

## When your service stinks, but not enough for complaints (August 19, 2010)

Forget lip service about service. Author brings it down to money

Strategic Customer Service: Managing the Customer Experience to Increase Positive Word of Mouth, Build Loyalty, and Maximize Profits, John A. Goodman, 256 pp., AMACOM-American Management Association, 2009

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For any business looking to better understand customer service and its impact on a company (every company!) this book provides a great and in-depth road map. As author John Goodman notes, "Investing in customer service is one of the highest return opportunities in business today."

In these days of cost-cutting, particularly in the banking industry, it is more important than ever to understand the value of our clients and how meaningful customer service is. Strategic Customer Service should be a must-read, from the top of the company to the front line. The author brings over 35 years of focus on customer service to the book and has worked with companies big and small. Among his clients are some of the top firms, in terms of reputation for their high service levels.

An early question posed is: Does your company truly understand the value and importance that your customer service represents?

We can all simply say "Yes, of course, customer service is valuable." But Goodman makes it measurable and translates it into something all bankers understand—money:

- Do you know the actual dollars and sense cost of losing a client versus retaining a client?

- Do you understand the enhanced values and additional sales that are driven to you from the happy clients, or even better, the delighted ones?

Strategic Customer Service addresses these questions in depth. For businesses whose leaders and employees think they know the answers, it also calls into question their methodology and metrics for obtaining and evaluating their firms' customer service data.

The same day that I happened to read the section on surveys, I assisted a client in a transaction with another bank after a lengthy wait.

The teller at that bank passed me a receipt that had stamped on it "Rate me a 10";

Yet that same teller said no more than two words to me during the whole transaction; never realized that I wasn't even their client; and then enthusiastically asked me if they had met my needs.

I mumbled "yes";

And then this teller asked to please rate her 10 on the survey with a pleading voice as she slipped me a form with 5 questions.

I realized I was the typical customer in the book, the one who was not impressed but who wouldn't bother to complain, in my case out of sympathy for the teller.

Such customers wind up, out of sympathy, saying that everything was great, giving management no opportunity to understand the reasons I would never want to bank there.

I also left wondering if that bank's marketers really thought the 5 questions were enough to interpret my experience. And I wonder if the experience had been less than passable, would the teller really have passed me a survey anyway?

Being typical, I would also tell my friends about the lackluster experience if that bank were to be brought up in conversation. And I should note, as would many banker readers, that because I am a banker, I'm frequently asked about such things.

Strategic Customer Service also contain a very good discussion on technology, which anyone who has ever had to call into an interactive voice response system can appreciate.

Over, I thought this book provides some clear guidelines to pay attention to as you continually develop your technology and service. We live in a world with ever-increasing technological presence and less and less face-to-face time with clients.

Working out the transition can make the difference between a client that loves you or one that hates you.

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