

Case Study

American Express

American Express increases its commitment to excellent customer satisfaction with Cardiff TeleForm.

American Express, a global travel, financial and network services provider, is a rock-solid, 150-year-old Fortune 50 company with over 84,000 employees. This longevity and success can in part be attributed to a strong commitment to customer satisfaction, which American Express demonstrates by collecting and processing over one million customer satisfaction surveys each year.

American Express management decided to look closely at customer experiences when they contacted its customer service department. Were the experiences productive and pleasant? What impact did the experiences have on the way customers perceived the company?

The Challenge

Data-entry operators hand keyed the forms into a mainframe database, which analyzed the data. Comments entered onto the form were separately keyed into a FoxPro database so that upon request, the Customer Process Listening department (CPL) at American Express could provide departments with specific customer feedback.

“The surveys were a huge hit,” said Michael Garguilo, Project Coordinator of the Customer Process Listening (CPL) department at American Express. “Customers appreciated the opportunity to provide input, and management was better able to target its customer service efforts.” But this success came at a significant cost. To ensure the accuracy of data, the forms were keyed in twice by two different operators, and the results were then compared. If all entries were consistent, the form was accepted. If inconsistencies were found, then the form was keyed in a third time. If the third version was consistent with one of the first two, that version was accepted. And if inconsistencies remained, the form was routed for manual verification.



This data-entry method was very labor intensive, and the number of surveys being processed required a department of 17 full-time operators. While the desire to continue to expand the number and types of surveys existed, an ever-increasing number of data-entry operators would be required at a total cost of about \$100,000 for every three operators. An even faster pace of hiring would have been necessary in order to satisfy two additional needs: processing longer surveys and shortening the 30- to 45-day turnaround time for the queries on customer comments.

Said Garguilo, “Even though continuing to increase the amount of collected data and shortening the query time had clear value, the human resource expenditure would have been enormous, so we examined the new PC-based automated data collection systems, and found that the cost benefits were obvious. We implemented a system that has grown with our needs and paid for itself over and over again through reduced labor and higher productivity.”

The Solution

After a review of the available solutions, Garguilo began working with Atlanta-based Linmar Systems, a leading supplier of automated data collection, data entry and data management systems.

Garguilo relates, “I really liked the capabilities of the automated system. I was able to begin processing multiple surveys quickly and easily, and stopped hiring additional staff. I was particularly impressed with the

Customer at a Glance

American Express

Industry: Finance

Application: Customer survey forms

Challenge: Streamline processes, improve accuracy, minimize expenses and scale to handle the increasing volume of forms.

Solution: Cardiff TeleForm,® Bell & Howell Scanner, IMR Alchemy Gold, FoxPro Database.

Results: Process over one million forms a year using over 600 different form templates in 12 different languages for 11 different countries.

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For Mark King, senior manager, Customer Process Listening, the long-term success of the solution came from the constant commitment to improve the product. “TeleForm® has successfully matured as our business needs have grown. Our ability to integrate the product with legacy platforms and distributed systems has allowed us to quickly scale to an enterprise scope. Cardiff’s support was very helpful in resolving the integration issues and challenges created by the dynamics of our processes.”

The Benefits of Cardiff

The current system includes Cardiff TeleForm, a Bell & Howell 6338 duplex scanner, and an IMR Alchemy Gold image archiving and retrieval system for storage of the original images.

Today the surveys are scanned in to TeleForm, which automatically determines which of the over 600 American Express form templates matches the processed forms. Next, using a patented multiple-engine recognition technology, the software “reads” the hand-printed information from the form, and the data is then verified according to rules created in the form template. According to Garguilo, because of the level of accuracy of TeleForm, approximately 75% of all forms require no human intervention at all.

The remaining forms are passed on to the TeleForm Verifier, where an operator compares the interpreted data with an onscreen image of the original survey and, with a minimum of keystrokes, accepts the data or makes corrections.

“With TeleForm,” said Garguilo, “my entire data-entry requirement is only one staff person, even as our processing volume has exceeded one million forms a year. Using

a manual system would literally have required hundreds of data-entry operators.”

Once the data has been accepted, it is exported to disk and transferred to the mainframe database. The images are stored using IMR Alchemy Gold. “The ability to process the images through the system and store them permanently in a searchable form has been a significant benefit,” said Garguilo. “We were collecting so many paper forms that we could store only a couple months’ worth at time. Now we can easily save every survey, which expands our ability to go back and ask new questions about the data. And because of the retrieval capabilities, we have also eliminated the separate process of keying comments into the FoxPro database, which alone saves approximately \$100,000 a year, while our ability to respond to requests for information from our departments has been reduced from weeks to days.”

The major benefit, however, is that American Express is able to offer better customer service. According to Mark King, “The focus on the customer is of paramount importance at American Express, and the measurement of the customers’ perception of service delivery is visible at all levels of management. This department is a key customer listening post, and TeleForm is key in knowledge acquisition.”

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—Michael Garguilo, CPL Project Coordinator,
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