

The Service Ambassador



Our Philosophies

Mission



To build a sustainable ethical brand through exceptional service, innovation and professionalism whilst enhancing stakeholders' value.

Vision



To be the leading African financial institution with a reputation for excellent customer experience and innovative solutions.

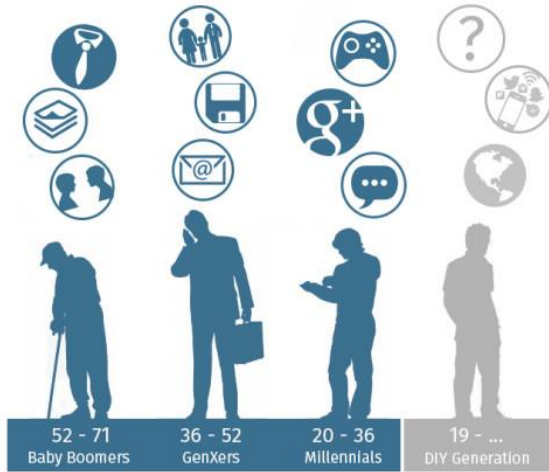
Service Mantra



- 10/10 (representing Trust & Justice; Customer Centric and Excellence)
- Determination
- Innovation

Presentation Outline

1. Who are the Customers (4)
 2. Customer Classification(5)
 3. Customer Journey Management (6)
 4. Service Personalization-The New Normal(7)
 5. The Six Thinking Hats (8)
 6. Business Etiquette Overview (11)
 7. Customer Experience Framework (12)
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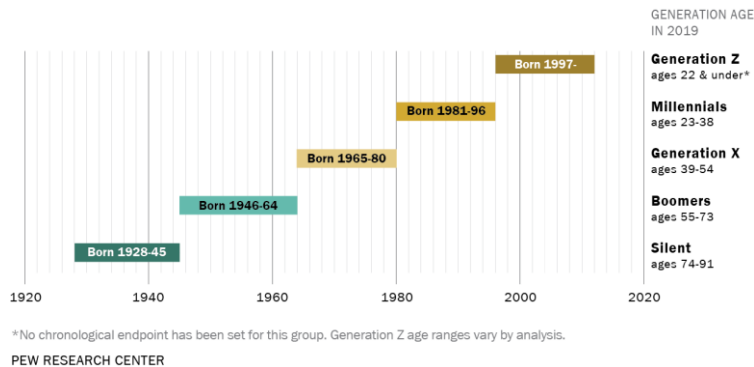


Who are the Customers?

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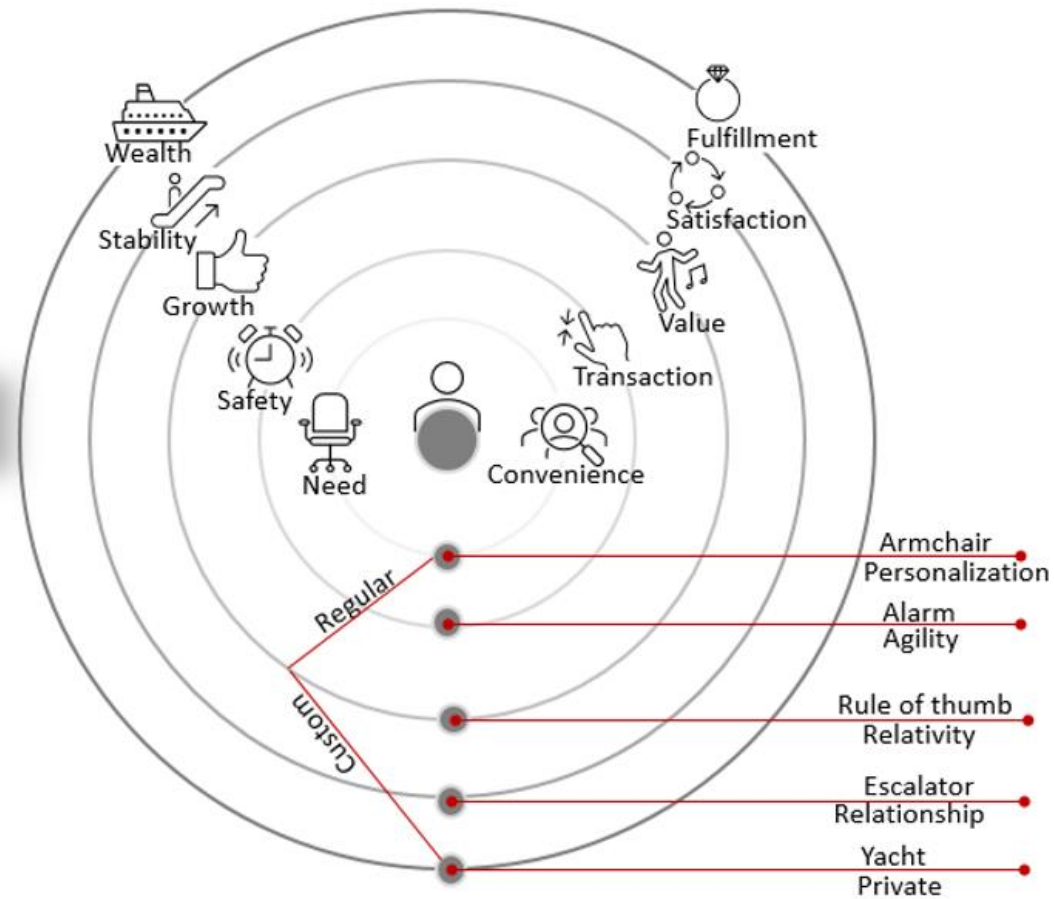
- The Customers' needs are very diverse depending on the age and to satisfy them all; you need to understand **Service Innovation**.

- While the Millennial generation is very complicated, generation Z- AI generation is highly sophisticated hence you need to understand each generation and render unique and personalized service to each of them.

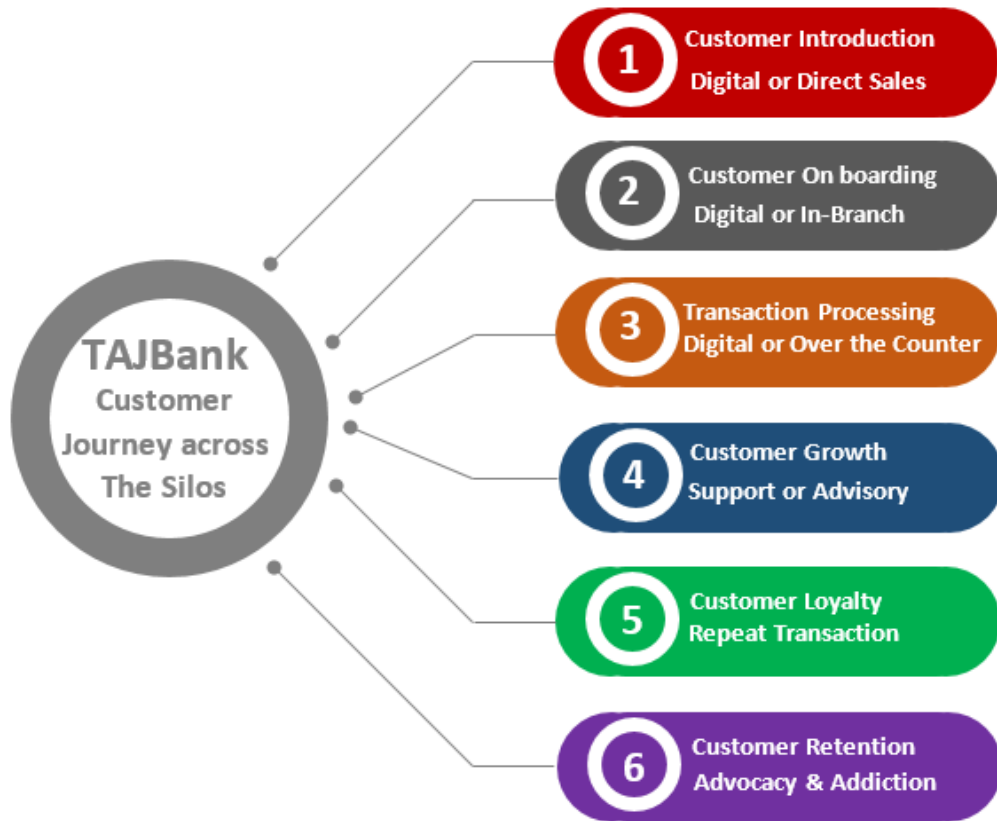


Customers' Classification

Who are the Customers?



Customer Journey Management



10/10



Service Personalization-The New Normal

Golden Pillars of Personalization



Greet Me

Always greet the customer at sight at least when the customer is 2 meters away. Smile, look straight to the eyes, smile again and greet.



Show that you Appreciate me

Ensure customer is appreciated for choosing TAJBank. Offer seat where applicable and apologize wherever there is any delay.



Acknowledge my needs

Always respond to customers request by acknowledging it and always give prompt feedback in all cases.



Recognize me

Ensure you have conversation or interaction with the customer that leaves a memory of exceptional service for the customer.



Understand my History

Ensure your CRMS is up to date to identify the service history of the customer and mitigate repetition of past mistakes.



Listen to Me

Attend swiftly to the customer's complaints and suggestions and practice deep listening. The customer is the CEO.



Meet my Needs

Go extra mile to meet the needs of the customer. Ensure the customer is satisfied always without prejudice.



Customize my Service

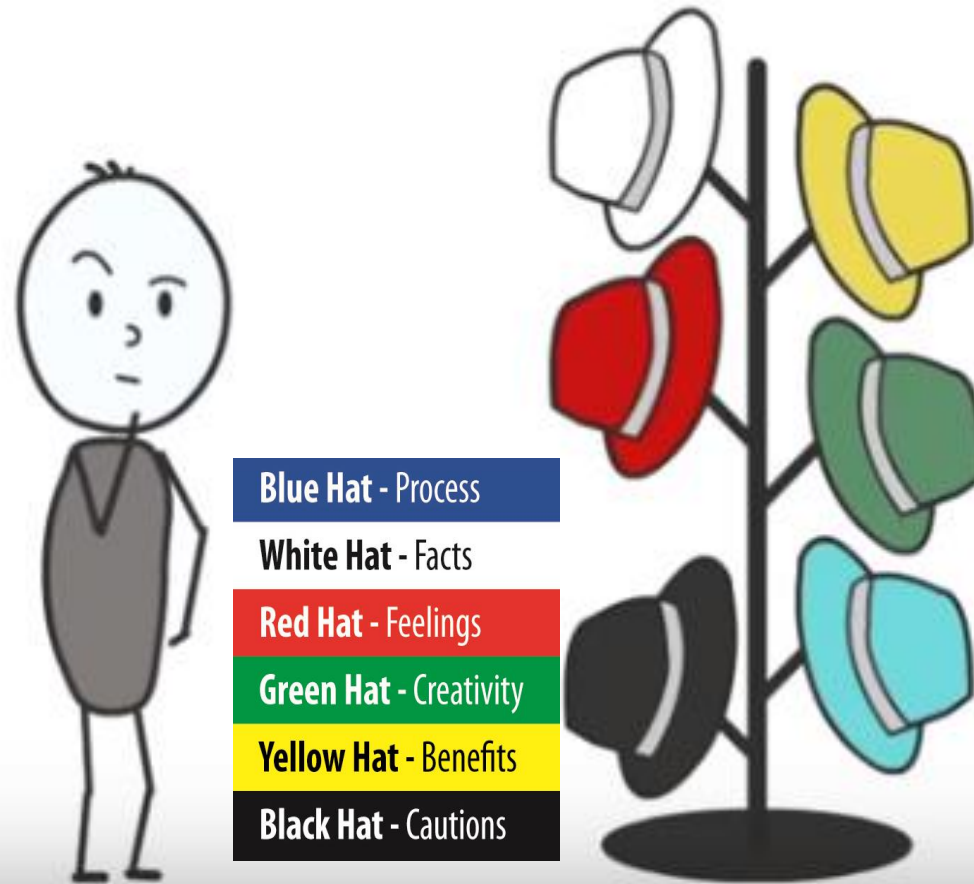
Identify the uniqueness of the customer and provide custom made services both for online and physical product offerings.



Make me Happy

Surprise the Customer with something unique like recognizing the customer on Birthdays & Anniversaries

How to Delight Customers-The Six Thinking Hats



What Hats do I Wear?



WHITE HATTED Customer

The Curious Chimana

- A Curious and Inquisitive Customer who wants facts, Figures and every jot of details.
- Keen to connecting the dots of every transaction and Will do all it takes to get every detail.
- Wants rapt and undivided attention and do not need More than the details which perhaps are conflicting.

What to do?

Know your products & Services

Listen & Listen

Give attention to details & appreciate the customer

Answer all question or refer intelligently



RED HATTED Customer

The Intuitive Ihama

- An intuitive and emotional customer who relies on hunches and gut feeling in decision making.
- The customer acts deliberately or spontaneously on Feelings based on intuitive perception.
- Feelings are fed by what they think, see, hear, smell, Taste or touch. They are difficult to win.

What to do?

Be calm, Listen, Smile & apologize where necessary

Smile and if customer is irate, separate to a calm office

Know your product and Services

Intelligently debunk all myths. Ensure customer is won!



BLACK HATTED Customer

The Pessimistic Xan

- This is a judgemental customer who will always think You are hiding something terrible in a product.
- The customer's mind-set is that the devil is in its detail hence cautious and careful in all engagement.
- Sceptic of good news and always play devil's advocate Risk averse and think something will go awry.

What to do?

Be calm, Listen, Smile & use emotional hook

Tell stories of unique experience of other customers

Do not play defence but ensure customer is happy

Answer all question or refer intelligently



YELLOW HATTED Customer

The Optimistic Helena

- This customer sees the opposite view of Black Hatted. Positive, sunny and sees hope and benefits of ideas.
- Keen about finding the advantages and benefits of Product, they encourage you to continue.
- If found in the same room with Xan, Helena will clash Or convince him to see the bright side of your brand.

What to do?

Appreciate the customer for being loyal

Listen & Listen; introduce the customer to your Boss

Cross sell product & services

Do not take the customer for granted.



GREEN HATTED Customer

The Innovative Throca

- This customer wants to see changes happen. The Personality is energetic, versatile and wants new idea
- How can this be changed or improved is what the Customer always ask? Make valid suggestions.
- Innovative and irritated when reported observations are not implemented.

What to do?

Appreciate the customer for the suggestions

Ensure valid suggestions are implemented

Recognize the customer and mention it to your Boss

Be opened, listen and write down suggestions



BLUE HATTED Customer

The Organizer Nazmi

- The customer is a likeable person always willing to To use contact or influence to arrange favour for you.
- Thinking of what others are thinking and ensuring Everybody is happy. Stands as unemployed arbitrator.
- A leader who always want to start a quest and organize till completion. Always believe in windfall!

What to do?

Know your products & Services

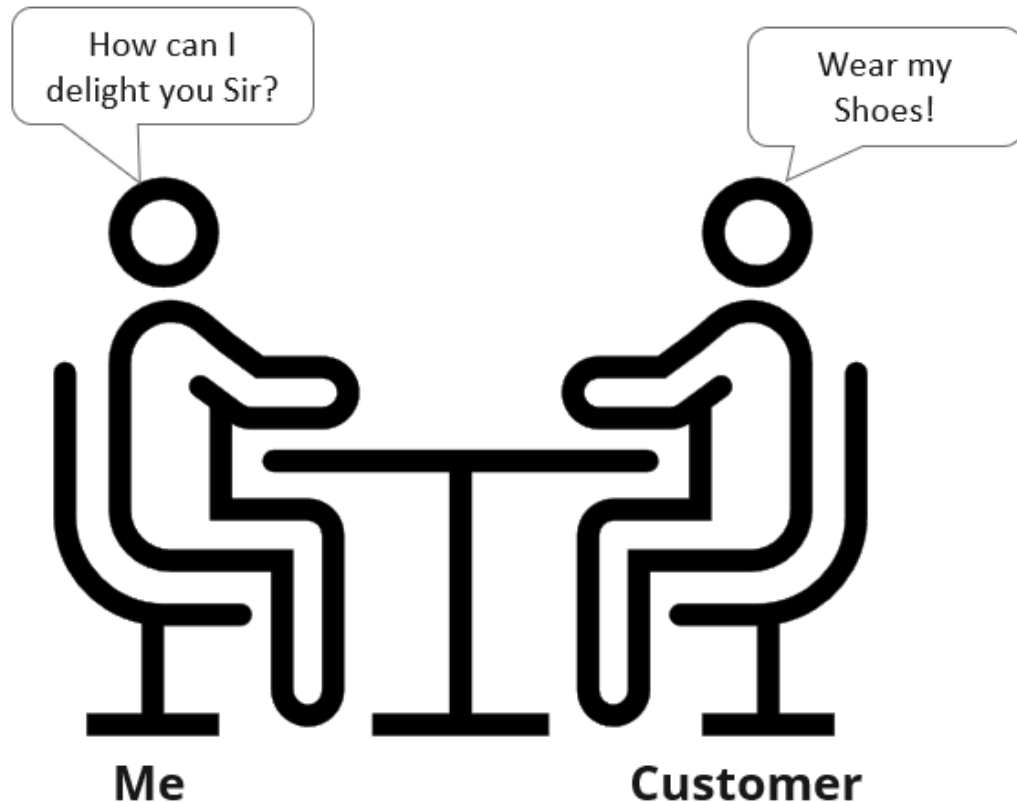
Listen, Listen and keep listening. Always around

Give attention to details. Likes to be recognized

Answer all question or refer intelligently

The Six Kinds of Customers

How to Wear Customers' Hats?



- Practice Empathy
- Have positive Mental Attitude
- Take Ownership
- Be Proactive
- Practice Deep Listening
- Use the Magic Words
- Communicate effectively
- Be friendly
- Be Innovative
- Be Professional

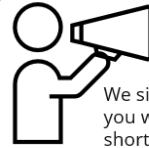
Business Etiquette Overview

The Greeting Essence Pillar of Excellence



Good afternoon **Mr. Abdullahi**
Welcome to TAJBank,
How may I help you?

The Queue Manager Pillar of Excellence



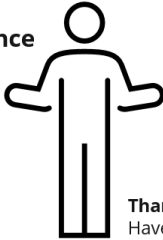
We sincerely apologize for keeping
you waiting. You shall be attended to
shortly. Thank you.

Telephone Smart Rule Pillar of Excellence



Thank you for calling **TAJBank**,
Customer Experience Desk, Kano Branch
My Name is **Fatima**
How may I help you?

The Greeting Essence Pillar of Excellence



Thank you for choosing TAJBank,
Have a **great day** Sir/Ma.

Office Etiquette Pillar of Excellence



Smile Genuinely



Greet Warmly



Offer Seat



Offer Help



Listen Attentively



Provide Solution

The eMail Etiquette Pillar of Excellence



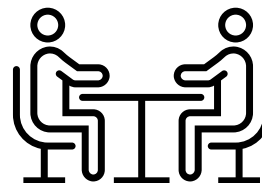
Do not hit '**Reply All**' except
every member of the email
chain **needs to know**.

The Culture Expert Pillar of Excellence



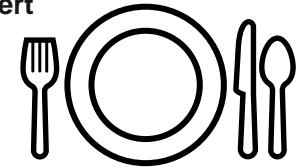
Alhaji Baba, please **meet** Ajoke, my
colleague in charge of insurance
management.

Meeting Guru



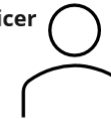
- ☐ Be punctual
- ☐ Come prepared
- ☐ Dress professionally
- ☐ Speak loud enough
- ☐ Actively listen and participate
- ☐ Take turns speaking
- ☐ Follow the agenda
- ☐ Ask questions at the appropriate time
- ☐ Be attentive to your body language
- ☐ Put away technology
- ☐ Eat and drink appropriately

Business Expert



At a small table of only two to
four people, wait until
everyone else has been
served before starting to eat.

The Delightful Officer Pillar of Excellence



Thank you for visiting us today
Sir/Ma. **What else** may I help you
with?

Customer Experience Framework

CXM Framework



NPS Framework

Final Words

At the end,
the customer should say...
“I am delighted!”

Thank you!

