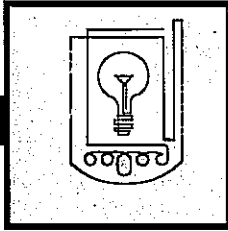


Good customer service doesn't exist without self-service

BY WILLIAM DEFOOR JR.

While attending a recent industry conference, I found myself surprised at the reception to the message of one of the breakout sessions.

A panel moderator started by passionately encouraging the audience to read, and take to heart, a new article that claimed, "Self-service is no service." I had read this piece and found it insightful though not moving, so I was taken aback by the rousing applause that followed.



TIPS ON TECHNOLOGY

The audience was overwhelmingly made up of voluntary benefits people, so I did expect there to be some agreement with the article's message, since the commonly held belief among these brokers is that nothing can replace face-to-face sales. I can also relate to the frustration of listening to endless options while trying to reach someone for help on the phone. However, the Internet is exceptionally good at collecting data and delivering information. Moreover, it is still in its infancy, when user interfaces often get mistaken for self-service functions.

But as the panel discussion went on, only one member offered a defense of self-service, calling it "an arrow you need in your quiver to be competitive." Even though attendees acknowledged that technology, particularly online enrollment, made life easier for them, hanging over the conversation was the article's repeated caveat to beware of self-service.

I do have an opinion, of course, which is: Without self-service, you can't afford good customer service.

Our society has developed a greater emphasis on communications and data. Cell phones, the Internet, e-mail, online this and online that have become the norm. If agent providers are not part of this today, they likely will not be around tomorrow. Online systems collect data and communicate information 24 hours a day, seven days a week, some better than others. Consider the alternative.

What is undeniable is that productivity and competitive advantage result from the

right automated support system.

The improvement in productivity is obvious when comparing the time and cost associated with paper processing versus an online database of employers, employees, benefit plans, benefit descriptions and so on. Even if one does not embrace online enrollment, such a database is absolutely necessary.

And that productivity enhancement leads to the ever-elusive competitive advantage.

Think about it: If you are processing paper, you don't have time to generate new business. If you don't have an automated system with document management and multiple communications capabilities, you're certainly not going to compete with someone who does.

If I am a client and my child is going away to school this fall, I might want to know if she will be covered under my health plan. Using an automated system, I can view benefit summaries and send questions to my broker. The system alerts the broker, keeps track of the inquiry and allows the broker to respond electronically to my question. Knowing my broker, I'll get a phone call the next morning to make sure I am satisfied with his service.

I certainly would want the ability to communicate online when it's convenient for me. I can't count the number of times I have been interrupted by a phone call for something I could have taken care of electronically at my leisure.

The point is simple. If you are not offering self-service to your clients, your competition will, and you can say goodbye to the business you've worked so hard to build.

Finally, if your system does not serve you, you should look for another. I have always believed the system should work for the person, not the other way around. It must facilitate the person's actions and provide the data necessary to perform tasks, including providing the best customer care and service available, in the most productive way possible.

You need to know volumes and types



of inquiries to resolve problems proactively. A good system should facilitate this. If you have online benefit descriptions and no one is taking advantage of them, maybe the system should automatically e-mail employees with news, changes, announcements and reminders.

Systems can be as user friendly to your clients as you demand. PowerPoint presentations, animation and audio are just a few examples of how to make self-service more palatable. The article I mentioned earlier points out that people today just don't read and extols the virtues of using "tele-enrollment," where clients see and talk to a person when going through the online enrollment process. This is a great first step, but it should not be the last step.

Innovation's first steps usually are considered lacking, and certainly they should be viewed with caution. But when appropriate, they should be embraced as a catalyst to better times ahead. All we need to do is take a positive attitude and discover the advantages.

Self-service will empower us and create a competitive advantage, if we choose to make it do so. — EBA

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