


Customer Care Excellence
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Good service: Meeting Members' expectations
Excellent service: Exceeding Members' expectations
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Total customer Care is when your credit union meet the ...
Internal needs: emotional
Examples: care, sense of security, confidence, trust, belonging etc
External needs: rational or physical
Examples: easy access, convenience, flexible repayment, accuracy of recording etc.
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Customer Service: A Many Splendored Things



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Define Customer Service




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Customer service is everything your coop does

- to create Personally Pleasing Memorable Interactions (PPMI) with your coop's many different constituencies




Who are your coop's Constituencies?

They are all the people you serve:

- Members-customers
- Partners
- Employees
- Board of Directors
- Suppliers
- Members of the Community
- Government

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Excellent Customer Care

It is a Mission

- Injects humanity
- Customer: Far Beyond Buyer
- Service: Far Beyond "May I help you?"

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Great Customer Service

1982: Invention of great Customer Service

1990s: from Customer Service to Customer Relationship Management

Today!
We need
World-class Customer Service

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 **World-Class Customer Service**

The aim of this presentation is to challenge the Managers and front-line staff of partner coops to focus on little things they can do every day to have a big, positive impact on your members.

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 **Exercise 7:**

List down some basic customer service practices that make big difference in your credit union.

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 **Top 10 little things World-class people do to make big difference in serving members:**


Make Customers feel special



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 Top 10 little things World-class people do to make big difference in serving members:

Make Customers feel special

- Make special comment, such as “I like your name, Juana, It reminds me of my best friend in High School.”
- Ask some special question, such as “I’m intrigued of your surname, are you a relative of the Mayor?”
- Do special favor, such as “just for you, I am going to give you an upgrade on this occasion.”
- Choose a special tone of voice that echoes an appropriate feeling.

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 Top 10 little things World-class people do to make big difference in serving members:

Get the first five seconds right



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 Top 10 little things World-class people do to make big difference in serving members:

Get the first five seconds right

- Step outside your office and then enter as if you are a customer. What is the first thing you notice?
- Do people look up and smile as you come in?
- Is the floor clean?
- Anonymous call
- Ensure that there is some positive engagement during that vital first five seconds as a member approaches. *For example, a simple signal with the eyes, nod or a little gesture with hand.*

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 **Top 10 little things World-class people do to make big difference in serving members:**

Say something (create small talk)



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 **Top 10 little things World-class people do to make big difference in serving members:**

Say something (create small talk)

- It's really hot today
- I think it's going to rain soon
- You're the first customer today
- Thank you for being so patient and waiting
- You look like you've had a good day's shopping
- You're obviously going to have a big Noche Buena.
- It's Christmas again!

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 **Top 10 little things World-class people do to make big difference in serving members:**

Personalize interactions
Add personal note to every interaction with a member



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 Top 10 little things World-class people do to make big difference in serving members:


Personalize Interactions

- Make yourself personally known to members (Hello, my name is Jose, It's good to see you!")
- Get to know the member as a person (I was just interested, Ms. Gulay, are you vegetarian?)
- Do something personal to reinforce on the relationship (follow-up call, "Ms. Cabal, this is Jose, I just want you to know that your loan will be released on time.")

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 Top 10 little things World-class people do to make big difference in serving members:

Personalize Interactions

- Find way of putting personal stamp on relationship (Ms. Cabal, this is Bel, I'm just contacting you to check whether you receive the Birthday Card we sent you.)
- Overall , show that you believe the person you are dealing with. At that moment, he/she is the most important person in the world.

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 Top 10 little things World-class people do to make big difference in serving members:

Show your care

Care is the essence of all relationships with customers. Convince customers that you care for them by demonstrating care.



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 Top 10 little things World-class people do to make big difference in serving members:

Show you care

- services is delivered on time
- Customer's problem is resolved quickly
- Do not break your promise
- Be completely honest
- Communicate effectively
- Understand fully member's real requirements
- Ensure that members do not feel exploited and thus receive value of money
- Assign members the highest priority
- Ensure that the quality of services is the highest possible


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 Top 10 little things World-class people do to make big difference in serving members:


Make positive choices

Everyday there are an infinite number of customer service options. Always choose the positive.



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 Top 10 little things World-class people do to make big difference in serving members:

Make positive choices

- Get into the habit of reacting positively to everything you encounter at work.


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 **Top 10 little things World-class people do to make big difference in serving members:**

Be curious


Be curious about all the little things you can do to make a big difference in the service you provide.



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 **Top 10 little things World-class people do to make big difference in serving members:**

Be curious

- What induced this member to call the coop?
- Why this member is looking so angry?
- How this new savings work?
- What are the member's circumstances?
- How other financial institutions provide excellent customer service?
- Why you have not seen this member for a long while?

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 **Top 10 little things World-class people do to make big difference in serving members:**

Create great memories for customers

Anyone who is world-class is memorable. Be memorable.



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 Top 10 little things World-class people do to make big difference in serving members:


Create great memories for members

- Just be exceptionally friendly
- Get back to a member more quickly than he or she expected
- Be bright & happy in doing your best to help
- Chat to a customer's children and take interest in them
- Take time out to help a customer with a specific problem
- Follow-up a customer

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 Top 10 little things World-class people do to make big difference in serving members:

**Be a little M.A.D.
Make A Difference**


If you don't make a difference you will be the same as everyone else. Be interesting instead.



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 Top 10 little things World-class people do to make big difference in serving members:

Make a Difference

- Examples: In Shangri-La, regular guests have their names engraved in coffee mugs to take home
- Sending birthday card with the penmanship of the General Manager

You should be creative, step out of the routine, otherwise it is not interesting.

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 Top 10 little things World-class people do to make big difference in serving members:


Observe members

Observe to serve and thus reserve your best for each member.



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 Top 10 little things World-class people do to make big difference in serving members:


Be curious

- Observe members:
 - ✓ talking to each other
 - ✓ The way they walk through your office
 - ✓ Eyes – Eye to eye contact or on your shoulder
 - ✓ interests
 - ✓ fashion or lifestyles
 - ✓ children

You can find every opportunity to care . . .

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 **Service is based on foundations that are so basic it's almost ridiculous, and yet even though it's simple, when it comes to consistently providing high levels of hospitality, it's easier said than done.**

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The higher the level of service you deliver, the more your members want to do business with you, and the higher the profits are likely to be.

Thank you.
