

## CALL HANDLING SKILLS



The advertisement features a woman with dark hair and a bright smile, wearing a black headset with a microphone. She is positioned against a dark, blurred background. At the top of the ad, the HBL logo is displayed in white, with "HABIB BANK LIMITED" written below it in English and "بنك هابي" in Arabic. To the right of the logo, the tagline "Enriching Lives" is visible. In the bottom left corner of the ad, there is a white rectangular overlay containing the text "We're only a phone call away" in green, followed by "HBL PhoneBanking" in blue. At the very bottom of the ad, there is small, illegible fine print.

We're only a phone call away

HBL PhoneBanking

6000-422-4228 | [www.hbl.com.pk](http://www.hbl.com.pk)

## **THE ART OF ACTIVE LISTENING**

Active listening is essential for effective communication. It allows for a better understanding of the customers' needs and shows a willingness to help. Allow the customer to talk without interruption, reflect back their main question or concern and ask clarifying questions when necessary.



# ACTIVE LISTENING:



# TIPS FOR PHONE BANKING OFFICER

1. Opening greetings & introduction of yourself.
2. Offer to help
3. Listen Carefully
4. Speak Confidently (voice Tone should be high/but not aggressive).
5. Further Probe-repeat the information to ensure you got it right.
6. Provide the Solution
7. Confirm Satisfaction
8. Offer T-pin generation (If customer is calling from registered Number ).
9. Call Transfer to Customer Survey.
10. Closing Greeting



# TIPS TO USE DURING A CALL.

- Highlight Understanding
- Be Courteous
- Important is My NAME
- Extra Mile
- Ask, don't demand
- Empower
- Be proactive
- Jargons and language



- **HIGHLIGHT UNDERSTANDING**

Ensure that each customer is aware that you understood their needs. By using active listening techniques and asking relevant questions, you will communicate that you understand them and are making an effort to help solve their problem.



- **BE COURTEOUS**

Be polite and have respect for your customers. Always use “please” and “thank you” and create an inviting environment for the customers.

**Courtesy costs nothing  
but buys everything**

- **IMPORTANT IS MY NAME**

Ask the customer their name and pronounce it correctly. This communicates respect for the customer and lets them know that they are important.



- **EXTRA MILE**

Demonstrate through actions that the customer is important by giving more than the minimum effort required. By taking the initiative to provide better service or give the customer something extra, customers will feel valued and appreciated.



- **ASK, DON'T DEMAND**

Statements can sound harsh. Asking appropriate questions makes the conversation more collaborative.



- **EMPOWER**

Empower customers with adequate information to make informed decisions. When there are options, thoroughly describe each available alternative. By offering choices, customers will be more involved in solving their problems. This results in a higher level of customer satisfaction.



- **BE PROACTIVE**

Engage in proactive steps to satisfy the customer's needs. Being proactive will also help to reduce barriers when problem solving.



- **JARGONS AND LANGUAGE**

Avoid technical terms, jargon and acronyms. Be professional, concise and clear.







A large, stylized, blue-outlined white text "thank you" is centered on a white rectangular background. The text is slightly shadowed and hangs from a thin brown string attached to a small metal loop at the top center. The entire graphic is set against a dark teal background.