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Changing the Tune

Turning customer service complaints into compliments

By Julie Sturgeon

What Rich Weissman knows should rock your world: Research shows that a large portion of highly satisfied customers includes folks who once voiced a complaint.

“Don’t look at complaints as something bad, something unfortunate,” says Weissman, president and CEO of The Database Marketing Agency in Portland, Ore. “Instead, look at it as an opportunity to impress the customer.”

The secret isn’t classified or even difficult to understand: Success depends on how you handle the grumble. But too many bankers blow it before the customer appears on the doorstep, experts say. [...The No. 1 way a customer judges a financial institution is by how it actually solves his or her problem....]

Second, too many professionals define a complaint as someone yelling or being aggressive about their wishes. That’s a tiny portion of what they should be focusing on, he says. In Weissman’s estimations, a complaint is anything that did not meet the customer’s expectations. So the upbeat, laidback business owner who casually inquires about what happened to his replacement ATM card and the pleasant stay-at-home mother who mentions a fee seems high qualify as complainants.

Finally, complaint resolution isn’t a matter of finding an answer to get the customer off the phone or out of the branch. It’s actually the beginning of a process that will last months, if not years.

THE STRUCTURE

Marketing consultants agree on one point: The first person a disgruntled customer comes in contact with needs to be the one to hold their hand and smooth over the situation. Passing them up to a manager level doesn’t flatter the average American – it makes them feel shuffled, which irks them. But don’t use this as an excuse not to designate and adequately training a front-end person who is most likely to attract customer attention.

Before that training, invest in a computer system that allows your receptionists and tellers to instantly access information about a customer, Weissman advises. Nothing starts off a complaint session on the wrong foot like having to ask for cold facts, he says. As the conversation with the customer rolls out, the employee responding can include details such as how long the person has been a customer, account balances and previous complaints to weave into their responses.

“You don’t want to pour gasoline on the situation,” Weissman says. “An ‘Oh, I’m so sorry Mr. Smith. I see you’ve been a customer for 10 years. Please take your time and tell me what’s on your mind because I want to hear what’s happening’ is an entirely different conversation than starting off with ‘Can I have your account number?’”

Most bank managers know the ideal employee for this job demonstrates good listening skills and empathy. In real life, that means your representative needs to

concentrate on hearing the words rather than puzzling out the problem.

Here is the disconnect: People typically talk at a rate of 150 to 200 words per minute, but humans are wired to listen at around 600 words per minute. That leaves quite a gap for the mind to wander, jump ahead, draw conclusions and fill in the blanks.

Truly listening is not difficult, but it does require practice to move complainers through these three stages:

1. **Venting.** In this negative step, let the customer get the emotions out of his or her system. “By the time someone complains, it’s something that’s been building,” says Weissman. “So let them go through every detail they want. Don’t cut them off.”

Experts disagree on just how long this tirade should last. Everyone agrees that a 10-minute rant belongs on the extreme end of the scale. At that point, the person is feeding off his anger and winding himself up beyond help. Yet Weissman hesitates to slap an artificial time limit on the venting process, which can cut off a slower presenter.

2. **Empathizing.** Next, the banker needs to agree with the customer. That doesn’t mean saying he’s right, but it does involve establishing a personal connection. Phrases such as, “Gee, if that happened to me, I’d feel the same way” and “That’s certainly troubling to someone who has done the kind of business you have with us” are golden.

3. **Finding the Positive.** It’s time to move from the emotional to the rational and outline a plan of action with the customer to correct the situation.

When the front-line person simply can’t fix the problem, your rep must reassure the

customer that he will still walk beside the customer and continue to be the liaison until there’s a solution.

And once your employee solves the problem, by all means have the manager place a follow-up call, says Weissman. “At this point, saying ‘I’m sorry you had an issue with us. I’m calling to make sure everything went well and that there are no other issues I need to know about,’ becomes another way to delight the customer,” he notes.

THE BANKER’S TURN

After the crisis cools, successful community bankers evaluate their performance. A lot of executives come to the conclusion that employees waive too many service fees in the face of complaints, for instance. So sometimes executives will slam the door shut on that option. That’s a mistake.

But by all means, do document any complaints in your database; that information becomes excellent fodder for your matrix marketing plans. Next time you slice and dice customer history, data mine for the complainants, too. This is the group who should receive birthday cards, thank-you notes and event invitations, in Weissman’s experience. “They need to be surprised and delighted in ways they don’t expect.”

For more complex complains, this history hints how to market future products to them, how to service their account and other business strategies.

“We all accept the fact that mistakes happen,” Weissman says. “In our industry, we’ve lost sight of that. As long as we can not just make up for that mistake but truly satisfy the customer, a complaint isn’t the end of the world.” ♦