

A Capstone Conversation With



Jeanne Bliss
Founder
Customer Bliss



CAPSTONE MARKETING

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Hello this is [Jean Caragher](#), President of [Capstone Marketing](#). I am pleased to be talking today with [Jeanne Bliss](#), the Founder of [Customer Bliss](#), a company formed to create clarity and an actionable path for driving the customer loyalty commitment into business operations.

Jeanne developed her passion for customer loyalty at Lands' End where she reported to the company's Founder and Executive Committee as leader for the Lands' End customer experience. She was Senior Vice President of Franchise Services for Coldwell Banker Corporation. Jeanne also served as Allstate Corporation's Chief Officer for Customer Loyalty and Retention. She was Microsoft Corporation's General Manager of Worldwide Customer and Partner Loyalty and at Mazda Motor of America she initiated the brand's retention effort.

Clearly, Jeanne is a customer experience expert! She is the author of [I Love You More Than My Dog: Five Decisions to Drive Extreme Customer Loyalty in Good Times and Bad](#) and [Chief Customer Officer: Getting Past Lip Service to Passionate Action](#). Jeanne, it was a pleasure meeting you at the [CCH User Conference](#). I appreciate your time today in participating in this Capstone Conversation.

Jeanne Bliss: Oh, you're so welcome. I'm really pleased to be able to have the chance to chat with you.

Jean Caragher: Jeanne, so let's start off with the fact that the majority of CPA firms do not have client satisfaction programs. What do you think is the major consequence of not measuring client satisfaction?

Jeanne Bliss: What I'd love to do here is to introduce another piece of language, which is to think beyond customer satisfaction; it's about "experience" and "deliberateness." So, what happens when a company isn't deliberate about delivering an experience is that every part of the company delivers what they're good at, therefore, you deliver a very silo-based and transactional experience. My experience with accounting firms have been: you get a packet in the mail, you fill it out, you send it in, you get a letter back, and there's no conversation about your business and what you want to achieve, but rather it's this very transactional execution of a set of activities and you don't feel a relationship is there. As a result, the perfunctory task of doing my taxes, which I'm sure is done but I can't give any input to your point about how it felt and what additionally could have been done to have created peace of mind for me or to have partnered with



me to help me actually grow my business or manage my business more effectively, especially in light of the complexity for me as a small business owner. Does that make sense? Or, I think it's a missed opportunity, is the short answer.

Jean Caragher: CPA firms with their partnership structure, which often tends for the partners to be working in silos and not as a team or a firm as a whole, makes it that much more challenging for partnerships.

Jeanne Bliss: It absolutely does and that's why we've been spending a lot of time with businesses, especially businesses that have service as a deliverable. You don't manufacture a physical product, what you deliver is a service. So within that lifecycle of services that you deliver, either specifically or services that you might have the opportunity to deliver if you are really diligent about understanding your customer's life, are a series of what we call "moments of truth" or critical points in a business owner's life. If you thought about them as critical moments of truth, you could be deliberate about how you deliver at those moments and how you reach out at moments when no other firm is. By identifying those moments, maybe 10 to 15 really critical ones, what you can do is unite the silos and create an end-to-end experience versus, to your point, everybody doing their own thing separately.

Jean Caragher: You mentioned during your presentation that 80% of the buying decision is based on talking to other people and online research.

Jeanne Bliss: Yes.

Jean Caragher: So, talk about how the role of client satisfaction plays in the sales process.

Jeanne Bliss: It very much does these days. A lot of people, initially, were saying, "Oh, that's only for the consumer business." But what we know and what's happening and actually what is even more powerful is, in many ways, a business-to-business situation. If I'm a small business owner, I'm going to ask my friends, my colleagues, and sometimes complete strangers by going on the Internet, "who do they use, how is it, and should I use them?" I'll look at your materials and your promises that you've written in your documentation and I'll go on the website and check you out, but at the end of the day, I'm going to put a lot more credence and decision making power into what other people say about the experience they're getting from you and how much you are helping them grow their business and how much you are partners with them, especially in financial services. We are looking for a company to go beyond just the executing of the traditional tasks to, "Do you care about my business as much as you care about your bottom line?"



Jean Caragher: I sense that one of the conflicts or challenges, if you will, is the ability for the partners and staff of the CPA firm to spend that extra time with their clients to uncover those needs and help create that experience and that takes away billable time.

Jeanne Bliss: Well, there you go and there's the rub. What this is about is a mind shift in terms of the intent in motivation about how you will grow your business and what will drive how you will grow your business. Many companies are very marketing driven; it's all about acquisition. What they don't think about is that, within your current customer base, if you think about the fact that you could actually provide them with more services beyond the executing of traditional services, you may lose a little bit of billable hours initially, but you're going to earn that much farther back long term in growth of your customer base.

When you start thinking about these things in a deliberate way, what it does to your point, Jean, is it puts pressure on the traditional methods, even of compensation. That's where companies really need to start rethinking, "Are they driving the right behavior with the way they are compensating and tracking billable hours," for example.

Jean Caragher: One of the issues, one of the five decisions you talked about, was clarity and advising companies to get rid of legacy industry practices that make them look vanilla. Is this one of the ways that would work in the accounting industry?

Jeanne Bliss: You got it.

Jean Caragher: I told you I really paid attention, it was awesome.

Jeanne Bliss: That is so wonderful. Yes, most companies don't spend the time to think about their higher purpose. One of the examples I gave in that speech was about a children's drinking cup manufacturer and because they thought about themselves only as an R&D production, similar to an accounting office, we're in production and our job is to do the task, get it done, move on to the next one, and see as many as we can get done. They weren't able to lift their head and realize that if they thought about what their work was, they could actually grow their business. So, they finally took the time to breathe and thought about how their business should not be only producing drinking cups, which forced them into only price comparisons and their customers also thinking of them in a limited way. They expanded their whole purpose and reason for being to be supporting parenthood, which earned them the ability to move into a variety of other categories of products.

So, in an accounting firm, is your job just getting these returns done or are you a partner in the healthy growth of your business clients? If you're the latter and not the former, that drives a whole new set of behaviors; it drives a set of people you might hire and develop separate from your regular accounting people, for example.



Jean Caragher: That goes into another of the five decisions, belief, and you suggested that companies should revamp how they hire and to start with core values.

Jeanne Bliss: Yes. Most companies are doing a very good job hiring for technical skills, which is a big part of the job, but when you're in a business situation, you're a big part of your job. A majority of what drives recommendations is not just the technical execution of the task, but the relationship wrapped around that technical execution; "how much of a conversation was there, do you guide me to an outcome?" Many companies today are hiring first for attitude and the ability to build relationships with customers and then, of course, screening for technical skills. One of the examples I give is the Container Store. It's retail and not a services business, but a big part of what they do is support customers. They only hire one third of all the people that apply because they are that clear about who will and who will not become a part of the story of their business. But to your point, if you don't have clarity of purpose, it's hard to know whom you should hire and whom you shouldn't hire.

Jean Caragher: I know that core values are very important and that's something that I work on with clients in developing their marketing strategy and their marketing plans. From your viewpoint in the work that you've done, how important are core values and how hard are they to enforce?

Jeanne Bliss: I think that core values are hard to enforce if they are very fluffy. At the end of the day, a core value to me is...I think about it as a decision making lens; can you give your employees behaviors to model in terms of when we bring a client onboard, this is what we will do and this is what we will never do. By showing actions, you exhibit the core value versus this thing that often happens which is, we send out this letter or we etch it on a crystal ball or we put it up on a wall somewhere and it feels so disconnected to our work that its hard to interpret. There has to be diligence around translating the core value to actions, does that make sense?

Jean Caragher: It makes total sense and it also requires leadership to lead the way.

Jeanne Bliss: That's exactly right and that's why this "deliberate" word is so powerful and so important. If you care about it, you need to be deliberate about making it real, about taking it out of the pie in the sky, kumbaya kind of thing.

Jean Caragher: Or establishing core values of what you'd like to be and not actually who you are.

Jeanne Bliss: That's exactly right. I had the chance to grow up professionally at Lands' End, which was such an amazing gift for me. One of our major things, we call them "principles of doing business," is "what's right for the customers, is what's right for all of us." That's all well and good, but what that meant was, for example, we had a guarantee that meant if the customer wanted to return something five times that they



kept reordering because it was their perception that it never was right, then we had to honor that. Things like that need to be put into place to make living your core values be something that can really happen versus supplication.

Jean Caragher: Right, another of these five decisions you talked about was being real and getting rid of the jargon. It's how you talk to and about customers. Now accounting, it's an industry with lots of acronyms and technical language, so how can CPAs overcome this situation?

Jeanne Bliss: I understand that between yourselves you may use some of the jargon, but one of the things that happens when you use too much jargon, you lose sight of the customer that's stuck in the process. One of the things that we do is have leadership conversations where we actually drive the conversation around the people and the account and what's going on in their life, not just about the numbers and the top line and the growth. You really need to force yourself to think about the customer's life and what they're going through, and by all means, do not use your jargon in your customer communication. Take every piece of letterhead, letters, notes you send to your customers and posts on your Internet and print them all out. Stick them on a wall and start reading them, and that would be one very terrific first exercise. Rewrite them like you'd want your grandmother to be able to read them and figure out what your tone is. You don't need to be Zappos, but you can be very familiar and you can be conversational and you can be human even in a business environment. In fact, people connect very much with real everyday language versus this strict severe business-kind of language only, all the time.

Jean Caragher: It seems that you've come down a couple of times in talking about what you refer to about the moments of truth and the points in a business owner's life and how the CPA firm can address their services and relationships based upon those moments of truth.

Jeanne Bliss: That's exactly right. What the moments of truth framework does is, it simplifies the work. We feel overwhelmed by what customer experience is, therefore, if you can frame the business that you do from a customer journey standpoint and identify those critical moments, you can then focus on a few things versus being overwhelmed by everything of it.

Jean Caragher: What do you think is the most important thing that CPAs can learn about client satisfaction or the client experience from other industries?

Jeanne Bliss: I think that the companies that do it the best are very specific about what they will be and what they won't be. I would take a page from those companies in terms of "everybody loves Zappos." Their stories are told so much but one thing that they do very well, for example, is they see an incoming call as an opportunity not as a task that needs to be done with. There are other great companies, too. I start to think



about Edward Jones in the talk that you saw which is around when they changed their advisors. They have an incoming advisor shadow a departing advisor for six months so that there is no feeling of the handover. What I would do is go to school on those behaviors and those deliberate decisions and see which of those make the most sense for them to internalize inside of their operation.

Jean Caragher: There's a lot out there that we could be reading and experiencing and determine how we can leverage what those other industries are doing for the CPA firm.

Jeanne Bliss: That's actually why I wrote what we call the "dog book" now, and that's the reason I wrote it the way I did. For example, it's a very simple format so that you can read a case study and then there's a challenge question after each case study. You can then say, "Okay, how would we do that?" It doesn't ever feel conceptual or like you are reading something that you couldn't apply to your business. I think that it's about asking questions about your operation through the lens of how others do it and then make some determinations of what your version of that would be, and picking a few things. Don't go nuts; this work implodes because people take on too much too fast.

Jean Caragher: It sounds like a key component here for firms to be successful is the level and quantity of training or mentoring that's required to help the CPAs build those relationships and for them to know that they have permission, so to speak, to spend that extra time to build those relationships.

Jeanne Bliss: Thank you for that. That's exactly right and not just for the CPA but everybody across the board. So, for example, if you want to be a firm that welcomes people, I think we talked about it in one firm where they considered the receptionist to be the Director of First Impressions. I love that idea. But that means, for example, you need to give that person exposure to a little bit of the customer's account or something so they can welcome them in a personalized way. Or have access to where their filing is and how long it is so that they could answer some basic questions. If they can't reach the person working on their account, if you want to be that kind of company and deliver deliberate experiences that then pushes on, what are the tools that you are going to make available to people? How are you going to train people differently, and to your point then, how much time in addition to doing the billable hour work are you going to give them? Then, will you train and develop them to be able to deliver those things successfully?

Jean Caragher: We started off with talking about how the majority of firms don't have client satisfaction programs. What other words of advice do you have for the CPA firms out there?

Jeanne Bliss: You don't have to go crazy with a big, long survey. At the end of day, the big thing that we like to ask is "Would you recommend us, would you suggest our services to someone else?" If you just follow up with your clients on that, I think that it's



going to make a big impact. The other thing that I would love to see from a personal and professional standpoint is a follow up after the fact; a month after or six months after you've done someone's return. Can you be diligent about talking to them about their business not just about the execution of the task of finishing their return for them? I think if you could just start doing that, then it would make a big impact.

Jean Caragher: Wonderful. I've been talking today to Jeanne Bliss, founder of Customer Bliss. Thank you, Jeanne.

Jeanne Bliss: You are welcome. It was a pleasure.



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