

Seller Beware:

The Curse of the Disloyal Customer

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Findings from a recent survey of US and UK consumers

Accenture research indicates that high performance businesses outperform others in their industries by mastering specific capabilities—including those marketing skills that create strong, lasting bonds with customers. Our research also indicates that the ability to deliver a consistent—and consistently satisfying—customer experience plays a key role in creating customer loyalty.

Organizations that manage to create loyal customers reap substantial benefits. Loyal customers may also serve as company advocates, spreading positive word about the company that strengthen its brand and make it easier to convert prospects to customers.

In short, customer loyalty improves the bottom line and grows the top line. In fact, without strong customer loyalty, organic growth is extremely difficult (not to mention costly) to achieve. However, loyalty often is misunderstood, and companies' attempts to strengthen it

frequently are misguided. In the face of growing fickleness among customers of all types of companies, widespread misconceptions obscure the nature of loyalty, how it's created and how to sustain it.

One of the most common mistakes companies make is to equate customer satisfaction to customer loyalty. As a recent Accenture survey of consumers in the United States and United Kingdom illustrates, the two are not the same, and any company that fails to recognize this fact risks waking up one day to find its most satisfied customers switching to the competition.

Customer satisfaction: a poor indicator of customer loyalty

According to a recent Accenture study of 10 product and service categories, customers in the United States and United Kingdom are a restless lot. A full 90 percent of the 2,000 consumers

surveyed said they could be persuaded to switch or discontinue doing business with a company they currently patronize, depending on the incentive.

Furthermore, nearly 60 percent said they had, in fact, decided to switch or discontinue using at least one type of company included in the survey during the past 12 months. Those in the United Kingdom are more likely (63 percent) than in the United States (53 percent) to have switched or discontinued service. As well, more individuals between the ages of 18 and 54 and those with at least some college education have switched or discontinued service in the past year.

As if those findings are not discouraging enough for providers, nearly two-thirds—64 percent—said they are likely or even very likely to switch or discontinue doing business with companies they currently patronize. The companies most at risk include Internet service providers and

Figure 1: Satisfaction versus loyalty

Consumers are highly satisfied for the most part...

Provider type	% indicating company met or exceeded expectations	
	US	UK%
Retailers	90%	89%
Internet Service	82%	82%
Home telephone service	74%	77%
Hotels	78%	73%
Utilities	77%	69%
Banks	82%	61%
Wireless/cell phone service	61%	68%
Cable/satellite TV service	66%	59%
Airlines	54%	66%
Life insurance	57%	46%

...but very willing to switch providers if the incentive is right

Reason to switch	% indicating would switch providers		
	US	UK	All
Any reason	88%	86%	87%
Lower price	80%	77%	79%
More reliable/better service	58%	58%	58%
Better products	48%	46%	47%
Offers suited to my needs	48%	45%	46%
Access to a real person	34%	37%	36%
More product choices	31%	29%	27%
Rewards program	29%	29%	29%
More accurate billing	20%	24%	22%

wireless cell phone companies, followed by retailers, hotels, airlines, and home telephone service providers. Once again, more of those in the United Kingdom (68 percent) than in the United States (61 percent) are likely to switch—and more than one-fifth of United Kingdom respondents indicated they are likely to switch in eight of the 10 categories. People ages 18 to 54, those with a high income level, and college graduates also showed a higher predisposition for switching in the next year.

These findings may not come as a surprise to some, given the increasing ease—due largely to the Internet—with which customers access product information, compare price and move their business from one provider to another. What might be surprising, however, is that these 2,000 consumers also reported a fairly high level of satisfaction with many of their providers. When asked to evaluate whether companies in a range of industries met or exceeded their expectations as customers, approximately three-quarters or more of our survey respondents reported favorable experiences with businesses in six industry categories:

- Retailers received the most glowing reviews, being seen by 90 percent of consumers as either meeting or exceeding their expectations.
- Not far behind: Internet Service Providers (ISP), cited by 82 percent.
- Home telephone service providers (76 percent), hotels (75 percent), utilities (73 percent), and banks (71 percent) also were perceived by a large majority of consumers as meeting or exceeding expectations.
- About six in 10 consumers were satisfied by their experiences with three of the remaining four types of companies—wireless telephone providers, cable/satellite television providers, and airlines—while slightly more than half said life insurance

providers had met or exceeded their expectations.

However, any sense of accomplishment these companies take in meeting or exceeding customers' expectations may prove fleeting, as it also appears from the survey that satisfied customers do not necessarily mean loyal customers (Figure 1).

For instance, while 82 percent of respondents said their ISPs had either met or exceeded their expectations, respondents were more likely to have switched or discontinued ISP service during the past year than any other provider category—and they were most likely to switch ISPs in the next year.

Equally surprising was the reverse: Respondents were least likely to switch life insurance providers, even though life insurance was the category selected least often (57 percent) as meeting or exceeding expectations.

Many factors contribute to high or lower levels of industry churn—maturity, level of competition and technology substitution, to name a few—and these survey results do not reveal these underlying causes. They do, however, show that the causal relationship between customer satisfaction and customer loyalty is indirect and unpredictable—if it exists at all. Furthermore, this study plainly shows the disadvantages of tracking satisfaction alone as a management tool for predicting and managing future churn.

In short, any company that believes that simply generating a strong level of customer satisfaction will secure its customer base should think again.

Beware a customer scorned

Our survey also showed why that would be unwise. Adding insult to injury, some respondents revealed themselves as not only fickle but potentially harmful to provider reputations (Figure 2).

Most consumers (94 percent) in both countries would be likely to take action against companies that failed to meet their expectations: half of our respondents said they would buy less or less frequently, or investigate the competition's services, while 69 percent said they would share their negative experience with friends, family and colleagues, or switch to a competitor.

Encouragingly, 62 percent said they would communicate their dissatisfaction directly to the provider—at least giving the company an opportunity to address the problem.

While companies that don't satisfy customers risk incurring customers' wrath, the inverse is also true: Companies that inspire customer loyalty enjoy substantial rewards (Figure 3). About four in five (81 percent) survey respondents said they will continue buying from companies to whom they are loyal. This is particularly true among those aged 40 and older, and those with at least a college degree. Approximately three in four (74 percent) respondents are likely to recommend their favorite companies to others. About half said they would respond to "specials" or purchase more. And nearly one-third indicated they would provide a personal endorsement or share information with the company about improved products or services.

Clearly, there are strong motivations for a company to continue striving for high customer satisfaction—whether it's to get customers to buy more, spread good words about the company, or simply to avoid being blacklisted or disparaged by former customers.

Why customers stick—or don't

So what motivates customers to stay with one company while refusing to do business with another? What determines consumers' interactions with and attitudes toward their providers?

Figure 2: Actions consumers take when expectations are not met

	US	UK	Total
Share my negative experience with family and friends	68%	70%	69%
Switch to a competitor	68%	70%	69%
Communicate my dissatisfaction directly to company	63%	62%	63%
Research competition's products and services	52%	51%	51%
Buy less or not buy as frequently	52%	48%	50%
Limit the information I would share with the company	18%	21%	20%

Figure 3: Actions loyal consumers are likely to take

	UK	UK	Total
Continue purchasing	82%	81%	81%
Recommend the company to others	74%	75%	74%
Respond to specials	50%	52%	51%
Provide direct positive feedback	42%	34%	38%
Provide personal endorsement	30%	32%	31%
Share information with company for improved products and services	18%	21%	20%

Contrary to conventional wisdom, consumers are not compelled to stick with a company based on such perks as loyalty cards and airline miles—at least according to our survey respondents. And lack of knowledge about their options is certainly no longer a reason for consumers to stay with providers they no longer favor: The once-arduous task of seeking out and evaluating alternative providers is of a disincentive to switch as the Internet has given customers a wealth of information at their fingertips. (See Figures 4 and 5.)

Price tops them all. According to our survey results, the most influential—and probably least surprising—factor in a customer's decision is price. What people pay for specific products and services is far and away the most significant determinant of where people shop and how loyal they are to those companies.

The largest percentage of respondents—48 percent—said the fact that the

products' or services' prices suit their budget has a strong or very strong impact on their decision to continue using a company with which they have been doing business for at least a year. Ominously, 79 percent of consumers said they would switch providers for a better price assuming the products or services are comparable, and according to 30 percent of respondents, their principle reason for switching providers in the past year was that they found the same type of offerings elsewhere for a lower price.

Finally, when asked to indicate what companies that have failed to meet their expectations could do to keep their business, the largest percentage of respondents said the company should offer products and services at lower rates than their competitors.

Service is another factor. Consumers are adamant that how they're treated and the ease and speed with which their issues are resolved play an important role

in the decisions about which providers to patronize and which to avoid.

For instance, 60 percent of all respondents said they would be willing to switch providers for more reliable or better service, while 31 percent indicated that a company's unwillingness to take sufficient actions to meet their needs had a strong or very strong impact on their decision to stop patronizing a particular company. Furthermore, 43 percent noted that a major factor in their decision to continue using a specific company is that the organization corrected problems in a timely manner and in such a way that the issues did not reoccur.

Incidentally, most consumers believe good customer service should be a core competency of the companies with which they do business, and should not be considered an "add on." In other words, companies should not expect customers to bear the cost of improving service, as evidenced by the fact that

Figure 4: Reasons consumers decided to switch providers in past year

Percentage of respondents who indicated this factor had a strong or very strong impact on their decision to switch.

	US	UK	Total
Found the same offerings for lower price	41%	44%	43%
Had a negative feeling about my experience	36%	31%	34%
Another company offered more choices	34%	33%	34%
Quality of offerings has deteriorated	34%	32%	33%
Company did not go above and beyond to meet my needs	32%	29%	31%
After giving feedback, offers did not improve	31%	28%	30%
Company reps were not trained well enough to understand my needs	27%	26%	27%
Weren't enough perks and awards for being loyal	18%	21%	20%
Company did not have enough staff dedicated to my needs	18%	17%	18%
I wanted to try something new	11%	8%	10%

Figure 5: Reasons consumers have stayed with providers

Percentage of respondents who indicated this factor had a strong or very strong impact on their decision to stay with providers.

	US	UK	Total
Price of product or service suits my budget	47%	49%	48%
I trust the company's offerings	50%	41%	45%
Problems are fixed in a timely manner and do not recur	48%	37%	43%
I had a positive feeling about my experience	43%	34%	39%
I feel someone is always available to help	42%	32%	37%
Company reps are well trained/understand what I need	42%	30%	36%
Company goes above and beyond to meet my needs	39%	27%	33%
Company is always trying to improve offering based on my feedback	35%	27%	31%
I like their perks and awards for loyalty	23%	22%	22%
It is too much of a hassle to switch	19%	23%	21%

Most consumers believe good customer service should be a core competency of the companies with which they do business.

60 percent of survey respondents said they would not be willing to pay more for better service from any of the types of companies studied.

A third element of loyalty is trust.

Many consumers surveyed place a high degree of importance in a company's credibility and in knowing that a company's offerings will perform as promised. When asked why they continue to purchase products or services from a particular company, 45 percent of respondents said it's because they have grown to trust the company's products or services.

But trust can be broken easily—such as when a company solicits feedback from consumers on how to improve its products or services, but seemingly fails to act on the input consumers give. In fact, 30 percent of respondents said such a lack of credibility has played a strong or very strong role in their decision to stop using a provider in the past 12 months.


The customer experience also plays a major role in loyalty. Consumers are unlikely to do business with a company that, from their perspective, provides unpleasant interactions. In our survey, 34 percent of respondents said a negative feeling about their whole experience with a company had a strong or very strong impact on their decision to terminate their relationship with that organization. Conversely, 39 percent indicated that a positive feeling about the customer experience had a strong or very strong impact on their willingness to continue patronizing a company.

Tellingly, 36 percent of consumers said dealing with a real person when shopping or requesting service would be an incentive to switch providers. The fact that survey participants cited the customer experience as a major factor in where they shop confirms the findings of related Accenture research, which indicates that while multiple factors contribute to a company's

ability to win customer loyalty, the most important factor is mastering the development and consistent delivery of a branded customer experience. In fact, our research found that this ability may account for one-third of a company's ability to achieve customer loyalty. In Accenture's experience, companies that embody the key skills required to deliver the brand promise, day in and day out, are more likely to create a favorable customer experience and, thus, build stronger customer loyalty. These skills are predominantly people-management skills—including ensuring that all functions deliver the same branded experience, training all front-line people completely and effectively, and reinforcing the brand promise consistently across campaigns.

A company's actual offerings go a long way toward fostering or undermining customer loyalty.

In all the discussion about how important price, service, trust and experience are



to loyalty, it's easy to overlook the critical role that the actual offering being purchased plays in keeping customers coming back for more. As our survey respondents told us, the state of a company's product or service is a significant determinant of where they shop. Indeed, just under half of consumers surveyed said they would be willing to switch to a competitor if the new company's products or services were "better" or more closely suited to their needs.

Given that, it makes sense that one-third of respondents said deteriorating product quality strongly or very strongly influenced their decision to stop using a particular provider—or that approximately the same percentage indicated a company's constant efforts to improve products based on customer feedback played a significant role in their continuing to patronize the organization.

Demographic differences in loyalty

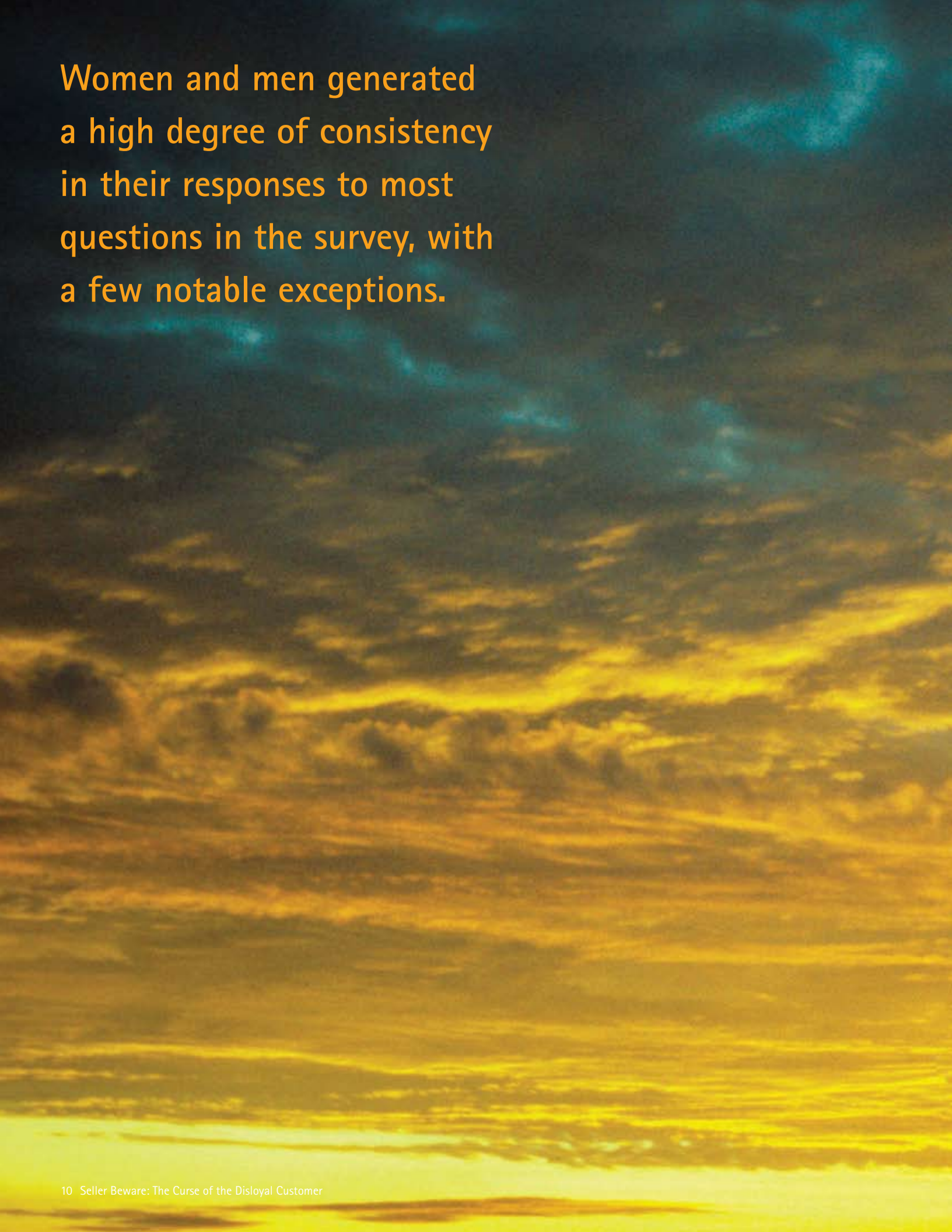
As might be expected, impressions of product and service providers vary—sometimes dramatically—by such factors as age, income level, gender and place of residence.

Country of residence Overall, a larger percentage of Britons than Americans have switched from any provider in the past 12 months. Respondents in the United Kingdom are less enchanted than those in the United States by banks, life insurance companies and utilities—being less likely to believe such companies meet or exceed their expectations, and less likely to think such companies are consistent in what they promise in their advertising and what they actually deliver. Moreover, a greater percentage of UK residents reported being likely or very likely to switch or discontinue doing business with these companies.

Interestingly, Americans are more likely to share information about their unmet needs and requirements with the companies they are loyal to, while those in the United Kingdom are more willing to provide information to such companies on their hobbies and interests.

While there is little interest among more than 60 percent of respondents overall in paying more for better service, United Kingdom residents are more likely to pay extra for better service from hotels and airlines. Those in the United States are more willing to accept additional fees for better service from wireless telephone service providers.

Americans are more willing to see a number of factors as having a strong or very strong impact on their decision to continue to patronize particular providers, especially trust in the provider's products or services;



Women and men generated a high degree of consistency in their responses to most questions in the survey, with a few notable exceptions.

having problems corrected in a timely manner; having a positive feeling about the overall experience of dealing with the provider; perceiving the company's representatives to be well-trained and understanding customers' needs; and the company's continuing to improve products and services based on customer feedback.

A much larger percentage of Britons than Americans believe the Internet has made it easier to switch providers both by providing quick access to information on competitive products and services, as well as enabling customers to sign up for services and move their accounts online.

Gender Women and men generated a high degree of consistency in their responses to most questions in the survey, with a few notable exceptions.

Women are more likely to switch providers because of a lower price at a competitor, negative feelings about the experience with the existing company, and greater choice and product quality offered by competitors.

Similarly, women are more likely to continue using a company because its prices fit their budgets, they trust the company's products and services, and they have positive feelings about the overall experience. Women also were much more likely than men to stay with a provider because they valued its perks and rewards, and because they believed switching was too big a hassle.

Income level When viewing the data by the income level of participants, we found a number of disparities in responses between high-income and low-income individuals.

High-income respondents are more likely than low-income participants to believe companies are meeting or exceeding their expectations—especially hotels, utilities, mobile phone service providers, airlines and life insurance companies.

Surprisingly, high-income respondents are just as price-sensitive as low-income individuals. Eighty-four percent of the former and 78 percent of the latter indicated they would switch providers for lower prices. However, high-income respondent are more likely to switch for the sake of superior service or products.

High-income individuals are more likely to share negative experiences about a company with their friends and family, switch to a competitor if a company is not meeting their needs, and to have actually switched providers in the past year. Furthermore, wealthy respondents are more likely than low-income participants to switch providers in the next year—especially wireless telephone service providers, retailers, hotels, airlines and life insurance providers.

The low-income group is more likely to provide positive feedback to and share additional information with companies to which they feel especially loyal. On the other hand, a larger percentage of high-income individuals said they would respond to such a company's customer satisfaction surveys.

The factors that influence the decision to stick with a provider or to switch vary only slightly between the high- and low-income groups. However, a greater percentage of low-income respondents believe home telephone service providers, banks, and utilities exhibit consistency between their ads and what they actually deliver. A smaller percentage of this group sees alignment between promises made and kept by hotels, airlines and life insurance companies.

Age Finally, age definitely plays a role in consumers' perspectives on product and service providers. In general, younger respondents tend to be more restless—ready to switch providers quickly if not satisfied—whereas older participants appear more willing to communicate with companies and give them an opportunity to correct mistakes. Furthermore, a noticeable generational gap exists in the factors

that foster or erode loyalty—a gap more pronounced in some industries than in others.

Overall, older and younger respondents expressed similar views on the types of companies that meet or exceed their expectations, with two notable exceptions: older individuals are more likely to say home telephone service providers, and less likely to indicate airlines, meet or exceed their expectations.

When companies don't meet their expectations, older consumers are less likely to share their negative experiences with friends and family or switch to competitors, and more likely to communicate their dissatisfaction directly to the company. Interestingly, older people tend to be less price- and service-sensitive than younger individuals, and few older respondents reported a desire for greater product choice or better rewards program as factors driving them to switch providers. Not surprisingly, a much larger percentage of younger consumers than older ones cited the Internet as a potent tool that makes it easier for them to switch providers when they are unhappy.

In general, younger people seem to expect more from companies—and punish providers when they don't deliver. Younger consumers are more likely than older ones to have switched providers in the past year—especially banks and wireless telephone service providers—and have done so primarily because the companies failed to improve their offerings despite getting feedback from customers, and because the companies did not go "above and beyond" to meet customers' needs. Additionally, younger survey participants are more likely than older respondents to expect to switch providers in the next 12 months (70 percent versus 56 percent).

When they are happy with companies, young people appear to be the better customer. They are more likely than older individuals to say they buy more

We believe the key is to develop insight beyond current customer behavior to create a branded customer experience that taps into unspoken needs and hard-to-measure attitudes.

products and services when they feel especially loyal to a company. Furthermore, younger people are more willing to share information of all sorts with companies to which they are favorably inclined, while older people will limit their data-sharing to responding to customer satisfaction surveys.

Interestingly, while younger people often are portrayed as skeptical and cynical, our survey found little substantive difference between the perceptions young and old have of companies' advertising. About equal percentages of both groups felt there is consistency between the promises made in companies' ads and what they actually deliver.

Analysis and recommendations

There's no question that various changes in the business context—including economic ups and downs, increased competition and choice, and

evolving consumer demographics—have made customer retention more challenging than usual. Our survey clearly demonstrates the impacts these changes have made on consumers and illuminates the factors that customers say will drive them to be more loyal.

What do companies have to do to meet customers' needs? By researching many successful companies—as well as working with hundreds of other organizations—Accenture has gained a unique perspective on what it takes to increase customer loyalty. We believe the key is to develop insight beyond current customer behavior to create a branded customer experience that taps into unspoken needs and hard-to-measure attitudes.

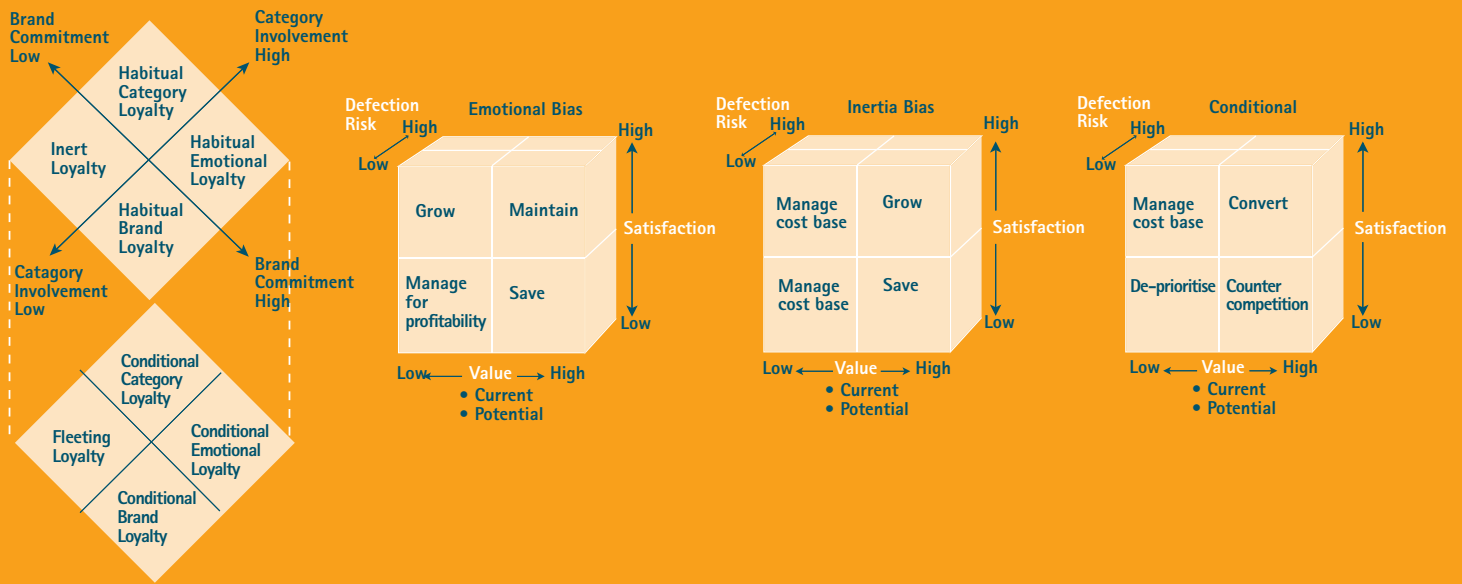
The concept of a lifetime customer is quickly becoming a quaint remnant of the past, and companies should recognize that virtually any customer may switch to the competition at any time. For some sectors, a high level of

churn appears to be inherent to doing business; in this case, companies will have to deal with the loss and learn how to be prosperous in spite of it.

When companies think about customer loyalty, they often frame the issue as *how do we keep customers from going to someone else?* By approaching the challenge as a negative—something they must keep from happening—companies put the focus on retention rather than loyalty, and management can easily come to view customer care as an annoying distraction from its primary agenda. Companies should recast the issue in a positive context—*how do we get customers to want us more than the alternatives?*—to reflect the central role that loyalty plays in achieving organic growth and profitability.

As we learned from our survey, multiple factors influence a customer's decision to stick with a company or leave. Price has the strongest influence, regardless

Figure 6: Multiple types of loyalty



of the type of provider or the customer's country of residence, age, gender or income. Trust is also an important factor in why consumers select and remain with specific providers. Forty-five percent of our respondents cited faith in a provider's products or services as part of their decision to stay with the company.

Service quality and the overall customer experience are strong influencers of loyalty as well. Our survey found, for example, that nearly 60 percent of consumers would switch providers to get better or more reliable service; 34 percent have switched because of a negative experience; and 39 percent continue patronizing a provider due to a positive feeling about the overall experience.

Specific factors in these two areas that may have a strong impact on customers include whether or not their issues are addressed in a timely manner, whether or not these issues reoccur, the

effectiveness of employees in handling their issues and understanding their particular needs, and how far the company will go toward meeting these needs.

As key influences of loyalty, all of these factors—price, trust, service quality and overall experience—must be considered when mapping out a plan for finding and keeping customers. But they should be considered in the context of specific customer relationships and clear goals for these relationships: which relationships are profitable, for example, which ones could be more profitable, and which ones are at risk.

Here, understanding what customers think about a company, its competitors or their own desires is invaluable. However, companies must avoid the trap of equating how satisfied a customer reports to be with how loyal the customer is. By itself, expressed satisfaction is a poor indicator of whether or not the customer is a candidate for defection, or when. The

nature of a customer's loyalty—combined with the expressed level of satisfaction—paints a much clearer picture of which customers are at risk and why. By aligning this picture with an equally clear view of current and probable profitability, companies can map a solid strategy for customer treatment.

Accenture believes the prevailing definition of customer loyalty and the strategies for attaining it have been oversimplified. Moreover, we believe that traditional loyalty management practices, which often focus on developing a sense of evangelical or emotional loyalty in customers—may not succeed in the long term.

To be successful today, companies need to recognise, grow and manage more than one kind of customer loyalty with more than one kind of strategy.

We believe the different kinds of loyalty can be understood by analyzing their

Figure 7: Respondent Income Level

	US	UK	Total
High	18%	24%	21%
Medium	27%	28%	27%
Low	43%	29%	36%

Figure 8: Respondent Ages

	US	UK	Total
18–39	28%	33%	30%
40–54	36%	40%	38%
55 or older	33%	22%	28%

Figure 9: Respondent Education

	US	UK	Total
High school/secondary school or less	21%	23%	22%
Some college/tech school	38%	32%	35%
College/university or higher	41%	43%	42%

distinct dimensions, including brand characteristics, market category and a customer's individual loyalty drivers and decision-making. A well-crafted strategy for building and sustaining loyalty takes all of this into account, and defines how the most profitable and potentially profitable relationships align with these loyalty "segments". Doing so allows a company to prioritize focus, and marshal its resources.

- Conditionally-biased loyalty:** Customers in this category are the most susceptible to competitors. They know what the competition offers and how it compares with their current provider's offering. They are also less likely to be influenced by their current provider's brand promises.
- Inertia-biased loyalty:** Customers in this category are essentially passive. They have limited knowledge of the company's brand, and are less likely to recommend it to others. However,

they are also less aware of the competition.

- Emotionally-biased loyalty:** Customers in this group are more likely to continue using the company or brand, even when personal circumstances—such as income or location—change. They are less likely to change behavior in response to competitor offers, and generally hold strong positive beliefs and attitudes about the company and its brand.

It must be noted that gaining these insights into customers is itself a complex undertaking. A large percentage of our survey participants indicated an unwillingness to share personal information with their providers—why they buy what they do, what needs are unsatisfied, how much they would pay for new products and services and so forth—even when they are loyal to these providers. In this environment, the ability to understand which type

of loyalty is exhibited by which customers—and craft and execute effective programs to ensure that the "best" customers become and remain emotionally loyal—will be a key determinant of market leadership and, ultimately, high performance.

Method Accenture commissioned the research firm ICR to survey customers in the United States and the United Kingdom about their loyalty toward specific industries and service categories, including the factors that persuade them to switch or stay with their providers. ICR surveyed 2010 consumers in the United States and United Kingdom via the Internet. The sample set was evenly distributed between the two countries and evenly divided between male and female participants. More specific demographic information on survey participants can be seen in Figures 7, 8, and 9.



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