



Service Excellence in Action – WE still CARE!

STAR 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

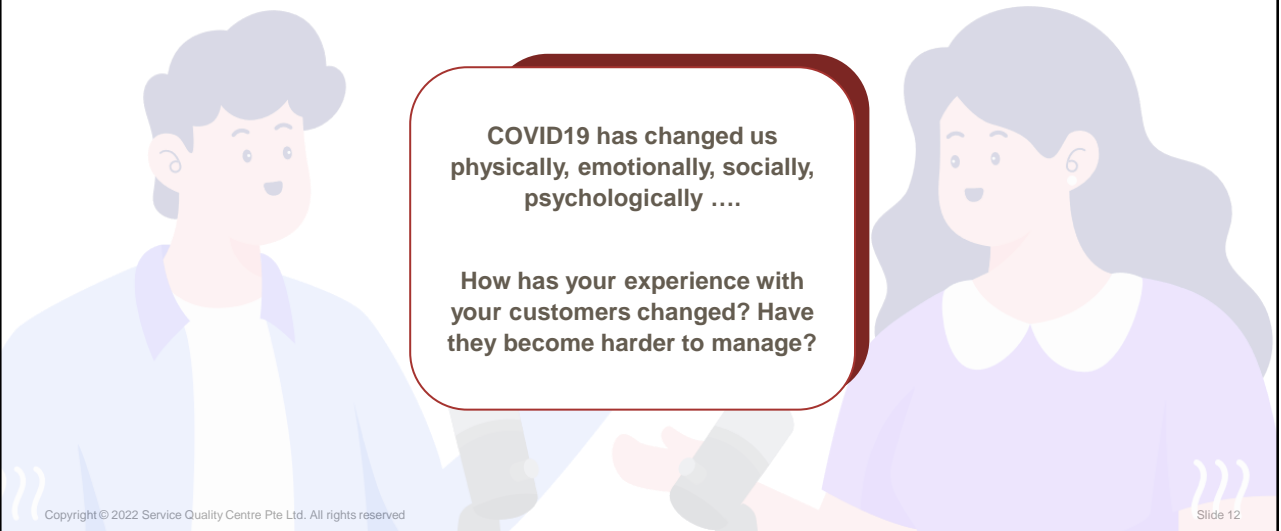


With the increasing digitalisation of financial services, banks must **continually invest in maintaining and building trust with their customers**. There may be service issues along the way, but a consistent demonstration of **accountability** and **commitment** to protecting their customers' interests 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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Slide 13

WE still CARE!

We are *Committed*,
We give our customers *Assurance*,
We are *Reliable* and
We can be *Entrusted*.



Care with a
Star Heart

C.A.R.E. with a STAR heart



The programme for today...

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

Q&A
Reflection
Feedback

The C.A.R.E Account



We deliver what we have committed

We keep our promises

We show empathy

We do follow up

Commitment
Assurance
Reliability
Entrust

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



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

PERSONAL COMPETENCE

Personal competence is our ability to *stay aware of our emotions* and *manage our behavior* and *tendencies*.

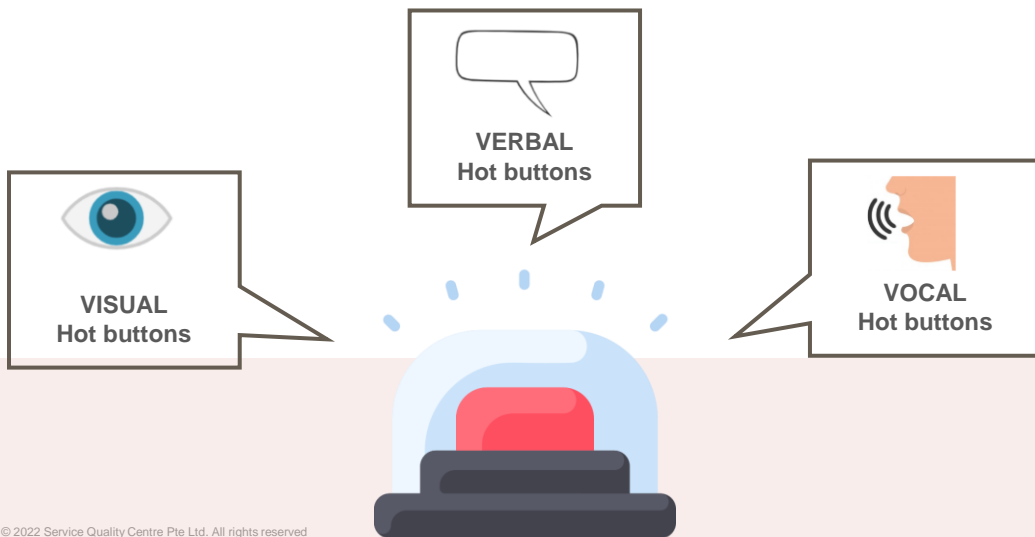
SELF AWARENESS

Self-awareness is our ability to *accurately perceive our emotions* and *stay aware of them as they happen*.

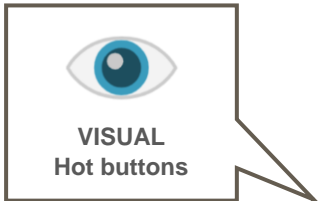
SELF-MANAGEMENT

Self-Management is our ability to use awareness of your emotions to *stay flexible* and *positively direct your behavior*.

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

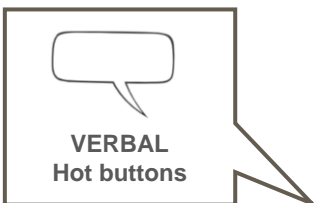


Folding of arms



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?



Sweaty



Heart beating fast



Face and body turning hot

How can you **respond**?



Recognize your hot buttons



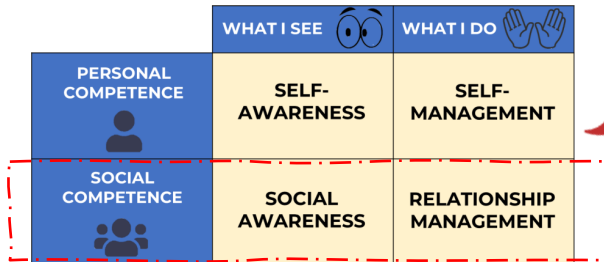
Pause and stay calm



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

Emotional Intelligence

SOCIAL COMPETENCE



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*.

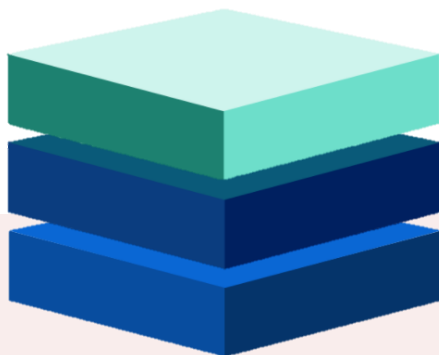
SOCIAL AWARENESS

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*.

Showing Empathy



COGNITIVE

Logical; knowing how the other person feel and what they might be thinking. Perspective-taking. Useful in motivating others, negotiations.



EMOTIONAL

Feeling; we feel their emotions and experience almost as if it was contagious and that of our own. Mirror neurons in action.



COMPASSIONATE

Understanding; understand a person's predicament and feel with them but are spontaneous to help. A nice balance between cognitive and emotional empathy.

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: *Building Trust with the different types of customers*



The ABCD Trust Model



How is trust built among people?

There are several elements that decide what trust is. According to Ken Blanchard trust is based on these elements:



ABLE

Demonstrates Competence



BELIEVABLE

Acts with Integrity



CONNECTED

Cares about Others



DEPENDABLE

Honours Commitments

The ABCD Trust Model



ABLE

Demonstrates Competence

Customers trust us when we are competent because they know that we have good planning, problem-solving, and decision-making skills. We know how to get the job done right.



BELIEVABLE

Acts with Integrity

Customers trust when they sense integrity in us. They recognise when we walk the talk and are honest. A believable employee is credible and ethical when dealing with customers.



CONNECTED

Cares about Others

Customers trust when they feel connected to us. Rapport is built when customers know that we empathise with them. They feel open to communicate with us.



DEPENDABLE

Honours Commitments

Customers trust when they know they can depend on us. When we show that we are reliable, customers are more willing to share- making it easier for us to help solve their problems.

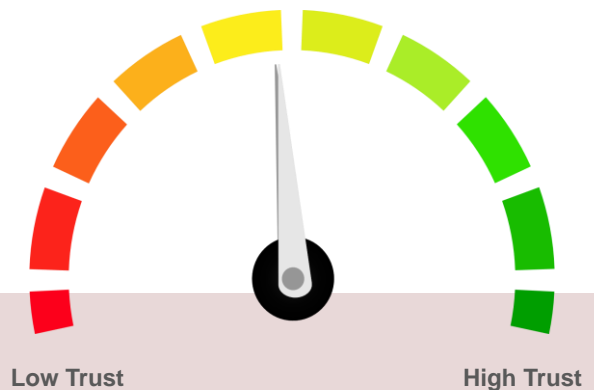
(Source: Ken Blanchard, ABCD Trust Model)

The ABCD Trust Model



Are you low in trust or high in trust?

- People with **Low Trust** lacks connection with people around them.
- People with **High Trust** are able to connect and build relationship with those around them.



How can we be a High Trust employee at our workplace?

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(Source: Ken Blanchard, ABCD Trust Model)

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The ABCD Trust Model



ABLE

Demonstrates Competence

How do I demonstrate that I am able?

1. Anticipate the types of questions customers may ask
2. Explain to customers why the solution is most ideal
3. Able to explain to customers – correct product knowledge



BELIEVABLE

Acts with Integrity

How do I demonstrate that I am believable?

1. Apologise when an error has occurred
2. Emphasise that you will follow up once you have done your check
3. When a solution requires more time, inform customer duly



CONNECTED

Cares about Others

How do I demonstrate that I am connected?

1. Listen attentively to the customer
2. Practise 3R; Repeat, Rephrase and Reflect, when dealing with the customer
3. Assure the customer that you will provide them with a solution



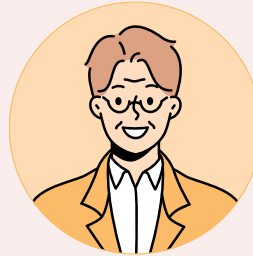
DEPENDABLE

Honours Commitments

How do I demonstrate that I am dependable?

1. Ensure we direct customers to the right department
2. Check with others when we are unsure
3. Inform customers that we will follow up

(Source: Ken Blanchard, ABCD Trust Model)



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 to build trust*



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 High Trust or Low Trust person?



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



A few weeks later

Customer could not redeem her CC points

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

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

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

Service Staff: 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.

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

Service Staff: (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.

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 CARE!

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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