Great processes versus great experiences

I've recently had an issue with my bank that has involved spending over three hours trying to cash a US Dollar cheque. After speaking with a couple of representatives, both of whom were unable to help, I was called by the customer service manager.

"*I'm just calling to say that I know that you've had a problem. I'm very sorry about it, there are no excuses we can make, but, unfortunately, there's nothing we can do about it now. You'll need to come into the branch again.*"

"*I understand,*" I replied, "*That's what your representative told me yesterday. So why are you calling me again now?*"

"*I have to call everyone on my list Mr Cross, whether I can help them or not. Can I give you £100 as compensation?*"

"*No thanks,*" I sighed, "*It's not a question of money, it's a question of inconvenience. You also need to know that I'm thinking of leaving your bank and moving my account to one of your competitors.*"

"*I'm sorry to hear that,*" he replied before adding, "*So can I now close down this case?*"

The aim of his call was to close down the complaint, not to delight this customer. The customer service manager had completed the bank's processes effectively and ticked every box, yet had helped to lose a profitable customer for his bank. It's little wonder, perhaps, that the bank is still struggling to emerge from the government's bailout.

There is a huge difference between delivering effective processes and providing a great customer experience. I understand and recognise that consistency is important in any reasonably-sized organisation, but your people must also demonstrate that they care about your customers and the experience they provide them. Consistency without caring is simply a bureaucracy, and in an age where customers can rapidly switch their business – even in personal banking – it is a recipe for failure.

Alongside effective processes you must therefore also recruit and develop colleagues who are genuinely interested in your customers and passionate about providing them with a great experience. What's more, you will only really succeed if you delegate some of the key customer-related decisions to these front-line staff, so that they can effectively deal with customer issues as they arise.

Achieving this mix of consistency and care many is not easy, but it is possible.

Unsurprisingly, perhaps, I am in the process of moving banks and my new bank manager – who I have already met three times (which is three more times than I met my previous manager over the past 10 years) – has the ability to sign-off on any new loans to me without having to seek sign-off from a head office manager or software. She has also provided me with her office and mobile phone numbers so that I can call her anytime with a question or issue. Her bank has clear rules and values about effective risk management, but within this general constraint she is free to provide the best customer and service experience she can.

So what about your business? Are you giving your front line teams the power to deliver a great customer experience, or are you just asking them to adhere to centrally driven processes, whatever the cost?

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