

KNOW YOUR SCORE



Susan Leigh Dowdy
Chief Customer Experience Officer

Contents

3		Letter from the autor
4		SCORE defined.
5		Preface: Where is your weakest link?
6		Frequently asked questions
7		Center of Excellence
8		Chapter 1: service SCORE
9		Chapter 2: technology SCORE
10		Chapter 3: triple bottom line SCORE
11		Chapter 4: SCORE defined
12		Chapter 4: SCORE explained
13		Case Study: Agnos SCOREs
14		Chapter 5: promote your SCORE
15		About us bios
16		Power of One
17		Contact Us

“**From the mailroom to the boardroom**”
is a phrase I live by to remember who makes an organization successful.

Most CEOs have been chosen to lead an organization because they have all the right stuff. However, they probably do not know exactly what happens along each touchpoint of their customers’ journeys. They entrust each person in their organization to deliver the gold star service expected – even demanded – by their customers. A good example of this is the empowerment of the housekeeping staff at The Ritz-Carlton. Every staff member is given the authority to take certain measures, on the spot, to turn a dissatisfied customer into a satisfied one. In essence, every person in this type of organization is somewhat of a little “miniCEO” of the process they own. But, with authority comes responsibility. It is critical we measure the performance of our customer-facing operations to ensure accountability for the housekeeper, the CEO, and everyone in between. We must know our SCORE.

Knowing our SCORE is vital for our customers, regulators, other stakeholders, and the integrity of our most important asset – our brand. In our mobile culture, high performance levels depend on having the right balance of technology that is critical to a great digital experience for our customers. And, at the end of each day, we should always ensure all decisions reflected in our SCORE have a positive impact for the good of people, planet, and profits.



A handwritten signature in black ink, appearing to read "Susan".

In “Know Your SCORE” we will review the purpose and process of calculating our SCORE. We will also review how we can market and promote our SCORE on our own journey of **being the gold standard in our respective markets.**

Susan Leigh Dowdy
Chief Customer Experience Officer
Agnos, Inc.

SCORE

\skor\ a number that expresses accomplishment or excellence

Excellence is not a destination. It is a continuous journey that never ends

— Brian Tracy



Preface

From end-to-end...

“
If you define the
problem correct-
ly, you almost have
the solution ...

”

Steve Jobs

Where is Your Weakest Link?

Website - Social sites - Chat - Customer service representatives
Mobile Text - Customer policies - Employee policies - Technology Other

We can't assume our customers form an opinion of us after they officially enter our universe. Obviously, once they contact us or buy a product from us we can track their satisfaction through feedback instruments such as surveys, voice of the customer recordings, and social activity. But what about what they say and do in the shadows?

It is an understatement to say technology has empowered consumers. They can visit our website, social sites, and go into chat rooms to gather information about us and we may never know it. We may have the most highly trained customer service representatives who delight our buying public when they contact us by phone or chat. But, if our website sucks, we may have lost a customer before we ever meet them. On the other end, if service or product issues are not properly addressed by our contact centers after the sale we may not be able to retain a customer. Even worse, that customer may become an activist detractor.

The only way we will know how well we are performing is to first understand service levels we are providing to our customers... from end to end.

It is critical all customer-facing operations provide the same wow facto to ensure we delight our customers from end to end ... from the mail room to the boardroom.

... we must know our SCORE

SCORE (Customer Operations Risk Evaluation)

Frequently Asked Question



Are you the Emperor
with No Clothes?

What is SCORE?

SCORE is a system designed specifically for the financial services industry to proactively assess the performance of customer-facing operations, technology, and your triple bottom line.

What will my SCORE reveal?

Your SCORE will reveal areas of substandard performance that can potentially lead to increased customer detractions, regulatory scrutiny, and damage to your brand - lost revenue and profits.

How can I calculate my SCORE?

You can use our SCORE calculator to quickly assesses 120+ customer practices using our customer experience (Cx) SCORE by answering some simple questions.

How hard is it to calculate my SCORE?

It's easy! We have developed a digital SCORE card that is intuitive, logical and easy to navigate.

How long does it take to calculate my SCORE?

It takes about an hour to calculate your high level SCORE.

What happens after I know my SCORE?

The outcome of the SCORE assessment will provide a high level diagnosis of areas that need attention. We can develop an improvement plan based on realistic resources, budget and time.

What should I do with my SCORE?

Having your SCORE will allow you to illustrate to your senior managers, regulators, and the market a commitment to excellence in service to people, planet, and share holder value.

Why should I know my SCORE?

Don't be the last to know where you are below standard. You can't manage what you don't measure.

What if I don't know my SCORE?

Not knowing your SCORE means you are "emperor with no clothes." Everyone else is aware of your short comings except you.

How do I get started?

Review the process in the next few pages then contact us to schedule your individual SCORE session: SCORE@agnos.io or www.agnos.io/SCORE/registration

SCORE

is a diagnostic

tool developed through our

Customer Experience (Cx) center

of Excellence designed to diagnose the health

of customer facing operations, evaluate our allocation

of digital assets, and commitment to our triple bottom line

Center of Excellence

1 SCORE

Step 1: calculate your service SCORE



80%

of businesses use customer satisfaction scores to analyze customer experience and improve it

- Harvard Business Review

Who is interested in my service Score?

- Customers
- Regulators
- Shareholders
- Supply Chain Partners

No is not anegative. What one organization may be doing may not be suitable for another organization

WHY

Numbers don't lie. Unless we measure our service levels we will not be able to effectively manage and grow our business. If we know our SCORE we can evaluate the infrastructure health of our customer-facing operations. If we don't we cannot proclaim to our customers, regulators, and the overall market our ability to deliver service levels worthy of our brand..

HOW

We will answer "yes" or "no" for ___ customer- focused questions to determine where we are allocating our customer service assets.

WHAT'S NEXT

Once we know our SCORE we will have a blueprint we can use to identify areas for service improvements and prioritize resources for targeted areas that need attention. We can delve deeper to consider whether we should implement a new process, modify a current process, or stop doing something altogether that does not add value to our promise to our customers

SERVICE



Where can I promote my SCORE?

- Product Declarations.
- Website.
- Social sites.
- Marketing materials.
- Cocktail parties ...

2 SCORE

Step 2: calculate your technology SCORE



57%

customers prefer companies who can be reached via mail, chat, video-chat, social media platforms over those using traditional means of voice based customer support.

- Ameyo, 2016

Who is interested in my service SCORE?

- Customers
- Regulators
- Shareholders
- Supply Chain Partners

One size does not fit all. Each organization should have its own unique balance of digital and non-digital assets.

WHY

Technology is the lifeline of successful delivery of the connected experience our customers demand and deserve. Our technology must support our people. But, we must be certain we carefully invest in the ideal digital solutions for our operation . . . one size does not fit all.

HOW

We will answer “yes” or “no” for __ questions to determine where we are allocating our technology assets.

WHAT’S NEXT

Once we know our technology SCORE we will be able to evaluate whether our digital and non-digital assets are properly balanced to meet and exceed our customers’ expectations. We will also have a blueprint we can use to identify areas for decommission of certain digital systems, installation of new systems, upgrades for certain systems.

TECHNOLOGY



Where can I promote my SCORE?

- Product Declarations.
- Website.
- Social sites.
- Marketing materials.
- Tradeshow.

3 SCORE

Step 3: calculate your triple bottom line SCORE



80%

Of respondents in noted that measuring social and environmental performance is “very important” or “somewhat important”, because doing so can improve the financial performance of investments and inform investment decisions

- Global Impact Investing Network Survey

Who is interested in my service Score?

- Customers
- Regulators
- Shareholders
- Supply Chain Partners

The Power Of One Are our people, planet, and profit policies aligned?

WHY

We have our customer service and technology SCOREs. Now we must ask, “are my customer and technology policies aligned with my commitment to corporate social responsibility (“CSR”) for the good of people, planet, and profit?” Unless we conduct an objective assessment we cannot understand our own CSR position.

HOW

We will answer “yes” or “no” to ___ questions that will determine if we have solid policies for (1) the good of all people,; (2) protection of our local and global communities; and (3) delivery of value to our shareholders.

WHAT’S NEXT

Once we know our triple bottom line SCORE we will be able to develop the most optimal policies for excellence in people-focused behaviors; commitment to sustainable local and global communities; and (3) delivery of value to our shareholders.

TRIPLE BOTTOM



Where can I promote my SCORE?

- Product Declarations.
- Website.
- Marketing materials.
- Investor Calls and Communications.
- Dow Jones Sustainability Index (DJSI) research shows that companies using triple bottom line auditing significantly out perform the Dow Jones stock market Index.

4 SCORE

Every SCORE defined

- 1 Infrastructure**
Are our systems connected to ensure optimal customer experiences.
- 2 Strategy**
Are our operational plans aligned with our corporate vision to serve our stakeholders
- 3 People**
Do we treat people –customers, employees, other stakeholders –with respect.
- 4 Process**
Do our means justify the end results
- 5 Technology**
Do we have the right balance of digital and non-digital assets.
- 6 Data / Metrics**
Do we collect feedback from employees, customers, stakeholders
- 7 Insights**
Do we interpret feedback we collect.
- 8 Training**
Do we foster continuous learning for our employees for optimal performance
- 9 Continuity**
Do we have back-up plans in case of emergencies
- 10 Performance**
Is our compensation plan designed on a merit based system
- 11 Innovation**
Does our culture encourage an open-minded approach to doing business
- 12 Corporation**
Social Responsibility Are our policies aligned and for the good of people, planet, and profit.

4

SCORE

Step 4: understand your SCORE

CLIENT		Agnes, Inc.			Potential	Earned	%
DATE		MONTH	DATE	YEAR			
	Section	1	Infrastructure		2	2	100%
	Section	2	Strategy		5	4	80%
	Section	3	People		8	6	75%
	Section	4	Process		20	14	70%
	Section	5	Technology		25	24	96%
	Section	6	Data Metrics		23	21	91%
	Section	7	Insights		16	13	81%
	Section	8	Training		5	5	100%
	Section	9	Continuity		6	6	100%
	Section	10	Performance		4	4	100%
	Section	11	Innovation		3	3	100%
	Section	12	Corporate Social Responsibility		1	1	100%
		13	TOTAL		118	103	87%

“
Taking our SCORE
card is fast and simple...
yet quite revealing
”

Every SCORE will reveal the percentage of points earned for 12 unique capabilities. This format enables us to understand – at a high level – where our strengths and challenges lie. From there we can delve deeper for root causes of issues and evaluate steps to take for continuousimprovement.

The SCORE for each capability is also represented in a snapshot to easily identifya-reasthatneedimprovement.

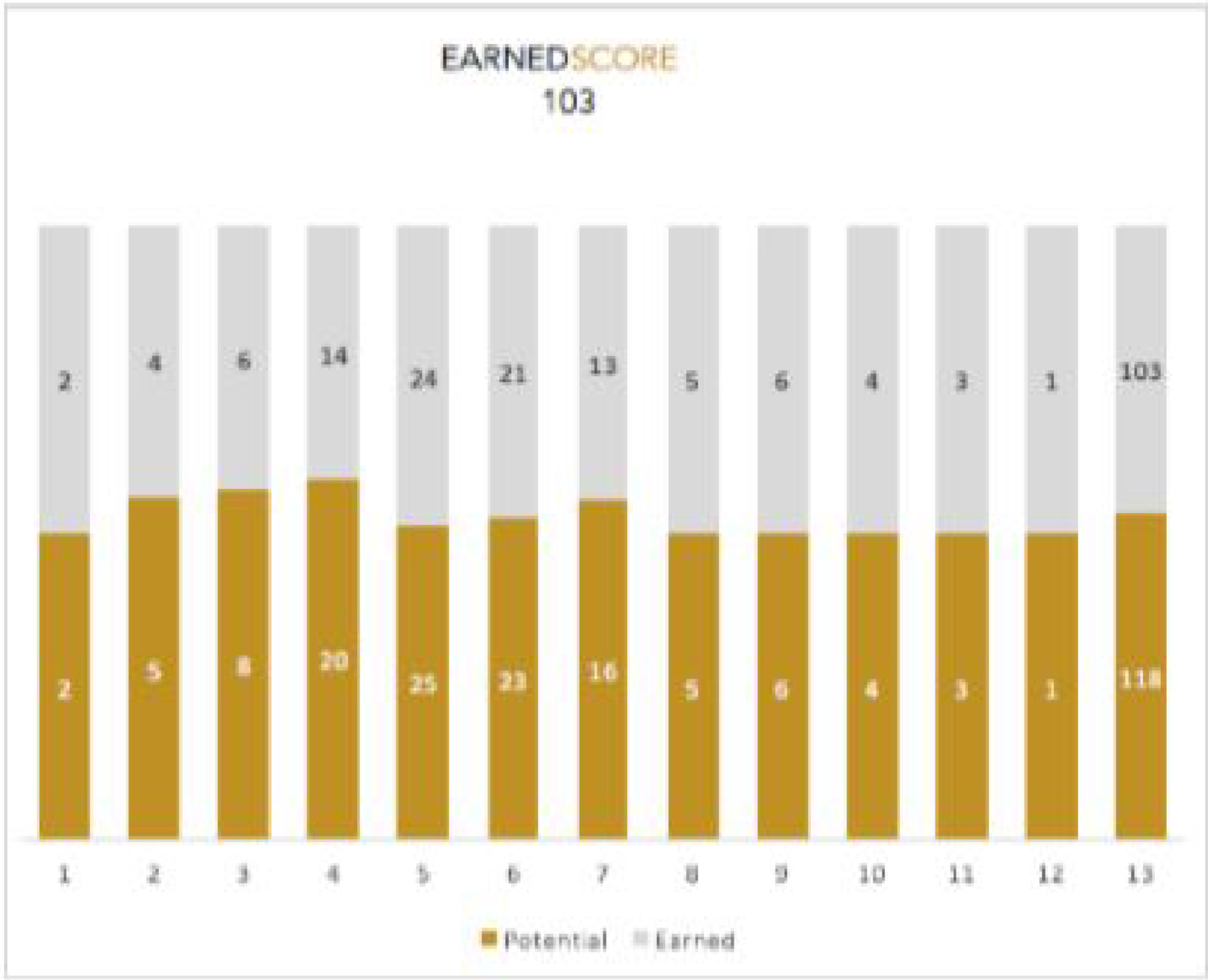
“A Picture Is Worth A Thousand Words”



4

CASE ESTUDY: SCORE

Agnos, Inc.'s SCORE



OUR
SCORE: 87%

we walked the walk

We realized the most effective way we can advise our clients through the assessment process is to walk a mile in their shoes by conducting our own assessment ... so that’s what we did

CLIENT		Agnos, Inc.					
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	Section 7	Insights			16	13	81%
	Section 8	Training			5	5	100%
	Section 9	Continuity			6	6	100%
	Section 10	Performance			4	4	100%
	Section 11	Innovation			3	3	100%
	Section 12	Corporate Social Responsibility			1	1	100%
	13	TOTAL			118	103	87%

WE RECEIVED
103 of 118
• POINTS •

BOTTOMLINE

Where We’re Strong

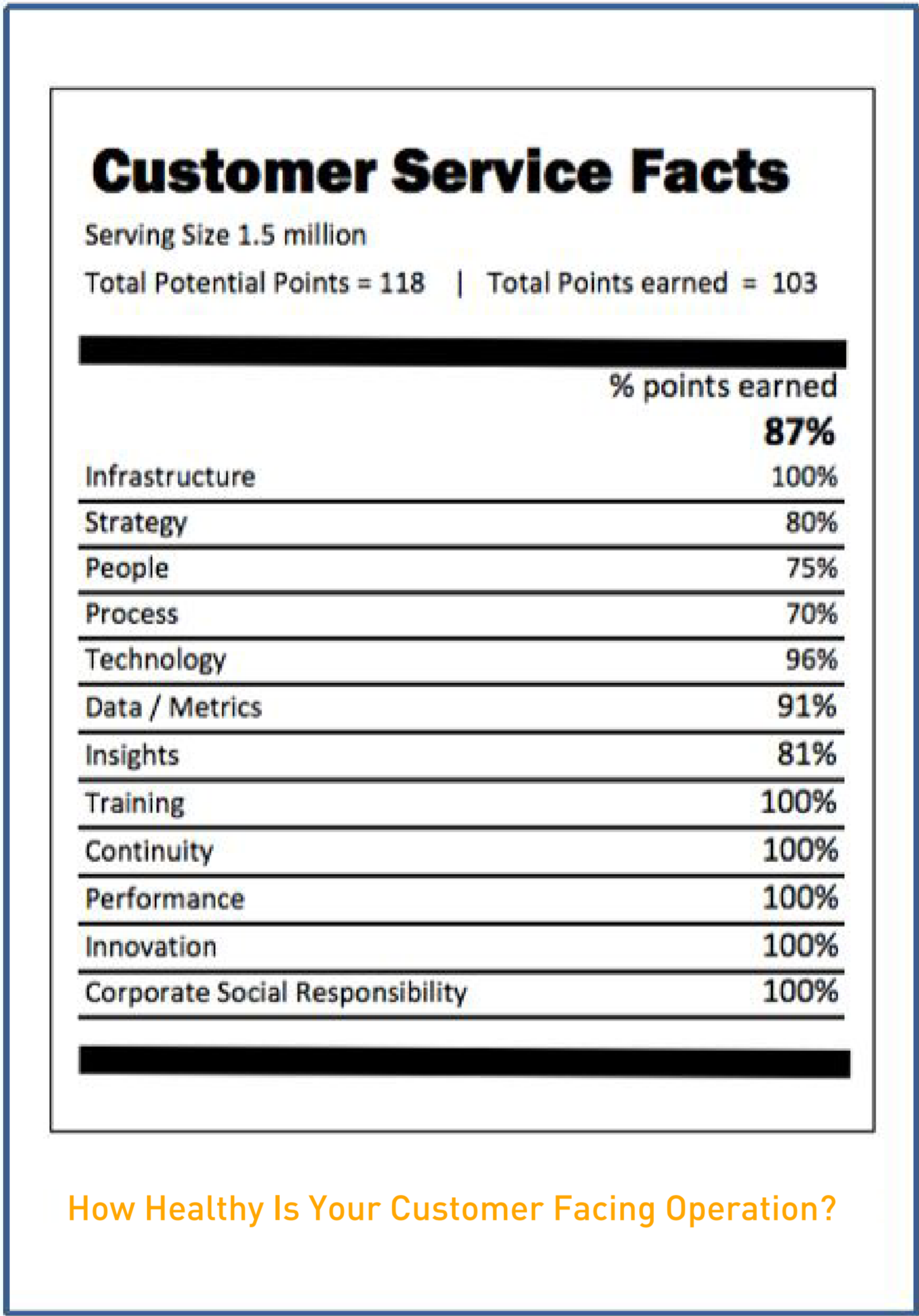
- Infrastructure
- Training
- Continuity
- Performance
- Innovation
- Corporate Social Responsibility

Where We Need Improvement

- Strategy
- People
- Process
- Technology
- Data | Metrics
- Insights

5 SCORE

Step 5: promote your SCORE



73%

of customers say they are more willing to pay more for a product that promises transparency. (Inc. 2016)

Sharing our SCORE with executive management also secures buy-in and trust. Managers often need the support from the executive level to promote what we are doing right and invest in capital improvements for what we could be doing better. SCORE offers an objective metric executives can trust.

How many times do we review the nutritional label of a particular food before making a purchasing decision? By openly sharing our performance levels we gain the trust of our customers, regulators, executive management and other stakeholders.

Transparency Leads to Trust

Sharing our SCORE offers the perfect forum to share our vision and plans for continuous improvement. SCORE says, “we see what you are saying.” Promoting our SCORE engages our customers which enables us to assume a position of market leadership and customer advocacy.



ABOUT AGNOS

Agnos is a global software factory and digital agency, based in Miami, that provides a broad range of services and solutions. We are a technology consulting firm that aims to revolutionize IT through engineering, innovation and design, empowering organizations in every aspect, while advocating for positive social impact.

“

alignment of technology, service, and social responsibility platforms for the good of people, profit, and planet

”



Susan Leigh Dowdy

Global. Customer. Success.

Susan has over 15 years experience in designing, installing, and managing customer service practices in Fortune 50 companies as well as entrepreneurial start-ups. While serving as global head at American International Group (AIG) Susan and her team consolidated customer “best service practices” in operations spanning 78 countries and 25 lines of business. Her “from the mailroom to the boardroom” approach is evidence of her belief that inclusion of all perspectives is key to success.

THE POWER OF ONE

“ alignment of technology, service, and social responsibility platforms for the good of people, profit, and planet ”

A G N O S is a collaboration of digital transformation, customer success , and corporate social responsibility experts who can deliver the . . . power of one.

A G N O S designs every digital solution through the customer success lens driven by a commitment to corporate social responsibility the . . . **power of one**

CONTACT US



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KNOW YOUR
SCORE