

Give More Than Is Expected

By: John Connors

If sales are the engine that drives a Bank, then service is the lubrication that keeps it humming like a well-oiled machine. Sales and service are inseparable. Sales depend heavily upon service and service cannot exist without sales.

Every time you interact with a customer, whether in person, on the phone, through a fax or via email, you are an ambassador for your Bank. Based on what you say, how you present yourself, how you interact with the customer, and your attitude, you are delivering a clear impression about your bank. Remember, too, that every person in every position in the Bank interacts with a customer, whether it is an internal customer or one that is external. Both deserve proper respect and treatment.

If you're smart you'll want the message to be: *Dear customer, we value you, and we care about your satisfaction. Please come back so we can serve you again.*

Deliver that message consistently, time after time, customer after customer and *you'll make your customers actively prefer to do business with you.* In today's competitive banking environment, *you* can make the difference. This is accomplished by how you communicate and how you go about servicing the customer. *You* make the difference between receiving merely good service or *outrageously great service.*

What are those simple, ordinary and impressionable courtesies we can show our customers? I refer to them as Moments of Truth. A MOT is "*any episode where a customer comes into contact with any aspect of your Bank, and by this contact, has an opportunity to form an opinion.*"

Most of the time we don't even know when a customer is forming an opinion about their recent interaction with the Bank, but *they happen all the time.* Moments of truth might include calling on the phone to get a CD rate, pulling up to the drive-through window, standing in line waiting to make a deposit, asking questions about a mortgage or home equity loan, or wondering why their ATM/debt card isn't working correctly. Each time they have an opportunity to form an opinion – what's it going to be?

The best way to insure you are consistently making a positive impression with customers is to think about the "Added Value Proposition." What I mean by this is doing something that adds value to the interaction with the customer and clearly communicates that they are important. It can be as simple as saying "Thank you" and accompanying it with a smile.

When the customer *feels* they are valued, understood, and listened to, they will have a more positive opinion of your institution. When that happens they are far more likely to recommend your Bank to someone else, and they will be far more willing to overlook a "glitch" in customer service if that ever happens.

Here are some suggestions that have been proven to make the difference between average service and exceptional service.

1. *Commit to Personal Excellence* – Believe in your ability – and your need – to make a difference and make sure that shows in your attitude.
2. *Value the customer at all times* – A hint: without the customer we have no job.
3. *Listen carefully* – Clearly understand the customer’s needs and be sure that you have heard them out.
4. *Exceed customer expectations* – Always go the extra mile. Ask yourself if there is anything additional that you can say or do to make them feel valued.
5. *Be there* – Stay focused on the customer.
6. *Commit to take action* – Do something to assist the customer.
7. *Meet Deadlines* – If you need to get back to the customer, do it in a timely manner even if you haven’t completely resolved their issue.
8. *Follow-up* – When you see them again or talk to them on the phone, make sure they are satisfied.
9. *Ask to do it again* – “Is there anything I can do for you today?”



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