



Service Excellence in Action – WE still C.A.R.E.!

GOLD AWARD TRAINING

By The Association of Banks in Singapore (ABS)



Maintaining Trust in the Banking Industry



Image Source: Tatler Asia

“

While it is heartening to see that the public’s trust in banks in Singapore has improved despite economic uncertainty during COVID-19, we will not rest on our laurels. **Trust** is vital to a strong and resilient banking industry”

*Mr Wee Ee Cheong,
ABS Chairman and CEO of UOB, ABS Media Release, 26 April 2022*

Extracted from: ABS Media Release 26 April 2022 –
“Banking Trust Index for Singapore shows banks in Singapore remain trusted despite COVID-19 uncertainties”

Staying Accountable and Committed to our customers



Image Source: MAS

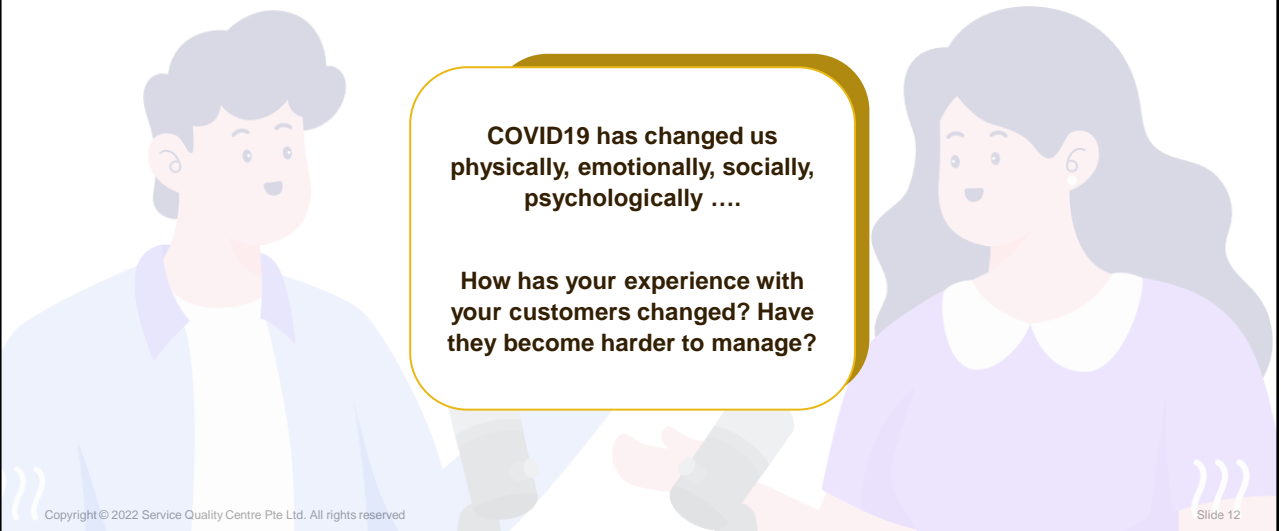
“

With the increasing digitalisation of financial services, banks must **continually invest in maintaining and building trust with their customers**. There may be service issues along the way, but a consistent demonstration of **accountability** and **commitment** to protecting their customers' interests will bolster the public's confidence in the industry.

*Mr Marcus Lim,
Assistant Managing Director (Banking and Insurance) of MAS*

Extracted from: ABS Media Release 26 April 2022 –
“Banking Trust Index for Singapore shows banks in Singapore remain trusted despite COVID-19 uncertainties”

ICE BREAKER – The EXSA Talkshow!



COVID19 has changed us physically, emotionally, socially, psychologically

How has your experience with your customers changed? Have they become harder to manage?

ICE BREAKER – The EXSA Talkshow!



In summary, customers developed

- More **Anxiety**
- Increased **Frustration**
- Higher **Expectation**



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WE still C.A.R.E.!

We are *Committed*,

We give our customers *Assurance*,

We are *Reliable* and

We can be *Entrusted*.



C.A.R.E with a GOLD heart



The programme for today...

- 01** My Mindset: *Recognising emotions and showing empathy*
- 02** My Customer: *Taking ownership with the different types of customers*
- 03** My Response: *Assuring customers with my responses*

Q&A
Reflection
Feedback

The C.A.R.E Account



The C.A.R.E Account



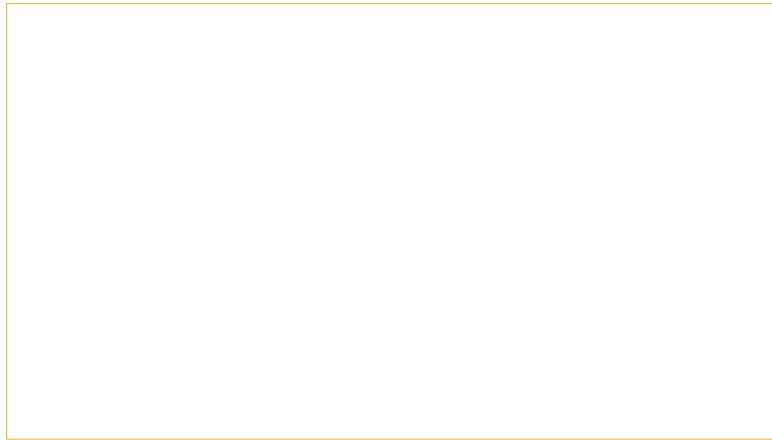
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01 My Mindset: *Recognising emotions and showing empathy*







Developing Emotional Intelligence



<https://www.youtube.com/watch?v=n9h8fG1DKhA>

Emotional Intelligence

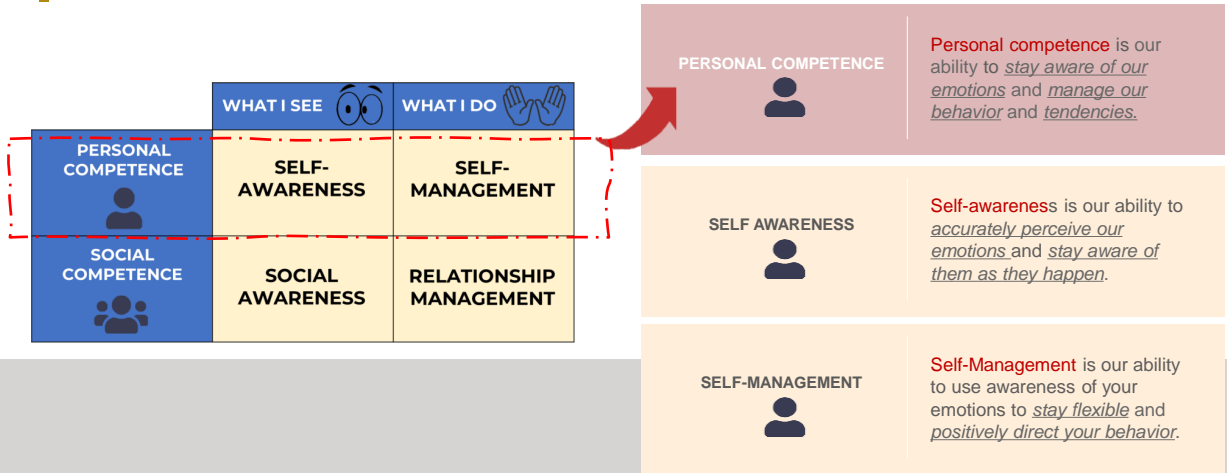


	WHAT I SEE 	WHAT I DO 
PERSONAL COMPETENCE 	SELF-AWARENESS	SELF-MANAGEMENT
SOCIAL COMPETENCE 	SOCIAL AWARENESS	RELATIONSHIP MANAGEMENT

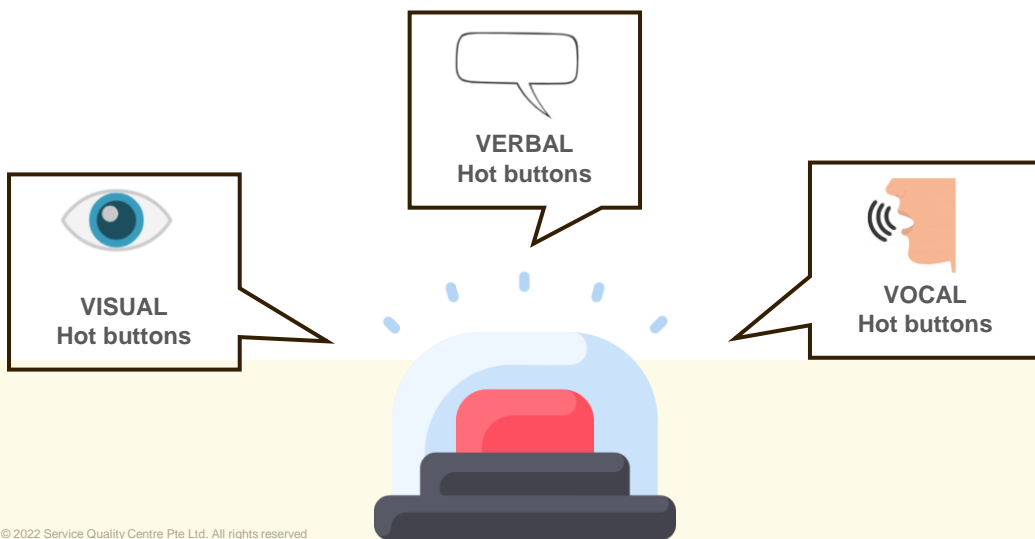
(Source: ©Talentsmart)

Emotional Intelligence

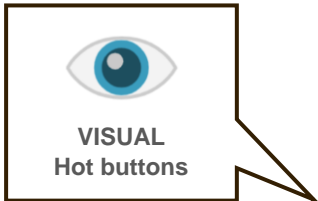
PERSONAL COMPETENCE



Stay Calm – Recognizing our hot buttons



Stay Calm – Recognizing our hot buttons



Visual Hot-buttons are behaviours which you see and which evoke strong emotional reactions in you



Finger pointing

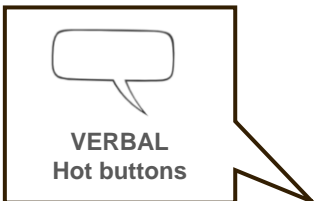


Folding of arms



Hands on hips

Stay Calm – Recognizing our hot buttons



Verbal Hot-buttons are **trigger-words** which will upset you instantly.....



You ALWAYS...!



You DIDN'T!



You NEVER...!

Stay Calm – Recognizing our hot buttons



Vocal Hot-buttons would be the tone of voice which will charge you up emotionally



Sarcastic



Condescending



Accusing



Doubting



Insulting

Stay Calm – Recognizing our hot buttons



➤ How will your **body** react?

➤ How can you **respond**?



Sweaty



Recognize your hot buttons



Heart beating fast



Pause and stay calm



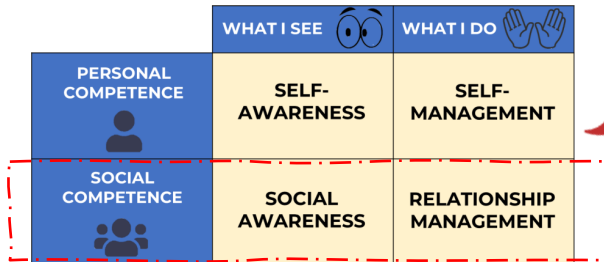
Face and body turning hot



Let your Prefrontal cortex (logical part of our brain) take over

Emotional Intelligence

SOCIAL COMPETENCE



SOCIAL COMPETENCE

Social competence is our ability to understand other people's moods, behavior, and motives in order to respond effectively and improve the quality of our relationships.

SOCIAL AWARENESS

Social awareness is our ability to accurately pick up on emotions in other people and understand what is really going on.

RELATIONSHIP MANAGEMENT

Relationship Management is our ability to use awareness of your emotions and others' emotions to manage interactions successfully.

What it means to be empathetic



- To be **able to see the world as others see it** – putting our “own stuff” aside and seeing the situation through other’s eyes.
- To be **non-judgmental**
- To **understand another person’s feelings** — We must be in touch with our own feelings in order to understand someone else’s.
- To **communicate your understanding** of that person’s feelings.

Emotional Awareness

SOCIAL COMPETENCE

SHOW EMPATHY



Identify



**Respond to the emotion
first**

ISSUES

Identify the matter / issue the customer is facing

EMOTIONS

How is the customer feeling?
What emotions are they having?

- ✓ Ask appropriate questions
- ✓ Repeat, Rephrase, Reflect to demonstrate understanding of the issues and emotions

Emotional Awareness



Repeat, Rephrase, Reflect

Repeat



- State key words, phrases or meanings as expressed
- Deliberately repeat as expressed by your customer, word for word (as closely as possible)

Rephrase



- State key words, phrases, or meanings in a different form.
- Reword what was said but keep the meaning and intent unchanged.
- Shorten or lengthen what was said, and state it differently.

Reflect



- Pay attention to customers emotions.
- Think about how the message will impact customers' thinking and emotions.
- Think about how the message can meet your customers' needs and expectations

3R Response



Repeat, Rephrase, Reflect



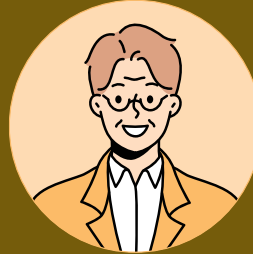
Customer: "What is going on! I have been put on hold for the past 15 minutes and no one is helping me! You better not put me on hold again!"

Issue : Customer is frustrated by the long wait and she needs prompt attention.

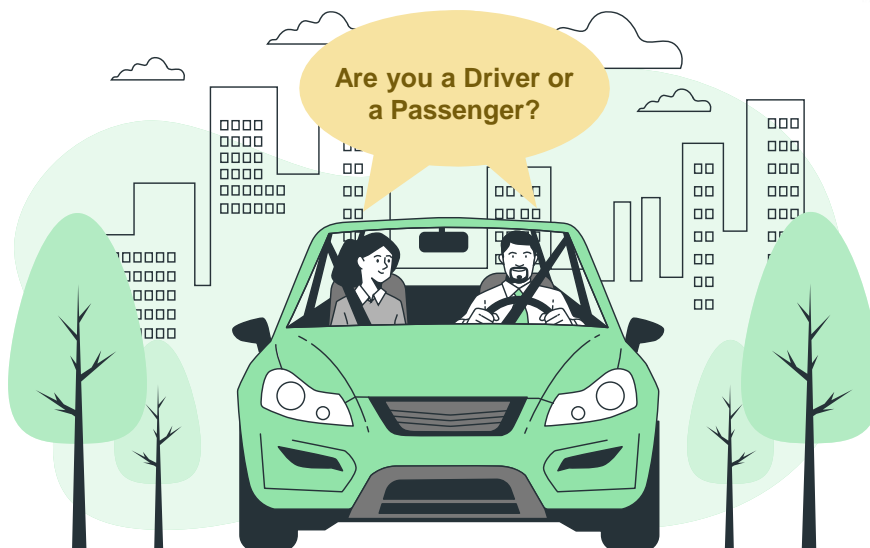
Emotion : Frustration

Response: *Mr Lee, I apologise about the long 15 mins wait. It must have been very frustrating. Please allow me to see how I can help you...*

02 My Customer: *Taking ownership with the different types of customers*



The Driver and Passengers



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The Driver and Passengers



DRIVER



PASSENGER

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(Source: Tim Elmore, Habitudes)

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The Driver and Passengers



DRIVER

- Responsible
- Alert at all times
- Observant
- Goal-oriented



PASSENGER

- Likely to blame driver
- Joy-riding
- Complacent
- Inattentive

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(Source: Tim Elmore, Habitudes)

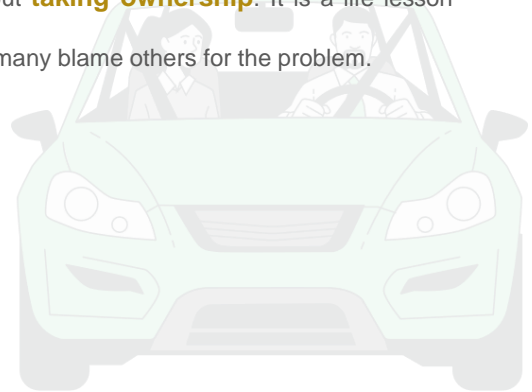
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The Driver and Passengers



Being a driver is about **responsibility**. It's about **taking ownership**. It is a life lesson some people never learn. When life goes wrong, many blame others for the problem.

- “ If my Manager would only...”
- “If only my team member didn't”
- “If only the customer wasn't so....”



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(Source: Tim Elmore, Habitudes)

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Take Ownership

INSTEAD of saying:

- “This is not my problem!”
- “It’s not my job.”
- “There is nothing I can do about this.”

LEARN to say:

- “I will see how I can help.”
- “I will make sure I follow up.”
- “I will find out the answers.”



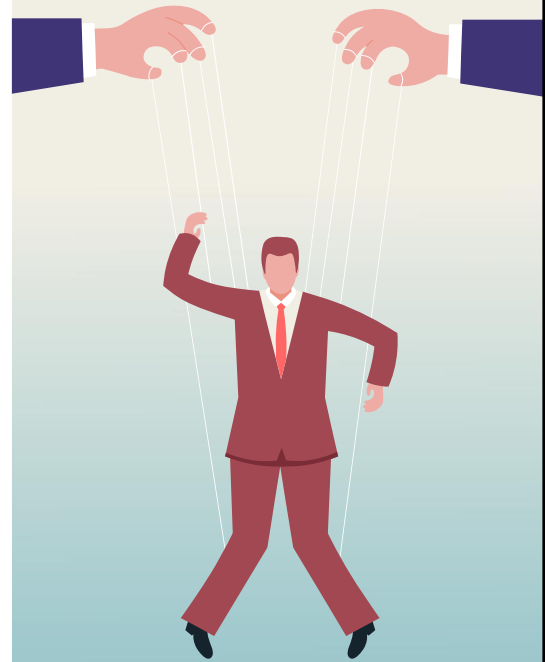
The finger that blames..



The hands that ‘Take it and Own it!’

Let’s take a poll!

WHAT CAN WE CONTROL?



Let's take a poll!

What can we control?



Our Emotions



Moments when customers are upset



Unpleasant incidents

Let's take a poll!

Which is the **HARDEST** to control?



Our Emotions



Moments when customers are upset



Unpleasant incidents

Let's take a poll!

What can we control?



Our Emotions

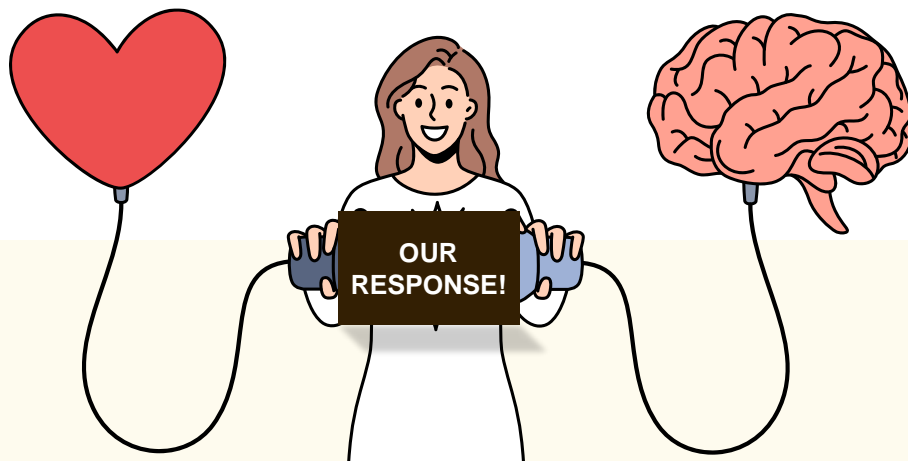


Moments when
customers are upset



Unpleasant incidents

So what can we control?



Controlling our responses



Who are our customers?

SPEEDY STEPHAN

Generation Z (1997-2012)

- Wants fast responses
- Likes on demand content
- Prefers digital content and interaction
- Would compare experiences with peers around



VARIETY VALERIE

Millennials (1981-1996)

- Values instant responses
- Appreciate personalised and digital communication
- Does not mind chatting with bots
- Prefers digital statements



RELEVANCE REMY

Generation X (1965 – 1980)

- Likes recommendation
- Interested in new products and services
- Open to digital or physical interaction
- Expects value-added solution when problem arises



SECURITY SUZIE

Boomers (1945 – 1964)

- Prioritises security
- Not technologically savvy
- Prefers telephone calls and face-to-face interaction
- Insist on bank book and physical statements



03 My Response: *Assuring customers with my responses*



The S.E.R.V.E Model



S	Show empathy– Recognise feelings
E	Expedite solutions – fix it fast
R	Respond to the customer – Acknowledge that a mistake has occurred
V	Victory to the customer – Ensure the solution favours the customer
E	Extend the outcome – Present solution and stay in touch with customer

The S.E.R.V.E Model



S. ✓ **Dos**

Show empathy –
Recognise feelings

I understand you are upset about <situation>. I require more information in order to help you. Would it be OK if you answer my questions?

✗ **Don'ts**

- What is wrong?
- What is your problem?

The S.E.R.V.E Model



E.

✓ Dos

Expedite solutions –
fix it fast

Now that I have the information required, I will expedite this to my manager. Please rest assured that I will get the solution to you within <SOP standard>.

✗ Don'ts

- I don't know.
- I'm not sure.
- I'll try to do it as soon as possible, but I can't guarantee when it'll be done.

The S.E.R.V.E Model



R.

✓ Dos

Respond to the customer –
Acknowledge that a mistake has occurred

I am so sorry this has occurred to you and has inconvenienced you. Please accept my apology.

✗ Don'ts

- Please calm down.
- You are the only customer who has this complaint.
- Are you sure you've checked?

The S.E.R.V.E Model



V.

✓ Dos

Victory to the customer –
Ensure the solution favours
the customer

I am happy to share that we <solution>.

✗ Don'ts

- This is company policy. I can't do anything.
- I'm not sure who is in charge.
- That is not my job. I will pass this to my colleague to handle it.

The S.E.R.V.E Model



E.

✓ Dos

Extend the outcome –
Present solution and stay in
touch with customer

I will proceed to <solution>. Would you like me to assist you with any other requests?

✗ Don'ts

- Is that all?
- Is there anything else?
- What else do you want?

Put into Practice – Filling the C.A.R.E Account



- Refer to the case study in the next slide.
- Discuss with your group members how you would respond to the customer.



Tips:
Apply 3R (Repeat, Rephrase & Reflect), Stay Calm and SERVE Model when responding to your customer.

Are you a Driver or Passenger?

Customer X realized that her credit card had an unauthorized transaction.



A few weeks later



Hi there, I would like to cancel my card as there was transaction I do not recognise.

Customer



Certainly, Ma'am! I will cancel your card immediately and issue a new one to you.

Service Staff



Hi, I received my new card but I have yet to activate it and there is another unauthorised transaction.

Customer



I am so sorry to hear that Ma'am, this is what we can do. We will (1) block the card and (2) void the unauthorised transaction for you. In the mean time, you can proceed with your credit card's points redemption.

Service Staff



Customer could not redeem her CC points

This is the third time I'm calling and was told to redeem points through the app but I can't!

Customer



(After checking) Ma'am, you are unable to redeem the points because the card has been blocked. Let me see what I can do for you.

Service Staff

Filling the C.A.R.E Account



Responding to Assure

Tips for you

Helpful phrases to assure a customer:

- “I am ____, I am here to assist you.”
- “I can understand why you **feel** upset with the situation.”
- “From our conversation, I understand the following has happened... And you **felt**...”
- “I’ve a few clients who were in this situation and **found** it helpful when I offered <this solution>. It may help you too...”



WE still C.A.R.E.!

We are *Committed*,
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Our Commitment



Let's join hands and form a big C.A.R.E. heart as a commitment to Service Excellence.

- Your trainer will go into Gallery mode and provide more instructions.
- Have Fun!



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Please scan to complete the evaluation.

Thank you!

For more information or enquiries,



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