



YEARS AGO, GREAT CUSTOMER SERVICE

in the banking world simply meant short lines at the branch and friendly tellers. Not anymore, says Jody Bhagat, senior vice president of Internet and mobile channel group at U.S. Bank. “The way customers do business with us is rapidly evolving,” he says. “Our promise of providing a superior experience has to occur across multiple channels, including online and mobile.”

To better understand how to deliver that personalized service in the digital world, U.S. Bank turned to ForeSee in 2012. The Ann Arbor-based company helps businesses measure and improve the customer experience. The bank’s challenge: enhance competency around customer listening and responsiveness—and make it a part of the way it does business. “We’re operating in a quickly changing digital

environment,” Bhagat explains. “Changes have to be made in days and weeks, not months or quarters.”

To learn more about how U.S. Bank customers felt about their online banking experiences, ForeSee began measuring the experience immediately following their interactions with U.S. Bank’s site.

Using insights gleaned from the ForeSee data, Bhagat says the bank improved its online platform—making it easier for customers to navigate. It also enhanced the bank’s online bill-paying capability to make it more customer-friendly. “Now we can focus on the issues that are most meaningful in driving customer satisfaction and their overall experience,” he says.

U.S. Bank, however, wasn’t content to compare itself only to banks. Part of the mandate given to ForeSee was to gauge how the bank stacked up against companies across industries—particularly those known for having

the best digital interactions. “We know that customers aren’t just evaluating us against other banks,” Bhagat says. “They’re comparing us to all the companies they do business with.” In fact, in a recent ranking of 211 companies based on the quality of the online customer experience done by Temkin Group, a research and consulting firm, Bhagat says U.S. Bank ranked fifth, just four spots behind top-rated Amazon.com.

By better understanding what its customers expect from

digital channels, Bhagat says the goal is making sure customer experience remains a top priority. That’s why he and his team now actively manage the user experience as a specific business objective.

“We have always measured business outcomes in terms of sales effectiveness, cost efficiency, and service levels,” he says. “Now the customer experience needs to be—and is—a specific business objective that has visibility at the highest levels of our company.”

Looking ahead, Bhagat says the opportunity for U.S. Bank is to continue its track record of successfully enhancing its online and mobile platforms to deliver a superior experience. For instance, it was one of the early leaders in using the camera on a smartphone to enable customers to make deposits and pay bills.

“The bottom line is that we want to simplify the way customers do business with us across our channels,” Bhagat says. “ForeSee is helping us deliver on this customer service competency, and they’re helping us to do it quickly in an environment where speed and responsiveness is of the essence.” ●

A BETTER CUSTOMER EXPERIENCE

U.S. BANK USES FORESEE TO PINPOINT CUSTOMER EXPECTATIONS IN A DIGITAL BANKING EXPERIENCE.

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