



PLEASING

APPROPRIATE

GRACEFUL

EBL **G** **A** **P**

# SERVICE EXCELLENCE GUIDELINES





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# MESSAGE

## FROM THE MANAGING DIRECTOR & CEO

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Service excellence is the objective that we constantly pursue at EBL. With the ambition of becoming the bank of choice for our customers, it's our responsibility to pitch our customer service benchmark high, at a level where the local standards are far exceeded and global standards are embraced.

At EBL, we would like to create a customer-first culture. We believe that creating a satisfied customer base is not enough; we want them to be our fans, our brand ambassadors. I request all EBL employees to go the extra mile to create satisfied customer base who will promote us. At the end of the day customers are the reason behind our existence.

I am confident this Service Excellence Guidebook will help us to pave the way leading to our desired destination, that is bringing smiles and delight on our customers' faces.

Let us make a graceful, appropriate and pleasing EBL.



**Ali Reza Iftekhar**

Managing Director & CEO

# PRELUDE ON GAP

## Towards building a customer-focused company

It is never too late to build a customer-focused company. It is all about setting our sights on the right target and then starting to take the customers seriously. These days, nobody has to convince anybody that the customer is the king. Competition is everywhere. People are realizing that their organizations will go nowhere without the loyalty and commitment of their customers. Profit is nothing but the applause we get for taking care of our customers.

At EBL, we say that we want to become the bank of choice. For whom? Of course, for our customers. Therefore, the very vision of ours tells that we want to grow as a customer-focused company. And how do we do that? The answer is simple: by treating the customers the right way. If we want to create fans for EBL we have to take care of three things:

**01**

Determine what kind of experience we want our customers to have

**02**

Listen to what our customers want and see if it makes sense to include their suggestions in our vision

**03**

Implement a standard customer service guideline that empowers the employees, especially the frontline people, to own it with passion

This guidebook addresses the number one criterion above, while the number two and three are related to corporate vision and EBL has already made its goals clear in these areas. In short, our aim is to achieve a cultural change in EBL with regard to our understanding about customer service



Eastern Bank Ltd

excellence. We want an EBL where we not only listen and respond to customer feedback, but also are obsessed to go the extra mile to make our customers happy and win their loyalty.

We are committed to be customer oriented and we will be so by building, inspiring and aligning teams around the realization of four pillars of EBL model of Service Excellence.

## Four Pillars of Gap

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In the following pages tenets of the four pillars of EBL model of service excellence are discussed. They are:



Premises



People



Customer Interaction



Documentary Communication

An important thing to note here is that these four pillars center around a single theme which is Graceful, Appropriate and Pleasing (GAP).

In other words, whatever we do or we commit to do, whatever we communicate verbally or in writing, and whichever way we present our premises and ourselves to our customers must be graceful, appropriate and pleasing, all three at the same time.

At EBL, being customer-focused, therefore, means being GAP compliant

# SUPER PREMIUM



# PREMISES

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We believe that service excellence cannot be achieved without clean, and well-maintained premises or work place. It is, in fact, what creates the first impression about us in customer's mind.

Premises pillar model of service excellence deals with the ambience of the premises, which is the first access point or touch point for customers. It creates the first impression of how our offices are internally suited to offer a rewarding experience to the customers who access them. Our aim is to create a perfect, homely and professional environment where people can comfortably deliver the best-in-class services to our customers. Below are the guidelines that must be followed in order to continually excel in the premises and physical environment part of the challenge. The list, naturally, is not exhaustive:

## Section A

**1**

### CLEAN PREMISES

Branch premises must be kept neat and clean at all times. A neat look helps create a good first impression.

## Section A

**2**

### CLEAN FRONT OF THE BRANCH

Entrance to all the branches must be kept neat and clean. Appealing entrance is nothing short of being inviting.

## Section A

**3**

### PERFECT SIGNAGE ROUND THE CLOCK

Signage must be clean and in perfect order round the clock. The information given in the signages must be accurate.

## Section A

**4**

### NEAT AND CLEAN STAIRCASE

Staircases must be kept clean and should always be kept free so that movement can be with ease.

## Section A

**5**

### ADEQUATE LIGHT

Adequate lighting should be ensured in every customer and employee access points. Any fused or out of function lights should be replaced immediately with new ones.





Section A

**6**

## **NOISE FREE AC AND AIRY ATMOSPHERE**

AC must work properly and should not make any noise that can distract customers and/or employees.

Section A

**7**

## **CHAIRS & SOFAS – CLEAN AND COMFORTABLE**

Sitting arrangements of chairs and sofas must be in good condition and in shape at all times.

Section A

**8**

## **FRESH AND CLEAN PLANTS**

There should be no dead leaves or withered flowers. Plant leaves must be cleaned both sides. Plant vases should be clean too.

Section A

**9**

## **CLEAN DESK POLICY (CDP)**

Desks must be kept neat and tidy and all unwanted papers and files should be removed.

Section A

**10**

## **CROCKERY**

Teapot, sugar and milk - all should be in clean and hygienic condition. Watch out for dead ants in sugar and milk. Spoons must be clean and shiny too.

Section A

**11**

## **CLEAN TOILET**

This is a very important component. No bad smelling toilets. Basins and towels should be clean and soaps be available.

Section A

**12**

## **CLEAN AND TIDY COUNTERTOPS**

Countertops should be neat and clean. Any unimportant paper and file should be removed.

Section A

**13**

## **INTERNAL BRANCH SIGNAGE MUST BE VISIBLE AND IN PERFECT ORDER**

Internal branch signages should be in proper order and be clearly visible. Color and letter symmetry across signages and across branches should be maintained.

Section A

**14**

## **AIR FRESHENER**

Every 3 hours, air freshener should be used. Smell of the freshener should be nice and appealing.

**Section A**

**15**

## **POSTERS, EASELS IN PERFECT CONDITION**

Posters and leaflets should be visible. No torn posters are allowed.

**Section A**

**16**

## **NO OLD MAGAZINES**

Only recent magazines should be kept in the magazine rack or in the customer sitting area..

**Section A**

**17**

## **PERFECT LOCKER ROOM**

Mirrors in the locker room should be clean, not rusty. Lockers should always be clean and shiny.

**Section A**

**18**

## **COMPUTER TOPS AND KEYBOARDS SHOULD BE NEAT AND CLEAN**

Office cleaners and/or peons should be instructed to clean the computer desktops and the keyboards every day before transaction hour begins and after it ends.

**Section A**

**19**

## **NO SCATTERED PAPERS ON/AROUND FAX AND PHOTOCOPY MACHINES**

No unnecessary or scattered papers should be lying around fax or photocopy machines.

**Section A**

**20**

## **PHONE SETS SHOULD BE IN PROPER PLACE WITH NO LOOSE HANGING WIRES**

Receivers of phones should be free from bad smell and dust. Receivers should be cleaned by antiseptic liquid regularly.

**Section A**

**21**

## **WATER GLASSES SHOULD BE CLEAN AND DRY**

Water glasses should be clean and old glasses (with old EBL logo) removed. Dry outer body for glasses or cups is a must.

**Section A**

**22**

## **WATER DISPENSER SHOULD NOT BE KEPT IN A VISIBLE LOCATION**

They should not be kept in any visible location. They should be kept at dining or kitchen area.

**Section A**

**23**

## **JAINAMAZ OR TOWELS SHOULD NOT BE KEPT AT VISIBLE LOCATIONS**

They should be kept inside a separate cabinet or drawer.

**Section A  
24**

## **DESKS HAVING TISSUE PAPERS**

Desks should have facial tissue boxes available.



**Section A  
25**

## **TOILETS HAVING TISSUE PAPERS**

Toilets should have tissue papers at all times. No hanger should be empty. Toilets should be checked every 30 minutes.

**Section A  
26**

## **ENTRANCE DOOR WITH CLEAR ACCESS, NO OBSTRUCTION**

Entrance door should be kept obstruction free so that everyone can enter and exit easily.

W  
e  
d  
e  
c  
o  
m  
p  
a



# PEOPLE

Service excellence is all about people at the end of the day. Even not-so-well maintained premises can possibly be compensated with the inspiring smile of a well-turned-out and well-groomed employee. Nevertheless, the scenario other way round is not true.

People pillar deals with proper attitude, behavior and adherence to the official code of conduct with internal as well as external customers. All employees should follow the standard rules of grooming, attitude and behavior. Again, the list is not exhaustive:

Section B

**1**

## PROPERLY IRONED CLOTHES

All employees should wear properly ironed and wrinkle free clothes.

Section B

**2**

## COMBINATION OF CLOTHES

All male officials should wear decent light colored shirts with dark color formal trousers. Dress-up should be professional with a feel of modesty.

Section B

**3**

## SHOES AND BELT TO MATCH IN COLOR

It is important that the color of the shoes matches with the belt. Mismatch in color of these two items is not acceptable. Simple rule is: black shoes with black belt; and brown shoes with brown belt. Other colors of shoes and belt are not acceptable for male employees.

Section B

**4**

## CULTURALLY FIT CLOTHES FOR WOMEN

Female employees should wear culturally fit clothes.

Section B

**5**

## PERFECTLY KNOTTED TIES

Male employees should wear tie and the knot should be in good shape giving a professional look.

Section B

**6**

## PANT ZIPPERS

Trouser zippers should be up and should not be visible. This also means, no stitch-up trousers (like the ones generally seen in case of jeans) are acceptable.

Section B

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Section B

**7**

## SHOES AND SOCKS

Shoes should be polished and shiny and the socks should be clean so that they do not give off bad smell.

Section B

**8**

## CLEAN-SHAVEN

Male employees should have perfectly clean-shaven faces with clean eyes. Check corners of eyes carefully.

Section B

**9**

## NO BAD BREATH

Everyone must practice brushing specially tongue, and of course teeth after lunch. Also, practice drinking water after having tea/coffee every time. Breath quality should be of high standard at all times. Fighting bad breath is a continuous process.

Section B

**10**

## PERFECTLY COMBED HAIR

Hair should be kept properly and perfectly combed and should be in good condition. Employees should never comb their hair in front of the Customers.

Section B

**11**

## NO DIRTY OR BUTTON LESS SHIRTS

Dirty or buttonless shirts should be avoided at all times.

Section B

**12**

## NO BODY ODOR

Employees should use perfumes or deodorants appropriately so that there is no body odor.

Section B

**13**

## SMILING AND WELCOMING FACIAL EXPRESSION

Facial expression of employees should be bright and confident so that they seem to be enjoying their work.

Section B

**14**

## CLEAN EYEGLASSES

Specs should be clean so that eyes are properly visible.

Section B

**15**

## **NO DANDRUFF**

Proper care to be taken so that the hair is dandruff free at all times, especially during winter times when it is a common evil.

Section B

**16**

## **NO HALF-SLEEVED SHIRTS**

Employees should not wear half-sleeved shirts in the office.

Section B

**17**

## **NO FOLDING OF THE SHIRT SLEEVE**

Shirts must not be worn with folded sleeves.

Section B

**18**

## **CLEAN HAND FOR A PERFECT HANDSHAKE**

Palms should be sweatfree and clean for a proper handshake. Handshakes should always be warm and firm..

Section B

**19**

## **NO NOSE HAIR**

Employees should trim nose hair regularly. Research says, nose hair is a serious offense particularly towards female customers.

Section B

**20**

## **PROPER BODY LANGUAGE**

Body language should be frank, warm and inviting but at the same time serious in order to make the customers feel that employees are treating them with hospitality and due seriousness.

Section B

**21**

## **CUSTOMER INTERACTION**

While talking to customers, eye contact must be made frequently.

Section B

**22**

## **CLOSE THE DEAL FAST AND QUICK**

Customers should be served swiftly, so that the next customer does not need to wait unnecessarily.

Section B

**23**

## **SEE CUSTOMER OFF UP TO THE EXIT DOOR**

Employees should pose a my dear attitude to customers so that customers leave the premises feeling good and cheered up. One way to do it is to see-off the customer, whenever possible, up to the exit door.

**Section B****24****NO BANKING JARGONS**

While talking to customers if we use our own trade jargons frequently, it not only shows bad taste but also creates a hindrance towards a fruitful and healthy discussion. Even commonly-used word like KYC, still does not make any sense to many of our customers unless you are explaining it for them. All jargons and technical terms must be avoided.

**Section B****25****NO UNATTENDED CUSTOMER**

Employees should be careful in order not to leave any customer unattended. Customers should be asked how they could be helped.

**Section B****26****OFFICIAL ID CARD**

ID Card should be displayed as per the prevailing practice.

**Section B****27****BE STRAIGHT FORWARD AND TO-THE-POINT**

Conversation with customers should be clear and precise. No false hopes or unrealistic promises should be made to them.

**Section B****28****TALK IN CUSTOMERS' LANGUAGE**

Communication should be based on customers own language. Simple rule is: English for those who prefer English and Bangla for those who prefer Bangla.

# CUSTOMER INTERACTION



# CUSTOMER INTERACTION

---

Customer interaction pillar deals with the ways we accept our customers and take care of their financial needs. Customers should be proactively listened to and their problems should be quickly and professionally handled or better resolved. Employees should be welcoming in their attitude. While attending any customer, employees should maintain proper eye contact, positive body language, and be friendly and courteous. Moreover, they should always thank customers for the business they are giving us or the opportunity they are giving us to serve them.

Basic tenets of this pillar are:

Section C

**1**

## FIRST IMPRESSION IS THE LAST IMPRESSION

We must:

- i. Proactively greet each customer.
- ii. Be friendly to all customers.
- iii. Listen carefully and with full attention.
- iv. Pay attention to their requirements.
- v. Handle their queries fast, efficiently and professionally.
- vi. Make sure that confidentiality and privacy are maintained at all times.
- vii. Give the customers a genuine smile.
- viii. Keep natural eye contact.
- ix. Handle clients without interruptions.
- x. Make fast body movement; not a lazy, sleepy, 'who cares' body language. Lazy or sluggish attitude should be avoided.
- xi. Maintain a perfect sitting position in front of customer. Perfect sitting Position means, hands put on the table, not across chest (hands across chest means reservation and distance). Our sitting position must express confidence and professionalism.

- xii. Show an "**I care, I do care for you**" attitude at all times. Customers must be given priority over everything and anything else, especially when it's the Customer interaction hour going on.
- xiii. Do not talk over the phone keeping the customer in front. If it is a call from any colleague or family member etc. we should tell the caller that a very valuable customer is sitting in front. Such calls should be finished off in 30 seconds. We must say, excuse me before taking the call.
- xiv. Conclude with the thanking statements. For e.g.: "**Sir/ Madam, is there anything else I can do for you (or, help you with)?**"

Section C

**2**

## CUSTOMER QUERIES

We must:

- i. Answer all queries discreetly without interruptions.
- ii. Fix the customer's appointment, whenever needed according to their convenience, not ours.
- iii. Refer queries to higher authority promptly because that can save bureaucratic time to a great extent.
- iv. Try to offer an alternative solution to every problem of our customers.

Section C

**3**

## TELLER SERVICES

We must:

- i. Maintain adequate staff so that customers need not wait in the queue.
- ii. Apologize for any delay or omission.
- iii. Encourage the customers to use bank's automated facilities.
- iv. Try to use the customer's name whenever possible.
- v. Give priority attention and care to any old or physically disabled customer.
- vi. Conclude with the thanking statements. For e.g.: "**Sir/ Madam, is there anything else I can do for you (or, help you with)?**"

## CUSTOMER COMPLAINTS

Whenever customers are dissatisfied, they complain. It is their natural right and in fact, complaints are blessings for us. Complaints should encourage us to do better in future. With complaints, we can understand our weakness and improve accordingly. Complaints give us a second chance to satisfy any dissatisfied customer.

Complaints, if handled professionally, can actually help keep customers and win long-time loyalty.



## **Handling Customer Complaints:**

To handle customer complaint we need to acknowledge, assess and address it:

### **A. ACKNOWLEDGE:**

Most customers understand and appreciate that people make mistakes. However, they also expect that we actually care about how they feel about inconveniences. We should respond to the customer's problem immediately; we should also state the solution positively and always thank the customer.

### **There are three ways of acknowledging the customer complaints:**

- i. **Allow the customers to vent his/her anger:** When a customer is feeling wronged, he or she needs to sound off. The customer is upset with the situation, not you. So stay calm, be polite and take a deep breath or count to 10 while the customer vents his/her anger.
- ii. **Empathize with the customer:** Show empathy by validating customers feeling. For e.g. say, "I understand why you feel that way or I am sure you must have been disappointed." This will calm the customers down and assure him/her that you know how the customer feels about the inconvenience.
- iii. **Apologize:** Acknowledge the inconvenience. If we are at fault, apologize for the misunderstanding or error made.

### **B. ASSESS**

Before any solution can be offered to the customer to resolve the problem, you need to find out what happened by the following ways:

- i. **Listen and get the facts:** Let the customer talk. Listen to customer's problem carefully. When the customer vents his anger, do not be defensive and do not challenge what has been said. Interfere as little as possible when the customer vents, so you can listen for clues to the real problem.

- ii. Ask questions:** Ask questions to obtain all the necessary information from the customers to clarify the situation. Ask who, what, why, when and how.
- iii. Paraphrase:** After the customer has finished speaking, paraphrase what he or she has said to show that you have listened. This way, also check if you have understood the problem correctly.

### **C. ADDRESS:**

Once you have obtained all the facts from the customer and completed your investigation, take the following approach to address the problems:

- i. Respond to the problem immediately:** Offer a solution and clearly tell the customer the steps which will be taken to solve his/her problem. If possible, offer the customer alternative solutions and let him/her choose.
- ii. State the solution positively:** Do not blame other people or system for the problem. Use 'I' to show you, on behalf of the bank, take responsibility to see that the customer's problem is resolved.
- iii. Be positive in your approach:** Tell the customer what you can do rather than what you cannot do. For e.g., do not say "We cannot do anything today." Instead, say "I'd be happy to provide you with a statement tomorrow."
- iv. Convey urgency:** Convey urgency by using positive, time oriented statements such as: right away, immediately, within an hour.
- v. Thank the customer:** Thank the customer sufficiently for bringing the issues to the attention of the bank.

### **Specific rules for handling customer complaints:**

We must:

- i. Say sorry for any inconvenience caused.
- ii. Be soft spoken even if the customer gets angry and agitated.
- iii. Acknowledge letters/faxes/emails with a holding reply of 24 hours.
- iv. Reply to normal correspondences within 72 hours.

- v. Reply to complaints within maximum 5 working days after completing the investigation.
- vi. Ensure that, in exceptional cases, customers are kept informed of progress if the above 5-day deadline cannot be met.
- vii. All the complaints should be reported to Service Quality department as per the 3CF guideline.

We must not:

- i. Be defensive by trying to prove that we cannot be wrong.
- ii. Give a flat no for an answer. Always offer an explanation.
- iii. Assign blame. Customers do not care whose fault it was, they just want a solution.
- iv. Leave the customer in dark by not writing or calling to offer progress report.
- v. Make unrealistic promises. Always remember that the investigation may reveal something what you have no clue of at the moment. With your broken promises, customers will just be doubly disappointed later on.

**Section C  
5**

## **TELEPHONE ANSWERING AND CALL TECHNIQUE (TACT)**

TACT is an important area within the Customer Interaction pillar. The rules to be followed are:

**Section C  
5 i**

### **INCOMING CALLS**

- i. Those must be actioned within three rings. This means all phone calls must be received within 3-rings by anyone who hears it.
- ii. Calls should be directed to the right person

**Section C  
5 ii**

### **OPENING THE CONVERSATION**

- i. Greet the caller with Good Morning/Afternoon etc.
- ii. Identify bank, department and your name
- iii. Ask how the customer can be helped
- iv. Establish the identity of the customer

**Section C  
5 iii**

### **CONVERSATION**

- i. Speak clearly and in your natural tone
- ii. Keep control over conversation

- iii. Ensure warm and friendly voice
- iv. Listen carefully without creating obstruction
- v. Talk less, listen more
- vi. Hang up after the client has hung up, not before
- vii. Greet before hanging up.

Section C

**5 iv**

### **WHEN PUTTING THE CUSTOMER ON HOLD**

- i. Tell the caller why he is being put on hold
- ii. Ask if you may put him/her on hold
- iii. Give a time frame on coming back
- iv. Thank him for holding on after returning to the call.

Section C

**5 v**

### **WHEN TRANSFERRING THE CALL**

- i. Politely explain why the caller is being transferred and to whom
- ii. Ask if the caller minds being on hold
- iii. Make sure someone picks up the phone before you hang up
- iv. Apologize if the person is busy and offer to take some message

Section C

**5 vi**

### **THE PERSON CALLED FOR IS NOT AVAILABLE**

- i. Explain your colleague's absence in a positive light
- ii. If you are not sure where the person is, politely request the caller to hold on (max 1 minute) and then reply after finding the information
- iii. Offer to help the person yourself or take a message
- iv. Inform the intended person as soon as he comes in.

Section C

**5 vii**

### **WHEN TAKING MESSAGE**

**Note all important information such as:**

- i. Caller's name
- ii. Identity
- iii. Company's name
- iv. Telephone number
- v. And of course the message

Now that you have all the information required to make a follow-up call, do make a follow-up call when the problem is resolved or when it is appropriate to give a progress report.

# DOCUMENTARY COMMUNICATION



# DOCUMENTARY COMMUNICATION

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Documentary communication pillar deals with all external and internal business communications of the company. It being documentary makes it all the more important for us to avoid mistakes, be professional, accurate and issue resolving.

Following rules must be followed in order to ensure that our correspondences and the way we handle those are best-in-class:

Section D

**1**

## ACKNOWLEDGEMENT/HOLDING REPLY

We must acknowledge all letters/faxes/emails with a holding reply of 24 hours of receipt of those.

Section D

**2**

## 72 HOURS RULE FOR CORRESPONDENCES

All normal correspondences must be dealt with and the issues closed within 72 hours.

Section D

**3**

## PROGRESS REPORT

We must ensure that customers are informed of progress whenever the above deadlines cannot be met.

Section D

**4**

## NO MISSPELLING OF NAMES

While drafting letters, name of the recipient must be correct. Misspelt names are a major vice.

Section D

**5**

## PROPER SALUTATION

Proper salutation like Mr., Mrs., Ms. etc. must be used. This shows courtesy and professionalism.

Section D

**6**

## LANGUAGE

We must use plain language in a clear and concise style while maintaining a warm and personal approach. Words denoting ambiguous meanings must be avoided..



Section D

**7**

### **PAPER SELECTION**

Outgoing letters must be printed in bank's official letterheads.

Section D

**8**

### **SIGN LETTER WITH A GOOD PEN**

Letters must be printed with good ink (no hazy printouts allowed), and good pen should be used for signing so that paper is not smeared.

Section D

**9**

### **CHECK SPELLING, GRAMMAR AND FORMAT TWICE**

Spelling, grammar and format must be checked again before final printouts are taken.

Section D

**10**

### **SALES AND SERVICE MANAGER'S OR DIVISIONAL HEAD'S APPROVAL**

All letters dispatched from the branch must have the approval from SSM or DH.

Section D

**11**

### **PRINT ALL ENVELOPES**

No external letter can be dispatched in envelopes with hand-written address. All envelopes must be printed.

## Note

### Note

# SERVICE EXCELLENCE GUIDELINES

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## ACKNOWLEDGEMENT RECEIPT

Please return this part to the Human Resources Department after filling it up,

Name of the staff: .....

Staff ID: .....

I declare that I have read this policy document in full and have understood its contents. I pledge that I will abide by the rules, regulations and suggestions as prescribed and detailed in this policy document and in case of any confusion, I will take advice from the Human Resources Department and/or Service Quality Department of the Bank. I will return this book upon leaving this organization and I shall not make any copy of this book in any form, electronic and otherwise.

Signature of Staff

Date: / /20

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