BankersHub
Getting from Here to There

RESTORING TRUST IN CUSTOMER SERVICE

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Introduction

Your customer service call centers, where customers go when they are at their neediest and most vulnerable, can and should be the best place to earn customer trust, even if – especially if – it means earning back what was lost.

A couple of decades ago, when big consumer companies, desperate to widen margins, started shipping their customer service jobs across the ocean, the enthusiasm for cost savings was so great that skeptics went unheeded. With that tempting benefit there for the taking, who could pay serious attention to pesky objections like language barriers, hard-to-understand accents, mismatched cultures. We'll train them! And what can't be trained, we'll automate! And what if our customers don't like the change? Just wait until we turn all that cost saving into innovation for them!

Oh well, you know how it went, if you were involved in any aspect of that massive migration of U.S. based customer services jobs to other countries. Customers didn't like it. Training was spotty. Cultural differences persisted. Problem resolution slowed. Labor arbitrage diminished.

So now the offshore model is being revisited. Jobs are being reshored, with whole call centers being reestablished back in the U.S. Rural sourcing is on the upswing, taking advantage of pockets of well-educated, underemployed people in rural U.S. locations. There's distributed sourcing – with callers being routed to agents in their local area.

That's all to the good, because location can make a difference, but location was never the defining difference. To make customer service great again, the focus needs to be, not on location but on restoring trust.

How do you restore trust? Here are my thoughts – and I'd be pleased to hear yours.

Recognize Loyalty – Return the Customer's Trust

I know someone who started his own business and opened a business checking account at the bank where he had been a consumer customer for twenty years. Shortly after, the bank revamped its customer service structure, and he realized that if he called the phone number connected to his business account, he would get fast help from skilled, knowledgeable service reps in the bank's headquarters city. But if he called the number connected to his personal account, he would wait a long time for an unskilled rep with a thick accent (and no authority) on the other side of the world. Rank has its privileges, of course, but twenty years' loyalty should stand for something.

Call routing systems should recognize callers and route the most valued and loyal to more personalized service, with the call taker using the customer's name when answering the call. For peak call times there should be overflow centers or call-you-back options so that hold times, a major customer annoyance, are minimized.

Align Channels

In today's multi-channel environment, do your customer get one kind of experience when they make purchases in your stores, and a completely different one with your call center or live chat? Users of live chat are often in a hurry, just trying to complete a purchase or application, and are naturally impatient at having encountered a problem. But instead of simple straightforward answers, they are often subjected to a frustrating series of stock phrases, inappropriate remarks, excessive assurances, requests for clarification, and banal suggestions: If you wouldn't say those things in person to a customer, get them out of your chat feature. Subjecting impatient customers to inauthentic interactions diminishes trust. This is especially critical if you outsource your customer service.

Use technology and skilled resources to personalize the user experience of your customers by, for example, geographically routing calls to call takers that are familiar with the local region, possibly even have a similar local accent.

'Know Your Customer' Doesn't Mean Annoy Your Customer

I get my car serviced at a dealership that is widely acclaimed for its great customer service – deservedly so. The only complaint that I have is this. After a perfectly satisfactory service visit, where I inspect their work with a knowledgeable, friendly associate and cheerfully pay my bill in person after the same person explains it to me, they call and email me repeatedly insisting that I complete an online customer satisfaction survey, "so that we can better meet your needs."

How many customers, if they found a problem with the service, would fail to go back and point it out to such a congenial business? The truth is, they know everything they need to know about me and my satisfaction. But somebody upstairs wants numbers for a database of irrelevant customer information, and they are willing to pester customers to build it.

Scrub your interactions of annoyances and time-wasters like these: If your technology recognizes my telephone number, why, after all this time, does your VRU still make me select English or Spanish?

Measure what you value

Of course, you need to measure productivity of your call center agents, but what are the right measures? How many calls, or how many customer problems solved? Speed of the call, or speed of problem resolution? The valuable information is harder to get, but the easy-to-get information often leads to wrong conclusions. And once again, don't burden the customer with your need for data.

One well-known consumer brand has evidently demanded that their customer service reps extract the info by keeping the customer on the line. After the customer says, "Thanks, I'm all set," and is about to hang up, the rep hurriedly starts asking the requisite questions: *Did I solve the problem you called about? Did I do so professionally? Is there anything else I can do for you? Did I thank you for doing business with us?*

Talk about spoiling an otherwise positive interaction. And getting unreliable data besides; customers who answer at all will give whatever perfunctory will quickest end the call.

Respect and enable your customers' technology/channel choices

There's something unseemly about this situation: seven impatient people standing in a queue with only one teller station open (and six stations empty), while another bank employee trolls the queue, urging them to step out of the line so that she can show them how to use mobile deposit. All seven refused, saying they had a question or other need from the teller. After she left to waylay more entering customers, all seven wondered why she wouldn't put down her mobile brochure for15 minutes and go open a teller station. That's called loving your new technology more than your customers.

Your data probably tells you that many customers turn to your call center only when they've failed to accomplish their purpose on your web site. The last message they need to hear while waiting on hold is a message urging them to go to your web site if they don't want to wait on hold.

If you want your customers to trust that your technology/channel options are there for their convenience, then don't make it look like the opposite – that you are willing to inconvenience them to hold down headcount.

And don't forget technology doesn't work the same everywhere. Poor cell coverage means that VRUs will have trouble recognizing a long account number. About 39% of the U.S. rural population, or 23 million people, lack access to fast, broadband internet service. Likewise with many customers who are traveling or vacationing in semi-remote areas – they simply can't use your fanciest technology. A lot of trust gets lost when you don't trust their technology/channel choices.

Remember how much you invest in earning a customer's business and trust in the first place.   Here's the good news about earning back customer trust. Call center service became so universally disliked in recent years that customers will definitely notice and appreciate improvements that you make on their behalf. You may be surprised at how quickly customers offer you their trust again when they see you honestly trying to earn it back.

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