

CALL HANDLING SKILLS

HBL

بنك Habib
HABIB BANK LIMITED

Enriching Life



We're only a
phone call away

HBL PhoneBanking

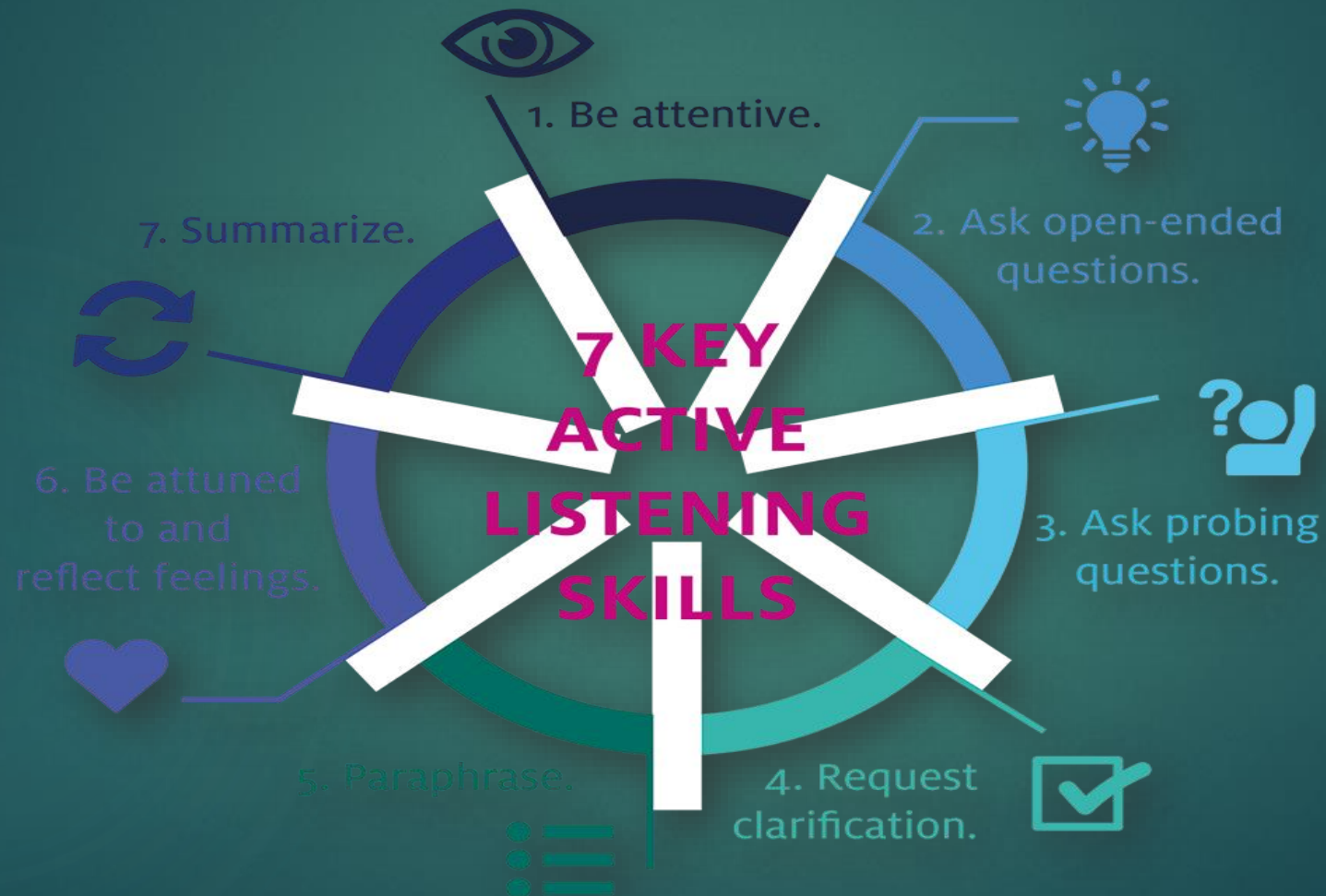
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THE ART OF ACTIVE LISTENING

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**

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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 blue and white 'Thank You' sign hanging from a string. The sign is made of two layers: a white inner layer with the words 'Thank You' in a bold, rounded, sans-serif font, and a blue outer layer that follows the same shape. The sign is hanging from a thin, light-colored string that is tied in a small loop at the top. The background is a solid white square, which is centered on a dark teal background.