



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

SILVER 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!



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 SILVER heart

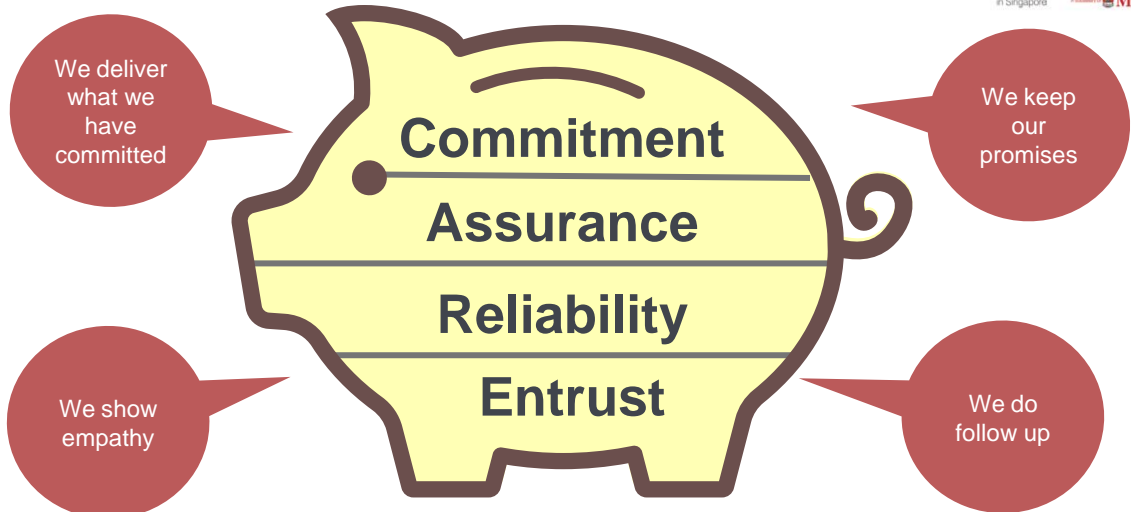


The programme for today...

- 01** My Mindset: *Recognising emotions and showing empathy*
- 02** My Customer: *Communicating 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



We do not deliver what we have committed

Commitment

We break our promises

Assurance

We show no empathy

Reliability

Entrust

We do not follow through

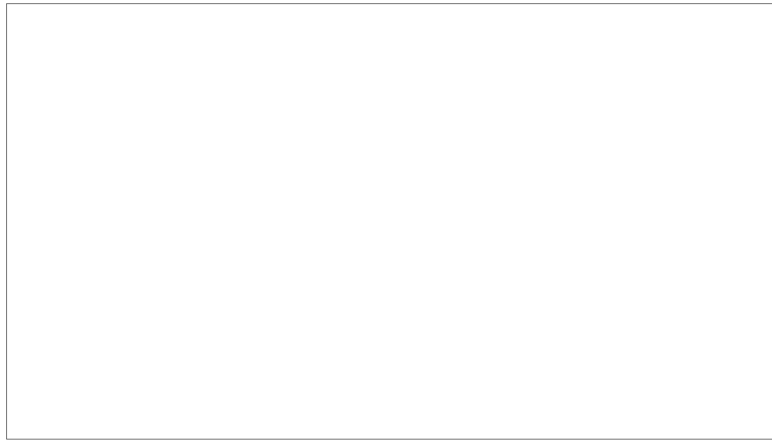
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01 My Mindset: *Recognising emotions and showing empathy*







Developing Emotional Intelligence



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

Emotional Intelligence

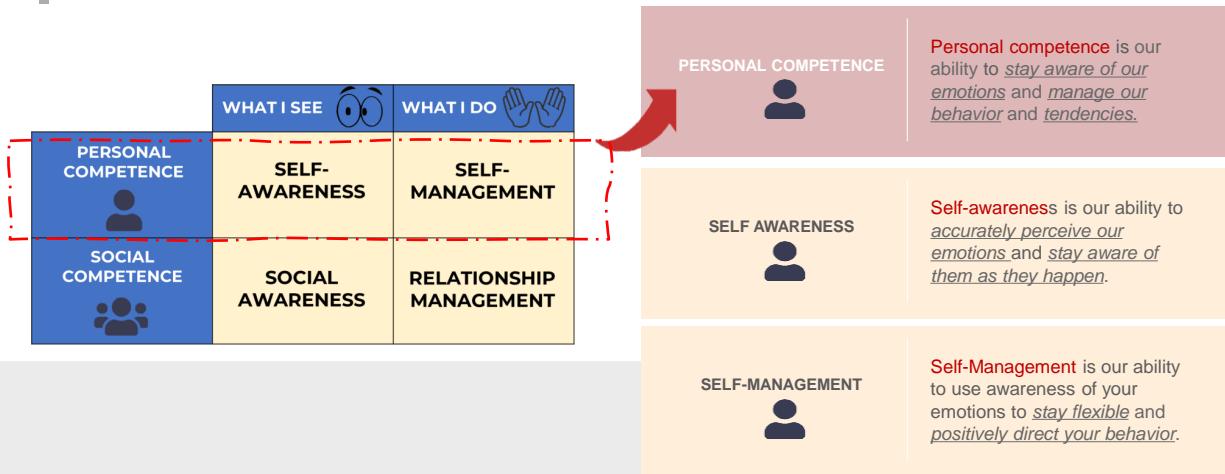


	WHAT I SEE 	WHAT I DO 
PERSONAL COMPETENCE 	SELF-AWARENESS	SELF-MANAGEMENT
SOCIAL COMPETENCE 	SOCIAL AWARENESS	RELATIONSHIP MANAGEMENT

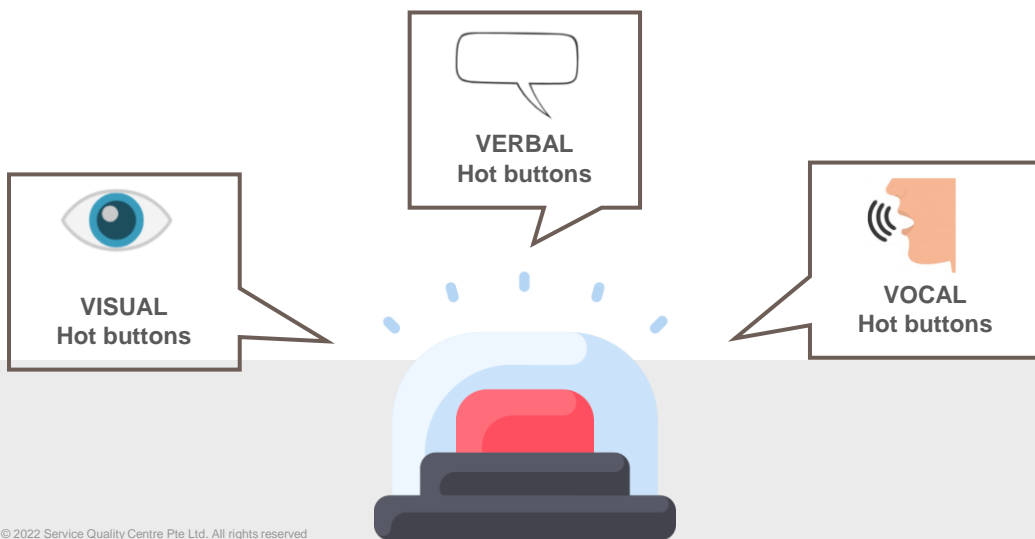
(Source: © Talentsmart)

Emotional Intelligence

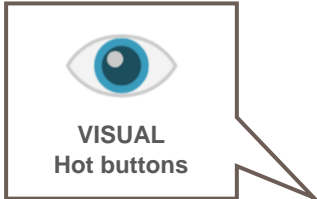
PERSONAL COMPETENCE



Stay Calm – Recognising our hot buttons



Stay Calm – Recognising our hot buttons



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



Finger pointing

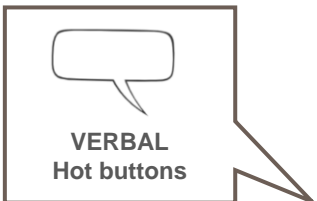


Folding of arms



No. of calls/emails to attend to

Stay Calm – Recognising our hot buttons



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



You ALWAYS...!



You DIDN'T!



You NEVER...!

Stay Calm – Recognising 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 – Recognising our hot buttons



➤ How will your **body** react?



Sweaty



Heart beating fast



Face and body turning hot

➤ How can you **respond**?



Recognize your hot buttons



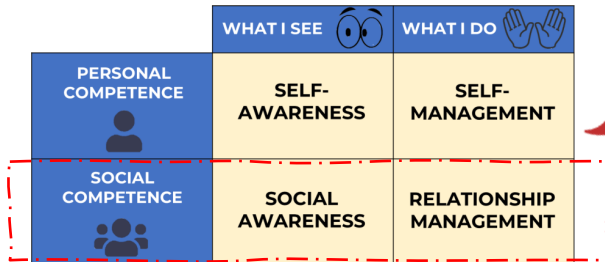
Pause and stay calm



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

Emotional Intelligence

SOCIAL COMPETENCE



<p>SOCIAL COMPETENCE</p>	<p>Social competence is our ability to <i>understand other people's moods, behavior, and motives</i> in order to <i>respond effectively</i> and <i>improve the quality of our relationships</i>.</p>
<p>SOCIAL AWARENESS</p>	<p>Social awareness is our ability to <i>accurately pick up on emotions in other people</i> and <i>understand what is really going on</i>.</p>
<p>RELATIONSHIP MANAGEMENT</p>	<p>Relationship Management is our ability to <i>use awareness of your emotions and others' emotions to manage interactions successfully</i>.</p>

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 our 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



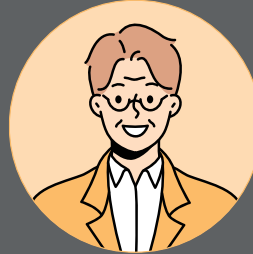
Customer: "What is going on! I have been put on hold for the past 15 minutes and no one is helping me! You better not put me on hold again!"

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

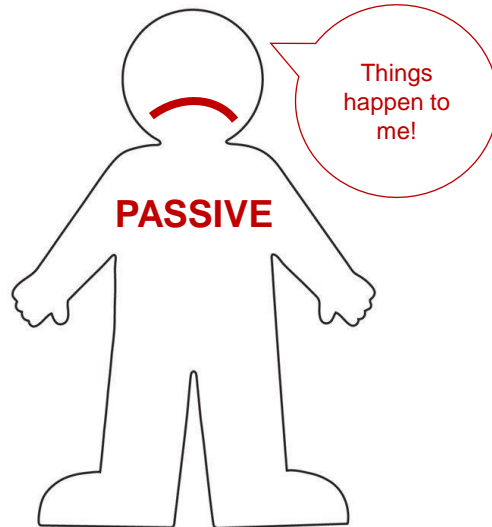
Emotion : Frustration

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: *Communicating with the different types of customers*



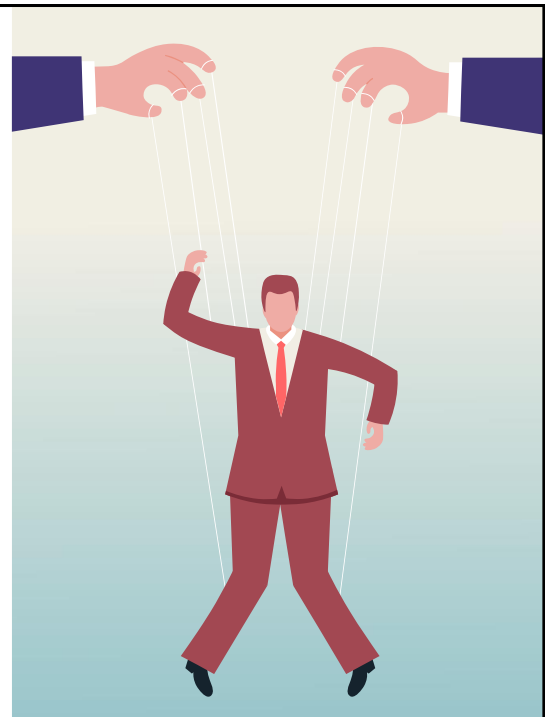
Are we an Active or Passive Person?



(An adaptation from Locus of Control, Julian Rotter)

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

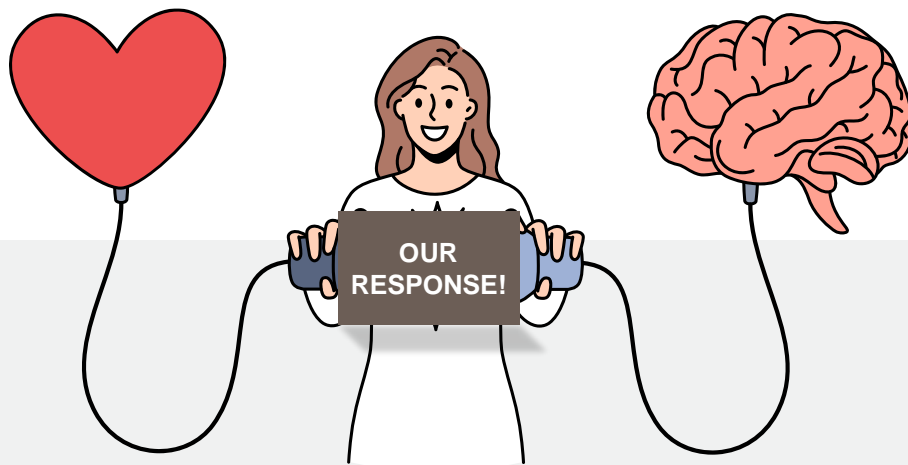


Moments when customers are upset

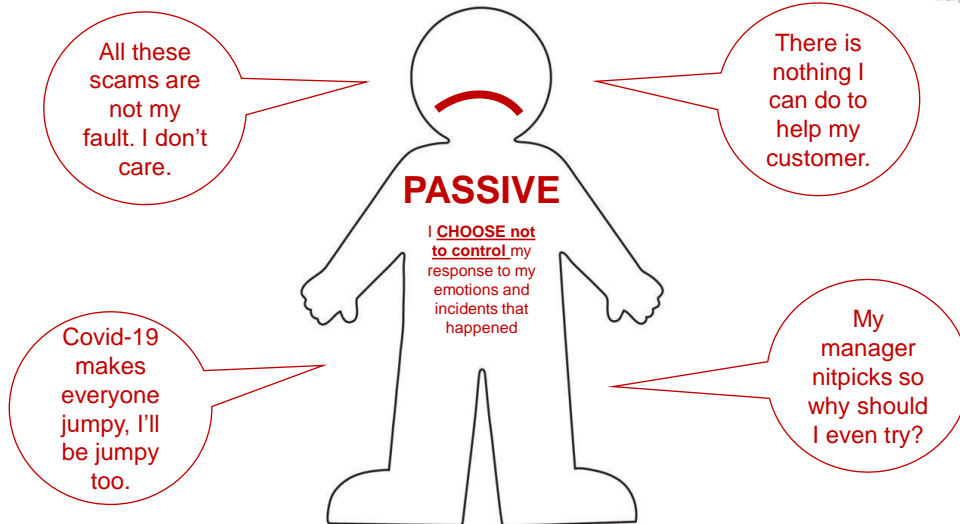


Unpleasant incidents

So what can we control?

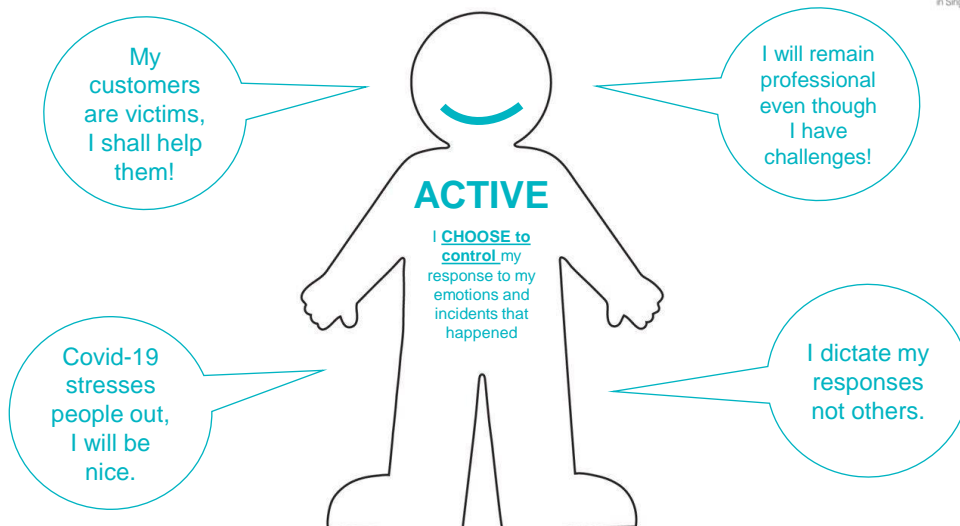


Being Passive means...



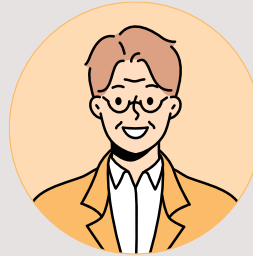
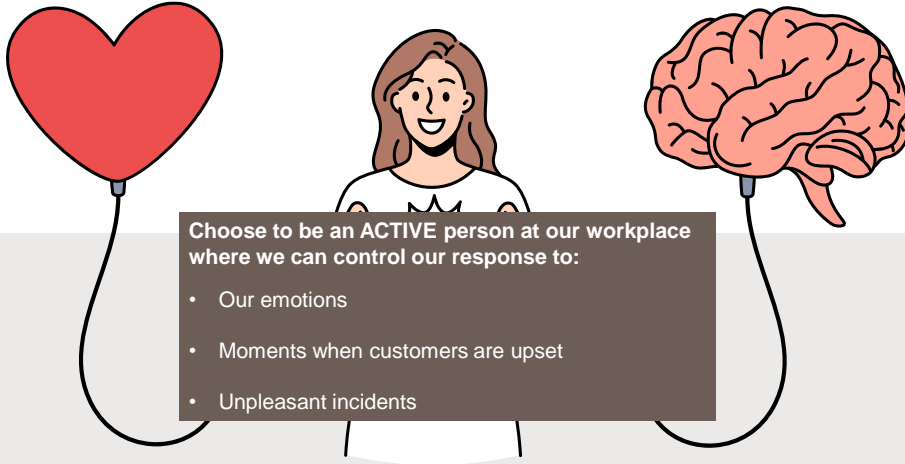
(An adaptation from Locus of Control, Julian Rotter)

Being Active means...



(An adaptation from Locus of Control, Julian Rotter)

Be Active at our workplace



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



- Your trainer will assign a customer to your team
- Discuss with your team 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 an Active Person?



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...”



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We are *Committed*,
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We can be *Entrusted*.



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!



Please scan to complete the evaluation.



Thank you!

For more information or enquiries,



+ 65 6376 0777



learning@sqcentre.com



www.sqcentre.com



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<https://www.facebook.com/Service-Quality-Centre>