


Unlocking The Value of Your Customer Satisfaction Surveys

**A guide to get the most out
of your customers' feedback**


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In today's business environment companies cannot afford to lose a single profitable customer. By effectively leveraging results from a customer satisfaction survey an organization can respond to their customer's needs in ways that increase revenue as well as improve customer and employee, satisfaction and loyalty. Many companies perform customer satisfaction surveys, but don't receive full value from their investments to administer the program. Too often survey results are used simply for monthly reporting on "how we did last month".

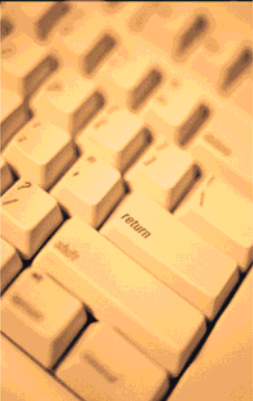


A few years ago, I had the pleasure of being placed in charge of a fast-paced and dynamic customer care organization. After several weeks in my new role, I was in my office enjoying the challenges of my new position when one of my team-members dropped off a stack of "thank you" letters for me to sign. These letters would be sent to customers that had taken our most recent survey. The letters stressed to the customer how much we appreciated the time they invested in taking the survey, and our commitment to using the information to improve the service we deliver to them. We had been doing monthly reviews of the survey data, but something was missing. The reality was that the organization was investing resources in a process to perform customer satisfaction surveys and not getting the maximum value possible. And, worse, we were wasting our customers' time.




At a juncture like this, you have 2 choices: stop the survey process (save your money and your customer's time) and throw the thank you letters in the trash, or leverage the customer satisfaction survey results as a catalyst for continuous improvement. We selected option 2. Reaping the full benefits of our survey program didn't happen overnight. We ultimately implemented a very effective program that truly leveraged our customer satisfaction survey information. I could again feel comfortable with our investment in the program, and in the fact that we were no longer wasting the time of our customers. Most important of all was the fact that our overall customer satisfaction ratings consistently improved.

In my experience the key elements to unlocking the value of customer satisfaction surveys, include:

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- [Adherence to measurement principles](#)
 - [Responding to immediate customer needs identified during the survey process](#)
 - [Implementing customer-focused changes](#)
 - [Implementing account strategies](#)
 - [Management review and assessment](#)

Adherence to Measurement Principles

Your adherence to the following principles, within your customer satisfaction survey program, will place you where you want to be in the eyes of your customer.

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1. You can't manage what you don't measure. Performing a customer satisfaction survey program is step 1. If you are not presently performing customer satisfaction surveys, there are many reputable firms that can help you with this. Assuming that you are measuring customer satisfaction, we will now discuss the remaining principles for managing to this critical metric.
 2. Any measurement that does not hold an individual responsible is not an effective metric. While many companies adhere to one element of the first measurement principle (that of "measuring" customer satisfaction), managing to it requires that an individual be held responsible for the customer satisfaction metrics. For example; a customer satisfaction survey program may be

designed to produce feedback on customer service, account management, billing, provisioning, etc. At the end of the day, the managers of these organizations are responsible for the customer satisfaction levels of their respective areas. As such, they should be fully engaged in your customer satisfaction survey program.


3. No one should ever be held responsible for a measurement that they cannot influence. Too often, customer-facing personnel know that their firm is performing customer satisfaction surveys, but they don't know what the customers are saying in the survey results. This causes tremendous frustration for the front-line personnel, because they want to know what they can do to improve customer satisfaction. Your program should be designed to include communications to your customer-facing personnel so they know what they can do to improve customer satisfaction.
4. The importance of a measurement is determined by how high in an organization it is consistently reviewed. Make no mistake, business is about numbers. In my opinion, there are 2 sets of numbers that every company would do well to track and manage to: 1) the financials, 2) customer satisfaction levels. If executives of a corporation only care about the financial indicators, that company has lost sight of their source of revenue; the customer. To be truly successful companies must include customer satisfaction results on their list of key performance indicators that are reviewed by executive leadership on a monthly basis.
5. Every measurement must have clear unambiguous and rational goals. After establishing a baseline, for its customer satisfaction levels, a company must set measurable and achievable goals in terms of where it wants to be. Firms initially find that customers are totally satisfied in some areas of performance, while not satisfied in others. Companies typically focus their efforts only on areas of dissatisfaction, which is an appropriate step upon initially establishing a baseline. However, the customer satisfaction survey program needs to pay attention to all areas. That is, customer expectations are continuously changing. As such, areas in which customers are satisfied today may turn into areas of dissatisfaction, if a company doesn't remain progressive.
6. If a carrot and stick is not clear, for a measurement, it will fall into disuse. Building upon each of the above principles, it is not good enough to simply measure, manage to, influence, promote visibility and set goals for customer satisfaction results. Those personnel that can influence customer satisfaction, directly or indirectly, must benefit from reaching, and be impacted by missing, customer satisfaction goals. To accomplish this management must ensure their organization's compensation model is tied to customer satisfaction levels. This could be in the form of annual performance reviews in which merit increases would reflect achievement of goals, or lack thereof. Alternatively, this could occur through a bonus program that is administered on a monthly, quarterly or annual basis.

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Responding To Immediate Customer Needs Identified During The Survey Process

All too frequently, companies only use customer satisfaction survey results as a report of "how we did last month". Truly proactive, customer-focused organizations respond to customer survey information to increase revenue and improve customer and employee satisfaction and loyalty.

During the process of administering a customer satisfaction survey program your customer will often express items requiring immediate attention. We will refer to these occurrences as a "HOTLINE". A HOTLINE could include leads for new business, up-sell and cross-sell opportunities, or areas of




significant dissatisfaction from an irate customer. This is the moment of truth in the eyes of your customer.



If you respond to these items promptly, you demonstrate to the customer how much you care about their business. If you don't, the customer will perceive that your firm is wasting their time in asking them to participate in the survey. That is, you aren't taking the time to respond to their feedback. A customer that has a need for additional services will now have time to shop your competitor. And, a customer that is dissatisfied with the product or service will only be further convinced of the lack of performance of your organization. The goal is to take this opportunity to show the customer how much you truly care about their needs.

There are 4 steps we will discuss in setting up a process to effectively respond to your customer's needs:

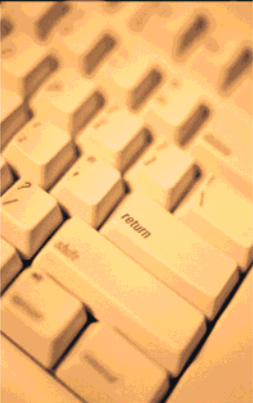
- Becoming “connected at the hip” with your survey partner
- Establishing your HOTLINE criteria
- Implementing a HOTLINE team
- Management Reporting



1. Becoming "connected at the hip" with your survey partner: To ensure objectivity in their customer satisfaction survey process, many companies engage a third party survey firm. If this is your approach to performing surveys, then the first step to setting up a HOTLINE process is ensuring you are “connected at the hip” with your survey partner.

2. Establishing your HOTLINE criteria: The next step to setting up a HOTLINE process is establishing specific criteria for which a real-time response is warranted. This could include: identifying keywords that a customer may use when responding to the survey, or indicating that a customer providing at least one response of “totally dissatisfied” to any survey question is a qualified HOTLINE.


Additionally, the survey partner must be prepared to capture the complete context of the customer's comment. There is nothing worse for a dissatisfied customer than to go through a dissertation during the survey, on their areas of concern, only to have you call them and ask "so, why are you dissatisfied with our service?".




3. Implementing a HOTLINE team: You now need to define, within your organization, a team of people empowered to effectively respond to your customer HOTLINES. This includes ensuring the team has the ability to immediately [if necessary] engage support personnel to resolve the customer's service issues. The HOTLINE team must also be prepared to initiate the process to fulfill a customer's requirement for new/additional services.

A customer's dissatisfaction is in direct proportion to the gap between what they “believe” they were to receive and what they “perceive” they are receiving. This can be a contractual gap or it could be based on a misunderstanding of what they acquired. The HOTLINE team may need to explain that a particular item or service was not included in their purchase or lease. They should also be prepared to discuss how they may be able to obtain this added level of service, if it is an available option and they so desire it. This team, therefore, must be very knowledgeable about your products and services as the appropriate response may simply be to reset the customer's expectations.

For many companies it makes sense to establish the HOTLINE process such that service issues go to the Customer Care department, and up-sell and cross-sell opportunities go to Sales.




4. Management Reporting: The final step of the HOTLINE process is to produce management reporting on a frequent basis; this insures that appropriate attention is paid to your HOTLINES.



Reporting should occur on at least a monthly basis. Information on the HOTLINE report should include the customer's company name, contact name, brief description of the HOTLINE, when it was detected, when it was initially acted upon by your HOTLINE team, when it was closed-out and what the final resolution was.

Now you are ready to administer the customer satisfaction survey. And, upon your survey partner sensing that a customer's situation warrants immediate response they can initiate the HOTLINE process. They will know what criteria initiates this process, what information they should capture and how to engage the appropriate personnel in your organization to follow-up with the customer.



Effectively responding to HOTLINES uncovered in the survey process simply requires a closed-loop process between your survey partner and your firm. By so doing you have taken the necessary steps to fulfill a customer's unmet needs and respond to their concerns that may have been previously unknown to your firm. In all cases this is a win-win situation. Your customer's level of satisfaction will increase and you will have increased the measure of loyalty they have with your firm.

The benefits of implementing and following a process such as this include:

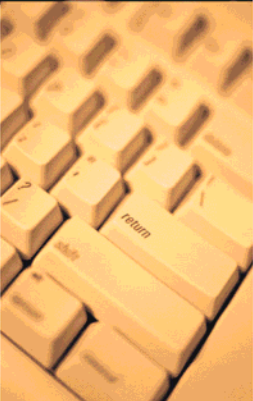
- Turning customer problems into new business opportunities
- Demonstrating to the customer that you truly care about their experience and are committed to taking immediate action to respond
- Increasing customer satisfaction
- Increasing revenue

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Implementing Customer-Focused Changes – A Customer Survey Remediation Program

This step in the process of unlocking the value of your customer satisfaction surveys is where the rubber truly meets the road. You are now measuring customer satisfaction, adhering to measurement principles and responding to the immediate needs of your customer uncovered in the process of executing your survey. There are 5 steps that we will review to implement customer-focused changes through a Customer Survey Remediation program.

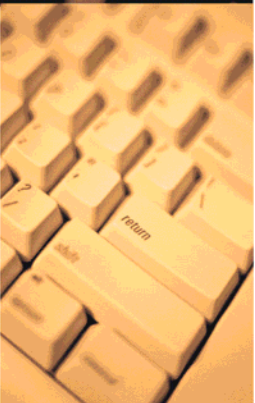
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1. Management attention and commitment - Management (Director and VP-level) of each customer-facing organization must be engaged and participate in the program. This includes, at a minimum, the areas of sales, marketing and service/operations. This commitment requires their personal review of customer satisfaction survey results as well as ensuring their area is fully represented in all elements of the Customer Survey Remediation program.
 2. Cross-functional review - Each customer-facing organization needs to receive the monthly customer satisfaction survey results report and perform a detailed review. The goal is to identify trends that are impacting customer satisfaction. Additionally, proactive actions must be identified to improve customer satisfaction levels. You may need to follow-up with the customer to apologize for the lack of performance by your firm, reset expectations or obtain additional details regarding their comment. For chronic trends that are impacting many customers you will want to define initiatives to improve the level of performance being experienced by your customers. Finally, each team must come prepared to a cross-functional review meeting, to discuss the survey results reflective of their area and comment on actions that have been, or will be, taken. The cross-functional review meeting should happen 7-10 days after the customer satisfaction results have been compiled by or provided to your firm, from your survey partner. This meeting should be facilitated by a member of your firm that is not part of a customer-facing organization.

This role could be referenced as the the customer survey coordinator. The customer survey coordinator should be assertive, diplomatic and empowered to "ask the tough questions". Because this person has no vested interest in the customer-facing organizational camps, they can tease-out key areas that need to be addressed to get at the root of issues causing customer dissatisfaction.


- Survey remediation tracking and reporting - During the cross-functional reviews that take place, trends will be observed and continuous improvement programs will be defined. The result of this exercise will be a customer satisfaction dashboard that includes high-level reporting on the customer satisfaction trends by month, and a list of initiatives that have been defined to respond to these trends. This reporting is produced by the customer survey coordinator, and distributed to senior management and all levels of management of the customer-facing organizations.
- Establishing satisfaction goals and tracking performance against these goals – Here there are 3 things to focus on. First, each area of your customer satisfaction survey should have an established goal that is owned by the functional area whose performance is being measured. Also, each program that is defined to improve customer satisfaction needs to have a quantifiable impact established that can be tracked on a timeline. For example, let's assume that the Customer Care organization will be performing a customer service skills training program in the month of October. It is expected that this will have a measurable impact on customer satisfaction. The first step is to determine when the impact of this training will initially be felt by the customer. Let's assume that the impact of this training will begin to be felt by the customer in November. The second focus is determining when this impact will be observed in the customer satisfaction survey results. In this case, if the training will begin to provide positive impact in November, the full impact on the survey results may not show up until the December surveys are administered. Therefore, it will not be until the January timeframe, when you review your December survey results, that your organization will be able to see the full impact of this training. The final focus is establishing customer satisfaction goals to identify the level of impact. For example, let's say that customers are 78% totally satisfied with Customer Care, at the present time. The question to ask is "how many percentage points will our customer satisfaction ratings increase as a result of providing skills training to the Customer Care organization? How much improvement should we experience in November, and how much in December?" You may decide that the customer satisfaction rating will improve by 2% in the November survey, and an additional 6% in December. This exercise is repeated for each functional area as they identify the impact that their customer-focused initiatives will have on the satisfaction results for which they are responsible.
- Communication to the organization, and the customer - Now that you are performing all of the above elements of the Customer Survey Remediation program, you have the opportunity to share the positive results with your entire organization and more importantly the customer. This can be in the form of all-hands meetings and internal newsletters for your employees. For customers, this can be in the form of monthly reporting to your highest priority accounts and newsletters sent to all customers. By taking this final step you will increase employee morale and ensure that your organization is focused on your single source of revenue: the customer. Additionally, you will demonstrate to the customer that you truly value their feedback by responding in ways to improve the experience they have with your firm.

There is no silver-bullet in the quest to increase customer satisfaction. As such, your team should try various programs designed to improve customer satisfaction, check against survey results and adjust the program(s) based on customer feedback. By aligning your customer-facing teams towards a common goal and promoting awareness through-out your organization you will find that you are well on your way to continuously increasing customer satisfaction levels.


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Implementing Account Strategies

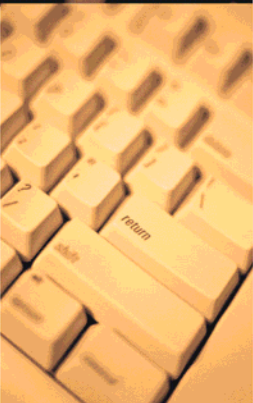



A few years ago, I had the pleasure of working with a very skilled account management team, based in New York City. We visited a particular customer to respond to a source of their dissatisfaction with our firm. I will never forget the comment made by the Sales Engineer as we left the customer's facility, at the end of the meeting. He said: "I love it when my customers complain, because I always end-up selling them more stuff". Make no mistake, this gentleman was not happy that the customer was dissatisfied with our firm. However, he saw the silver lining. There was a gap between the customer's expectations regarding what they thought they would be receiving for service and their perception of what was being delivered. By identifying the cause of dissatisfaction and resetting the customer's expectations this Sales Engineer was able to close the gap by recommending that the customer purchase additional services. We walked away with a new sales order from what "was" a highly dissatisfied customer! The result was that the customer's satisfaction increased, and so did the revenue that our firm received from this customer.





There are 6 steps you can take to Implement Account Strategies, driven by customer satisfaction survey results. Implementing account strategies is something that can be done, to a greater or lesser degree, for all of your customers. However, what will be reviewed here is a program that is most appropriate for your highest-profile accounts.

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- Compile account-specific survey results
 - Engage senior management in the customer's experience
 - Prepare for the customer review meeting
 - Meet with the customer
 - Educate your organization and engage resources to respond
 - Continue the process


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1. Compile account-specific survey results. Once your firm has implemented the prerequisite steps, previously covered in the series "Unlocking the Value of Your Customer Satisfaction Surveys", you are now ready to compile an account-specific report. This entails creating a report of the specific customer's feedback resulting from your surveying their firm. The report will outline: who was surveyed (names and titles), the levels of satisfaction and dissatisfaction by person, and any comments they shared during the survey. What you may find is that the individual users are totally-satisfied with your service, while management within the customer's organization is not. This may result from the fact that the manager, responsible for financing the purchase of your services, doesn't see the return-on-investment, while the end-users within the customer's organization find the service mission-critical in the performance of their job. You need to take this opportunity to proactively manage the customer's perception of your firm. The remaining steps outline how you can do this, by leveraging your customer's survey results.
 2. Engage senior management in your customer's experience. While it is not expected that each of your customers have a relationship with an executive from your company, it is highly beneficial to have your senior executives (VP and above) develop relationships with 2-3 of your firm's highest priority accounts. Highest priority accounts can be defined as those that generate the most revenue, have strategic name recognition or are an important partner in the industry within which you operate. Having your executives develop relationships with your highest priority accounts forms the basis for a very effective and long-term partnership between your firms. A specific step that your executives can perform is that of an interactive review of survey results, with the customer's Account Manager and the customer. This provides opportunities for your executives to hear "unfiltered" feedback from your customer-base. Additionally, it is an excellent opportunity to turn problem situations into new business opportunities. Executives typically don't get bogged down in the details. Instead, they generally strive to form strategic relationships built upon mutual respect. Finally, with your executives this close to the customer you demonstrate to
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all your constituencies the commitment your organization has to the customer.

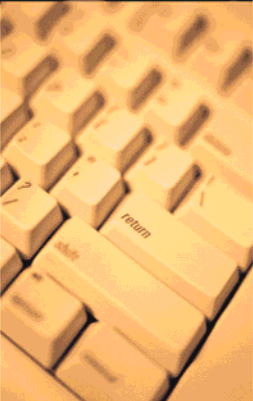
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3. Prepare for the customer review meeting. The major activity in this step is holding a rehearsal, or dry-run, of the customer meeting between the Account Manager and the senior manager assigned to the account. The goal is to determine the appropriate strategy for the meeting and what messages need to be delivered to the customer. You may want to assign the discussion points so that the senior executive covers an overview of the corporation, future plans and reasons for conducting the survey. The Account Manager then discusses the customer's survey results and asks three key questions: 1) What can I, the Account Manager, do to improve Customer Satisfaction? 2) What can the Company do to improve? 3) What is everything necessary for you to become Totally Satisfied?


Performing a dry-run is crucial, as you will typically identify a number of issues that require several hours, or days, to address to ensure a positive outcome with the customer.


The final step is scheduling appointments to meet with key contacts at the account. The Account Manager will want to schedule a meeting, or meetings, to ensure that you have an opportunity to provide a review of survey results and future plans with: end-users, decision-makers and key influencers. When scheduling face-time with the customer, use this opportunity to indicate that you will be bringing a senior manager from your firm, and would like to have senior managers present from the customer's firm as well. By your taking the posture of presenting analysis material, that will benefit the account, instead of selling, the Account Manager can enter offices that may have previously been closed. The Account Manager now has an excuse to move horizontally and vertically within the account's organization in order to present the results and extend their sphere of influence.

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4. Meet with the customer. You are now ready to meet with your account to review the report specifically designed for them. You will share what your company has observed as broad trends across your customer-base and what is being done to respond globally. Then you will discuss the customer's specific concerns and finally your response, which may not have been covered in the broad programs previously reviewed.


The main goals of this meeting include:

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- Clarify account issues
 - Identify additional business opportunities
 - Understand how the account evaluates your products or services
 - Demonstrate to the customer that you are taking their input seriously and are responding to meet their needs

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5. Educate your organization and engage resources to respond. You will now want to educate others in your firm and engage the appropriate resources to respond to your account's feedback. You will have information that needs to be shared with other organizations such as Marketing and Product Management that may lead to future enhancements to your products or services. And, you will likely need to pull together your extended account team to respond to the customer's specific feedback. Too often customer satisfaction is left on the shoulders of account management and/or the customer contact center. While these are key functions impacting the customer's overall satisfaction with your firm, many other personnel touch the customer (technical support, billing, credit, collections, etc.). As such, you will need to bring together members of the extended account-team to ensure that each organization understands the areas of satisfaction and dissatisfaction of the particular account and knows what they can do to positively influence this customer's perception of your firm.
 6. Continue the process. By now you will have realized many benefits of implementing account strategies and want to continuously loop through the process on a monthly or quarterly basis




with each account that you include in the program. During each subsequent meeting you'll want to start off by providing an update on what you've done, the programs you've put in place, or steps you've taken to respond to previously identified areas of dissatisfaction. You will find that each pass at this process builds upon an increasing relationship of trust, respect and mutual profitability.



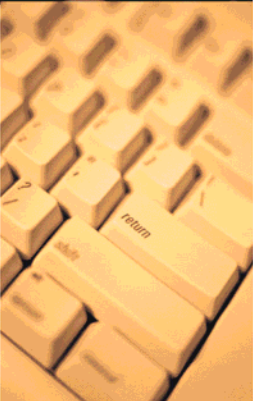
Remember, implementing account strategies is not something that you will necessarily do for all of your customers. This is a program that you would perform, in its entirety, for only your highest-profile accounts. With that said, however, it is highly recommended that your Account Managers leverage survey results to hold similar discussions with their lower-profile accounts. While senior management from your firm may not be engaged the Account Managers and the customer will realize positive results here as well.

Implementing account strategies based on customer satisfaction survey results, will benefit your firm by:

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- Identifying additional revenue opportunities in existing accounts
 - Expanding the level and breadth of contacts that account managers have in their accounts
 - Clearly identifying account issues (gaps that can be closed)
 - Aligning the corporation's resources to resolve account issues
 - Enhancing the relationship between account managers and their customers
 - Bottom-line: Increases account revenue

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Management Review and Assessment



In today's business environment you don't want to miss ANY opportunities to "meet your numbers." Based on an in-depth study, it has been determined that an increase in customer satisfaction leads to an increase in revenue. This is a double-win: increasing customer satisfaction ensures that you hang on to your customers, and it helps you to meet your revenue goals! To reap the full benefits of your customer satisfaction survey program, you need to include management review and assessment.

The management review and assessment step in the process is all about the reality that if management isn't engaged to review and assess the results of your customer satisfaction survey program, you will receive diminishing returns over time. Personnel will lose focus on the program as their attention is diverted to other challenges prevalent in today's business environment. And, you will be at risk of losing focus on your single source of revenue: the customer. To avoid this unfortunate outcome, you need to institutionalize ongoing management review and continual assessment.

There are 3 areas we will explore for management involvement that puts the "icing on the cake", on your customer satisfaction survey program.

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- Customer Satisfaction: A Key Performance Indicator
 - Ensure customer-focused change programs are in line with strategy
 - Customer Feedback: Critical Input to business Decisions

1. Customer Satisfaction: A Key Performance Indicator. To effectively manage their business, executives track key performance indicators (KPIs) in the areas of financial performance, sales results, product/service delivery intervals, quality, customer and employee retention, etc. To

complete this picture, you need to bring executive attention to your company's customer satisfaction levels. If these are not on the list of metrics, that your senior management team monitors, you are encouraged to increase awareness of the benefits of doing so. If you require more information, regarding the relationship between increasing customer satisfaction and increases in revenue, to "promote the cause", give us a call. We would be happy to share additional information on this topic.

2. Ensure customer-focused change programs are in line with strategy. Your business, like most, is changing every day. This requires senior management to continuously evaluate where and how resources are invested. The customer survey remediation program (described in a previous article) will generate many ideas for initiatives to improve customer satisfaction levels. Management must be aware of, and at some level "approve", these programs to ensure that they are in line with corporate direction. In an environment of stretched resources, as is especially the case today, when you make a decision to say "yes" to a new initiative, you are required to make a decision of "no", to what you will no longer focus on. Make no mistake, this decision WILL occur: either consciously or unconsciously. These decisions are much better made on a conscious level based on the priorities you have set for your organization.
3. Customer Feedback: Critical Input to Business Decisions. Often companies review market trends to look for opportunities to augment their product and service offerings with the hope of capturing "new revenue" from "new customers". And, they do this without an understanding of what they could achieve for "new revenue" from their existing customer-base. By investing in new initiatives that don't address the pressing needs of your existing customers you may inadvertently alienate these customers. The result: customer defection. As such, take the time to evaluate the trends in your customer satisfaction levels to obtain invaluable customer input to drive your business decisions. You can do this at the macro-level (overall satisfaction), but you will obtain significantly more input by performing a detailed review of specific customer feedback on particular aspects of your product and service offerings. By leveraging your customer's input in making critical business decisions you will be taking yet another step to mitigate risk and ensure that the decision you make is a good one.

By having senior management "this involved" in your customer satisfaction survey program you ensure that the voice of the customer reaches executive management "unfiltered". Without this level of involvement, rest assured that customer information will get a "spin" as it rises through management, prior to reaching the executives. This prevents upper management from having a true sense of how the customers are feeling about your company's products, services and overall performance at meeting their needs. And, policy makers are shielded from accurate customer opinions, resulting in erroneous decisions.

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In Summary

Let's review the final steps in the process of leveraging your customer satisfaction survey program to improve customer satisfaction and loyalty, and increasing revenue. We have discussed the following areas for management involvement in the program (a senior manager's checklist):

- Perform reviews of survey results and trends
- Ensure my organization is fully engaged in the program, and is taking action to respond to satisfaction trends
- Tie my organization's compensation model to the achievement of customer satisfaction goals
- Be personally involved in the process of implementing account strategies
- Ensure that you have ongoing management engagement in the review and assessment of the survey process.

Consistently following the approaches we have outlined, ensures that your organization remains focused on its single source of revenue: the customer. By effectively leveraging the results of your customer satisfaction survey program, you are taking advantage of another opportunity to "make your numbers."

More About Customer Centricity, Inc.

Customer Centricity, Inc., is a business consulting firm that works with companies to align their resources to exceed customer expectations in the most efficient and effective manner possible. We leverage our real-world experience to help our clients continuously improve their service delivery and management capabilities to:

- Increase profitability
- Improve customer satisfaction and retention
- Increase operational efficiencies
- Improve employee satisfaction

Customer Centricity optimizes the interaction between people, process and technology in several ways:

- Comprehensive assessment methodology to identify the actions that will yield our client's the greatest return
- Skills Training to enable customer-facing personnel to deliver exceptional levels of customer service
- Design and Implementation of business processes to serve the customer and manage corporate resources in efficient, effective and consistent manners
- Identification of the appropriate business processes to automate, enabling companies to get the most from their investments in technology

Customer Centricity's approach is to work closely with our clients to help them understand what they are doing right, and their opportunities for improvement. We provide pragmatic recommendations that provide immediate benefits, and we drive continuous improvement programs help our clients realize significant return on investment in a very short period of time (measured in weeks, not months or years).

To learn more about Customer Centricity, call: **603.491.7948** or visit our web-site: www.customercentricity.biz