REAL WORLD CASE 1	Blue Cross, AT&T Wireless, and CitiStreet: Development Challenges of Self-Service Web Systems

When Web-based self-service is good, it's really good. Customer satisfaction soars and call center costs plummet as customers answer their own questions, enter their own credit card numbers, and change their own passwords without expensive live help.

But when Web-based self-service is bad, it's really bad. Frustrated customers click to a competitor's site or dial up your call center—meaning you've paid for both a self-service website and for a call center, and the customer is still unhappy. A poorly designed Web interface that greets self-service users with a confusing sequence of options or asks them questions they can't answer is a sure way to force them to call a help center.

Blue Cross–Blue Shield. For Blue Cross–Blue Shield of Minnesota (www.bluecrossmn.com), developing Web self-service capabilities for employee health insurance plans meant the difference between winning and losing several major clients, including retailer Target, Northwest Airlines, and General Mills. "Without it, they would not do business with us," explains John Ounjian, CIO and senior vice president of information systems and corporate adjudication services at the $5 billion insurance provider. So when Ounjian explained to executives that the customer relationship management (CRM) project that would enable Web-based self-service by client employees would cost $15 million for the first two phases, they didn't blink.

Blue Cross–Blue Shield also learned the importance of communicating with business units during the design phase of its Web self-service system. Ounjian and his technical team designed screen displays that featured drop-down boxes that they thought were logical, but a focus group of end users that examined a prototype system found the feature cumbersome and the wording hard to understand. "We had to adjust our logic," he says, of the subsequent redesign.

AT&T Wireless. When AT&T Wireless Services (www.attws.com) began rolling out its new high-bandwidth wireless networks, its self-service website required customers to say whether their phones used the older Time Division Multiple Access (TDMA) network or the newer, third-generation network. Most people didn't know which network they used, only which calling plan they had signed up for, says Scott Cantrell, e-business IT program manager at AT&T Wireless. So AT&T had to redesign the site so the customer just enters his user ID and password, "and the application follows built-in rules to automatically send you to the right website," Cantrell says.

According to Gartner Inc., more than a third of all customers or users who initiate queries over the Web eventually get frustrated and end up calling a help center to get their questions answered.

Whether a self-service application is aimed at external customers or internal users such as employees, two keys to success remain the same: setting aside money and time for maintaining the site, and designing flexibility into application interfaces and business rules so the site can be changed as needed.

CitiStreet. CitiStreet (www.citistreetonline.com) is a global benefits services provider managing over $170 billion in savings and pension funds and is owned by Citigroup and State Street Corp. CitiStreet is using the JRules software development tool to make rules changes in its benefits plan administration systems, many of them featuring Web-based employee self-service. JRules manages thousands of business rules related to client policies, government regulations, and customer preferences. Previously, business analysts developed the required business rules for each business process, and IT developers did the coding. But now analysts use JRules to create and change rules, without help from developers, says Andy Marsh, CitiStreet's CIO. "We've effectively eliminated the detail design function and 80 percent of the development function," says Marsh. IT is involved in managing the systems and platforms, but it's less involved in rules management, he says.

The software helps speed the development process for new business systems or features, says Marsh. For example, it used to take CitiStreet six months to set up benefit plans for clients; it now takes three months. CitiStreet can also react more quickly to market changes and new government regulations. It has used the rules development software to quickly revise business rules to accommodate the changes in pension programs required by new legislation. And Marsh says that when a client company recently added a savings plan to its benefits program, CitiStreet was able to easily develop and implement changes with JRules.

Case Study Questions

1. Why do more than a third of all Web self-service customers get frustrated and end up calling a help center? Use the experiences of Blue Cross–Blue Shield and AT&T Wireless to help you answer.

2. What are some solutions to the problems users may have with Web self-service? Use the experiences of the companies in this case to propose several solutions.

3. Visit the websites of Blue Cross–Blue Shield and AT&T Wireless. Investigate the details of obtaining an individual health plan or a new cell phone plan. What is your appraisal of the self-service features of these websites? Explain your evaluations.

Sources: Adapted from Stacy Collete, "How Will You Connect with Customers?" *Computerworld*, January 6, 2003, p. 19; Robert Scheier, "Know Thy Customer," *Computerworld*, March 24, 2003, pp. 27–28; and Bob Violino, "Who's Changing the Rules?" *Computerworld*, July 28, 2003, p. 38.