



METROPOLITAN
TRANSPORTATION
COMMISSION

Agenda Item No. 5

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Memorandum

TO: Operations Committee
FR: Executive Director
RE: Clipper® Customer Service

DATE: May 3, 2013

W.I.: 320-1221

In July 2012, staff presented information to the Operations Committee in response to Commissioners' questions about the quality of Clipper® customer service. Since our last report, customer satisfaction remains high, with more customers reporting a higher level of satisfaction than previously reported. The program has added more self-service and automated features and streamlined website functions to improve the customer experience. MTC staff is committed to additional improvements and monitoring, as detailed below.

Program Growth and Customer Satisfaction—Results and Trends

Since last July, average weekday ridership has grown 13%. In contrast, the number of calls to the call center and website visits is trending slightly downward (see Appendix A), which indicates that an increasing proportion of transactions do not require customer service assistance.

Following the trend discussed in the July 2012 report, customers remain generally satisfied. A December 2012 phone survey of registered cardholders found that overall satisfaction with Clipper® remains steady – 87% in 2011 and 88% in 2012. However, more customers report higher satisfaction; 62% reported that they are very satisfied compared to 54% in 2011. Among the respondents who had contacted Clipper® customer service, 79% said that it met their expectations in terms of efficiency and quality of information. Detailed findings of the survey are included in Appendix B.

Additionally, a recent survey conducted by BART found that its customers rank the Clipper® card third-highest among 48 factors affecting their satisfaction with BART.

Customer Service Channels

Customers interact with the Clipper® system through various channels, including the website, call center, and three in-person customer service centers located in San Francisco and Oakland. As shown below, the vast majority of contacts are through the Clipper® website.

Customer Service Program Enhancements

In continuing efforts to improve customer experience with Clipper®, the program has released or is planning to release several enhancements, including:

Upgrade	Description
Improvements to Phone System (September 2012)	Enhancements to the self-service telephone menu—the automated phone system—now allow callers to hear about pending orders and actions using the automated menu 24 hours a day. Since this introduction, the number of calls handled solely by the automated phone system has increased 10%, indicating more customers are getting the information they want without having to speak to a customer service representative. See Appendix C for detail on the trend in calls handled by the Clipper® customer service center.
Automated emails (September 2012)	Automated email notifications are sent when certain account actions occur, such as when a card fund source is changed or when value is available for retrieval at a Clipper® device.
Streamlined website (January 2013)	In recognition of the large number of people who use the Clipper® website, the program streamlined the website to simplify navigation through account management functions.
Mobile-enabled Website (June 2013)	Since many Clipper® customers access the internet through their mobile devices, MTC will introduce a mobile-optimized Clipper® website this summer.

Customer Service Procedures and Performance Measures

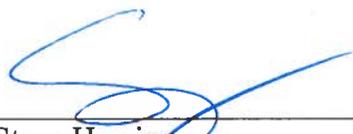
The Clipper® contract requires contractor commitment to providing high quality customer service. Customer service representatives (CSR) in the call center participate in initial training programs over several weeks, must complete tests before taking calls, and receive ongoing training and testing. Supervisors are in place to monitor calls and counsel representatives who fail to meet defined standards (see Appendix D for customer service representative evaluation factors).

Every month, supervisors monitor and evaluate calls for each CSR. A random sample of eight recorded calls is scored on a 100-point scale using the criteria in Appendix D. A monthly feedback session is held with each CSR to review a subset of the evaluated calls. If a CSR is weak in any performance area, supervisors work with the CSR until performance improves. Supervisors also engage in monthly side-by-side monitoring during live calls for each CSR. In addition, if management becomes aware of any problematic call, the CSR is immediately counseled.

The Clipper® contract defines key performance indicators (KPIs) to establish a baseline for performance against defined standards (see Appendix E for list of KPIs). MTC staff monitors factors measured by KPIs daily and aggressively follows up to resolve problems when they arise. The Clipper® Contractor has met or exceeded all KPIs for the past 17 months.

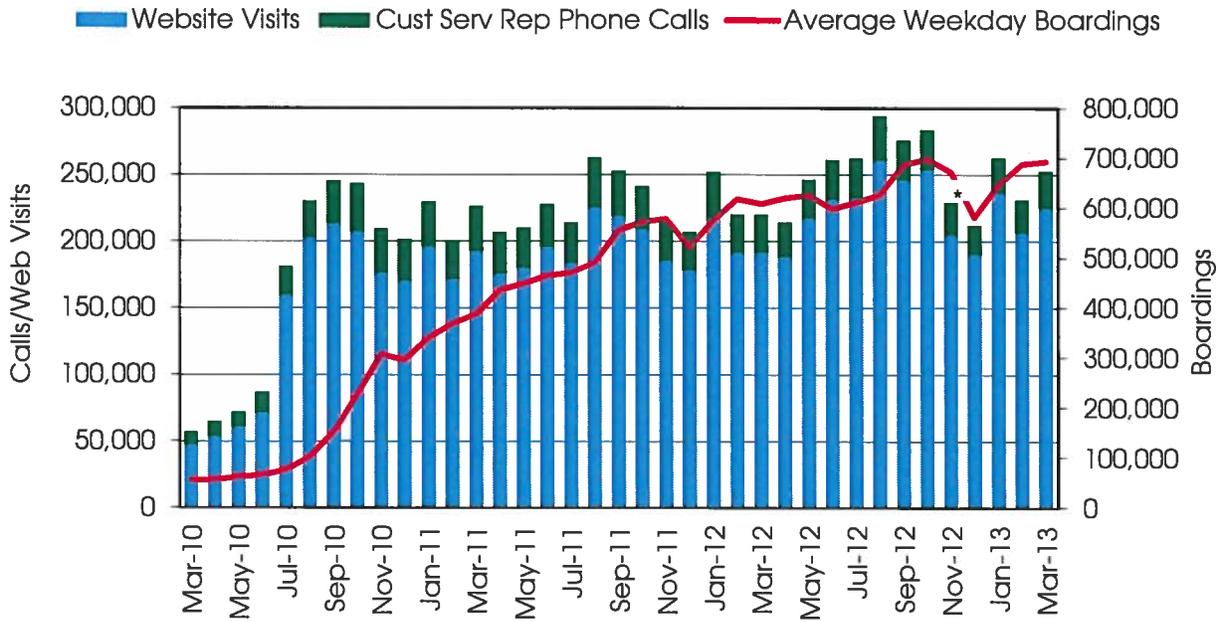
Proposed Next Steps

Staff will provide regular updates about Clipper® customer service performance against KPIs. Staff will also conduct a comprehensive analysis of in-person customer service operations to evaluate performance of existing locations and develop a long-term vision for how the operations fit into Clipper®'s overall customer service strategy. Staff will keep you apprised of this work and our findings.



 Steve Heminger

Growth in Clipper® Ridership and Number of Customer Service Calls and Web Visits



* MTC is attributing drops in transactions in late 2012 to seasonal fluctuations.

Appendix B
Highlights of the 2012 Clipper[®] User Research Survey

Methodology

- MTC conducted its third annual telephone survey in December 2012.
- The vendor surveyed about 800 registered cardholders who had used their Clipper[®] card within the previous 6 months.

Customer Satisfaction

- The overall satisfaction rate with the Clipper[®] program is 88% compared to 87% last year, but the percentage of people very satisfied with Clipper[®] has increased from 46% in 2010 to 62% in 2012.
- The three most well-liked features of the Clipper[®] card are ease/efficiency (71%), not having to carry cash (31%), and Autoload (10%).
- Customers who were dissatisfied with the Clipper[®] card (3%) most often cited the card's failure to read properly and difficulty in adding value.

Getting a Card and Adding Value

- While customers are most likely to learn about Clipper[®] from ads (33%), this method has ceded ground to friends and family (29%) during the past 2 years.
- Compared to 2010, customers are significantly more likely to get their cards at Walgreens (35%) and less likely to get their cards from the website (22%).
- The top three stated methods for adding value are via the Clipper[®] website (29%), at Walgreens (25%), and through Autoload (16%).
- The primary reasons that customers do not set up Autoload are that they do not see a need for it (35%), were not aware of it (24%), or generally do not like regular automatic transactions (21%).

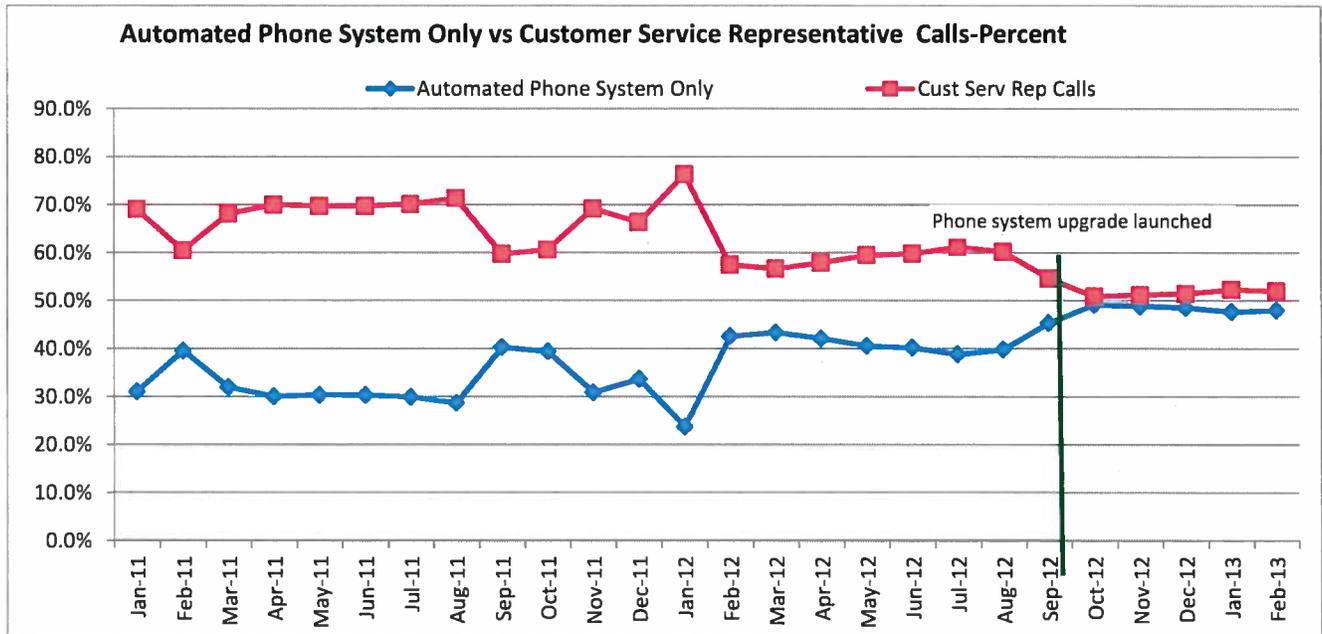
Card Usage

- Among all Clipper[®] customers, 56% use more than one transit agency at least occasionally.
- About 46% of customers take less than 5 weekly trips with Clipper[®]. (Respondents were reminded that going to and from work counts as two trips.)

Customer Service

- About 40% of customers have contacted Clipper[®] customer service by phone or web.
 - 77% of these customers said the issue was resolved to their satisfaction, an improvement from 70% in 2011.
 - 79% said that Clipper[®] customer service met their expectations in terms of efficiency and quality of information.

Appendix C Trends in Calls Handled by the Clipper® Customer Service Center



Appendix D
Cubic Standards for Clipper® Telephone Customer Service Representatives

- Overall customer service
 - Addressed customer by name
 - Engaged the patron
 - Used “hold” appropriately and with courtesy
 - Fully explained process / Took time to educate patron
 - Avoided long periods of silence
 - Maintained positive tone
 - Practiced active listening
 - Refrained from negative phrases or slang / Used appropriate grammar

- Workflow
 - Produced correct call documentation
 - Identified issue and addressed appropriately
 - Provided accurate information
 - Kept call focused on relevant issues

- Outcome
 - Set appropriate expectations
 - Asked if there are any other questions
 - Positively ended call

- Appropriate actions
 - Logged incident correctly in tracking systems
 - Verified the caller as legitimate cardholder
 - Performed critical follow-through actions
 - Treated caller courteously, refrained from swearing, yelling, or hanging up

Appendix E
Clipper® Key Performance Indicators

Area	Clipper® KPI Description
Call Answering	≥95% of calls answered within 180 seconds
Order Fulfillment	≥98% of new & replacement card requests fulfilled within 2 business days
Correspondence	≥95% of emails and website inquiries responded to within 48 hours
Financial	≥95% of refunds processed within 30 calendar days
Transaction Processing	≥95% of unblock actions processed within 2 business days
Website Availability	≥99.5% website functionality availability
Call Answering Speed	≤3 minutes average speed of answer
Calls Abandoned	≤6% call abandoned
IVR / ACD Availability	≥95% IVR and ACD availability

Notes:

IVR – Interactive Voice Response, or automated phone system

ACD –Automated Call Distribution, the system that routes calls to customer service representatives