

# Searching for Excellence: The Customer Experience!

## The 6 Biggest Mistakes to Avoid!

1. **Job Descriptions do not describe the correct expectations!** *I come to work and do my job as defined by "management" via my job description.* Read your job descriptions. Chances are very high that they do not "set the stage" for specific actions to earn excellence in customer service! Your bank is in business because of the customers. Rewrite the job descriptions! Every position! Customers assume that the "operational" stuff is going to take place without a glitch. The THING that matters most to acquire and retain customers is how they are treated by the employees at every touch-point!

The best performing job descriptions start with specific Customer Excellence Expectations and follow with the operational expectation. Start writing!

2. **Performance Evaluations lack the correct expectations!** *My year-end raise is based on complying with my performance evaluation.* 90% of performance evaluations are based on "operational" duties! If Customer Service is mentioned in the Performance Evaluation Form, it is usually an after-thought or mentioned in a manner that makes little difference -- "good customer service" is common terminology, but even good customer service is not defined by position. For the most part, Supervisors just want to get the evaluation completed and turned in, making the evaluation process ineffective. If Customer Service Excellence is the objective, the performance evaluation form has to be written with specific customer service expectations that can be taught, used and measured. Supervisors must have the skills to conduct the interviews! Specifics matter!

Rewrite the Performance Evaluation Forms in a format consistent with your new Job Descriptions! Train the Supervisors on the skills to evaluate, with a focus on The Customer Experience!

Common Sense - Now, employees know the specific expectations and know the importance of delivering consistent excellence in customer experiences. And, they know that their performance evaluations are based on the same expectations!

Next Step!

3. **Assumptions are wrong!** Management often assumes most employees know the fundamentals of delivering great customer service. Some know and use some of their skills! Some know, but don't use their knowledge and skills! Most don't know! Some don't care! Lots of money is on the line! Marketing spent a pile on getting new customers! Business Development has worked hard to acquire customers! Relationships have been built! And, you would like to maximize your ROI on salaries and benefits! Management can not afford to assume wrongly. Another interesting point! Some executives have mentally given-up in the attempt to achieve Customer Service Excellence! They have provided human and financial resources, all sorts of training and splurged on out-of-town conferences, only to find no real change in behaviors bank-wide. "Good customer service" seems to be the default. What a shame when you are so close! Rest assured the competition is working on their own version of winning this war! Step back from the forest! Re-evaluate! Is the goal achievable? Sure! With the right recipe!

"Executive Buy-In" has to happen before employee buy-in. This elusive thing called Excellence in Customer Service is easy and inexpensive, but it does take effort, focus, backbone and patience!

4. **Buy-In & Motivation!** 30% of employees demonstrate a level of proactive service that is noticeable! Given their born attitude and desire to truly serve, these employees are only scratching the surface of their capabilities and have so much more to offer. 50% of employees have the right heart and are "nice and friendly", but just do not have the skills! The good news! They can and will perform at a higher level! 20% of employees are "disengaged". Frankly, they do not care and there isn't much you can do to change them. And, please do not waste time and money trying to change this group. Focus your efforts on those that want to serve. The 30% are pulling the load 50% are riding and 20% are dragging! What we do know---the 50% can and will join the 30%, because their heart is in the right place and they truly do want to perform better. Add the 50% to the 30% and you have 80%! Now 80% are pulling and only 20% are freeloading. A very big difference! Dealing with the 20% is the subject of another e-letter! Clue-it goes back to #1 and #2!

"Nice and friendly" does not define EXCELLENCE. Customers can get "nice and friendly" at most banks! Consistent "excellence" by employees to proactively help customers at every turn creates a natural desire that truly delivers. Inconsistency created the opposite -- you might get a piece of their total business. But, they will take the bulk of their business where they feel like the people care and will help them with their financial needs. If you want the benefits of customer service excellence, each employee has to have the desire and the skills to make it happen. Think of the money that is lost with 70% of your team on the sidelines! Buy-in is first!

How? Set expectations, first! Fix #1, #2 and #3! Communicate specific expectations, often!

5. **Training!** Most banks try to cure the customer service mediocrity disease with TRAINING! Please note it is #5 on the list. Yes, there is a time and place for training! Unfortunately, with the massive amount of operations, compliance and regulatory training required in the banking industry, Bank Customer Service Training has fallen into a similar model that does not work. The lack of results proves it! The training industry is in the business of delivering training for the purpose of making them money, not necessarily getting great results for you! "Operations" is operational! Compliance and Regulatory training is to be learned, but frequently is viewed as a "check-off" to satisfy regulators. It is black and white! Delivering consistent and exceptional customer experiences requires a significantly different set of skills. Let's face it, every customer is different and each customer often had different needs! Definitely not black and white! **Bank Customer Service skills require quick thinking, listening skills, questioning skills, product knowledge and proactive communication!** These skills can not be learned, practiced or used consistently by the majority of employees via traditional training session methods. Further, it is very common for employees to have varied backgrounds in their skill level. Some have no prior skills in meeting your expectations, some have some skills and some feel like they know it all! So, will an **off-the-shelf training program** solve your problem and meet the needs of every employee? No way! Finding the recipe and ingredients that works for your bank is the main thing! Every employee can make measurable progress and many employees can master the basic skills with customization that works for YOUR bank There are 6 fundamental bank customer service training topics, none of which are unique from a topic title, but are very different in how the learning takes place! Advanced skills can be tackled after the basics are firmly in-place. Remember, learning is one thing! Using! A whole different issue! No high school, college or MBA degree is required!

Re-evaluate all of your current training related to Customer Service - Conferences, Seminars, Webinar, e-Learning, Manuals, in-house content design, outsourced programs, etc. Can you measure Excellence in the results (honestly)? What are your annual costs? What is your budget? What is your ROI? What is it worth to add \$150,000 of revenue per \$100m in bank assets and increase your Mystery Shop scores by 24%!

6. **Measure!** 15% of community banks use some form of customer service survey to measure how their customers feel about them. 18% use mystery shops to gauge how employees engage with customers! Therefore, over 80% of banks have no measurable evidence of the current service standards. Ridiculously inexpensive, but for some reason bankers do not see the need to know how service is being delivered and received!

How about the financial impact to the bank --the \$150,000 per year per \$100 million in assets? Since we are talking about serious and sustainable revenue, it seems sensible to find a way to make it happen and measure the results. CFO perfect? No! Reasonability test? Yes! Your core processor and other available tools have adequate information to extract data to confirm the numbers. And, no one pushed a product down your customer's throat! What a deal!

**PRIORITY! The 7th Biggest Bonus Mistake!**

Most bankers would like to cure the customer service mediocrity disease. The solution seems elusive! Since "the customer experience" is the only real differentiation for most community banks, it makes sense to find a doable solution, sooner than later. Those that want to act, all-to-often, jump to training as a cure. For **customer service excellence** to be achieved, #1 thru #4 have to be completed. And, the baselines for the key elements of #6 need to be completed, too!

**Follow the yellow brick road!  
Copy success!**

No need to reinvent the wheel!

No need to waste your time and the time of others!

No need to waste money!

No need to use your employees and customers to test the untested!

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