

Best Practices for Supporting a 1.0 Product

Intuit
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Agenda

- Point Number 1
- Point Number 2
- Point Number 3

Agenda 9:45 – 10:35

Time for reference only,
not for final preso

- 09:45 Intro and About Intuit
- 09:50 Support Strategy
- 10:00 Determining Support Demand
- 10:10 People/Process/Tools
- 10:20 Prevention and Customer Self-Help
- 10:25 Tips and Tricks

Who is Intuit?



- America's most trusted name in tax software
- #1 best selling tax software year after year
- More federal returns e-filed with TurboTax than all other consumer tax software combined
- #1 rated by the Wall Street Journal

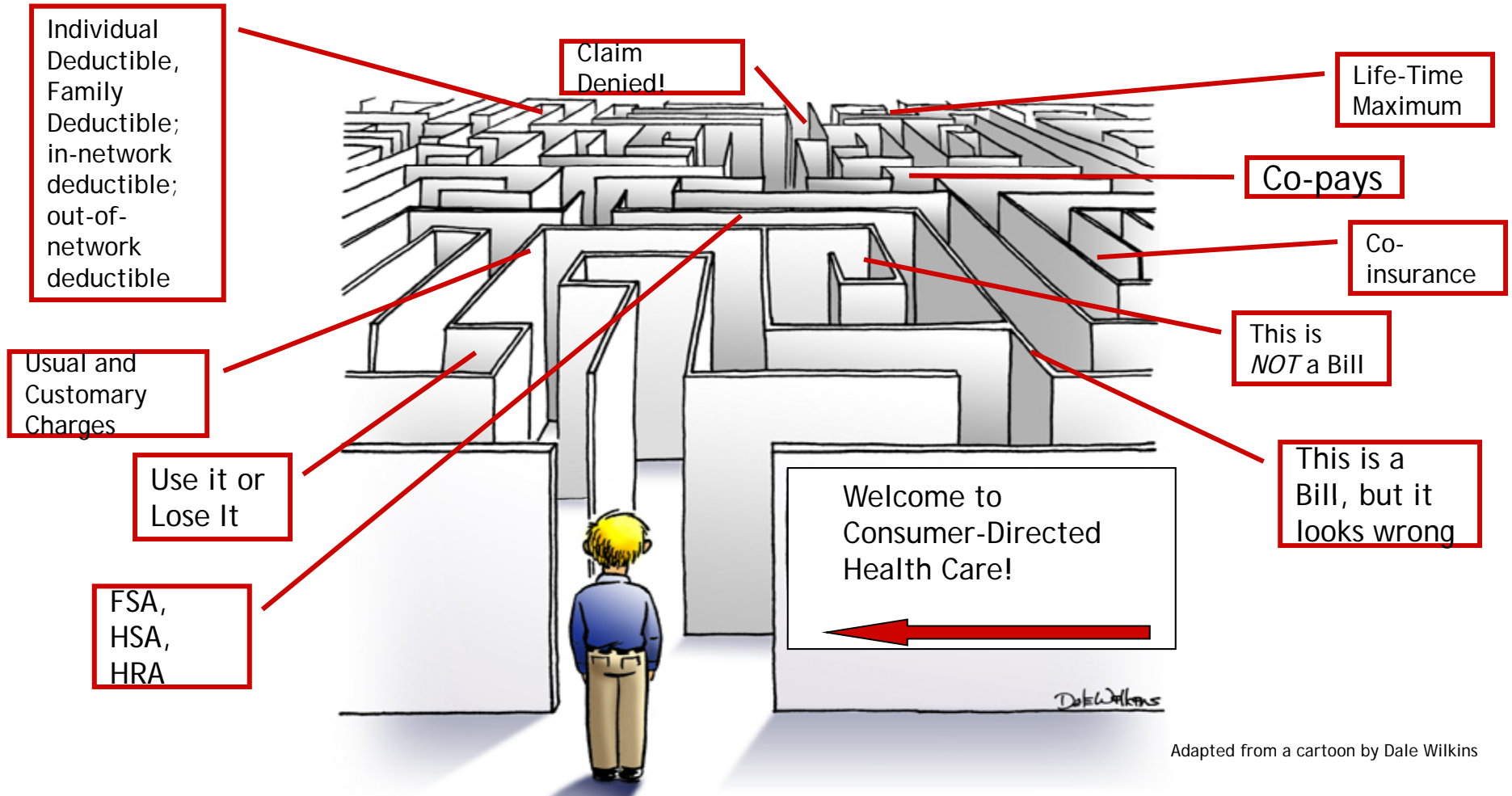


- #2 best selling software in the U.S. after TurboTax
- More than 14 million users
- Over 75% U.S. retail segment share
- Over 70% brand awareness in households with PCs



- >85% U.S. retail segment share
- 3.7 million U.S. small businesses use QuickBooks
- #1 payroll service

How Healthcare Consumers Feel



Managing health care is becoming even more confusing, challenging & frustrating

Intuit Health: Business Background


Intuit Health Group is a startup within Intuit, formed with the goal of creating a new, sustainable growth engine for the company. We create easy-to-use solutions that profoundly improve the relationship between providers and patients.

We started by collaborating with three leading Health Plans...



See if you're eligible for CIGNA Quicken Health Expense Tracker.

[Get Started](#)



Available to UnitedHealthcare members at myuhc.com

[Get Started](#)



Medical Mutual of Ohio is now available.

[Get Started](#)

...to offer millions of members our innovative solutions...

...and then partnered with Practice Management System providers to offer Medical practices and easy way to get paid by their patients

Quicken Health[™]
Expense Tracker[™]

Quicken Health[™]
Bill Pay

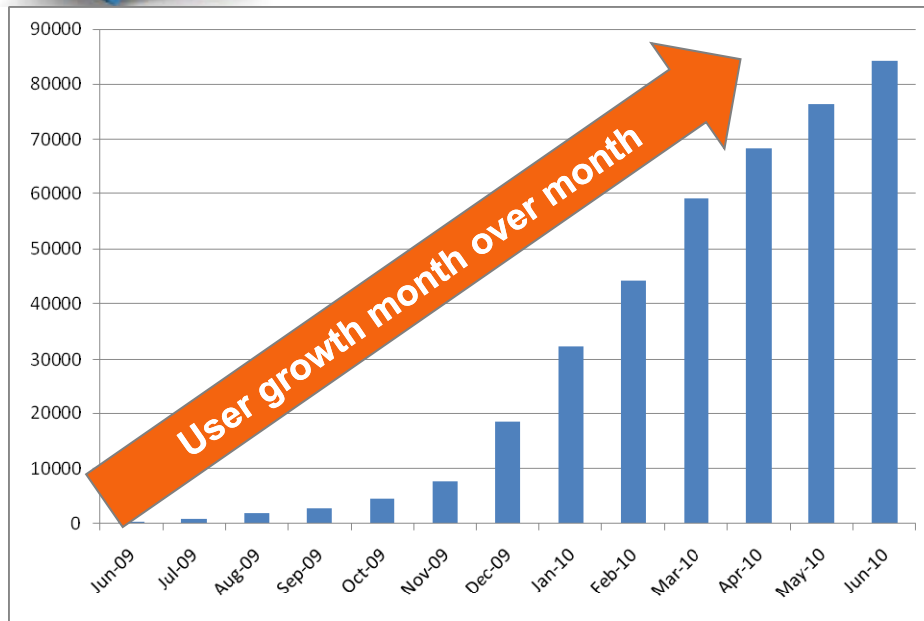
Intuit Patient Payments

WORKS WITH QUICKEN HEALTH BILL PAY

Needed: Innovative Support Strategy



Our new product offerings are free for users, but the business model is hinging on adoption and usage. We needed to match the product and business model innovation with the support strategy innovation and develop a people, process, and tools system to allow us to quickly and cost-efficiently scale for millions of users and rapidly resolve their issues to deliver delight and trust.



Solution

Build a support framework that allows us to focus on root case elimination rather than grow support staff.

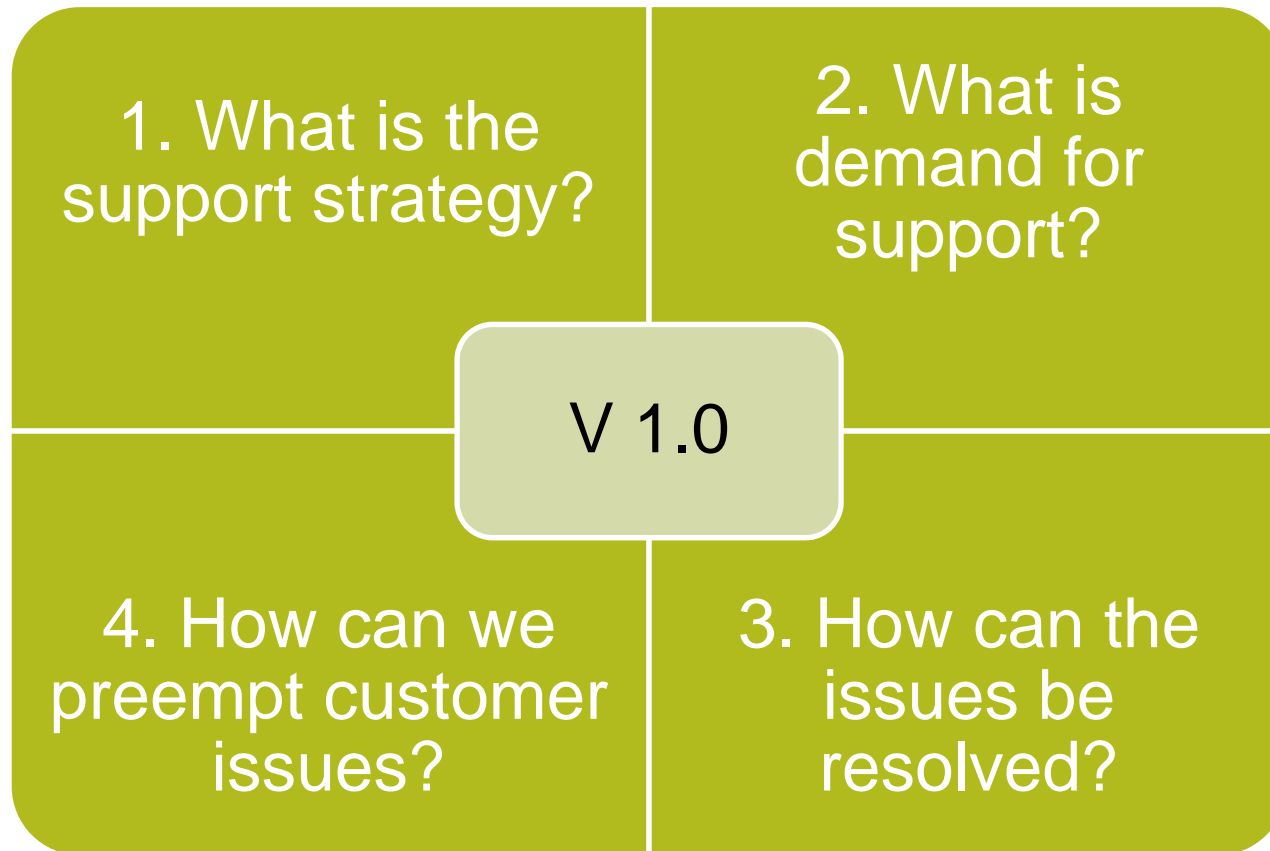
Supporting V1: Where do we start?



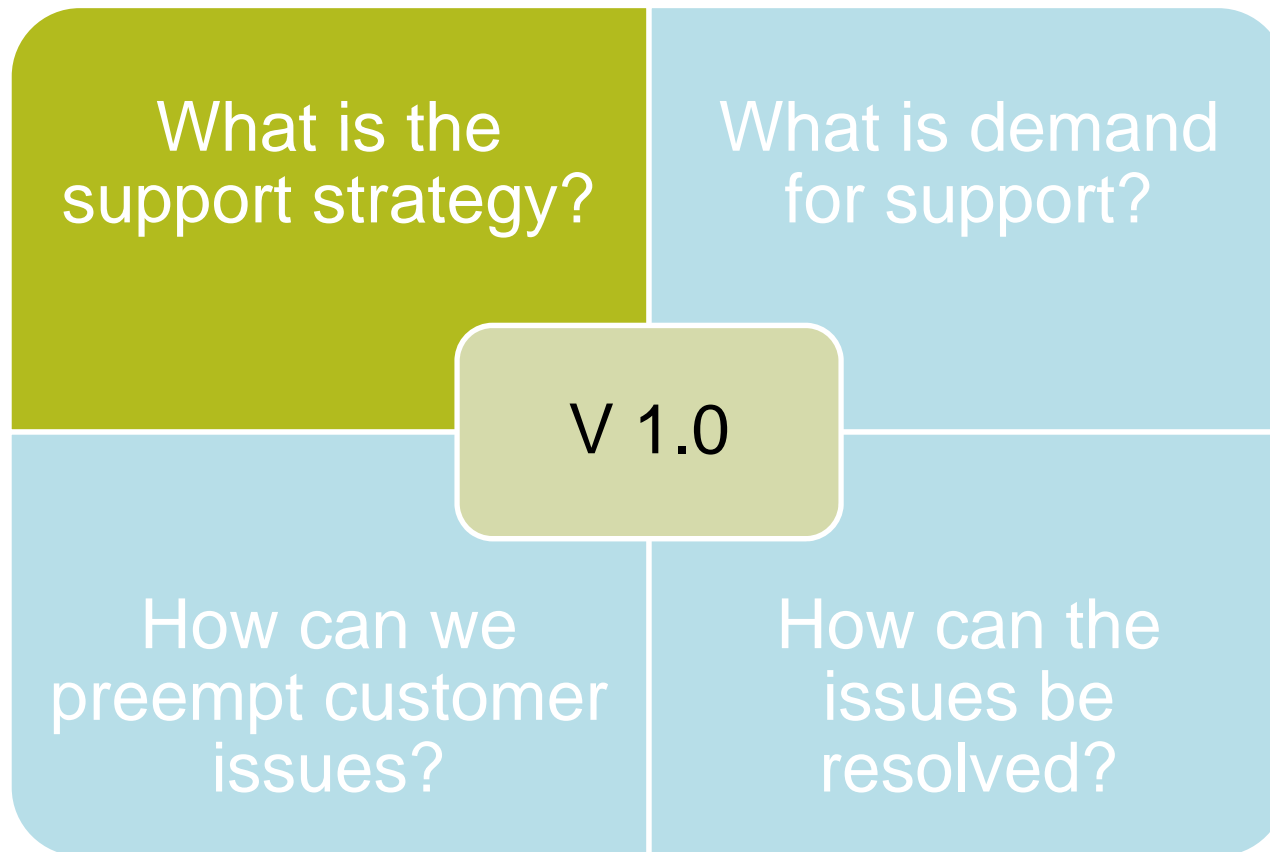
How do you begin to design support system for a product that an unknown number of people will use, that will break in some unknown ways and cause unknown number of support cases?

You start by asking the four core questions.

The Four Questions



Strategy



Support Strategy



- Why do we do support? What business are we in?

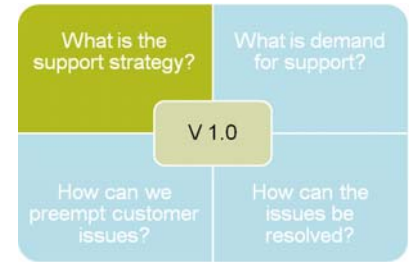
We are in the business of helping our customers achieve full benefit of using our product, so they can be more productive and successful.

Intuit Health Support Goal



Eliminate the reason for the customers to contact while rapidly resolving issues to deliver delight and trust

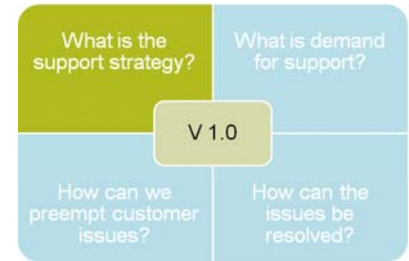
Support Strategy: Choices



Developing support strategy
A set of questions in our framework helps create support system wireframe



Intuit Support Process



1. Ensure our Products/Services are so easy to use that it minimizes the need to contact us for issue resolution.



4. Identify root cause and partner with product and **marketing** teams and to “find once, prevent many”



Delight!
A WOW Customer Experience

2. For known issues make it easy for customers to rapidly find answers through online channel of their choice



3. For new issues or customers preferring assisted help, rapidly resolve their issue in a manner that creates delight. When appropriate, educate how to solve for themselves.

Guiding Principles

- **KB is the heart of the support system**
- We focus on proactive and preemptive support rather than reactive
- Knowledge creation is how support is delivered – not an afterthought
- We reward agents for what they share broadly, not just 1:1 with an individual customer
- Agents create, share and reuse knowledge content as they work with customers
- Content published instantly – we solve for speed to publish and immediate product feedback
- Agents can clearly see the direct impact of their work:
 - Content they created is reused by customers and solves their problems
 - KB reuse reports are used to drive product roadmap



Some of our 2010 Employee Engagement Scores



Innovation practices: 94%

Job satisfaction: 88%

Performance management: 97%

Continuously improve work processes: 100%

Key Advantages Of This Approach



Moving to the knowledge-driven support model has helped solve for:

- **Better Answers** – Customer and knowledge focus drives better answers delivered faster (Handle time from 30 min to under 15 min, agent productivity from 10 incidents/day to 25/day)
- **Shorter Agent Ramp Times** – Timely, relevant and actionable KB content allows agents to be productive faster (New agent training from 6 wks down to 2 wks; time to proficiency down from 4 mo to 1 mo)
- **Scope Reduction** – Easy, repeatable questions are solved by customers on the web (Contact ratio decreasing from 0.2 to 0.01)



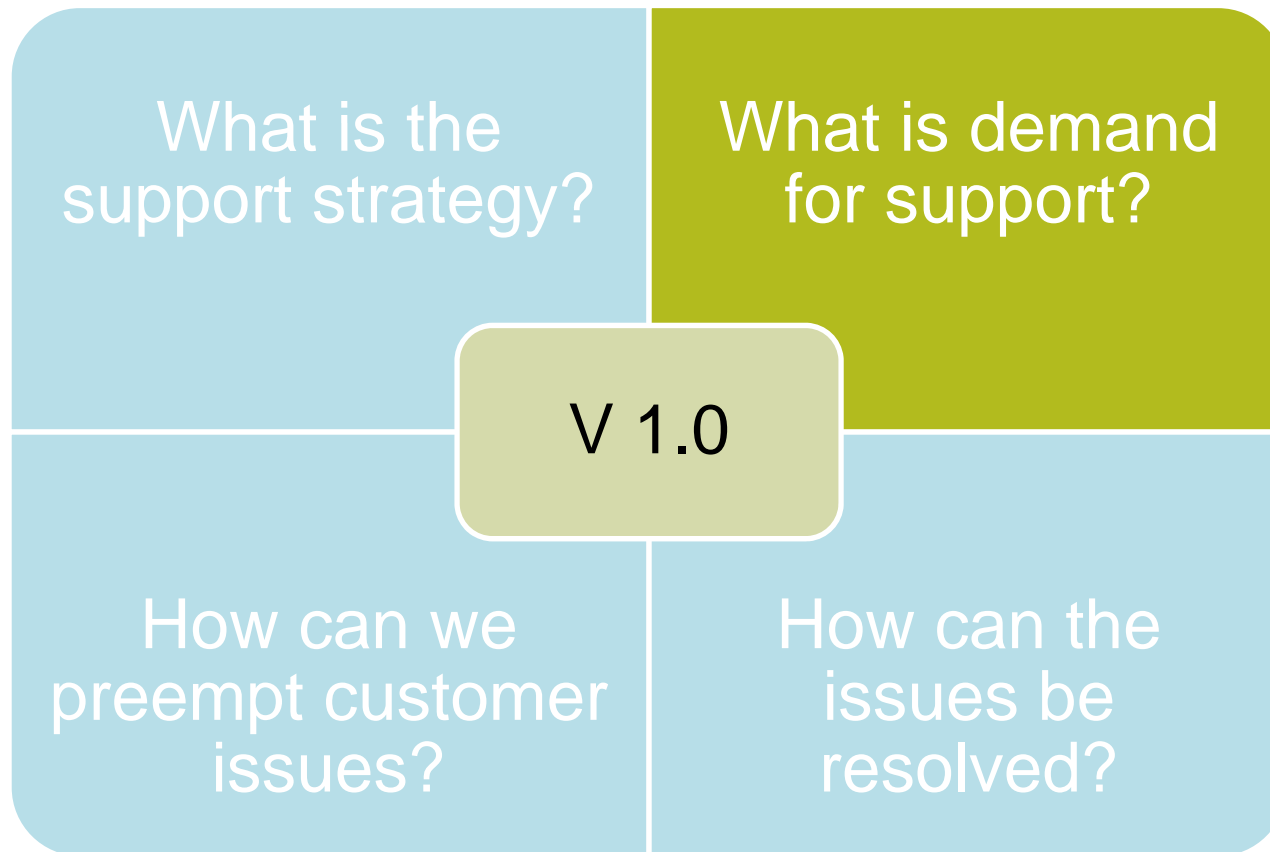
Tangible Business Results

ROI of our Support Strategy



Area	Benefits	Business Results
Self-service success	Frontline staff grew by only 33% in 2010 while the subscriber base increased by 170%	Since we launched in 2009, support cost per customer is down three-fold from \$6.45 per enrolled member to \$2.15. This allowed us to reinvest in business \$1,200,000 just in FY10 vs. potential increase in labor-only support headcount cost
Agent efficiency	<ol style="list-style-type: none"> 1. Improved agent productivity from 10 incidents/day to 25/day 2. Decreased handle time from 30 min to under 15 min 3. Decreased escalations to Tier 2 from 52% to 30%, which leads to faster time to relief for customers, and less demand for expensive Tier 2 resources. 	Improved efficiency led to additional estimated savings of 6 frontline FTE that we didn't need to add, adding up to \$400K in savings that could be now invested in the business, and additional 2 Tier 2 for additional \$200K savings
Agent effectiveness	<ol style="list-style-type: none"> 1. Training time for new agent is down from 6 weeks in 2009 to 2 weeks in 2010 2. Time to proficiency decreased from 4 months to 1 months, allowing for better resource utilization 	Just-in-time hiring allowed us to delay hiring new agents to just before we needed them – saving ~\$10.5K in payroll costs

Demand



Support Demand

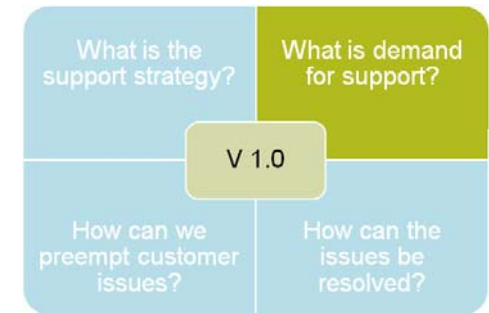
- Users

- How many users will we have?

- Usually available from Marketing, PM of BusDev
 - One to three year model

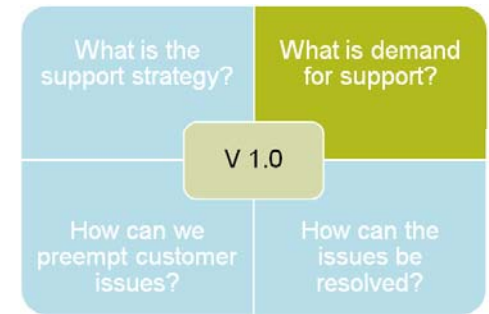
- Segmentation

- Consumer, SMB or Enterprise?
 - What are the customer roles?
 - IT, developers, end-users, CFOs, CIOs, small business owners ... etc
 - What are their expectations of support?



Adoption Model

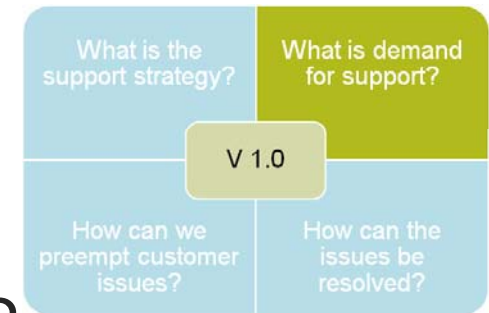
placeholder



Column1	5/1/2009	6/1/2009	7/1/2009	8/1/2009	9/1/2009	10/1/2009	11/1/2009
	Month	Month	Month	Month	Month	Month	Month
Total Practices	30	40	50	60	90	135	202.5
Total Physicians	240	300	360	420	1020	1500	1980
New Practices data to load: # patients	208000	208000	416000	416000	832000	832000	1248000
Patient visits to physician	64800	129600	194400	259200	367200	540000	712800
Patients eligible	311040	622080	933120	1244160	1762560	2592000	3421440
Patients signing up	22464	44928	67392	89856	112320	148262.4	202176

Data – illustration only

Use Cases

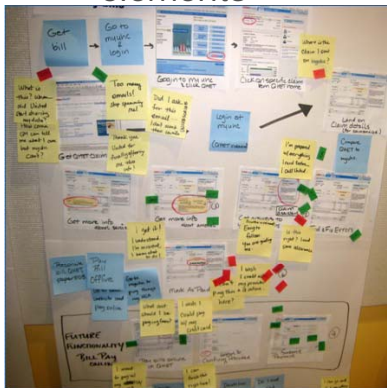


- What are going to be the top issues?
 - Define 20-30 use cases
- What is the probability and impact of each?
 - Assign severity
- Contact mechanism per customer role and use case?

Support Use Cases Process



First, we conduct end-to-end product mapping sessions from the customer viewpoint to identify detracting elements



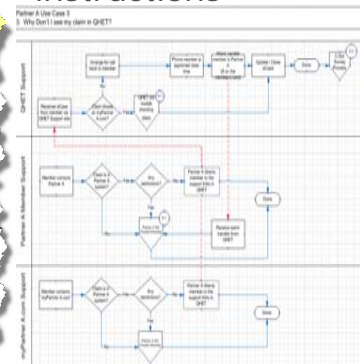
Based on these maps, we create support use cases

No.	Member Inquiry	Patient or Provider Use Case?	Scenario
1	I am confused about the next steps in Claims Assistant	Patient	Member has questions on the content of Claims Assistant
2	How do I do "X" in QHET?	Patient	Member has specific questions on how to use a specific QHET feature
3	Can QHET do "X"?	Patient	Member has specific questions on functionality or suggestions for product enhancements
4	The claim information looks wrong to me	Patient	Content related issue.
5	I have a question on my benefits	Patient	Member has specific questions on

Working with product team, we prioritize and assign severity

No.	Member Inquiry	Patient or Provider Use Case?	Scenario	Sev	KB#
1	I am confused about the next steps in Claims Assistant	Patient	Member has questions on the content of Claims Assistant	3	920
2	How do I do "X" in QHET?	Patient	Member has specific questions on how to use a specific QHET feature	3	45
3	Can QHET do "X"?	Patient	Member has specific questions on functionality or suggestions for product enhancements	3	788
4	The claim information looks wrong to me	Patient	Content related issue.	1	833
5	I have a question on my	Patient	Member has specific questions on	3	1215

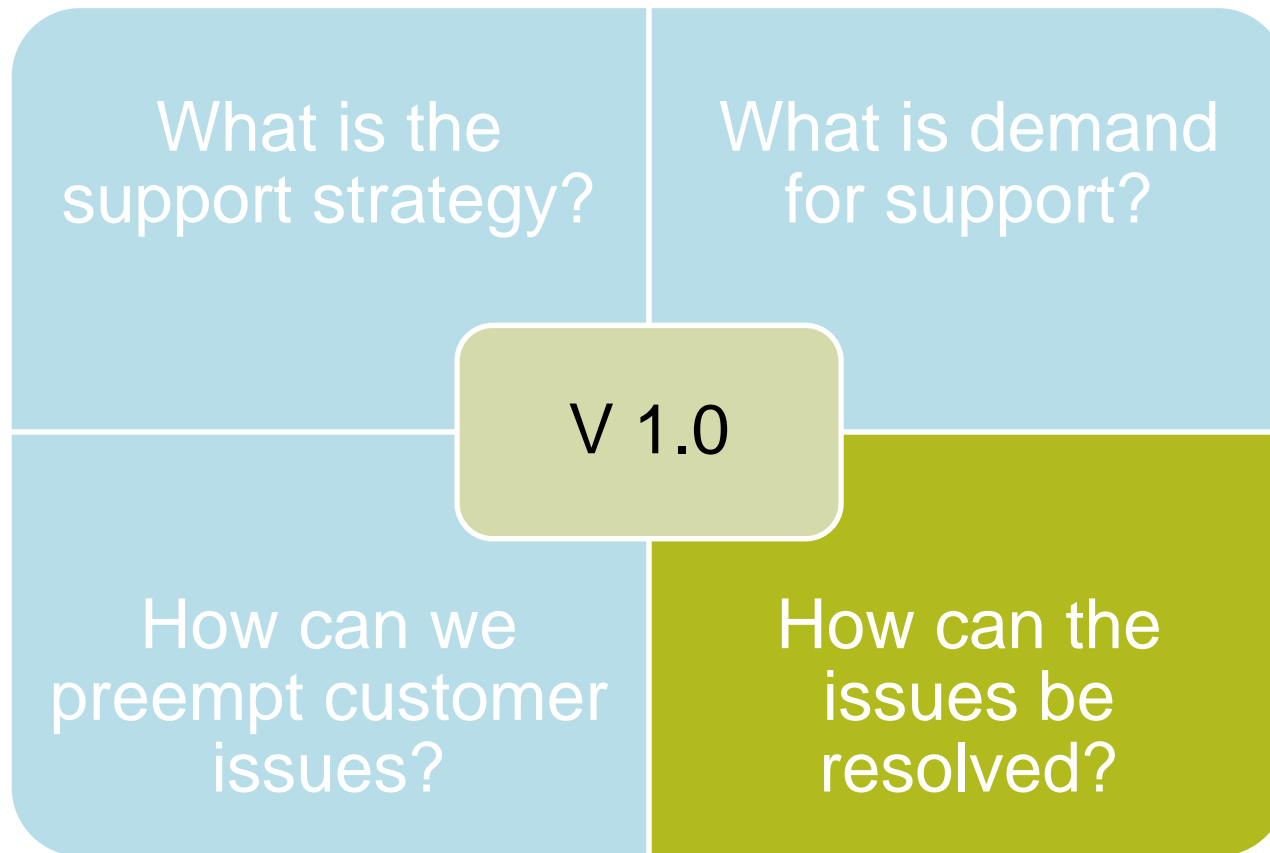
Detailed handling and resolution process flow, and Knowledge Base articles with internal and external instructions



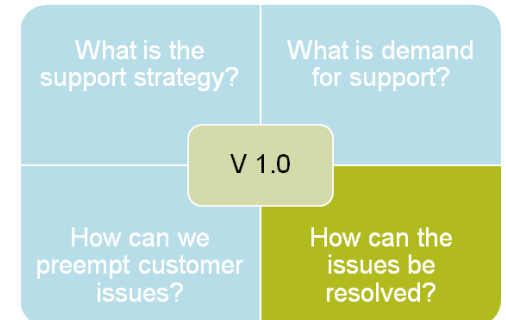
In collaboration with partners (Health Plan support teams), we develop case handoff processes

No.	Member Inquiry	Member contacts			
		Initial support	Work	Operations	Other
1	I am confused about the next steps in Claims Assistant	Resolves the case per SOP and updates KB content to reflect the new question. Closed loop to Product team for feature request if Claims Assistant content needs to be modified.	None	Answer underlying benefits question, refer to initial support for Claims Assistant question	2a
2	How do I do "X" in QHET?	Resolves the case per SOP and updates KB content to reflect the new question. Remove support that may be outdated.	None	Basics, refer to initial support	2a
3	Can QHET do "X"?	Resolves the case per SOP and updates KB content to reflect the new question. Closed loop to Product team for feature request	None	Basics, refer to initial support	2a
4	The claim information looks wrong to me	Ask member to check MMO website to verify the claim information (but have exactly to look for in the website). If the information at MMO website is the same, initial will reply with a scripted response that they need to escalate the issue and transfer or refer to MMO Operations	2a	Normal MMO process and transfer/external if needed	2a
5	I have a question on my	Point the member to the appropriate online help	2a	Normal MMO case process	2a

Resolution



Resolution

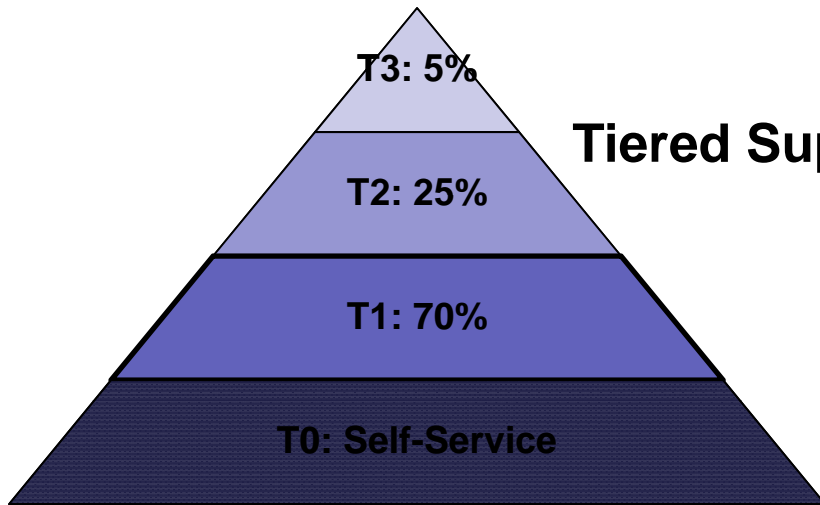
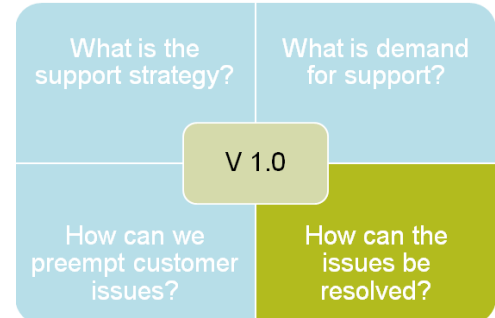


- What is the skill profile needed to resolve issues?
- What is support HC model?
- Who are the SMEs to train?
- Can we use other teams to deliver support?

- What is the difference between issues and incidents?
- What will be the resolution process?
- Should we use just-in-case or just-in-time knowledge creation?
- What listening posts should we have in place?
- What are the KPIs?

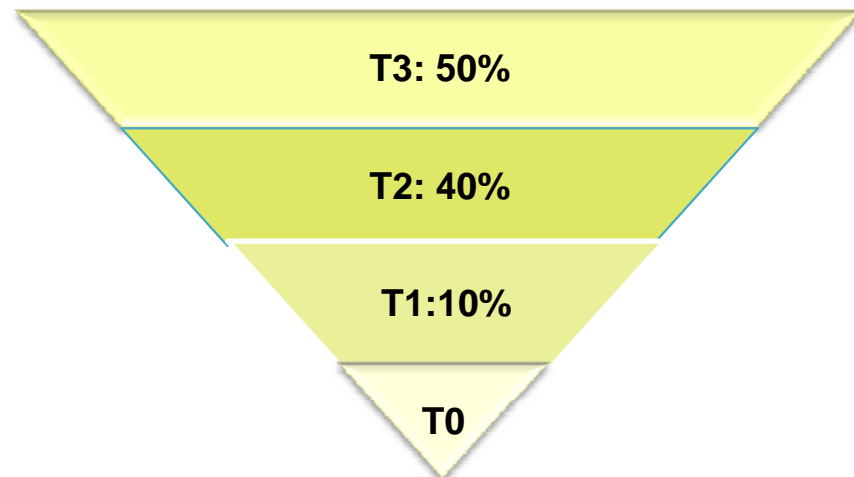
- What tools do we need in support of the workflows?
- How can we effectively capture and share knowledge?
- What are the gaps in the tools availability?
- How can we mitigate the risk?

People: Support Pyramid



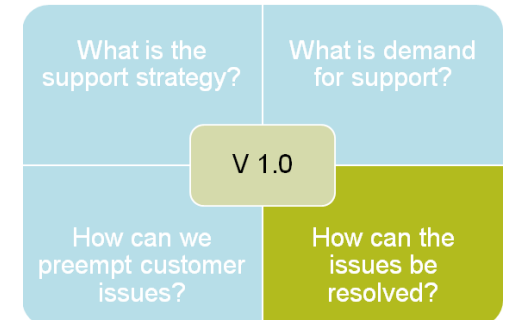
Tiered Support - Mature Product

Tiered Support – New Product

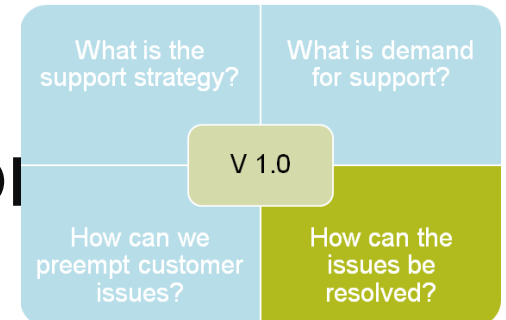


People: Capacity Model

- What will be the contact ratio?
 - Estimates from benchmarks
- Handle time per case?
 - Estimates from simulations
- Time to resolve?
 - Estimates from process mapping
- Self-service deflection?
 - Estimates from benchmarks



People: Headcount Assumption



- Alpha: two cases per tester per week down to one case/week
- Beta: one case per tester per week contact ratio
- Launch: contact ratio from 0.15 to 0.05/mo (three models)
- Processing time 15 min/case in first 2 months, then down to 10
- Available time per agent per day 6.5 hrs
- Not including root cause elimination gains
- Self-service deflection rate 30% going up by

What is the support strategy?

What is demand for support?

V 1.0

How can we preempt customer issues?

How can the issues be resolved?

People: Support Headcount Model

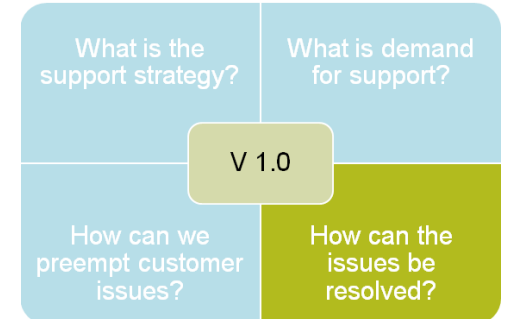
- N= eligible users
- CR= contact ratio
- T = throughput (in hours)
- M= available work hours per agent per month
- D= self-service deflection
- S = shrinkage
- X= agents needed

$$X = N * CR * T * (1 - D) / M * (1 - S)$$

Contact Ratio .05	Q4	Q1	Q1	Q1	Q2	Q2	Q2	Q3	Q3	Q3	Q4	Q4	Q4
L.M.	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
C.B.	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
M.W.	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
H.M.	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Z.Z.						0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
TBH - Tier 2 Agent											1.0	1.0	1.0
TBH - Tier 2 Agent											1.0	1.0	1.0
TBH - Tier 2 Agent												1.0	1.0
TBH - Tier 2 Agent												1.0	1.0
TBH - Tier 2 Agent												1.0	1.0
TBH - Tier 2 Agent												1.0	1.0
TBH - Mgr/Escalator												1.0	1.0
TBH - Tier 2 Agent													1.0
TBH - Tier 2 Agent													1.0
TBH - Tier 2 Agent													1.0
Total Headcount	4.0	4.0	4.5	4.5	4.5	4.5	4.5	4.5	4.5	4.5	6.5	11.5	14.5

Data – illustration only

People: Staffing Mix



Product lifecycle and KB maturity levels



Staffing mix:

Permanent co-located employees, Tier 2 skills, PD backup

Staffing mix:

Permanent employees, growing follow-the-sun and WFH, Tier 1 and 2 skills

Staffing mix:

More offsite and WFH employees, both Tier1 and Tier 2 skills, may consider outsourced support

- Resources

- Headcount model driven by product adoption rates, contact ratio, agent productivity and self-service deflection rates
- Staffing mix driven by Knowledge Base maturity levels

People:

Additional Support Staff - Closer Than You Think Support Jams

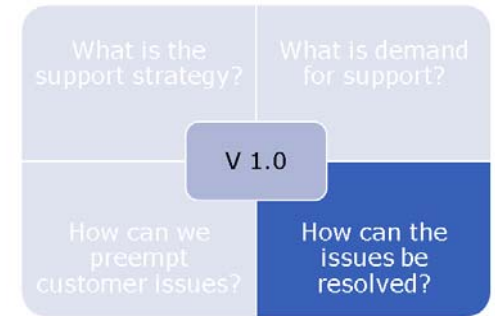
- We hold well-attended “Support Jams” – the entire Business Unit is invited to come and work on customer cases for an hour
- Attendance ranging from VP of Product Management to junior QA Engineers

Benefits

- Builds customer intimacy
- Better insights into customer experience that helps improve the product
- Support agents are engaged with the rest of the team
- Support work is recognized as a key to customer loyalty



Process: Issues vs. Incidents

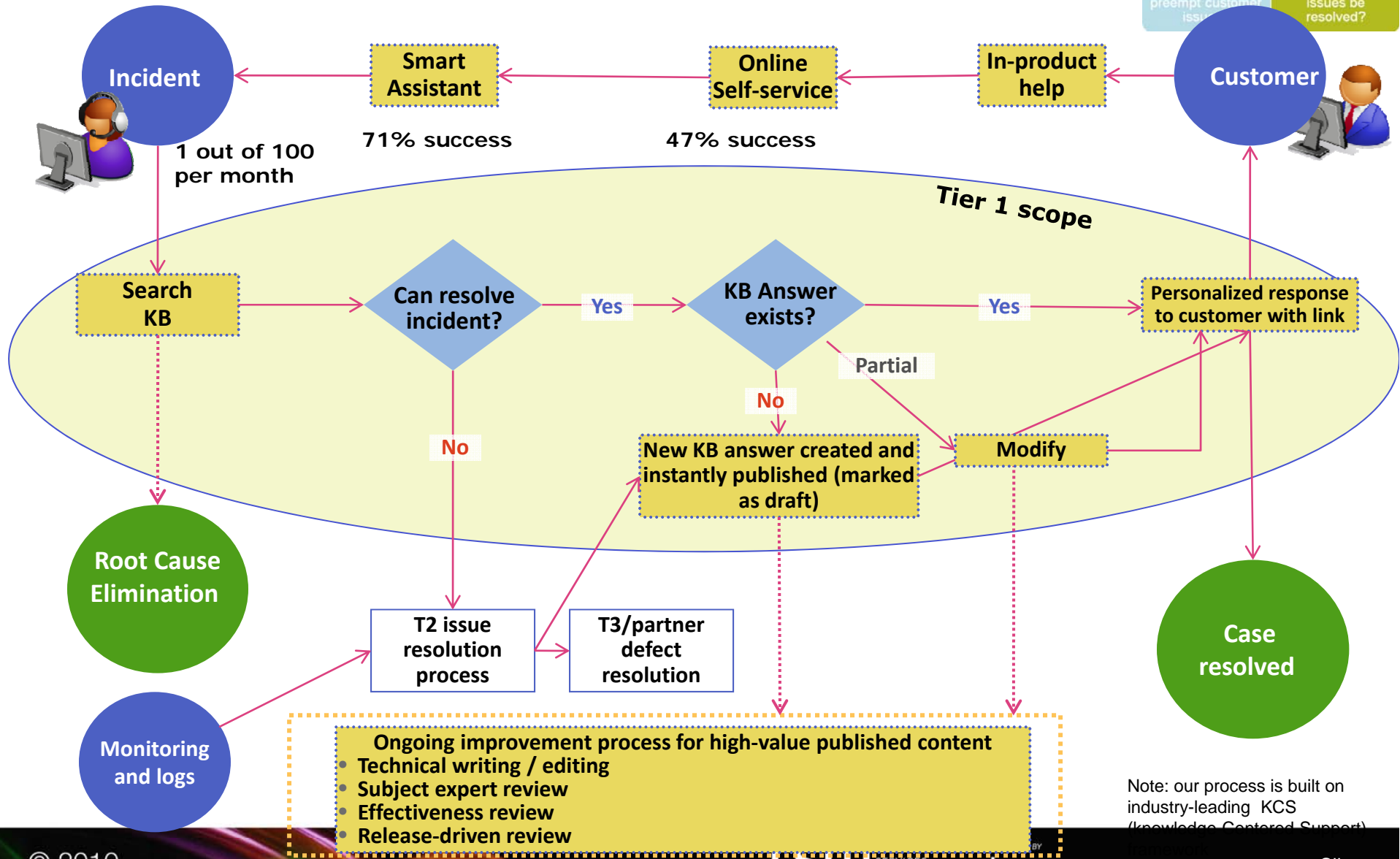


- An **Incident** is a problem report from an end-user; it generally describes the specific symptoms being experienced that may be specific to a particular environment or setup. Incidents are all about the customer; they are managed at the Tier 1 level.
- An **Issue** is the underlying problem that caused the incidents; may impact more than one customer. Issues are all about the product, and are managed at Tier 2 level.

- Issues may be resolved by Tier 2 or Tier 3.

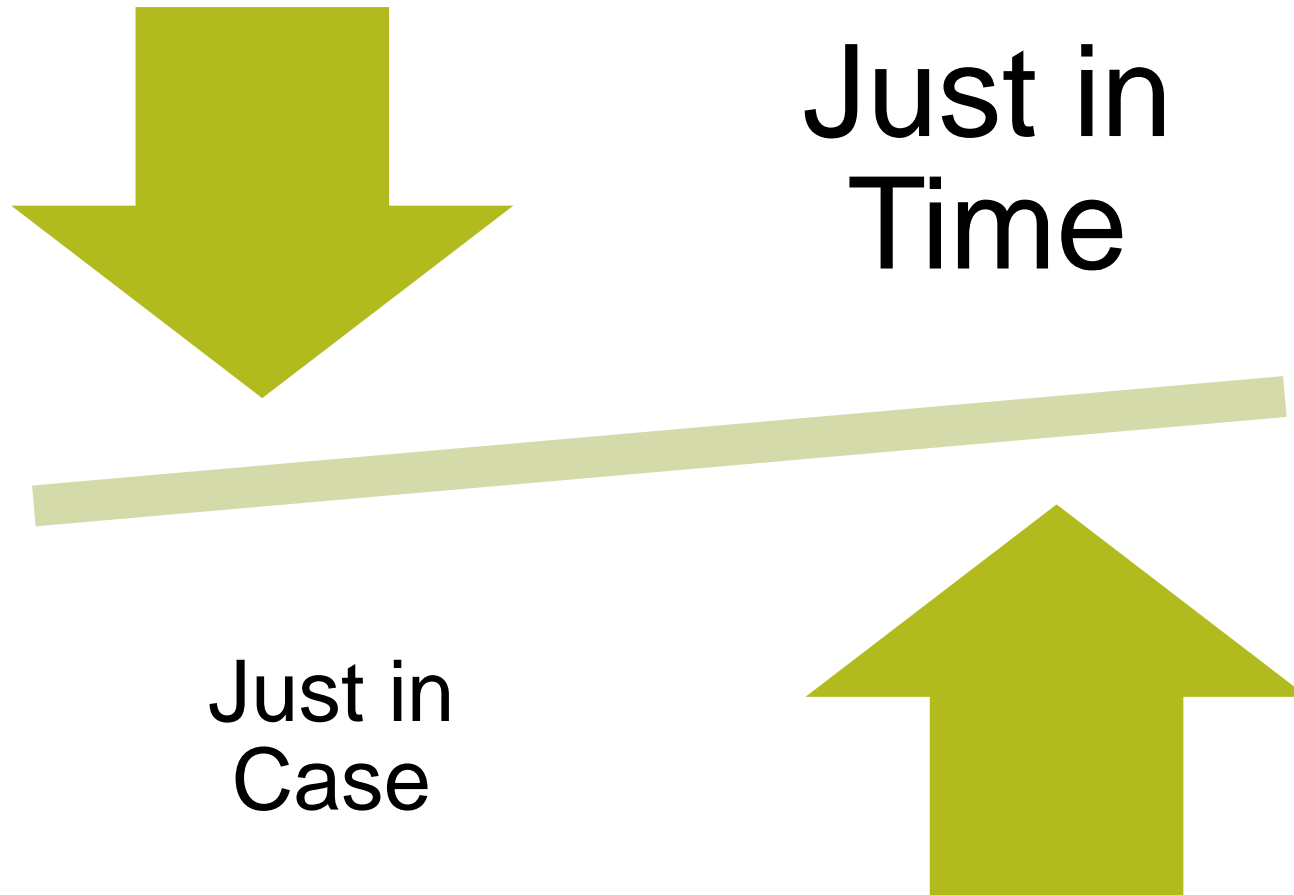
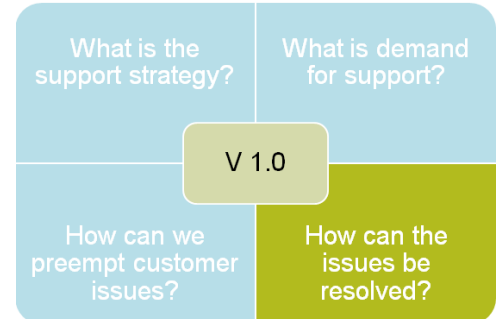
Process: Our Knowledge-Driven Support Workflow

What is the support strategy?	What is demand for support?
V 1.0	
How can we preempt customer issues?	How can the issues be resolved?

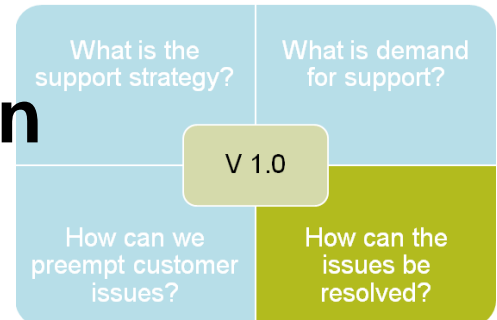


Note: our process is built on industry-leading KCS (Knowledge Centered Support)

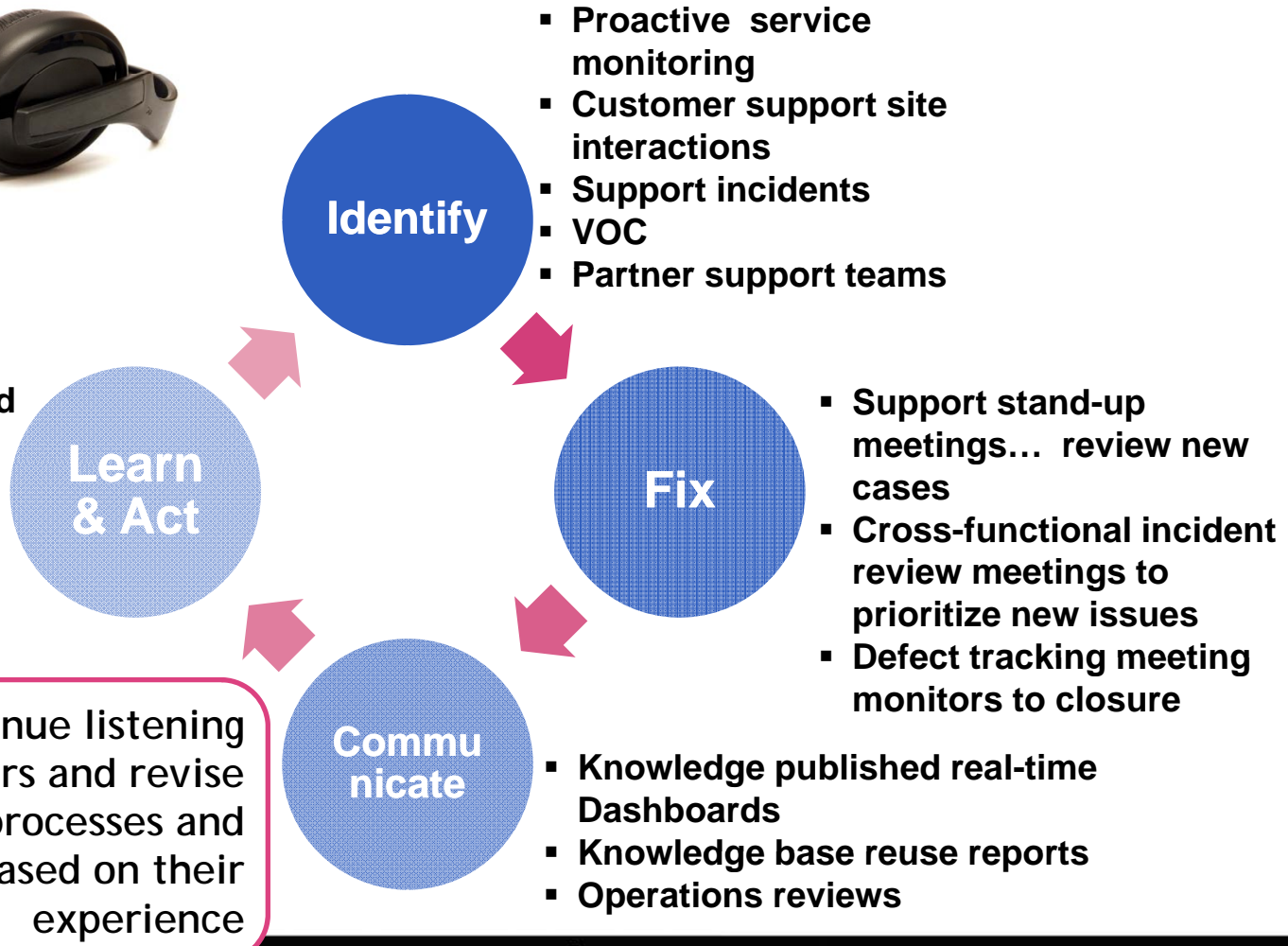
Process: Knowledge Creation



Process: Listening Posts & Resolution



- Mindset to continue to assess our process... so we learn from issues and eliminate root cause



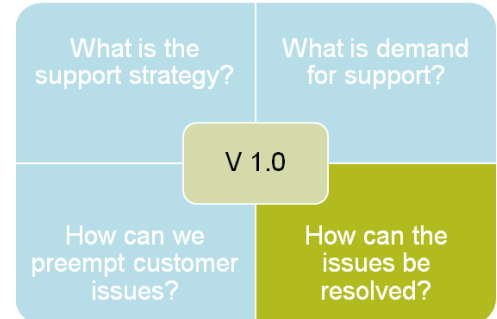
- Proactive service monitoring
- Customer support site interactions
- Support incidents
- VOC
- Partner support teams

- Support stand-up meetings... review new cases
- Cross-functional incident review meetings to prioritize new issues
- Defect tracking meeting monitors to closure

- Knowledge published real-time Dashboards
- Knowledge base reuse reports
- Operations reviews

 We continue listening to customers and revise support processes and products based on their experience

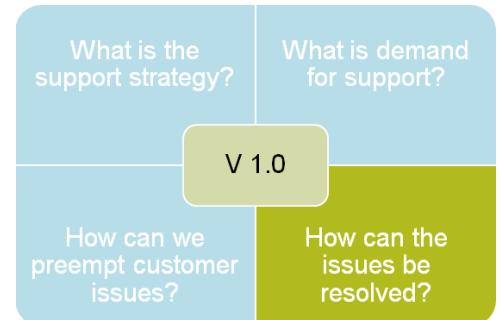
Process: KPIs



Measurement	Goal	Jan	Feb	Trend
Self-service success	25%	15%	20%	▲
Smart assistant success	25%	12%	10%	▼
Support NPS	85%	80%	84%	▲
% of cases within SLA	80%	80%	82%	▲
Average daily backlog	30	20	25	▲
KB maturity level	50%	25%	35%	▲

Data – illustration only

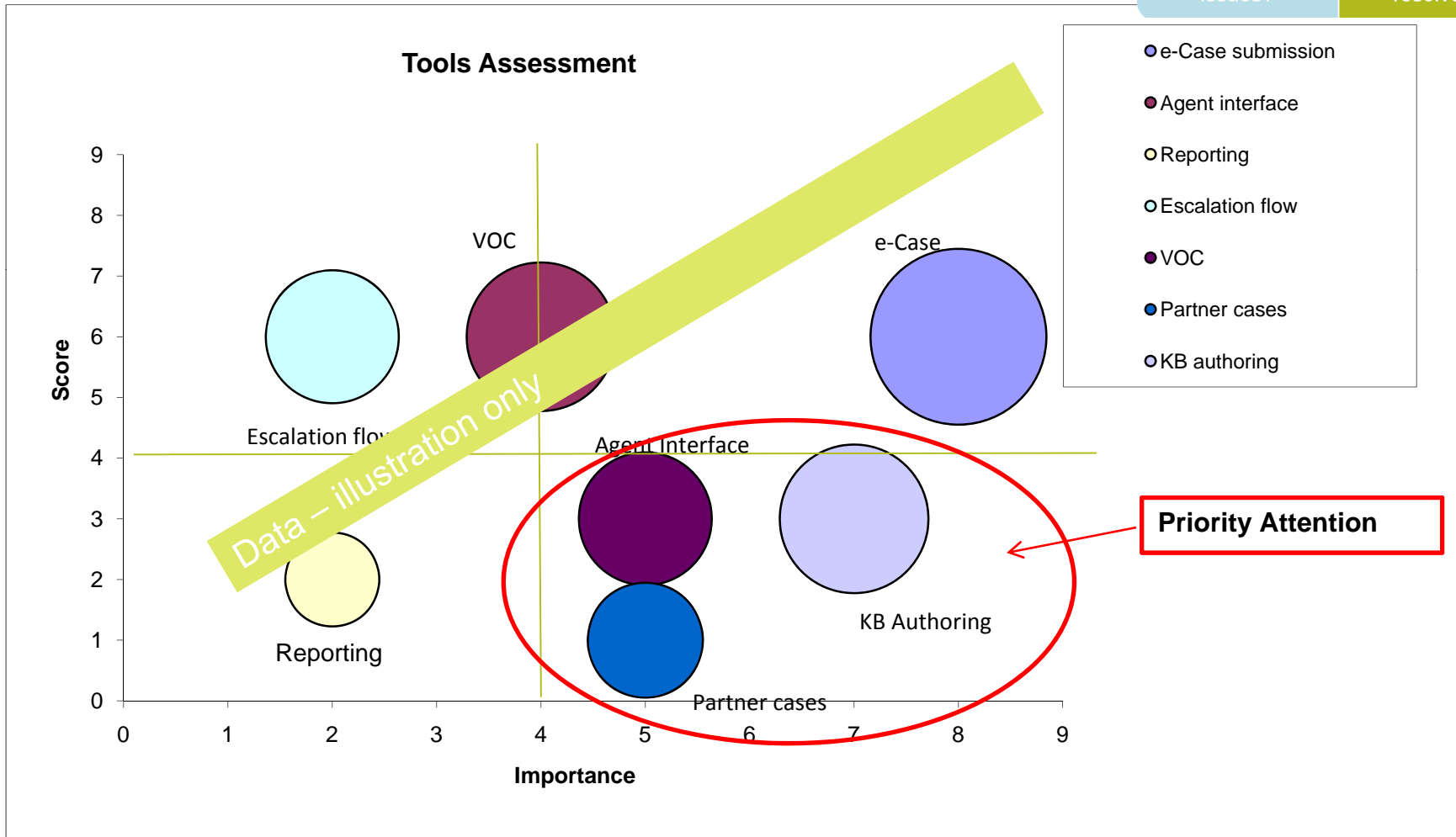
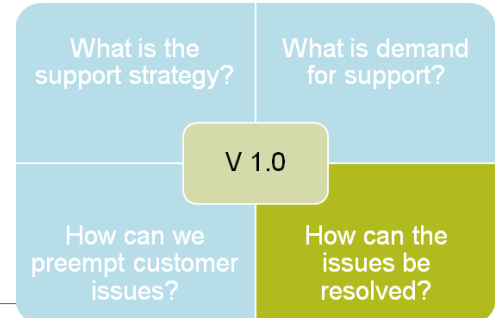
Tools: Assessment



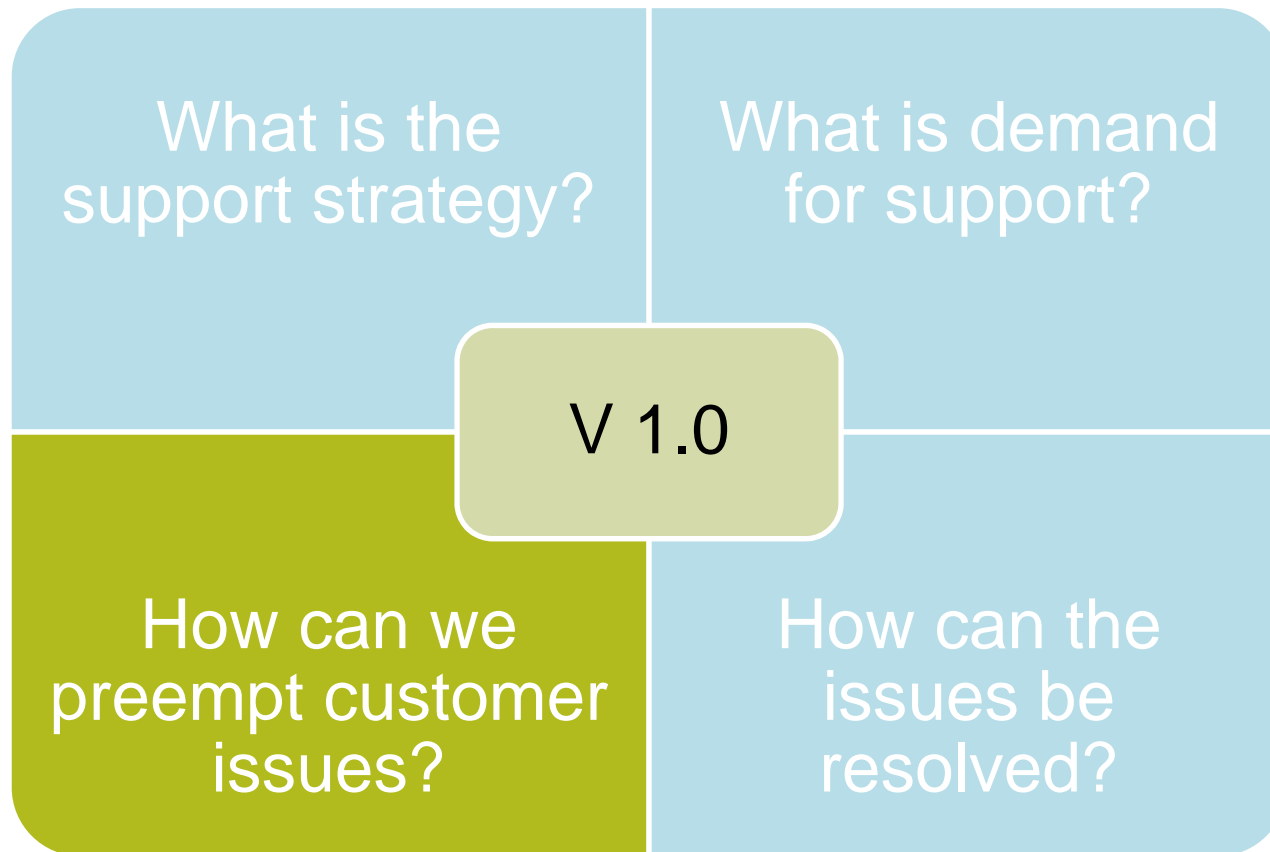
Element	8- most important, 1 - least important	8- perfect, 1- horrible	Size
	Importance	Score	
e-Case submission		6	14
Agent interface	4	6	10
Reporting	2	2	4
KB authoring	7	3	10
Escalation flow	2	6	8
VOC	5	3	8
Partner cases	5	1	6

Data – illustration only

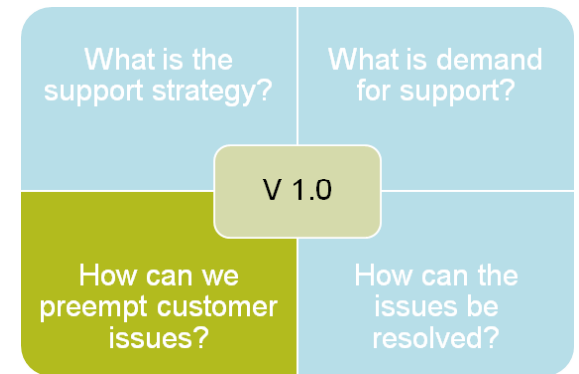
Tools: Prioritization



Preemptive model



Moving to preemptive model



- Do we understand desired vs. undesired contacts?
- Are we ready to track root cause of every issue?
- Do we have a mechanism to quantify impact per issue?
- Can we push work down the value chain:
 - What can Tier 2 do that PD does today?
 - What can Tier 1 do that Tier 2 does today?
 - What can the customers do on their own that we manually do for them today?
 - What can the product do that we manually do today?
- How can we establish a closed loop process?

Contact Value Matrix

HIGH
(Learn, cut costs, increase revenue)

Value of Contact to us

LOW
(Do not want the interaction)

Simplify & Improve Underlying operations
("I just want to **activate** my product")

Leverage, exploit and spend more time
("How do I develop a profitability report")

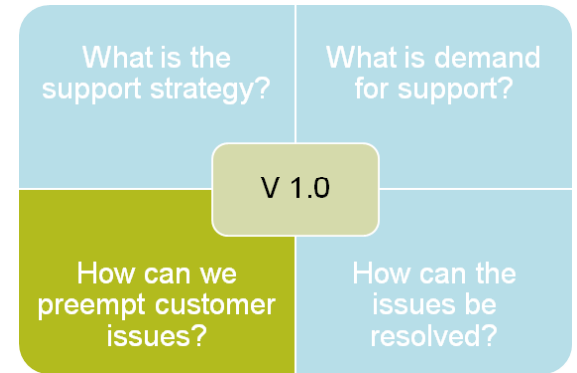
Eliminate through root-cause analysis → development
("I'm getting this **error** message")

Automate through self-help tools & alerts
("Can you send me my **monthly statement**")

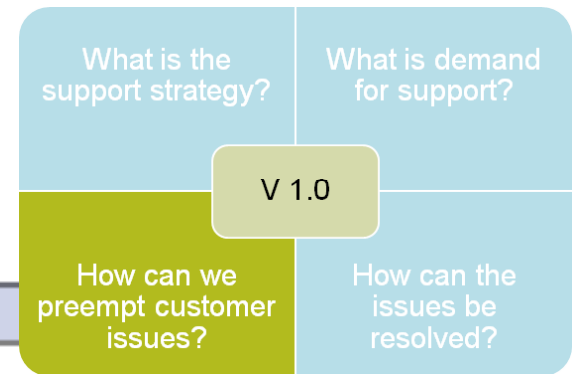
LOW
(Irritant: No need for interaction)

← Value of contact to Customer

→ **HIGH**
(Save money, get support, get advice)



KB Reports



Top 5 agent reused answers

Title	Reuse	Action Plan
KB AAA.	225	Defect113 for 2.3
KB BBB	200	Defect223 for 2.3
KB CCC.	187	Defect145; fixed
KB DDD	120	Marketing p...
KB EEE	100	Defect... 2.0.3 release

Top 5 customer reused answers

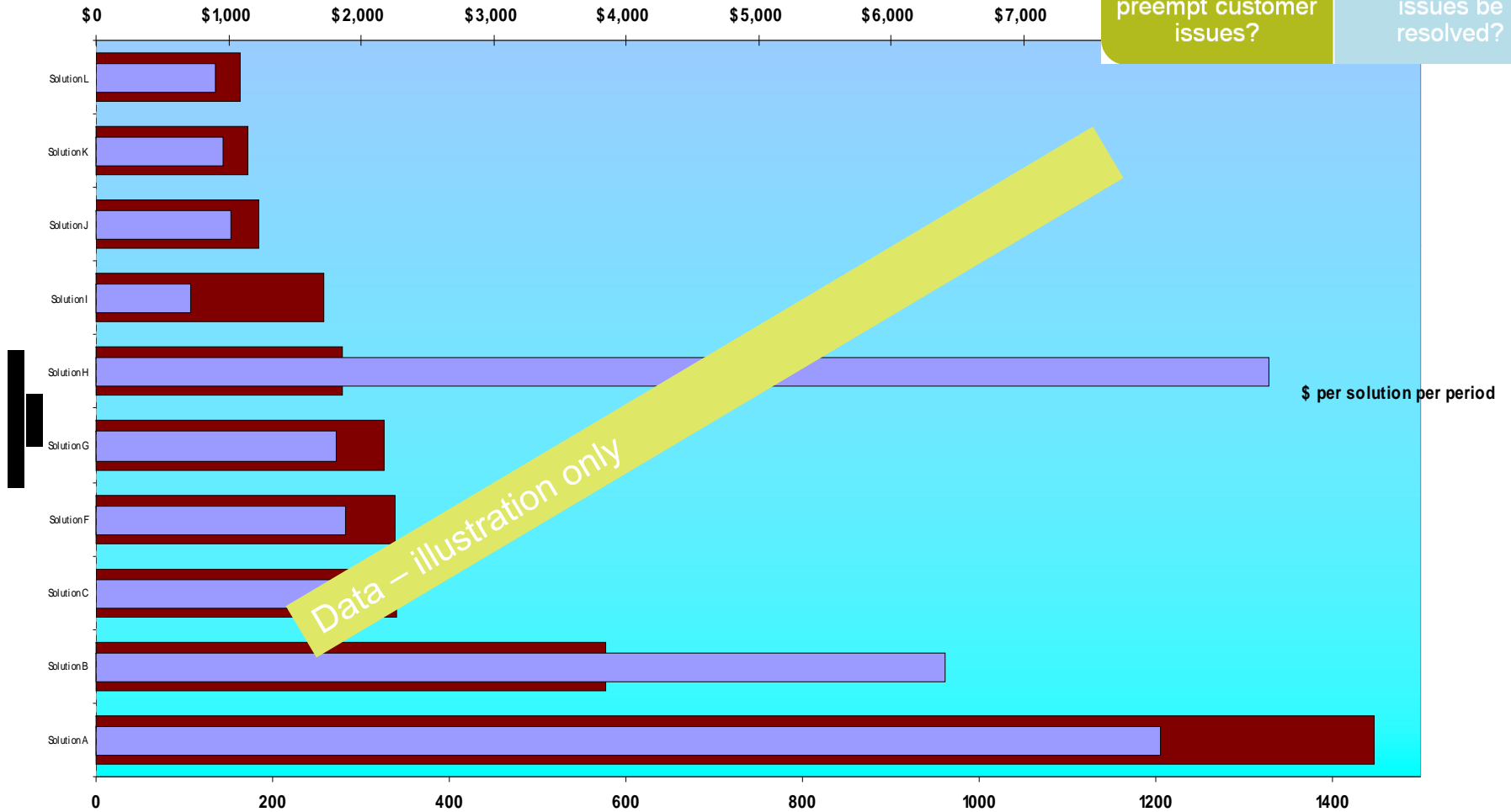
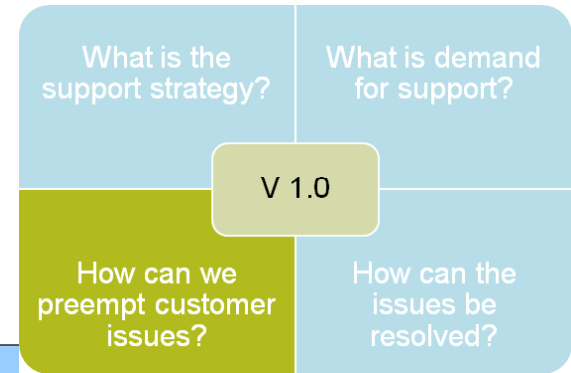
Title	Hits	Action Plan
KB FFFF		N/A - driven by sign-up and survey mailings
KB AAA	1539	Defect113 for 2.3
KB UUUU	7233	Add more/better inline help
KB ZZZZ	7222	N/A - driven by sign-up and survey mailings
KB CCCC	5052	Defect145; fixed

Data - illustration only

HOT: Issues causing most dissatisfaction

KB Title	Reuse	Possible Action
KB SSS	25	Defect2334 for 2.3
KB HHH	23	In progress with Legal
KB PPP	12	Roadmap for 2.7

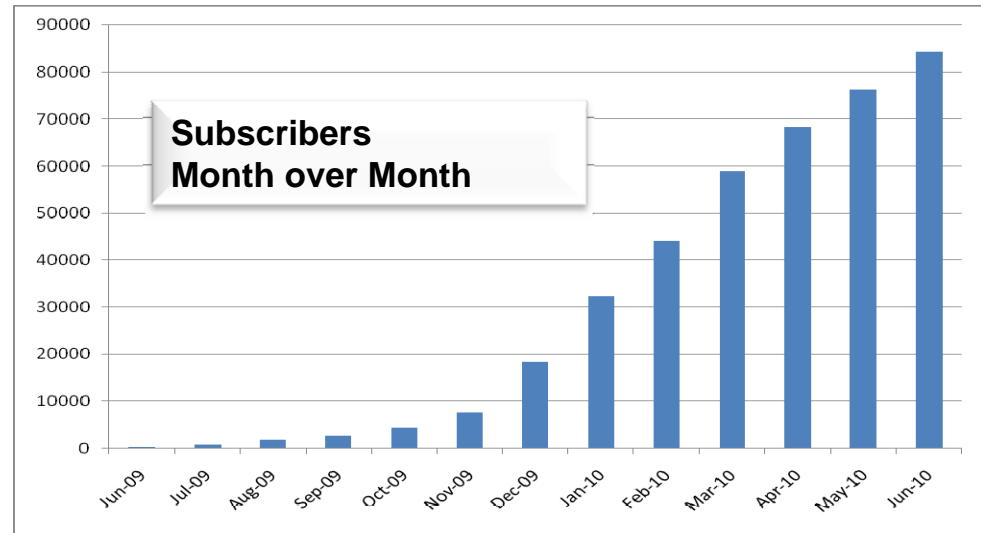
Business impact of top customer issues



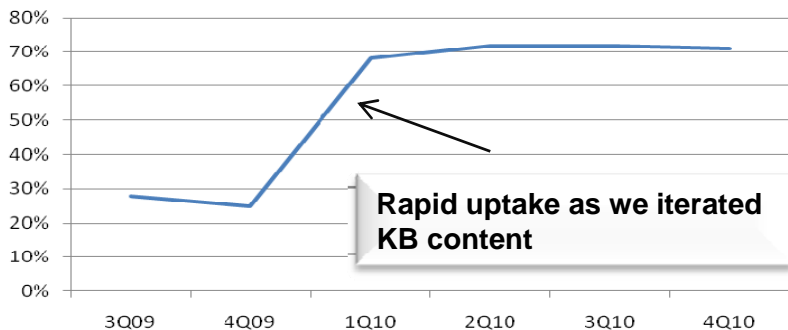
Self-service: Key to Scalability



Although our subscriber base has grown by leaps and bounds...We have been able to sustain self-service success rate levels

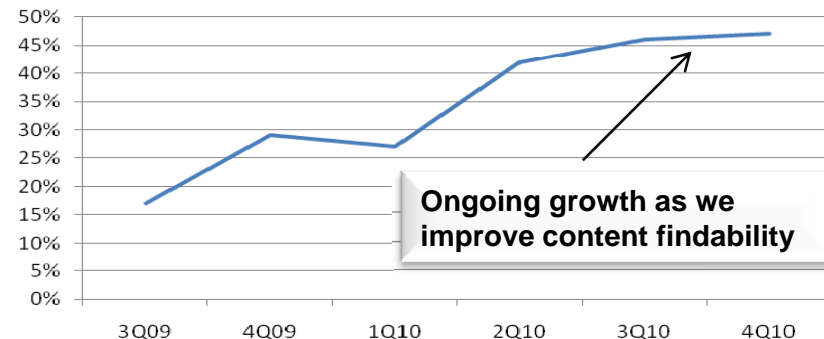


Smart Assistant Solve Rate



Rapid uptake as we iterated KB content

Self-Service Success Rate



Ongoing growth as we improve content findability

Our Common Framework for Knowledge Capture, Improvement & Reuse

Who?

- Everyone: agents, developers, subject matter experts, even customers
- Agent training and certification model for KM sets rights and responsibilities

What?

- Any knowledge useful to a customer or agent working through a barrier
- Examples: break-fix, how-to, best practice, policy

When?

- Reactively, based on actual customer cases and issues
- Proactively, planning for new releases or products
- Reflectively, adding value based on patterns of knowledge use

Where?

- A single logical knowledgebase for agents, customers, and others
- Purpose-specific sources: community, docs, release notes, development team

Why?

- Increase customer delight
- Improve financial performance
- Create a new asset for continuous improvement

How?

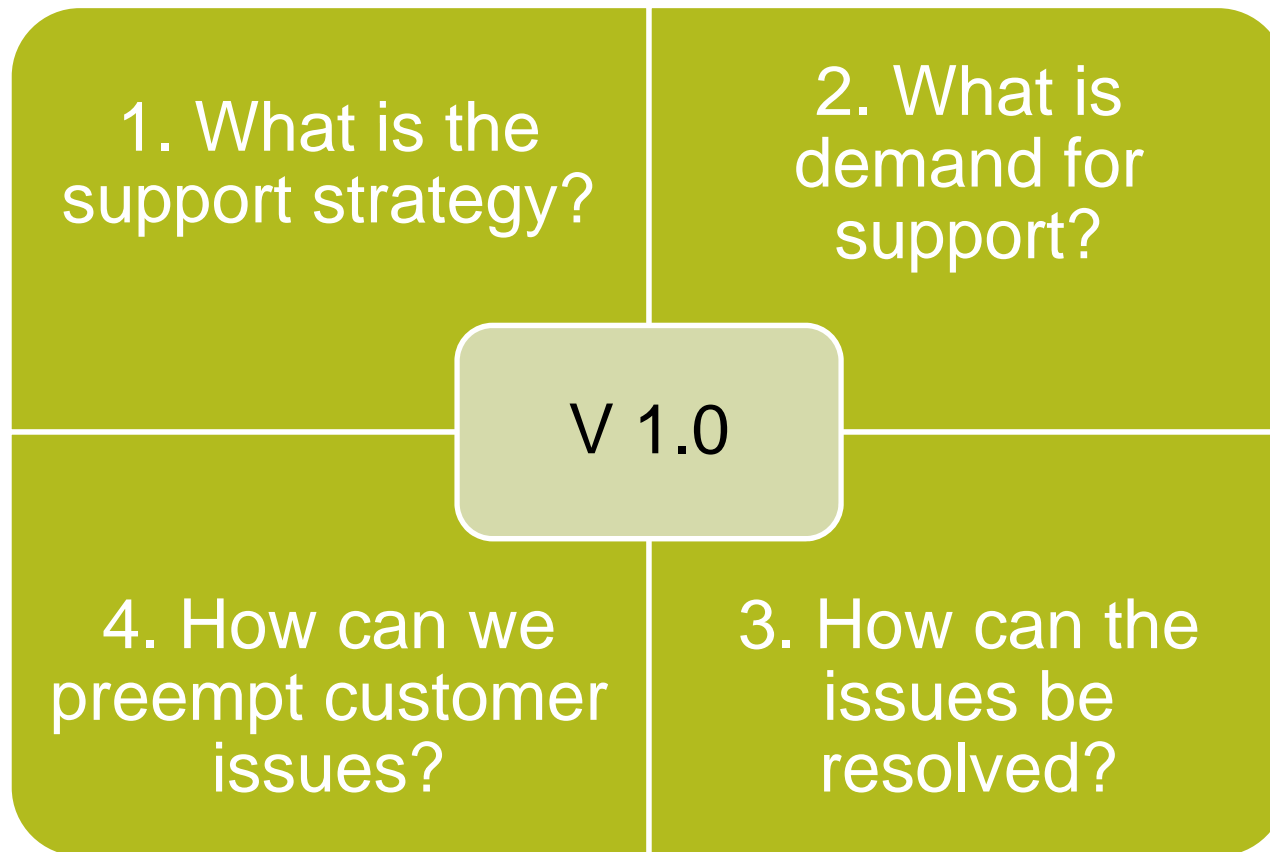
- Searching with customer interaction
- Capture at the point of learning
- Integrated practices for knowledge quality

Tips and Tricks



1. We need to design processes from the customers' perspective, not product perspective:
 - Listen to what customers are asking – not what we want to tell them
 - Support agents are the closest to the customers – they should drive the conversations
1. Product teams will embrace the chance to get closer to customers – if we offer it in the way that is easy for them:
 - Several attempts to bring engineers into the support process failed because we required them to abandon their own workflow and adopt agent workflow: steep learning curve, high effort
 - We succeeded when we made customer interaction a fun event, and made it easy to get engaged: developed “lite” version of agent CRM interface
2. Self-service efforts can only succeed if we have a way to get live support for customers that are really “stuck”:
 - Friendly, timely – and accurate - responses from our support agents help build customer confidence in the new products; we cannot cut corners here!
 - Agents add their pictures to the signature line – customers love this personal touch
 - Customers are OK with KB answers that are published as “draft” before they go through technical writers' edits – faster access to knowledge is more important than perfectly polished prose in professionally written copy

The Four Questions



Knowledge-Driven Support: Summary of Achievements



1. For employees

90% employee engagement score

Innovation practices: 94%

Performance management: 97%

Continuously improve work processes: 100%



2. For customers

Better answers faster

Customer self-service success 50%

Customer satisfaction 85%

Contact ratio down 10x from 0.2 to 0.02

Decreased handle time from 30 min to under 15 min



3. For business unit

Higher efficiency and effectiveness

Product roadmap driven by actionable KB reuse reports

New agent training from 6 wks to 2 wks

Time to proficiency from 4 mo to 1 mo

Decreased Tier 2 escalations from 52% to 30%

Improved agent productivity from 10 incidents/day to 25/day

Support Jams: build customer intimacy



4. For Intuit

intuit.

Knowledge as Core Asset

Proof of concept for emerging businesses

KM Framework adopted across Intuit

Cross-training of agents easier

Increased pool of available support resources: loans from other groups

KM Community of Practice

Contact Information

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