

+44 (0)845 838 2031



Treating Customers Fairly

a Case Study from T10

achieve business success by really
understanding how to treat your customers



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London: Suite 34, 67-68 Hatton Garden, London EC1N 8JY

Midlands: 21 Smisby Road, Ashby de la Zouch, Leicestershire LE65 2JN

South: 83 North Lane, East Preston, West Sussex, BN16 1HD

T: 0845 838 2031

E: mail@t10partnership.com

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Treating Customers Fairly – Case Study

THE ORGANISATION:

A large successful regional building society made up of a head office, branch and agency offices throughout the province. Staff and executive compliment in excess of c.550

THE ISSUE:

Customer Satisfaction Survey results were rated high at **4.475 out of 5** across a range of 20 survey metrics. However there was a feeling that the competition offerings were beginning to attract customers away despite long standing loyalty levels and good customer service practices. There was a need to stem the flow of customers switching their accounts to another provider and to look at ways of building on the existing customer service practices.

INTRODUCTION TO - TREATING CUSTOMERS FAIRLY PROGRAMME:

The purpose of this programme was to harness and capitalise on the strengths and advantages developed by the client organisation since its launch. It further developed the service to customers in Northern Ireland, second to none. In this context it was not a question of size, but its quality!

Work was carried out to by the organisation to develop its Brand, this was captured through the programme in the true 'spirit' and core of the business values. Once identified and articulated, it was translated into action through **all** staff in all transactions, both internal and external. This enabled the business to further enhance its status as a unique, home-grown, very positively perceived business in Northern Ireland. To become the destination of choice for **all customers**, either those existing or those who will be new (more products owned), or new (attracted by the brand perception), because they are **treated in an altogether different way** and most importantly - **fairly by all staff**





PROCESS:

Creating a series of events to bring **treating customers fairly** to life for the client organisation.

PHASE I: RESEARCH (*suggested activities to help prepare for this programme in an appropriately robust way*)

We built on all of the customer centric and regulatory training work undertaken to date.

Undertook an anonymous survey among staff of their reaction to learning and application of the TCF courses completed by the organisation so far - either soft skill or task / T&C based.

Undertook a 'trial assessment' of processes and levels of fairness displayed currently – a telephone survey of customers, brokers and those who have closed accounts recently.

The outputs were documented in a report which illustrated the evidence gathered vs consistency and standards outlined in TCF documentation. This provided us with the content and intensity of the programme.

PHASE II: DESIGN MATERIALS

We collaborated with the organisation to scope and design the content for the audiences involved. We met with SMEs (Subject Matter Experts) from the business who attended scoping meetings to challenge content and style – this was undertaken face to face and by email/telephone.

We developed classroom learning materials e.g. visuals, workbooks, exercises, memory jogger cards, wall posters and other visual aids for use as a legacy after the courses were completed.

Style of content was deliberately designed differently from previous programmes so to differentiate it.

- A TCF 'game' was designed to test out scenarios which staff would play out testing judgement, decisions, integrity and brand values as group exercises.
- A suite of short sharp TCF tests was designed e.g.. exam style, designed to measure immediate grass root standards, brand language, key drivers and behaviours associated with the vision of the TCF culture.
- A 360° TCF questionnaire for use at management level.
- Workbooks contained **all** relevant TCF data, mission, values, standards, drivers





PHASE III: TOP TEAM BRIEFING

a) EXECUTIVE

This event orientated the business leaders, they learnt the content and outcomes desired for the series. Here they experienced one or two sample tests, understood their role in role modelling and coaching the new culture and they would know the culture and language involved. They understood the courses and work done so far and how it all fitted together.

b) MANAGEMENT TEAM

Were the first to go through the full programme. Here they completed a form of assessment of their grasp of TCF. We included coaching content specifically to their development needs but also how to coach staff to deliver TCF standards. We trialled the game, exercises and tests and were able develop further (from customer experience work) the teamwork and style of handling customers. From this workshop a set of clear TCF actions were created, followed up and implemented.

PHASE IV: FULL STAFF ROLLOUT

The full programme was rolled out to all areas of the business. This programme was very much fun and enjoyment orientated consisting of the game, tests, exercises all high energy and colourful. We looked at customer interaction processes e.g. Call handling or interviews or complaints and understand TCF at all stages.

Conscious understanding of standards and expected behaviour were transferred via modules covering 'thinking', 'talking about TCF' and 'doing' the right thing, this formed the content framework.

Each delegate created a set of TCF actions which were shared with line Management.





SUMMARY: THE CORE OF THE ORGANISATION 2009 & BEYOND

Translating the TCF culture into action was a fantastic experience for all members, it was seen as a critical investment for the organisation.

Having staff live the 'wholesome', 'unique', 'favourite society' culture manifesting itself as a professional service orientated Financial Services proposition was the key to success in this ever-changing, demanding FS market.

Staff not only knew the technical knowledge for their role but also how to be **fair to all customers**, judging all situations and showing demonstrable integrity in all dealings was the outcome of this exciting and dynamic series of courses. This created real lifetime value for the organisation.

Harnessing all of the above and delivering a branded special experience for all customer has brought success and growth for the organisation through new customer referrals, existing customers buying more and staff loving their roles in representing the Brand. **Proud of being part of the organisation.....**

Client testimonial:

"The unique training events led to high levels of participation and contribution from everyone that attended our 'Treating Customers Fairly' programme. We saw positive outcomes immediately in our branch network following the training and we are implementing many of the excellent "service wish list" suggestions that were generated by our staff".

Sales & Operations Director / Regional B/Soc

If you would like to discuss any part of this case study or have questions about how we could help you create your own bespoke '**Treating Customers Fairly**' programme why not call us now .



Contact us:

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Midlands: 21 Smisby Road, Ashby de la Zouch, Leicestershire LE65 2JN

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E: mail@t10partnership.com

About the author:

With a huge back catalogue of sales, training, coaching and management experiences gained from a successful corporate and business career, Kelvin is well placed to design and deliver bespoke 'Treating Customers Fairly' programmes.

As an accredited **Best Year Yet Programme Coach** and certified **HBDI Thinking Styles Practitioner** he enjoys working with people at all levels across a variety of business sectors. He's also a past member of the prestigious international **Million Dollar Round Table**.

Initially qualifying as a cartographer with the Royal Ordnance Survey, he now uses these skills to help clients to plot and 'map out' journey's so that they can efficiently and effectively progress to their chosen destinations.



Kelvin Smith
partner at T10

Today he's in demand for developing coaching, sales and business initiatives. His trademark is to ensure that each intervention is interactive, highly engaging and easily implemented across a range of business sectors. The vast majority of his clients are blue chip organisations based in Europe but he's also worked in the USA and Middle East.

Kelvin's business beliefs are simple, **'it's the Difference that makes the Difference'** and in a sales environment it is the experience that the buyer receives that ultimately determines sales success. He now writes articles on Customer Experience for a number of publications and actively manages the global membership for the **World-Class Customer Experience Group**; this exclusive group is made up of industry leaders, CEOs, business professionals, experts and thought leaders in the client and customer experience sector.

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