

#cfrresults

Is telephone service meeting your expectations?

Insights from Kyle Hershberger, Jack-Of-All-Trades, Cross Financial, 2020

Does this customer interaction sound familiar?

Banker: Thank you for calling ABC Bank, this is Joyce, how may I help you?

Customer: Is Bob available?

Banker: Uhm, let me see. He went to another branch today. I can give you that number.

Customer: When will he be back? Can I leave a message?

Banker: I'm not sure. He might be back after lunch. (Pause) Can I have him give you a call?

Customer: Sure, thanks. (Gives contact information)

Is this the experience you want to be providing to your customers? What changes would make this interaction better?

Does this sound better?

Banker: Thank you for calling ABC Bank, this is Joyce, how may I help you?

Customer: Is Bob available?

Banker: I will be happy to check! Can you hold?

Customer: Sure. Thank you. (brief hold time)

Banker: I'm sorry, but Bob is not available right now. Can I have him give you a call back?

Customer: Sure, thanks. (Gives contact information)

How about this customer contact during COVID remote staffing?

A bank customer gave this feedback after trying to reach a consumer loan officer at their bank.

I made several attempts to complete this call. My first 3 calls went to voice mail and I did not want to leave a message. I tried again, and a person answered with, "Hello." I was taken aback and stated I was trying to reach the bank. The employee stated that he was working from home. I asked for car loan rates. He said that he did not have the rate sheet with him. I was surprised by that as well. I asked him if he had the number to the bank, which he gave to me, and suggested I ask for Adam when I call the bank. I said, thank you, and that was the end of the call. This call was not very helpful and felt unprofessional.

According to a Claes Fornell International Group study in 2019, 76% of surveyed customers contact customer service by telephone. If three out of four customers interact with their banks via the telephone, we need to do more than hope employees will be providing proper service. Customer experiences need to be proactively coached and managed.

Smile

The first thing that every one of your employees can do is smile. Even if the customer isn't standing directly in front of you, a smile can be heard in your voice. A smile will also improve your tone of voice and implied enthusiasm. Putting a mirror somewhere near the phone can help as a constant reminder to smile every time you answer the telephone.

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Make It Personal

Using a customer's name is the easiest way to show them you care and want to be connected to their situation. You will know some customers, just by hearing their voice. Excellent. Use their name to personalize your interaction. If you don't recognize the caller, there are plenty of ways to ask for their name during the conversation. A simple, 'Who do I have the pleasure of speaking with today?', will start the conversation off on a personal and positive note. By using their name, and reinforcing the personal connection, you will validate the relationship and establish a good rapport for the conversation. It will also reinforce the value you place on knowing your customers.

Make The Call Your Top Priority

If you are responsible for answering the telephone, once you pick it up, everything else you're doing has to stop. If the caller senses you are not focused on the call or more importantly, on their request, they are far less likely to feel satisfied with the entire interaction. Multi-tasking when accepting calls must be avoided.

Communicate What Is Happening

Customers appreciate being notified of what is happening with their call. It is best to avoid blindly transferring the call to another area of the organization without notifying the caller of this. A simple way to do this might be; 'May I place you on a hold while I transfer you to that department?' Another great practice is to stay on the line to provide an introduction to the next employee, and repeat any important background information so the caller doesn't have to repeat details they have already shared. This shows the caller the importance we place on their time and helps each employee in the process optimize the customer experience.

Too Much Information

The customer is only interested in getting their question answered. They do not need to know who is or who is not available that might be able to help them. Saying, "Uhm, let me see who is available. I'll try Barb. Oh wait, she went to the branch today. I'll try to see if Ashley can help you." This can give the caller the feeling that their call is more of an imposition on a busy day, rather than a welcomed call. Saying, "Let me transfer you to someone who can answer that for you!" lets the caller know you value their call, and are going to help them as efficiently as possible.

Utilize Statistics

If your telephone system allows it, collect as much data as possible. The total number of calls, average hold time, in addition to dates and times, can help spot trends, analyze challenges, and improve the overall function of your telephone system. Maybe your staff doesn't realize how long they're leaving customers on hold or the number of rings it takes before a call is answered. Excessive rings or hold times may not seem long to the you, but for the customer, it may feel like a long delay. Perception is reality.

Set Performance Standards

Break down telephone calls into a few categories and then create performance standards for the customer experience you intend to deliver. Virtually every call includes a greeting, information gathering, providing solutions, and expressing appreciation. Make sure your employees know how they should be managing each aspect of an incoming call and customer interaction.

If you are ready to evaluate your customer experiences and build strategic plans to support development of outstanding service skills, we can help. Call and ask us the tough questions. We'll find the best solutions together.