

– More on Customer Satisfaction –

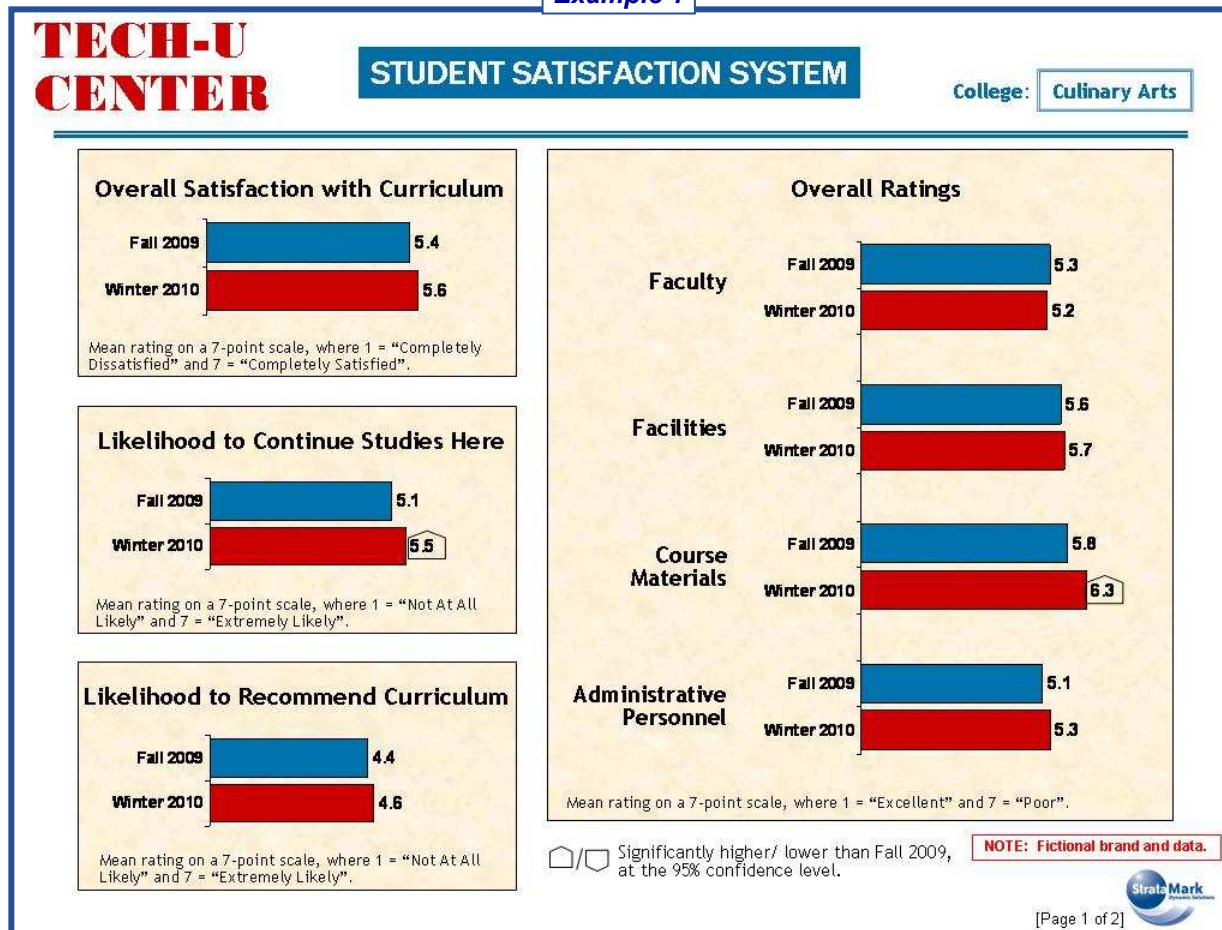
Customer satisfaction and loyalty measurement will include some of the following research methods, statistical techniques, and analyses:

– A Note About Reporting Formats –

Communicating results efficiently and effectively is an important component in the implementation of any customer satisfaction program. Accordingly, StrataMark establishes an optimal information delivery system for each client that provides in-depth summary reporting and analysis in easy-to-read, readily accessible formats.

Depending upon the need, our reporting systems include a range of formats such as report cards, drill-down dashboards, and fully customized portals with tiered, password-protected access.

Example 1



	Fall '09	Wntr '10		Fall '09	Wntr '10
Base: Total Respondents	(155)	(148)	Base: Total Respondents	(155)	(148)
				%	%
Attribute Ratings			Classification Questions		
Faculty - Overall Rating	5.3	5.2	Type of Student		
Having organized professors	5.8	5.7	Continuing	55	58
Having easy-to-understand professors	5.7	5.7	New	30	28
Professors' ability to answer questions	5.4	5.2	Returning	15	14
Preparation of lectures and materials	5.2	5.1			
Willingness of professors to meet at times convenient for me	4.8	4.9	Residence Distance from Campus		
			Less than 3 miles	28	29
Facilities - Overall Rating	5.6	5.7	3 - 5 miles	23	21
Size of classrooms/large enough	5.8	5.8	6-10 miles	18	19
Enough equipment for everyone in class	5.9	5.8	10-15 miles	15	17
Broken equipment fixed/replaced quickly	5.8	5.7	16 miles or more	12	11
Good acoustics in classrooms	5.3	5.5			
Classrooms in good repair	5.2	5.3	Employment Status		
Attractive-looking classrooms	5.3	5.2	Employed (Net)	74	78
			Full-time	42	45
Course Materials - Overall Rating	5.8	6.3	Part-time	32	33
Textbooks are readily available	6.0	6.4	Not employed	26	22
Materials are up-to-date	5.7	6.2			
Materials are relevant to my course	5.8	5.8	% Receiving financial aid	51	59
Administrative Personnel - Overall Rating	5.1	5.3	Gender		
Knowledgeable	5.8	5.9	Male	48	52
Happy to help	5.2	5.4	Female	52	48
Return calls promptly	5.0	5.0			
Accessible	4.9	4.8			

Mean rating on a 7-point scale, where 1 = "Excellent" and 7 = "Poor".

Significantly higher/lower than Fall 2009, at the 95% confidence level.
Wntr = Winter

NOTE: Fictional brand and data.

[Page 2 of 2]

Example 2

Report Card -- Region Comparison

NOTE: Fictional brand and data.

Over all Engagement							Trending Information >>>											
TOP 2-BOX RATINGS* (On 10-pt. Scale)	TOTAL SWFin	2nd Quarter 2010					TOTAL SWFin	1st Quarter 2010					TOTAL SWFin	2nd Quarter 2009				
	(900) %	NE (180) %	SE (180) %	NW (180) %	SW (180) %	PC (180) %	(900) %	NE (180) %	SE (180) %	NW (180) %	SW (180) %	PC (180) %	(900) %	NE (180) %	SE (180) %	NW (180) %	SW (180) %	PC (180) %
Overall Satisfaction	81	80	86	73↓	82	84	83	83	85	83	81	85	80	80	86	75	77	81
Marketing Support	81	81	83	77	81	81	80	78	82	78	81	80	79	75	82	79	81	80
Sales Support	77	75	79	70↓	79	81	80	79	77	82	80	80	80	81	79	77	82	81

Performance Ratings							Trending Information >>>											
TOP 2-BOX RATINGS* (On 10-pt. Scale)	TOTAL SWFin	2nd Quarter 2010					TOTAL SWFin	1st Quarter 2010					TOTAL SWFin	2nd Quarter 2009				
	(900) %	NE (180) %	SE (180) %	NW (180) %	SW (180) %	PC (180) %	(900) %	NE (180) %	SE (180) %	NW (180) %	SW (180) %	PC (180) %	(900) %	NE (180) %	SE (180) %	NW (180) %	SW (180) %	PC (180) %
Client Satisfaction (Perceived)	82	80	89	76	83	82	81	79	88	76	82	82	80	75	83	75	83	84
Stability of Company	81	82	80	77	83	81	78	81	79	74	80	78	79	72	81	82	81	78
Return Rate Performance	80	82	81	76	79	80	81	83	84	77	79	80	82	90	81	79	79	82
Fund Management	79	78	81	78↑	79	80	78	80	81	68	80	79	79	76	81	80	79	77
Product Commissions	77	78	79	76	79	75	77	77	78	76	75	80	76	78	78	75	71	80
Commission Payment Process	75	82↑	74	69	76	76	73	70	75	68	75	77	71	69	68	68	75	77
New Business Set-Up Support	68	66	69	66	68	70	67	67	69	66	65	69	67	65	70	65	65	70
Phone Team Responsiveness	61	62	63	45↓	64	69	61	60	62	59	60	65	58	61	62	58	59	51
On-Line Support	63	60	63	62	65	64	65	63	65	62	69	64	66	67	65	61	69	68
On-Line Training/ Education	50	49	51	44	50	54	50	52	49	46	50	54	51	50	53	49	50	52

Significantly higher/lower than Total SW Financial at the 95% confidence level.
Significantly higher/lower than 1st quarter, at the 95% confidence level.
Significantly different than same period 2009 at the 95% confidence level.
*Top 2-box ratings ('9' or '10') on a 10-pt. scale.

[Page 1 of 1]

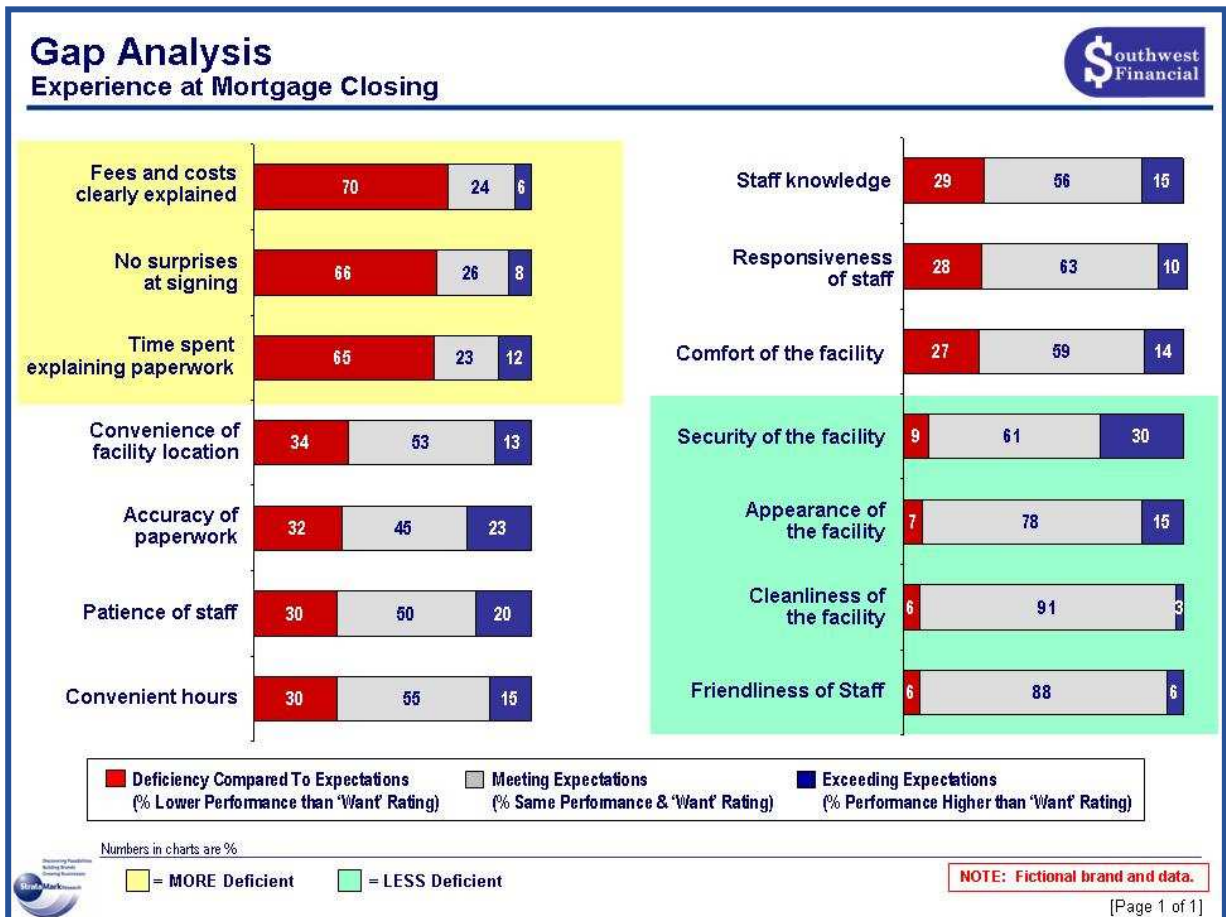
– Performance Measurement & Gap Analysis –

In addition to the more traditional approaches to performance measurement, we also offer Gap Analysis.

Beyond obtaining performance ratings for attributes, Gap Analysis also reveals whether performance is meeting, exceeding, or falling short of each individual's expectation on each attribute. StrataMark utilizes a unique approach in executing the question sequencing to cost-efficiently and accurately capture this information. Results yield the following:

- For each attribute, the percent of customers are segmented into those who are deficient (performance is below their desired level) versus those who are having their needs either met or surpassed.

Since each customer establishes his or her own performance standard, the advantage of this method is in its ability to reveal when good is good enough and more is better.

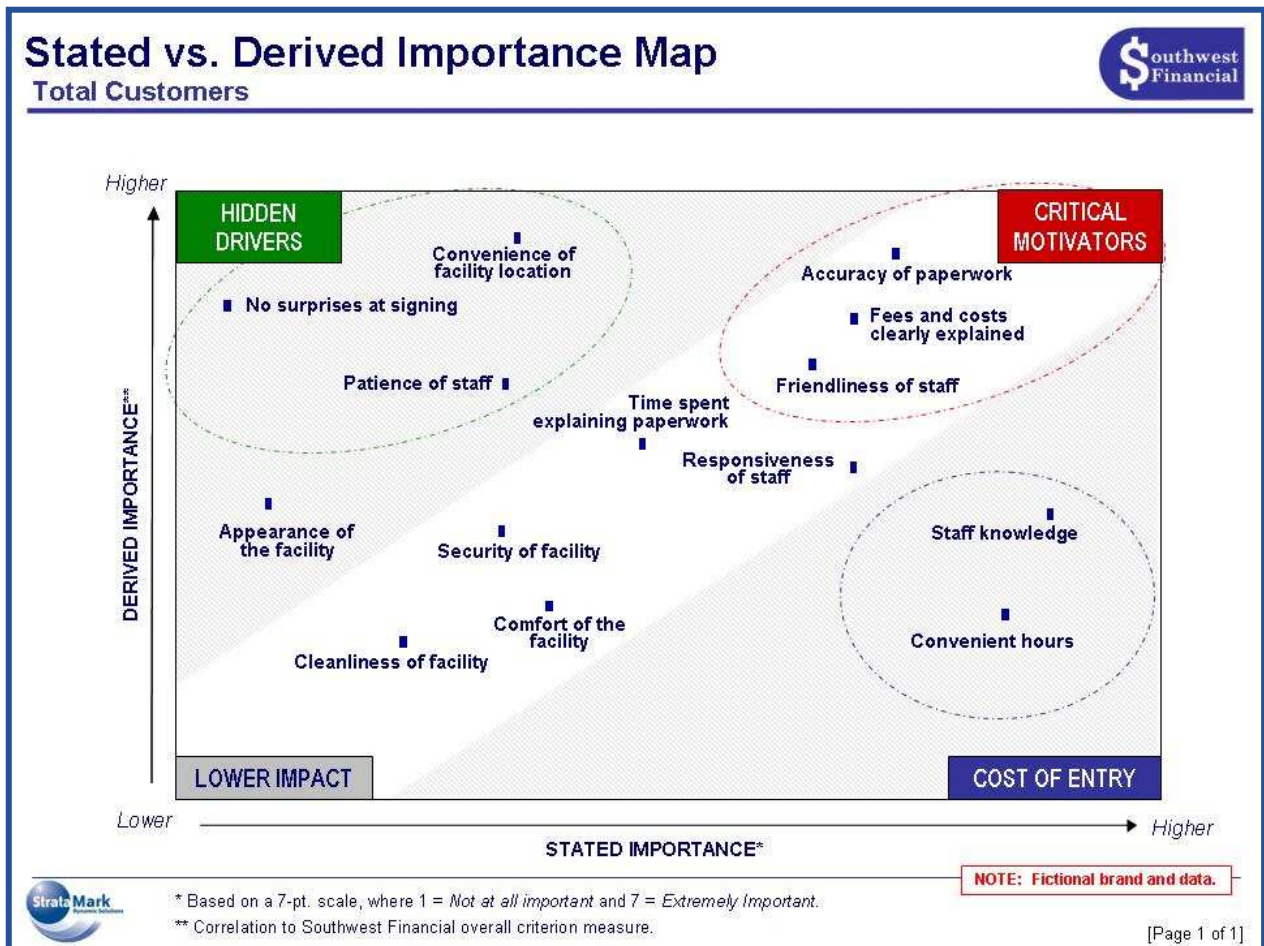


– Defining Attribute Importance –

Assessment of attribute importance, also referred to as key driver analysis, is essential to customer satisfaction research. In fact, prioritization of resources directed toward satisfaction-enhancement initiatives are determined, in part, on the basis of attribute importance.

While alternative methods exist for conducting driver analysis, often this type of analysis for customer satisfaction research is derived by measuring the statistical strength of the relationship between performance attributes and an overall criterion measure (e.g., a satisfaction/ overall rating score/ index or sales surrogate). (For more on **Key Driver Analysis**, visit “Areas of Expertise” in our website.)

StrataMark also recommends examining attributes on stated importance (self-stated/direct importance) to get the most comprehensive understanding of attribute importance possible.



– Importance-Performance Mapping Analysis –

By mapping attributes examined in the satisfaction research on both importance and perceived performance together, a highly actionable Strategic Opportunity Map results.

Importantly, this type of map will reveal the critical aspects of a service or product that represent underperforming key drivers of customer satisfaction or revenue. Clearly, enhancement efforts directed to these types of key drivers would be a priority.

This map will also reveal performance strengths that are key drivers among customers and represent opportunities to be leveraged for optimal positioning and marketing.

**Strategic Opportunity Grid
Competitive Analysis**



	Ramone's (171)	Top Chef (189)	Foodie's (182)	Frank's (150)
Base: Familiar with Each Store				
Produce very well-maintained	S	S	S	
Produce maintains taste	S	C	S	
Fruits & vegetables not bruised/wilted	S	C	S	
Produce maintains color	S		S	
Wide selection of fruits/vegetables	S	S	C	C
Deli very clean			S	
Deli products display preparation date				S
Produce area very clean			S	
Produce maintains appearance		C		
Deli meats consistently taste good at home				S
Deli meats sliced to order				S
Everything in produce dept. guaranteed freshest		C		S
Meat/seafood airtight/leak-proof packaging	C		C	
Seafood appears firm & dry	C	S		
Meat/seafood well-maintained	C	S		C
Meat/seafood area very clean	C	S		
Meat/seafood consistently tastes good	C	S		C
Everything in meat department guaranteed freshest	C	C	C	
Meat products display packing date				
Deli products display preparation date			C	
Everything in deli department guaranteed freshest				

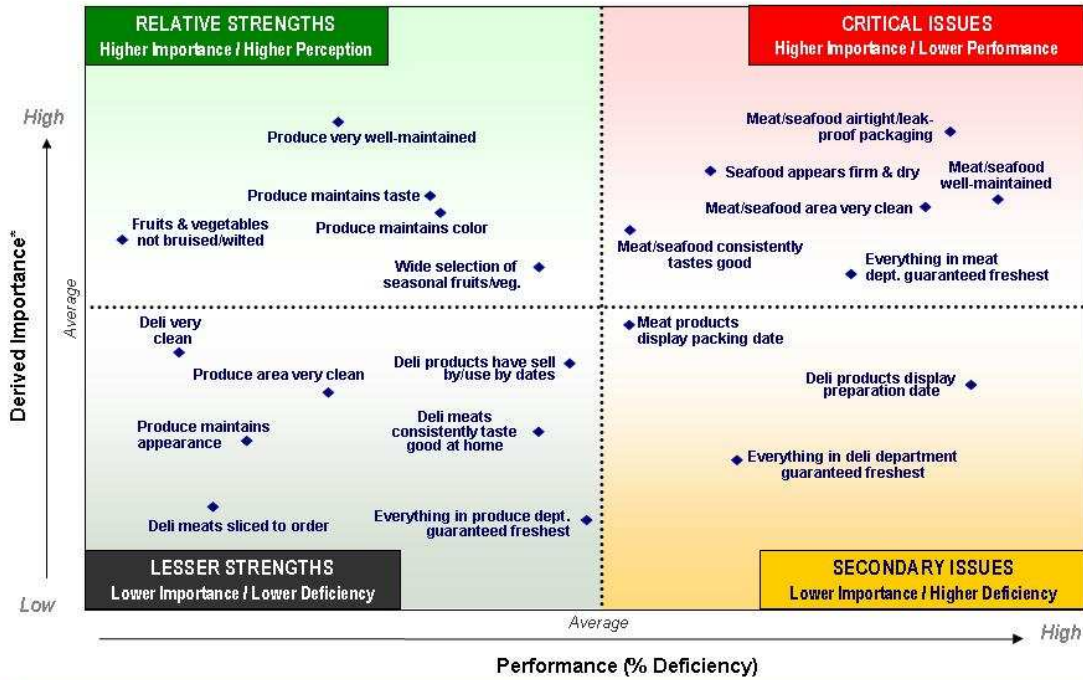
S **Relative Strength** for that store.
 Lesser Strength for that store.
C **Critical Issue** for that store.
 Secondary Issue for that store.

NOTE: Fictional brands and data.



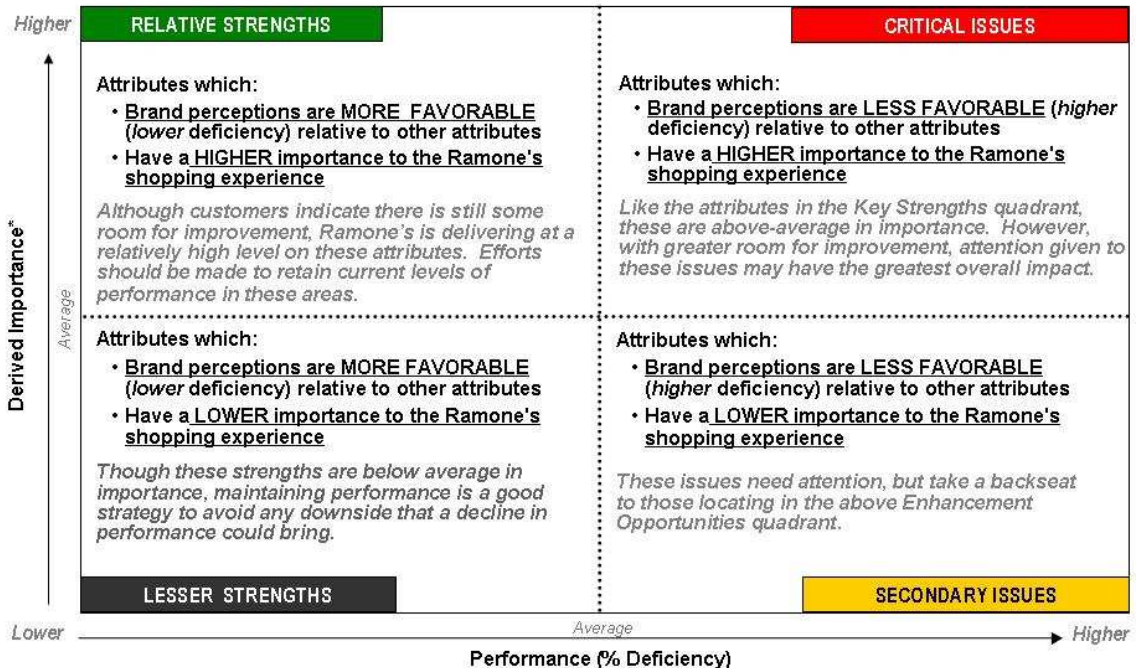
Strategic Opportunity Map

[See "Quadrant Interpretations" below for map explanation]



NOTE: Fictional brand and data.

Strategic Opportunity Map Quadrant Interpretations



* Based on key driver analysis.

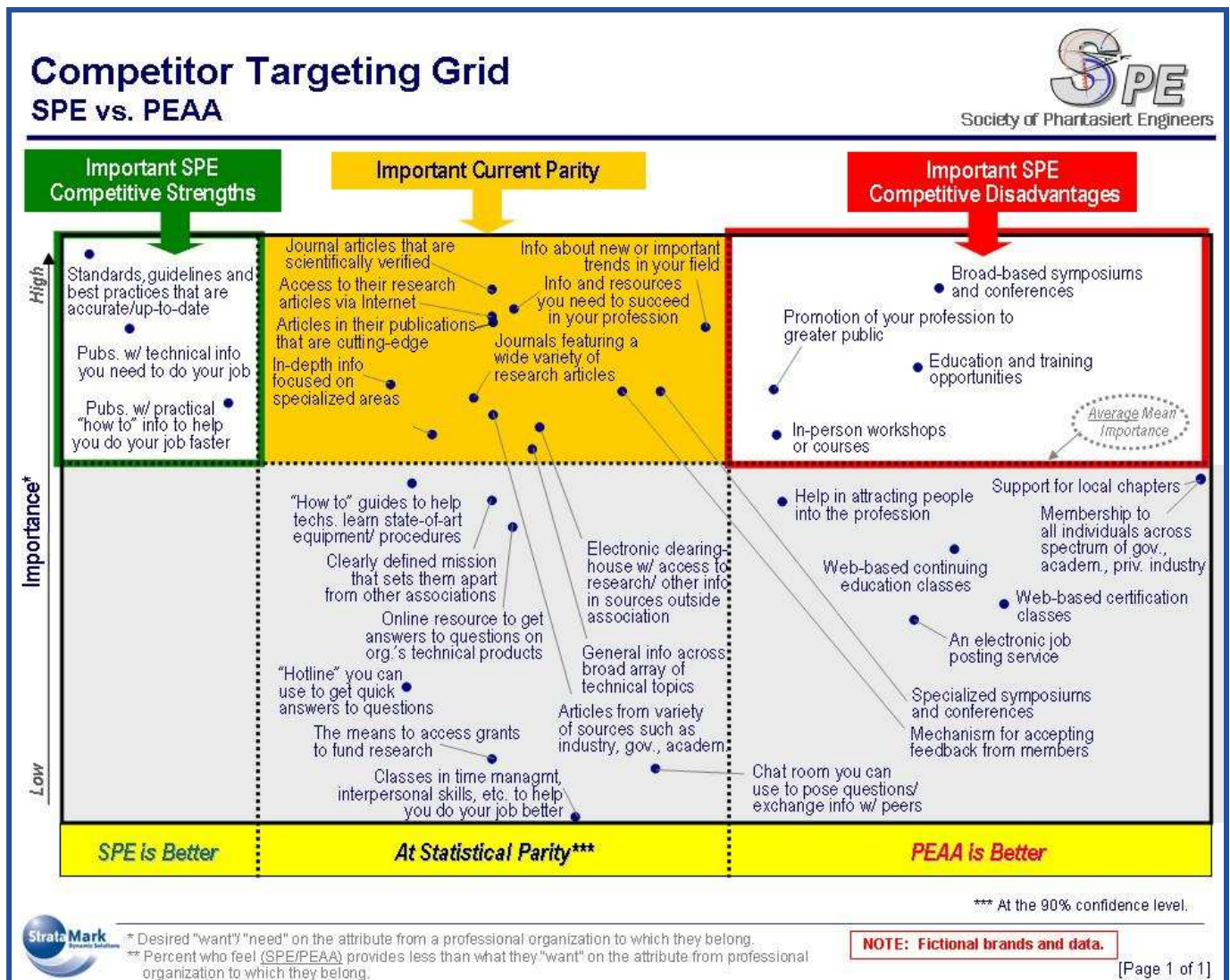


– Competitor Targeting Analysis –

While a Strategic Opportunity Map focuses inwardly on relative strengths and enhancement opportunities for your company, an analysis of competitors will look outwardly to assess market position and identify the most important attributes differentiating the company from key competitors.

Competitor Targeting Grids are often revealing for head-to-head comparison with key competitors, while perceptual maps such as Brand Maps, Correspondence Maps, and Vector Maps are productive in conveying overall market positioning.

(For more on *perceptual mapping*, visit "Brand Strategy & Positioning" in our website.)



* Desired "want"/ "need" on the attribute from a professional organization to which they belong.
 ** Percent who feel (SPE/PEAA) provides less than what they "want" on the attribute from professional organization to which they belong.

NOTE: Fictional brands and data.



– Additional Customer Satisfaction Considerations –

Employee Relations Research

Both indirectly and directly, the satisfaction of your employees impacts the success of your business. Employees are in a unique position to identify efficiencies as well as product or service enhancements to impact sales and the bottom line. In order to optimally leverage this resource, a structured and regular system of feedback is needed. StrataMark brings experience to this important genre of research and provides third-party objectivity in streamlined, insightful analysis and reporting.

Satisfaction & Loyalty Segmentation

A key research objective in developing loyal relationships is the identification of opportunities to better serve core customers in ways that matter most to them. Loyalty segmentation supports this objective by enabling substantiation, tracking, and understanding of customer segments characterized as *Dissatisfied*, *Satisfied*, and *Delighted*. Comprehensive analysis of these segments enables a company to assess the types of customers who are being serviced well and not so well, gauge their worth to the company, and determine the key points to more consistently deliver upon, in order to strengthen the core customer base.

Problem Incidence Assessment

A module can be incorporated into any satisfaction study to understand and track key potential problem areas that could be experienced by customers. For each problem area anticipated, customers are asked if they have encountered the issue and, if so, its frequency of occurrence. Further, customers can be queried as to the exact nature of the problem, whether they addressed it with a company representative, and whether it was resolved to their satisfaction. At the conclusion of the survey, for unresolved problems or other concerns, customers can be asked if they would like someone from the company to contact them regarding the problem. StrataMark then immediately forwards any contact requests to our clients for follow-up customer care.

Lost Customer Research

Also referred to as Attrition Research, these types of studies can be conducted either continuously or in multiple discrete waves over time. This research provides a quantification of reasons for attrition (e.g., switching behavior or exit from the category), including sourcing of factors and sizing of segments with respect to whether attrition was within control of the company or external to its control. Additional assessment of such lost customers yields information regarding how their needs are being met elsewhere and profiling to identify at-risk markers within the existing customer base. Results allow management to stem further erosion and develop strategies for customer reengagement.