

## Are you tracking the changes in your customer behaviors and preferences?

Insights from Cross Financial

Customer expectations and behaviors are changing. It's visible when you review your branch traffic reports, website analytics, online banking statistics, and mobile banking data. A deeper examination, that includes your telephone call volumes, would provide an even clearer picture of how customers are choosing to interact with your organization and staff.

### Changes In Behavior

As customer interactions migrate from branch lobby visits to the drive-up window, or online banking visits shift to mobile services, do you understand the quality of service they are receiving? Do you know if it is meeting or exceeding their expectations? Understanding what the customer is thinking, expects and prefers stands between you and the opportunity to build a life-long relationship.

Typical performance tracking systems include observational assessments from a coach, or perhaps, insights from a customer after completing an in-person or telephone interaction with the bank. That addresses some of the traditional connections with your bank. So, what can we do about evaluations of service when the delivery channel includes technology?

### Tracking Changes

Is it possible to track and observe customer behaviors during their interactions with technology? The answer is yes. Have your existing customers provide their insights after

utilizing one your delivery channels driven by technology. They can tell you about ease of access and functionality for any of the resources you use to deliver account or customer information.

- Do you actively test each feature in your bank's mobile app each time a new operating system update is delivered to smartphone users?
- Do you know if all of your bank's telephone system functions are working properly?
- Does your telephone system have calling trees that are transferring incoming call correctly?
- Do all of your employees follow the same procedures for transferring calls or directing customers to an employee's voice mail message?
- Do you have a scheduled routine to test the functionality of each page and link on your website?

If you don't know the answer to any of these, we encourage you to discover the answers. If that discovery comes through the eyes of a customer, you have the added benefit of capturing the feedback in conjunction with expectations and performance ratings.

### Resources Are Available

If you are interested in receiving a comprehensive analysis of your service levels and delivery channel functionality, we here to help. Cross Financial programs and services will help you track, monitor service levels, and equip employees and managers to deliver your desired customer experience.