

## HOW IS YOUR BANK RAISING THE BAR ON CUSTOMER SERVICE?

The Headache: The meaning of "customer service" continues to evolve. People expect more than a friendly "hello" and lollipops for the kids.

Our Question: What is your bank doing to improve its customer service?

Come see what other bankers think, and add your own views

Customer Service: What is your bank doing to raise the bar

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Community Banking department features the article, "How good is your service?" Community bankers and others make the point that many banks think they are doing well in this area. Are they really? An excerpt:

Michelle

Gula makes her living serving community banks, and she's horrified. She personally mystery shops branches and she thinks some CEOs would be equally horrified to see what she sometimes sees.

Bankers say just being polite to customers and offering them lollipops isn't enough today.

“Everyone considers community banks to have high service,” says Gula, head of M. Rae Associates. “But just being a community bank doesn’t mean you automatically have good service.” Gula has found some community banks offering service little better than the big-bank brethren they typically crow about competing with on the basis of service.

Face it, she says, differentiation continues to be the key to community bank success. “It’s hard to come up with a product that just your institution has,” adds Gula. Further, larger banks, with their ability to be first out with new products, have also been stressing service. First Niagara and PNC are two examples Gula cites.

“We community bankers think that our employees provide the best service,” says Brian Constable, executive vice-president and chief commercial banking officer at Tustin, Calif.’s \$700 million-assets Sunwest Bank. “But just because I believe that, doesn’t mean it’s so.”

In fact, the risks are huge. “One bad teller talks to 50 clients a day,” says Constable. If you lose five a month, he says, that’s catastrophic.

More than ever, community bank leaders recognize the need for premiere customer service.

The article discusses bankers modern definitions of service, and then presents some case studies of their efforts. Two such case studies appear below as comments, and are drawn from the article. Add some thoughts on your own bank’s efforts to make and keep community bank service what it needs to be.

Let's hear your views and ideas below! (Editorial Note: Contributions to Pass the Aspirin may also appear in our print edition. While we will ask for your e-mail address, this is only as an aid to verifying identity and will not be

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