CUSTOMER CARE

Customers need the human touch

David Winders examines how to avoid systems alienating your customers

We are all somebody else's customer whether it is at work or at home. As a consumer we all have to deal with utilities, internet providers and insurers, to name but a few. How often do we feel out of control and almost helpless during the transaction. Dealing with many situations is just too frustrating, and so hard to resolve. Most of these organisations use processes, and measurements of those ways of working, to manage their operations. So, if they follow usual good practice in their business, why do we as customers become so alienated so often. The sad thing is most of these businesses never know that they are doing it.

The push towards e-commerce as a delivery channel works well with some providers, and yet fails miserably with others. We read all the time about the benefits of straight-through processing, and the virtual organisation, but does it all really deliver. When things are going well usually the process works to plan, but it is when the unexpected occurs that it all goes wrong. This is often exacerbated by an inflexible single channel approach where, when an unexpected event occurs, there is no alternative. How many web sites do we see where it is virtually impossible to find a phone number to speak to a real human being, when the codified expected route actually doesn't fit what we need. In my experience, and I am sure I am not alone in this, when using IT the unexpected frequently seems to occur!

Managing for the unexpected with intricate rule-based processing techniques is very hard, but like a lot of things the problem is more often solved by simplicity rather than by complex means. Organisations who do this well expect things not to go right all the time, whilst those who are self absorbed design customer interfaces that they think are foolproof but, inevitably, are

not. It is very easy to become complacent, and drawn into the corporate group think that "all is wonderful around here".

I think the problem arises from poor, or average, process design made worse by a lack of attention to the customer experience. To be fair, it is not easy whilst embedded within a corporate culture to step outside and view the organisation from a customer's perspective. The times when a customer interacts with a business vary according to the business type. In some businesses, after a product is bought, contact between seller and client is infrequent, and usually only when things do not go to plan, and when dissatisfaction is already there, do they even start trying to resolve things! However, a good company has understood this, and has planned for those eventualities by role playing through non-standard situations, and it understands how to resolve the unlikely when it occurs.

The use of scenario planning for the customer experience involves stepping out of the organisation, and looking back in with a clear and unbiased approach. Amazon.com is exemplary in all of this; its slick processes which must compete successfully at a very high rate, are coupled with other channels and human intervention to create, in my opinion, a good holistic customer experience. This stems from knowing things will not go right all the time. Even though they know that their defects are very low, their humble and customer-centric behaviour seems to be paying off.

The evaluation of key customer touch points, some people call these "Moments of Truth", shows that there are three sets of issues that a customer experiences. The first of these is a Basic Requirement, where failure of hygiene factors results in an instant failed relationship; an example of this would be dirty sheets in a hotel, whilst fulfillment results in a neutral experience.

The second set is referred to as Performing Requirements, whereby more delivery results in a proportional improvement in the experience; speed of check-in at a hotel is a good example.

The final set is Delighters where delivery results in an overwhelmingly positive relationship, often in a disproportionate way, on receipt of an unexpectedly positive experience.

In asset finance how do we ensure we do not fall into the trap of alienating our hard-won customer? If we decide to develop system and process based channels, it is essential that a "get out of jail free" option is provided with a thinking and responsive human being present when required, not after a twenty minute wait in a call centre. The staff must have the authority to solve problems, not to just quote company policy and process. A human backup when things go wrong does not have to be too expensive, and the rate of success through the planned automated route will often be high. We just have to get the process, people and technology in balance, not relying on one of these to the detriment of the others. Technology is great but it can not do it alone.

We need to step back and consider what could go wrong. Even the most esoteric possibilities happen more than one would expect, and we should prepare solutions to resolve those issues. Customer role playing, creating empathy for people outside our organisation, coupled with having the humility to accept that we don't always get it right, will go a long way in avoiding those poor experiences for our client, ones I'm sure you have all had with so many service companies.

If we get this right, the combination of well thought-through processes and empathy for our clients, supported by good contingency arrangements based on employing well-trained, quality people, will be money and effort well spent. Remembering that it costs so much more money to find a new customer than keeping the one you already have.

David Winders.