

Customer Focused »

Complimentary Angles



Give grateful customers avenues to sing your employees' praises.

By Melanie Scarborough

Asked why they prefer a community bank to a megabank, most community bank customers cite the difference in service. They appreciate that the employees at their bank know them, welcome them, and attend to their individual needs. But does your bank provide customers with a venue for expressing that appreciation to employees?

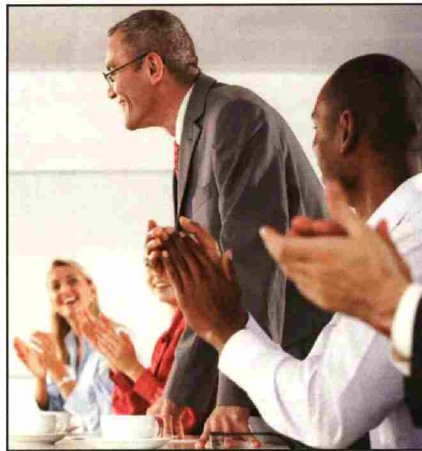
At Bath Savings Institution in Bath, Maine, several of the employee recognition awards – the Exceptional Service Award, the Tellers Exceptional Service Award, and the Service With a Personal Touch Award – are based, in part, on customers' compliments. "We have customer comment cards that we put in the lobbies," explained Barbara Gaul, vice president of marketing. "We actually get quite a bit of feedback from our customers that way. We use the cards to make a decision. A person who has customer cards praising them will be more likely to be selected."

Other institutions, such as Pinnacle Bank in Beaverton, Ore., have customer feedback forms on their Web sites. Pinnacle's is a user-friendly form inviting customers to "share your banking experience, good or bad, with Pinnacle Bank of Oregon. Include other thoughts or ideas that will help us to maximize and simplify your future visits to our bank." Customers can then e-mail the form to the bank or print it to be mailed or hand-delivered.

Somewhat more sophisticated versions

of electronic feedback include programs like Allegiance Inc.'s CustomerVoice, an online service that integrates with a bank's Web site and allows not only communication with customers, but tools to measure the feedback. If a particular employee or department consistently receives praise, that information is highlighted.

Customer surveys are a tried-but-true



means of allowing clients to pinpoint your successes. First Community Bank, Columbus, Ohio, entices its customers to complete an online survey by offering a coupon they can bring to the bank and exchange for a free minicomputer monitor disk holder or a notepad and pen set.

Many banks get compliments from their customers indirectly through mystery shopping programs. Vendors such as Customer Service Profiles LLC, Omaha,

Neb., select customers from a bank's database and train them to record their experiences during normal banking transactions. At BancorpSouth, which ranked highest among Southeast banks in J.D. Power and Associates 2008 Retail Banking Satisfaction survey, secret shoppers make detailed reports, focusing especially on employees' performance. "Did the employee make you feel welcome?" "Focus his/her attention on your transaction?" "What did you like most about this teller's service?"

BancorpSouth's community bank in Magnolia, Ark., has an employee-recognition program, STAR (Superior Techniques Assure Results), which awards tokens that can be redeemed for prizes ranging from a coupon for the snack cabinet to a full day off with pay. An employee who receives a written compliment from a customer is awarded five tokens.

The bank also sets a yearly threshold for a mystery shopper score – last year's was 87 percent – and "if your bank makes the goal, every employee gets a 1 percent annual bonus," said Debbie Arnold, vice president of marketing. The community bank with the highest customer experience/mystery shopper rating also is recognized companywide every year.

Customers with complaints rarely hold back. Satisfied customers often are silent. On those welcome occasions when the latter speak up, amplify their comments. **IS**

