

Specification of Competency Standards for the Retail Banking

Unit of Competency

Sales and Relationship Management > 8.5 Customer Relationship Development

Title	Deliver excellent customer service
Code	107545L4
Range	Deliver customer service which can exceed customers' expectations. This applies to all different kinds of banking services and customers
Level	4
Credit	3
Competency	<p>Performance Requirements</p> <ol style="list-style-type: none"> 1. Have basic understanding in service excellence <p>Be able to:</p> <ul style="list-style-type: none"> • Understand the philosophy of service excellence and the importance to bank in order to provide exceptional customer service proactively • Review best practices in the services of retail banking and identify suitable ideas for applying to daily work • Understand the importance of establishing good relationship and the impacts on bank 2. Identify the expectations of customers <p>Be able to:</p> <ul style="list-style-type: none"> • Observe customers' behaviors / reactions in order to understand their impression on the bank's products and services • Identify the needs of customers by communicating with them (e.g. asking questions, listening to them) • Identify solutions which can match or even exceed their expectations 3. Demonstrate customer-centric mindset <p>Be able to:</p> <ul style="list-style-type: none"> • Greet, interact or communicate with customers in a polite and professional manner • Answer customers enquires by providing appropriate information and follow-up their needs when necessary • Show respect to customers • Offer value-added services to customers proactively when appropriate • Observe the highest standards of integrity and ethical conduct; and act with honesty and propriety • Exercise due care diligence, and bear in mind the best interest of customers when performing any transactions for them
Assessment Criteria	<p>The integral outcome requirements of this UoC are:</p> <ul style="list-style-type: none"> • Provision of solutions which can meet / exceed customers' expectations based on understanding in their needs • Good service attitude is demonstrated which contribute to customer satisfaction • Good and long-term relationships are established with different kinds of customers • Upkeep a sufficiently detailed knowledge of products, services, market sectors, competitors' development, customers' appetite to undertake work duties in a professional and responsible manner
Remark	