

Avoid mediocrity by defining your desired customer experience.

Financial institutions talk about how their exceptional customer service sets them apart from the competition. Many say they want to exceed their customers' expectations. However, saying you want exceptional service and actually delivering on that promise are very different activities.

Are Service Levels Declining?

Recent conversations with community bank leaders have focused on concerns about the customer service skills of newer employees. Many feel that their newer employees have a lower standard for customer care than their tenured staff. If the bankers are right, and service skills are in decline, what do community banks need to do to avoid compromising previous service quality?

Banking is built on relationships. Customer relationships are anchored in personal service and genuine care for the customer's well-being. Losing that competency can expose institutions to competitive offers and reductions in customer loyalty.

The bankers' concerns challenged us to identify what is having the greatest influence on customer service. We discovered several reoccurring issues in the bankers' feedback. The most common issues they identified might match some of your concerns.

Reasons for Decline in Customer Service

- High staff turnover
- Lack of job applicants
- Inability to fill open positions
- Applicants with no prior job experience
- Job candidates with no customer service experience
- Applicants lacking basic business courtesies and service etiquette
- Finding individuals willing to work retail banking hours
- Applicants that only want to work remotely

What are your top three challenges when recruiting and developing employees responsible for delivering customer service?

We ask the question because if there is a trend toward lower service levels developing in the banking industry, bankers need to identify the problem and adjust policies, procedures, and staff development to recapture this valued point-of-difference.

In his video, *Customer Satisfaction Is Dead*, Geoffrey Gitomer discusses the idea that another word for satisfaction is mediocre. Perhaps we should apply that standard to anything that resembles 'average.'

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Average customer service levels are mediocre.

Average customer experiences are mediocre.

Average employee performance is mediocre.

Mediocre doesn't sound like acceptable performance.

Focus On Desired Outcomes

The solution might be to use the service quality challenges as the focus for improvements. Teams are more effective when they have a goal. When goals are present, it is easier to prioritize projects and organize activities. By defining your desired customer experience, you have established a performance goal that can be used to engage all customer facing employees. The desired experience can also be used to encourage support areas to enhance their activities as they serve other employees.

Use your desired customer experience to break out from the crowd. Average and mediocre are the middle of the field. When you are in the middle, you don't stand out or distinguish yourself from everyone else. Getting noticed requires us to break away from the middle.

Don't Compromise

Don't settle for average. Don't settle for mediocre. Don't let your current conditions dictate your future performance. By remaining committed to outstanding service, you will ultimately produce a culture that attracts talent unwilling to settle for average.

