

SCS-based Training Package on Customer Service Delivery for Retail Banking



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by Commercial Development & Training Institute Ltd (CDTI)

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A. Background

Customer service in retail banks is becoming more demanding than ever, and changes for the better are happening on an ongoing basis. Banks which focus on service excellence will be best positioned to retain existing customers, attract new customers and improve profitability.

Against this background, the Training Package on Customer Service Delivery for Retail Banking is produced. The document is based on the selected Units of Competence (UoC) of the Retail Banking Specification of Competency Standards (Version 2) developed by the Banking Industry Training Advisory Committee.

Objectives of the training package:

- Provide "Content Framework" and "Core Materials" for reference by retail banks and training providers in designing and organizing SCS-based training programs
- Ensure the curriculum in the programs meets the required Intended Learning Outcomes prescribed in the UoCs

B. UoC's and Performance Requirements Covered by this Training Package

UoC BRSRSR401A - Handle customer enquiry (Level 4 with 3 Credits)

Performance Requirement / Intended Learning Outcomes (ILOs)		
1	Understand the profiles of different customers	Be able to: <ul style="list-style-type: none">• Organize information about the customer' buying habits, utilization of banking services or demographics to accomplish targeted marketing
2	Handle different types of customer enquiry to enhance customer satisfaction	Be able to: <ul style="list-style-type: none">• Perform conflict-resolution to turn unsatisfactory customers into happy customers who believe the bank cares about their problem and wants to help them• Answer customer's enquiry and provide appropriate feedback or solutions to customers• Follow up on customer's enquiry and tactfully probe further to uncover the genuine needs
3	Adopt a customer-centric mindset when interact with customers	Be able to: <ul style="list-style-type: none">• Show caring and respect to the customers; react responsively and timely to their demand• Communicate with customers proactively to probe for their opinions and needs• Exercise utmost care in advising or acting on behalf of customers to avoid making misrepresentation or passing inaccurate or misleading information to them

UoC BRQMQE401A - Deliver excellent customer service (Level 4 with Credit 3)

Performance Requirement / Intended Learning Outcomes (ILOs)		
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

UoC BRQMQE301A - Handle feedback and complaints from customers (Level 4 with 3 Credits)

Performance Requirement / Intended Learning Outcomes (ILOs)		
1	Understand methods in complaints handling	<p>Be able to:</p> <ul style="list-style-type: none"> · Understand the principles and steps in handling customers' complaints in order resolve the case independently · Understand the importance of complaints handling and the possible impacts on the bank
2	Obtain more information about the complaints and resolve customers' grievances	<p>Be able to:</p> <ul style="list-style-type: none"> · Ask appropriate questions to obtain details of the customers' experience and why they are dissatisfied · Listen to customer's concerns, queries, questions or objections attentively and respect his or her right to express opposite opinions · Probe customers in order to understand their genuine concerns in addition to the superficial reasons of objection or complaint

		<ul style="list-style-type: none"> · Pacify customers' emotions by applying common steps and tactics in complaints handling · Offer feasible solutions to satisfy the requests of customers · Escalate the case to supervisors when the situations do not improve or the requests of customers requires approval from a higher rank employee
3	Open, honest and flexibly to handle complaints in a professional manner	Be able to: <ul style="list-style-type: none"> · Take customers' complaints as opportunities to identify insufficient service areas and react positively to enhance service delivery · Be flexible and open to understand boarder priorities, hence to seek new and diverse views and respect others' opinions · Analyse and appreciate the needs of others, respond with all actions in an equitable and transparent manner

C. Guide to Using this Training Package

1. Target Groups

The following target groups will find value in this training package:

1.1 Training Department of a Bank, Training Company or Academic Institution

This training package can serve as a "Framework" and a set of "Core Materials" for this group of target users to design and develop a new SCS-based in-house training course. Alternatively, the target users may adopt the content for incorporating into, enriching or updating their own existing training courses or programs.

Where applicable, the target users may also consider making an application to have this training course accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications (HKCAAVQ) based on the council's requirements.

1.2 Retail Bank Branch

Retail banks or branches can use the content of this training package as a reference or a guide for on-the-job training, by branch managers or senior customer service staff on their more junior staff members.

2. Guide to Different Users

2.1 Training Course Organizers and Administrators

Training course organizers and administrators intending to host a new SCS-based course based on this training package will find value in the following sections:

- *Section E – Suggested Training Course Structure.* Training course organizers and administrators can refer to this section for a suggested total number of learning hours for this training course, with breakdown by topic into classroom learning (e.g., lectures or seminars), activities (e.g., tutorials), self-learning and assessment.

- *Section H – Suggested Course Admission Requirements*
- *Section I – Training Instructor Suggested Qualifications*
- *Section J – Training Facilities and Equipment Suggested Requirements*

2.2 Training Course Designers and Instructors

Training course designers and instructors intending to design materials for and facilitate a new SCS-based course based on this training package will find value in the following sections:

2.2.1 Section E – Suggested Training Course Structure

Training course designers can refer to this section for a suggested total number of learning hours for this training course, with breakdown by topic into classroom learning (e.g., lectures or seminars), activities (e.g., tutorials or workshops) and self-learning. Such information will enable course designers to assess the breadth, depth and variety of training materials required to fulfill these hours. Training course instructors can also refer to the breakdown to prepare their lesson plans and tutorial plans, including the number and variety of classroom activities.

2.2.2 Section F – Learning Topics / Customer Service Keys

The training package is produced based on a set of “generic customer service practices”, described below as 6 Customer Service Keys. Other important factors, such as compliance and regulatory issues, ethical standards, etc, are also covered.

Each Learning Topic in Section F has been organized into the following sections:

1. **Intended Learning Outcomes** – to align with specific UoC / Performance Requirements as outlined in Chapter D
2. **Introduction** – to highlight why the topic is important
3. **One Fine Day at Work ...** – a simple case to start the specific topic within the retail banking context, and in alignment with the specific learning outcomes
4. **Learning Content** – to illustrate all relevant concepts and theories, skills and steps, etc in detail
5. **Application** – to illustrate how the learning content may be applied under different circumstances in line with the specific learning outcomes
6. **What Would You Do?** – suggested application in response to the simple case outlined in “One Fine Day at Work”
7. **Suggested Learning Activities** – e.g., cases, role play topics, practice sessions, discussion topics, research or project topics, etc., to enhance the participants’ overall learning of the specific topic
8. **Additional Learning Materials** – e.g. videos, books, articles etc., recommended to the Trainer / Instructor as additional training content. Course participants may also use them on their own to broaden their knowledge and skills related to the learning topic. Six learning videos, one for each Learning Topic / Key, have also been produced for this training package. A synopsis of the learning videos is provided in Appendix III
9. **References**

Course designers and instructors may develop materials for Classroom Learning, Classroom Activities, and participants' Self-Learning utilizing the core materials from the relevant sections within each learning topic:

Course Materials to be Developed by Course Designers and Instructors	Training Package Content to be referred to by Course Designers and Instructors
Classroom Learning (e.g., lectures and seminars)	Introduction Learning Content
Classroom Activities (e.g., tutorials and workshops)	One Fine Day at Work... Application What Would You Do? Suggested Learning Activities Additional Learning Materials
Self-Learning	Suggested Learning Activities Additional Learning Materials

Course designers and instructors would also find value in the two sets of additional training aids which come with this training package:

- i. Demo PowerPoint slides – 20 slides per Learning Topic. The content of each set of slides are all extractions from the respective learning topic chapter. With these 20 Powerpoint slides per Learning Topic, it is estimated that some 25%-40% of the work has already been done for course designers and instructors on lecture or seminar design. Course designers are still required to add sufficient content breadth and depth, make adaptations and modifications, to make sure these Powerpoint slides are lecture- or seminar-ready
- ii. Learning videos – 1 video per Learning Topic. Each video is a carefully scripted customer service case with a suggested way of handling. Course designers and instructors will find value in enriching participants' learning through showing and discussing these videos during class

An example of a run-down for a 2-hour classroom learning (lecture or seminar) is outlined below:

Duration	Activity	Details	Training Package Learning Topic Reference
5 min	Class Discussion	Instructor's Presentation	Introduction
30 min	Lecture and Class Discussion	Instructor's Presentation	Learning Content
10 min	Class Discussion	Case discussion or Instructor's sharing of experience	N/A
30 min	Lecture and Class Discussion	Instructor's Presentation	Learning Content
10 min	Class Discussion	Case discussion or Instructor's sharing of experience	N/A
30 min	Lecture and Class Discussion	Instructor's Presentation	Learning Content

5 min	Summary and Q&A	Instructor's Presentation	Learning Content
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An example of a run-down for a 2-hour classroom activity (tutorial or workshop) is outlined below:

Duration	Activity	Details	Training Package Learning Topic Reference
5 min	Lecture Recap	Instructor's Presentation	Learning Content
30 min	Application and Class Discussion	Instructor's Presentation	Application
30 min	Class Discussion	Case 1	One Fine Day at Work... + What would you do; Additional Learning Materials – Video case
10 min	Instructor's Debrief	Instructor's Debrief on Case 1	N/A
30 min	Class Activity	Case 2	Suggested Learning Activity
10 min	Instructor's Debrief	Instructor's Debrief on Case 2	N/A
5 min	Summary and Q&A	Instructor's Presentation	Application

2.2.3 Section G – Assessment Guide

Training course instructors can refer to this section for suggested combination of assessment activities and tools for the course, involving role play and simulations, as well as a final exam. The grading and passing criteria are also included in this section for course instructors to refer to.

In terms of the role play and simulation assessment, course instructors can consider referring to the elements suggested in this training package, a sample scenario, and the assessment rubrics for this specific sample role play and simulation scenario. Course instructors are expected to come up with their own role play and simulation assessments, and the sample provided in the training package serves as an indication of the breadth, depth and complexity of the role play and simulation to be actually designed.

In terms of the final exam, course instructors can consider referring to the format as well as the sample final exam with marking scheme suggested. Course instructors are expected to come up with their own final exam and marking scheme, and the sample provided serves as an indication of the breadth, depth and complexity of the final exam to be actually designed.

2.3 Self-Learning Individuals

Self-learning individuals will find this training package valuable, in particular Section F on Learning Topics. Individuals can self-learn based on the materials included, as well as through the videos, additional learning materials, and many of the suggested learning activities.

D. Learning Topics

The learning materials are arranged in Chapter F under the 6 “Keys” below:

Key 1 – Customer-centric Mindset

Key 2 – Professional Image

Key 3 – Job Knowledge

Key 4 – Communication

Key 5 – Know-your-customer (KYC) and Providing Solutions

Key 6 – Feedback and Complaints Handling

The intended learning outcomes (ILOs) are stipulated in the UoCs. They are achieved through learning and application of comprehensive customer service practices, the 6 Keys. These 6 Keys are also the learning topics.

Mapping of the learning topics, the 6 keys, with the ILOs in the UoCs are presented in the following tables:

Mapping of Learning Topics / Customer Service Keys with UoC Performance Requirements / ILOs

BRSRSR401A Handle Customer Enquiry Handle different kinds of customer enquiry appropriately. This applies to enquiry in all forms and in every aspect which can affect customer satisfaction. Level: 4 Credit: 3		UoC Performance Requirements / ILOs						
		Understand the profiles of different customers	Handle different types of customer enquiry to enhance customer satisfaction			Adopt a customer-centric mindset when interact with customers		
Learning Topic / Customer Service Key	Indicators	Organize information about the customer' buying habits, utilization of banking services or demographics to accomplish targeted marketing	Perform conflict-resolution to turn unsatisfactory customers into happy customers who believe the bank cares about their problem and wants to help them	Answer customer's enquiry and provide appropriate feedback or solutions to customers	Follow up on customer's enquiry and tactfully probe further to uncover the genuine needs	Show caring and respect to the customers; react responsively and timely to their demand	Communicate with customers proactively to probe for their opinions and needs	Exercise utmost care in advising or acting on behalf of customers to avoid making misrepresentation or passing inaccurate or misleading information to them
1. Customer-centric Mindset	<ul style="list-style-type: none"> • Understand customer service process • Show care and respect • Find out genuine needs • Exceed customer expectations 				X	X	X	X
2. Professional Image	<ul style="list-style-type: none"> • Greetings • Body language • Courtesy, e.g. polite, friendly • Accuracy 					X		X
3. Job Knowledge	<ul style="list-style-type: none"> • Bank and product knowledge • Regulatory requirements • Service excellence and importance to bank 	X		X				X
4. Communication	<ul style="list-style-type: none"> • Verbal and non-verbal communication skills • Questioning skills • Feedback and explanation skills 			X	X		X	X
5. KYC and Providing Solutions	<ul style="list-style-type: none"> • Customer-centric approach • Fact finding • Structuring alternatives • Making recommendations 	X		X	X			X
6. Feedback and Complaints Handling	<ul style="list-style-type: none"> • Seeking & receiving feedback • Complaint handling methods • Emotion and stress management (self and customer) • Escalation to supervisors 		X					

Mapping of Learning Topics / Customer Service Keys with UoC Performance Requirements / ILOs

BRQMQE401A Deliver Excellent Customer Service Deliver customer service which can exceed customers' expectations. This applies to all different kinds of banking services and customers. Level: 4 Credit: 3		UoC Performance Requirements / ILOs											
		Have basic understanding in service excellence		Identify the expectations of customers			Demonstrate customer-centric mindset						
Learning Topic / Customer Service Key	Indicators	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	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	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
1. Customer-centric Mindset	<ul style="list-style-type: none"> • Understand customer service process • Show care and respect • Find out genuine needs • Exceed customer expectations 	X	X	X		X				X			X
2. Professional Image	<ul style="list-style-type: none"> • Greetings • Body language • Courtesy, e.g. polite, friendly • Accuracy 							X		X		X	
3. Job Knowledge	<ul style="list-style-type: none"> • Bank and product knowledge • Regulatory requirements • Service excellence and importance to bank 	X					X		X		X	X	
4. Communication	<ul style="list-style-type: none"> • Verbal and non-verbal communication skills • Questioning skills • Feedback and explanation skills 				X	X		X	X				
5. KYC and Providing Solutions	<ul style="list-style-type: none"> • Customer-centric approach • Fact finding • Structuring alternatives • Making recommendations 					X	X				X	X	X
6. Feedback and Complaints Handling	<ul style="list-style-type: none"> • Seeking & receiving feedback • Complaint handling methods • Emotion and stress management (self and customer) • Escalation to supervisors 												

Mapping of Learning Topics / Customer Service Keys with UoC Performance Requirements / ILOs

BRQMQE301A Handle Feedback and Complaints from Customers Handle customers' feedback and complaints in compliance with standard lead time and service standard requirements. This applies to all different kinds of complaints which include complaints on the bank's products, services, behaviors of employees, service quality, environment of the branch, etc. Level: 4 Credit: 3		UoC Performance Requirements / ILOs										
		Understand methods in complaints handling		Obtain more information about the complaints and resolve customers' grievances					Open, honest and flexibly to handle complaints in a professional manner			
Learning Topic / Customer Service Key	Indicators	Understand the importance of complaints handling and the possible impacts on the bank	Understand the principles and steps in handling customers' complaints in order resolve the case independently	Ask appropriate questions to obtain details of the customers' experience and why they are dissatisfied	Listen to customer's concerns, queries, questions or objections attentively and respect his or her right to express opposite opinions	Probe customers in order to understand their genuine concerns in addition to the superficial reasons of objection or complaint	Pacify customers' emotions by applying common steps and tactics in complaints handling	Offer feasible solutions to satisfy the requests of customers	Escalate the case to supervisors when the situations do not improve or the requests of customers requires approval from a higher rank employee	Take customers' complaints as opportunities to identify insufficient service areas and react positively to enhance service delivery	Be flexible and open to understand boarder priorities, hence to seek new and diverse views and respect others' opinions	Analyse and appreciate the needs of others, respond with all actions in an equitable and transparent manner
1. Customer-centric Mindset	<ul style="list-style-type: none"> • Understand customer service process • Show care and respect • Find out genuine needs • Exceed customer expectations 				X							
2. Professional Image	<ul style="list-style-type: none"> • Greetings • Body language • Courtesy, e.g. polite, friendly • Accuracy 						X					
3. Job Knowledge	<ul style="list-style-type: none"> • Bank and product knowledge • Regulatory requirements • Service excellence and importance to bank 	X						X	X	X	X	
4. Communication	<ul style="list-style-type: none"> • Verbal and non-verbal communication skills • Questioning skills • Feedback and explanation skills 			X	X	X						
5. KYC and Providing Solutions	<ul style="list-style-type: none"> • Customer-centric approach • Fact finding • Structuring alternatives • Making recommendations 					X		X				X
6. Feedback and Complaints Handling	<ul style="list-style-type: none"> • Seeking & receiving feedback • Complaint handling methods • Emotion and stress management (self and customer) • Escalation to supervisors 	X	X	X	X	X	X	X	X	X	X	X

E. Suggested Training Course Structure

The total number of credits for the three UoCs covered in this training package is 9, and therefore the recommended total number of learning hours is 90. A suggested training course structure is as follows, showing a ratio of 1:0.6 (classroom: self learning).

Learning Topics / Customer Service Keys	Suggested Duration (Hours)				Total
	Classroom Learning	Classroom Activities	Self-Learning	Assessment	
Key 1 – Customer- centric Mindset	4	4	5	2	
Key 2 – Professional Image	4	4	5		
Key 3 – Job Knowledge	4	4	5		
Key 4 – Communication	4	4	5	4	
Key 5 – Know-your- customer (KYC) and Providing Solutions	6	4	6		
Key 6 – Feedback and Complaints Handling	6	4	6		
Total Learning Hours	28	24	32	6	90

Course providers may adjust the above durations based on their specific needs and circumstances while maintaining the professional standard of this training package.

To facilitate course providers in utilizing this training package to develop training materials in appropriate depth and breadth, each Learning Topic / Customer Service Key in Chapter F is organized into different sections as explained in 2.2.2.

F. Learning Topics / Customer Service Keys

Key 1. Customer-centric Mindset

1.1 Intended Learning Outcomes relevant to this Key

At the end of this topic, participants are expected to:

- Handle different types of customer enquiry to enhance customer satisfaction
 - Follow up on customer's enquiry and tactfully probe further to uncover the genuine needs
- Adopt a customer-centric mindset when interact with customers
 - Show caring and respect to the customers; react responsively and timely to their demand
 - Communicate with customers proactively to probe for their opinions and needs
 - Exercise utmost care in advising or acting on behalf of customers to avoid making misrepresentation or passing inaccurate or misleading information to them
- Have basic understanding in service excellence
 - 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
- Identify the expectations of customers
 - Identify the needs of customers by communicating with them (e.g. asking questions, listening to them)
- Demonstrate customer-centric mindset
 - Show respect to customers
 - Exercise due care diligence, and bear in mind the best interest of customers when performing any transactions for them
- Obtain more information about the complaints and resolve customers' grievances
 - Listen to customer's concerns, queries, questions or objections attentively and respect his or her right to express opposite opinions

1.2 Introduction

Service quality is certainly an important factor for all retail banks in retaining customers. According to a report by KMPG titled “Hong Kong Banking Survey – 2016”, customers are not only comparing their retail banking customer experience with other retail banks, but also associating it against every other customer experience they have ever had, regardless of the product or service.

Banks which focus on service excellence and adopt a customer-centric approach will be best positioned to strengthen their customer relationship, attract new customers, reduce inefficiencies and improve profitability. The main reasons are:

- i. **Customers will buy more from you and also more often** – The US poet Maya Angelou once said “people will forget what you said, people will forget what you did, but people

will never forget how you made them feel”. Research shows that 70% of buying experiences are based on how customers feel they are being treated.

- ii. **Customers will stay with you longer** – there is a lot of research about why customers stop doing business with a company. It shows that customers are 4 times more likely to leave if the problem is service-related than if it is price- or product-related
- iii. **Most people do not tell you if they are not satisfied with your service** – Research shows that that 80% of businesses think they deliver great customer service, but the same survey found that only 8% of customers think they get great customer service. For every 100 people that are not satisfied with the service they get, only 4 will tell the company. Of the 96 who don't complain, 91 will stop using the business at some point in the future. Therefore even if a retail bank doesn't get many complaints, it may be losing customers without realizing it
- iv. **It's profitable** – Research shows that customer centric companies are 60% more profitable than those who don't focus on customer service. Keeping customers happy by delivering great service is key to profitability. A customer who is not happy will on average tell 9 to 15 people about their experience and advice them not to deal with you. A customer who is happy that their issue has been resolved will tell 4 to 6 people about how great you are to do business with

Research also shows that a customer-centric model can improve loyalty, and increase product sales by 5 to 20% and lower customer attrition by 3 to 5%.

1.3 One Fine Day at Work ...

Simon Law is self-employed. Although Simon has no regular salary, he has been depositing his business commissions on average once every two months over the past two years, and each time the deposit was normally between \$100k and \$200k. Simon's bank account balance has been growing steadily over the past years, and he has a mortgage with the bank as well.

Simon has just received another business commission, and is now at his retail bank making his usual cheque deposit. While Billy Lee the bank staff member at the counter is handling Simon's deposit, Simon tells Billy that he would like to get some information relating to mortgage refinancing. Billy at the counter is relatively inexperienced in mortgages, and refers Simon to talk to Susan Wong the Relationship Manager at the bank.

If you were Susan, how would you continue with this meeting?

1.4 Learning Content

1.4.1 What is Customer-Centric mindset?

Customer-centric mindset may be achieved if bank staff always has in mind for the customer to say:

- *“My bank really understands my needs and has solutions that fit. They are rewarding me for banking more with them.”* A customer would make this compliment when, for example, a customer service staff member recommended an appropriate insurance product based on the customer’s regular transactions in his/her bank account, personal and family financial and protection needs, and risk profile.
- *“The customer service staff of my bank really goes out of their way to make things happen for me.”* A customer would make this compliment when, for example, a customer service staff member structured a combination of short term credit facilities (revolving loan and overdraft) and a loan to support a customer to meet his/her cash flow needs, so that the customer can stay focused on pursuing his/her entrepreneurship dream.
- *“Only if I bank with XYZ instead of A, B, or C, will I get solutions that really fit my needs because Bank XYZ has a structured way to assess my needs, product solutions that are flexible in case my needs change, and knowledgeable advisers to help me.”* A customer would make this compliment when, for example, a customer service staff member designed a retirement plan for a customer based on a professional yet caring in-depth dialogue with a customer on his/her retirement expectations, detailed analysis on his/her current financial position, risk profile, current and projected financial needs.

Two important models in relation to customer-centric mindset are introduced below:

- Customer-centric Business Model, and
- Service Excellence Model

A thorough understanding and comprehension of these two models is essential and fundamental for customer service staff to deliver service that not only satisfies customers but also exceeds customer expectations.

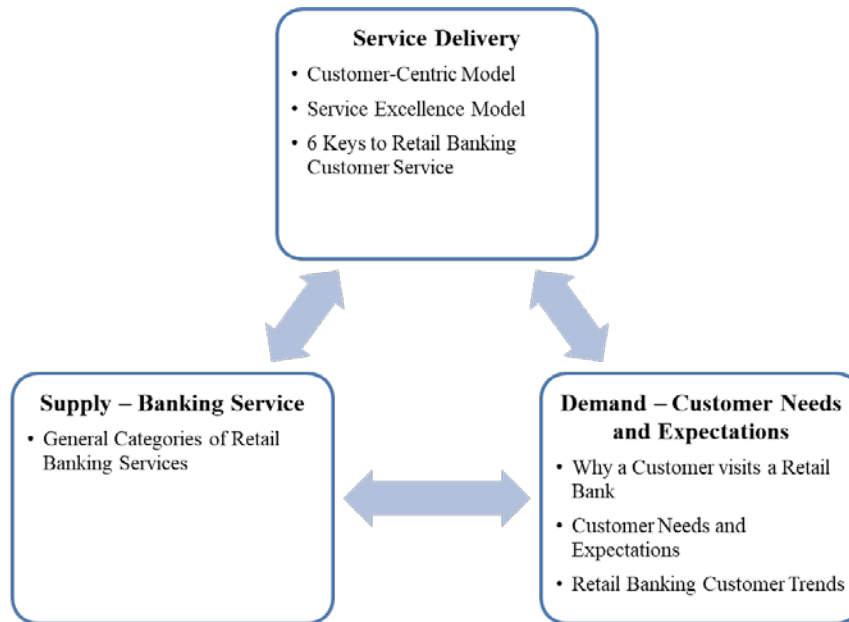
To be able to exceed the expectations of a customer, it is important for customer service staff to understand the supply and demand balance, and the goal of service excellence is of course to have supply (service provided) exceeding demand (customer expectation), i.e.

(Supply) Retail banking service vs Customer needs and expectations (Demand)

It is also important for customer service staff to thoroughly understand the customers they are trying to serve, before a customer-centric mindset can be achieved. In this regard, this Chapter refers to recent and relevant retail banking customer research reports and summarizes the key findings.

In order to follow through with the customer-centric model and the service excellence model, customer service staff should be able to apply them at work. Many different skills are essential, and these skills have been categorized into 6 Keys as the “generic customer service practices” for retail banks. They are introduced and discussed throughout this training package.

The structure of learning content may therefore be illustrated in the structure below:

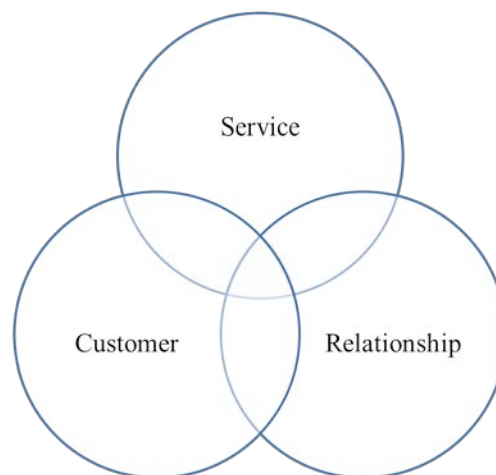


Learning Content Structure for Key 1

1.4.2 Customer-Centric Business Model

The concept of a customer-centric bank has been talked about for some time, but being a customer-centric bank means more than greeting customers at the door – it is a deeper level of understanding, connectivity and engagement. A customer-centric model for retail banking is based on a deep understanding of customer needs, with processes, products and solutions tailored to meet the genuine needs and expectations of different customers.

There are three elements in a customer-centric business model – Service, Customer and Relationship. Customer service staff should try to excel in these three elements in order to win the hearts and minds of retail banking customers.



The Three Elements of a Customer-Centric Model

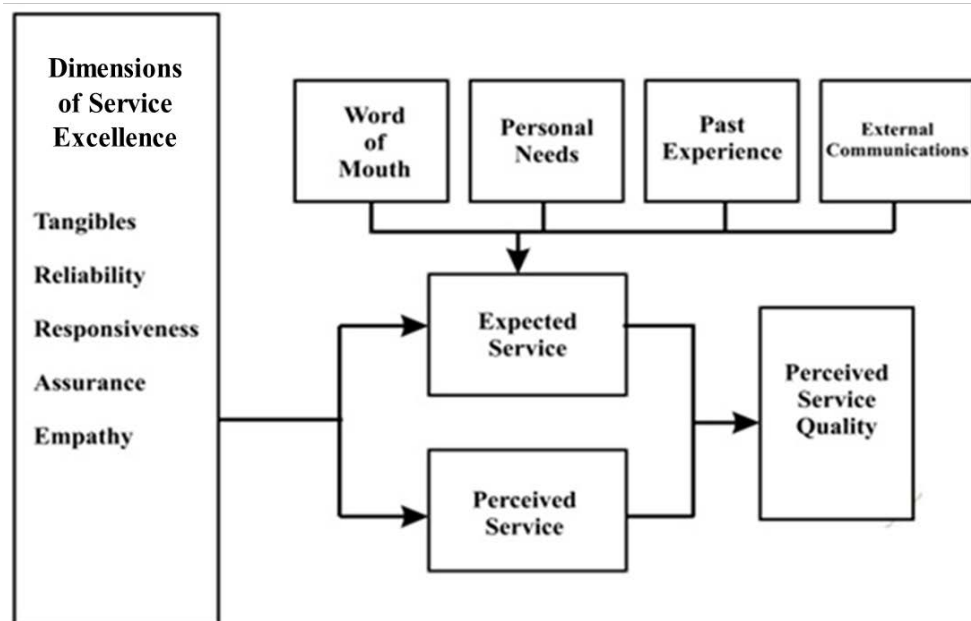
- i. **Service** – enforce outstanding service and operational execution to eliminate errors and shorten service timelines. Outstanding service also involves exercising utmost care in advising or acting on behalf of customers, and rarely making mistakes. If mistakes happen, they should be resolved quickly.
- ii. **Customer** – be proactive and flexible in communicating and dealing with customers and be willing to go beyond standard procedures, be knowledgeable about products and services, and give customers the feeling that what they receive is unique.
- iii. **Relationship** – show care and respect, and develop a trust-based relationship. Bear in mind the best interest of customers when performing any transactions and providing any advice to them.

In many markets in Asia, pricing and basic services are becoming less important as differentiating factors, while customer and relationship elements are becoming increasingly significant.

1.4.3 Service Excellence

Service excellence is the customer’s judgment of the overall quality of service provided in relation to the quality that was expected. It is important to a bank in order that it provides an overall exceptional customer service experience. One best practice model on customer assessment of service excellence can be illustrated in the following figure:

Customer Assessment of Service Excellence



Assessment of Service Excellence

The five dimensions of Service Excellence and their attributes are summarized below:

Dimensions of Service Excellence	Specific Examples to Demonstrate
<p>Tangibles</p> <p>Appearance of personnel, physical facilities, furniture and layout, equipment</p> <p><i>When you make yourself more presentable, you are paying attention to the tangibles</i></p>	<ul style="list-style-type: none"> • Customer service staff member who has a neat, professional image • Visually professional and appealing branch and layout • Visually professional and appealing materials associated with the products and services
<p>Reliability</p> <p>Ability to perform the promised service dependably and accurately</p> <p><i>When you complete a customer's enquiry or service need on time, you show reliability</i></p>	<ul style="list-style-type: none"> • Provide service, answers and advice as promised • Dependable in handling customers' enquiries and service needs • Communicate with customers to uncover their opinions and genuine needs • Provide services at the promised time • Perform services right the first time • Maintain error-free records
<p>Responsiveness</p> <p>Willingness to help customers and provide prompt service. Identifying what the customer really needs by when</p> <p><i>When you notice a customer puzzling over a decision and offer help and information, you show responsiveness</i></p>	<ul style="list-style-type: none"> • Keep customers informed as to when services will be performed and completed • Proactive and prompt service to customers • Willingness to help customers and satisfy their needs • Readiness to respond to customers' requests
<p>Assurance</p> <p>Includes:</p> <ul style="list-style-type: none"> • Competence – possession of the required skills and knowledge to perform the service • Courtesy – politeness, respect, consideration and rapport of contact personnel • Credibility – trustworthiness, believability, honesty of the front-line customer service staff • Reassurance Factor – job knowledge, listening skills, problem-solving skills <p><i>When you smile and tell a customer, "I can help you with that" – and do – you build customer assurance</i></p>	<ul style="list-style-type: none"> • Show utmost care in advising or acting on behalf of customers to avoid making misrepresentation or passing inaccurate or misleading information to them • Make customers feel safe in their transactions • Customer service staff who are consistently courteous • Customer service staff who have the knowledge to answer customer questions

<p>Empathy</p> <p>Caring, individualized attention the bank provides to its customers. Includes:</p> <ul style="list-style-type: none"> • Access – approachability • Communication – keeping customers informed in language they can understand, and listening to them • Understand the customer – making the effort to know customers and their needs <p><i>When you are sensitive to an individual customer's need when solving a problem, you show empathy</i></p>	<ul style="list-style-type: none"> • Give customers individual attention • Customer service staff who deal with customers in a caring fashion • Have the customer's best interest at heart • Bear in mind the best interest of customers all the time • Listen to customer's concerns, queries, questions, objections, complaints and grievances attentively with care and respect • Respect every customer's right to express opposite opinions
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1.4.4 Achieving a Customer-Centric Mindset

To acquire a customer-centric mindset, customer service staff should have a thorough understanding of the following aspects:

- The reasons why customers visit a retail bank
- The services that they want
- Their needs and expectations
- Retail banking customer trend
- In-house customer service standards

In terms of demonstrating a Customer-Centric Mindset, most notably, customer service staff should:

- Provide the customer requested service as promised, correctly the first time and at the right time
- Use a combination of verbal communication and body language, e.g. eye contact, show care, respect, attention and empathy
- Use a combination of listening, questioning, probing techniques, identify and understand the genuine needs of a customer
- Through a thorough understanding of the features and benefits of bank products, as well as the processes and administrative / compliance / regulatory requirements, provide the best solution to the customer that matches the customers needs
- Be cognizant of the different expectations of a customer in terms of task, progress, time and relationship and meet and exceed these expectations during the provision of service
- With the customer's needs always at heart, be aware of opportunities to offer value added service and products to potentially exceed the customer's expectations

Many other skills are essential for retail bank staff to deliver excellent customer service, and these skills are discussed in this and subsequent chapters of this training package.

1.4.5 Reasons for customers to visit a retail bank

In general, there are 3 main reasons why customers visit a retail bank:

- (a) **Enquiry** – customer has **questions that need to be answered**
- (b) **Processing** – customer has **tasks that need to be done**
- (c) **Complaint** – customer has **issues that need to be resolved**

1.4.6 Services required by customers in a retail bank

Typically, customers visit a retail bank in order to obtain one or more of the following services:

- i. **General Services:** may or may not relate to banking products and services, or may only relate to the customer's experience in a bank, e.g., comfort, queuing time, seating, retail bank layout and interior, access, cleanliness, etc. This category of service may also include "unexpected incident resolution", e.g., one of the cash machines outside the bank is not working or a customer's bank card is stuck inside a cash machine.
- ii. **Counter Services:** relate to simple and straightforward retail banking account transactions. These transactions are typically handled at a service counter in a retail bank. For example, cash deposits and withdrawals, wire transfers, bank drafts, payments from bank accounts, money transfers, foreign currency exchanges, etc.
- iii. **Non-Licensed Products and Services:** for example bank loans, mortgages, or opening a new bank account. Regardless of the transaction amount, a customer service staff does not typically require a license to process such products and services for customers.
- iv. **Licensed Products and Services:** for example insurance products and mutual funds. Regardless of the transaction amount, a customer service staff requires a license to process such products and services for customers.

How to apply and demonstrate a customer-centric mindset in each of the combinations of general categories of retail banking service and customer visit reasons will be discussed in the Application Model in Section 1.5.

1.4.7 Customer Needs and Expectations

1.4.7.1 Customer Needs

The various needs of retail customers, according to Section 1.4, Needs of Retail Banking Customers, Sales Prospecting in Retail Banking Training Package, include:

- i. **Operational Needs:** customers need bank accounts and services to hold cash and make transactions safely.
- ii. **Credit Needs:** from personal loans to mortgage loans and enable investment and economic advancement.

- iii. **Risk Management Needs:** customers need to protect themselves against a range of risks that cannot be borne by them individually.
- iv. **Savings and Wealth Creation Needs:** customers need to invest their money to create wealth for a better life.

Customers in general expect the retail bank fulfils these needs in a convenient and cost saving way.

1.4.7.2 Customer Expectations

There are also four main categories of expectations from a typical customer of a retail bank. They include:

- i. **Task Expectation:** successful completion of a specific task
- ii. **Progress Expectation:** the customer has the perception that there is progress towards task completion
- iii. **Time Expectation:** the task that the customer wants to be completed is completed within the timeframe expected by the customer
- iv. **Relationship Expectation:** the task is completed with the customer feeling satisfied with respect to the bank's professionalism, respectfulness, communication etc. The customer has an overall good experience out of a particular visit to the bank – the customer “feels good” about this particular bank visit

1.4.8 Retail Banking Customer Trends

There are many research reports and surveys on retail banking customer trends. Important takeaways relevant to the retail banking industry in Hong Kong from such research reports are summarized below for customer service staff's reference:

- i. **First-contact Resolution is Key to Customer Retention.** 80% of the customers who switched they banks said they could have stayed if their issue had been resolved on their first contact with the bank. First-contact resolution has consistently remained the top frustration factor for retail banking customers in the past 5 years.
- ii. The top three dominant factors which can cause a bank to lose a customer are:
 - Good competitive pricing
 - High quality customer service
 - Good value for money
- iii. The four main core drivers of retail bank customer satisfaction are:
 - Trustworthiness
 - Employee skills
 - High quality of services
 - Ease of doing business

- iv. The biggest frustrations with banks are
 - Failure to deliver on their promises
 - Inefficient and slow customer service
 - lack of interaction convenience
- v. The most important criterion for customers is Service Quality, and this as highly important in their relationship with a bank. Relationship with the customer service staff is also highly important
- vi. Customer satisfaction is not reliant on price – a personalized relation is a true differentiator which cannot be easily copied by other banks.

1.4.9 In-house Customer Service Standards

Many retail banks already have their own specific customer service standards which customer service staff should follow. Such customer service standards are generally in the form of:

- **Check-lists.** This may include a list of customer service items the specific retail bank deems to be important benchmarks, each with specific performance target, for example, counter service queuing time. Retail branch managers may well utilize such a check-list to manage and monitor the overall customer service standards for his/her branch. Retail banks may also use a similar check-list in a mystery shopper exercise, having external consultants to assess the customer service levels of different branches on a consistent basis
- **Process Flow Charts.** This may be a general flow tracking the customer experience from the moment he/she enters the retail bank to the moment he/she leaves the retail bank. Specific activities within this flow of customer experience are typically included, with specific performance standard included for each activity. Examples of such activities can be how to greet a customer as he/she walks in a retail bank or stands in front of a service counter, how a relationship manager should walk a customer to the door after completing service in the investment area
- **Specific Guidelines.** This may be a checklist, or a do's and don't's list, for a specific customer service activity normally performed in a retail bank, such as dress code, the way customer service staff should stand and smile, etc

1.5 Application

To apply customer-centric mindset in the workplace, the bank staff may consider adopting the following application matrix:

Reasons for Visit	Service Category			
	General Services	Counter Services	Non-licensed Products and Services	Licensed Products and Services
Enquiry	<ul style="list-style-type: none"> • Service – Provide accurate information to address customer needs. Address customer enquiry promptly. If the customer’s enquiry should take longer time to resolve than the customer’s expectation, explain respectfully and caringly to the customer the steps to be taken and the total duration required to resolve the enquiry • Customer – Empathetic listening with appropriate respectful and professional body language to understand customer needs. Clarify understanding with the customer with care and respect through communication and body language. Proactively probe to uncover the genuine needs of the customer. Proactively seek feedback from the customer to ensure his/her enquiry is addressed and ask if he/she has further enquiry or service needs • Relationship – Effective communication and professional body language to demonstrate respect and care for the customer. Address the customer’s enquiry with the best interest of the customer in mind. Ask the customer for feedback and concerns. Listen attentively and empathically. Use professional body language to show care and respect 			
Processing	<ul style="list-style-type: none"> • Service – Perform service to address customer needs promptly and accurately. If the customer’s service should take longer time to complete than the customer’s expectation, explain respectfully and caringly to the customer the steps to be taken and the total duration required to complete the service • Customer – Empathetic listening with appropriate and professional body language to understand customer needs. Clarify understanding with the customer with care and respect through communication and body language. Proactively ask if he/she has further service needs. • Relationship – Effective communication to demonstrate respect and care for the customer. Perform the service with the best interest of the customer in mind. Use professional body language to show care and respect 	<ul style="list-style-type: none"> • Service – Perform service to address customer needs promptly and accurately. If the customer’s service should take longer time to resolve than the customer’s expectation, explain respectfully and caringly to the customer the steps to be taken and the total duration required to complete the service • Customer – Empathetic listening with appropriate and professional body language to understand customer needs. Clarify understanding with the customer with care and respect through communication and body language. Proactively probe to uncover the genuine needs of the customer. Proactively seek feedback from the customer to ensure his/her service need is addressed and ask if he/she has further enquiry or service needs • Relationship – Effective communication to demonstrate respect and care for the customer. Perform the service with the best interest of the customer in mind. Ask the customer for feedback and concerns. Listen attentively and empathically. Use professional body language to show care and respect 		

Complaint	<ul style="list-style-type: none"> • Service – Resolve customer complaint or grievance promptly with care and respect, through proper and professional communication and body language. Avoid over-promising, making misrepresentation, passing inaccurate or misleading information • Customer –Empathetic listening with appropriate and professional body language to understand customer’s reasons for complaint. Thank the customer for his/her comments. Clarify understanding with the customer with care and respect through communication and body language. Proactively seek feedback from the customer to ensure his/her complaint is addressed and ask if he/she has further service needs • Relationship – Effective communication to demonstrate respect and care for the customer. Respect the customer’s right to complain. Resolve the complaint with the best interest of the customer in mind. Ask the customer for feedback and concerns and explore further needs. Listen attentively and empathically. Use professional body language to show care and respect
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1.6 What Would You Do?

Simon’s visit to the retail bank is an enquiry over a non-licensed product. Referring to the matrix in Section 1.5, the following steps can be taken by Susan when meeting with Simon:

Steps	What can Susan Do	What can Susan Say
1	Get a quick debrief about the situation from Billy	
2	Greeting the customer	<ul style="list-style-type: none"> • “Good morning/afternoon Mr. Law. I understand you have some questions relating to mortgage refinancing. I’m the specialist in this brand for loans and mortgages, and I’m here to address any question you may have. Your time is my time.” • “Would you have time now to come in a sit in my office and have a cup of tea or coffee while we answer your questions?”
3	<ul style="list-style-type: none"> • Pull up customer risk profile, personal information and financial information • Effective and Emphatic Listening • Use eye contact and body language to show respect and professionalism • Observe Simon’s body language • Make notes • Identify customer needs and expectations as described by customer. 	<ul style="list-style-type: none"> • “Mr. Law, could I please have your ID card or Bank Account number” • “Mr. Law, I can see that you already have a mortgage with our bank. Thank you for your long term support. What information about mortgage refinancing would you like to know? I’d be happy to answer question you may have.” • “Could you please give me some details on the new mortgage size you’re considering? Also would you have any target term or monthly mortgage in mind? I can do some quick calculations for you for your consideration and comparison” • “Are there any other objectives you’d like to achieve through this mortgage refinancing?”
4	Clarify understanding. Use paraphrasing or summary	“Thank you Mr. Law. If I understand correctly, you’re OK with the current monthly mortgage payment, and you don’t really have a significant and short term need for cash. You

		now have a certain amount of cash savings that you would like to put into better use, instead of leaving it in your bank account. Is my understanding correct”
5	Address the customer’s enquiry. But at the same time suggest alternatives to exceed customer’s expectation	<ul style="list-style-type: none"> • “Mr. Law, making a partial payment is actually a very simple option for you to consider instead of having to go through the mortgage refinancing process. Since you’ve held the mortgage for over two years now, there’s no interest penalty for a making partial payment. I’d be happy to execute your instructions whenever you’re ready. The whole process will roughly take about a week, and there’s a handling fee you need to be aware of” • “Mr. Law, please allow me to share some additional information with you for your consideration before you decide. You can also consider whether you need a slightly better return for your cash (better than savings account interest) or whether you need to reduce your mortgage size and your monthly payments to reduce your cash flow exposure perhaps” • “To reduce your debt level, making a partial repayment in your case is certainly a wise option. If your objective is to reduce your cash flow exposure, then perhaps you can consider structuring a line of credit or revolving loan. And if your objective is to earn a higher return from your cash, you can consider making an investment in one of our investment products”
7	Question and probe for customer’s satisfaction, and answer further questions.	“Mr. Law, any areas you’d like to know more before you make your choice?”
8	Follow up if needed	<ul style="list-style-type: none"> • “I just wish to make sure your real needs are being satisfied.” • “Mr. Law, as I mentioned, your partial repayment will take about a week to complete. I understand you may need to leave now for your next appointment. We can now schedule a time for you to come in again to complete the necessary paperwork. I can also help you should you thinking setting up a line of credit or a revolving loan can best satisfy your needs ” <p>or</p> <ul style="list-style-type: none"> • “Mr. Law, I would be happy to refer you to speak with one of my colleagues on the investment side. His name is Michael Chan. I’ll coordinate a meeting between you can him. When would you like to speak with Michael?” • “I hope I manage to provide some useful information for you to make the right decision. Any question you may have anytime, please feel free to call me”

1.7 Suggested Learning Activities

1.7.1 Learning Activity I: Role Play - Applying Customer-Centric Mindset

Class participants can be organized in groups of three, one as the customer, one as the customer service staff member and one as an observer, and practice on different categories of inquiries:

- General Services
- Counter Services
- Non-licensed Products and Services
- Licensed Products and Services

with

- Enquiries
- Processing
- Complaints

Examples of role play include:

- A customer would like to **enquire** an insurance product (**Licensed Product**)
- A customer would like to **process** a foreign currency wire transfer (**Counter Service**)
- A customer would like to **process** a cash transfer (**Counter Service**)
- A customer would like to **complain** about a lining up for too long (**General Service**)

1.7.2 Learning Activity II: Group Field Research - Different Banking Practices

Class participants can be organized in groups of four, and observe in an actual retail bank how a customer service staff member exercises customer-centric mindset under different service categories and customer purposes of visit – the matrix in Section 1.5.

1.8 Additional Learning Materials

- Societe Generale Private Banking Professional Wealth Management Expert Series, Chapter 1 - Private banking trends; Building client relationship (<https://www.youtube.com/watch?v=rQz-FMU0V7M>)
- Helping our clients beyond their investment and banking needs (<https://www.youtube.com/watch?v=61P9sAvlcjw>)
- Tailor-made learning video for this key: to be uploaded

1.9 References

- Banking Customer 2020 - Rising Expectations Point to the Everyday Bank; Accenture Strategy; 2015
- The relevance challenge: What retails banks must do to remain in the game; EY; 2016
- Hong Kong Banking Survey 2016; KPMG; 2016

- Inside Tomorrow's Retail Bank; ATKearney; 2012
- Retail Banking in Asia - Actionable insights for new opportunities; McKinsey & Company; 2013
- Insights - Customer Behavior, Experience and Loyalty in Retail Banking; Bain & Company; 2015
(<http://www.bain.com/publications/articles/customer-loyalty-in-retail-banking-2015-global.aspx>)
- Appreciation of Service Quality Concept; David L Jones, Ph.D., Associate Professor, School of Hotel & Tourism Management, The Hong Kong Polytechnic University
(<https://www.slideshare.net/jonesdlj/appreciation-of-service-quality-concept>)

Key 2. Professional Image

2.1 Intended Learning Outcomes relevant to this Key

At the end of this topic, participants are expected to:

- Adopt a customer-centric mindset when interact with customers
 - Show caring and respect to the customers; react responsively and timely to their demand
 - Exercise utmost care in advising or acting on behalf of customers to avoid making misrepresentation or passing inaccurate or misleading information to them
- Demonstrate customer-centric mindset
 - Greet, interact or communicate with customers in a polite and professional manner
 - Show respect to customers
 - Observe the highest standards of integrity and ethical conduct; and act with honesty and propriety
- Obtain more information about the complaints and resolve customers' grievances
 - Pacify customers' emotions by applying common steps and tactics in complaints handling

2.2 Introduction

“People see you first, hear you second”, i.e. very often we make judgement, or put people in stereotypes based on their appearance.

There have been numerous studies and researches on the importance and benefits in projecting a favourable first impression:

"Your professional image is the set of qualities and characteristics that represent perceptions of your competence and character as judged by your key constituents (i.e. clients, superiors, subordinates, colleagues)"

"A lasting first impression - you begin making an impression before you even speak."

The banking industry has high expectations and requirements on the appearance of a bank staff as it conveys an impression of commitment to professionalism and attention to details. A customer service staff who displays a professional image in front of customers certainly maintains a more competitive position on behalf of the bank.

2.3 One Fine Day at Work ...

Mary is a teller at a retail bank. She seems to get up at the wrong side of her bed this morning! She woke up 15 minutes late this morning yet managed to arrive on time, without breakfast!

It was raining cats and dogs this morning! Just before she stepped into the bank entrance, a car dashed across the street and splashed some dirty water on her skirt!

Mary was very annoyed since she was only wearing this new skirt for the second time! Although she changed to bank uniform after she arrived at the branch, she was still unhappy and bothered by her dirty skirt!

Mary returned to the bank hall and got ready for another day's work. While she was still bothered by her dirty skirt, an old lady stood in front of her, handing her a passbook and wished to check her account balance. The old lady was not happy about her waiting time too!

“What would you do if you were Mary?”

2.4 Learning Content

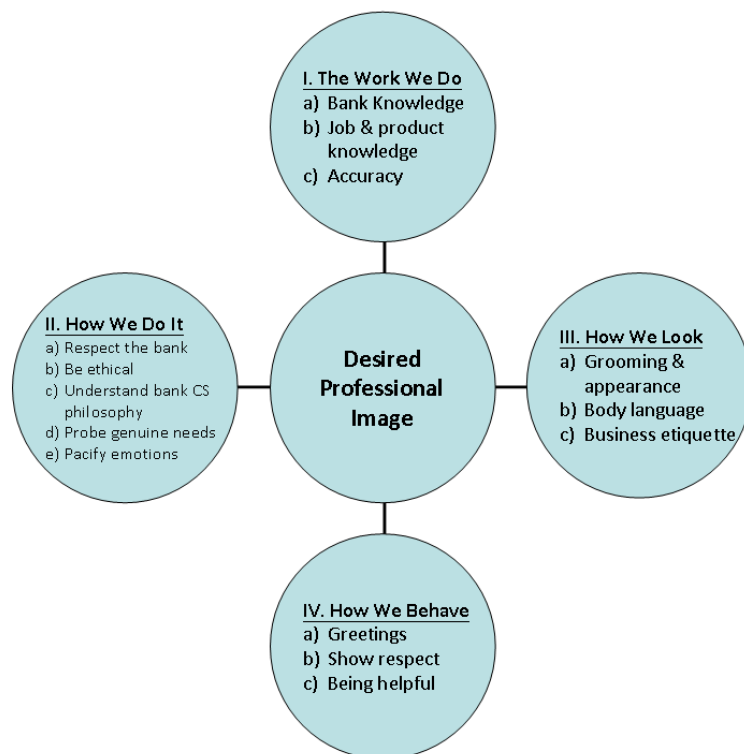
The key essence in projecting a professional image is about PERCEPTION! As suggested by Professor Laura Morgan Roberts from the Harvard Business School, our 'key constituents', or people in the workplace, always observe our behaviours and come up with impressions on whether we are capable, trustworthy, or committed to our work.

When interacting with these 'key constituents', we always ask ourselves this question: 'What do I want people in the workplace to say about me when I am not in the room?'

By employing a few strategies in impression management, we can project a professional image in the eyes of others.

2.4.1 Components of professional image

There are four components in our 'desired professional image', presented in the following diagram:



Components of professional image

2.4.1.1 The work we do

The first element is technical competence. Customers expect that the customer service staff can carry out work to meet, or even exceed, their expectations in a capable manner. Technical competence includes bank knowledge, job knowledge, product knowledge and accuracy.

i. Bank knowledge:

Customer service staff should have a good understanding of the organization structure, functions and departments in the branch, names of branch management such as branch manager, branch sales manager, etc. They should be familiar with the roles and responsibilities of each section, who to contact, who to refer to in case of customer enquiries or complaints.

Some banks employ general banking officers, or customer service ambassadors, to greet customers, answer simple enquiries and segregate walk-in customers to different sections. Knowledge of the branch is important to this group in order for them to promptly answer customers' enquiries and direct them to appropriate zones.

ii. Job and product knowledge:

Customer service staff must be able to demonstrate general and operational knowledge pertinent to their jobs. For example they should be familiar with the bank's SOP (Standard Operating Procedures), answer customers' enquiries face to face, carry out duties in accordance with guidelines issued by the bank and regulatory authorities.

Customer service staff serving as teller/counter staff should be competent in handling simple counter transactions like foreign exchange, cash transactions, procedures in account opening, loans, credit cards and non-investment related products. They can also prompt the customers if they need to get more information on investment related products and services such that they can direct the customers to a Relationship Manager in the investment service area. Counter staff should pay attention to the efficiency and time spent for each customer since queuing time is one of the performance criteria at branch level.

Customer service staff serving as Relationship Managers/Account Officers should have a thorough understanding of the features, prices and regulatory requirements of the products they are selling. Relevant certificates and licenses are required when selling regulatory investment products like MPF, mutual funds, insurance products, etc. Sometimes customers may ask many questions about certain product, especially if it is a newly launched investment product. If a Relationship Manager always say something like 'I am not 100% sure. Let me check it out and get back to you later.' The customer will likely to form an impression that the Relationship Manager is not professional enough.

More information about Job Knowledge is also provided in Key 3 of this training package.

iii. Accuracy

Accuracy is another important factor if we want to be perceived as technically competent. Great care must be exercised whenever we handle/process documents relating to customers. Such documents can include passbooks, bank statements, instructions (both verbal and written), application forms etc.

If customer service staff sells investment products, they have to make sure that the verbal information given to customers must be consistent with the printed materials. Relationship Managers must be adequately and thoroughly prepared before meeting customers to ensure that information in customers' accounts are accurate and up to date.

Accuracy also applies to our writing by electronic means. With the increasing use of technology, nowadays it is acceptable for customer service staff, especially the Relationship Manager/account officer to communicate with customers via electronic means. Therefore content accuracy, proper addressee, grammar, spelling, etc are important when sending our e-mails or texts.

2.4.1.2 How We Do It

Apart from demonstrating technical competence and job knowledge, how we do it is equally important.

i. Respect the bank

Showing respect to the bank is a basic professional ethic. For instance, if a customer is not satisfied with the service he received from the Relationship Manager who served him before, the customer service staff member who handles this customer should not say anything negative about this colleague or the bank even though the customer's comments may be valid.

ii. Be ethical

All bank businesses should be conducted in an ethical manner. One of the principles under the 'Treat Customers Fairly' Charter jointly developed by Hong Kong Monetary Authority (HKMA) and the banking industry in October 2013 is that products and services should cater for the genuine needs of the customer. Bank staff should assess the financial abilities and interests of customers before providing them with respective information on bank products. All sales should be conducted for the benefits of both the bank and the customers.

Example: For a risk-averse customer who prefers a low risk investment strategy, it may be more appropriate for the customer to be recommended a fund with 80-90% principal guaranteed. However, if due to business pressure or more attractive commission, a Relationship Manager suggests the customer to invest in derivative products, the Relationship Manager is acting for bank's interest or self interest BUT NOT for the interests of the customers. In this case the Relationship Manager's ethical standard is questionable.

iii. Understand customer service philosophy of the bank

To be professional, bank staff should fully understand the bank's customer service philosophy and keep abreast of best practices in the banking industry. Practically all banks include excellent service as an important criterion in assessing staff performance. Some banks require that all branch staff **MUST** address every returning customer by surname and title or be recognized by at least three staff members when the customer walks into the branch!

iv. Probe genuine needs of customers

Identifying the genuine needs of customers can be done through proper probing and listening before offering the most suitable solution and deliver what is promised.

For example a customer enquires about the up to date exchange rate between Hong Kong dollars and sterling, the counter staff, apart from performing the transaction, may also try to explore the customer's purpose of the exchange sterling, whether it is for travelling, investing or remit the sterling to his children studying in United Kingdom. If the customer needs the sterling for travelling, counter staff may further probe on whether the customer needs to purchase travel insurance as well. Through tactful probing and listening, the customer service staff may ascertain genuine needs of the customer before offering the most suitable solutions.

v. Pacify customers' emotions

Pacifying customers' emotions includes a few steps:

- Understand, aware and accept others' emotion
- Listen and communicate with hearts
- Resolving conflict by creating a win-win solution

Example: a customer may feel upset because of the long waiting time at the counter. Should a customer service staff member says something like "Please calm down, we will handle your case as soon as possible!"?

Instead it may be re-phrased as:

- "Excuse me! We understand how anxious you feel while waiting in a long queue, especially if you are in a hurry." 「不好意思，我們非常明白當你匆匆忙忙時還要排隊等候，一定會感到焦急！」 (show understanding and acceptance to others' emotion)
- "No worries, I'll attend to your matter right the way!" 「不用擔心，我們現在立刻給你辦妥。」 (communicate with heart)
- "Please tell me what we can do to help you." 「請告訴我，我們可以如何幫你。」 (resolve the issue)

2.4.1.3 How we look

There is a colloquial Chinese saying that ‘we respect the luxurious outfit before we respect the person’. 「先敬羅衣後敬人」。 Although this expression may contravene with the prevailing notion of political correctness, somehow it reflects the importance of appearance as it will form the first impression in the customers’ mind.

First impression is always visual and researches showed that it only takes 7 seconds to create a first impression!

Interestingly there is a similar concept in the Western culture. Again, different researches show that people will decide all sorts of things about a person when they meet him/her. It may take as short as 3 seconds for people to decide whether they like the person or want to do business with him/her, or make assumptions if the person is trustworthy, smart, successful, competent, etc.

The basic rules in grooming are CLEAN and NEAT! Whether a customer service staff member wears uniform or not, he/she has to upkeep an image to tell the customers that ‘I am alert, energetic, well organized and READY TO SERVE!’

i. Grooming and appearance

Uniform staff

Uniform staff may include tellers and those who greet and segregate customers in the bank hall. The staff and their supervisors should observe the following in their ‘appearance package’:

- Overall cleanliness - clean, neat and pressed uniform
- Hair - neatly combed with conservative style
- Nail - clean and well trimmed
- Make up - light make up for female staff
- Shoes - conservative style, no sandals

In fact, most banks have developed their own guidelines on the appearance and grooming of uniform staff. Users of this training package are advised to refer to specific guidelines in the dress code adopted by their bank.

Below are some examples of uniform of bank staff



Relationship Managers / Account Officers

In most cases, Relationship Managers / Account Officers working in the investment area do not have to wear uniforms. Although the recent trend in workplace attire inclines towards the casual side, it is suggested that bank staff who work in this section dress up in business attire as shown in the examples below.



ii. Body language

Appropriate body language and gestures are important in projecting a professional image when interacting with customers. They include smile, eye contact, use open gestures such as open palm to show welcome to customers. Below are two examples showing an ‘open palm’ gesture and how to stand when welcoming customers.



Again, each bank may have developed its own guidelines on body language and gestures when greeting customers. Some guidelines can be as detailed as standardizing the height of our elbows when we raise our hand to welcome customers, or following standard scripts to greet customers walking into a bank hall.

iii. Business etiquette

As the job nature of Relationship Manager/Account Officer mainly deals with customers to maintain a long term relationship or handle their investment needs, it is important for staff in the investment zone to pay attention to professional etiquette, e.g.:

- Making introduction
- Greetings
- Hand shaking
- Presenting/exchanging business cards
- Initiating and maintaining social conversation
- Saying goodbye
- Telephone etiquette

Please refer to section 2.5 Application for a more detailed illustration of the above.

2.4.1.4 How we behave

i. Greetings

Greeting is an important aspect to demonstrate a professional image. Proper greetings enable customers to feel being respected.

In general, most customers like to be addressed by their surnames and appropriate titles like 'Mr.', 'Miss', 'Mrs.', 'Dr.' etc.

Most important of all, customer service staff should develop a habit of courtesy which is natural and relaxed. Supervisors in the branch can also serve as role models to facilitate a courtesy atmosphere within the branch.

ii. Magic words

Use of 'MAGIC WORDS' and proper language also reinforces the impression of showing courtesy to customers. A list of magic words commonly used in service industry is attached in appendix I for reference.

iii. Show respect

It takes both a customer-centric mindset and corresponding behaviours to show respect to customers. As mentioned, the key element in portraying professional image is all about perception. It may be easier for customers to perceive that they are being respected if a customer service staff demonstrates the following behaviours:

- Always wear a smile
- Maintain eye contact when speaking to customers
- Use open gestures to make customers feel welcomed
- Mind the choice of vocabulary AVOID expressions like 'you should...' 'I am not sure' etc.
- Body language - slightly lean forward when speaking to customers. Avoid unconscious body movements such as fidgeting feet, slanting or rocking body, playing with pens while speaking, etc.
- Sometimes 'mirror' customers' behaviours may help to build up rapport. If customers speak in an 'animated' way, bank staff can behave in a livelier manner. On the contrary, if customers are rather rational, tedious and look for data, statistics, evidences, bank staff should convince them by using statistics, evidences from reliable sources or relevant authorities

iv. Being helpful

Marketing guru Jay Baer once said that 'when you sell something, you make a customer, but when you help someone, you make a customer for life.'

Customer experiences exceptional and delightful service will reinforce their loyalty to their bank and opens up opportunity for referring potential customers as well.

Any customer visits a bank has needs and expectations. We certainly have to resolve customers' issues and meet their needs, no more and no less. Somehow this is only an average customer service.

Professional customer service staff should take the next step to be *more helpful* – that is to anticipate customers' needs and proactively help them fulfilling their needs. Customers will feel delighted if bank staff is willing to take an extra mile, i.e. to do a bit more than customers expect. Very often this 'extra mile' may not be sales-related, it is the heart warming 'small thing' or 'gesture' that turn happy customers into raving fans.

Example: A Relationship Manager had been serving a social worker customer for a few years. It was the bank's practice to give out calendars to customers at the end of every year. While the customer was pleased to receive the calendar, she also mentioned to the Relationship Manager that her organization could not afford the cost to produce such a souvenir. In the following year, the Relationship Manager gave a few more calendars to this customer for sharing with her colleagues.** The customer appreciated the thoughtfulness of this Relationship Manager.





(**Relationship Managers please refer to guidelines of own bank in giving out corporate souvenirs such as calendars to customers.)



2.5 Application

The following table outlines how the four components in a 'desired professional image' may be applied in the context of customer visits to a bank branch.

Purpose of Customer's Visit Elements in Professional Image	Service Category			
	General Services	Counter Services	Non-licensed Products and Services	Licensed Products and Services
I. The Work We Do a) Bank Knowledge b) Job & product knowledge c) Accuracy	Requirements for all service categories. Examples of Bank Knowledge: - History and mission of the bank (in brief) - Number of branches, branch addresses and opening hours - Organization structure of the branch - Roles & responsibilities of each department / team (in brief) - Names of management team in the branch – branch manager, assistant branch manager, head of each department/team etc.			
Examples of Job & product knowledge	<ul style="list-style-type: none"> Basic understanding of bank products to facilitate referrals Branch layout & facilities 	Knowledge in: <ul style="list-style-type: none"> Account opening Enquiries on: <ul style="list-style-type: none"> Remittance Currency exch Deposit rate Gift certificate Card payment 	Knowledge in: <ul style="list-style-type: none"> Mortgage loan interest & related issues Personal loans 	Knowledge in: <ul style="list-style-type: none"> Each product If appropriate license from relevant regulatory bodies required

<p><u>II. How We Do It</u></p> <p>a) Respect the bank b) Be ethical c) Understand bank customer service philosophy d) Probe genuine needs e) Pacify emotions</p>	<p>Requirements for all service categories:</p> <ul style="list-style-type: none"> - Be familiar with customer service philosophy of own bank - Keep abreast of best practices in customer service of other banks - Take initiative to suggest best practices to the management level. For example, some banks have automated systems and procedures to remind Relationship Managers to contact value customers regularly. Relationship Manager may suggest this idea. 		
<p>Examples of genuine needs of customers</p>	<p>Conduct probing briefly & efficiently. Main purpose is to segregate customers</p>	<ul style="list-style-type: none"> • Carefully listen to and do what customers want. Efficiency is the key • Briefly probe customers to find out whether they need investment products, then refer to Relationship Manager 	<p>Usually arrange meetings with customers for:</p> <ul style="list-style-type: none"> - Relationship building - Risk profiling - Prompt investment needs - Provide information <p>Relationship Manager should:</p> <ul style="list-style-type: none"> - Listen carefully - Ask the right questions - Be alert on ‘red flag’ questions that may upset customers. Examples: ‘Are your parents still alive?’ ‘You have high cholesterol?’ ‘You are not living with your wife now?’ - Be observant, know when to stop or change topic if customers appear to be uneasy
<p>Examples of pacifying customer’s emotion</p>	<p>Requirements for all service categories.</p> <p><u>Do’s</u></p> <ul style="list-style-type: none"> - Understand, be aware and accept others’ emotions - Apologize briefly by saying something like: ‘We understand how you feel.’ ‘I am / We are sorry for any inconvenience this has caused you.’ - Listen and communicate with heart: ‘You are saying that the overdue charges in your credit card account are incorrect. Please tell us what happened so that we could help you to fix the problem.’ - Resolving conflict on the spot if possible - Alternatively can refer the case to a more senior staff member: ‘Please wait for a second and my colleague will come to handle your case right the way.’ Then refer the customer to a more senior staff member to handle. <p><u>Don’ts</u></p> <ul style="list-style-type: none"> - Just ask customers to calm down - Ask customers to wait without giving a reason - Give vague answer-‘we will get back to you as soon as possible’ - Process customers’ request without update them the progress 		
<p><u>III. How We Look</u></p> <p>a) Grooming & appearance</p>	<p>Requirements for all service categories: CLEAN and NEAT!</p> <p>Tell the customers, that ‘I am:</p> <ul style="list-style-type: none"> - Alert 		

	<ul style="list-style-type: none"> - Energetic - well organized - READY TO SERVE! 	
	<ul style="list-style-type: none"> • Pressed uniforms • Conservative hairstyle • Light make up for female staff • Well trimmed nails <p>(refer to guidelines of own bank)</p>	<ul style="list-style-type: none"> • Business attire • Conservative hairstyle • Well trimmed nails • Plain plum shoes • For female staff <ul style="list-style-type: none"> - light make up - wear stocking <p>(refer to guidelines of own bank)</p>
Body language	Use open gestures such as open palm (refer to guidelines of own banks)	
Business etiquette	<ul style="list-style-type: none"> • Friendly smile • Eye contact • Upper part of our body slightly lean forward to show our attentiveness when customer speaks <div style="display: flex; justify-content: space-around; align-items: center;"> <div data-bbox="469 882 817 1111">  </div> <div data-bbox="836 882 919 981" style="border: 1px solid black; padding: 5px; text-align: center;">X</div> </div> <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 10px;"> <div data-bbox="469 1144 817 1373">  </div> <div data-bbox="836 1144 919 1243" style="border: 1px solid black; padding: 5px; text-align: center;">√</div> </div>	<ul style="list-style-type: none"> • Making introduction in a proper way “Good morning Mr. Chan. My name is John Chan, nice to meet you!” • Appropriate greetings <ul style="list-style-type: none"> - ‘Good morning/afternoon’ - ‘Nice to see you again’ - ‘It has been a month since we last met, how are you doing recently?’ • Hand shaking – watch out for strength of one’s palm in handshaking <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 10px;"> <div data-bbox="1011 1081 1359 1288">  </div> <div data-bbox="1378 1081 1461 1180" style="border: 1px solid black; padding: 5px; text-align: center;">X</div> </div> <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 10px;"> <div data-bbox="1011 1328 1359 1534">  </div> <div data-bbox="1378 1328 1461 1426" style="border: 1px solid black; padding: 5px; text-align: center;">√</div> </div> <ul style="list-style-type: none"> • Saying goodbye – if possible, accompany customers to bank entrance, shake hands • Use both hands to present / exchange business cards, customer service staff member presents card first

		  <ul style="list-style-type: none"> • Initiate and maintain social conversation: <ul style="list-style-type: none"> - Smile - Eye contact throughout the conversation - Attentive listening - Talk about things that customers are interested <p>‘Mr. Chan, in our last meeting you mentioned that you like hiking. Where did you go hiking recently?’</p> <p>‘What do you think about the impact of Brexit on your business opportunity in Europe?’</p> <ul style="list-style-type: none"> • Telephone etiquette - (refer to guidelines of own bank)
<p><u>IV. How We Behave</u></p> <ul style="list-style-type: none"> • Greetings • Show respect • Being helpful 	<p>The following behaviours are perceived as being respected and helpful.</p> <ul style="list-style-type: none"> • Greet customers by their surnames and titles, if any <p>‘Mr./Mrs./Ms./Dr./Professor.....’</p> <ul style="list-style-type: none"> • Smile and maintain eye contact • Use open gestures to make customers feel welcomed • Helpful – offer a bit extra <p>Example: ‘Mrs. Wong, your passbook has been updated. By the way, this is the last page of your passbook, how about we change a new passbook for you right now?’</p> <p>‘Mr. Chan, it is raining outside, please stay here for a while if you are not in a hurry.’</p>	<p>As Relationship Managers usually meet customers in an office/room setting, they should avoid the following unconscious body movements while speaking to customers:</p> <ul style="list-style-type: none"> - Fidgeting feet - Body slanting or rocking - Play with pens - Play with hair and spectacles - Crossed arms

2.6 What Would You Do?

Mary is annoyed by three issues at the beginning of her work day – almost late without breakfast, her dirty skirt and an upset customer standing in front of her.

Mary can consider the following in order to project a professional image when serving customers.

	Components of Professional Image	Action taken
Before facing customer	Grooming & appearance	Appropriate grooming can project the following message to customers: ‘I am alert, energetic, well organized and ready to serve!’ Mary is serving customers behind the counter. She should focus on her customers rather than her skirt.
	Manage one’s emotion	<ul style="list-style-type: none"> • Mary should be aware and accept that she is bothered by her ‘near’ lateness and dirty skirt • Take a pause/deep breath before seeing and talking to customers • Instead of blaming the bad weather, she has to do something different to change the situation, e.g.: <p>‘I have to set my alarm clock at least 30 minutes earlier in the morning such that I can have ample time to take breakfast before work.’;</p> <p>‘The road traffic is usually heavy on rainy days. I have to leave home earlier so that I can avoid possible traffic jams.’</p> <p>‘Perhaps I should not wear new clothes on rainy days as they may get dirty.’</p>
When facing customer	Gestures and manners	Open gestures such as open palms and smiling face to make customer feel welcomed.
	Pacify customer’s emotion	The old lady is not happy about her waiting time, Mary may apologize briefly by saying something like: ‘Sorry to keep you waiting.’ ‘I am sorry that it cause you inconvenience.’ ‘I will handle it right the way. May I have your passbook please?’
	Accuracy	Mary needs to help the old lady to update her passbook swiftly yet make sure to check whether information shown on the passbook is correct and up to date.

<p>Show respect and helpful, offer a bit extra than expected</p>	<p>Acknowledge customer’s feeling and ensure that her request has been handled and followed through.</p> <p>“Mrs. Wong (<i>address customer by surname and title</i>), here is your updated passbook. Apologize again to keep you waiting.’</p> <p>‘Is there any other thing that we can help with?’</p> <p>‘We can certainly help you to update your passbook at our counters. Or you can use our passbook update machine at the right hand corner of our bank. Then you do not have to queue up and wait. Our staff in the bank hall can show you how to use it. Would you like to give it a try now?’</p>
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2.7 Suggested Learning Activities

2.7.1 Learning Activity I: ‘What should I say to show respect?’

- Participants will be distributed a worksheet (sample of worksheet in appendix II) that shows sentences said by a customer service staff member which has upset a customer.
- Participants will study and change these sentences with a view to give an impression that customers are respected.
- Participants form in groups to share and review individual answers.
- Instructor summarizes group sharing and show ‘suggested answers’ of the worksheet.

2.7.2 Learning Activity II: ‘Please make me happy!’

- Distribute the case materials (section 2.3) and discuss for 15 to 20 minutes
- Invite a few participants to come up to present their answer in role play with one participant plays the role of Mary while another one plays the role of customer
- Rest of the class offers comments on how well Mary use appropriate expressions to pacify an unhappy customer to reverse the situation.

2.7.3 Learning Activity III: ‘Who is most helpful?’

- Participants will be put into groups, each group consisting of 4-6 persons
- Each group will discuss for 10 to 15 minutes to share their workplace experience in providing exceptional service to their customers. Discussion topics may include:
 - A. Customers' needs & expectations
 - B. What did you do to:
 - a. meet their needs and solve their issue(s)?
 - b. do a bit more than customers expected?
 - C. What were the customers' reactions and feedbacks?

- Each group will then nominate a spokesperson to share with the class their answers.
- Participants can vote for the 'most helpful' staff member after group sharing.

2.8 Additional Learning Materials

- Business dress and business etiquette - a slide presentation outlining various elements; from choosing the most suitable business attire to general business etiquette when attending functions such as lunch, cocktail party, business dinner etc.
(<https://www.scribd.com/presentation/188138831/Business-Dress-and-Ediquette>)
- Observing body gestures - a detail account on the types and meanings of body languages. A useful guide in the study of non-verbal communication.
(<http://www.indiabix.com/body-language/basic-understanding/>)
- Pacify customers' emotions - offer quick tips to pacify an angry or dissatisfied customer. Valuable as a quick reference.
(<http://www.ckdigital.net/7-ways-pacify-angry-dissatisfied-customer/>)
- Going the extra mile - a customer service expert shared key points in how to be helpful in order to create better customer experience. A simple and straight forward approach.
(<https://www.youtube.com/watch?v=uQWoeD-ufXU>)
- Tailor-made learning video for this key: to be uploaded

2.9 References

- "Changing Faces: Professional Image Construction In Diverse Organizational Settings", Laura Morgan Roberts, Academy of Management Review, Oct 2005, Volume 30
- http://blogs.edweek.org/topschooljobs/careers/2011/03/what_is_a_professional_image.html
- <http://hbswk.hbs.edu/item/creating-a-positive-professional-image>
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- <http://www.jaybaer.com/youtility-keynote/>
- http://www.hkma.gov.hk/media/eng/doc/code_eng.pdf Code of Banking Practice
- <http://www.sfc.hk/edistributionWeb/gateway/EN/news-and-announcements/news/doc?refNo=10PR58> Enhanced investor protection measures

Key 3. Job Knowledge

3.1 Intended Learning Outcomes relevant to this Key

At the end of this topic, participants are expected to:

- Understand the profiles of different customers
 - Organize information about the customer' buying habits, utilization of banking services or demographics to accomplish targeted marketing
- Handle different types of customer enquiry to enhance customer satisfaction
 - Answer customer's enquiry and provide appropriate feedback or solutions to customers
- Adopt a customer-centric mindset when interact with customers
 - Exercise utmost care in advising or acting on behalf of customers to avoid making misrepresentation or passing inaccurate or misleading information to them
- Have basic understanding in service excellence
 - Understand the philosophy of service excellence and the importance to bank in order to provide exceptional customer service proactively
- Identify the expectations of customers
 - Identify solutions which can match or even exceed their expectations
- Demonstrate customer-centric mindset
 - Answer customers enquires by providing appropriate information and follow-up their needs when necessary
 - Offer value-added services to customers proactively when appropriate
 - Observe the highest standards of integrity and ethical conduct; and act with honesty and propriety
- Understand methods in complaints handling
 - Understand the importance of complaints handling and the possible impacts on the bank
- Obtain more information about the complaints and resolve customers' grievances
 - Offer feasible solutions to satisfy the requests of customers
 - Escalate the case to supervisors when the situations do not improve or the requests of customers requires approval from a higher rank employee
- Open, honest and flexibly to handle complaints in a professional manner
 - Take customers' complaints as opportunities to identify insufficient service areas and react positively to enhance service delivery
 - Be flexible and open to understand boarder priorities, hence to seek new and diverse views and respect others' opinions

3.2 Introduction

Job knowledge is the understanding of how to perform regular duties assigned to the jobholder by an organisation. In retail banking, job knowledge broadly covers Operational tasks, Operational procedures, Product knowledge, Compliance, Sales and service and Ethical standards.

Customer service in retail banks is becoming more demanding than ever and changes for the better are happening on an ongoing basis. Customer service staff plays a vital role in customer relationship because they are often the first point of contact between the bank and

its customers. First impressions are critical for fostering positive customer sentiment and loyalty. It is important for staff members to know the job assigned to them.

The responsibilities that any staff member performs may change or increase. New products and procedures may be added as well as new regulatory measures integrated into the work. Being well conversant in job knowledge gauges the quality, timeliness and accuracy of the output of staff members. In particular, ethics influence the manner in which staff members behave which reinforces customers' trust and confidence.

Full understanding and first-rate execution of job knowledge and skills enable customer service staff to perform effectively and efficiently. Moreover, following the roadmap of the external and internal compliance, regulations, code of conduct and ethics not only uphold the reputation of the bank but also meet or exceed the expectations of the customers.

3.3 One Fine Day at Work ...

Mr. Li came to inform Sam, an Account Manager of ABC Bank that he is going to divorce his partner and therefore planning to open an account in his own name. He asked Sam to inform him about the personal resources his partner owns in the bank as he would like to divide up his assets.

If you were Sam, should you help this customer? And how?

3.4 Learning Content

Retail banks offer a range of services to individual customers and small businesses. The services include:

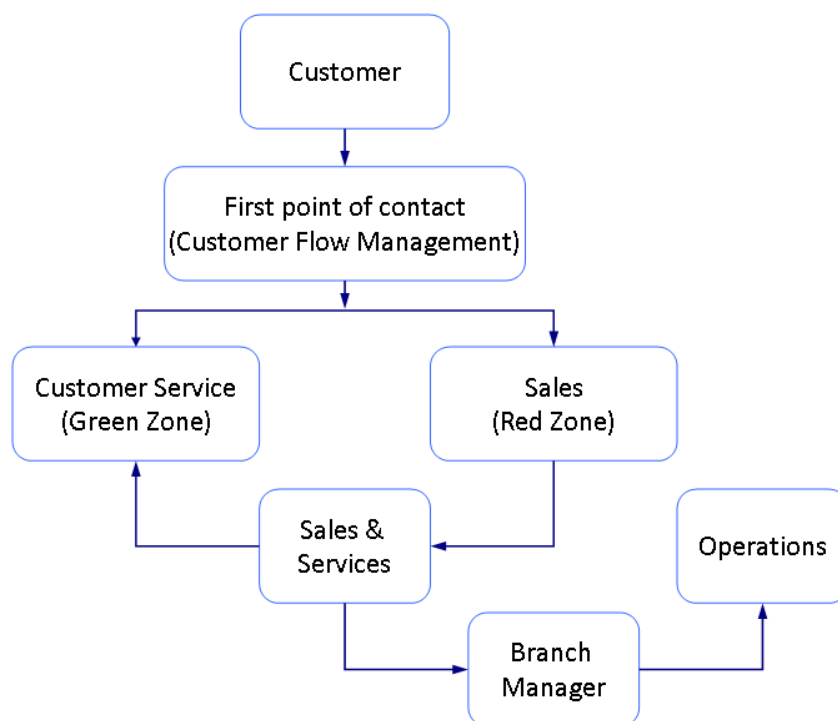
- Cash and cheques
- Deposits
- Withdrawals
- Current accounts
- Savings accounts
- Investment services
- Loans
- Mortgages
- etc

These services are provided through two functions, namely Counter Services and Sales.

Counter Services enable customers to bank their money securely, access it easily, and conduct transactions.

Sales offer a wide range of financial services to their customers, such as insurance, MPF, mortgages and security investments in stock markets. All these services are also available to small and medium-sized businesses.

When a customer walks into a retail bank branch, this is generally what he/she would encounter and get served:



Customer visit flow

3.4.2 Job knowledge components

To be able to offer good customer service or customer experience, customer service staff should possess the following job knowledge and skills:

- Sales and service
- Product knowledge
- Operational tasks
- Operational procedures
- Compliance (External regulations, Internal policies and guidelines)
- Ethical standards (Code of Conduct and beyond)

The table below briefly describes and the main functions of a retail bank, the services they provide, and the knowledge and skills necessary for the respective roles:

Service Categories	Counter Services and Non-licensed Products and Services (Green Zone)	Licensed Products & Services (Red Zone)
Knowledge & Skills		
General & Operation Procedure	<ul style="list-style-type: none"> • Daily standard operation procedures • Counter Operation systems • Customer Due Diligence Process • Proper handling of cash and cheques • Cross selling skills and procedures 	<ul style="list-style-type: none"> • Daily standard operation procedure • Customer Due Diligence Process • Customer Relationship Management (CRM) system • Selling skills and procedures

Compliance & Code of Ethics	Internal Compliance <ul style="list-style-type: none"> - Codes of Conducts and Ethics - Operation Guidelines External Compliance <ul style="list-style-type: none"> - Major statutory bodies, namely: Hong Kong Monetary Authority (HKMA), Securities and Futures Commission (SFC), Hong Kong Association of Banks (HKAB) - Independent Commission Against Corruption, Equal Opportunities Commission - Data Privacy Ordinance 	
Product knowledge	Non-regulatory (non-licensed) products (Possess professional knowledge of the product features, fact sheets, terms and conditions in order to provide honest & truthful information and sincere and courteous manner to customers.) <ul style="list-style-type: none"> - Deposit - Card business - Lending (Secured or Non-Secured loans) 	Regulatory (licensed) products (Possess professional knowledge of the product features, fact sheets, terms and conditions in order to provide unbiased, honest & truthful information to customers.) <ul style="list-style-type: none"> • Investment products <ul style="list-style-type: none"> - Unit Trusts - Insurance - Bonds - Securities Service - Structured products
Customer service excellence	<ul style="list-style-type: none"> • Greet customers • Identify customers' needs and meet or exceed their expectations • Meet measurable service standards of respective bank • Handle customer dissatisfaction • Provide after-sale service 	

3.4.2.1 Operational tasks

Details of operational tasks are normally described in the job descriptions for different jobholders. As an illustration, the following are some of the operational tasks for Counter Staff and Sales/Staff:

Counter Staff	Sales Staff
<ul style="list-style-type: none"> • Perform customer verifications when handling deposits and withdrawals • Provide product information, e.g. terms and conditions, fees and charges • Handle customers' requests, e.g. change of personal information • Process orders, forms and applications • Answer enquiries • Handle feedback, complaints and resolve customer concerns • Assess and fulfil customer needs 	<ul style="list-style-type: none"> • Interact with customers (walk in or by appointment) • Describe product features and benefits to customers and answer queries • Deliver sales service to customers • Maintain and develop relationship with customers • Resolve conflicts to ensure customers stay satisfactory with the bank • Stay current with product and market knowledge

<ul style="list-style-type: none"> • Direct requests and issues to relevant parties as appropriate • Keep updated on compliance and regulatory requirements 	<ul style="list-style-type: none"> • Keep updated on compliance and regulatory requirements
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3.4.2.2 Operational procedures

Customer Service staff should be familiar with the procedures when they handle their tasks. As illustration, the following are some of the operational procedures for Counter Staff and Sales/Staff:

Counter Staff	Sales Staff
<ul style="list-style-type: none"> • Observe and perform internal operation procedures and standards, e.g. Code of Ethics / Code of Conduct, Code of Banking Practice etc... • Observe and implement rules and regulations stipulated by regulatory authorities • Provide feedback to management on the efficiency of the customer service process • Follow daily administrative procedure • Balance cash, cheques and vouchers at day-end • Observe robbery procedure and exercise when necessary. 	<ul style="list-style-type: none"> • Execute and comply with the laws, rules and regulations stipulated by regulatory authorities • Observe and exercise internal sales and risk control procedures and standards • Comply with Code of Banking Practice • Perform CRM system procedure

3.4.2.3 Product knowledge

Product knowledge is a competence. Staff members in the wholesale or retail environments need to know the products in order to optimize service. In retail banking, the more product knowledge customer service staff has, the better equipped they are to cater to the needs of customers.

The complexity of bank products has driven government entities to constantly update the regulations and law to maintain monetary and banking stability. To effectively monitor the sales of bank products, they are clearly defined by law into two service streams:

- Regulatory or licensed and
- Non-regulatory or non-licensed products

The following are examples of product knowledge required from different streams in a retail bank:

Counter Staff	General Account / Operation Staff	Sales Staff / Relationship Managers		Branch Manager
Counter	Non regulatory / Non License Services	Regulatory / Licensed	Specialists Regulatory / Licensed	- Overall product knowledge
- Cash Management - Cheques - Payments - Accounts - Exchange - Remittances - Credit cards - E-banking - Payroll - Autopay	- New Account - Cards – credit card/ debit card/ ATM card - Mortgage - Loans – secured / non secured loans	- Insurance - Investment	- MPF - Financial planning	
Thorough understanding of features, fees and charges of the products				

3.4.2.4 Compliance

Since the 2008 financial crisis globally, regulators in the world have taken tighter actions to strengthen regulations and improve compliance requirements in order to closely monitor the financial markets and their practitioners. In Hong Kong, government and other statutory entities namely the HKMA, SFC, HKAB, PWMA etc require banks and their practitioners to constantly update their knowledge of relevant regulations and standards. Staff handling licensed or regulatory products must attain the required licenses through the financial regulatory authorities.

The authorised bodies update the regulatory guidelines from time to time to ensure banks and their practitioners do not breach the principles in their dealings with customers.

External compliance:

- Comply with laws and regulations, comply with the spirit of laws and regulations and market integrity
- Be conversant with the requirements stipulated in the Anti-Money Laundering and Counter Terrorist Financing (Financial Institutions) Ordinance and Guideline when opening bank accounts for their customers
- Execute job duties with knowledge stipulated by the regulatory bodies governing banking practices and compliance
- Data Protection

The following table provides examples of the compliance rules and guidelines listed in the relative government bodies:

HKMA	SFC	HKAB
<ul style="list-style-type: none"> • Guideline on Prevention of Money Laundering • Personal Data (Privacy) Ordinance • Sex Discrimination Ordinance and Disability Discrimination Ordinance • Loan classification system* • Guideline on Risk Management of Derivatives and Other Traded Instruments* • Security of Banking Transactions over the Internet • Authorization of Virtual Banks* <p>* Not directly related to the daily work of frontline staff</p>	<ul style="list-style-type: none"> • Anti-money laundering & counter-terrorist financing • Guideline on Anti-Money Laundering and Counter-Terrorist Financing • SFC Handbook for Unit Trusts and Mutual Funds, Investment-Linked Assurance Schemes and Unlisted Structured Investment Products • SFC Code on MPF Products • Guidelines on Disclosure of Inside Information • Guidelines on Continuous Professional Training 	<ul style="list-style-type: none"> • HKD Interest Settlement Rates • Code of Practice (CoP) on Person-to-Person Marketing Calls • Guidance Paper on Combating Trade-based Money Laundering • General information on e-Cheque Service in Hong Kong • Security Tips on using internet banking services • FATCA Fact Sheet • Understanding Dormant Accounts • Additional Note on Personal Account Opening • Electronic Bill Presentment and Payment Service (EBPP)

Internal compliance:

In addition to complying with authority guidelines, banks have their own internal code of conducts or code of ethics for the purposes of:

- Ensuring the security of bank operations and businesses
- Protecting interests of the bank as well as customers
- Establishing professional conduct rules aiming at protecting the bank and its staff members against corruption, market abuse and conflicts of interests
- Clearing of using insider information in personal transactions
- Protecting confidentiality of all business information
- Understanding measures against financial crime, e.g. bribery, money laundry and fraudulence

3.4.2.5 Sales and service

Sales

Customer service staff carries a sales role of some sort either through direct sales or referrals to the product streams. Details of the sales function are provided in another training package entitled “Sales Prospecting in Retail Banking” and will not be covered in this training package.

Service

Excellent customer service relies on staff members providing customers with accurate information and handling every query or processing every request in a professional, timely and efficient manner. Some simple guidelines on servicing include:

- Extend cordial and friendly interactions
- Build rapport
- Assess customer needs through observing the interaction and asking questions
- Meet up to customer satisfaction
- Listen in full attention
- Express clearly and courteously
- Establish long term and trusting relationship
- Establish fair contractual relations
- Deliver what has been promised and not promising more than what can be delivered

3.4.2.6 Ethical standards

Objectives of code of ethics are:

- i. Promote good banking practices by setting out the minimum standards which banks should follow in their dealings with customers
- ii. Increase the transparency in the provision of banking services to enhance the understanding of customers on what they can reasonably expect of the services provided by banks
- iii. Promote a stronger culture of treating customers fairly to ensure customers' interests are taken into account by banks in their business dealings with customers; and
- iv. Through the above to foster customer confidence in the banking system.
- v. Do not knowingly take part in doing or marketing practices that can be harmful to customers
- vi. Execute product selling transactions in accordance to the principle of the self-determination of all customers and the mutual benefits to both customers and the bank
- vii. Protect, support, and promote the principles of consumer choice

(Quoted from Code of Banking Practice)

Some examples of ethics are provided below:

Ethics	Practice examples
1. Confidentiality	It is an obligation to comply with applicable laws, policies and procedures of the bank relating to confidential information, such as when returning the HKID card to customer, always put the information side face down.
2. Protection of customer data and privacy - Personal Data (Privacy) Ordinance	Never leave customer information unattended. Must not discuss or disclose any customer information with anyone unless required to disclose by law, or authorized to disclose by the customer.
3. Fair treatment of customers	Offer products and services, including loans, to all qualified applicants on a consistent and fair basis without discrimination on ethnics, race, colour, religion, national origin, gender, marital status, age or disability.
4. Disclosure and transparency	Product features and charges are clearly presented in written form and can be downloaded on bank websites. Make it known to customers that telephone calls may be recorded for protection of information and regulatory purposes.
5. Responsible business conduct of banks	All bank activities must be carried out with professionalism, honesty, sincerity, care and reliability. At the same time, provide its customers with high-quality expertise, facilities and services.
6. Protection of customer assets against fraud and misuse	Be aware of improperly creating or reproducing, or falsifying a signature or initial, or otherwise creating a false document.
7. Trust and respect	Carry out all activities with honesty, integrity, reliability and sound judgement. Respect cultural differences. Make sure the behaviour is not unintentionally perceived as disrespectful according to other cultural norms.
8. Conflict of interest	Avoid activities or situations that create conflicts between personal interests and responsibilities as well as complying with policies and procedures that manage potential conflicts between bank's interests and those of other stakeholders, such as customers and counterparties.
9. Giving and receiving gifts	Do not accept, offer or give, directly or indirectly for anyone, cash, gifts, entertainment or other benefits of value that are not reasonable and appropriate. (Banks have their own policies and rules) Be extremely careful not to give or accept gifts of value that might constitute a real or obvious attempt to influence the decisions or actions, especially during festive seasons.

10. Accountability	Act truthfully and honestly with all stakeholders, such as customers, colleagues, shareholders, suppliers and competitors. Be clear on what the roles are, and should be personally accountable for the responsibilities within own capacity.
11. Avoiding illegal activities; money laundering	Bribes come in many forms and activity may be construed as illegal anytime there is the giving or receiving of an undue reward to influence another party's behaviour.
12. Report suspicious transactions	Be aware of or suspect any conduct that violates the code of conduct such as theft, fraud, corruption or intimidation or related policies, codes, regulations, etc.
13. Meeting legitimate expectations of stakeholders	Offer customers products, services and solutions that are of an acceptable standard and in line with what they have been informed and led to expect. Seek to understand their needs and expectations in respect of issues that affect them, and should take these perspectives into consideration and solutions.
14. Upholding the highest level of integrity	What is said and done must reflect core values of the bank. Demonstrate integrity means acting in a way that can be explained and justified in accordance with the applicable laws, policies and regulations. At all times act for the best interests of the customers.
15. Commitment to the bank	Act in the interest of the bank. Discharge duties and obligations accordingly and responsibly in adherence to the principles and rules of the bank and existing laws and regulations as well as the management principles of the bank.

3.5 Application

Job knowledge

The following is an example to show how Job Knowledge is applied in customer service. When a customer wants to open a foreign currency account, what knowledge and skills should be demonstrated by the handling Customer Service staff member?

Situation	Action
1. If this is a new customer	<ul style="list-style-type: none"> • Check whether the customer meets all criteria for opening an account – KYC including risk profiling (Comply with the KYC guidelines specified by HKMA & SFC.) • Perform Customer Due Diligence process • The customer needs to have at least the minimum amount of money for opening account. This can vary based on the bank and account you choose. •

2. Proof of identity	<p>As a practice, most banks will require the following:</p> <ul style="list-style-type: none"> • If the customer is under 18, some banks might require the parents to sign some forms when an underage opens an account. • The customer needs to have valid identification issued by the government, Hong Kong Identity Card or passport, to prove identity and documents, namely address proof such as a utility bill, and be willing to share basic information. (Risk Disclosure Statements & Customer Declaration etc, Use of information consent agreement form.) • Ask the customer to provide information on source of funds and source of wealth.
3. Upon completion of the forms	Customer confirms that the information provided in the Account Opening Form is complete and accurate in all respects.
4. Laws and Rules	All Transactions a customer make in Hong Kong or elsewhere shall be subject to the constitution, by-laws, rules, rulings, regulations, transaction levies, customs and usage prevailing from time to time of the respective market, and to all laws, regulations and orders of any governmental or regulatory authorities that may be applicable from time to time.
5. Approval	<ul style="list-style-type: none"> • Upon completion of Account Opening process, review and approval by the bank.

Ethical Standards

The following is an example to show how Ethical Standards are applied in customer service:

Situation	What should I do?
Mr. Li has been my long-term customer. He has just offered me tickets to a major sold out concert of Lady Gaga. Can I accept the tickets?	<ul style="list-style-type: none"> • I should refer to the internal code of conduct or code of ethics policy, Gift and Entertainment, in which details of the criteria for accepting hospitality. • If I'm not clear about it, I should consult my supervisor or the Compliance Officer of the bank.
Additionally, as a bank staff member...	<ul style="list-style-type: none"> • Never promise, give or accept any improper benefit which could have an impact on the beneficiary. • Respect the limits and prohibitions defined in the internal policies. • Ensure the gift or entertainment receiving or offering is legal. • Report to supervisor or Compliance team any gifts or entertainments that exceeds the recognised reasonable amount. • Respect regulations and policies of the bank.

3.6 What Would You Do?

Mr. Li came to inform Sam, an Account Manager of ABC Bank that he is going to divorce his partner and therefore planning to open an account in his own name. He asked Sam to inform him about the personal resources his partner owns in the bank as he would like to divide up his assets.

If you were Sam, should you help this customer? And how?

Situation	What should I do?
Mr. Li wants to know the financial resources of his divorcing partner so as to re-allocate his assets.	<p>As a bank staff member, who may have access to the information, should never disclose any information of a customer to another party. The relationship of the two customers is not the reason to disclose.</p> <ul style="list-style-type: none"> • I am subject to the code of conduct clause – confidentiality. • I must turn down the customer's request. • I must treat all customer relationship strictly confidential. • I am allowed to disclose confidential information unless the use of such information is permitted by law and the expressed consent of the customer. • I am also allowed to share the information with colleagues who have genuine need to serve the customer's best interests in compliance with the applicable law and internal rules.
Mrs. Li is also my customer, her information is also	<ul style="list-style-type: none"> • It is equally important to protect the interest of Mrs. Li, my other customer.

confidential	<ul style="list-style-type: none"> • I have to know and comply with the rules protecting consumers' rights. • I have to treat my customers in a fair manner. • Never act on behalf of a customer without authorization (e.g. a mandate, or customer instruction)
The resolution	<ul style="list-style-type: none"> • I must tell Mr. Li the fact that the law forbids me to tell him the information he wants unless with the consent of Mrs. Li. • Ensure he understands that I and the bank have to adhere to the compliance as required. • Suggest that he come with Mrs. Li to resolve what he would like to reach.

3.7 Suggested Learning Activities

3.7.1 Learning Activity I: Group Discussion

Possible topics

- Discussion on the essential knowledge necessary for a member of customer service team to carry out daily routines. List in order of priority and give reasons.
- Discussion on the importance of Job Knowledge, internal procedures and legal regulations.
- I overheard a colleague jokingly referring to a customer using a racist language. What should I do?
- Mr. Li deposited a cheque for HK\$50,000. The next day, the cheque was returned. On the “Cheque Return Memo”, the reason was: the signature differs from the bank signature specimen. Mr. Li comes to the bank, what is your advice?

3.7.2 Learning Activity II: Role Play

Possible topics

- Role play on situations where customers are not familiar with various transactions.
- Practise dialogues with a partner on answering questions on different fees charged.

3.7.3 Learning Activity III: Reading

- Reading – to refresh the regulations stipulated in the Bank Code of Practice - (http://www.hkma.gov.hk/media/eng/doc/code_eng.pdf)

3.8 Additional Learning Materials

- Video
(<https://youtu.be/2ITNV-RJUzE>)
- HKMA Prudential Measures for Property Mortgage Loans (Press Release , May 2017)
(<http://www.hkma.gov.hk/eng/key-information/press-releases/2017/20170519-5.shtml>)

- Hong Kong Deposit Protection Board DPS Ordinance
(<https://www.elegislation.gov.hk/hk/cap581!en>)
- HKIB - ATM services by Elderly Citizens - Education video (Chinese only)
(https://youtu.be/gNE8zM9_B5A)
- Hong Kong Banking Industry enhances the security of ATM card
(<https://youtu.be/geq4ZDptWpc>)
- Hong Kong Police Force - Money Laundering video in Chinese
(<https://youtu.be/k0H5Zmkd7D4>)
- SFC - Client Identity Rule Policy
(<http://www.sfc.hk/web/EN/assets/components/codes/files-previous/web/guidelines/client-identity-rule-policy/Client%20Identity%20Rule%20Policy%20-%202000-07-01%2000:00:00.pdf>)
- Tailor-made learning video for this key: to be uploaded

3.9 References

- Reference - The Securities and Futures Commission (SFC) – Circulars & Various Code and Guidelines
- Code of conduct - Robobank
- Good Complaint Handling - Ombudsman
- HKAB - Code of Practice
- Toronto Dominion Bank - Governance Code of Ethics

Key 4. Communication

4.1 Intended Learning Outcomes relevant to this Key

At the end of this topic, participants are expected to:

- Handle different types of customer enquiry to enhance customer satisfaction
 - Answer customer's enquiry and provide appropriate feedback or solutions to customers
 - Follow up on customer's enquiry and tactfully probe further to uncover the genuine needs
- Adopt a customer-centric mindset when interact with customers
 - Communicate with customers proactively to probe for their opinions and needs
 - Exercise utmost care in advising or acting on behalf of customers to avoid making misrepresentation or passing inaccurate or misleading information to them
- Identify the expectations of customers
 - 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)
- Demonstrate customer-centric mindset
 - 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
- Obtain more information about the complaints and resolve customers' grievances
 - Ask appropriate questions to obtain details of the customers' experience and why they are dissatisfied
 - Listen to customer's concerns, queries, questions or objections attentively and respect his or her right to express opposite opinions
 - Probe customers in order to understand their genuine concerns in addition to the superficial reasons of objection or complaint

4.2 Introduction

Communication is an important skill in the workplace. We communicate with different stakeholders including supervisors, subordinates, peer groups, and most important of all, our customers.

Retail banking is a PEOPLE business. Customer service staff members in retail bank who can communicate effectively tend to have higher chance of success in delivering quality service to customers. Instead of an inborn talent, everyone can become an effective communicator with a positive learning attitude and practice.

4.3 One Fine Day at Work ...

Mary has been working as in the customer service function in ABC Bank for 3 years. She enjoys her job and gets along well with her customers and colleagues.

This morning at around 10.00am, a gentleman rushed into the bank hall, looking a bit worried. He approached Mary asking her to help him to retrieve his ATM card that got stuck inside the cash machine outside the branch!

‘What would you do if you were Mary?’

4.4 Learning Content

4.4.1 Purpose of communication

The word communication comes from a Latin word “Communis” which means to **share**. One may associate it with a conversation, or exchange of information, ideas etc. between two people. In the context of workplace, it may refer to answering an enquiry from a customer or a supervisor giving instructions to a subordinate. This meaning is echoed by 2 other definitions:

‘**Communication** is a two-way process wherein the message in the form of ideas, thoughts, feelings, opinions is transmitted between two or more persons with the intent of creating a **shared understanding**.’

‘Effective communication is when the message conveyed by the sender is **understood by the receiver** in exactly the same way as it was intended.’

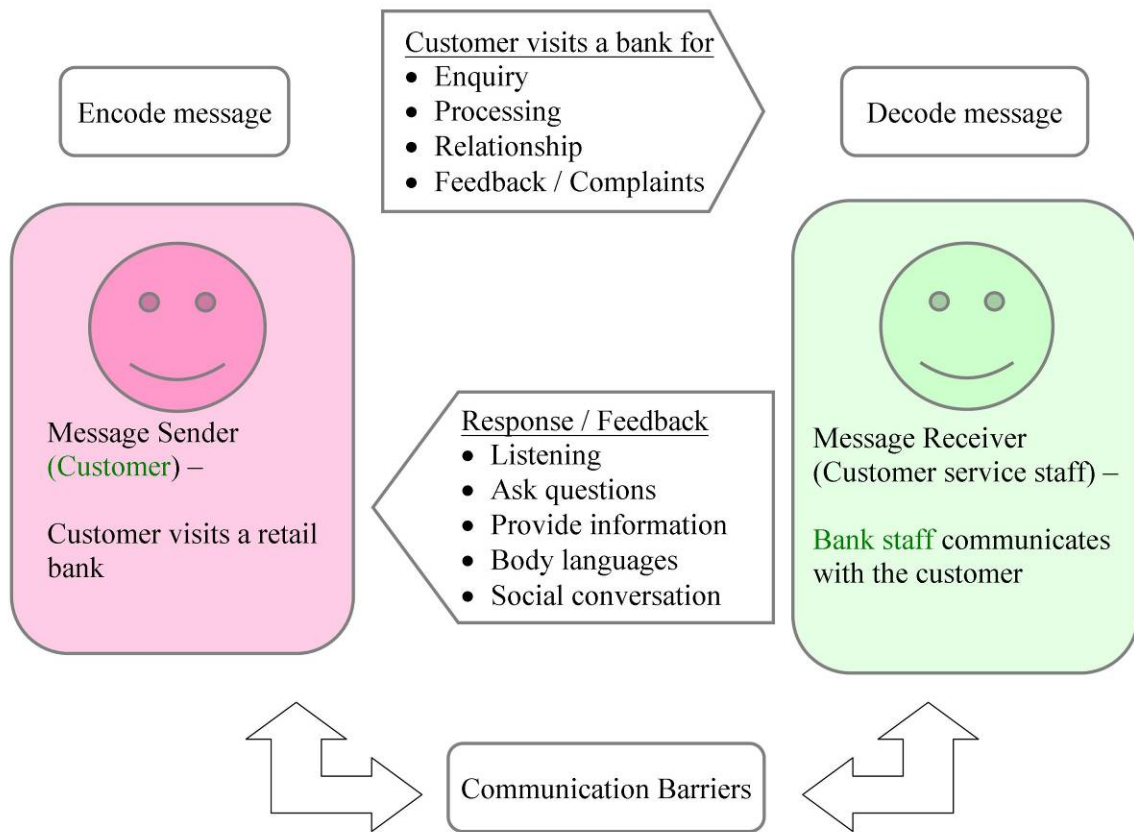
4.4.2 Reasons for customers to visit a retail bank

In general, there are 3 main reasons why customers visit a retail bank:

- (a) **Enquiry** – customer has **questions that need to be answered**.
- (b) **Processing** – customer has **tasks that need to be done**.
- (c) **Complaint** – customer has **issues that need to be resolved**.

4.4.3 Communication Model

Communication is a dynamic and complex process. It involves a few major elements shown in the following diagram in the context of why a customer visits a retail bank.



Communication Model

Message sender – this is the person who initiates the conversation. Whether a customer visits a bank to ask for information, perform transactions, talk with Relationship Manager or give feedback, he is the one who starts the process.

Encode message - before sending out the message, a customer has to go through a mental exercise in order to organize his/her wants or ideas, digest the information, and choose verbal or non-verbal channels such as body languages to present the message.

Message - the message can be in writing, verbal, body language or sounds such as laughter or sigh. In this section we focus mainly on verbal and body language.

Message receiver – a customer service staff member responds to and interacts with the customer in order to deliver service.

Decode message - the customer service staff member has to go through similar mental exercise to interpret the message. This is the most intricate part in the communication process because very often the message is interpreted in a meaning different from the message sender's intention.

Response / Feedback – this is an important step in the communication process. To confirm the message is correctly understood, the customer service staff member (message receiver) should respond to the customer also in writing, verbal, body language or sounds.

4.4.4 Communication Skills

Communication skills can actually be learned and excel through practice. The following skills are essential for customer service staff to interact with customers in order to better understand their needs and expectations and provide relevant services:

- Listening
- Ask questions
- Provide information
- Observe body language
- Social conversation

4.4.4.1 Listening

- *What is listening?*

Listening is a ‘key interpersonal skill and a prerequisite to many other communication skills’ Research shows that 45% of our time is spent on listening. Listening refers to ‘more than just hearing’ because one has to understand and interpret the meaning of the messages sent by the other party during a conversation.

- *Hearing vs Listening*

There is a fundamental difference between hearing and listening. Hearing is one of our five senses, so hearing is merely a physical ability to pick up sounds, noises and tones, while listening is a skill which involves an understanding ability. Someone who is hearing impaired can be a great listener if he or she pays attention to the information received. On the other hand, someone with a sharp hearing can be a poor listener.

- *Active listening*

The United States Department of Labour Secretary's Commission on Achieving Necessary Skills (SCANS) identified five competencies and three foundation skills that are essential for young people who need to succeed in the workplace. Active listening is one of those foundation skills. It is a soft skill which is either born with or can be acquired through education, work or life experiences.

Good listening skills enable us to make sense of what others are saying, to understand what others are ‘talking about’. Practising good listening can help us become a more productive person in the workplace for the following reasons:

- We can better understand assignments and expectations from supervisors;
- Build rapport with co-workers, bosses, and customers;
- Show support for others;
- Better teamwork;
- Resolve problems with customers, co-workers, and bosses;
- Answer questions; and
- Uncover the true meaning of what others are saying.

- *Barriers to listening*

Good listening is not easy as there are many things that get in the way during the communication process. Some of the common barriers include:

- Bias or prejudice by race, gender, religion, age, appearance, or past experiences
- Failure to understand the speaker because of a foreign accent
- Inability to hear because of background noise
- Worry, fear, or anger
- A short attention span, and
- A closed mind - we may have our own values and beliefs which prevent us from accepting views of others

Customer service staff should try to overcome these barriers when communicating with customers. For instance, find a quiet place to talk if the background noise disturbs the conversation. Or ask the customer to speak slowly if he/she has a strong accent. While it may be a bit hard to get rid of our biases or prejudices than to deal with the other barriers, being aware of them is a good place to start.

- *How to Be an Active Listener*

Apart from giving full attention to the speaker, it is important that an 'active' listener should also be 'seen to be listening'.

The following tips will help you learn to become an active listener:

- **Maintain eye contact** - It is normal and encouraging for customer service staff to look at the customer. When you are looking someone in the eyes, you have no choice but to pay attention.
- **Don't interrupt the speaker** - Save your questions and comments until the customer finishes talking. It gives you time to digest his or her words too.
- **Avoid distraction** – sit still to refrain from fidgeting, looking at your watch, playing with hair, etc.
- **Nod your head** - This indicates to the customer that you are taking in the information he or she is conveying.
- **Be attentive to non-verbal cues** - Look for non-verbal signs such as facial expressions and posture to get a full understanding of what information the customer is conveying.
- **Posture** – an active listener tends to lean slightly towards the speaker. You will appear to be, and actually will be, engaged.
- **Repeat instructions and ask appropriate questions** - Once the customer has finished talking, repeat his or her instructions to confirm that you understand them. This is also a good time to ask questions.

Application of listening skills (example)

Customer service staff may practice the following steps in active listening:

Elements of active listening	Some examples in behaviours – what to do, what to say
1. Attentive, avoid distraction	<ul style="list-style-type: none"> • If your phone rings during a customer meeting – ‘I am sorry I am in a meeting now. May I call you back afterwards?’ (then turn to customer) ‘Excuse me, Mr. Chan, shall we continue?’ • ‘I will make an appointment with you as I wish to have more time for a thorough discussion.’ • Switch off/silent your mobile phone in front of customers to show that you are giving them time and ‘undivided attention’.
2. Show interest, listen with your whole body	<ul style="list-style-type: none"> • make eye contact with customer • head nodding • body slightly lean forward • relaxed facial expressions, smiling face • match with customers’ facial expression to show empathy
3. Listen to both thoughts and feelings from customer’s responses	<p>Listen to ‘Thought’ – refer to rational part of the message – information, data, facts etc. ‘What I heard from you is that you do not prefer the high yield bond that our bank launched this month as you think the risk level is too high.’</p> <p>Listen to ‘Feeling’ – show empathy on feelings, emotion expressed by customer ‘It must be tough for you to run your business under the current business environment.’</p>
4. Summarize and paraphrase – to keep the discussion on track	‘Mr. Chan, let me briefly summarize what we have just discussed....’
5. Ask questions to clarify	<p>‘Are you saying that you want to know more about the Reverse Mortgage Program for your father?’</p> <p>‘Am I correct in understanding that you want to apply for an increase of credit limit for your premier card?’</p>
6. Encourage dialogue	Respond with phrases like “Go on”, “then what?”, “Ah ha?”
7. Put ourselves in speakers’ shoes	‘If I were you, I would feel the same.’

4.4.4.2 Ask Questions

Customer service staff asks questions from customers for the following purposes:

- Confirm customers' requests to ensure accuracy
- Show interest in knowing them better
- Find out their needs, objections, problems and causes of dissatisfaction
- Clarify terms, phrases or expressions that are not universally understood (especially when introducing bank products involving technical and legal terms)

Customer service staff needs to know when and how to ask different types of questions to identify genuine needs of customers, for example:

Open-Ended Questions

We use open-ended question to get information, encourage discussion and uncover genuine needs of customers. Through this approach customers are more relaxed to talk and feel that they are 'in control' of the conversation.

To enable the asking of open-ended questions, we may use the '5W1H', i.e. **WHAT**, **WHEN**, **WHERE**, **WHO**, **WHICH** and **HOW**.

For example, in a fact-finding meeting with a customer, a Relationship Manager noticed that the customer had cancelled his fixed deposit account and transferred the amount to his saving account. Then he withdrew 60% of the amount within the same day. To find out the reasons, the Relationship Manager may ask an open-ended question like: 'Mr. Chan, I noticed that last week you cancelled your fixed deposit account, and made a substantial withdrawal on the same day. May I ask if you do not mind, **WHAT** are the reasons for cancelling the fixed deposit? **HOW** can we help you to better plan your cash and improve the return?'

Another example will be a Relationship Manager discusses with a customer on investment in foreign currencies. He may pose an open-ended question to ascertain the customer's preference – '**WHAT** do you think about reshuffling the proportion of Sterling and RMB in view of the current RMB exchange rate?'

Or a customer may share with a Relationship Manager his tough schedule balancing work and taking care of his young child recently, all on his own. The Relationship Manager may respond with a question such as 'It must be tough for you to take care of everything on your own (*show empathy*). **HOW** we can help you on your financial planning so as to free yourself from this hassle?' (*Probe further to identify genuine needs*)

Closed-Ended Questions

If customer service staff aims at getting a specific response, i.e. 'YES' or 'NO' from customers, then he/she can ask closed-ended questions.

In general, closed-ended questions are used to confirm something. Some examples may include:

‘Do you have any account in our bank?’

‘‘May I confirm with you that your fixed deposit account will be renewed for another six months with effect from 1st July?’

‘I noticed that your savings account has a total balance of \$500,000. Would you be interested in meeting our colleagues in the investment services team to discuss how we can create more value for you?’

‘May I print a copy of this agreement for you to sign?’

‘Does the interest rate of this loan look attractive to you?’

Hypothetical Questions

Hypothetical questions are used to explore viewpoints or attitude under a pre-determined scenario. An example will be for a Relationship Manager to ask: ‘‘If you invest over 70% of your cash into this fund, it may affect your cash flow in the coming six months. How does this sound to you?’

4.4.4.3 Provide Information

Many customers come to a retail bank to make enquiries. Customer service staff should provide the required information *accurately and professionally* to address the customers needs. Furthermore, they should take the initiative to provide additional information even before customers ask for it. For example, market update is something customer service staff can provide and the customers would appreciate. In fact some banks require their Relationship Managers to contact customers to share up-to-date market information from time to time. This can be done once every quarter, before customer’s birthday, or before renewal date of customers’ fixed deposits.

If appropriate, counter staff may provide information about value-added services to customers, e.g. credit cards, insurance products, etc. However, it should be a brief introduction only as customers in the line expect fast and efficient service at the counter.

4.4.4.4 Body Language

Non-verbal communication, in particular body language, is an integral part of communication. A researcher on this subject, Albert Mehrabian, proposed the ‘‘55/38/7’’ formula in his researches. These numbers represent the following:

- 55% of communication is body language
- 38% is tone of voice
- 7% is the actual words spoken

This 'formula' applies to situations when there is an inconsistency between verbal channel and non-verbal channel. Message receiver tends to interpret the message through body language rather than the words spoken. These 'unspoken words' may sometimes provide cues for us to understand customers' needs and concerns.

It will be valuable to learn how to observe the following types of body language:

- Eye contact
- Facial expression
- Posture and body movement
- Hand gestures
- Strength of one's palm in handshaking

Eye Contact

When we are looking at someone in the eye, it is natural for us to pay attention to the other party. If a customer is either looking down, or looking sideway during a conversation, he/she may be distracted, or has lost interest in the subject.

Facial Expression



A frowning face may indicate that customer may start to get impatient.

Posture and body movement



An arm-crossed posture may indicate that customer does not agree with the spoken words or current arrangement.



Looking at the watch may indicate that customer is impatient or in a hurry to finish the meeting.



The customer is trying to convey a message that he is more superior.

Hand gestures



The customer likely to get bored.

Strength of one's palm in handshaking



A 'dead fish' handshake may indicate that the customer may not have enough self-confidence or reluctant to open up himself.

Application to Counter Services (example)

Occasionally there may be long queue waiting for services at the counter.



Customer service staff has to be observant to customers' reaction/behaviours (including facial expression, body postures etc.) to detect whether customers are impatient about the long waiting time. They may act responsively to alleviate dissatisfactions from customers, e.g.

- apologize for causing inconvenience
- provide information on the estimated queuing time
- suggest alternative/solutions (using passbook update machine, cheque deposit machine, cash deposit machine etc)

- branch manager/supervisors take up tellers' job whenever they see vacant counters
- apologize again before customers leaving the bank hall

Application to Non-licensed and Licensed Products & Services (example)

Relationship Managers may need to observe body language more when they meet with customers, e.g. shaking hands, eye contact, postures and body movements.



Ask questions to clarify areas that customers may feel puzzled.
 'Is there anything that you need to know about this product?'
 'What defers you from making a buying decision today?'

4.4.4.5 Social Conversation

Social conversation is important to let customers feel that they are 'being taken care of' in addition to 'getting things done'.

Levels of social conversation

Social conversation is an art. The real challenge lies in saying the right thing at the right time. It requires sensitivity to a relationship. Customer service staff has to be sensitive to the content and comfort level of customers during the conversation.

The following levels of social conversation are based on the degree and amount of personal disclosure.

Conversation Level	Examples:
Level 1 Small Talk	"The weather is fine today." "I am John from ABC bank, nice to meet you."
Level 2 Exchange Facts	"I am John from ABC Bank Wanchai Branch; I have been working in this bank since 2009." "Mr. Cheung also likes watching football, me too!" "I like playing tennis in my spare time. How about you Miss Wong?"
Level 3 Share Opinions	"We have to do more exercises if we wish to stay healthy." "I agree with you that French fries are junk food."
Level 4 Share personal feelings	"I am glad that you share with me your concerns." "It is a tough business environment; we have quite a number of bad debts."

Skills for social conversation

Customer service staff can apply the essential communication skills described above when engaging in social conversation, namely:

- Listening - demonstrate active listening
- Ask questions - ask open-ended questions to encourage dialogue
- Provide/exchange information - talk about subjects customers are interested
- Body language - observe customers' body language to gauge interests and customer service staff displays relaxed facial expression and smiling face

Application to Counter Services (example)

Social conversation between customers and counter staff/general banking staff tends to be 'short and sweet' as customers expect fast completion of their requests. Most conversations will likely to stay at levels 1 and 2.

Some examples:

'Mr. Chan, you look great today!'

'Madam Chan, did you go 'yum cha' this morning?'

'It's raining outside, please bring an umbrella.'

Application to Non-licensed and Licensed Products & Services (example)

Relationship Managers can afford more time to talk to customers. They should master the process and skills, sensitive to customers' behaviours and match their communication styles, e.g. when a customer appears to refrain from disclosing his personal information, the conversation has to be concise, efficient and business-like.

On the other hand for customers who are willing to spend time for casual talk, Relationship Managers may extend the conversation to level three, i.e. to share opinions. In that case, customers may be more open to talk about subjects that they are interested in, e.g. if the customer is a housewife, the subjects may be about her family and children, while a male customer is more likely to be interested in sports, red wine, etc.

Since it is difficult to devise a 'formula' in how to conduct social conversations, some banks use role-play and in-house training videos to train their staff.

4.5 Application

Customer service staff may consider using the following application matrix:

	Service Category			
Reasons for Visit	General Services	Counter Services	Non-licensed Products & Services	Licensed Products & Services
	<p><u>Listening</u> - a common requirement to all jobs disregard of reasons for bank visit and types of service required.</p> <p>Use verbal expressions or positive language to show attentive listening.</p>			
Enquiry	<p><u>Ask questions</u> - use close-ended question to get a specific answer.</p> <p>Example: ‘Would you need counter service or have appointment with our RM?’</p>	<p><u>Provide information</u> - Concise and short answers.</p> <p>Example: ‘The handling charge for gift certificate is \$20.’</p>	<p><u>Ask questions</u> - use close-ended question to get a specific answer.</p>	<p><u>Provide information</u> - Concise and short answers.</p>
Processing		<p><u>Ask questions</u> - use closed-end questions to confirm requests.</p> <p>Example: ‘So you want to transfer HK\$10,000 to your current account?’</p>	<p><u>Ask questions</u> -</p> <ul style="list-style-type: none"> • a combination of closed-ended and open ended questions • more open ended questions to encourage dialogue • stay alert not to ask questions that may upset customers • tactful probing to identify uncovered/ genuine needs <p>Examples: ‘What will be your plan to support your children’s education overseas if needed?’ ‘Would you like to learn more details about the Reverse Mortgage Program?’</p>	
	<p><u>Body Language</u> -</p> <p>Look for signs of impatience</p> <ul style="list-style-type: none"> • facial expression – frowning, long face irritating look • body posture – crossed arms • behaviours <ul style="list-style-type: none"> - looking at their watch - reading/sending text messages - making phone calls that they may be late - grumbling with other customers in the queue 			

Complaints	<u>Ask questions</u> - short, open ended questions to find out nature of feedbacks /complaint. Example: 'I am sorry to hear that. Please let us know what happened.' 'Let me refer you to our supervisor for a detailed discussion.'	<u>Ask questions</u> - may use the 5W1H to collect details. Example: 'I am sorry to hear that. Please let us know what happened.' 'When did you receive the statement?' 'What can we do for you?'
	<u>Listening</u> - adopt empathetic listening to understand reasons for the complaint.	
	<u>Provide information</u> - <ul style="list-style-type: none"> • refer the case to a senior/experienced staff member to handle if necessary • provide contact details about the bank's central unit for complaints handling if customer wishes to lodge a formal complain. 	
	(Feedback and complaint handling will be covered in detail in Chapter 6)	

4.6 What Would You Do?

What to do	What to say
<ul style="list-style-type: none"> • Greet the customer, take him to sit down in an office, or at least in a cubicle 	<p>'Good morning, my name is Mary? How may I address you?'</p> <p>'Mr. Chan, how may I help you?'</p>
<ul style="list-style-type: none"> • Offer him a drink, if applicable 	<p>'Would you like a glass of water or some tea?'</p>
<ul style="list-style-type: none"> • Ask open-ended question to understand the situation/problem of the customer 	<p>'Please tell me what happened to your ATM card so that we can help you the best we can.'</p>
<ul style="list-style-type: none"> • Observe his/her non-verbal communication such as body language, tone of voice, etc. to ascertain his/her emotion state 	<p>Apply verbal and non-verbal communication skills such as nodding head, reply with affirmative expressions/words such as 'I see', 'Ah ha...' etc.</p>
<ul style="list-style-type: none"> • Give feedback to acknowledge customer's worry, empathize by using verbal and non-verbal feedback to let customer feel at ease 	<p>'It must cause you lots of inconvenience.'</p>
<ul style="list-style-type: none"> • Offer alternative solutions to solve customer's problems. 	<p>'Please don't worry, Mr. Chan. We will retrieve your ATM card right away. Please come to our branch tomorrow to get back your ATM card.'</p> <p>'If you need to withdraw cash from your account now, may we have your HKID card and signature so that we can verify against our banks' record?'</p>
<ul style="list-style-type: none"> • Give a bit more than expected by offering value added service 	<p>'Mr. Chan, after you get back your ATM card tomorrow, may we suggest you change the password of your card to ensure security?'</p> <p>'If you have a credit card issued by our bank, you can consider including either your saving or current account, or both if you like into your credit card. In</p>

	case you have problems with the ATM card, you can still use your credit card to withdraw cash or do other bank transactions. Would you like us to do it for you?’
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4.7 Suggested Learning Activities

4.7.1 Learning Activity I: Case Study and Role Play

- Participants will be distributed the case material (Case in section 4.3) and discuss for 10 to 15 minutes
- Invite a few participants to come up to present their answer in a role play format with one participant plays the role of Mary while another one plays the role of the customer
- Rest of the class furnish comments on how well Mary applies the various communication skills to solve customer's problem

4.7.2 Learning Activity II: ‘Be an active listener’

- Participants will work in pairs
- Each participant takes turn to share with his/her partner an unforgettable incident /experience in the workplace for about one minute.
- The other party practise active listening throughout the one minute sharing from his/her partner.
- Class discussion on:
 - i. What kinds of active listening skills did his/her partner demonstrated during the sharing?
 - ii. Their feelings
 - iii. Application in daily work

4.7.3 Learning Activity III: ‘Ask the right type of questions’

- Participants will be put into groups
- First round - Each group write five closed end questions that they came across in their workplace on a piece of paper
- Each group will then pass the closed ended questions to the group sitting next to them
- Second round - the group work together to study questions received from next group and rephrase them as open ended questions, without changing the meaning
- A few participants will be invited to share their answers
- Rest of class discuss on the impact on customers by asking different types of questions

4.7.4 Learning Activity IV: Sharing of real cases in daily work

- Participants will be put into groups
- Each participant shares a real case of communicating with his/her customers on:
 - i. Which communication skill(s) he/she used to resolve customers’ issues at that time?
 - ii. If he/she is given a chance to do it again, how will be it different?
 - iii. Which communication skill(s) will he/she apply to achieve a better result?

4.8 Additional Learning Materials

- Future and business trends of retail banking – discuss the impact of digital banking on consumer behaviours and how retail banks can ride on this trend to stay competitive (<http://www.bain.com/publications/articles/customer-loyalty-in-retail-banking-2015-global.aspx>)
- Albert Mehrabian- study on importance of non-verbal communication (<https://www.toolshero.com/communication-skills/communication-model-mehrabian>)
- Communication skills – highlight the importance of listening in communication. The section on presentation skills will be for information only. (<https://www.slideshare.net/arahimcal/communication-skills>)
- Effective listening skills - discuss ten tips in becoming an effective listener. Though the focus is on salesperson, the generic skills are applicable to all types of jobs. (https://www.youtube.com/watch?v=C8zNx_IarUw)
- Body language – an animated book review on “Body Language” by James Borg. This video clip uses cartoons to introduce a number of body languages, how to read the meanings behind each ‘language’ and how to use them to influence others. (<https://www.youtube.com/watch?v=ECjvCMsHOk4>)
- Tailor-made learning video for this key: to be uploaded

4.9 References

- <http://businessjargons.com/communication-process.html#ixzz4kiXrNIif>
- www.skillsyouneed.com/ips/ineffective-listening.html
- www.tutorvista.com/english/define-listening-skills
- www.psychologytoday.com/blog/beyond-words/201109/is-nonverbal-communication-numbers-game

Key 5. KYC (Know-your-customer) and Providing Solutions

5.1 Intended Learning Outcomes relevant to this Key

At the end of this topic, participants are expected to:

- Understand the profiles of different customers
 - Organize information about the customer' buying habits, utilization of banking services or demographics to accomplish targeted marketing
- Handle different types of customer enquiry to enhance customer satisfaction
 - Answer customer's enquiry and provide appropriate feedback or solutions to customers
 - Follow up on customer's enquiry and tactfully probe further to uncover the genuine needs
- Adopt a customer-centric mindset when interact with customers
 - Exercise utmost care in advising or acting on behalf of customers to avoid making misrepresentation or passing inaccurate or misleading information to them
- Identify the expectations of customers
 - 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
- Demonstrate customer-centric mindset
 - 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
- Obtain more information about the complaints and resolve customers' grievances
 - Probe customers in order to understand their genuine concerns in addition to the superficial reasons of objection or complaint
 - Offer feasible solutions to satisfy the requests of customers
- Open, honest and flexibly to handle complaints in a professional manner
 - Analyse and appreciate the needs of others, respond with all actions in an equitable and transparent manner

5.2 Introduction

Competition in the retail banking industry in Hong Kong has intensified over the years. As explained in Chapter F1, one of the five customer orientations under the Customer-centric model is Relationship. Knowing and understanding the needs of every customer, thereby providing appropriate and customized solutions is key to superior retail banking customer service, leading to the customer's longer and deeper relationships and stronger loyalty to the bank.

5.3 One Fine Day at Work ...

John is meeting with a walk-in customer Mr. Lau. John does not recognize Mr. Lau as his customer. Mr. Lau is dressing rather casually and he looks to John like a person in his 60's.

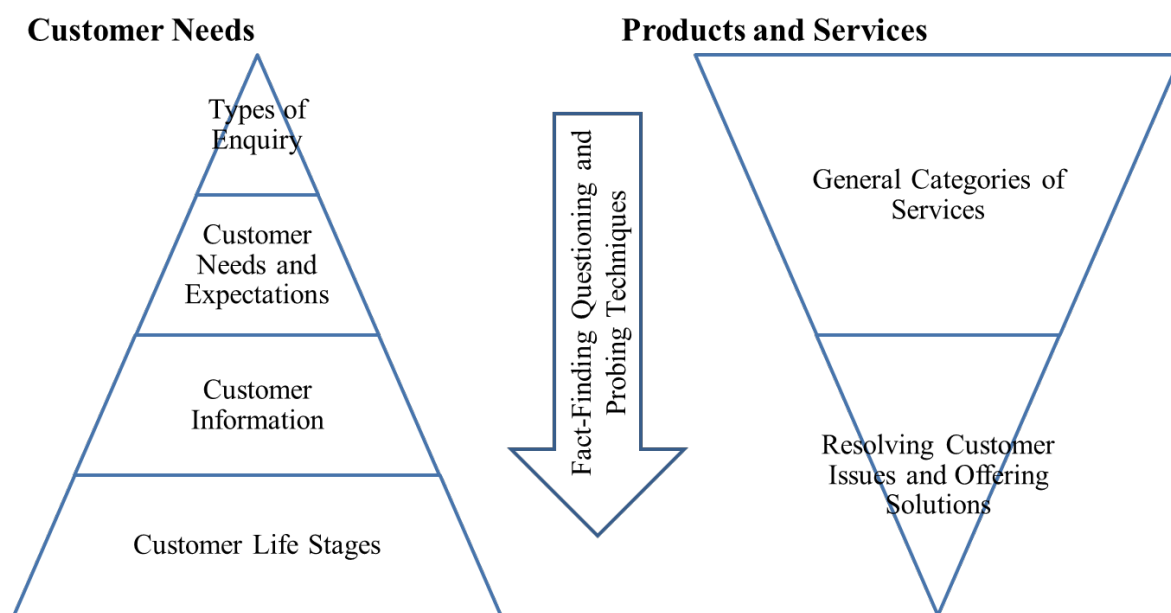
Mr. Lau said to John: “I’d like to buy the High Growth Emerging Market Mutual Fund. I got the Fact Sheet for this fund from the lobby just now.” John replied: “Thank you for showing your interest to our investment product. In order to provide you with the best suited products and services and the highest level of investment risk protection, would you mind if I check your information in our Bank first?”

If you were John, how would you continue with this meeting?

5.4 Learning Content

Customer-centric mindset and retail banking service excellence are all about matching the products and services that a retail bank offers with specific needs of each individual customer. The concept of KYC and providing solutions enables customer service staff to better make this match. Figure F5.1 below shows the structure of the learning content for this chapter.

On one hand there are various and deeper aspects of the customer that customer service staff should get to know and understand, on the other there is a vast basket of products and services offered by the bank. Through fact-finding questioning and probing techniques, customer service staff can better drill down from the basket to identify and offer specific solutions to the customer, thereby meeting or even exceeding his/her expectations.



Know-your-customer and Providing Solutions

5.4.1 Types of Customer Enquiry

When a customer visits a retail bank to make enquiries, in general the enquiries belong to the following types:

- i. Relating to the facts, details, and features of a specific banking product and service, including:

- Product and service details
 - Timing and duration of execution
 - Direct cost and charge to the customer
 - General risks
 - Comparison with related products and services on the above
- ii. Relating to the benefits and implications of a specific banking product and service, including:
- Whether the product and service meets his/her needs and expectations
 - Whether the timing and duration of execution meet his/her needs and expectations
 - Whether the direct cost and charge, as well as related indirect and consequential and opportunity costs meet his/her needs and expectations
 - Whether the risks are acceptable to him/her
 - Which product and service best meet his/her needs and expectations on the above

The customer may already know something about the specific banking products and services. From a customer service, compliance and ethical standpoint, customer service staff has to ensure that the customer clearly understands the essential features of the specific product and service, especially the benefits and implications.

It is important for the customer service staff to expect that the customer already has some knowledge about the product and service he/she is enquiring, otherwise the customer service staff may give the customer the perception of long-windedness, time-wasting and disrespect.

It is also important for the customer service staff to recognize that the customer may not know everything about the product and service he/she is enquiring, especially their benefits and implications, otherwise the customer service staff may give the perception of poor customer service, unprofessional and even unethical.

5.4.2 Customer Needs and Expectations

When a customer makes an enquiry, it reflects that he/she has certain needs or expectations which could be met by the bank. As discussed in Chapter F1, the various needs and expectations of a customer are:

Needs

- i. **Operational Needs:** customers need bank accounts and services to hold cash and make transactions safely.
- ii. **Credit Needs:** range from personal loans to mortgage loans and enable investment and economic advancement.
- iii. **Risk Management Needs:** customers need to protect themselves against a range of risks that cannot be borne by them individually.
- iv. **Savings and Wealth Creation Needs:** customers need to invest their money to create wealth for a better life.

Customers in general expect the retail bank fulfils these needs in a convenient and cost saving way.

Expectations

- i. **Task Expectation:** successful completion of a specific task
- ii. **Progress Expectation:** the customer has the perception that there is progress towards task completion
- iii. **Time Expectation:** the task that the customer wants to be completed is completed within the timeframe expected by the customer
- iv. **Relationship Expectation:** the task is completed with the customer feeling satisfied with respect to the bank's professionalism, respectfulness, communication etc. The customer has an overall good experience out of a particular visit to the bank – the customer “feels good” about this particular bank visit.

5.4.3 General categories of retail banking service

The above are the “Demand” side from the customers. On the other hand, the services provided by the bank are the “Supply” side. Typically the services include:

- i. **General Services:** may or may not relate to banking products and services, or may only relate to the customer's experience in a bank, e.g., comfort, queuing time, seating, retail bank layout and interior, access, cleanliness, etc. This category of service may also include “unexpected incident resolution”, e.g., one of the cash machines outside the bank is not working or a customer's bank card is stuck inside a cash machine.
- ii. **Counter Services:** relate to simple and straightforward retail banking and bank account transactions. These transactions are typically handled at a service counter in a retail bank. For example, cash deposits and withdrawals, wire transfers, bank drafts, payments from bank accounts, money transfers, foreign currency exchanges, etc.
- iii. **Non-Licensed Products and Services:** for example bank loans, mortgages, or opening a new bank account. Regardless of the transaction amount, customer service staff does not typically require a license to process such products and services for customers.
- iv. **Licensed Products and Services:** for example insurance products and mutual funds. Regardless of the transaction amount, customer service staff requires a license to process such products and services for customers.

Customer service staff is required to apply and demonstrate a customer-centric mindset and skills to find out the genuine needs of the customer in relation to the bank's services and provide solutions.

5.4.4 Customer Information

Normally a retail bank has a set of guidelines on “Knowing Your Customer”, which is essentially the comprehensive profile about a particular customer gathered especially when the customer opens a retail bank account, or wishes to start operating his/her investment account. Additional information about the same customer can be accumulated as the

customer does more business with the bank. The profile of a customer involves three general categories of information:

Customer Information Category	Examples	Uses
Risk Profile	Risk appetite	Matching the risk tolerance of a customer with the risk rating of an investment product
Basic Demographic and Personal Information	<ul style="list-style-type: none"> • Age • Marital status • Employment status • Residential address • Income source • What investments or savings are held • Credit cards held, personal credit and loan facilities obtained • Whether the customer has a mortgage with the bank 	<ul style="list-style-type: none"> • Age of a customer can also provide a conventional perspective on the risk tolerance of a customer • Whether the customer seems to have a steady income stream (to meet his/her financial obligations and non-discretionary expenses) • Whether the customer works locally or outside of Hong Kong may reveal his needs in foreign currency transactions
Financial Information	<ul style="list-style-type: none"> • Personal net worth position – assets, liabilities and net worth of the customer • Income and expenditure position – major income and expenditure of the customer • Portfolio summary – class of assets invested, portion of each class and diversification effect, investments of the customer resided at the bank or other banks 	<ul style="list-style-type: none"> • The customer’s total relationship balance, which is the first and most important piece of data to assess the customer’s possible needs and wants • Enables the customer service staff to know more about the customer’s buying habits and utilization of banking services • Understand the customer’s current portfolio of assets and liabilities, e.g., insurance products, investment products, credit cards, etc.

5.4.5 Customer’s Life Stages

In the KYC process, it is also important for customer service staff to recognize the Life Stage of the customer. Based on Section 1.5 “Catering to the customer’s genuine financial needs based on life stages”, from the Sales Prospecting in Retail Banking Training Package, there are seven life stages of a customer:

- i. Education and graduation
- ii. Entering workforce
- iii. Financial independence
- iv. Marriage
- v. Having children

- vi. Job changes/business ownership
- vii. Living in retirement and leaving a legacy

Examples of immediate and long-term financial needs for each life stage are also explained in the same Section.

5.4.6 Fact-Finding Questioning and Probing Techniques

The practical issue for customer service staff is then, how to obtain more information and get to know more about the customer? Customer service staff may not be able to provide a truly customer-centric solution if the information displayed in the banking system is limited or out-of-date.

There are two simple and practical fact-finding techniques for customer service staff in a retail bank to adopt. These two techniques can certainly be used in parallel during the dialogue with the customer.

5.4.6.1 5-Whys

The 5-Whys is a technique developed in the 1930s by Sakichi Toyoda, the founder of Toyota Industries. This technique is generally used for troubleshooting, quality improvement and problem solving, and is very effective in probing and questioning those who have hands-on experience over or understands the specific issue to be resolved.

Given that the customer in a retail bank making the enquiry knows best the situation and the circumstances around his/her specific issue, the 5-Whys is one technique for the customer service staff to probe this customer to reveal the true or root cause of the issue, as well as the genuine needs and wants of the customer.

This technique is very simple – if you are a customer service staff member, just drill down to root cause of the issue by essentially asking “why?” several times. Each time you ask “why“, look for an answer that is grounded in fact: it must be an account of things that have actually happened – not events that might have happened. You keep asking the customer “why” until you feel confident that you have identified the root cause and can go no further. At this point, an appropriate root cause of the issue or the genuine needs of the customer, and hence an appropriate solution for the customer should become evident.

In actual application of this technique, instead of actually saying “why” which may appear abrupt or even rude in a conversation with a customer, some examples of what customer service staff can say to essentially ask why are:

- *“Any particular reason for what you’re saying?”*
- *“Why would you think this?”*
- *“What makes you think so?”*

The following is an example to illustrate how a customer service staff can use 5-Whys technique to probe and question a customer to uncover his/her genuine needs.

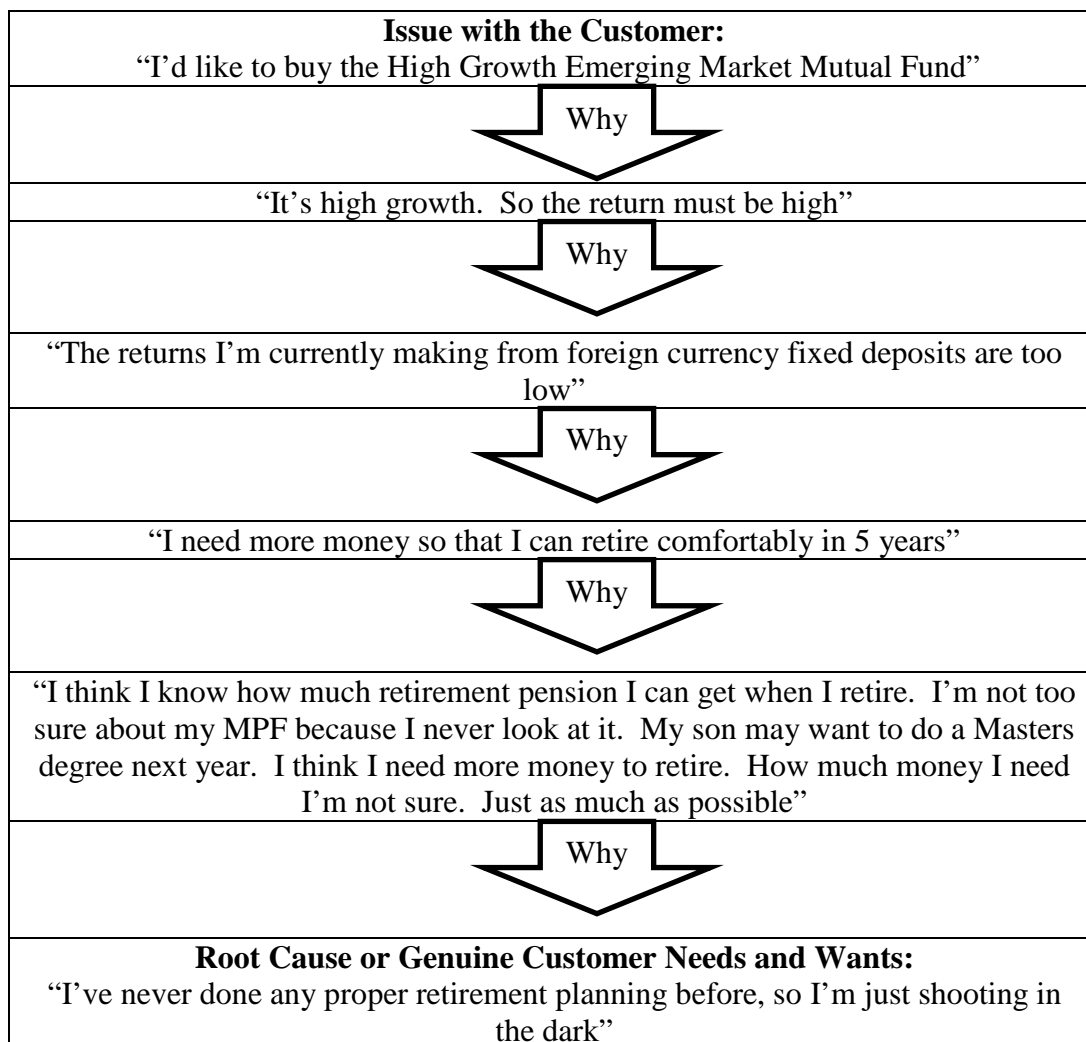


Figure - 5-Whys technique

5.4.6.2 Appreciation – So What?

Appreciation is a simple yet very practical and effective technique to ensure customer service staff is extracting as much information as possible from a customer. It is similar to the 5-Whys technique, but the main objective of Appreciation is to extract as much information as possible about the specific issue, whereas the main objective of 5-Whys is to drill down to the root cause of the specific issue.

In actual application of this technique, instead of actually saying “so what” which may appear abrupt or even rude in a conversation with a customer, some examples of what customer service staff can say to essentially ask “so what” are:

- “What do you think is the implication of this?”
- “What else do you have in mind relating to this?”
- “Is there any particular aspect of this that you find interesting or important?”

The following is an example to illustrate how customer service staff can use Appreciation – So What as a probing and questioning technique to maximize the amount of information he/she can systematically get out of a customer.

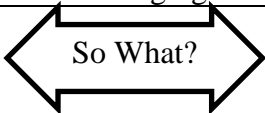
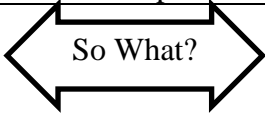
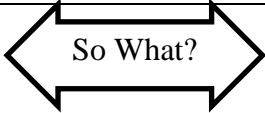
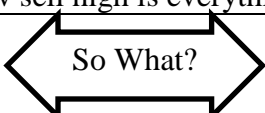
Issue with the Customer: “I’d like to buy the High Growth Emerging Market Mutual Fund”

“It says on the Fact Sheet that the return for the past 3 months on this fund is 25%”

“I can’t get 25% return over my stocks. The buy-sell timing is always not the best. They say mutual fund prices fluctuate less, and I thought I can time my buy and sell better with mutual funds”

“To me Mutual Funds are like stocks. You don’t need to care about which stock to buy. Buy low sell high is everything”

Course of Action:
<ul style="list-style-type: none"> ✓ The customer should receive more information about investing in mutual funds vs stocks ✓ The customer should receive more information about his investment time horizon. ✓ The customer should receive more information about the risk and return relationship for mutual funds, vs his own risk appetite. ✓ The customer should receive more information about the different mutual funds there are of the same risk level, as well as global market trends in order to make the right investment choice

Figure - Appreciation technique

5.4.7 Resolving Customer Issues and Offering Solutions

Customer service staff should balance the following considerations to resolve customer issues or grievances and offer options and solutions that meet or even exceed the customer’s expectations:

- i. **Customer Needs** – whether the resolutions and options can best meet the needs of the customer. Such needs could well be in the form of a complaint, which essentially can be viewed as a customer need with a negative emotional element attached to this need. This requires the customer service staff to comprehensively understand the needs and every customer’s needs and their priorities are different. The customer service staff should also appreciate and respect the specific needs of customers. These needs can be explicitly known by the customer or hidden. Hidden needs can be revealed by the customer service staff through questioning and probing

- ii. **Customer Expectations** – whether the resolutions and options for a customer is acceptable to the customer in terms of risks, return and implications. Like needs, this requires the customer service staff to comprehensively understand the expectations of the customer and every customer’s set of expectations and their priorities are different. These expectations can be explicitly known by the customer or only known to the customer himself or herself when it is not met. Hidden expectations can be revealed by the customer service staff through questioning and probing, plus proactive presentation and explanation by the customer service staff, for example the estimated time to complete a certain transaction, the amount of paperwork that needs to be completed
- iii. **Feasibility** – whether the resolutions and options for a customer is actually feasible. Such feasibility considerations can be process, compliance and legal requirements. Other feasibility considerations can involve the role, license and authority of the specific customer service staff and in such cases the customer service staff may need to escalate the case to his/her supervisor if any requirements are not met

According to the customer-centric model and the service excellence model introduced in Chapter F1, it is important that customer service staff builds a trust-based relationship with the customer, and serve the customer with assurance. Therefore, customer service staff should observe the highest standards of integrity and ethical conduct when formulating and presenting solutions to customers. Customer service staff can achieve this through truly understanding the genuine needs of the customer and always have the best interest of the customer in mind, and not be disturbed by perhaps own job targets or even personal gains.

Customer service staff should also exercise utmost care to avoid making misrepresentations or passing inaccurate or misleading information by ensuring the customer’s full understanding of:

- i. the facts, details, and features of the solutions, and
- ii. the benefits and implications of the related products or services

5.5 Application

In order to effectively handle customer enquiries and provide options and solutions to customers, customer service staff is recommended to take the following steps, according to the general categories of retail banking service as outlined in Section 5.4.3:

Steps	Service Category			
	General Services	Counter Services	Non-Licensed Products and Services	Licensed Products and Services
1. Greet	1.1 Greeting the Customer			
2. Communicate	2.1 Effective and Emphatic Listening			
	2.2 Identify customer needs and expectations as described by customer			
	2.3 Clarify understanding			
3. Understand the Customer	3.1 For “unexpected incident		3.1 Pull up customer risk profile, personal information and financial	

	resolution”, may need to pull up customer risk profile, personal information and financial information		information	
	3.2 For “unexpected incident resolution”, may need to use fact-finding techniques (e.g. 5 Whys and Appreciation), questioning and probing to find out customer genuine needs and expectations		3.2 Use fact-finding techniques (e.g. 5 Whys and Appreciation), questioning and probing to find out customer genuine needs and expectations	
4. Offer Solution	4.1a For “unexpected incident resolution”, may need to manage customer expectations in terms of time and process requirements		4.1a Manage customer expectations in terms of time and process requirements	4.1b Manage customer expectations in terms of time and process and compliance requirements
	4.2 Resolving customer issues and offering solutions, balancing needs, expectations and feasibility			
	4.3 Offer appropriate value-added solution proactively, if appropriate			
5. Get Feedback	5.1 Question and probe for customer’s satisfaction, and answer further questions			
	5.2 Follow up if needed			

5.6 What Would You Do?

The customer is enquiring about a mutual fund which is an investment product. Assuming John has the appropriate license to provide information about mutual funds, and based on the application steps discussed in Section 5.5, the following steps can be taken by John:

Steps	What can John Do	What can John Say
1.1	Greeting the customer	“Good morning/afternoon Mr. Lau. Is there anything I can help you with today?”
2.1	<ul style="list-style-type: none"> • Effective and Emphatic Listening • Use eye contact and body language to show respect and professionalism • Observe Mr. Lau’s body language 	“Thank you Mr. Lau for your enquiry/ interest.”
2.2	<ul style="list-style-type: none"> • Identify customer needs and expectations as described by customer 	“If I understand correctly, you have read the Key Fact Statement (KFS) for this fund already and are interested in making an investment on this High Growth Emerging Market Fund”
2.3	<ul style="list-style-type: none"> • Clarify understanding. Use paraphrasing or summarizing 	
3.1	Pull up customer risk profile, personal information and financial information	<p>“Thank you for showing your interest in our investment product. In order to provide you with the best suited products and services and the highest level of investment risk protection, would you mind if I check your information in our Bank first?” (Wait for consent)</p> <p>“Thank you for your understanding, Mr. Lau. May I have your HKID card please?”</p>
3.2	Use fact-finding techniques, questioning and probing, to find out customer hidden needs and expectations	<ul style="list-style-type: none"> • “Mr. Lau, in order to help you select the suitable investment product, it is required to complete a <tool> Risk Profile Questionnaire. This questionnaire takes about 15 minutes to complete. Would you have time to complete this questionnaire today?” • After profiling, it shows that you are in the risk tolerance level of 5, which can accept leveraged investment and bear corresponding risk of capital loss in exchange for high return potential. In our bank, we have the listed investment products that are suitable for your tolerance level. Did you have a chance to understand the details about this Fund? Please allow me to go through the details with you” • “Mr. Lau, please share with me if you have any specific objectives for this investment. Is there

		any investment time horizon / specific time frame you're considering for this investment?"
4.1	Manage customer expectations in terms of time and process and compliance requirements	<ul style="list-style-type: none"> • “Mr. Lau, let me explain all the details about this Fund to you clearly and make a record for our conversation to protect your interests according to our bank regulations. It may take an hour to complete all necessary procedures. Do you have time now to complete the process?” • “Thank you Mr. Lau for your time. Today we have completed the transaction. Next, we will pass the document to XX. You are expected to receive confirmation paper after 7 working days by mail.”
4.2	Resolving customer issues and offering solutions, balancing needs, expectations and feasibility	<ul style="list-style-type: none"> • “Mr. Lau, in general, mutual funds with a risk rating of 5 are most suitable for customers with a long investment horizon, perhaps as a holding within a total investment portfolio, and for investors with a higher risk appetite. We have mutual funds with different risk ratings to match different customer life stages. Would you like to know more about how different funds and their combination in a portfolio may be more suitable for different life stages?” • “Mr. Lau, do you think this Fund meets your expectations in terms of risk, and meet your investment objectives?” • “Mr. Lau, is there any area about this fund that you're not clear about? I'd be more than happy to answer any question you may have.” • “Anything else you would like to achieve in this investment?” • “Mr. Lau, would you like to consider other funds with different risk levels and different objectives, so that you can choose?”
4.3	<ul style="list-style-type: none"> • Offer appropriate value-added solution proactively, if appropriate 	<ul style="list-style-type: none"> • “Besides the investment funds, Mr. Lau, our bank offers comprehensive insurance services that may also match with your needs. How about we conduct a Financial Planning Review next time to understand your needs?”
5.1	<ul style="list-style-type: none"> • Question and probe for customer's satisfaction • Answer further questions 	<ul style="list-style-type: none"> • “Mr. Lau, I've presented to you 3 different funds, including the High Growth Emerging Market fund you initially selected, for your consideration. Is there any question you may have?” • “Are there any questions before you finalize your decision?”
5.2	Follow up if needed	<ul style="list-style-type: none"> • “Mr. Lau, as I explained before, the transaction will be completed in 7 working days.” • “Thank you for choosing our services. This is my

		name card, which shows my contact number. You can reach me any time at your convenience. I will also make regular calls to you for portfolio review purposes.”
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5.7 Suggested Learning Activities

5.7.1 Learning Activity I: Role Play - Different Categories of Enquiries

Class Participants can be organized in groups of three, one as the customer, one as the customer service staff member and one as an observer, and practice on different categories of retail banking service:

- General Services
- Counter Services
- Non-licensed Products and Services
- Licensed Products and Services

Examples of role play include:

- A customer would like to know the difference between banking in a cheque in the cheque-dropoff box vs the cash machine (**General Service**)
- A customer would like to withdraw Sterling from his HK\$ savings account for his upcoming trip to visit to a few UK boarding schools for his son (**Counter Service**)
- A customer would like to apply for a mortgage but his/her sole limited monthly income level may not be sufficient to allow him/her to apply for the mortgage amount he/she desires (**Non-Licensed Product and Service**)
- A customer would like to enquire an investment-linked insurance plan (**Licensed Product**)

5.7.2 Learning Activity II: Group Field Research - Customer Needs and Expectations

Class Participants can be organized in groups of four, and interview a total of 20 people with the following questions:

- “what is the objective of your next visit to a retail bank”
- “what are your needs out of this visit”
- “what are your expectations out of this visit”

Class participant groups can then present the following in a 10-min group presentation:

- Key findings
- Implications to the work of Customer Service Staff
- Conclusions

5.7.3 Learning Activity III: Group Assignment - Know Your Customer

Class Participants can be organized into groups of 4. Each group to investigate how each of the following areas can affect a customer's retail banking needs and expectations:

- Risk profile
- Personal information
- Financial information
- Customer life cycle

Class participant groups can then present their findings and conclusions in a 1000-word written report

5.8 Additional Learning Materials

- Improve your problem solving skills
(<https://www.youtube.com/watch?v=s1lt6pwIF1o>)
- The 5 Whys Problem-solving Method
(<https://www.youtube.com/watch?v=B-M3Y1A2KDg>)
- The Five Whys Technique; Knowledge Solutions; Asian Development Bank; 2009
(<https://www.adb.org/sites/default/files/publication/27641/five-whys-technique.pdf>)
- An introduction to 5-why
(<http://www.bulsuk.com/2009/03/5-why-finding-root-causes.html>)
- Circular concerning know-your-client and account opening procedures; Securities and Futures Commission; 2015
(<http://www.sfc.hk/edistributionWeb/gateway/EN/circular/openFile?refNo=15EC28>)
- Tailor-made learning video for this key: to be uploaded

5.9 References

- A problem-solving primer; BOMI International; 2015
(<http://fmlink.com/articles/a-problem-solving-primer/>)
- 5 Whys – Getting to the root of a problem quickly
(http://www.aircadetonline.com/flash_site/assets/pdf_files/nco_problem_solving.pdf)
- Appreciation (Situational) – Understanding the full implications of a fact
(https://www.mindtools.com/pages/article/newTMC_01.htm)

Key 6. Feedback and Complaints Handling

6.1 Intended Learning Outcomes relevant to this Key

To handle Feedback & Complaints, Customer Representatives have to meet the following performance requirements:

- Handle different types of customer enquiry to enhance customer satisfaction
 - Perform conflict-resolution to turn unsatisfactory customers into happy customers who believe the bank cares about their problem and wants to help them
- Understand methods in complaints handling
 - Understand the principles and steps in handling customers' complaints in order resolve the case independently
 - Understand the importance of complaints handling and the possible impacts on the bank
- Obtain more information about the complaints and resolve customers' grievances
 - Ask appropriate questions to obtain details of the customers' experience and why they are dissatisfied
 - Listen to customer's concerns, queries, questions or objections attentively and respect his or her right to express opposite opinions
 - Probe customers in order to understand their genuine concerns in addition to the superficial reasons of objection or complaint
 - Pacify customers' emotions by applying common steps and tactics in complaints handling
 - Offer feasible solutions to satisfy the requests of customers
 - Escalate the case to supervisors when the situations do not improve or the requests of customers requires approval from a higher rank employee
- Open, honest and flexibly to handle complaints in a professional manner
 - Take customers' complaints as opportunities to identify insufficient service areas and react positively to enhance service delivery
 - Be flexible and open to understand boarder priorities, hence to seek new and diverse views and respect others' opinions
 - Analyse and appreciate the needs of others, respond with all actions in an equitable and transparent manner

6.2 Introduction

It is important to realize that organisations that are customer-focused acknowledge customer feedback and complaints in a positive manner. Research indicates that for every complaint expressed there are over 25 unregistered complaints. Many dissatisfied customers just quietly take their business elsewhere. Therefore, it is important that organisations are truly committed to delivering superior customer service in handling complaints as a positive business initiative.

Customer complaints in banks are growing in number. They represent a golden opportunity to build stronger relationships between the two. Banks are trying to improve their response to feedback and complaints and turn them into customer loyalty and competitive advantage. Therefore, handling customer feedback and complaints in an appropriate approach is one of the

essential pillars of customer service and customer retention. It is important to understand why (the cause) and what (the problems) customers complain about in order to uphold excellent service and prevent complaints from happening in the first place.

Enquiries also make up a significant part of customer care. Similar to complaints and feedback handling, enquiries are to be handled effectively and efficiently to maximise customers' satisfaction.

6.3 One Fine Day at Work ...

It is Tuesday, 12:25 pm, a customer Mr. Li has been queuing at a counter for 20 minutes. He gets impatient. When he finally reaches the counter, he makes his complaint: “What are you doing? Can you be faster? I have been queuing here for 20 minutes. I have other urgent things to do!”

You are the teller, how would you handle this customer?

6.4 Learning Content

6.4.1 Enquiry Handling

An enquiry aims to obtain information or knowledge or to solve a problem. In customer service situations, particularly in banks, enquiry, feedback or complaint are inevitable. Customer service staff should be readily available and prepared to respond to any enquiries.

Customer enquiries provide an opportunity to collect customer information which helps improve customer service as a whole. In addition, banks may analyze the data to find out purchasing habits and improve their products and services.

6.4.1.1 Common enquiries

- i. General: product features, payment process, charges, telephone banking, internet banking.
- ii. Cards: application, promotion offers, payments, stop payment, cancellation, lost cards, finance charges.
- iii. Account: deposit and withdrawal, overdraft facility, fee and limit, fees and charges, cheque clearance process, transfer.
- iv. Loans; interest rates, repayment schedule, borrowing power calculation, loan plans.
- v. Currency; exchange rates, interest rates, remittance, transfer.
- vi. Investment: commission, product highlight, market information.

6.4.1.2 Enquiry handling

Possessing good product knowledge will facilitate customer service staff to respond to enquiries in a professional manner. Positively handled enquiries will lead to a successful and satisfactory outcome. It is important to listen carefully and respectfully, and ask a variety of open- and closed- ended questions to probe customers' needs.

A good response to enquiries includes the following features:

- Acknowledging what the customer has said
- Demonstrating willingness to help the customer
- Asking appropriate questions or phrases to encourage the customer to give more information that will in turn help identify customer needs
- Demonstrating good product knowledge to give confidence to the customer
- Be warm and friendly to make the customer feel comfortable

6.4.2 Feedback Handling

Customer feedback is the process of receiving or obtaining a customer's opinion about a business, product or service. Customer feedback can come from a number of sources, including customer interviews, support requests, general conversations with customers, etc. Dealing with customer feedback is one of the most challenging aspects of customer service staff. Customer feedback is important because it provides information with insight that can be used to improve business, products, service and/or overall customer experience. It may offer suggestions that help a business understand a problem and the way to solve it.

Why gather customer feedback? What to do with it? When is the best time to approach customers for feedback – when they buy, when they don't buy, or some other time?

Timing to approach a customer for feedback can be uncertain. If a customer is bombarded with a survey as soon as he/she walks through the door, he/she may be put off and leave. It is better to find appropriate timing to approach a customer, e.g. after making a transaction the staff member may follow-up with a simple dialogue.

6.4.2.1 Methods to collect feedback

Collecting feedback has to be easy and does not take too much time from customers in answering questions, verbally or in writing.

- **Ask Them:** The simplest way to find out customers' experience or expectation is to ask them.
- **Questionnaires and Surveys:** Getting customers to put their thoughts in writing on a questionnaire or survey is one of the most well-established feedback techniques.
- **Build Relationship:** Front-line staff should be encouraged to build strong relationships with customers so that they feel free to share how they feel about the service.

6.4.2.2 Steps in dealing with negative feedback

While feedback could be positive or neutral, there are times when feedback is negative, reflecting customers' concerns or poor experience. The following are 6 suggested steps to deal with negative feedback.

1. Pause first; Don't react.

Reacting defensively does not help analyze the comment itself. Remaining calm and composed helps deal with the feedback better. If the customer is annoyed, allow some time for him/her to cool down first before moving on further.

Always pause for a few seconds to process the feedback in mind. Sometimes the first interpretation of a comment can be wrong and reflecting after a pause helps customer service staff consider the issue from a different perspective.

2. Understand the concerns of the customers

Every feedback, whether negative or positive, comes from somewhere. Something said or done could have made the person react this way. Customer Service representative can choose to ignore the feedback, but then he/she will never know what was it that triggered the comment. This means that there is a possibility of the issue recurring in future.

Use active listening to understand where the customer is coming from, e.g.:

- What is he/she concerned about? What are the key issues?
- Why is he/she reacting this way?

Sometimes, the customer giving the feedback may not be aware of the real areas of concern. He/she might just be saying 'I don't think this is done well' or 'I don't like how you are doing this', without concrete supporting reasons. This does not mean the feedback should be dismissed, because something did trigger it. It is time to probe the customer and discover what the actual reasons are.

3. Analyse and assess if the feedback is true

Evaluate the feedback objectively and ask the following questions:

- Do you agree to the feedback?
- Is there any truth behind it, and would this be an alternate perspective you missed out originally?
- Is it something you should look into?

Sometimes it's hard to maintain an objective stance. It is helpful to seek alternate opinions from colleagues. Ask:

- a. Their overall assessment of the feedback
- b. What they think are the areas of concern
- c. If they see any truth behind

(Having these alternative viewpoints helped to maintain the objectivity.)

4. Reply to the customer

Since a customer takes his/her time to share his/her feedback, it is appropriate to take time out to give a proper reply. The following flow of reply is suggested:

- Reiterate customer's concerns, and confirm this with him/her.
- Let him/her know your point of view, whether you agree/disagree, along with concrete supporting reasons.
- Create a space for discussion and keep an open mind.
- Align/agree on the conclusions/next steps to move forward. Sometimes it is possible that there may not be any agreement. If that is the case it is important to agree with the customer to disagree.
- Thank him/her for sharing.

5. Recognize receiving negative feedback is a positive thing

While positive feedback shows that the customer wants you to become better, negative feedback also provides opportunities for improvement. No matter how well we do, there may be blind spots we do not know about. These blind spots prevent us from reaching the next stage of growth. While negative feedback may not be pleasant to receive, they give us a different perspective to consider and grow faster.

6. Learn from the feedback

Learning can be about:

- a. The feedback
- b. How you dealt with the feedback, OR
- c. Both

Regardless whether a feedback is positive or negative, process it and think about what can be learned from it.

6.4.3 Complaint Handling

6.4.3.1 Why people complain

Customer complaint is an expression of dissatisfaction with a product or service, either orally or in writing. A customer may have a genuine cause for complaints, although some complaints may be made as a result of a misunderstanding or an unreasonable expectation of a product or service.

How a customer complaint is handled will affect the overall level of customer satisfaction and may affect long-term customer loyalty and retention. It is important for organizations to have clear guidelines or procedures for dealing promptly with any customer complaints, to come to a fair settlement, and to explain the reasons for what may be perceived as a negative act or response.

If a complaint or grievance is not addressed in a satisfactory manner, the customer may lodge the complaint with a third party such as "Consumer Council" or "Hong Kong Monetary Authority". This is definitely not what a bank would like to see happen.

6.4.3.2 The Chain effect

"I will tell others if I am not satisfied with the service because I am not happy, it bothers me."



According to a survey on complaints conducted in the US:

- 96% of dissatisfied customers will not tell you how they feel
- 90% of dissatisfied customers will never return
- Each dissatisfied customer will tell at least 9 people their bad experience with your company

6.4.3.3 Complaint is a Gift

However, the survey also revealed that:

- 7 out of 10 complainants will return if their complaints are resolved satisfactorily
- Out of the 10 complainants, 95% will return if their complaints are settled immediately
- Each complainant will tell an average of 5 people his/her good experience with your company, products and service if his/her complaint is handled

Complaints are the greatest source of learning. They show where failure occurs and where and how customer service can be improved. No feedback or complaints from customers regarding performance is not necessarily good news.

6.4.3.4 Causes of common complaints

In the context of retail banking, the following are possible causes of complaints:

Causes	Examples of the problems
Poor customer service	Long queuing time, rude manner, not listening, unpleasant tone and volume of voice and expressions
Errors	Mistakes made by someone due to miscommunication, misinterpretations, carelessness, technical malfunction, etc.
Not keeping promises	Expectation discrepancy

Unclear or misleading information	Hidden costs, charges and fees not explained clearly
Delay in solving issues	Issues not resolved timely
Inaccessibility	Unable to reach a contact person

6.4.3.5 Steps and skills in complaint handling

The following are suggested steps and skills needed to handle customer complaints:

Steps	Skills
1. Provide customers with the opportunity to complain –	<ul style="list-style-type: none"> i. Pause first, don't react ii. Take the complaint <ul style="list-style-type: none"> - Acknowledge the complaint - Be respectful, positive and helpful - Respond in accordance with the bank's guidelines, policies & procedures - Use sincere facial expressions and body language
2. Give customers full and undivided attention	<ul style="list-style-type: none"> i. Listen respectfully ii. Clarify by using effective listening and questioning & probing techniques to find out what happened <ul style="list-style-type: none"> - Listen with heart to understand the issues - Ask questions to clarify - Use probing questions to dig out details
3. Understand what the concerns are and evaluate the concerns objectively	<ul style="list-style-type: none"> i. Think in customer's shoes, use empathy <ul style="list-style-type: none"> - Use empathetic statements and tone - Empathize with the situation ii. Acknowledge customer's needs iii. Find out details of the concerns iv. Analyze objectively to determine the core of the issue
4. Agree that a problem exists, never argue	<ul style="list-style-type: none"> i. Apologize for the inconvenience ii. Solve the concern, do not argue. The customer needs to feel that you are on his or her side iii. Find out how the customer wants the issue resolved
5. Confirm the concerns	<ul style="list-style-type: none"> i. Become a partner with the customer in solving the problem ii. Get agreement from customer <ul style="list-style-type: none"> - Identify points of agreement - Summarize the agreement
6. Align/ agree on the conclusions/ next steps to move forward	<ul style="list-style-type: none"> i. Suggest solutions, be flexible within your scope of authority <ul style="list-style-type: none"> - Explain pros and cons - Provide alternatives with explanations ii. Get agreement from customer <ul style="list-style-type: none"> - Identify points of agreement - Summarize the agreement
7. Thank the customer for bringing the complaints to your attention	<ul style="list-style-type: none"> i. Take action immediately <ul style="list-style-type: none"> - Thank customer for reporting the case

8. Follow through until the problem is ultimately resolved	<ul style="list-style-type: none"> i. Assure results and efforts ii. Give timely update to customer iii. Check customer's level of satisfaction <ul style="list-style-type: none"> - arrange follow-up iv. Report the case to management in line with bank's procedures
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6.4.3.6 Words of caution in complaint handling

- i. Know what not to say to the customer. Some phrases will just anger the customer more and are not particularly useful in resolving complaints, e.g.:

- "According to our policy..."

When mistakes happen, customers do not want to hear about bank policies and regulations. Policies should not be used as excuses for making mistakes.

- ii. Do not transfer the case to upper level when it can be handled within your command. If passing it on to an upper level, not only you are adding fuel to the fire by forcing the customer to repeat the problem, but you are also showing a lack of competence in your role as a customer service staff member. If the transfer needs to be done, do it before the customer has fully explained the problem. Make sure to also explain why you are transferring the case. For example, you may need a more experienced colleague to resolve the problem.
- iii. Don't take it personally. Customer complaints are a simple truth of any retail business or customer service industry and that they occur regularly even for the most well-run and successful banks. Keep in mind that every complaint can be an opportunity for improvement.
- iv. Complaints must be taken care of promptly, impartially and positively. If a problem is resolved quickly, customer loyalty will likely follow.
- v. The first check of effectiveness of a complaint handling process is its compliance to the Complaint Handling Procedures by HKMA, followed by the measures taken by the bank to enforce its complaint handling function. The complaint handling process does not end at providing final reply to customer. The second stage of complaint handling process starts when complaints are analyzed followed by identification and rectification of issues. Banks are required to put in place a complaint handling policy and detailed procedures to deal with complaints for persistency and accountability.

6.4.4 Conflict Resolution

Conflict arises when two parties disagree on an issue that pressurises their respective goals, values or needs. In banks, conflict and complaints are part of daily work life. When handled in a respectful and positive way, conflict provides an opportunity for growth, prevention of unnecessary future conflicts.

Conflicts can arise for many different reasons. Some examples of conflicts in retail banking include:

Source of Conflict	Reasons
Angry individuals, e.g. customers	Some people may not be able to control temper. Anything against their wish could bring about dispute or conflict.
Different culture	Local and foreign cultural difference.
Different values	Prioritization of important or urgent tasks, fairness, honesty etc...
Discrimination	Different ethnic groups, disabilities or age.
Inability to ask for what one needs	Customers may not know how to ask what they want. They may not be sure if there is such product or service in the bank they walk into; for example Safe Deposit Box, Overseas Company Search.
Lack of respect	Lack of politeness and sincerity towards customers.
Miscommunication	Language or accent difference, assumption, misinterpretation.
Self-Image (ego)	Some people may want to be given special attention or treated.
Time constraints	Long queue time; book in advance for some foreign currency exchange.
Unclear or undefined instructions	Extent of explanation of terms and conditions, fees and charges.
Unfair treatment	Customers are treated differently by their appearance, their accents, their behaviours or manners.
Unknown policies	Customers may not know the bank's nor the governing authorities' regulations and policies
Unknown procedures	Not clear about the working procedures or the rules set out in the bank.

Successful conflict resolution depends on the ability of customer service staff to:

- Manage stress while remaining alert and calm. By staying calm, customer service staff can accurately read and interpret verbal and nonverbal communication.
- Control emotions and behaviour.
- When the emotion is in control, customer service staff can communicate with the customer effectively.
- Pay attention to the feelings being expressed as well as the spoken words of the customer.
- Be aware of and respect differences. By avoiding disrespectful words and actions, the problem can be resolved faster.

The following are suggested steps and skills in conflict resolution:

Steps	Skills
1. Identify the conflict	<ul style="list-style-type: none"> • Listen without interrupting • Focus on the issue • Understand the position of customer • Allow time for customer to express views • Ask questions and answer tactfully
2. Identify who are involved	<ul style="list-style-type: none"> • Do not include anyone not involved • Deal with the problem, not the person • Accept & respect that opinions may differ
3. Brainstorm possible solutions	<ul style="list-style-type: none"> • List out all the ideas • Do not jump to conclusion or make assumptions • Identify the goal - what to accomplish • Stay positive and keep an open mind
4. Rank the solutions in order of preference	<ul style="list-style-type: none"> • Put each solution in order of preference • Work towards a solution with at least some of the customer needs are met
5. Decide on a solution, Compromise if necessary	<ul style="list-style-type: none"> • Negotiate a solution that is “most fair” to all parties • If no possible solutions, seek a compromise

6.4.5 How to keep difficult situations from escalating

When conflict escalates, it is important for customer service staff to reduce tension of the conflict.

The list below suggests some factors that increase or reduce tensions, with related skills:

Tension Increasing Factors	Tension Reducing Factors
Aggressive Body Language (Disapproval frown, clenched fists, arms thrust)	Neutral Body Language (Open arms and hands, stand or sit straight)
Raised Tone of Voice (High pitch, angry tone)	Calm Tone of Voice (Speak audibly, clearly and slowly)
Accusatory Statements (Obviously, you overlooked! You paid no attention when I spoke!)	Using “I” statements (I’m happy and ready to help. I’m with you, please continue.)
Blaming Statements (You told me to do that! You were holding up the case!)	Acknowledging Feelings (I understand how annoying it is to see this kind of error.)
Threats of Formal Action (I want to speak to your manager! Your supervisor should know better than you do. Ask him/her to talk to me!)	Asking for Suggested Solutions (How does this suggestion sound to you? What would be your preference?)
Personal Attacks or Insults (I can tell you are from a poor background! You have no brain, you only follow the rules!)	Positive talk (I appreciate your comments. It helps me to see your case much clearer.)

6.4.5.1 Conflict Management Processes

It is helpful to have a process in mind for managing conflicts. Two conflict management processes (with examples) are suggested below.

6.4.5.2 Immediate, on-the-spot approach

The situation (example)	The approach
A customer is angry about a charge that he was not informed.	<p>1. Stop and Think</p> <ul style="list-style-type: none"> - Identify your goal in the conflict. What do you want to achieve? <ul style="list-style-type: none"> • Pacify the angry customer, invite the customer to take a seat in a quiet room, offer a cup of tea or coffee, acknowledge the issue. • Fulfil as much as possible the customer's expectation. - Think and decide how you are going to respond and what will most likely help you achieve your goal? <ul style="list-style-type: none"> • Compose yourself, both physically and mentally. Be patient and listen attentively. Speak in a soft yet assertive tone.
The customer continues complaining that he didn't realise the debit entry until he received the bank statement.	<p>2. Engage in Supportive Communication</p> <ul style="list-style-type: none"> - Express empathetically <ul style="list-style-type: none"> • "I'm sorry to hear that. There must be miscommunication." • "I can understand why you are so upset." - Use verbal and non-verbal language that does not escalate the conflict. <ul style="list-style-type: none"> • Do not cross arms in front of the chest, or lean against the wall. - Acknowledge customer's standpoints <ul style="list-style-type: none"> • Do not interrupt and allow the customer to vent until he finishes.
When the customer finishes.	<p>3. Agree on a Solution</p> <ul style="list-style-type: none"> - Quickly identify potential options for resolving the conflict. <ul style="list-style-type: none"> • "After listening to what you have just said, it is a negligence on our side. Please accept my apology." - Be specific about the terms of the agreement <ul style="list-style-type: none"> • "The charge we debited from your account will be reversed today." • "We will also make up for the interest we charged."
The customer accepts the solution.	<p>4. End on a positive note</p> <ul style="list-style-type: none"> - Maintain good and long-term relationship with customer. <ul style="list-style-type: none"> • "On behalf of the bank, thank you for your comments. This will certainly help us do better in future."

6.4.6 Emotion Management

According to the book, “Discovering Psychology”, “An emotion is a complex psychological state that involves three distinct components: a subjective experience, a physiological response, and a behavioural or expressive response.”

Subjective Experience	Physiological Response	Behavioral Response
Angry, sad or happy	Sweating palms, racing heartbeat, or rapid breathing	A smile implies happiness or pleasure or a frown implies sadness or displeasure

6.4.6.1 What is emotion quotient (EQ)?

Emotional quotient is the ability to identify and manage own emotions and the emotions of others. It is generally said to include 3 skills: emotional awareness; the ability to harness emotions and apply them to tasks like thinking and problem solving; and the ability to manage emotions, which includes regulating own emotions and cheering up or calming down other people. (Quote from “Psychology Today”)

6.4.6.2 Steps to manage emotion

- Take a moment to think - You can immediately become extremely emotional when something sparks your emotional impulses. If you react immediately, you may regret what you say or do. Give yourself up to 5 minutes of thinking time. Take a walk, keep yourself busy, but whatever you do, don't respond until you can think rationally and without bias. Only then should you respond.
- Clarify before action or response - It is common that you misunderstand others' point of view. Before taking the next step, make sure you clarify the point of view. If need be, repeat what the other person just said. This ensures you understand the comment and gives your colleague or customer the opportunity to clarify any miscommunication.
- Take accountability - hold yourself accountable for the way you treat others. Despite your best intentions this will happen. Apologize immediately to the person whom you may have hurt.

In a retail bank, in order to provide excellent customer service, emotional quotient or emotional intelligence and customer service is comparable to arrow and bow. Dealing with angry customers can be a real test of emotional intelligence. It plays a critical role in the interactions between the customer and the staff member, and can make a difference in whether the customer decides to stay with the bank or leave.

People with high EQ are better able to stay calm in a variety of situations, even when facing angry customers. They are better able to empathize with the customer, understanding their needs and how to best address their requirements, hence, allowing for successful customer interaction.

Consider this, a customer comes to the bank and complains that a counter staff member did not pay attention to his order or the denomination of cash given to him is wrong. If the staff member does not have the awareness of own emotion, the situation would be intense.

High EQ is a powerful way to handle difficult customers and prevent tough situations from aggravating.

6.4.7 Regulatory requirements on complaint handling

The complaints handling and management process has a regulatory component. Over the years, a number of government and industry organizations, e.g. Hong Kong Monetary Authority (HKMA), The Securities and Futures Commission (SFC), Independent Insurance Authority (IIA), Hong Kong Association of Banks (HKAB), etc. have devised and updated guidelines regularly to help banks and customers resolve complaints.

For example, a Supervisory Policy Manual on Complaint Handling Procedures under HKMA came into full effect on 30th June 2002 (please refer to Section 9, References). The purpose is to provide guidance on procedures to handle complaints in connection with the provision of banking or other financial services to personal and small business customers. In the manual key elements on customer complaint handling procedures were pioneered. Banks may develop own internal guidelines for customer complaint handling accordingly. The following gives a glimpse of the coverage of the Procedures:

1. Introduction
2. Internal complaint handling procedures: key elements
 - 2.1 General principles
 - 2.2 Policies and procedures
 - 2.3 Accessibility
 - 2.4 Confidentiality
 - 2.5 Independence and authority in handling complaints
 - 2.6 Resources and staff training
 - 2.7 Monitoring and audit
 - 2.8 Management review
3. Time limits for dealing with complaints
4. Record keeping
5. Cooperation with the HKMA and other complaint handling organizations
6. Exemption

6.4.8 Bank practices on complaint handling

Complaints handling has become an integral part of business in banking, both from a regulatory perspective and a customer service standpoint. Banks usually set their internal Customer Complaint Handling Procedures higher than those stipulated by regulatory bodies to ensure impartial, effective and win-win resolutions.

Simply stated, complaints handling is the formal process of recording and resolving a customer complaint. Other parts of the customer complaint handling strategy involve conducting customer satisfaction surveys, along with mystery shoppers and market research initiatives, in an effort to establish long term customer relationship.

All banks have formal complaints-handling practices in place. The practice is that banks encourage customers to deal with issues within their respective branch or office, or the business unit in which the problem originated. The bank's goal is to resolve these complaints at the involved level. When this is unsuccessful, however, other options exist.

For example, most banks have independent complaint handling unit that customers may like to turn to. This internal complaint handling unit and staff record the details of all complaints and act as an independent mediator in resolving different cases.

If a customer has lodged a complaint with a bank's complaint handling unit, yet is still not satisfied with the outcome, the customer can take the complaint to upper or senior levels. Usually, these may involve serious faults or large sums of fund.

On a periodic basis, the unit reports to the senior management, board of directors and chief executive officer on complaints handled by the branch or office where appropriate.

The following are some suggested practices for reference:

Classify Customer Complaints	Record individual complaints, nature of complaints, product or service involved, then classify the cases. Complaints that have to do with regulated laws, or internal bank policies and procedures, are classified separately from customer service issues.
Analyze, Evaluate & Report Trends	After complaints are classified, the data are analysed, evaluated and reported on a regular basis. The goal is to identify subject matters or trends, e.g. those involving regulatory issues vs those that help improve customer satisfactions. Many banks' internal complaint handling units report to the management, CEOs or board of directors, to ensure that complaints handling receives senior levels' attention.
Take Management Action	With issues identified and complaints resolved, actions must be taken to improve service delivery. This may include updating customer service standards, improving communications, or providing additional training to staff on products/services. Changes should be monitored closely to ensure actions result in fewer customer complaints.

Improve Complaint Process	While an internal complaints handling process may exist, it is important to know how well it is working, e.g. conduct surveys to find out whether customers view the process as accessible, easy to use, timely and fair. This will identify areas for improvement.
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6.5 Application

Case 1:

Mr. Li has a savings account, which has no transactions for more than 26 months. When he realized his account has been frozen, he was furious as he received no notice from the bank. Besides, he still has HK\$65,000 in the account. He went to the bank firing at the Relationship Manager.

The following illustrates the steps and skills in handling Mr. Li's case:

The situation	The Bank's action
Mr. Li's savings account has no transactions for nearly 26 months.	1. To update customer information, the bank sent Mr. Li a letter, with Information Update Form, 3 months ago.
Mr. Li ignored the letter, taking it as a routine information update.	2. The bank received no reply from Mr. Li. Then the bank called Mr. Li a few times. But Mr. Li did not answer the calls.
Mr. Li did not answer the calls because the number displayed starts with "3", and he thought the calls were from telemarketers or tele-survey.	3. The bank could not reach Mr. Li, so the bank classified his savings account inactive. The bank called Mr. Li once in a while but still failed to reach Mr. Li.
One day, he went to the bank to deposit a cheque in that savings account only to find the savings account had been dormant.	4. In the bank's guidelines, an account becomes dormant if a customer does not initiate transactions such as withdrawal of cash or automated teller machine (ATM), payment by cheque, transfer of funds through Internet banking, phone banking or ATMs for 24 months.
Mr. Li was furious. He did not give any verbal or written instruction to close his account. He showed up at the bank and demanded to see the manager.	5. John, an Account Manager greets Mr. Li. "Good morning Mr. Li, please take a seat. What can I do for you?"
Mr. Li showed John his bank book on which the balance of HK\$65,000 was shown as the last transaction, 26 months ago.	John looks at the bank book, he asks, "Mr. Li, can I have your HKID card? Ah, you have not used this savings account for more than 2 years."
Mr. Li was still in rage because he could not believe with a sum in the	John asks, "Mr. Li, do you know you have credit balance in your account and you have not made any

account, without him knowing, the account becomes dormant!	transactions for 26 months?” John asks, “Have you filled and returned a customer information update form?”
Mr. Li could not remember as it was many months ago if any form had been sent to him. Mr. Li could neither remember any calls from the bank.	John continues, “If you have not returned the form, the system of our bank tags your account as inactive if no transactions had been induced for 12 months.” “Mr. Li, a staff member from our bank called you a few times last year and record shows that you did not answer.”
Since Mr. Li has not done any deposit or withdrawal over the counter or with ATM card, and he did not return the form, his savings account thus becomes dormant.	John said, “I’m sorry Mr. Li that your account has been blocked. We could not reach you for some time, I’m afraid you will have to sign a form to reactivate your account.”
Mr. Li now worries that the balance in the account would be frozen.	John affirms, “Mr. Li, your balance is still in the account. We need your signature to re-activate the account. It will take about a week to reactivate. Are you okay with this?”
Upon hearing that he has to wait for a week to have his savings account reactivated, Mr. Li was not pleased!	John further explained in a calm and polite tone, “Mr. Li, do you have any other accounts with us? If you do, and if you don’t want to keep the savings account, we can transfer the balance to your other account, then close your savings account. What do you think?”
Knowing that the balance will be transferred in full to his other active account, Mr. Li is relaxed.	John helps Mr. Li to complete all necessary procedures to transfer the balance and close his savings account.
Mr. Li is happy to have the assistance of John to settle his case.	John is pleased to help Mr. Li and see that Mr. Li is satisfied with the arrangement.

Case 2:

Mr. Wong did a swift transfer to Singapore on Friday around 3:30 pm. He called his bank on Monday late afternoon as he wondered and worried that the money was debited out of his HK dollar account on Friday. He wanted to know if the money had been received by the beneficiary. Upon trying to phone Foreign Exchange Department, he was greeted by a recorded message, “We value your call, our lines are now busy, we will answer your call as soon as possible.” (20 times)

Mr. Wong was upset, first thing Tuesday morning, he came to the bank and complained.

What the customer did and hoped to get	Relationship Manager’s action	Conflict resolution fundamentals
Phone enquiry about the situation of the fund transferred to Singapore.	Mr. Wong was put on hold. A standard answer, did not give Mr. Wong a reply that he wanted. Thus triggers Mr. Wong’s discontent.	

Went to the bank in person. Demanded to see the manager and lodge his complaint.	John, a Relationship Manager came in. He acknowledged the complaint, “Good morning Mr. Wong. Please take a seat. May I know the details of what happened?” John listened to Mr. Wong attentively. He apologised for the limitation of the programmed system. “Mr. Wong, I’m sorry about what happened to you. I fully understand your frustration and your time is precious. I must thank you for coming to our bank. I hope you understand, technology can only perform certain programmed responses. Please accept my apology.”	Accessibility of complaints
Mr. Wong was concerned and dismayed why the fund took so long.	John gathered all the information, details of the transfer (date, Singapore bank information, amount etc...), verified the transactions on the terminal. “Mr. Wong, let me immediately check the status. It will take me about 5 to 10 minutes. May I have your HKID card please?”	Listen and fact gathering
Mr. Wong became less anxious.	To ascertain the information, John keyed in what was given to him by Mr. Wong. John explained to his customer, “Mr. Wong, tracking wire transfer prevents it from getting lost and helps pinpoint the transfer time.”	Assess and validate the information
Mr. Wong was relieved.	In about 5 minutes, John said, “Mr. Wong, we debited from your account on Friday, though we carried out your instruction Friday evening. You see, the cut-off time to Singapore was 3 pm. Saturday is not a working day. Besides, Singapore is a currency controlled country, it takes about 2 to 3 working days to process the transaction.”	Tackle the problem Communicate clearly
Mr. Wong was pleased with John’s answer and his assistance.	John looked at the monitor and in about 5 minutes, he told Mr. Wong, “Your fund has arrived at the receiving bank. You may like to confirm with your beneficiary.”	Deliver promise
Mr. Wong was happy with what John had done. He had his concern settled satisfactorily.	In order to extend courtesy and respect to his customer, John said, “Mr. Wong, I hope you can relax now. Is there anything else I can do for you? Allow me to walk you out. Have a good day, Mr. Wong.”	Look for interest and focus on future

Note: refer to individual bank’s internal complaint handling guidelines and policies. Consult internal complaint handling unit when it comes to sensitive issues.

6.6 What Would You Do?

It is Tuesday, 12:25 pm, a customer Mr. Li has been queuing at a counter for 20 minutes. He gets impatient. When he comes to the counter, he made his complaint: “What are you doing? Can you be faster? I have been queuing here for 20 minutes. I have other things to do!”

You are the teller, how would you handle this customer?

Suggested ways of handling:

Verbal response	Complementary to verbal response
“Mr. Li, I apologise for keeping you waiting. Business is very busy during this period of time. I guarantee you I will speed up your transactions.”	(a) Address the customer by the last name (b) Apologise to defuse the emotion of the customer (c) Speak in a sincere tone
<i>Mr. Li, “You should know it is busy. Why don’t you have more staff on duty?”</i>	When the customer is speaking, smile, nod when necessary.
“You see, it so happened that some of our staff are having lunch break. We have to make sure that we have to handle all transactions with care and accuracy. If we are not focused and make errors, it will take even longer time.”	Give facts and sound reason to pacify the customer.
“I appreciate your patience. Here you are Mr. Li, the 25 cheques you deposited, total amount HK\$304,823.50. This is the transfer slip. Thank you very much Mr. Li, I wish you a very nice day.”	Show appreciation. Thank the customer and recap clearly the details of transactions. Keep a friendly smile at all time.

6.7 Suggested Learning Activities

6.7.1 Learning Activity I – Formulate your own “Service Excellence Model”

Banks have their own service excellence pledge or motto. For example: CUSTOMER can be the acronym for:

C=Communication
U=Undivided attention
S=Sensitivity
T=Timeliness
O=Observation
M=Manner
E=Ethics
R=Respect



Participants put in groups and discuss their motto using the word “COMPLAINT”

6.7.2 Learning Activity II: Role Play

Customer service representative and customer on various complaints and write down the dialogue

6.7.3 Learning Activity III: Case Studies

In an effort to improve service, ABC Bank installed new ATMs, designed to cut the customers' queuing time and simplify the over-the-counter functional processes. However, the machines were only a few months old when Mr. Li, a long-term customer, sent an angry letter complaining that the new machines "swallowed" his ATM card a few times already. As a result, he could not transfer funds to his current account to cover his rental payments. Mr. Li's letter described his bad experience with the newly installed ATM, the poor complaint-handling process and demanded compensation and an apology.

To respond to the complaint, Mr. Wong, the Branch Manager, sent the letter to John, the customer complaint officer, asking for more information. The answer came back from John. He explained that the new ATMs were more efficient and faster because of sensitive touch, and suggested that some customers may not be worth keeping. Is the customer always right? Where should a bank draw the line on compensation and service? What is the best way to handle cases of complaining customers?

Some thoughts over the above case:

- What is the core of the issue?
- What are the areas that need attention?
- Is Mr. Li using the new ATMs properly?
- Is John doing the right thing?
- How would you assess if a customer is worth keeping?
- How can the situation be improved?

An activity – "Why do customers complain?"

- Encourage participants to consider the question "Why do customers complain?"
- Focus on generic issues, encourage participants to put themselves in customer's shoes.
- Highlight the 4 main categories of complaints and consider real examples from participants' banks, fitting into these 4 categories
- When the list of examples is complete, form the participants into groups.
- Ask the groups to discuss the underlying reasons for these complaints. Are they the tip of an iceberg?
- Then ask the participants to consider "Why don't customers complain?" Majority of customers don't actually complain but they have good reason to complain.
- How do banks encourage the "silent majority to tell the banks when things have gone wrong.
- Final part of the activity, invite participants to focus on their own real examples. Participants are considering what "people" or "operational" factors are involved, and discuss in their own groups.

6.8 Additional Learning Materials

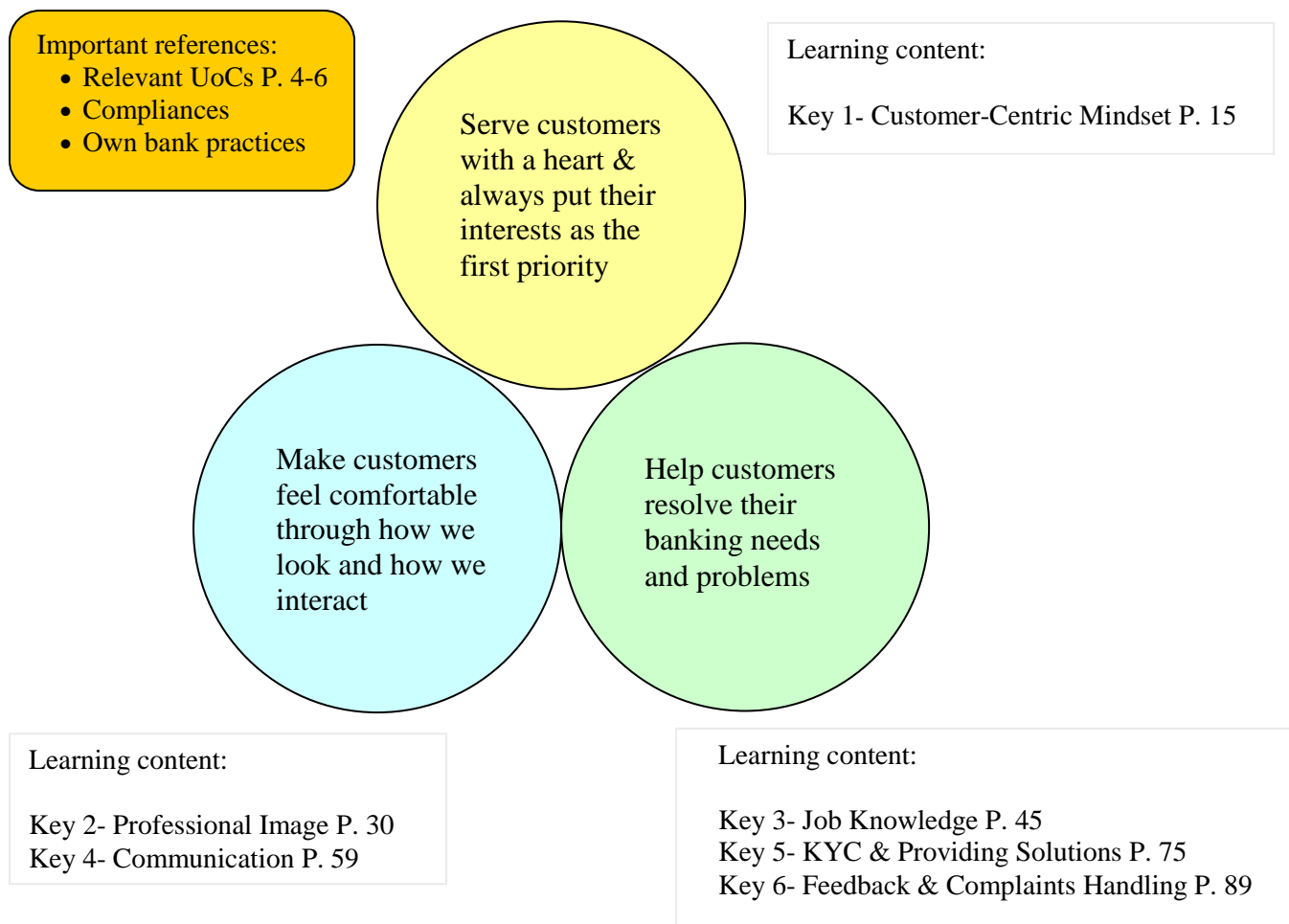
- YouTube: LAST and expression handling complaints (<https://www.youtube.com/watch?v=dnPMqQnt8WY>)
- YouTube: Customer Service vs Customer Experience (https://www.youtube.com/watch?v=bL_D-qyva0c)
- In Mandarin, call centre customer service (<https://www.youtube.com/watch?v=cNtOjqro964>)
- Extra mile service (<https://www.youtube.com/watch?v=CimE0B4siJk>)
- Tailor-made learning video for this key: to be uploaded

6.9 References

- HKMA - Complaints about Banks (<http://www.hkma.gov.hk/eng/key-functions/banking-stability/complaints-about-banks.shtml>)
- HKMA - Banks' Contact Persons for Handling Customer Complaints (http://www.hkma.gov.hk/media/eng/doc/other-information/Banks_contact_persons.pdf)
- The Office of The Ombudsman - Complaint Handling Flowchart (http://www.ombudsman.hk/en-us/handling_of_complaints/complaint_handling_flow_chart.html)

Summary of the Keys

Critical Tasks in Customer Service Delivery in Retail Banking



G. Assessment Guide

1. Course Intended Learning Outcomes

As outlined in Chapter D, the overall intended learning outcomes are derived around the 6 Keys. At completion of training developed from this training package, participants are expected to be able to:

Key 1 – Customer-centric Mindset

Comprehend and synthesize the essence of service excellence and a customer-centric mindset, and apply them at work in order to satisfy and exceed customers' expectations

Key 2 – Professional Image

Understand the key elements constituting to a professional image, and demonstrate an all-rounded professional image expected of by customers

Key 3 – Job Knowledge

Understand the key requirements of the job as customer service in order to provide service to customers competently

Key 4 – Communication

Comprehend the essential elements in effective communication with customers, and apply them at work in order to meet and exceed customers' needs and expectations

Key 5 – Know-your-customer and Providing Solutions

Master the skills in asking, analyzing and evaluating in order to understand customers' genuine needs and expectations and provide the best solutions

Key 6 – Feedback and Complaints Handling

Understand the nature of customer feedback and complaints, demonstrate effective skills and techniques and handle them, and apply them effectively at work

2. Assessment Activities and Tools

Three assessments are recommended for this training course as follows:

Assessment Methods	% Contribution to Course Assessment	Course Intended Learning Outcomes					
		Key 1	Key 2	Key 3	Key 4	Key 5	Key 6
Role Play and Simulation 1	25%	X	X	X			
Role Play and Simulation 2	25%				X	X	X
Final Exam (2-hour)	50%	X	X	X	X	X	X

2.1 Role Play and Simulation Assessment

The role play and simulation assessment is recommended to involve the following elements:

- An assessor will prepare in advance different background scenarios for the participants. Such background scenarios are best sourced from real-life incidents and cases in a retail bank. A sample of background scenario is provided in Section 4 below
- Each participant will be the customer service staff in the role play and simulation assessment. Two actors (teaching assistants or tutors) will take turns to be the customer

- Each participant will be given 15 minutes to go through his/her specific background scenario. Each actor will also be given 15 minutes to go through the background scenario
- Each participant will enter into a room with the actor and the assessor already inside
- Each role play and simulation will be about 15 minutes, and will be video-recorded

The assessor will grade the performance of the participant according to a pre-set grading sheet. A sample assessment rubric and marking sheet is provided in Section 4 below

2.2 Final Examination

The final examination is recommended to involve the following parts. A sample of a final examination paper is included in Section 5.

- Short Questions (20%) – 5 questions focusing on assessing the participant’s knowledge, understanding and comprehension of training course materials
- Long Questions (40%) – 4 questions focusing on assessing the participant’s analysis, evaluation and application of training course materials
- Case Analysis (40%) – 1 case with 4 questions focusing on assessing the participant’s analysis, synthesis, evaluation and application of training course materials

It is recommended that the passing mark for the final exam to be set at 50%.

3. Grading and Passing Criteria

The recommended grading criteria for all assessments are:

Grade	Mark Range	Description	Elaboration
A	80 – 100	Outstanding	The participant’s work is outstanding. It exceeds the intended subject learning outcomes in nearly all regards.
B	65 – 79	Good	The participant’s work is good. It exceeds the intended subject learning outcomes in some regards.
C	50 – 64	Satisfactory	The participant’s work is satisfactory. It largely meets the intended subject learning outcomes.
F	49 or Below	Inadequate	The participant’s work is inadequate. It fails to meet many of the intended subject learning outcomes.

In order to pass this course, it is recommended that participants must:

- Pass in Role Play and Simulation 1, AND
- Pass in Role Play and Simulation 2, AND
- Pass the Final Examination.

Training Providers may exercise their discretion in granting permissions for re-assessment (e.g., following a participant’s marginal fail or a participant’s absenteeism from an assessment) based on particular circumstances with particular participants.

4. Sample Role Play and Simulation Assessment

4.1 Sample Background Scenario for Role Play and Simulation 1

The customer is self-employed and therefore has no regular income. The customer’s HK\$ bank account balance has been pretty much flat over the past years. The customer has an investment account with the bank and has been holding the same few mutual funds for over a year. The

customer also has some foreign currency deposits with the bank but again little or no transactions for over a year.

The customer is asking to see the customer service staff wanting to apply for a personal loan, and appears to be in a rush.

4.2 Assessment Rubric and Sample Marking Sheet for Role Play and Simulation 1

		Outstanding	Good	Satisfactory	Inadequate
Key 1 – Customer-centric Mindset (40%)	Participant's Mark				
	Mark Range	32 – 40	26 – 31	20 – 25	19 or Below
	Assessor's Comments				
	Assessment Rubric	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> • prompt and accurate answering of all questions from customer, proactive explaining on processing time line to manage customer expectation • empathic listening, proactive, courteous and professional and courteous probing and questioning to clarify customer's requests and uncover genuine needs • seek feedback from customer to ensure customer's needs are all addressed and if there is further help that can be offered • overall provision of service with the customer's best interest in mind 	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> • accurate answering of all questions from customer, explaining on processing time line to check with customer expectation • attentive listening, professional probing and questioning to clarify customer's requests and uncover genuine needs • seek feedback from customer to ensure customer's needs are all addressed • overall provision of service with the customer's best interest in mind 	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> • accurate answering of all questions from customer, explaining on processing time line to check with customer expectation • satisfactory listening, adequate probing, questioning to clarify customer's requests and uncover genuine needs • seek feedback from customer to ensure customer's needs are all addressed 	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> • inaccurate answering of questions from customer, no or inaccurate explaining on processing time line • inadequate listening, or no clarifying of the customer's requests, or no uncovering of genuine needs • no seeking of feedback from customer to ensure customer's needs are all addressed • overall provision of service without the customer's best interest in mind

Key 2 – Professional Image (30%)	Participant's Mark				
	Mark Range	24 – 30	20 – 23	15 – 19	14 or Below
	Assessor's Comments				
	Assessment Rubric	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> grooming and appearance which exceed the bank's requirements professional, caring and respectful body language, facial expression and business etiquette (in greeting, handshaking, presenting business card, eye contact, during meeting, saying goodbye) caring and respectful social conversation at appropriate moments during the meeting with customer 	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> grooming and appearance which meet the bank's requirements professional and respectful body language, facial expression and business etiquette (in greeting, handshaking, presenting business card, eye contact, during meeting, saying goodbye) respectful social conversation during the meeting with customer 	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> grooming and appearance which meet the bank's requirements professional body language, facial expression and business etiquette (in greeting, handshaking, presenting business card, eye contact, during meeting, saying goodbye) 	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> grooming or appearance which does not meet the bank's requirements inappropriate body language, facial expression or business etiquette (in greeting, handshaking, presenting business card, eye contact, during meeting, saying goodbye) inappropriate social conversation during the meeting with customer
Key 3 – Job Knowledge (30%)	Participant's Mark				
	Mark Range	24 – 30	20 – 23	15 – 19	14 or Below
	Assessor's Comments				
	Assessment Rubric	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> thorough understanding of the whole operation and process that need to go through regarding the range of products being enquired thorough awareness, understanding and complying with applicable and relevant internal and external compliance and code of ethics requirements thorough and comprehensive understanding of 	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> thorough understanding of the whole operation and process that need to go through regarding the specific product being enquired good awareness, understanding and complying with applicable and relevant internal and external compliance and code of ethics requirements thorough understanding of the specific product the 	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> satisfactory understanding of the whole operation and process that need to go through regarding the specific product being enquired satisfactory awareness, understanding and complying with applicable and relevant internal and external compliance and code of ethics requirements satisfactory understanding of the specific 	<p>The participant demonstrated:</p> <ul style="list-style-type: none"> inadequate understanding of the operation and process that need to go through regarding the specific product being enquired inadequate awareness, understanding or complying with applicable and relevant internal and external compliance and code of ethics requirements inadequate understanding of the specific product the

		the range of products the customer is enquiring	customer is enquiring	product the customer is enquiring	customer is enquiring
Total (100%)	Participant's Mark				
	Mark Range	80 – 100	65 – 79	50 – 64	49 or Below
	Assessor's Comments				
	Assessment Rubric	The participant's overall performance in this role play and simulation was outstanding. It exceeds the intended learning outcomes of the keys involved in nearly all regards	The participant's overall performance in this role play and simulation was good. It exceeds the intended learning outcomes of the keys involved in some regards.	The participant's overall performance in this role play and simulation was satisfactory. It meets the intended learning outcomes of the keys involved	The participant's overall performance in this role play and simulation was inadequate. It fails to meet many of the intended learning outcomes of the keys involved

5. Sample Final Examination

The following is a sample final examination. Training course instructors can refer to this sample to set up the specific final examination paper for their courses. Training course participants can also refer to this sample to gain some appreciation on a possible format, depth and breadth of the actual final examination to be taken.

Section A – Short Questions (20%)

Answer ALL 5 Questions

Each question carries 4 marks

- Question 1: What are the three elements of a customer-centric model? Please discuss and explain each element in the context of the retail banking environment. (4 marks)
- Question 2: Please discuss and explain how a customer service staff can portray a desired professional image through technical competence. (4 marks)
- Question 3: You are a counter service staff at a retail bank. Peter is the customer you are now serving. He would like to execute a wire transfer to an overseas payee in Australia. Give 2 examples of codes of banking practices or ethical standards that you need to be aware of in performing this transaction for Peter. Discuss your 2 examples (4 marks)
- Question 4: Why should a customer service staff care about body language during communication with a customer? Discuss and give examples of 4 different types of body language a retail bank customer service staff should be aware of at work. (4 marks)
- Question 5: What are the three general categories of information for a customer service staff to know about a particular customer? If a customer wishes to purchase an investment product, give three examples of the specific information you would need to know about this customer (4 marks)

Section B – Long Questions (40%)

Answer ALL 4 Questions

Each question carries 10 marks

Question 6: You are the customer service staff in a retail bank. John is a customer wishing to enquire about a particular mutual fund product the bank carries. How would you apply and demonstrate the different dimensions of the Service Excellence model in preparation for or during your meeting with John?
(10 marks)

Question 7: A junior customer service staff Tracy is seeking advice from you. Tracy said: “*You shared with me before that having a professional image is important in customer service and that we need to give our customers the perception that we are capable, trustworthy and committed to our work. I understand the work that I’m supposed to do, I pay attention to how I look, and I’m very much aware of how I do my job. I don’t know what I’m missing in order to project a desired professional image.*” Evaluate Tracy’s statement and how would you advise Tracy?
(10 marks)

Question 8: Mrs. Lee would like to purchase an insurance product and is trying to explain her situation and concerns to you. Apply 4 of the key elements of active listening by giving 2 examples of what you can say or do for each element, in order to demonstrate to Mary that you are actively listening to Mary’s situation and concerns.
(10 marks)

Question 9: You are having your second meeting with Simon. Simon would like to apply for a mortgage and you have already provided some basic information to him at the previous meeting. After shaking hands, Simon said: “*I now have a specific apartment in mind which my wife and I are very interested in purchasing. We need to move quickly on this.*”. You would like to ensure you provide excellent service to Simon and with his best interest in mind.

Question 9a: What are the types of enquiries about the mortgage you should address to make sure Simon has the complete information to make his decision? Discuss and give examples
(6 marks)

Question 9b: Analyse Simon’s expectations for this meeting?
(4 marks)

Section C – Case Study (40%)

Answer ALL Questions

Each question carries different marks

The Case:

Michael would like to apply for a \$200,000 personal loan to fund his significant purchase. He came in to your retail bank two weeks ago, and submitted a personal application through a junior customer service colleague of yours, Susan. You don’t know Michael personally nor as your customer.

Two days ago at work, Susan forwarded a call to you. The call was from Michael who wished to file a complaint but would like to speak to “someone more senior” first. You spent about 45 minutes on the phone with Michael. This issue was that Michael said he had applied for a personal loan of

\$200,000 and he was led to believe (by Susan) that this loan amount “should be OK”. The final approved loan amount was only \$100,000 and is therefore significantly lower than Michael’s payment obligations. Michael said he would get into contractual and emotional troubles if his short-term payment obligations were not met. Michael was blaming Susan and the bank for misrepresentation and was considering filing an official complaint for damages.

Upon going through Michael’s loan application documentation bearing Michael’s original signature, the loan applied was indeed only \$100,000. Upon checking with Susan, Susan said she had told Michael that with his current income and credit levels, \$100,000 is the feasible amount but Susan told Michael that she would “try to apply for a high loan amount” for Michael. Susan repeatedly said she had not made any promise to Michael.

On one hand you were thinking that Michael does not have a case against the bank since Michael has his signature on the black and white loan application form on which the loan amount was indeed \$100,000. But on the other hand you recognize the importance of customer-centric mindset. You called Michael back and requested him to come to the bank tomorrow to resolve the issue. You are now doing your preparation for that meeting.

Question 10: What are the elements of a customer-centric model? How would you apply this customer-centric model on Michael’s complaint case? (7 marks)

Question 11: In addition to the facts around Michael’s complaint case, what are the different types of information you would like to know and understand about Michael so that you can analyze, work out and evaluate feasible solutions to present to him at the meeting tomorrow? Discuss and explain. (8 marks)

Question 12: What are the steps you evaluate to be effective in handling Michael’s complaint at the meeting tomorrow? Discuss and explain. (16 marks)

Question 13: In order to turn Michael from a dissatisfied customer to a satisfied customer, propose 5 things you would do tomorrow at the meeting which you believe is effective in pacifying Michael’s emotions (5 marks)

Question 14: Pacifying the customer is an important factor in preserving the professional image of the bank and your team, and so are many of the things you have also planned to do or behave at the meeting tomorrow. Based on the desired professional image model, what missing elements you should also apply tomorrow at the meeting? (4 marks)

6. Suggested Answers and Marking Scheme for Sample Final Examination

The following is a set of suggested answers and the suggested marking scheme for the sample final examination in the previous section. Training course instructors can refer to this to set up the specific final examination marking scheme for their courses. Training course participants can also refer to this to gain some appreciation on the suggested depth and breadth of answers for the sample final examination in the previous section.

Section A – Short Questions (20%)

Answer ALL 5 Questions

Each question carries 4 marks

Question 1: What are the three elements of a customer-centric model? Please discuss and explain each element in the context of the retail banking environment.

(4 marks)

Suggested Answer:

The three elements of a customer-centric model are:

- i. Service*
 - *Enforce outstanding service and operational execution to eliminate errors and shorten service timelines*
 - *Exercise utmost care in advising or acting on behalf of customers to avoid making misrepresentation, passing inaccurate or misleading information, and rarely making mistakes*
 - *Resolve mistakes, complaint or grievance quickly and properly through caring and respectful communication*
- ii. Customer*
 - *Better understand customer behaviours through communication and tailor propositions to uncover and meet the genuine needs and expectations of different customers*
 - *Be proactive and flexible in communicating and dealings with customers and willing to go beyond standard procedures*
 - *Be knowledgeable about products and services, and give customers the feeling that what they receive is unique.*
- iii. Relationship*
 - *Proactively communicate and engage with the customer showing care and respect, and develop a trust-based relationship*
 - *Bear in mind the best interest of customers when performing any transactions and providing any advice to them*
 - *Always do the right thing for the customer and provide accurate, ethical, unbiased, high-quality advice*
 - *Obtain feedback, concerns and objections from customers attentively and respect the customer's right to express opposite opinions*

(1 mark for correctly identifying all 3 elements;

1 mark in correctly discussing and explaining each element in a retail banking context)

Question 2: Please discuss and explain how a customer service staff can portray a desired professional image through technical competence.

(4 marks)

Suggested Answer:

Technical competence (the work we do) is an important element in desired professional image, and it includes:

- i. Bank Knowledge*
 - *a full understanding of the organization structure, functions and departments in the branch,*

names of branch management

- *be familiar with the roles and responsibilities of each section, who to contact, who to refer to in case of customers enquiries or complains*

ii. Job and Product Knowledge

- *demonstrate general and operational knowledge pertinent to their jobs*
- *a teller/counter staff should be competent and efficient in handling simple counter transactions, and refer customers to a Relationship Manager if necessary*
- *Relationship Managers/Account Officers should have a thorough understanding of the features, prices and regulatory requirements of the products they are selling*

iii. Accuracy

- *great care must be exercised whenever handling/processing customer documents*
- *make sure that the verbal information given to customers is consistent with the printed materials*
- *ensure that information in customers' accounts are accurate and up to date.*

*(1 mark for correctly identifying all 3 aspects of technical competence;
1 mark for correctly explaining and giving examples for each aspect)*

Question 3: You are a counter service staff at a retail bank. Peter is the customer you are now serving. He would like to execute a wire transfer to an overseas payee in Australia. Give 2 examples of codes of banking practices or ethical standards that you need to be aware of in performing this transaction for Peter. Discuss your 2 examples (4 marks)

Suggested Answer:

Examples of codes of banking practices or ethical standards include:

- *Confidentiality – It is an obligation to comply with applicable laws and the policies and procedures of banks relating to confidential information, such as when returning the HKID card to customer, always put the information side face down*
- *Disclosure and transparency – Ensure Peter is clearly aware of the features of bank draft and all bank charges and fees involved*
- *Protection of customer assets against fraud and misuse – Improperly create or reproduce, or falsify a signature or initial, or otherwise create a false document. Ensure Peter signs all the paperwork at the counter*

*(1 mark for each correct example given, up to 2 marks;
1 mark for correctly discussing each example)*

Question 4: Why should a customer service staff care about body language during communication with a customer? Discuss and give examples of 4 different types of body language a retail bank customer service staff should be aware of at work. (4 marks)

Suggested Answer:

Non-verbal communication, in particular body language, is an integral part of communication.

Over 55% of communication is body language according to research. Message receiver tends to interpret the message through body language rather than the words spoken. These ‘unspoken words’ may sometimes provide cues for us to understand customers’ needs and concerns

There are different types of body language:

- *Eye contact – E.g., if a customer is either looking down, or looking sideways during a conversation, he/she may be distracted, or has lost interest in the subject*
- *Facial expression – E.g., a frowning face may indicate that customer may start to get impatient*
- *Posture and body movement – E.g., an arm crossed posture may indicate that customer does not agree with the spoken words or current arrangement*
- *Hand gestures – E.g., if a customer rests his/her head on his/her palm, he/she is likely to be bored*
- *Strength of one’s palm in handshaking – E.g., A ‘dead fish’ handshake may indicate that the customer may not have enough self-confidence or reluctant to open up himself*

(2 marks for correctly explaining why body language is important;

0.5 mark for correctly discussing each type of body language, up to 2 marks)

Question 5: What are the three general categories of information for a customer service staff to know about a particular customer? If a customer wishes to purchase an investment product, give three examples of the specific information you would need to know about this customer

(4 marks)

Suggested Answer:

The three general categories of customer information are:

- *Risk profile*
- *Basic Demographic and Personal Information*
- *Financial Information*

If a customer wishes to purchase an investment product, 3 examples of specific information about this customer that would be needed are:

- *Risk appetite – to see if the risk tolerance of this customer matches the risk rating of the specific investment product*
- *Customer’s Total Relationship balance – to assess the current discretionary cash position of this customer*
- *Customer’s current portfolio at the bank – to assess the customers buying habits and overall portfolio risk position, as well as to identify any product needs to “complete” his/her portfolio*

(1 mark for correctly identifying the three general categories of customer information;

1 mark for correctly giving one example of the specific information needed, up to 3 marks)

Section B – Long Questions (40%)

Answer ALL 4 Questions

Each question carries 10 marks

Question 6: You are the customer service staff in a retail bank. John is a customer wishing to enquire about a particular mutual fund product the bank carries. How would you apply and demonstrate the different dimensions of the Service Excellence model in preparation for or during your meeting with John?

(10 marks)

Suggested Answer:

The Service Excellence model comprises the following 5 dimensions:

- i. Tangibles*
- ii. Reliability*
- iii. Responsiveness*
- iv. Assurance*
- v. Empathy*

To apply and demonstrate these dimensions, I would do the following:

- i. Tangibles – Before the meeting I would ensure I dress up professionally and according to my bank's standard, and present a professional look and image in front of John*
- ii. Reliability – During the meeting I would communicate with John to uncover his genuine needs through proper probing and questioning. I would also tell John that he could depend on me in handling his enquiries with his best interest in mind. I would of course follow this through with actually providing the best advice and recommendation which satisfy John's needs*
- iii. Responsiveness – During the meeting I would inform John that I am there to answer any question he may have. In order to manage his time expectation, I would also tell John that, if he would like to actually purchase a mutual fund product, the process and paperwork would take about 30 minutes*
- iv. Assurance – During the meeting I would instil confidence in John by accurately answering all questions he has about the specific mutual fund he is considering. I would also explain to John the benefits as well as the risks associated with the mutual fund. I would make sure there is no misrepresentation and misunderstanding and therefore I would courteously confirm John's understanding*
- v. Empathy – During the meeting I would attentively and empathically listen to John's questions and his needs, and I would show my respect and care for John through appropriate body language and verbal feedback. I would also tell John that I understand his questions and his needs, and throughout the conversation I check with John that my recommendations are based on his needs and his best interest*

(1 mark for correctly identifying each element

1 mark for correctly applying each element)

Question 7: A junior customer service staff Tracy is seeking advice from you. Tracy said: “*You shared with me before that having a professional image is important in customer service and that we need to give our customers the perception that we are capable, trustworthy and committed to our work. I understand the work that I’m supposed to do, I pay attention to how I look, and I’m very much aware of how I do my job. I don’t know what I’m missing in order to project a desired professional image.*” Evaluate Tracy’s statement and how would you advise Tracy?

(10 marks)

Suggested Answer:

Portraying a professional image is important in customer service, and there are four elements of a desired professional image:

- i. The work we do*
- ii. How we look*
- iii. How we behave*
- iv. How we do it*

Tracy seems to be missing the fourth element – how we behave in front of the customer.

There are three aspects relating to “how we behave” in front of a customer in order to portray a desired professional image:

- (a) Greetings – Greetings is an important aspect to demonstrate a professional image. Proper greetings enable customers to feel being respected. In general, most customers like to be addressed by their surnames and appropriate titles like ‘Mr.’, ‘Miss’, ‘Mrs.’, ‘Dr.’ etc. Customer service staff should develop a habit of courtesy which is natural and relaxed.*
- (b) Show Respect – The key element in portraying professional image is all about perception. The customer service staff can demonstrate certain behaviours to make it easier for customers to perceive that they are being respected, e.g., :*
 - Always wear a smile*
 - Maintain eye contact when speaking to customers*
 - Use open gestures to make customers feel welcomed*
 - Mind the choice of vocabulary; avoid expressions like ‘you should...’, ‘I am not sure’ etc.*
 - Body language - slightly lean forward when speaking to customers. Avoid unconscious body movements such as fidgeting feet, slanting or rocking body, playing with pens while speaking, etc.*
 - Sometimes ‘mirror’ customers’ behaviours may help to build up rapport.*
- (c) Being Helpful – Customer experiences exceptional and delightful service will reinforce their loyalty to their bank and opens up opportunity for referring potential customers as well. Any customer visits a bank has needs and expectations. We certainly have to resolve customers’ issues and meet their needs, no more and no less. However, a professional bank staff should take the next step to be more helpful – that is to anticipate customers’ needs and proactively help them fulfil their needs. Customers will feel delighted if bank staff is willing to take an extra mile, i.e. to do a bit more than customers expect. Very often this ‘extra mile’ may not be sales-related, it is the heart warming ‘small thing’ or ‘gesture’ that turn happy customers into raving fans.*

(2 marks for identifying the 4 elements of a desired professional image

1 mark for identifying “How we Behave” as the missing element

1 mark for correctly identifying all the 3 aspects of How we Behave

2 marks for correctly explain each aspect of How we Behave)

Question 8: Mrs. Lee would like to purchase an insurance product and is trying to explain her situation and concerns to you. Apply 4 of the key elements of active listening by giving 2 examples of what you can say or do for each element, in order to demonstrate to Mary that you are actively listening to Mary's situation and concerns (10 marks)

Suggested Answer:

The key elements of active listening include:

- i. Attentive, avoid distraction*
 - *If my phone rings during the meeting, 'I am sorry I am in a meeting now. May I call you back afterwards?' (then turn to customer) Excuse me, Mrs. Lee, shall we continue?'*
 - *Switch off/silent my mobile phone in front of Mrs. Lee to show that you are giving her time and 'undivided attention'.*
- ii. Show interest, listen with your whole body - make eye contact with customer*
 - *I would nod my head while listening to Mrs. Chan*
 - *lean my body slightly forward*
 - *match with Mrs. Lee's facial expression to show empathy*
- iii. Listen to both thoughts and feelings from customer's responses*
 - *To listen to thoughts, during the conversation I would say "What I heard from you is that you prefer ... but you do not prefer...."*
 - *To listen to feelings, I would say to Mrs. Lee "I can feel your concern Mrs. Lee"*
- iv. Summarize and paraphrase – to keep the discussion on track*
 - *During the conversation I would say "Mrs. Lee, please let me briefly summarize what we have just discussed...."*
 - *"Mrs. Lee, if I understand correctly, you were saying ..."*
- v. Ask questions to clarify*
 - *During the conversation I would say "Are you asking to know more about ..."*
 - *"Am I correct in understanding that you want to ..."*

(0.5 mark for each element of active listening, up to 2 marks;

1 mark for correctly giving one example for each active listening element, up to 2 marks for each element)

Question 9: You are having your second meeting with Simon. Simon would like to apply for a mortgage and you have already provided some basic information to him at the previous meeting. After shaking hands, Simon said: "*I now have a specific apartment in mind which my wife and I are very interested in purchasing. We need to move quickly on this.*". You would like to ensure you provide excellent service to Simon and with his best interest in mind.

Question 9a: What are the types of enquiries about the mortgage you should address to make sure Simon has the complete information to make his decision? Discuss and give examples (6 marks)

Question 9b: Analyse Simon's expectations for this meeting? (4 marks)

Suggested Answer:

Question 9a

Simon's enquiries relating to the mortgage belong to the following types:

- i. Relating to the facts, details, and features of the mortgage, e.g.:*
 - *different combinations of mortgage amount, term, and monthly payment*
 - *maximum monthly mortgage compared with Simon's monthly income*
 - *Timing and duration of execution*
 - *Direct cost and charge to the customer. Penalties and redemption limitations*
 - *General risks against interest rate fluctuations*
- ii. Relating to the benefits and implications of the mortgage, e.g.:*
 - *Whether the mortgage amount and monthly payment amount meet his needs and expectations*
 - *Whether the timing and duration of execution meet his needs and expectations*
 - *Whether the direct cost and charge, as well as related indirect and consequential and opportunity costs meet his needs and expectations*
 - *Whether the risks are acceptable to him*

(1 mark for correctly discussing each type of enquiries;

1 mark for correctly discussing each example for each type of enquiry, up to 2 marks for each type of enquiry)

Question 9b

Simon is likely to have the follow four expectations:

- i. Task Expectation – successful completion of the mortgage application*
- ii. Progress Expectation – Simon is reasonable to expect seeing progress towards successful mortgage application, e.g., when each step of the application process is completed*
- iii. Time Expectation – Simon may have an expectation that the duration of the mortgage application should match with the timing of the transaction of his apartment purchase*
- iv. Relationship Expectation – Simon is reasonable to expect satisfaction in the bank's professionalism, respectfulness, communication etc. Simon is reasonable to expect to "feel good" about his banking experience.*

(1 mark for correctly identifying and explaining each expectation)

Section C – Case Study (40%)

Answer ALL Questions

Each question carries different marks

The Case:

Michael would like to apply for a \$200,000 personal loan to fund his significant purchase. He came in to your retail bank two weeks ago, and submitted a personal application through a junior customer service colleague of yours, Susan. You don't know Michael personally and he is not your customer.

Two days ago at work, Susan forwarded a call to you. The call was from Michael who wished to file a complaint but would like to speak to "someone more senior" first. You spent about 45 minutes on the phone with Michael. This issue was that Michael said he had applied for a personal loan of \$200,000 and he was led to believe (by Susan) that this loan amount "should be OK". The final approved loan amount was only \$100,000 and is therefore significantly lower than Michael's payment obligations. Michael said he would get into contractual and emotional troubles if his short-term payment obligations were not met. Michael was blaming Susan and the bank for misrepresentation and was considering filing an official complaint for damages.

Upon going through Michael's loan application documentation bearing Michael's original signature, the loan applied was indeed only \$100,000. Upon checking with Susan, Susan said she had told Michael that with his current income and credit levels, \$100,000 is the feasible amount but Susan told Michael that she would "try to apply for a high loan amount" for Michael. Susan repeatedly said she had not made any promise to Michael.

On one hand you were thinking that Michael does not have a case against the bank since Michael has his signature on the black and white loan application form on which the loan amount was indeed \$100,000. But on the other hand you recognize the importance of customer-centric mindset. You called Michael back and requested him to come to the bank tomorrow to resolve the issue. You are now doing your preparation for that meeting.

Question 10: What are the elements of a customer-centric model? How would you apply this customer-centric model on Michael's complaint case?

(7 marks)

Suggested Answer:

The elements of a customer-centric model are:

- i. Service*
- ii. Customer*
- iii. Relationship*

To apply the customer-centric model in the preparation for my meeting with Michael:

- i. Service – Resolve Michael's complaint promptly with care and respect, through proper and professional communication and body language. Avoid over-promising, making misrepresentation, passing inaccurate or misleading information*
- ii. Customer – Empathetic listening with appropriate and professional body language to understand Michael's reasons for complaint. Thank Michael for his/her comments. Clarify understanding with Michael with care and respect through communication and body language. Proactively seek feedback from Michael to ensure his complaint is addressed and ask if he has further service needs*

iii. *Relationship – Effective communication to demonstrate respect and care for Michael. Respect Michael’s right to complain. Resolve the complaint with Michael’s best interest in mind. Ask Michael for feedback and concerns and explore further needs. Listen attentively and empathically. Use professional body language to show care and respect*

*(1 mark for correctly identifying the 3 elements;
2 marks for correctly analyzing and applying each element)*

Question 11: In addition to the facts around Michael’s complaint case, what are the different types of information you would like to know and understand about Michael so that you can analyze, work out and evaluate feasible solutions to present to him at the meeting tomorrow? Discuss and explain.

(8 marks)

Suggested Answer:

In addition to the complaints case, I would need to find out the following information about Michael in order to structure feasible solutions to present to Michael at the meeting for his consideration

- *Summary of his needs and expectations – Michael’s needs will be all based on my previous phone call with Michael. In particular I would like to clarify and confirm with Michael regarding his Time Expectation (how much funding will be required by when), and this will have a direct impact on the feasibility of certain solutions*
- *Personal net worth – Michael’s total relationship balance, including his income and expenditure. Can Michael’s bank account may be upgraded to premium status with additional benefits and privileges*
- *Portfolio summary – any current line of credit, facilities (e.g., overdraft) that Michael currently has. Does Michael have investment with other banks that can be transferred to this bank which may in turn upgrade his personal net worth at this bank?*
- *Current loan products and credit facilities – the facts, details, and features of different loan products and credit facilities, and their benefits and implications, for presentation and comparison by Michael at the meeting*

(2 marks for correctly analyzing and explaining each of the above information)

Question 12: What are the steps you evaluate to be effective in handling Michael’s complaint at the meeting tomorrow? Discuss and explain.

(16 marks)

Suggested Answer:

The following are suggested steps I would take to handle Michael’s complaint at the face-to-face meeting:

- i. *Provide Michael with the opportunity to complain*
 - *Acknowledge the complaint*
 - *Confirm with Michael my understanding of his complaint and see if Michael has further*

information to provide

- *Be respectful and helpful*
- *Use appropriate facial expressions and body language to show my empathy*

ii. *Give customers full and undivided attention*

- *Listen to Michael respectfully*
- *Clarify and confirm my understanding on the implication and Michael's current situation regarding the resulting lack of funds in his account*
- *Use probing questions to dig out details*

iii. *Understand what the concerns are and evaluate the concerns objectively*

- *Think in Michael's shoes, use empathy*
- *Respond in accordance with the bank's guidelines, policies & procedures. Let Michael know that the loan application has been processed according to the bank's guidelines, and this is probably a case of miscommunication and misunderstanding*

iv. *Agree that a problem exists, never argue*

- *Apologize to Michael for the inconvenience*
- *Solve the concern, do not argue. Michael needs to feel that I am on his side*
- *Confirm and clarify with Michael how he wants the issue resolved*

v. *Confirm the concerns*

- *Become a partner with Michael in solving the problem*
- *Get agreement from Michael with respect to the objectives to accomplish*

vi. *Align / agree on the conclusions / next steps to move forward*

- *Suggest solutions, be flexible within your scope of authority*
- *Explain pros and cons*
- *Provide alternatives with explanations*
- *Get agreement from Michael*

vii. *Thank Michael for bringing the complaints to your attention*

- *Take action immediately*
- *Thank Michael for reporting the case*

viii. *Follow through until the problem is resolved*

- *Assure results and efforts*
- *Give timely update to Michael*
- *Check Michael's level of satisfaction*
- *Arrange follow-up*

(1 mark for each correct step;

1 mark for correctly applying each step)

Question 13: In order to turn Michael from a dissatisfied customer to a satisfied customer, propose 5 things you would do tomorrow at the meeting which you believe is effective in pacifying Michael's emotions

(5 marks)

Suggested Answer:

The 5 things I would do to pacify Michael's emotions include:

- *Apologize briefly by saying "We are sorry that it cause you inconvenience."*
- *Listen and communicate with heart*
- *Prepare in a few options based on the previous phone call with Michael. Don't let him come to the meeting feeling we don't have solutions for him yet*
- *Don't ask Michael to wait*
- *Don't give a vague answer like 'we will get back to you as soon as possible'*

(1 mark for correctly applying each of pacifying behaviour)

Question 14: Pacifying the customer is an important factor in preserving the professional image of the bank and your team, and so are many of the things you have also planned to do or behave at the meeting tomorrow. Based on the desired professional image model, what missing elements you should also apply tomorrow at the meeting?

(4 marks)

Suggested Answer:

In addition to Pacify Michael's emotions, I will also do the following during my meeting with Michael to maintain the desired Professional Image:

- i. *Respect the bank – Showing respect to the bank is a basic professional ethic. I should not say anything negative about my colleague or the bank during the meeting with Michael.*
- ii. *Be ethical – Michael's complaints and the implementation of the resolution should be conducted in an ethical manner. All the possible solutions should cater for Michael's genuine needs.*
- iii. *Understand customer service philosophy of the bank – to be professional, I will also follow fully the bank's customer service philosophy*
- iv. *Body language – Appropriate body language and gestures are important in projecting a professional image when interacting with customers. I will watch for his body language and facial expressions to ensure I maintain his emotions*
- v. *Show respect – I will maintain eye contact when speaking to Michael, use open gestures to make Michael feel that his business is important to us, mind the choice of my vocabulary, use appropriate body language like slightly lean forward when speaking to Michael*

(1 mark for correctly applying and discussing each of the above elements, up to 4 marks)

H. Suggested Course Admission Requirements

- At least 5 years of practical work experience in retail banks
- Completed at least secondary school education

I. Training Instructor Suggested Qualifications

- At least 10 years of practical work or training experience in retail banks
- Possess at least QF level 5 qualification or equivalent
- Experience in conducting training of similar subjects

J. Training Facilities and Equipment Suggested Requirements

- Audio visual facilities
- Video recording facilities (for role-play and simulation assessment), and
- General classroom equipment

K. Appendices

Appendix I: Samples of 'Magic Words' commonly used for reference for Key 2

Appendix II: Sample Worksheet for Key 2

Appendix III: Synopsis of the learning videos

Appendix I: Samples of 'Magic Words' commonly used for reference for Key 2



- Good morning / afternoon / evening, welcome! 早晨 / 午安 / 晚安 / 歡迎光臨
- Thank You! 多謝!
- How may I help / assist you? 請問有什麼可以幫你?
- Excuse Me. 「唔好意思。」
- I'm sorry. 「對唔住。」
- It's my pleasure. 這是我們的份內事。
- Would you mind.....? 請問你是否介意.....?
- No worries! Let me explain how to fill in these forms. 不用擔心，讓我詳細解釋如何填寫這些表格。
- No worries! I'll attend to the matter personally. 不用擔心！我會親自替你跟進。
- Thank you for your understanding. 多謝你的理解。
- I'll certainly do my best for you. 我會盡我所能幫你。
- I can understand your concern. 我非常明白你的感受 / 擔憂 / 顧慮。

Useful Phrases for Apology Messages: 向顧客致歉

Phrase (In Chinese)	Phrases (In English)	
	What to say	When to use
我們(感到/ 非常/ 極之) 抱歉	I'm (so/very) sorry about this/that.	Spoken / Oral
	So sorry for...../about this / that.	Casual – i.e. for internal e-mails with colleagues or recipients you know very well
	I'm (so / very / extremely) sorry for.....about this / that.	A bit less casual
	Apologies for this / that.	Neutral – generally safe for internal and external e-mails to recipients you have some familiarity with.
	Please accept my apologies for/about this.	Formal – to recipients: a. whom you don't know b. you don't know well c. use in letters
我們會 (立刻/ 一陣間/ 盡快/ 或在指定時間內) 回覆你。	I'll be back with you shortly. I'll be back in just a moment. We'll contact you later this week.	Spoken / Oral
	Let me check and I will return to you: a. as soon as possible b. within the next hour c. before lunch	More on the casual side

	d. before the end of the day e. once I have an answer	
	I'll check with my manager / (name of colleague / responsible person) and return to you as soon as I have an answer.	Neutral
<i>(*** Please note: "I'll get back to you" is rather casual and best suited for internal communication, like e-mails, with colleagues you know well. Suggest to avoid saying this as it may sound a bit abrupt)</i>		
令你久候，不好意思	I'm sorry to keep you waiting.	Spoken / Oral
	Sorry for the late response /delay.	More on the casual side.
	Apologies for the delay in returning to you. I was waiting for an answer from my manager.	Neutral
	Please accept my / our apologies for the delayed response.	More on the formal side.
多謝你的意見，我們打算/將會...	Thanks for letting us know. What I'll / we'll do is.....	Spoken / Oral
	Thanks for letting me / us know. What I/we plan to do is.... I / we will.....	More on the casual side
	Thank you for informing me /us. In this case, I/we will.....	Neutral
如果我們.....，請問你會否介意？	Would you mind if I / we...?	Spoken / Oral
	Would it be ok if I / we....?	Casual
	Would it be possible for me / us to...?	Neutral
請問有沒有其他事情需要幫忙？	Is there anything else I can help you with?	Spoken / Oral
	Please let me know if there is anything else I can do / help you with.	Casual
	If I can be of further assistance, please feel free to contact me.	Neutral

Polite way to say 'NO': 說「不」的技巧

Phrase (In Chinese)	Phrases (In English)	
	What to say	When to use
我們不知道如何可以在今天內批核你的申請。如果星期一之後才有結果可以嗎？	I'm sorry but I don't think it is possible to have your application approved before tomorrow. It takes a little longer than that. Would Monday be ok with you?	Spoken / Oral
	I don't think we will be able to process your application and have it approved before	More on the casual side

	<p>tomorrow. Would Monday be ok?</p> <p>Unfortunately, processing your application in such a short time span is not possible. The earliest we can have it approved is on Friday. Would that be acceptable?</p>	
	<p>Unfortunately, it will not be possible to process your application and have it approved in such a short time span. Would next Tuesday be acceptable for you?</p>	Neutral
<p>我們辦得到，只是需要比較長的時間。</p>	<p>It's possible. I / We would need more time.</p>	Spoken / Oral
	<p>That is possible, but it would take a little more time, perhaps 10 days. Would that be okay with you?</p>	Casual
	<p>Yes, absolutely. I / We would require a little more time though. Would it be acceptable if I / we sent it back to you on Monday?</p>	Neutral
<p>我們暫時未有這類安排。但我們會向管理層反映你的意見。</p>	<p>We don't currently do that, but I will let my manager know your suggestion.</p>	Spoken / Oral
	<p>That's not something we currently do, but I will forward your suggestion to my manager for his / her consideration.</p>	More on the casual side
	<p>Unfortunately, we have no such practice currently. However I will forward your suggestion to our management for consideration.</p>	Neutral

Appendix II: Sample Worksheet for Key 2

Please study the following sentences and re-phrase them so as to give an impression that customers are respected.

I can't help. 我不能幫你

I don't know. 我不知道

Policy is policy. 這是本公司的政策

You are wrong. 你弄錯了

This is not my job. 這不是我的工作範圍

It's your responsibility. 你自己也要負責任呀！

I am not the one to make decision. 我職位低微，不能作出決定

You have called the wrong number. Please contact your Relationship Manager. 閣下打錯電話了，請聯絡你的客戶服務代表。

Appendix III: Synopsis of the learning videos

Key 1 - Customer Centric Mindset

Simon Law is self-employed. Although he has no regular salary, he earns sales commissions and has been making deposits to his account on average every other month in the past two years. Each time the deposit was between HK\$100,000 and HK\$200,000. Simon's bank account balance has been growing steadily over the past years. He has a mortgage loan with the bank as well.

Simon has already met once with Susan Wong, the Relationship Manager of the bank. At their first meeting, Simon indicated to Susan that he would like to make a partial repayment against his mortgage loan. He is also considering earning a higher return by investing in one of the bank's products.

It is now the second meeting between Simon and Susan.

Key 2 - Professional Image

A lady customer approaches a counter staff to make an enquiry. She is holding her passbook, a credit card and a copy of her bank statement. She bombards the counter staff with loads of questions such as finance charges to her credit card. The counter staff interrupts the customer in order to give answers as quickly as possible. She is looking at the lady's bank statement and passbook while talking to her.

Key 3 - Job Knowledge

A lady customer of about 70 approaches a young teller, Sam, requesting to transfer HK\$200,000 from her saving account to an account of another holder. Sam has checked and found that the lady is actually going to transfer every dollar she has in her saving account.

Sam tries to find out from the lady more details such as reason for the transfer, type of the receiving account, etc. To his surprise, the lady appears to be confused and irritated. She tells Sam to just mind his own business. When Sam wants to ask more questions, the lady loses her temper and demands Sam to process the transaction immediately.

Key 4 - Communication

Johnny is a Relationship Manager in the 'investment zone'. He is outgoing, knowledgeable and has been getting positive feedbacks about his service from customers.

This morning Johnny has an appointment with Mr. Wong, a long term customer of the bank. Johnny has been serving Mr. Wong for more than 5 years. Hence he conducts the conversation in a rather casual manner today.

Somehow Mr. Wong looks a bit uneasy about Johnny's conversation style!

Key 5 - Know Your Customer (KYC) and Providing Solutions

A young customer Frank So approaches his Relationship Manager Manfred. This time Frank wants to apply for another credit card. He keeps asking Manfred about the welcome gifts once he is successful in his application. Manfred knows Frank and has already processed 3 credit cards for him.

When reviewing Frank's bank account details, Manfred notices that the total outstanding balance out of Frank's three existing credit cards is now close to HK\$200,000. Manfred also finds that Frank has a regular salary deposit from his employer of about HK\$25,000 per month.

Key 6 - Feedbacks and Complaints Handling

Mrs. Li has a safe deposit box in the Bank for over 10 years. Earlier she received a letter from the bank informing her that her safe deposit box was suspended. She was very upset. She is even angrier when she is told that the letter is meant for another Mrs. Li!

She goes to the bank to make a complaint.

L. Project team

This training package is produced by Commercial Development & Training Institute Limited, under the guidance of the Banking Industry Training Advisory Committee (ITAC), based on the mechanism of Qualifications Framework and extensive research and industry consultation. The project team members include:

Project team

- Mr. Richard Tam Leader
- Ms. Patricia Lai Member
- Mr. SF Hwang Member
- Ms. Irene Chen Member

Skills demonstration

- Ms. Doris Li
- Mr. Keith Ko
- Ms. Ming Chen
- Mr. Phillip Wai
- Ms. Tina Wong
- Mr. Yuri Hung
- Mr. Vic She
- ...and others