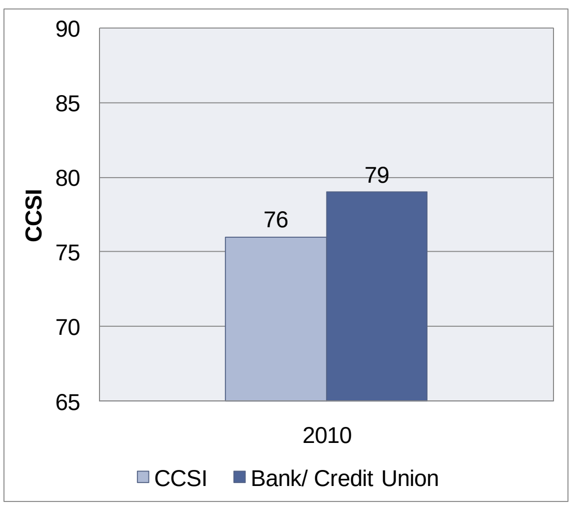
Property & casualty insurance stands above all others on the willingness of customers to recommend their provider to others. Meanwhile, health insurance customers are least likely to recommend their insurance provider to others.

BANK/CREDIT UNION CONTACT CENTERS

With the amount of negative attention given to the financial industry these days, it may not be surprising that the CCSI for banks/credit unions slipped 2 points from 2009 to 2010. This 2-point drop occurred despite static or increased scores for the three components of IVR, CSR, and Customer Service Process.

What may be surprising is that the IVR ease of navigation has gone up a full 6 points, along with information that meets the callers' needs on IVR. Banks and credit unions have clearly improved their IVR systems for customers.

However, the concurrent CCSI drop underscores our analysis that the area of Customer Service Process demands the most attention from contact centers. In particular, the consistency of information fell 3 points from 2009, reinforcing the need for banks and credit unions to better integrate their contact channels. In addition, the slump in follow through on promised actions demonstrates the need to provide better proactive initiatives from contact centers for closing out open customer issues.



	Bank/Credit Union
	2010
Customer Satisfaction	79
Overall satisfaction	81
Compared to expectations	78
Compared to ideal	77
Customer Service Process	80
Consistency of information	73
Amount of time before reaching a representative	73
Follow through on promised actions	80
Convenience of customer service hours	84
Efficiency of the service pro	80
Customer Service Representative	84
Courteousness	87
Ease of understanding	83
Interest in helping you	85
Knowledge	84
Effectiveness in handling your issue	83
IVR Machine	67
Ease of accessing information	67
Degree to which the information met needs	66

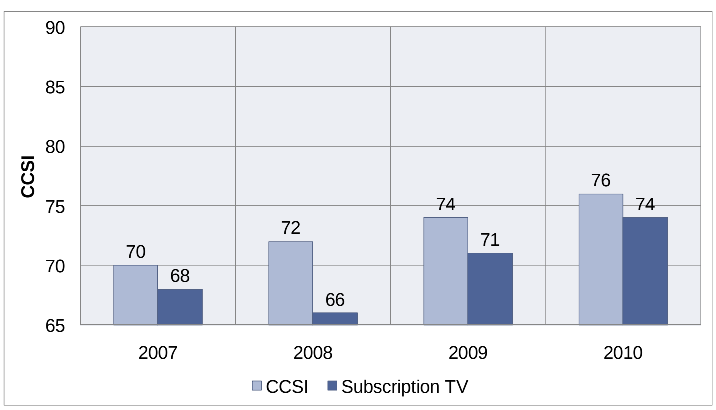
SUBSCRIPTION TELEVISION SERVICE CONTACT CENTERS

Amid intense competition in Subscription TV, the contact centers for this industry have improved considerably from 2009. CCSI is up 3 points from 2009 and a full 6 points from 2007. Perhaps it is because this industry is so competitive with low switching barriers that companies have stepped up efforts to connect with customers through the contact center.

All three core components of IVR, CSR, and Customer Service Process improved from 2009. IVR and CSR were statistically flat from 2009 to 2010.

	Subscription TV				
	2007	2008	2009	2010	2009 - 2010
Customer Satisfaction	68	66	71	74	3
Overall satisfaction	72	69	74	77	3
Compared to expectations	66	64	70	74	4
Compared to ideal	66	64	68	72	4
Customer Service Process	None	None	72	77	5
Consistency of information	None	None	60	64	4
Amount of time before reaching a representative	None	None	60	67	7
Follow through on promised actions	None	None	75	78	3
Convenience of customer service hours	None	None	78	84	6
Efficiency of the service pro				76	n/a
Customer Service Representative	75	73	79	81	2
Courteousness	78	78	82	84	2
Ease of understanding	None	None	78	80	2
Interest in helping you	76	74	80	81	1
Knowledge	73	71	78	80	2
Effectiveness in handling your issue	72	69	77	78	1
IVR Machine	None	None	54	55	1
Ease of accessing information	None	None	54	55	1
Degree to which the information met needs	None	None	53	56	3

Noteworthy, however, is the Customer Service Process. The ease of reaching a representative and the convenience of the service hours are both up 7 and 6 points, respectively. Contact centers have clearly made an effort to make their CSRs available to customers, and it has driven up overall satisfaction with the contact centers for this industry.



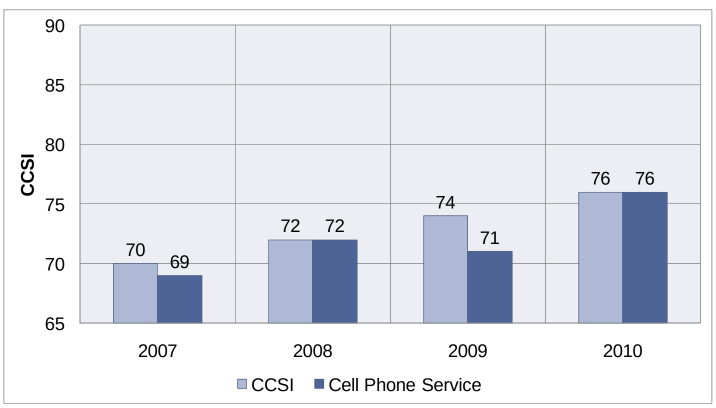
CELL PHONE CONTACT CENTERS

What a difference a year makes. Customers give the cell phone service a CCSI score that is 5 points higher in 2010 than in 2009. In 2009, cell phone carriers were well below the aggregate CCSI. Since then, IVR, CSR, and Customer Service Process have all increased significantly.

The most impressive improvements are with the CSRs. The knowledge of service reps shot up 8 full points from 76 in 2009 to 84 in 2010. They also improved significantly in being easily understood, demonstrating an interest in helping customers, and effectively handling customer issues.

	Cell Phone Service				
	2007	2008	2009	2010	2009 - 2010
Customer Satisfaction	69	72	71	76	5
Overall satisfaction	72	73	73	78	5
Compared to expectations	67	71	71	77	6
Compared to ideal	69	71	69	74	5
Customer Service Process	None	None	74	78	4
Consistency of information	None	None	66	64	(2)
Amount of time before reaching a representative	None	None	65	68	3
Follow through on promised actions	None	None	77	81	4
Convenience of customer service hours	None	None	79	84	5
Efficiency of the service pro				79	n/a
Customer Service Representative	75	76	77	84	7
Courteousness	79	79	81	86	5
Ease of understanding	None	None	75	82	7
Interest in helping you	73	76	78	85	7
Knowledge	74	75	76	84	8
Effectiveness in handling your issue	72	73	76	83	7
IVR Machine	None	None	54	58	4
Ease of accessing information	None	None	55	58	3
Degree to which the information met needs	None	None	53	58	5

The overall process also improved, with follow through and convenient hours both up from last year. Interestingly, consistency is down two points from 2009. This counter-trending change underscores our broad analysis that contact service integration should be a priority focus for contact center executives, including contact centers in the cell phone service industry.



INSURANCE – PROPERTY & CASUALTY CONTACT CENTERS

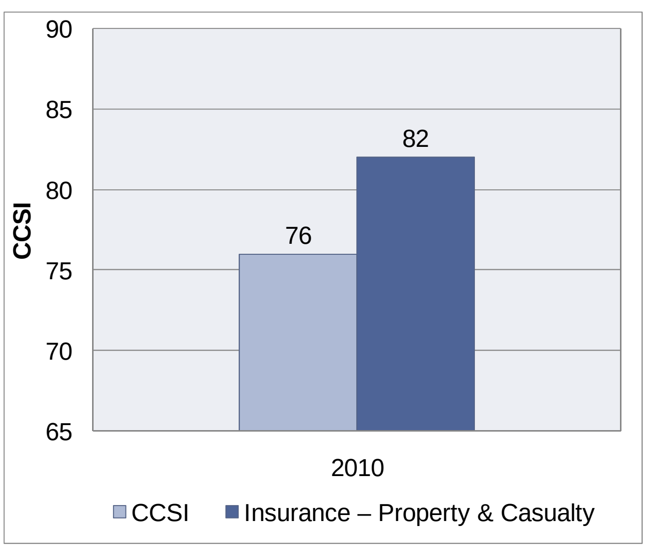
In previous years, we had tracked the insurance industry as a whole. This year, due to structural changes in the market in 2009, we split the industry into two groups: 1) property & casualty, and 2) health. Property & casualty insurance earns a much higher customer satisfaction score at 82 than the health insurance industry, with a 2010 CCSI of 73.

	Insurance - P&C
	2010
Customer Satisfaction	82
Overall satisfaction	84
Compared to expectations	81
Compared to ideal	80
Customer Service Process	84
Consistency of information	73
Amount of time before reaching a representative	80
Follow through on promised actions	84
Convenience of customer service hours	85
Efficiency of the service pro	85
Customer Service Representative	87
Courteousness	88
Ease of understanding	86
Interest in helping you	87
Knowledge	86
Effectiveness in handling your issue	86
IVR Machine	66
Ease of accessing information	66
Degree to which the information met needs	66

Consumers are becoming more sensitive to rate/premium increases and are beginning to shop for new insurers, making personal relationships and connections a huge focus for this industry. With a Customer Service Process score of 84 and a CSR score of 87, it's obvious that this industry views customer satisfaction as their lifeblood and they've taken care of business.

The IVR system has improved to a score of 66 in 2010. Compared to other industries, insurance customers are happier with the ease of accessing information and the helpfulness of that information available through the IVR system.

Scores for the CSR are similar to the scores for the insurance industry overall in 2009. Customers are very pleased though, with the short amount of time it takes to get to a live representative. No wonder, then, CCSI scores are a full 6 points above the aggregate CCSI.



INSURANCE – HEALTH CONTACT CENTERS

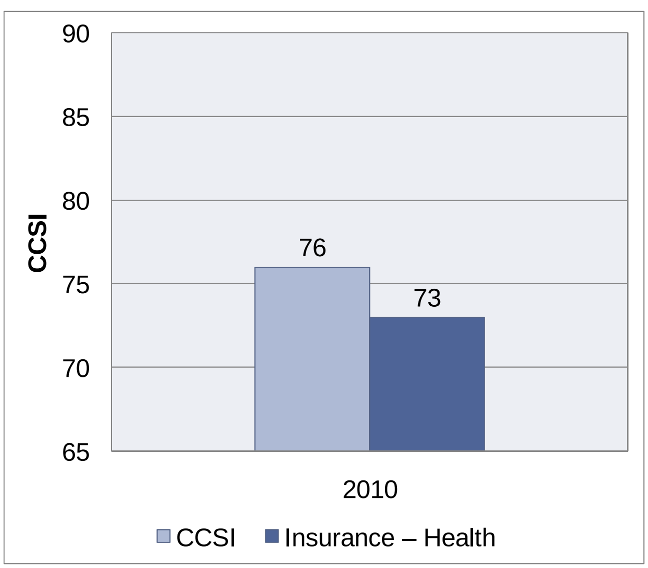
00The health insurance industry CCSI score of 73 differs sharply from the property & casualty insurance CCSI of 82. No wonder, given the laser focus and heated political debate this industry received in 2009.

The ease of accessing information through the IVR system is low but steady compared to 2009. What is lower, as would be expected, is the degree to which the information met the customers' needs. With health care reform, we can expect the scores for IVR to drop even further as people seek answers to complex health insurance questions.

For Customer Service Process, consistency of information is low and will likely trend lower through 2010. Health insurance firms will have great difficulty in 2010 providing clear and consistent information about healthcare policies through its variety of customer channels.

With a CCSI of 3 points below the aggregate CCSI, health insurance firms must brace for a difficult year. However, executives should remember that the contact center can be an effective source for competitive advantage. Customers are confused, and companies can take advantage of the increased contact to reassure customers of the firms' value proposition.

	Insurance - Health
	2010
Customer Satisfaction	73
Overall satisfaction	75
Compared to expectations	73
Compared to ideal	71
Customer Service Process	75
Consistency of information	63
Amount of time before reaching a representative	69
Follow through on promised actions	75
Convenience of customer service hours	78
Efficiency of the service pro	75
Customer Service Representative	82
Courteousness	84
Ease of understanding	84
Interest in helping you	82
Knowledge	81
Effectiveness in handling your issue	80
IVR Machine	58
Ease of accessing information	58
Degree to which the information met needs	56



PERSONAL COMPUTER CONTACT CENTERS

Personal computer customers have seen a steady increase in satisfaction with the contact center. CCSI is 74, up 5 points from 69 in 2009.

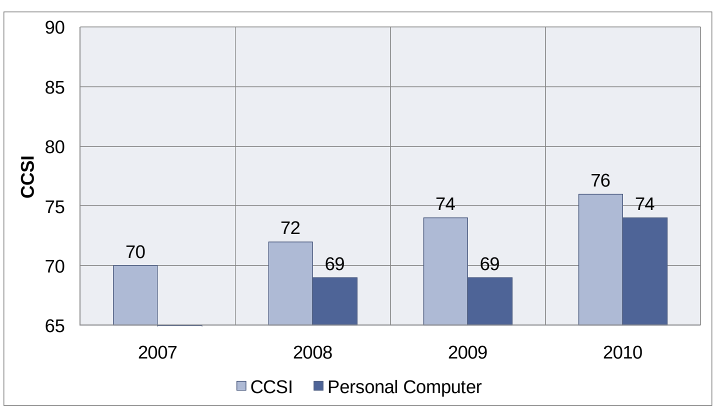
The IVR score for personal computers is up 5 points from 2009 as well, driven by an increase in the degree to which the information met needs (up 9 points from 2009).

	Personal Computer				
	2007	2008	2009	2010	2009 - 2010
Customer Satisfaction	64	69	69	74	5
Overall satisfaction	66	72	71	76	5
Compared to expectations	63	68	68	74	6
Compared to ideal	63	67	68	73	5
Customer Service Process	None	None	72	77	5
Consistency of information	None	None	62	70	8
Amount of time before reaching a representative	None	None	63	68	5
Follow through on promised actions	None	None	74	79	5
Convenience of customer service hours	None	None	79	84	5
Efficiency of the service pro				76	n/a
Customer Service Representative	72	75	75	78	3
Courteousness	80	81	80	83	3
Ease of understanding	None	None	70	71	1
Interest in helping you	75	77	77	79	2
Knowledge	72	75	76	79	3
Effectiveness in handling your issue	66	71	74	77	3
IVR Machine	None	None	57	62	5
Ease of accessing information	None	None	59	61	2
Degree to which the information met needs	None	None	55	64	9

Improvements in the Customer Service Process drove the CCSI increase over 2009. The considerable increase in the consistency of the information (+8 points) provided in the customer service process is noteworthy. Along with the IVR improvements has likely come a significant reworking of customer care processes, driving closer integration of customer contact messages.

CSRs remain a strong point for the personal computer industry, improving three points from 2009. Ease of understanding remains a weakness, which is likely driven by the customers' perception of offshoring in this industry.

All of these improvements have boosted the personal computing CCSI to 74, only 2 points below the aggregate CCSI. In 2009, personal computing CCSI was 5 points below the aggregate.



RETAIL CONTACT CENTERS

Online retailing has grown immensely over the years, creating an explosion in call center volume as well as increasing the complexity of calls being handled. These call centers have moved from just taking orders and handling the occasional ruffled customer to being the new salesperson for the retail industry's online business. Of all the industries measured, switching costs related to retail are lowest, so retailers have to sharply focus on customer interaction more so than any other industry, and they have.

	Retail				
	2007	2008	2009	2010	2009 - 2010
Customer Satisfaction	80	76	72	77	5
Overall satisfaction	83	78	74	79	5
Compared to expectations	77	75	70	76	6
Compared to ideal	79	75	71	76	5
Customer Service Process	None	None	74	80	6
Consistency of information	None	None	56	64	8
Amount of time before reaching a representative	None	None	70	73	3
Follow through on promised actions	None	None	73	79	6
Convenience of customer service hours	None	None	80	85	5
Efficiency of the service pro				82	n/a
Customer Service Representative	85	81	78	84	6
Courteousness	87	84	82	86	4
Ease of understanding	None	None	79	83	4
Interest in helping you	86	81	78	84	6
Knowledge	85	79	78	83	5
Effectiveness in handling your issue	83	77	75	83	8
IVR Machine	None	None	58	64	6
Ease of accessing information	None	None	57	63	6
Degree to which the information met needs	None	None	58	65	7

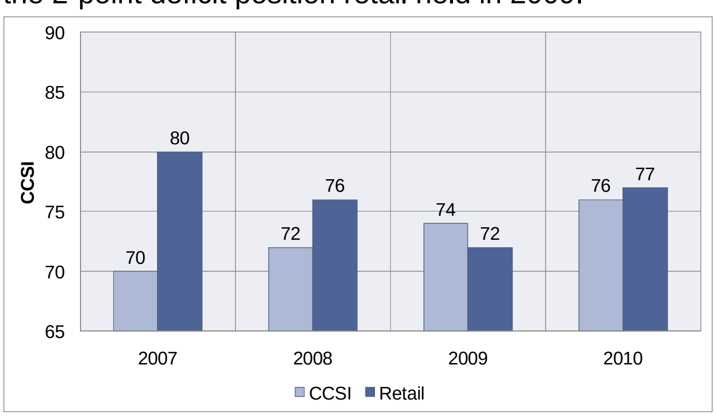
Retail CCSI improved over the 2009 CCSI, up 5 points from 72 to 77. All three areas of IVR, CSR, and Customer Service Process have jumped 6 points each.

The IVR systems and menus have improved significantly. Customers feel more capable of accessing the information they need, and the information provided meets their needs well.

In the meantime, when customers do reach a CSR, the representative is better able to effectively handle the issue than was the case in 2009.

The increases in Customer Service Process are probably the most significant, however, since Customer Service Process has the greatest impact on CCSI across all industries. The consistency of information is up a full 8 points. And CSRs are more reachable and are more likely to follow through than before.

This is all good news for retailers, as CCSI moves to 1 point above the aggregate average, up from the 2-point deficit position retail held in 2009.



ABOUT THE RESEARCH

About the Contact Center Satisfaction Index

CFI Group conducted the Contact Center Satisfaction Index (CCSI) research through online surveys of over 1,500 participants. Qualified respondents had called a contact center within the previous month and had interacted with a customer service representative. The respondents evaluated their most recent contact center experience through their answers to approximately thirty questions.

CFI Group used the American Customer Satisfaction Index (ACSI) methodology (the “gold standard” in customer satisfaction measurement) to evaluate customer satisfaction and to determine the key drivers of satisfaction with contact centers. The methodology also quantifies the link between satisfaction and key future customer behaviors. Customer satisfaction as measured by ACSI has a statistically proven connection with financial results, through positive word of mouth, customer loyalty and retention, share-of-wallet, and other desirable behaviors.

About CFI Group

CFI Group (www.cfigroup.com) is a global leader in customer satisfaction measurement and management. Founded in 1988 by University of Michigan professor Claes Fornell, CFI Group brings the precision and accuracy of the American Customer Satisfaction Index (ACSI) methodology to its clients, applying the science of satisfaction to drive loyalty, word of mouth, revenue, and shareholder value. CFI Group clients include British Telecom, DirecTV, the U.S. Federal Government, UPS, Yahoo! and other leading companies around the world.

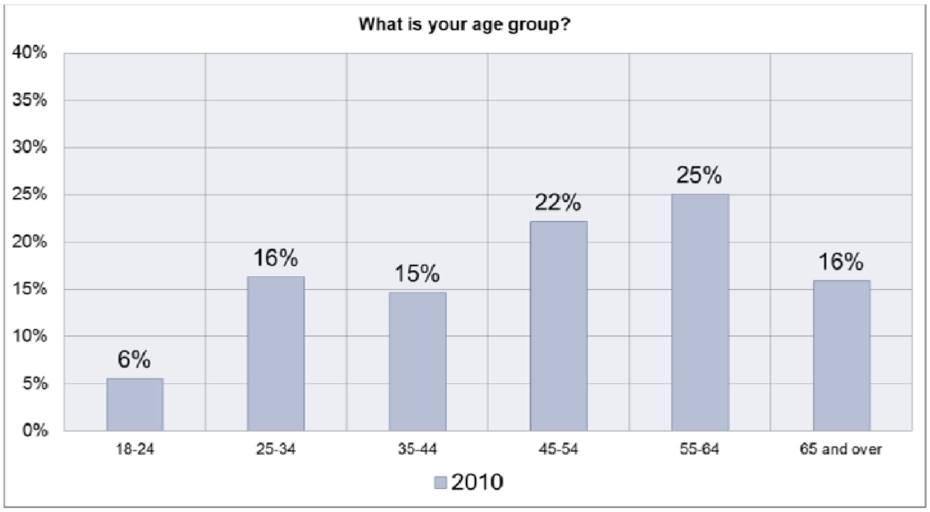
About the ACSI

The American Customer Satisfaction Index (www.theACSI.org) is a national economic indicator of customer evaluations of the quality of products and services available to household consumers in the United States. It is updated each quarter with new measures for different sectors of the economy replacing data from the prior year. The overall ACSI score for a given quarter factors in scores from about 200 companies in 43 industries and from government agencies over the previous four quarters.

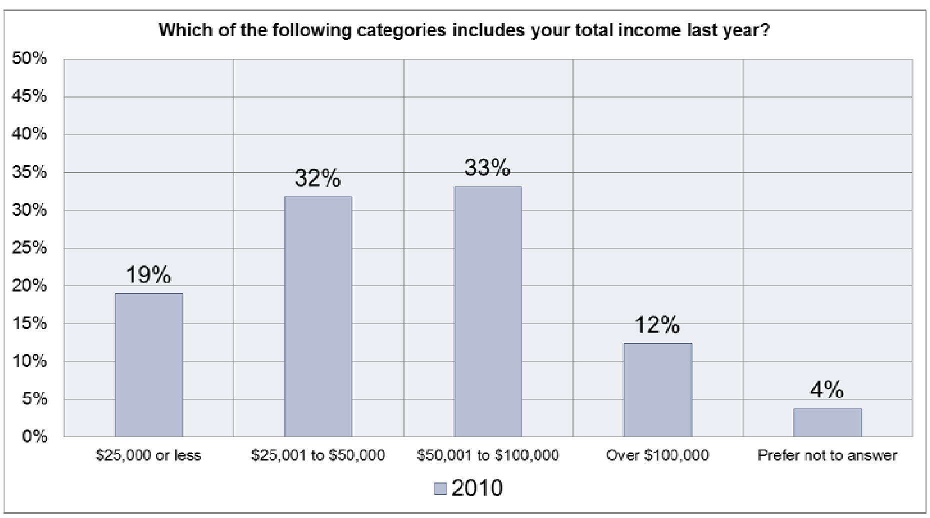
APPENDIX

Who is included in this study?

The CCSI is a study based on 1,593 respondents who had called a company or organization for customer service in the previous 30 days. The ages of the respondents roughly match general U.S. demographics, with a slight Baby Boomer bulge for those in their 50s and 60s.



Roughly half (51%) had a total income last year of $50,000 or less, with another 33% earning between $50,000 and $100,000. Although the data is slightly skewed toward respondents with incomes of $100,000 or below, there were also a number of respondents (12%) with a total income last year of over $100,000.



APPENDIX *(continued)*

The study results also had a good mix of gender, with somewhat more female than male respondents. A slight overrepresentation of females is not unusual and does not affect the results of the study.