

# Optimizing customer experience

2019 CEM Benchmarking research insights



## Why is customer experience a strategic priority for some of your peers?

All pension plans focus on the 'customer experience' to a greater or lesser extent. That said, for several leading global plans customer experience has become a key strategic priority in recent years.

These plans have adopted highly structured customer experience management programs to collect feedback from members and employers on their interactions with the pension plan, measured through Net Promoter Scores, Customer Effort Scores and other useable and insightful metrics. Plans also observe customers as they engage via digital channels. All this customer experience data is analyzed to drive change. The goal is to improve member and employer engagement and satisfaction, and to reduce customer effort.

Why has customer experience become so critical for your peers?

- Plans and regulators view member buy-in as a strategic risk that could impact the continuity of (Defined Benefit) pension systems. Excellent customer service and experience contributes to a member's trust in the system.
- In a number of pension markets, competition has been proposed by the regulator. In competitive and some non-competitive markets, pension administration is a commodity: IT systems have been modernized, basic pension service levels are excellent, and costs are decreasing. These plans differentiate on customer experience.
- Member expectations are higher than ever before. Your members and employers engage with companies that provide superior (digital) experiences. Nowadays, customers expect organizations to provide them with relevant and personalized content at anytime, anywhere and in the format and on the device of their choosing. Customers are driving digital transformation. This change in customer behavior provides organizations with the opportunity to analyze more data than ever before, to engage with customers proactively and to deliver on expectations of a multi-channel customer experience.

## 44 leading global pension plans from 4 countries participated in this research.

Plan	Country	Active members and annuitants	Employers
BSA NHS Pensions	United Kingdom	2,482,369	8,970
ABP	Netherlands	2,015,200	3,711
PFZW	Netherlands	1,700,700	24,697
CalPERS	United States	1,563,898	2,892
TRS of Texas	United States	1,293,457	1,320
Florida RS	United States	1,089,737	1,003
CalSTRS	United States	756,139	1,743
Metaal en Techniek	Netherlands	630,569	34,475
FPSPP	Canada	579,767	45
Virginia RS	United States	549,326	835
Ohio PERS	United States	516,873	3,220
BC Pension Corporation	Canada	512,713	1,155
Washington State DRS	United States	506,929	1,354
Pennsylvania PSERS	United States	489,650	775
Michigan ORS	United States	476,090	706
Wisconsin DETF	United States	460,713	1,537
OMERS	Canada	451,000	1,000
Indiana PRS	United States	411,343	1,897
STRS Ohio	United States	370,920	1,134
Colorado PERA	United States	362,428	631
Arizona SRS	United States	357,433	685
Ontario Teachers	Canada	326,928	170

Plan	Country	Active members and annuitants	Employers
APS	Canada	323,793	491
Illinois MRF	United States	308,039	3,010
Iowa PERS	United States	291,365	1,956
TRS Illinois	United States	283,282	990
USS	United Kingdom	279,880	353
Vervoer	Netherlands	270,294	7,984
Greater Manchester	United Kingdom	240,758	585
RPMI	United Kingdom	240,688	129
LAPP	Canada	231,191	421
PPF	United Kingdom	222,542	1
PSRS PEERS of Missouri	United States	218,904	534
NYC TRS	United States	217,150	42
BT Pension Scheme	United Kingdom	205,142	n/a
BPL Pensioen	Netherlands	184,699	14,561
TRS Louisiana	United States	170,025	202
Utah RS	United States	165,644	478
Werk en (re)Integratie	Netherlands	136,700	198
OPTrust	Canada	86,543	19
Delaware PERS	United States	78,178	147
South Dakota RS	United States	69,374	495
SHEPP	Canada	54,632	50
Shell Pensioenfond	Netherlands	26,351	1

## Comparison of your customer experience management program versus all other programs.

CEM sub-divided your responses to our one-off customer experience survey into seven categories: Member experience measurement, member feedback management, customer journeys, customer experience culture, strategy and governance, and employer experience. Employer experience is excluded from the total score, because this category is not applicable for some participants (e.g., corporate, single-employer plans).

Rankings allow us to identify the plans with the most comprehensive customer experience management programs and to understand how your program compares.

Category	# of questions <sup>2</sup>	You		Your ranking versus all participants <sup>1</sup>										
		# of 'yes' responses <sup>3</sup>	% of 'yes' responses	Percentile	Low	Mid	High	Min	25th	Med	75th	Max	Avg	
Measurement	12	---	---	50%	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	0%	47%	63%	75%	100%	61%
Feedback management	18	---	---	50%	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	6%	39%	57%	71%	96%	54%
Customer journeys	7	---	---	50%	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	0%	0%	29%	57%	100%	29%
Culture	10	---	---	50%	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	0%	10%	40%	60%	90%	38%
Strategy	9	---	---	50%	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	0%	22%	67%	83%	100%	53%
Governance	9	---	---	50%	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	0%	22%	39%	62%	100%	43%
Total	65	---	---	50%	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	13%	30%	50%	67%	78%	48%
Employer experience	9	---	---	50%	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	■ ■ ■ ■ ■	0%	22%	43%	67%	100%	47%

1. Your ranking versus all participants works as follows: one blue square (low) is a percentile ranking of 0% to 10%, two blue squares is 10% to 25%, three blue squares (mid) is 25% to 75%, 4 blue squares is 75% to 90%, and 5 blue squares (high) is 90% to 100%.

2. CEM's methodology for scoring customer experience can be found in the appendix, pages 21 to 43.

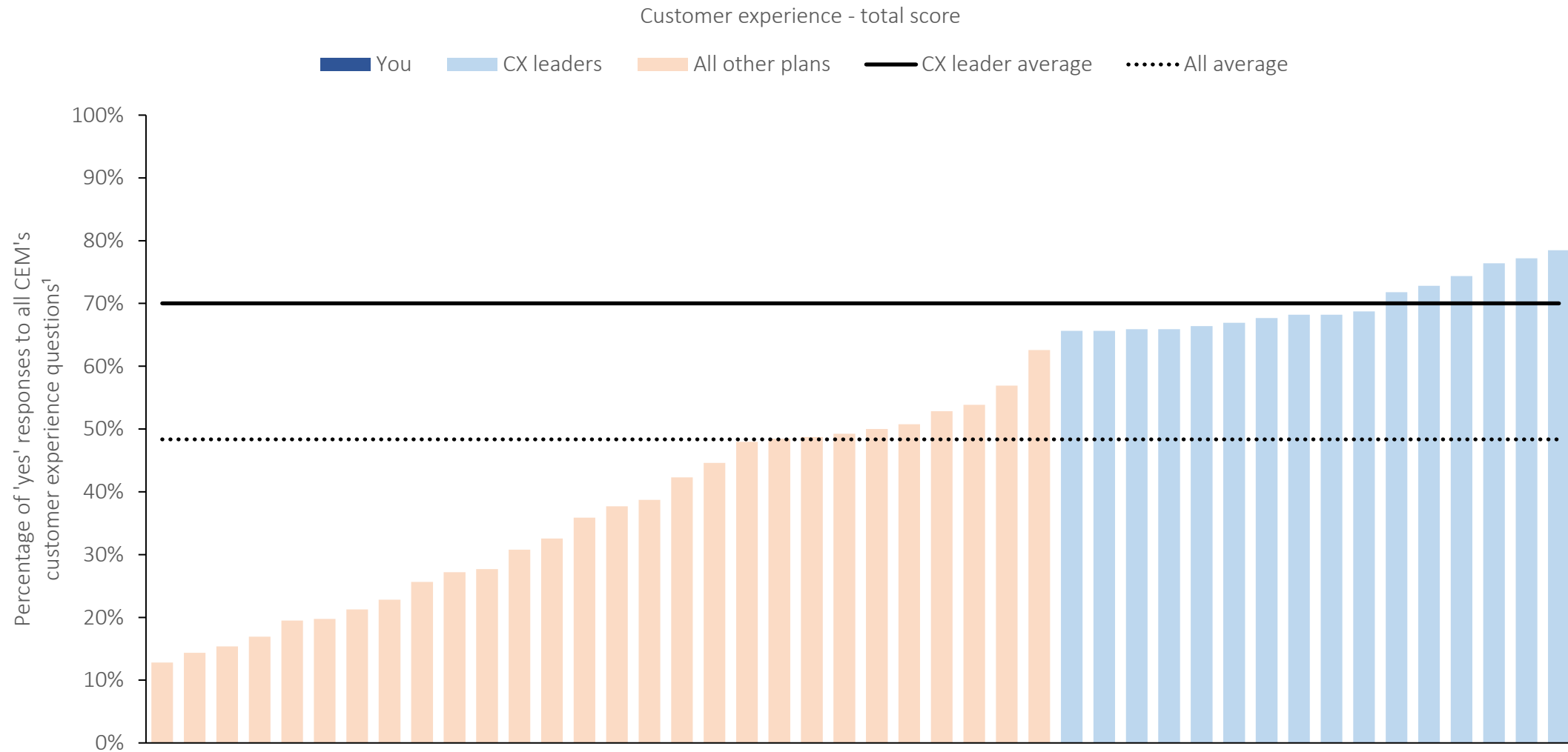
3. Your number of 'yes' responses is not necessarily a whole number. For a number a questions partial credit is given. For example, question 5: "Do you inform all, most, some or none of your members about improvements that were made based on their feedback?" The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

## CEM will invite you and 40 other plans to provide satisfaction, effort and net promoter scores next year, so we can compare your customer experience outcomes on an ongoing basis.

Did you send a:	Satisfaction			Customer effort			Net Promoter Score			Engagement		
	You	All average	# <sup>1</sup>	You	All average	# <sup>1</sup>	You	All average	# <sup>1</sup>	You	All average	# <sup>1</sup>
<ul style="list-style-type: none"> <li>Survey to members, regardless of whether they interacted with the pension plan or not? <ul style="list-style-type: none"> <li>Active members</li> <li>Annuitants</li> <li>Inactive members</li> </ul> </li> </ul>	---	61%	28	---	---	---	25%	28	---	39%	28	
<ul style="list-style-type: none"> <li>Survey focused exclusively on a single-channel touchpoint? <ul style="list-style-type: none"> <li>1-on-1 meeting</li> <li>Member presentation or group counseling session</li> <li>Telephone call</li> <li>Website visit - secure member area</li> </ul> </li> </ul>	---	74%	38	---	18%	28	---	14%	28	---	---	---
<ul style="list-style-type: none"> <li>Survey focused exclusively on a single task or customer journey? <ul style="list-style-type: none"> <li>Written benefit estimates</li> <li>Refunds, withdrawals and transfers-out</li> <li>Purchases and transfers-in</li> </ul> </li> </ul>	---	45%	44	---	21%	28	---	12%	34	---	---	---
<ul style="list-style-type: none"> <li>A member: <ul style="list-style-type: none"> <li>Starts a new job</li> <li>Exits their job</li> <li>Takes a leave of absence</li> <li>Marries and/or has children</li> <li>Divorces</li> <li>Becomes disabled</li> <li>Retires</li> <li>Death and implications for survivors</li> </ul> </li> </ul>	---	15%	34	---	11%	28	---	3%	34	---	---	---
	---	7%	28	---	4%	28	---	0%	28	---	---	---
	---	7%	28	---	4%	28	---	0%	28	---	---	---
	---	34%	44	---	15%	34	---	6%	34	---	---	---
	---	53%	34	---	35%	34	---	12%	34	---	---	---
	---	11%	28	---	11%	28	---	0%	28	---	---	---

1. Customer experience surveying results are from your annual CEM survey. Some June year-end plans have not yet provided data for all activities.

## CX leaders were defined as the 16 peers with the highest total customer experience scores.



1. CEM's methodology, including responses to individual questions, can be found in the appendix, pages 21 to 43.

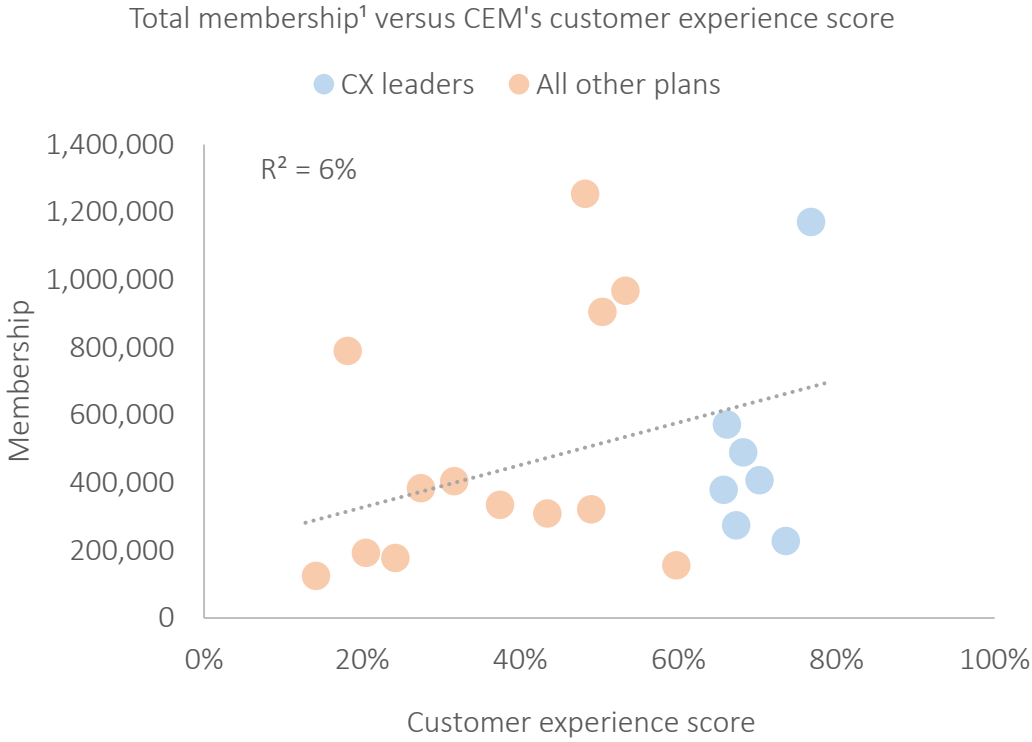
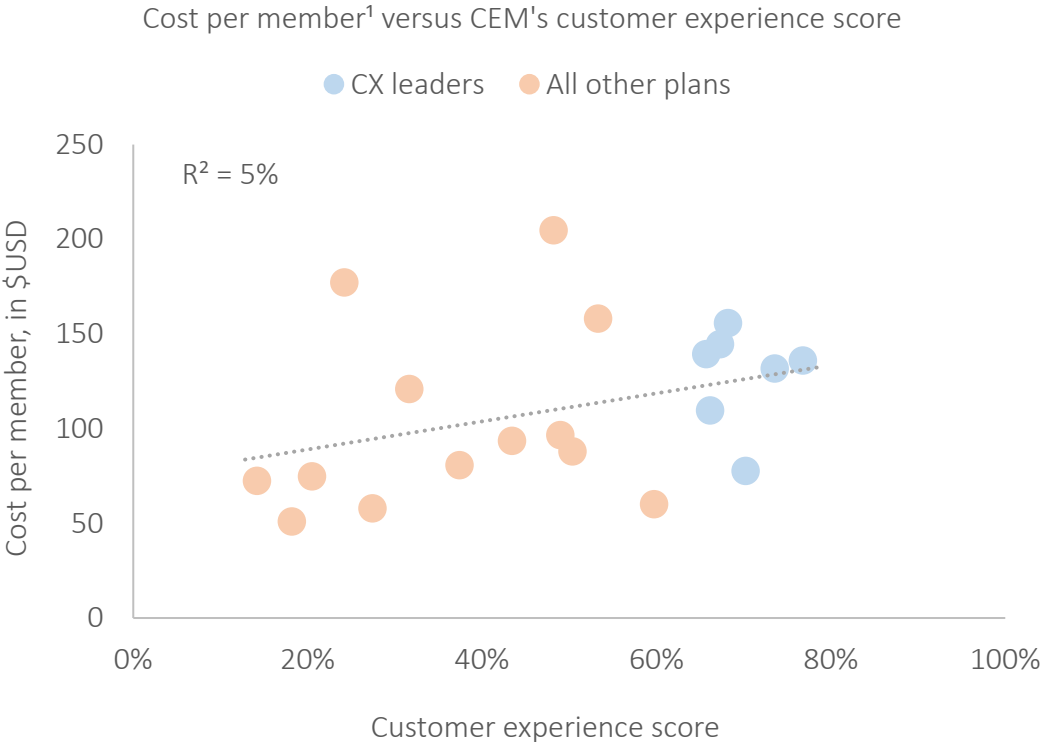
## Characteristics of CX leaders versus all other plans.

On average, CX leaders have 22% more active members and annuitants. The average pension administration costs per member for leaders is \$126, which is \$25 higher than the average cost per member of \$101 for all other plans.

Characteristic	You	CX leaders		All other plans	
		Average	#	Average	#
Active members and annuitants	---	569,797	16	467,593	28
Cost per member	---	\$126	16	\$101	28
Country					
Canada	---		6		2
Netherlands	---		5		2
United Kingdom	---		1		5
United States	---		4		19

# CEM cannot conclude that CX leaders have higher pension administration costs per member, or more members than other plans.

The charts below show the relationship between cost per member and total membership versus customer experience score. The r-squareds of 5% and 6%, respectively, suggest that pension administration cost per member and total membership do not explain the differences in customer experience scores.

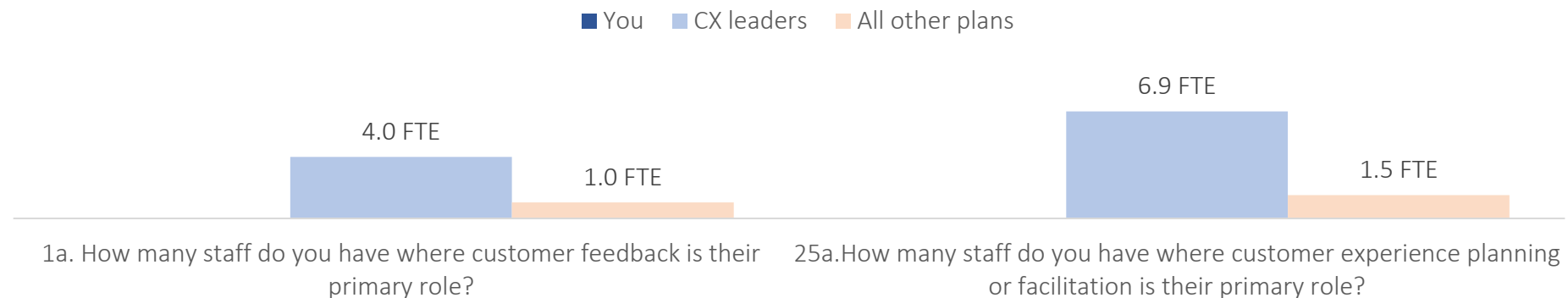


1. Membership is defined as the number of active members and annuitants. Cost per member is the cost per active member and annuitant.  
 2. To ensure the confidentiality of your data, CEM grouped all the data into 20 subsets based on customer experience scores. Each data point shows the average cost per member or membership and customer experience scores for the subset. The regression results are based on actual data.

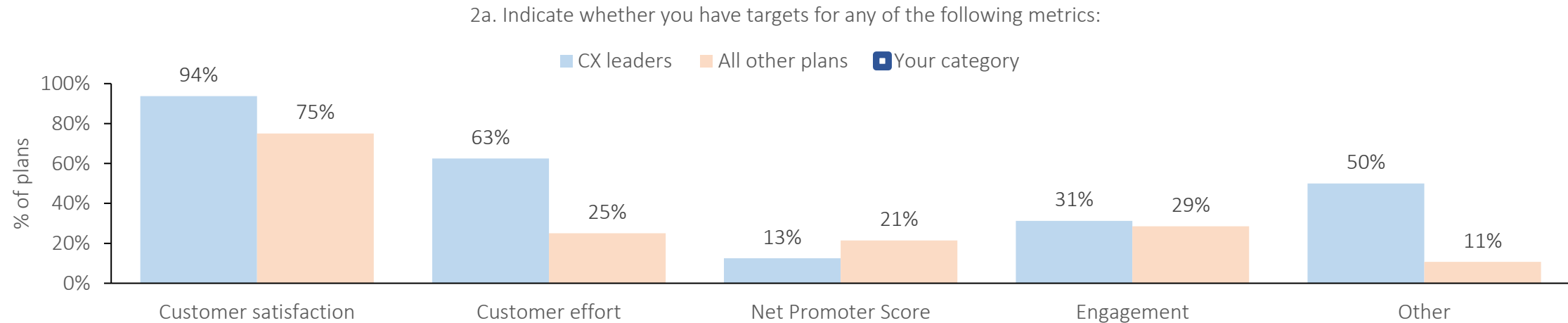


# 56% of CX leaders have internal staff whose primary role is customer feedback, developing customer experience plans and strategy and facilitating the implementation of these plans.

Question	You	All participants	#
1. Do you have internal staff whose primary role is customer feedback (e.g., defining methodologies for obtaining feedback such as surveys and focus groups, collecting feedback, analyzing it, or reporting it)?	---		13
25. Do you have internal staff whose primary role is either developing customer service/experience strategy and plans (including journey mapping or developing personas), or facilitating the implementation of the customer service/experience plans across the organization (e.g., training, communicating, finding ambassadors, etc.)?	---		10
26. Did you retain a consultant in the past 12 months to assist in developing customer service/experience strategy and plans (including journey mapping or developing personas), or to facilitate the implementation of the customer service/experience plans across the organization?	---		11



## Customer satisfaction targets are far more common than NPS targets for all participants. 63% of CX leaders have customer effort targets versus 25% for other plans.



### Description of other metrics (your response is highlighted in blue, if applicable):

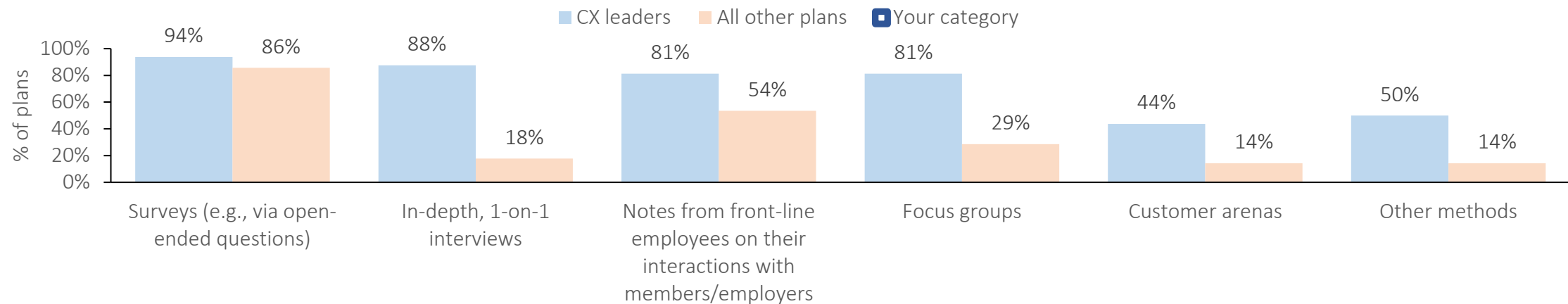
- The question: "To what extent do you have a good feeling about [Plan]?"
- Voice of the customer measures used to describe the in-depth process of capturing customer's expectations, preferences and aversions related to retirements, terminations, buybacks, transfers and disability.
- Metrics for the subconscious experience.
- Trustworthiness and preference to use [Plan] for information about retirement planning.
- We track diligently any complaints and promptly address any service issues.
- Loyalty, trust, reputation, performance - e.g., timeliness, correctness, completeness, etc.
- First time fixes.
- First Contact Resolution, Service Quality.
- Qualitative comment card data after the retirement process collected from members who complete the cards and submit them to [Plan].

# CX leaders are more diligent about collecting qualitative feedback from surveys. 88% of CX leaders have a process to contact members to discuss their feedback versus 57% for other plans.

Question	You	All participants	#						
3. Do all, most, some or none of your member surveys include open-ended questions that allow members to provide qualitative feedback?	---								
3. a. Do you track feedback from members who rate their experience as:									
a1. Negative?	---	<table border="1"> <tr> <td>CX leaders</td> <td>94% yes</td> <td>15</td> </tr> <tr> <td>All other plans</td> <td>64% yes</td> <td>18</td> </tr> </table>	CX leaders	94% yes	15	All other plans	64% yes	18	
CX leaders	94% yes	15							
All other plans	64% yes	18							
a2. Positive or neutral?	---	<table border="1"> <tr> <td>CX leaders</td> <td>75% yes</td> <td>12</td> </tr> <tr> <td>All other plans</td> <td>61% yes</td> <td>17</td> </tr> </table>	CX leaders	75% yes	12	All other plans	61% yes	17	
CX leaders	75% yes	12							
All other plans	61% yes	17							
3. b. Do you have a process to contact members who participated in the survey to resolve issues or clarify feedback?	---	<table border="1"> <tr> <td>CX leaders</td> <td>88% yes</td> <td>14</td> </tr> <tr> <td>All other plans</td> <td>57% yes</td> <td>16</td> </tr> </table>	CX leaders	88% yes	14	All other plans	57% yes	16	
CX leaders	88% yes	14							
All other plans	57% yes	16							
3. e. Is there an option in all, most, some or none of your surveys for members to request a call to discuss their feedback?	---								

## CX leaders are more likely to solicit direct and indirect feedback from members via channels other than surveys, such as in-depth interviews, focus groups, customer arenas and usability tests.

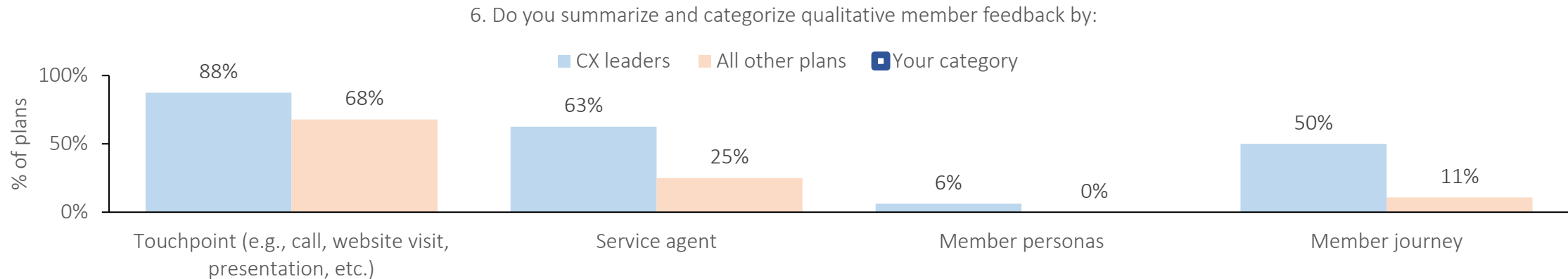
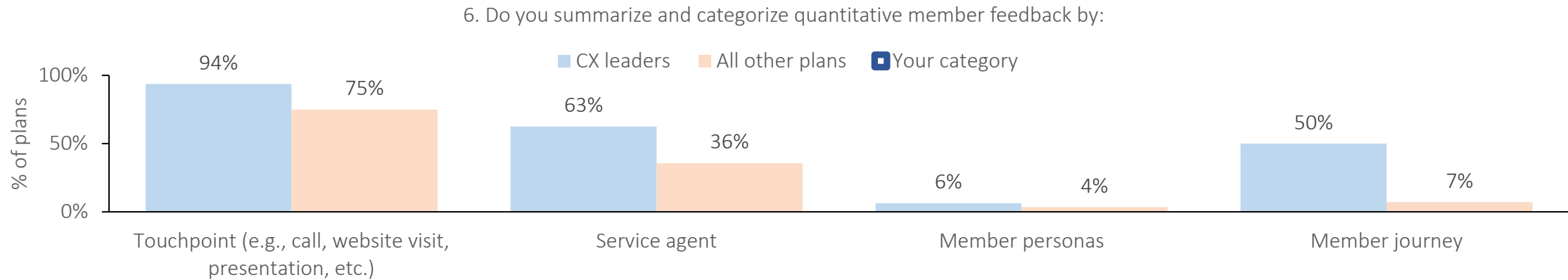
4. Do you collect qualitative feedback from members/employers via:



Description of other methods (your response is highlighted in blue, if applicable):

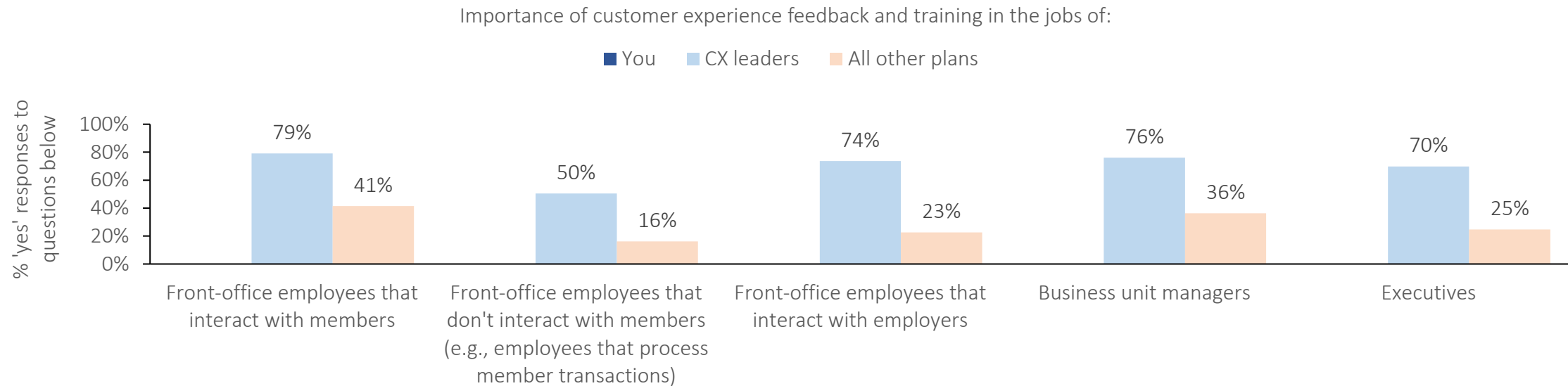
- Co-creation with customers, Neuro research, specific client experiments and AB-testing.
- Employer and member education sessions, Communications Benchmarking Survey (member experience & communications products), Member surveys (e.g.: website survey contest), Open feedback (e.g.: email address listed on newsletter, annual report, etc. inviting feedback), Stakeholder Consultation Group Questionnaire to employers and unions/association representatives. For Employer Satisfaction, measures are in place and tracked for: Technology (Employer Portal/E-Guide), Training (Employer Education Sessions), People (Employer Representative Satisfaction).
- Unsolicited feedback from members.
- In-depth interviews, usability tests, online flows.
- On escalated cases feedback provided to senior management representative.
- Feedback is generally collected via our website 'Feedback Zone'.
- Social media, presentations, AGM.
- Virtual member focus groups.
- Usabilla / NPS / member feedback.
- Unsolicited feedback and complaint tracking on our call tracking system.

# CX leaders summarize and categorize quantitative and qualitative member feedback more comprehensively than other plans.



Question	You	All participants		#
9. Do you use statistical models to analyze quantitative and/or qualitative member feedback to understand the factors that drive excellent and poor member experience? If yes:	---	CX leaders	50% yes	8
	---	All other plans	21% yes	6
a. Do you use your driver model to help prioritize member experience improvement projects?	---	CX leaders	44% yes	7
	---	All other plans	14% yes	4

## Customer experience feedback and training is more important for front-office employees, business unit managers and executives at CX leaders than at other plans.



CEM scores how important customer experience feedback and training is for your employees based on the following questions:

### Question<sup>2</sup>

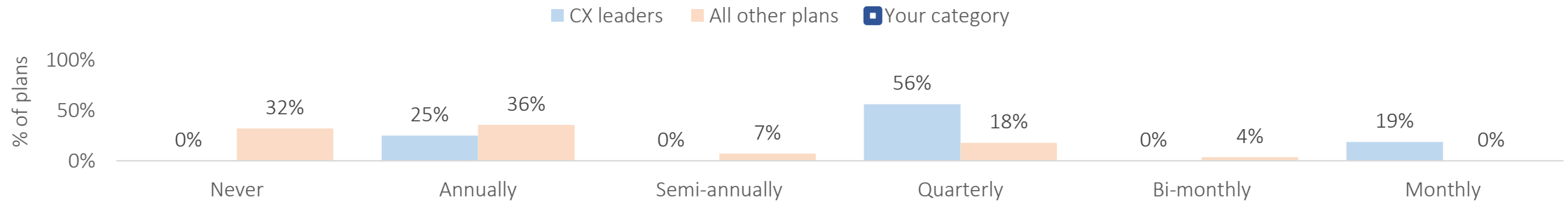
2. f. Are performance reviews or compensation (i.e., salaries and/or bonuses) linked to strategic member experience metrics for all, most, some or none of your employees?<sup>1</sup>
8. Do you compile member feedback reports with quantitative and/or qualitative feedback on a regular basis?
8. f. Do you meet to discuss member feedback reports?
17. Do you have customer experience training programs for all, most, some or none of your employees?<sup>1</sup>
18. Does your Human Resource department formally test for customer service competencies (e.g., a customer-centric mindset, empathy, proactiveness, and client communication skills, etc.) for prospective front-office employees?

1. The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

2. A comparison of your responses by employee group versus all participants can be found in the appendix, pages 44 to 49.

# CX leaders include member experience metrics on the Board agenda more frequently than other plans. Experience metrics are also more likely to be included in the Board's regular KPI reports.

2b. How frequently are member experience metrics on the Board agenda?



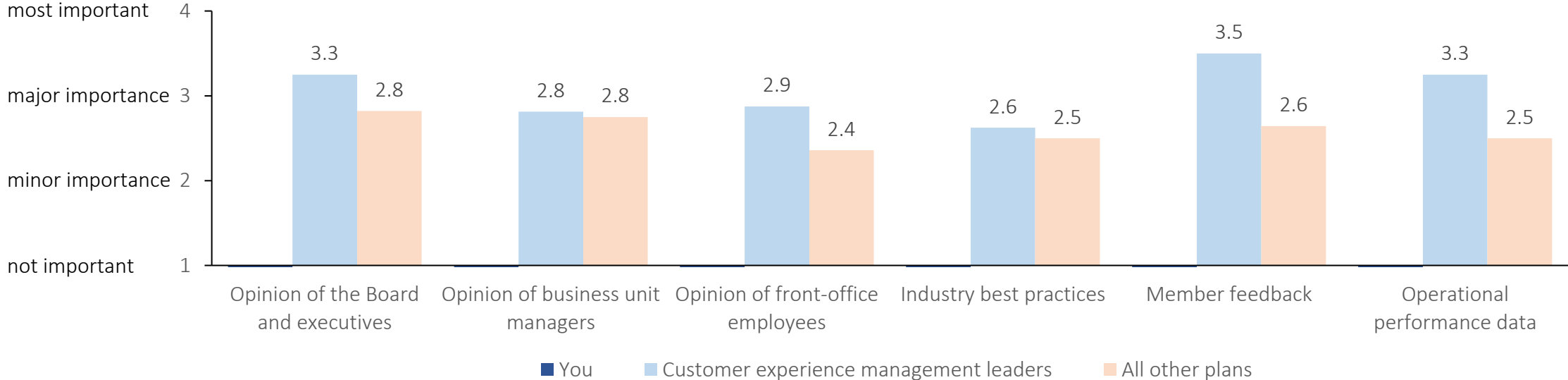
Question	You	All participants	#															
2. d. Are metrics included in the Board's regular KPI reports for member experience?	---	<table border="1"> <tr> <td>CX leaders</td> <td>94% yes</td> <td>15</td> </tr> <tr> <td>All other plans</td> <td>46% yes</td> <td>13</td> </tr> </table>	CX leaders	94% yes	15	All other plans	46% yes	13										
CX leaders	94% yes	15																
All other plans	46% yes	13																
24. Is member experience impact considered rarely/often/almost always/always in pension administration decisions at the Board level?	---	<table border="1"> <thead> <tr> <th></th> <th>% of plans</th> <th>#</th> </tr> </thead> <tbody> <tr> <td>Always</td> <td>~50%</td> <td>18</td> </tr> <tr> <td>Almost Always</td> <td>~10%</td> <td>8</td> </tr> <tr> <td>Often</td> <td>~15%</td> <td>12</td> </tr> <tr> <td>Rarely</td> <td>~45%</td> <td>4</td> </tr> </tbody> </table>		% of plans	#	Always	~50%	18	Almost Always	~10%	8	Often	~15%	12	Rarely	~45%	4	
	% of plans	#																
Always	~50%	18																
Almost Always	~10%	8																
Often	~15%	12																
Rarely	~45%	4																
13. Is customer experience considered rarely/ often/ almost always/ always in the continuous improvement of business processes and systems?	---	<table border="1"> <thead> <tr> <th></th> <th>% of plans</th> <th>#</th> </tr> </thead> <tbody> <tr> <td>Always</td> <td>~45%</td> <td>20</td> </tr> <tr> <td>Almost Always</td> <td>~25%</td> <td>10</td> </tr> <tr> <td>Often</td> <td>~30%</td> <td>11</td> </tr> <tr> <td>Rarely</td> <td>~10%</td> <td>2</td> </tr> </tbody> </table>		% of plans	#	Always	~45%	20	Almost Always	~25%	10	Often	~30%	11	Rarely	~10%	2	
	% of plans	#																
Always	~45%	20																
Almost Always	~25%	10																
Often	~30%	11																
Rarely	~10%	2																

# All CX leaders have a documented member service strategy that defines the member experience they want to deliver versus 57% for other plans.

Question	You	All participants	#
21. Do you have a documented member service strategy that defines the member experience you want to deliver?	---	CX leaders 100% yes	16
		All other plans 57% yes	16

Customer experience management leaders attribute more importance to all factors when developing their member service strategy. The most notable differences are in the importance of member feedback and operational performance data.

Question  
21. c. Rate how important each of the following factors were in the development of your member service strategy:



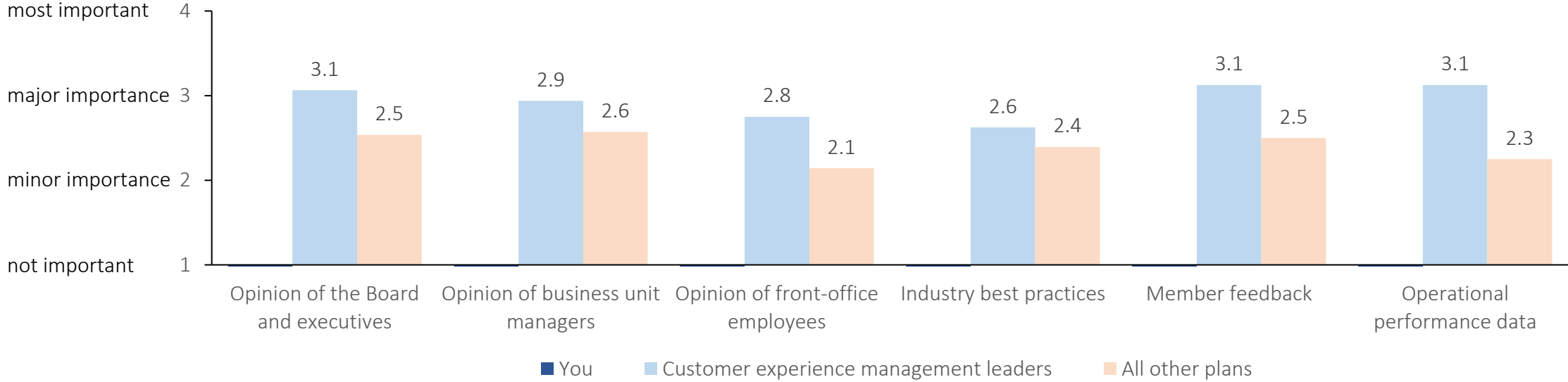


# 94% of CX leaders have a documented plan for achieving their member service strategy versus 39% for other plans.

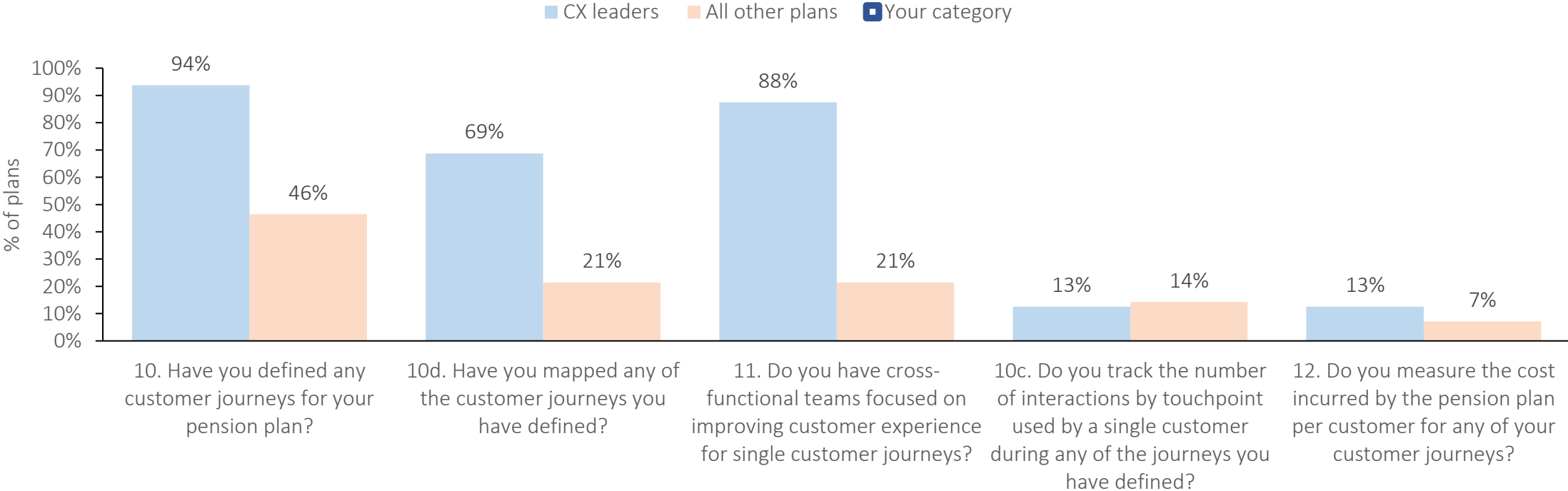
Question	You	All participants	#				
23. Do you have a documented plan for achieving your member service strategy?	---	<table border="1"> <tr> <td>CX leaders</td> <td>94% yes</td> </tr> <tr> <td>All other plans</td> <td>39% yes</td> </tr> </table>	CX leaders	94% yes	All other plans	39% yes	15
CX leaders	94% yes						
All other plans	39% yes						

Customer experience management leaders attribute more importance to all factors when developing a plan for implementing their member service strategy. The most notable differences are in the importance of operational performance data and the opinion of front-office employees.

Question
23. b. Indicate how important each of the following factors were in the development of your plan for implementing your member service strategy:

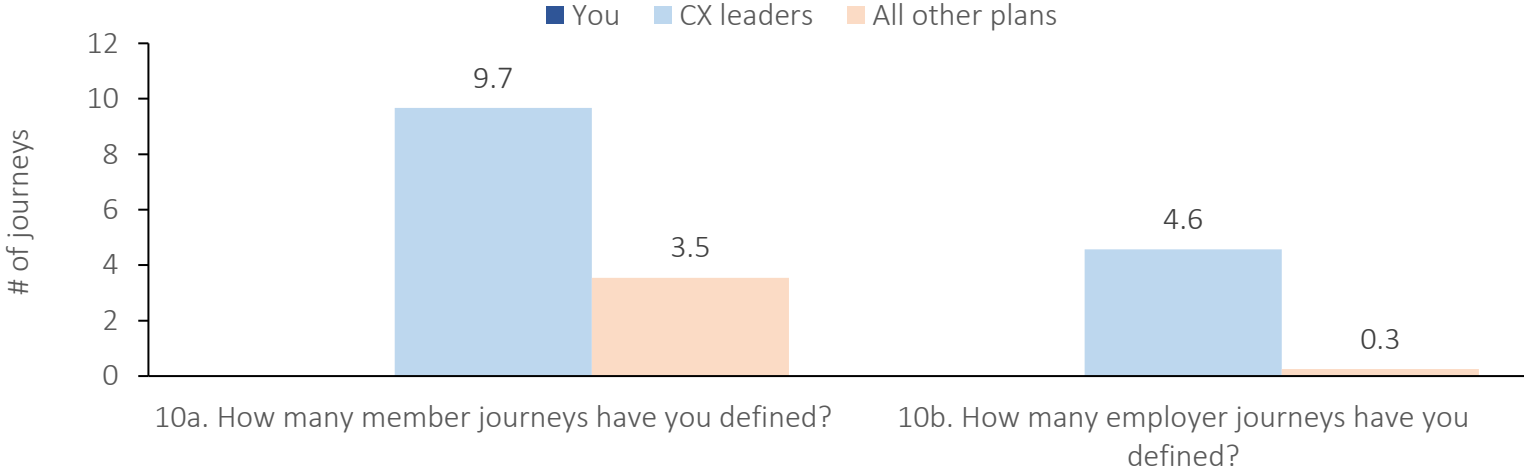
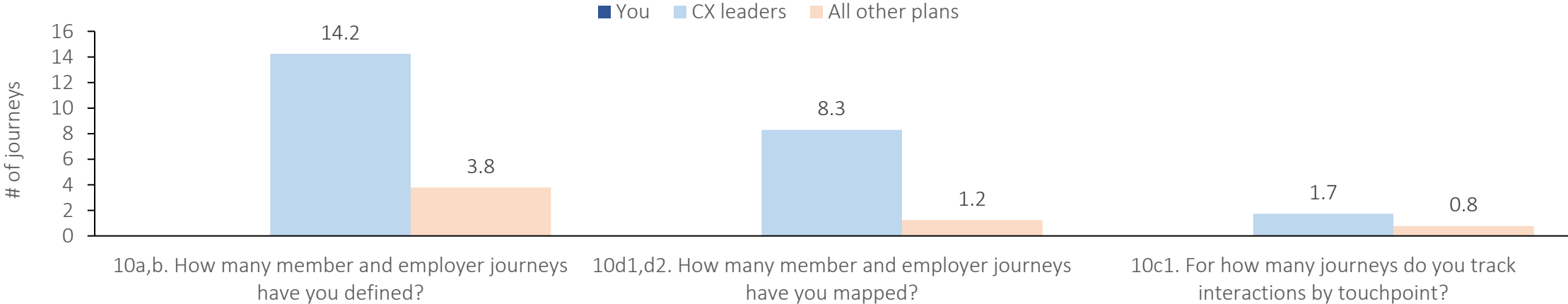


# Most CX leaders have defined and mapped customer journeys, and have cross-functional teams focused on improving customer experience for a single journey.

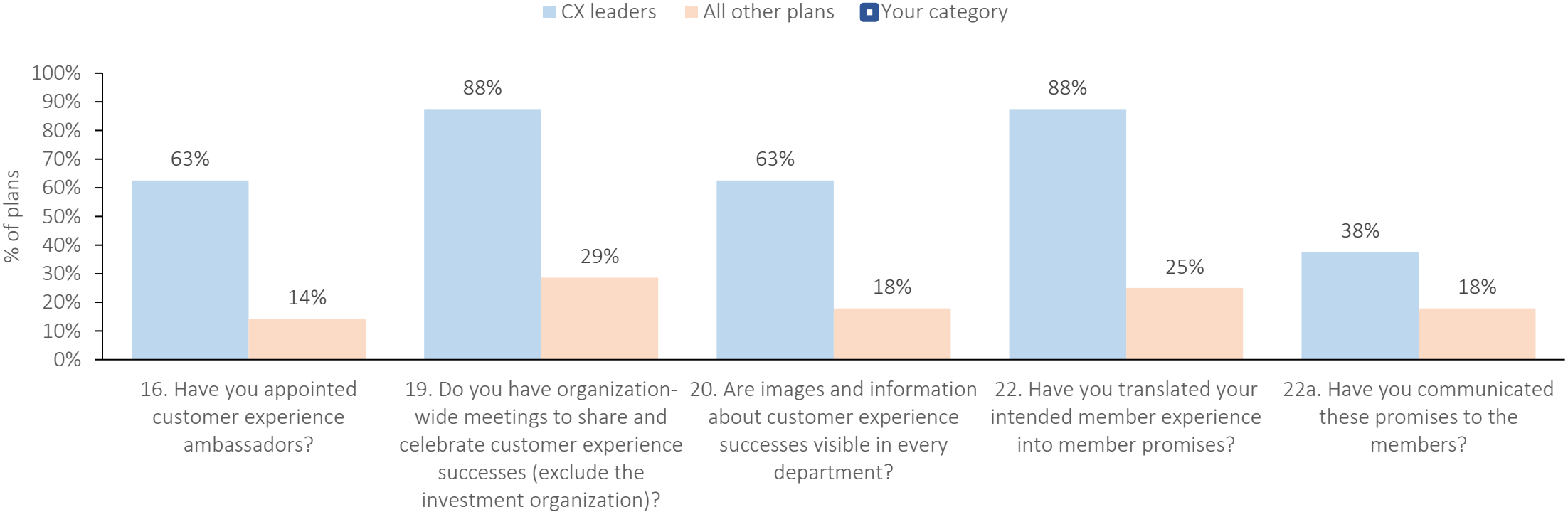


Question	You	All participants	#
10. d1. Do you have a systematic process for continually improving your customer journey maps?	CX leaders	38% yes	6
	All other plans	7% yes	2

**On average, CX leaders have defined 14 member and employer journeys, and mapped 58% of these journeys. Leaders track interactions by touchpoint for 12% of their journeys.**



**CEM recognizes that it is hard to quantify culture fully. Below are five examples of how CX leaders attempt to foster a customer experience culture throughout their organizations.**

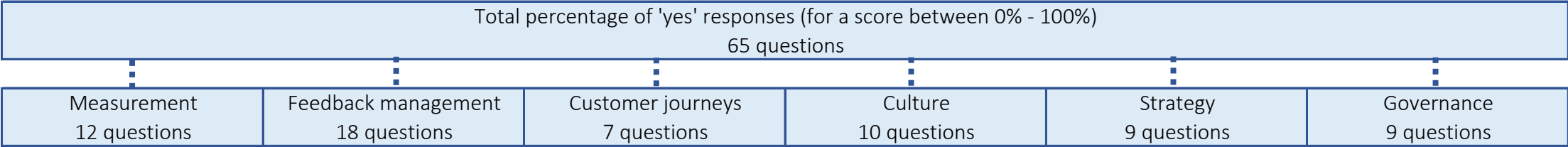


# Appendix: Total customer experience score

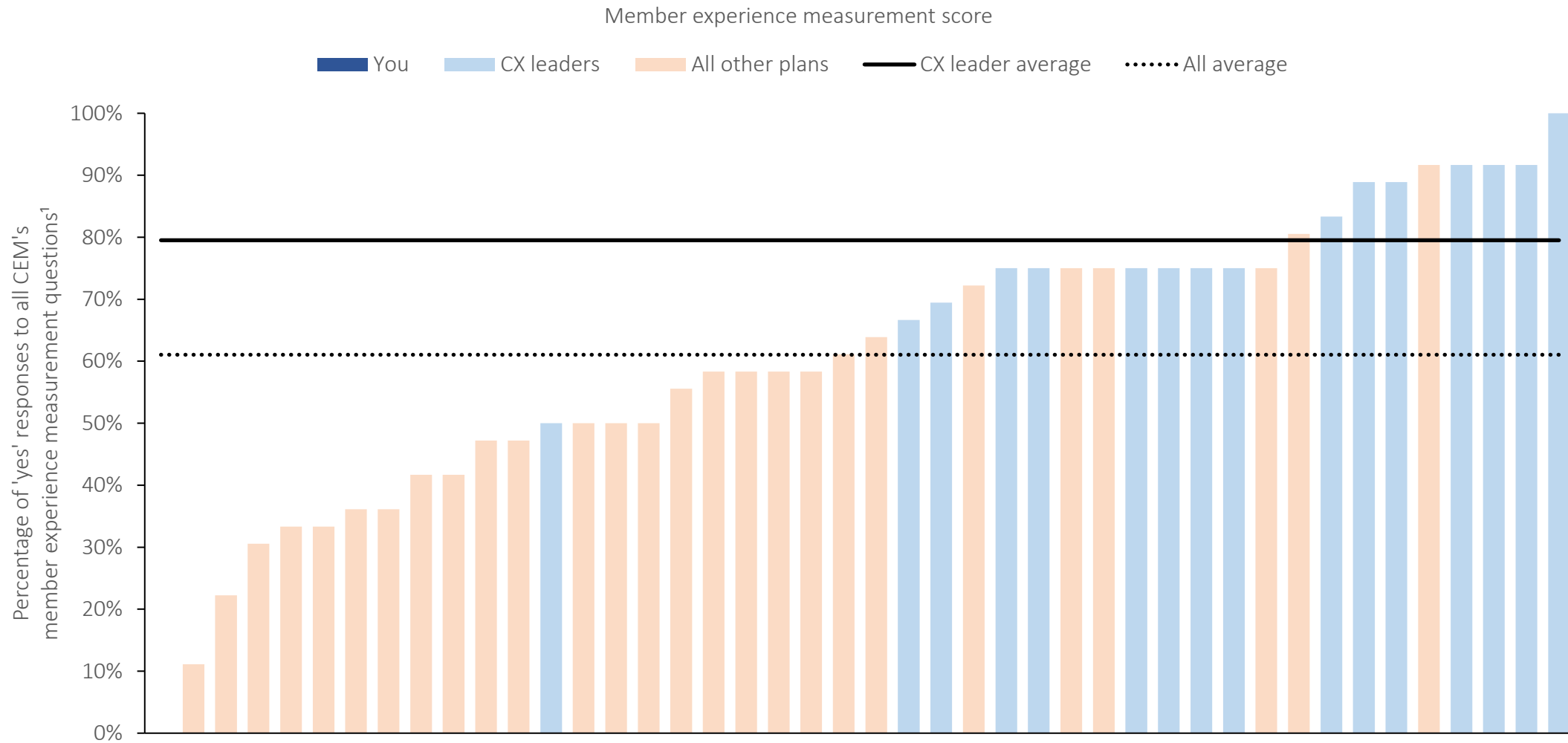
CEM scores all participants based on the number of times they have responded 'yes' to our customer experience questions. These questions were sub-divided into six categories and can be found on the following pages. The categories are:

- Measurement
- Feedback management
- Customer journeys
- Culture
- Strategy
- Governance

Employer experience is excluded from the total score, because this category is not applicable for some plans (e.g., corporate, single-employer plans). Employer experience scores can be found at the end of the appendix.



# Appendix: Customer experience score - Member experience measurement



1. Your responses to all measurement questions can be found on the following pages.

# Appendix: Customer experience score - Member experience measurement questions

(page 1 of 2)

Question	2	2a1,2,4,5	2a3	3	3a1	3a2	4a	4b	4c	4d	4e	4f	Total
Your response*	---	---	---	---	---	---	---	---	---	---	---	---	0% yes







Question	You	All average	# 'Yes'
2. Do you track any of the following member experience metrics: net promoter score, customer engagement, customer effort score, satisfaction, or another experience metric?	---	0	91% yes   40
a. Indicate whether you have targets for any of the following metrics:			
a1. Net promoter score, or	---	0	18% yes   8
a2. Member engagement, or	---	0	30% yes   13
a4. Customer satisfaction, or	---	0	82% yes   36
a5. Other?	---	0	25% yes   11
a3. Customer effort?	---	0	39% yes   17
3. Do all, most, some or none of your member surveys include open-ended questions that allow members to provide qualitative feedback?	---	0	None   5% yes   2 Some   11% yes   5 Most   23% yes   10 All   61% yes   27
a. Do you track feedback from members who rate their experience as:			
a1. Negative?	---	0	75% yes   33
a2. Positive or neutral?	---	0	66% yes   29

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

# Appendix: Customer experience score - Member experience measurement questions

(page 2 of 2)

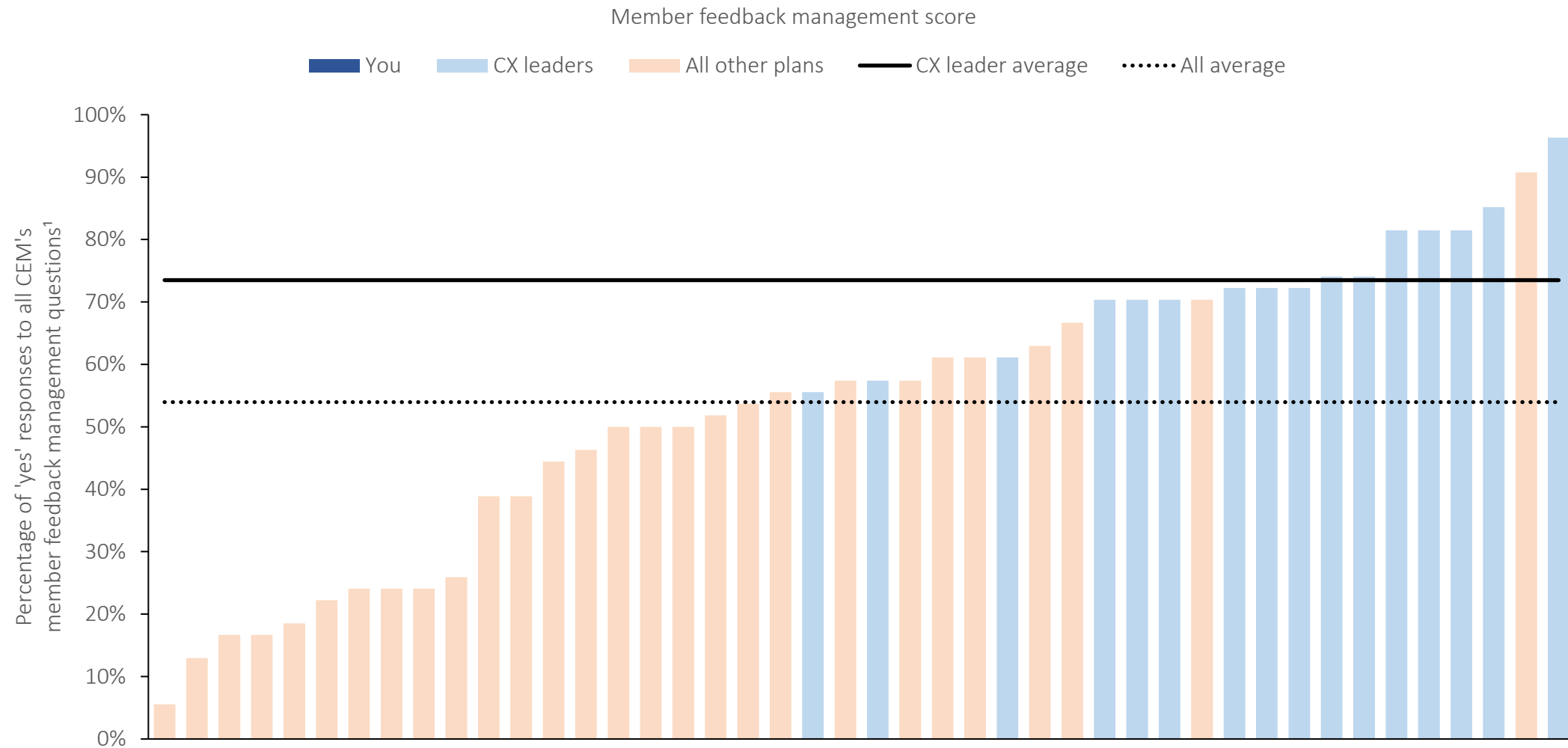
Question	2	2a1,2,4,5	2a3	3	3a1	3a2	4a	4b	4c	4d	4e	4f	Total
Your response*	---	---	---	---	---	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'
4. Do you collect qualitative feedback from members via:			
a. Surveys (e.g., via open-ended questions)?	--- 0	 89% yes	39
b. In-depth, 1-on-1 interviews?	--- 0	 43% yes	19
c. Notes from front-line employees on their interactions with members/employers?	--- 0	 64% yes	28
d. Focus groups?	--- 0	 48% yes	21
e. Customer arenas?	--- 0	 25% yes	11
<i>Like focus groups, customer arenas involve a group of customers who provide feedback. Unlike focus groups, the discussion is not led by a moderator. Instead your front-line employees participate in the discussion to ask questions.</i>			
f. Other methods?	--- 0	 27% yes	12

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.



# Appendix: Customer experience score - Member feedback management



1. Your responses to all feedback management questions can be found on the following pages.

# Appendix: Customer experience score - Member feedback management questions

(page 1 of 3)

Question	3b	3c	3d	3e	5	6a-d	6a-d	14	7	8a-d	8e1	8e2	8f1	8f2	8f3	8f4	9	9a	Total
Your response*	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	0% yes







Question	You	All average	# 'Yes'
3. b. Do you have a process to contact members who participated in the survey to resolve issues or clarify feedback?	---	0	68% yes 30
c. Are most issues reported by respondents solved promptly?	---	0	74% yes 32
d. Is there a formal escalation process for front-line employees to alert senior staff about urgent feedback?	---	0	68% yes 30
e. Is there an option in all, most, some or none of your surveys for members to request a call to discuss their feedback?	---	0	None 45% yes 20 Some 20% yes 9 Most 14% yes 6 All 20% yes 9
5. Do you inform all, most, some or none of your members about improvements that were made based on their feedback?	---	0	None 41% yes 18 Some 55% yes 24 Most 5% yes 2 All 0% yes 0
6. Do you summarize and categorize quantitative member feedback by:			
a. Touchpoint (e.g., call center, website, presentation, etc.), or	---		82% yes 36
b. Service agent, or	---		45% yes 20
c. Member personas, or	---		5% yes 2
d. Member journey?	---	0	23% yes 10

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

# Appendix: Customer experience score - Member feedback management questions

(page 2 of 3)

Question	3b	3c	3d	3e	5	6a-d	6a-d	14	7	8a-d	8e1	8e2	8f1	8f2	8f3	8f4	9	9a	Total
Your response*	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	0% yes













Question	You	All average	# 'Yes'
6. Do you summarize and categorize qualitative member feedback by:			
a. Touchpoint (e.g., call center, website, presentation, etc.), or	---	 75% yes	33
b. Service agent, or	---	 39% yes	17
c. Member personas, or	---	 2% yes	1
d. Member journey?	---	0  25% yes	11
14. Do you use personas to represent different member types?	---	0  41% yes	18
7. Do you enrich quantitative and/or qualitative member feedback with additional data (e.g., contact history, sociodemographic data, etc.)?	---	0  27% yes	12

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

# Appendix: Customer experience score - Member feedback management questions

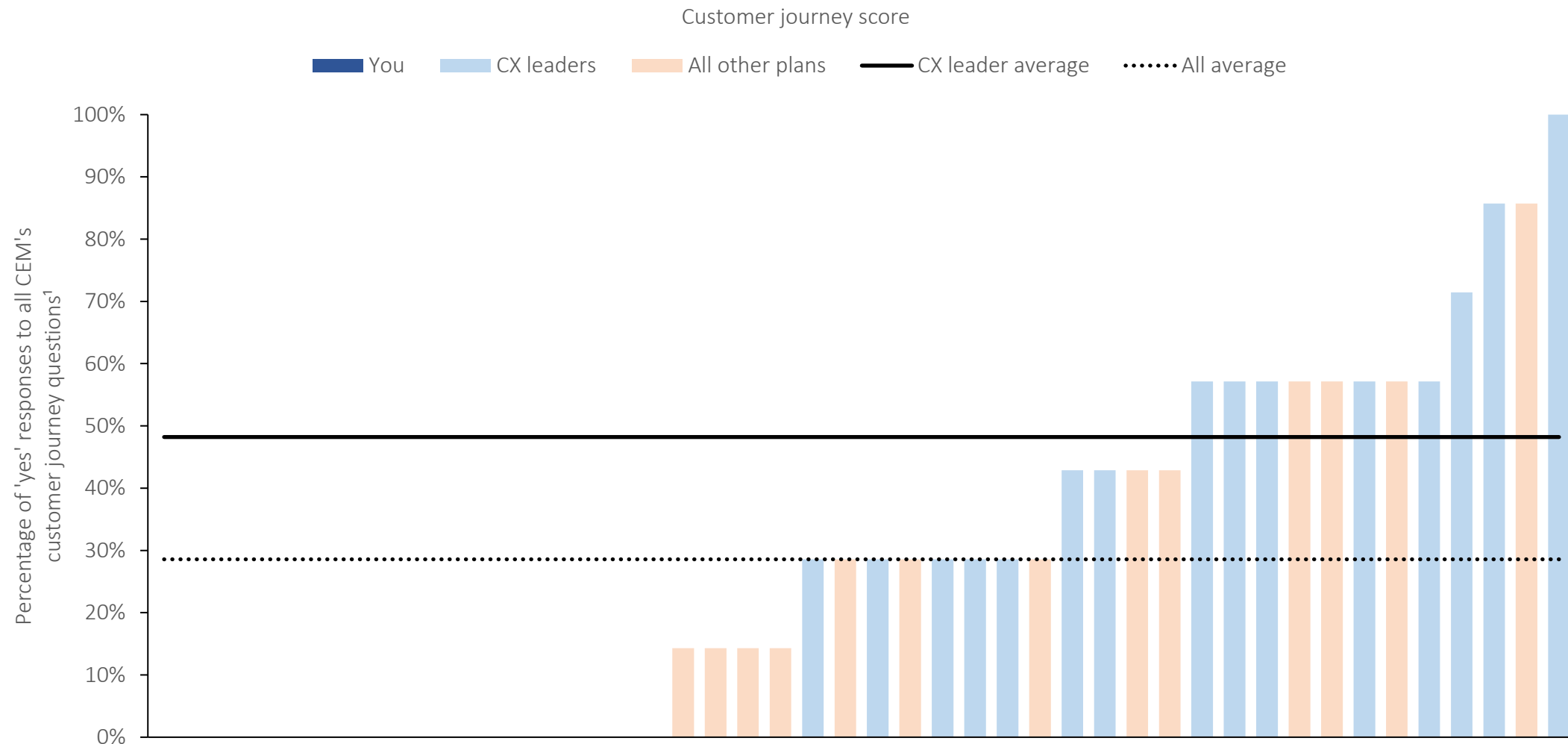
(page 3 of 3)

Question	3b	3c	3d	3e	5	6a-d	6a-d	14	7	8a-d	8e1	8e2	8f1	8f2	8f3	8f4	9	9a	Total
Your response*	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'	
8. Do you compile member feedback reports with quantitative and/or qualitative feedback on a regular basis for:				
a. Front-office employees that interact with members, or	---	 57% yes	25	
b. Front-office employees that don't interact with members (e.g., employees that process member transactions), or	---	 34% yes	15	
c. Business unit managers, or	---	 61% yes	27	
d. Executives?	---	0	 52% yes	23
e. Do these reports include:				
e1. Member complaints?	---	0	 70% yes	31
e2. Member compliments?	---	0	 59% yes	26
f. Do you meet to discuss member feedback reports with:				
f1. Front-office employees that interact with members?	---	0	 64% yes	28
f2. Front-office employees that don't directly interact with members?	---	0	 30% yes	13
f3. Business unit managers?	---	0	 68% yes	30
f4. Executives?	---	0	 55% yes	24
9. Do you use statistical models to analyze quantitative and/or qualitative member feedback to understand the factors that drive excellent and poor member experience?	---	0	 32% yes	14
a. Do you use your driver model to help prioritize member experience improvement projects?	---	0	 25% yes	11

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

# Appendix: Customer experience score - Customer journey



1. Your responses to all customer journey questions can be found on the following pages.

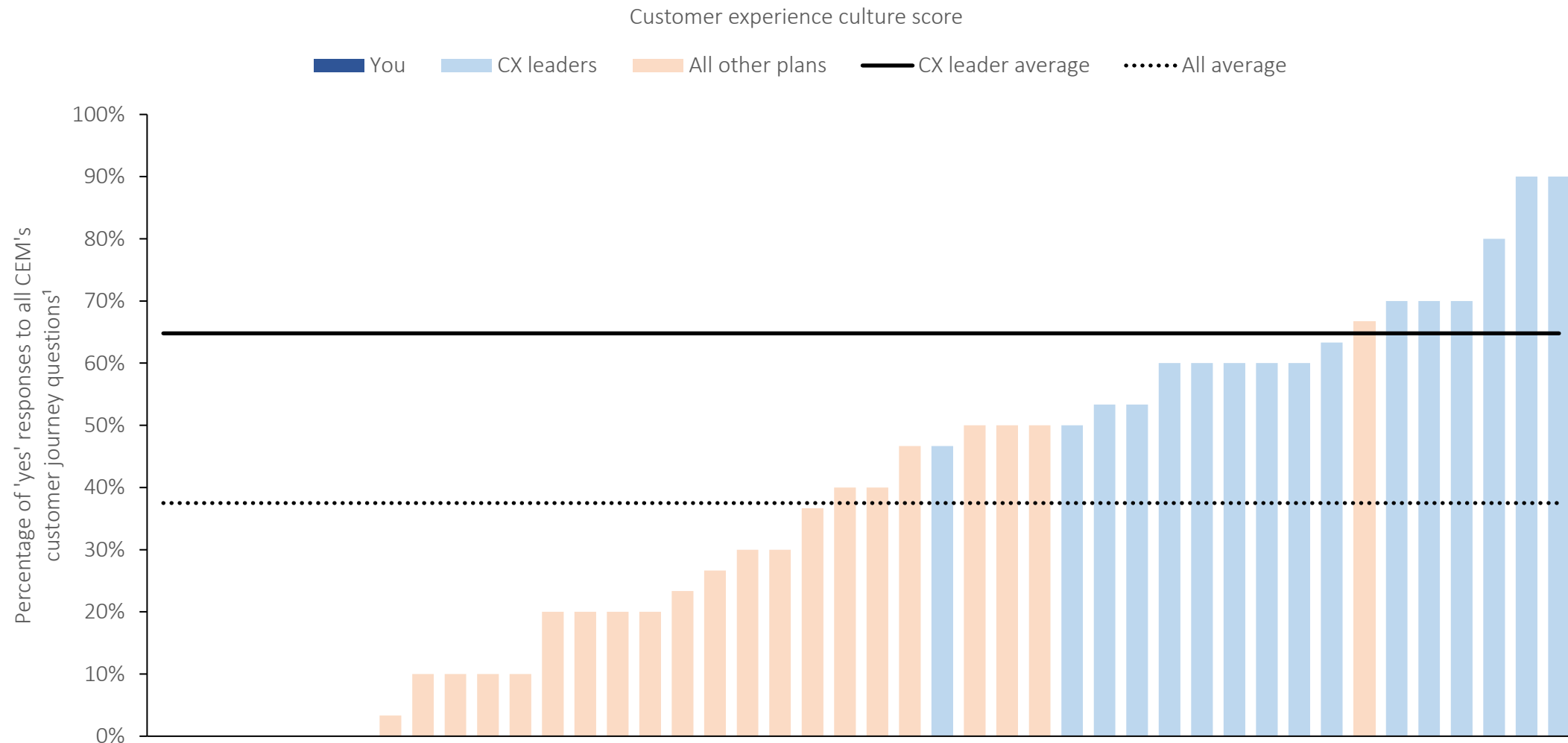
## Appendix: Customer experience score - Customer journey questions

(page 1 of 1)

Question	10	10c	10d	10d1	10d2	11	12	Total
Your response	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'
10. Have you defined any customer journeys for your pension plan? <i>Customer journeys reflect life events or tasks that may result in a single or multiple interactions with the pension plan (e.g., retirement, disability, divorce, death and its implications for survivors).</i>	---	0	64% yes   28
c. Do you track the number of interactions by touchpoint used by a single customer during any of the journeys you have defined?	---	0	14% yes   6
d. Have you mapped any of the customer journeys you have defined? <i>A customer journey map is a visual representation of every experience your customers have with you. It typically depicts the stages customers go through as they interact with the pension plan during a life event or task.</i>	---	0	39% yes   17
d1. Do you have a systematic process for continually improving your customer journey maps?	---	0	18% yes   8
d2. If you use personas, have you mapped journeys for each persona?	---	0	11% yes   5
11. Do you have cross-functional teams focused on improving customer experience for single customer journeys?	---	0	45% yes   20
12. Do you measure the cost incurred by the pension plan per customer for any of your customer journeys?	---	0	9% yes   4

## Appendix: Customer experience score - Customer experience culture



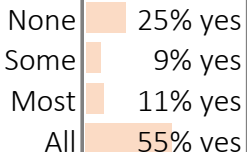
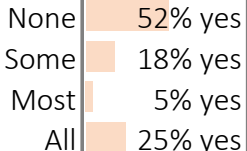


1. Your responses to all culture questions can be found on the following pages.

## Appendix: Customer experience score - Customer experience culture questions

(page 1 of 3)

Question	15	16	17a	17c	17d	17e	17f	18	19	20	Total
Your response*	---	---	---	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'
15. Do you have a documented customer experience change management program to drive a customer-focused organization?	---	0  27% yes	12
16. Have you appointed customer experience ambassadors? <i>These are staff who reside within their own business unit. They have been chosen to advocate the customer experience program. Their job is to educate their colleagues within the business unit, and to provide feedback to customer experience managers.</i>	---	0  32% yes	14
17. Do you have customer experience training programs for all, most, some or none of your:			
a. Front-office employees that interact with members?	---	0  25% yes 9% yes 11% yes 55% yes	11 4 5 24
c. Front-office employees that don't interact with members (e.g., employees that process member transactions)?	---	0  52% yes 18% yes 5% yes 25% yes	23 8 2 11

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.



## Appendix: Customer experience score - Customer experience culture questions

(page 2 of 3)

Question	15	16	17a	17c	17d	17e	17f	18	19	20	Total
Your response*	---	---	---	---	---	---	---	---	---	---	0% yes






Question	You	All average	# 'Yes'												
17. Do you have customer experience training programs for all, most, some or none of your:															
d. Managers?	---	0	<table border="1"> <tr> <td>None</td> <td>39% yes</td> <td>17</td> </tr> <tr> <td>Some</td> <td>27% yes</td> <td>12</td> </tr> <tr> <td>Most</td> <td>2% yes</td> <td>1</td> </tr> <tr> <td>All</td> <td>32% yes</td> <td>14</td> </tr> </table>	None	39% yes	17	Some	27% yes	12	Most	2% yes	1	All	32% yes	14
None	39% yes	17													
Some	27% yes	12													
Most	2% yes	1													
All	32% yes	14													
e. Executives?	---	0	<table border="1"> <tr> <td>None</td> <td>61% yes</td> <td>27</td> </tr> <tr> <td>Some</td> <td>16% yes</td> <td>7</td> </tr> <tr> <td>Most</td> <td>2% yes</td> <td>1</td> </tr> <tr> <td>All</td> <td>20% yes</td> <td>9</td> </tr> </table>	None	61% yes	27	Some	16% yes	7	Most	2% yes	1	All	20% yes	9
None	61% yes	27													
Some	16% yes	7													
Most	2% yes	1													
All	20% yes	9													
f. Board members?	---	0	<table border="1"> <tr> <td>None</td> <td>82% yes</td> <td>36</td> </tr> <tr> <td>Some</td> <td>11% yes</td> <td>5</td> </tr> <tr> <td>Most</td> <td>0% yes</td> <td>0</td> </tr> <tr> <td>All</td> <td>7% yes</td> <td>3</td> </tr> </table>	None	82% yes	36	Some	11% yes	5	Most	0% yes	0	All	7% yes	3
None	82% yes	36													
Some	11% yes	5													
Most	0% yes	0													
All	7% yes	3													

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

## Appendix: Customer experience score - Customer experience culture questions

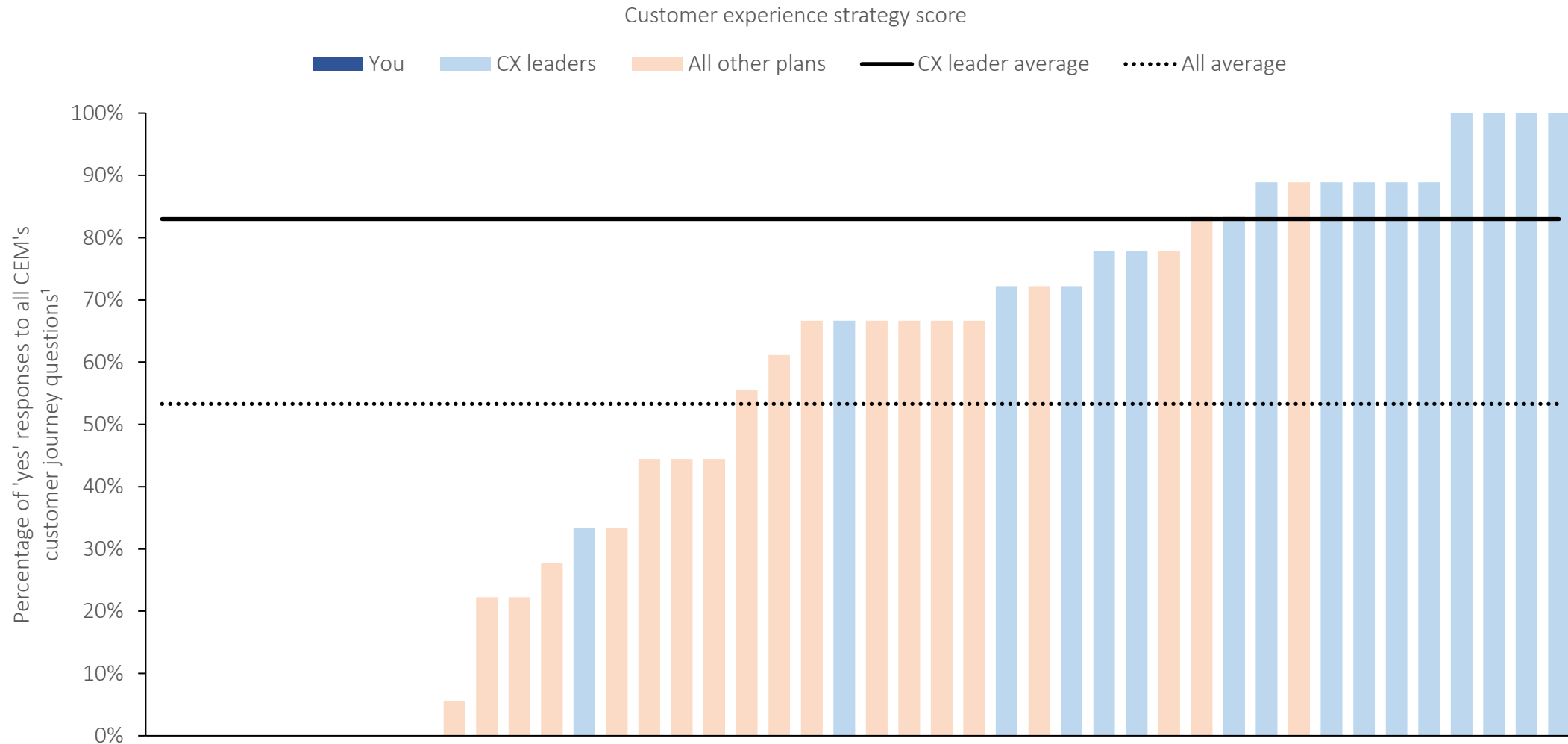
(page 3 of 3)

Question	15	16	17a	17c	17d	17e	17f	18	19	20	Total
Your response*	---	---	---	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'
18. Does your Human Resource department formally test for customer service competencies (e.g., a customer-centric mindset, empathy, proactiveness, and client communication skills, etc.) for prospective:			
a. Front-office employees that interact with members, or	---	 52% yes	23
c. Front-office employees that don't interact with members (e.g., employees that process member transactions), or	---	 25% yes	11
d. Back-office employees, such as IT staff, that don't interact with members?	---	0  18% yes	8
19. Do you have organization-wide meetings to share and celebrate customer experience successes (exclude the investment organization)?	---	0  50% yes	22
20. Are images and information about customer experience successes visible in every department?	---	0  34% yes	15

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

# Appendix: Customer experience score - Customer experience strategy



1. Your responses to all strategy questions can be found on the following pages.

# Appendix: Customer experience score - Customer experience strategy questions

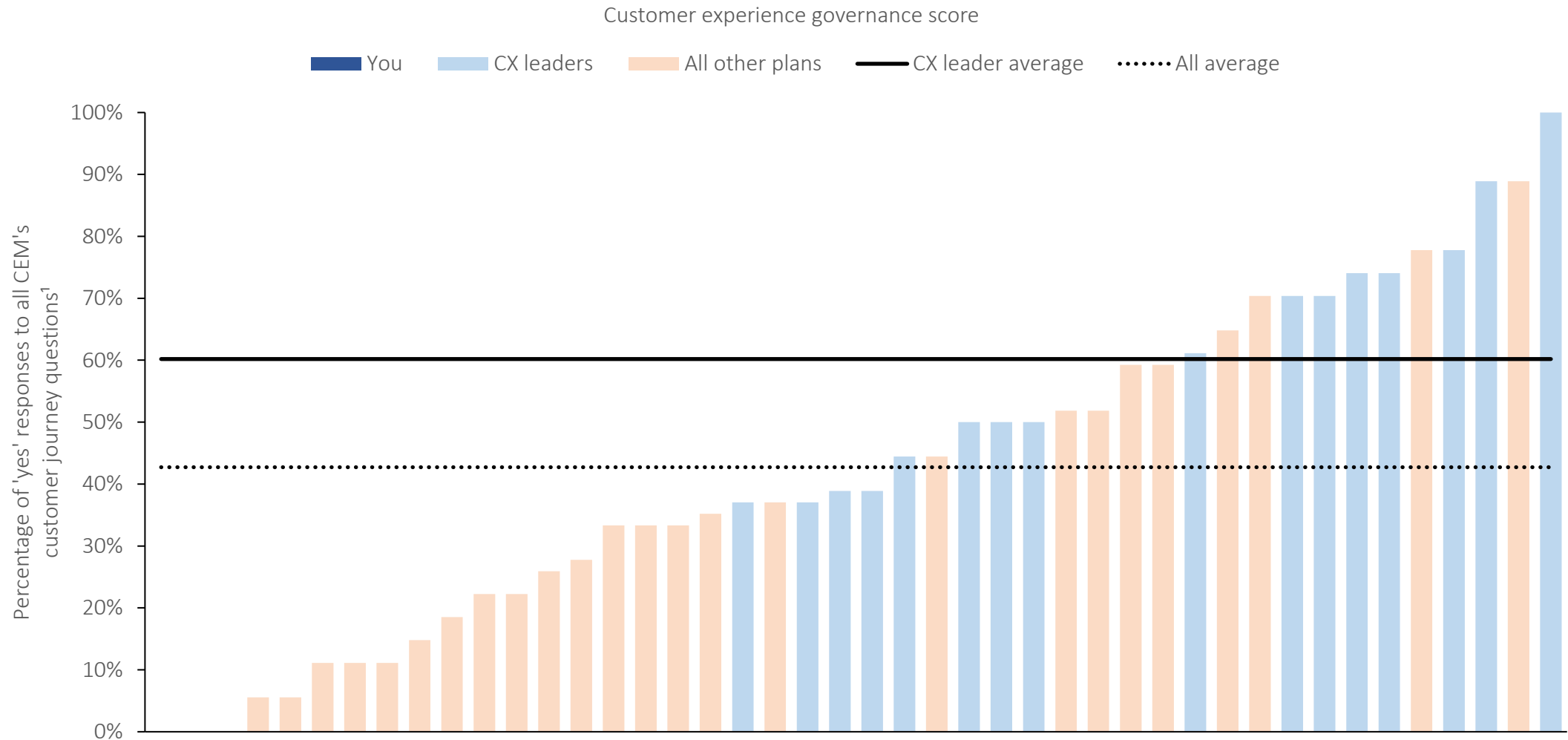
(page 1 of 1)

Question	21	21a	21d	22	22a	23	23a1	23a2	23a3	Total
Your response*	---	---	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'
21. Do you have a documented member service strategy that defines the member experience you want to deliver?	---	0	73% yes   32
a. Is one of your strategic goals to deliver an experience that meets or exceeds expectations for the majority of members during all points of contact with the plan?	---	0	68% yes   30
d. Do you have a documented brand strategy for your pension plan?	---	0	55% yes   24
d1. Is your member service strategy linked to your brand strategy?	---	0	36% yes   16
22. Have you translated your intended member experience into member promises?	---	0	48% yes   21
a. Have you communicated these promises to the members?	---	0	25% yes   11
23. Do you have a documented plan for achieving your member service strategy?	---	0	59% yes   26
a. Does the plan include:			
a1. An analysis that identifies the gaps between where the pension plan is today and where it wants to be?	---	0	52% yes   23
a2. A roadmap that outlines the required actions to achieve your customer experience objectives (e.g., organizational, process, system and staff changes, etc.)?	---	0	55% yes   24
a3. Strategic KPIs (e.g., NPS, customer effort scores, satisfaction or engagement scores, etc.)?	---	0	55% yes   24

\* A brand strategy 'linked' to service strategy is equivalent to 'Yes', and counts for 1 point. 'Unlinked' counts for 0.5 points.

# Appendix: Customer experience score - Customer experience governance



1. Your responses to all governance questions can be found on the following pages.

# Appendix: Customer experience score - Customer experience governance questions

(page 1 of 3)

Question	2a	2c	2d	2e	2f1	2f3	2f4	2f5	21b	Total
Your response*	---	---	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'									
2. a. Indicate whether the targets were set or approved by the Board:												
a1. Net promoter score, or	---	<table border="1"> <tr> <td>No</td> <td>89% yes</td> <td>39</td> </tr> <tr> <td>Approve</td> <td>9% yes</td> <td>4</td> </tr> <tr> <td>Set</td> <td>2% yes</td> <td>1</td> </tr> </table>	No	89% yes	39	Approve	9% yes	4	Set	2% yes	1	
No	89% yes	39										
Approve	9% yes	4										
Set	2% yes	1										
a2. Member engagement, or	---	<table border="1"> <tr> <td>No</td> <td>89% yes</td> <td>39</td> </tr> <tr> <td>Approve</td> <td>9% yes</td> <td>4</td> </tr> <tr> <td>Set</td> <td>2% yes</td> <td>1</td> </tr> </table>	No	89% yes	39	Approve	9% yes	4	Set	2% yes	1	
No	89% yes	39										
Approve	9% yes	4										
Set	2% yes	1										
a3. Customer effort, or	---	<table border="1"> <tr> <td>No</td> <td>86% yes</td> <td>38</td> </tr> <tr> <td>Approve</td> <td>7% yes</td> <td>3</td> </tr> <tr> <td>Set</td> <td>5% yes</td> <td>2</td> </tr> </table>	No	86% yes	38	Approve	7% yes	3	Set	5% yes	2	
No	86% yes	38										
Approve	7% yes	3										
Set	5% yes	2										
a4. Customer satisfaction, or	---	<table border="1"> <tr> <td>No</td> <td>68% yes</td> <td>30</td> </tr> <tr> <td>Approve</td> <td>20% yes</td> <td>9</td> </tr> <tr> <td>Set</td> <td>11% yes</td> <td>5</td> </tr> </table>	No	68% yes	30	Approve	20% yes	9	Set	11% yes	5	
No	68% yes	30										
Approve	20% yes	9										
Set	11% yes	5										
a5. Other?	---	<table border="1"> <tr> <td>No</td> <td>84% yes</td> <td>37</td> </tr> <tr> <td>Approve</td> <td>7% yes</td> <td>3</td> </tr> <tr> <td>Set</td> <td>9% yes</td> <td>4</td> </tr> </table>	No	84% yes	37	Approve	7% yes	3	Set	9% yes	4	
No	84% yes	37										
Approve	7% yes	3										
Set	9% yes	4										
The board didn't set or approve your primary metric.		0										

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

\* The response 'set' is equivalent to 'yes' (or 1 point), 'approve' scores for 0.5 points.

## Appendix: Customer experience score - Customer experience governance questions

(page 2 of 3)

Question	2a	2c	2d	2e	2f1	2f3	2f4	2f5	21b	Total
Your response*	---	---	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'
2. c. Are targets for member experience metrics cascaded down to management and front-office teams in your organization?	---	0   75% yes	33
d. Are metrics included in the Board's regular KPI reports for: Member experience?	---	0   64% yes	28
e. Are management and front-office teams held responsible for the results and development of strategic member experience metrics?	---	0   66% yes	29
f. Are performance reviews or compensation (i.e., salaries and/or bonuses) linked to strategic member experience metrics for all, most, some or none of your:			
f1. Front-office employees that interact with members?	---	0   None 52% yes Some 11% yes Most 7% yes All 30% yes	23 5 3 13
f3. Front-office employees that don't interact with members (e.g., employees that process member transactions)?	---	0   None 70% yes Some 11% yes Most 5% yes All 14% yes	31 5 2 6
f4. Business unit managers?	---	0   None 52% yes Some 23% yes Most 5% yes All 20% yes	23 10 2 9

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

\* The response 'set' is equivalent to 'yes' (or 1 point), 'approve' scores for 0.5 points.

## Appendix: Customer experience score - Customer experience governance questions

(page 3 of 3)

Question	2a	2c	2d	2e	2f1	2f3	2f4	2f5	21b	Total
Your response*	---	---	---	---	---	---	---	---	---	0% yes

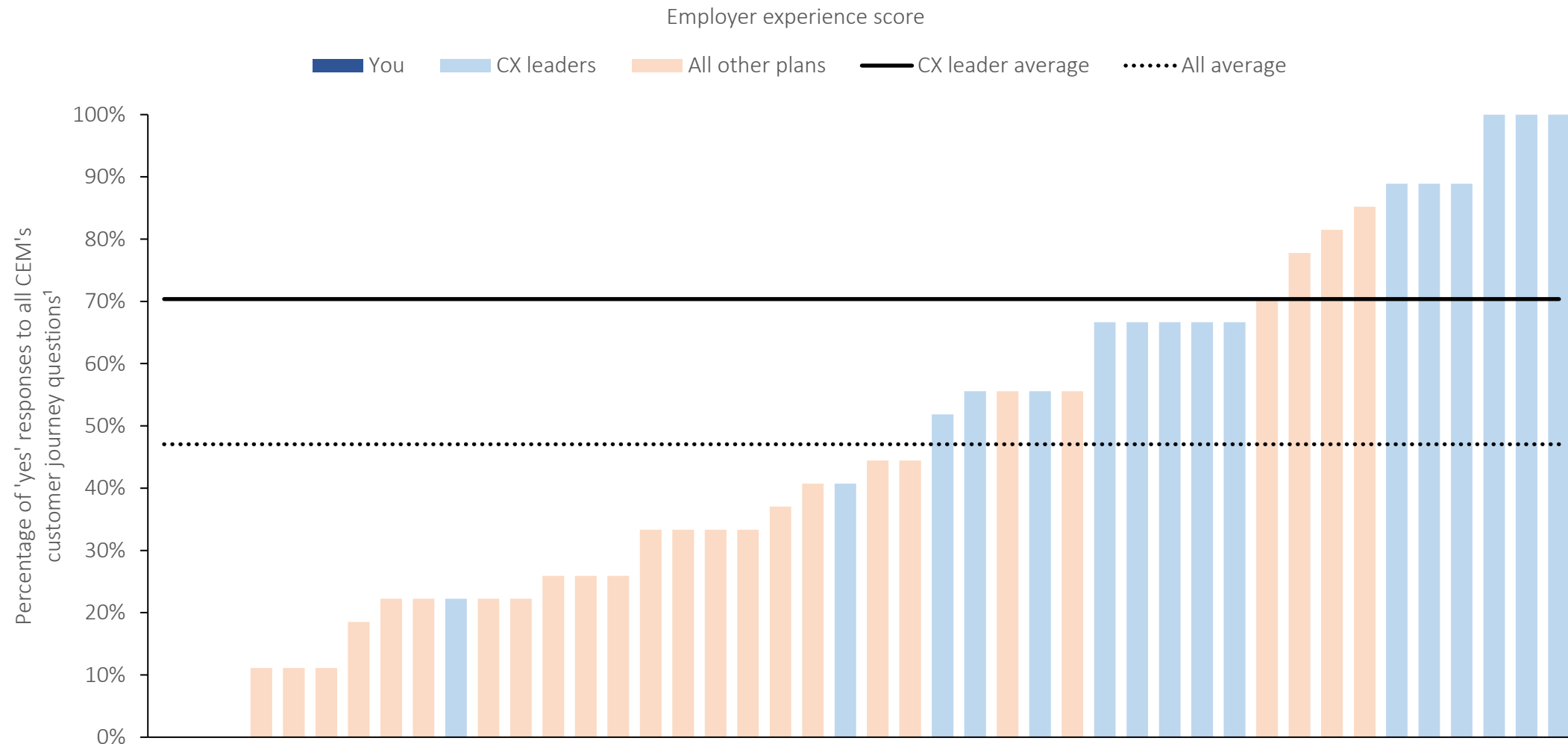
Question	You	All average	# 'Yes'												
2. f. Are performance reviews or compensation (i.e., salaries and/or bonuses) linked to strategic member experience metrics for all, most, some or none of your: f5. Executives and senior management?	---	0	<table border="1"> <tr> <td>None</td> <td>45% yes</td> <td>20</td> </tr> <tr> <td>Some</td> <td>34% yes</td> <td>15</td> </tr> <tr> <td>Most</td> <td>5% yes</td> <td>2</td> </tr> <tr> <td>All</td> <td>16% yes</td> <td>7</td> </tr> </table>	None	45% yes	20	Some	34% yes	15	Most	5% yes	2	All	16% yes	7
None	45% yes	20													
Some	34% yes	15													
Most	5% yes	2													
All	16% yes	7													
21. b. Did the Board set or approve the member service strategy?	---	0	<table border="1"> <tr> <td>No</td> <td>45% yes</td> <td>20</td> </tr> <tr> <td>Approve</td> <td>36% yes</td> <td>16</td> </tr> <tr> <td>Set</td> <td>18% yes</td> <td>8</td> </tr> </table>	No	45% yes	20	Approve	36% yes	16	Set	18% yes	8			
No	45% yes	20													
Approve	36% yes	16													
Set	18% yes	8													

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

\* The response 'set' is equivalent to 'yes' (or 1 point), 'approve' scores for 0.5 points.



# Appendix: Customer experience score - Employer experience





















1. Your responses to all employer experience questions can be found on the following pages.

## Appendix: Customer experience score - Employer experience

(page 1 of 2)

Question	2d	2f2	4a	4b	4c	4d	4e	17b	18b	Total
Your response*	---	---	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'																
2. d. Are metrics included in the Board's regular KPI reports for: Employer experience?	---	0	 50% yes   22																
2. f. Are performance reviews or compensation (i.e., salaries and/or bonuses) linked to strategic customer experience metrics for all, most, some or none of your: f2. Front-office employees that interact with employers?	---	0	<table border="1"> <tr> <td>None</td> <td></td> <td>59% yes</td> <td>26</td> </tr> <tr> <td>Some</td> <td></td> <td>11% yes</td> <td>5</td> </tr> <tr> <td>Most</td> <td></td> <td>7% yes</td> <td>3</td> </tr> <tr> <td>All</td> <td></td> <td>23% yes</td> <td>10</td> </tr> </table>	None		59% yes	26	Some		11% yes	5	Most		7% yes	3	All		23% yes	10
None		59% yes	26																
Some		11% yes	5																
Most		7% yes	3																
All		23% yes	10																
4. Do you collect qualitative feedback from employers via:																			
a. Surveys (e.g., via open-ended questions)?	---	0	 73% yes   32																
b. In-depth, 1-on-1 interviews?	---	0	 43% yes   19																
c. Notes from front-line employees on their interactions with members/employers?	---	0	 55% yes   24																
d. Focus groups?	---	0	 48% yes   21																
e. Customer arenas?	---	0	 32% yes   14																

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

## Appendix: Customer experience score - Employer experience

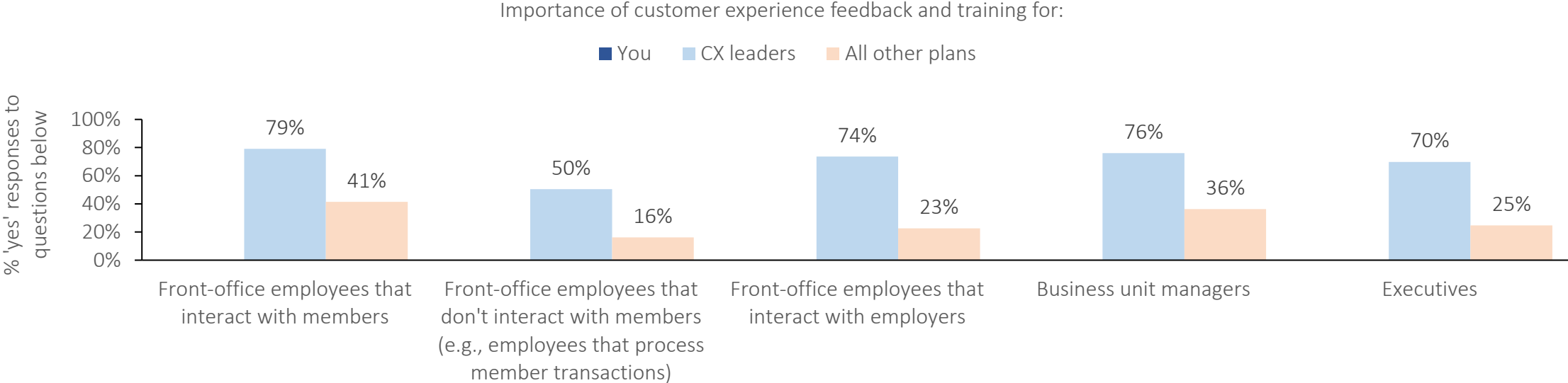
(page 2 of 2)

Question	2d	2f2	4a	4b	4c	4d	4e	17b	18b	Total
Your response*	---	---	---	---	---	---	---	---	---	0% yes

Question	You	All average	# 'Yes'												
17. Do you have customer experience training programs for all, most, some or none of your: b. Front-office employees that interact with employers?	---	0	<table border="1"> <tr> <td>None</td> <td>39% yes</td> <td>17</td> </tr> <tr> <td>Some</td> <td>11% yes</td> <td>5</td> </tr> <tr> <td>Most</td> <td>7% yes</td> <td>3</td> </tr> <tr> <td>All</td> <td>43% yes</td> <td>19</td> </tr> </table>	None	39% yes	17	Some	11% yes	5	Most	7% yes	3	All	43% yes	19
None	39% yes	17													
Some	11% yes	5													
Most	7% yes	3													
All	43% yes	19													
18. Does your Human Resource department formally test for customer service competencies (e.g., a customer-centric mindset, empathy, proactiveness, and client communication skills, etc.) for prospective: b. Front-office employees that interact with employers?	---	0	<table border="1"> <tr> <td></td> <td>41% yes</td> <td>18</td> </tr> </table>		41% yes	18									
	41% yes	18													

\* The response 'all' is equivalent to 'yes' (or 1 point), 'most' scores 0.67 points, 'some' scores 0.33 points and 'none' scores 0 points.

# Appendix: Customer experience feedback and training



CEM scores how important customer experience feedback and training is for your employees based on the methodology shown on the following pages.

## Appendix: Customer experience feedback and training for front-office employees that interact with members.

Question	You	All participants	#
2. f. Are performance reviews or compensation (i.e., salaries and/or bonuses) linked to strategic member experience metrics for all, most, some or none of your front-office employees that interact with members?	--- 0	<p>% of plans</p> <p>0% 50% 100%</p> <p>All 13 Most 3 Some 5 None 20</p>	
8. Do you compile member feedback reports with quantitative and/or qualitative feedback on a regular basis for front-office employees that interact with members?	--- 0	<p>CX leaders 81% yes 13 All other plans 43% yes 12</p>	
8. f. Do you meet to discuss member feedback reports?	--- 0	<p>CX leaders 81% yes 13 All other plans 60% yes 17</p>	
17. Do you have customer experience training programs for all, most, some or none of your front-office employees that interact with members?	--- 0	<p>% of plans</p> <p>0% 50% 100%</p> <p>All 24 Most 5 Some 4 None 10</p>	
18. Does your Human Resource department formally test for customer service competencies (e.g., a customer-centric mindset, empathy, proactiveness, and client communication skills, etc.) for prospective front-office employees that interact with members?	--- 0	<p>CX leaders 81% yes 13 All other plans 36% yes 10</p>	
Total 'yes' responses	+0		
Percentage of 'yes responses	0%		

## Appendix: Customer experience feedback and training for front-office employees that don't interact with members (e.g., employees that process member transactions).

Question	You	All participants	#															
2. f. Are performance reviews or compensation (i.e., salaries and/or bonuses) linked to strategic member experience metrics for all, most, some or none of your front-office employees that don't interact with members (e.g., employees that process member transactions)?	---	0	<table border="1"> <thead> <tr> <th>Response</th> <th>% of plans</th> <th>#</th> </tr> </thead> <tbody> <tr> <td>All</td> <td>~10%</td> <td>6</td> </tr> <tr> <td>Most</td> <td>~5%</td> <td>2</td> </tr> <tr> <td>Some</td> <td>~15%</td> <td>5</td> </tr> <tr> <td>None</td> <td>~70%</td> <td>27</td> </tr> </tbody> </table>	Response	% of plans	#	All	~10%	6	Most	~5%	2	Some	~15%	5	None	~70%	27
Response	% of plans	#																
All	~10%	6																
Most	~5%	2																
Some	~15%	5																
None	~70%	27																
8. Do you compile member feedback reports with quantitative and/or qualitative feedback on a regular basis for front-office employees that don't interact with members (e.g., employees that process member transactions)?	---	0	<table border="1"> <thead> <tr> <th>Group</th> <th>% of plans</th> <th>#</th> </tr> </thead> <tbody> <tr> <td>CX leaders</td> <td>79% yes</td> <td>13</td> </tr> <tr> <td>All other plans</td> <td>14% yes</td> <td>4</td> </tr> </tbody> </table>	Group	% of plans	#	CX leaders	79% yes	13	All other plans	14% yes	4						
Group	% of plans	#																
CX leaders	79% yes	13																
All other plans	14% yes	4																
8. f. Do you meet to discuss member feedback reports?	---	0	<table border="1"> <thead> <tr> <th>Group</th> <th>% of plans</th> <th>#</th> </tr> </thead> <tbody> <tr> <td>CX leaders</td> <td>57% yes</td> <td>9</td> </tr> <tr> <td>All other plans</td> <td>20% yes</td> <td>6</td> </tr> </tbody> </table>	Group	% of plans	#	CX leaders	57% yes	9	All other plans	20% yes	6						
Group	% of plans	#																
CX leaders	57% yes	9																
All other plans	20% yes	6																
17. Do you have customer experience training programs for all, most, some or none of your front-office employees that don't interact with members (e.g., employees that process member transactions)?	---	0	<table border="1"> <thead> <tr> <th>Response</th> <th>% of plans</th> <th>#</th> </tr> </thead> <tbody> <tr> <td>All</td> <td>~45%</td> <td>11</td> </tr> <tr> <td>Most</td> <td>~10%</td> <td>2</td> </tr> <tr> <td>Some</td> <td>~25%</td> <td>8</td> </tr> <tr> <td>None</td> <td>~20%</td> <td>20</td> </tr> </tbody> </table>	Response	% of plans	#	All	~45%	11	Most	~10%	2	Some	~25%	8	None	~20%	20
Response	% of plans	#																
All	~45%	11																
Most	~10%	2																
Some	~25%	8																
None	~20%	20																
18. Does your Human Resource department formally test for customer service competencies (e.g., a customer-centric mindset, empathy, proactiveness, and client communication skills, etc.) for prospective front-office employees that don't interact with members (e.g., employees that process member transactions)?	---	0	<table border="1"> <thead> <tr> <th>Group</th> <th>% of plans</th> <th>#</th> </tr> </thead> <tbody> <tr> <td>CX leaders</td> <td>53% yes</td> <td>9</td> </tr> <tr> <td>All other plans</td> <td>11% yes</td> <td>3</td> </tr> </tbody> </table>	Group	% of plans	#	CX leaders	53% yes	9	All other plans	11% yes	3						
Group	% of plans	#																
CX leaders	53% yes	9																
All other plans	11% yes	3																
Total 'yes' responses		+0																
Percentage of 'yes responses		0%																

## Appendix: Customer experience feedback and training for front-office employees that interact with employers.

Question	You	All participants	#
2. f. Are performance reviews or compensation (i.e., salaries and/or bonuses) linked to strategic member experience metrics for all, most, some or none of your front-office employees that interact with employers?	--- 0	<p>% of plans</p> <p>0% 50% 100%</p> <p>All 10 Most 3 Some 5 None 22</p>	
17. Do you have customer experience training programs for all, most, some or none of your front-office employees that interact with employers?	--- 0	<p>% of plans</p> <p>0% 50% 100%</p> <p>All 19 Most 3 Some 5 None 14</p>	
18. Does your Human Resource department formally test for customer service competencies (e.g., a customer-centric mindset, empathy, proactiveness, and client communication skills, etc.) for prospective front-office employees that interact with employers?	--- 0	<p>CX leaders 79% yes 13 All other plans 21% yes 6</p>	
Total 'yes' responses	+0		
Percentage of 'yes' responses	0%		

## Appendix: Customer experience feedback and training for business unit managers.

Question	You	All participants	#
2. f. Are performance reviews or compensation (i.e., salaries and/or bonuses) linked to strategic member experience metrics for all, most, some or none of your business unit managers?	--- 0	<p>% of plans</p> <p>0% 50% 100%</p> <p>All 9 Most 2 Some 10 None 20</p>	
8. Do you compile member feedback reports with quantitative and/or qualitative feedback on a regular basis for business unit managers?	--- 0	<p>CX leaders 94% yes 15 All other plans 43% yes 12</p>	
8. f. Do you meet to discuss member feedback reports?	--- 0	<p>CX leaders 100% yes 16 All other plans 56% yes 16</p>	
17. Do you have customer experience training programs for all, most, some or none of your business unit managers?	--- 0	<p>% of plans</p> <p>0% 20% 40% 60%</p> <p>All 14 Most 1 Some 12 None 17</p>	
Total 'yes' responses	+0		
Percentage of 'yes' responses	0%		



## Appendix: Customer experience feedback and training for executives.

Question	You	All participants	#						
2. f. Are performance reviews or compensation (i.e., salaries and/or bonuses) linked to strategic member experience metrics for all, most, some or none of your executives?	--- 0								
8. Do you compile member feedback reports with quantitative and/or qualitative feedback on a regular basis for executives?	--- 0	<table border="1"> <tr> <td>CX leaders</td> <td>88% yes</td> <td>14</td> </tr> <tr> <td>All other plans</td> <td>32% yes</td> <td>9</td> </tr> </table>	CX leaders	88% yes	14	All other plans	32% yes	9	
CX leaders	88% yes	14							
All other plans	32% yes	9							
8. f. Do you meet to discuss member feedback reports?	--- 0	<table border="1"> <tr> <td>CX leaders</td> <td>88% yes</td> <td>14</td> </tr> <tr> <td>All other plans</td> <td>40% yes</td> <td>11</td> </tr> </table>	CX leaders	88% yes	14	All other plans	40% yes	11	
CX leaders	88% yes	14							
All other plans	40% yes	11							
17. Do you have customer experience training programs for all, most, some or none of your executives?	--- 0								
Total 'yes' responses	+0								
Percentage of 'yes' responses	0%								



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