




Education that's transforming lives and communities

Customer Interactions – Resource guide

Bank of America's training and professional development organization dedicated to the growth and success of our local communities and teammates

Visit go.bofa.com/education to sign up for additional professional skills workshops!

DISCLAIMER: These trainings and materials are provided as a service to the community, "as is," with no guarantee of completeness, accuracy, timeliness, or of the results obtained from the use, express or implied, including, but not limited to employment at Bank of America, warranties of performance, quality and fitness for a particular purpose. These trainings and materials should be regarded as general information intended for audiences over 17 years of age. ©2024 Bank of America Corporation. All rights reserved.

BANK OF AMERICA  © 2024 Bank of America Corporation. All rights reserved.

Overview

Description

This **Customer Interactions** guide will serve as a resource to provide learners the skills needed to connect with, understand, analyze and address customer needs through a variety of situations and scenarios. This guide is ideal for individuals looking to elevate their professional skills in order to grow their career.



Introduction

When you work in a customer service role, you are very often the first person your customer sees when they walk into your workplace. This gives you an important responsibility. You have the power to shape the perceptions of your customers. They will base how they see your workplace on their interaction with you. That is why it is so important to have quality customer interactions.

From the number you call when you have a credit card billing question to the medical professional who answers all of your questions to the friendly store personnel who replaces your phone, there are customer service positions across several industries. These are just some of the industries that offer customer service:

- Technology
- Financial services
- Retail
- Travel and hospitality
- Insurance
- Healthcare
- Food services
- Entertainment

This resource guide includes exercises and resources for the following:

- Take ownership
- Act with empathy
- Make it easy
- Get it right

Take ownership

Introduction

Taking ownership is about demonstrating a willingness to help. The first person who interacts with a customer should take ownership of the customer's request and bring other people together as needed to address the question, need or concern.

Types of questions

Engage

"How may I help you?"
"Tell me about your concern."

Discover

"What error messages are you receiving?"
"I see a late fee was charged to the account on June 15. Is this the fee you are referring to?"

Resolve

"What were you purchasing?"
"Were you at a particular location?"
"Do you recall adding a tip onto the bill?"

Clarify

"What specifically did you purchase? Was there an additional charge added onto the transaction?"
"When was the approximate date?"

Note: Throughout this resource guide, there will be several journaling activities. Keep a document with all of your answers so that you can refer back to it as you continue on your career journey.

If you would like to record your answers directly into this guide, use the **comment** feature if you are viewing the document in **Adobe® Reader®** or the **type text** feature if you are viewing in a web browser.

To use the comment / type text features, simply click the button on the toolbar and then stamp the textbox onto your page to type.



Journal prompt: Imagine you are in a customer service role. What is one way that you could use the four types of questions to improve a customer interaction?

Possible answer: Use Engage and Discover questioning to uncover the customer's need. Then use Resolve and Clarifying questioning to find out more and problem solve.



Words and phrases to avoid	Alternate suggestions
No	What I can do ...
No problem	My pleasure / You're welcome
Yeah	Absolutely
Mmmm-hmmm	Yes / That is correct
Maybe	I can ... / I will ...
It's required.	Another option to consider is ...
I don't know.	Give me just one moment, and I can absolutely find that answer for you.
I can't ... / You can't ...	What I can do ... / What I can suggest is ...
I'm sorry, but ...	What I would like to recommend ...
I don't have the authority.	Let me bring a colleague on the phone who can further assist us.
You're wrong.	I would like to ask a few questions so I may clearly understand your need.
You should ...	What you may want to consider is ...
I think so.	I will personally take care of this for you.

Journal prompt: What are two terms in the left column that you often use? What are the alternatives that you can replace them with?

Act with empathy

Introduction

Empathy is understanding the feelings of another person and showing that you understand their experiences and emotions. Acting with empathy shows customers that you understand what’s important to them.

When you act with empathy, customers are more likely to:

- Trust you and your expertise
- Engage in better conversations
- Open up about their life, needs and goals
- Listen to your point of view
- Consider you the next time they have a need
- Refer you to others
- Agree to connect with you again

Relate to the customer

Relating to the customer can involve interacting with empathy based on the customer’s language, energy and emotional state:

Language	Energy	Emotional state
<ul style="list-style-type: none">• Mirror your customer’s language. For example, if the customer says, “Hey y’all,” don’t respond with “Hello sir.”• Use the right level of formality and avoid technical terms and jargon.	<ul style="list-style-type: none">• Respond to your customer’s energy and sense of urgency by empathizing.• For example, if the customer has a sense of urgency about the situation, show that you are taking the matter seriously and taking action right away.	<ul style="list-style-type: none">• Be empathetic to your customer’s emotional state.• For example, it may not be appropriate to smile if they are clearly upset.

Journal prompt: Imagine you are meeting with a customer, and you notice their voice is louder than normal and their expression is angry. What can you do to relate to the customer?

Possible answer: Use empathetic statements to let the customer know you understand their frustration and let them know you are making it a priority to resolve the issue.


These are examples of statements that allow us to show empathy across differences when relating to the customer.

Less empathetic	More empathetic
Calm down. You're overthinking it.	From what I hear, you are feeling ... Is that right?
At least you still have ...	This is a difficult situation and I think you've shown a lot of courage and strength in how you're handling things.
Here's what I would do.	Thank you for trusting me with this. It means a lot to me.

Here are some things to consider when relating to the customer:


- Be relational, not transactional.
- Use welcoming language.
- Communicate with care.

Be relational, not transactional



Relational

Approaching conversations with a genuine desire to learn about the customer's needs and build a relationship over time



Transactional

Approaching conversations with the intention of selling products and getting customers to agree with your recommendations right away

Are these examples relational or transactional?

- 1. Get to know the customer and what’s behind their stated need.
- 2. Make recommendations based on products that benefit the customer service agent the most.
- 3. Voice opinions and recommend solutions early in the conversation.
- 4. Ask questions and listen while the customer does most of the talking.

Answer: 1-Relational, 2-Transactional, 3-Transactional, 4-Relational

Using welcoming language

Less inclusive	More inclusive
You guys, ladies and gentlemen	Everyone, folks, friends
He/him/his or she/her/hers, when describing generic or hypothetical person	They/them/theirs
Minority	Specific name of the group you are referring to, person of color, BIPOC
The elderly, seniors	Older adults, people 65 years and older
Special needs	Person with a disability
Honey, sweetheart	Call people by their individual names

Source: Inclusive language guidelines – American psychological association

For more details on using inclusive language, search for **Inclusive Language Guidelines** from the **American Psychological Association**.

Journal prompt: Are there any terms in the “Less inclusive” column that you would like to try to stop using? What alternative will you use instead?

Communicate with care

You can communicate with care by using pleasantries, such as please and thank you, when speaking and by being an active listener. Here is what active listening looks and sounds like:

Non-verbal cues

- Focus attention on the other person and clear away distractions.
- Be aware of body language.
- Sit straight up in your chair.
- Make eye contact and smile, when possible.
- Nod your head to let the other person know you are listening.

Voice/tone

- Use an optimistic and/or positive tone of voice.
- Confirm by repeating.
- Ask questions.
- Don't interrupt except to ask for clarification.
- Listen for changes in the other person's tone of voice.



Make it easy

Introduction

Make it easy for customers to do business because customers are most satisfied when something is easiest for them.

What does it mean to make it easy?

We can make it easy for the customer by prioritizing and addressing their concerns, sharing next steps and focusing on long-term solutions. Here are some examples of those:

- Prioritizing concerns: Asking the customer which issue they'd like resolved first
- Addressing concerns: Doing whatever you can to help the customer while still following the guidelines
- Sharing next steps: Letting the customer know what they need to do next
- Focusing on long-term solutions: Showing the customer a more convenient way to perform a transaction

Journal prompt: Imagine you are working in a bank, and you notice that a certain customer comes in every day to ask for the balance of their checking account. How could you make it easier for the customer?

Possible answer: Show the customer how to check their balance online.



Get it right

Introduction

Get it right by providing the best solutions every time. Strive to get it right the first time to build trust with customers. Use resources and tools and ask for help when needed.

Demonstrating accuracy

These are some ways we can ensure accuracy in every interaction:

Use resources to provide accurate answers.

Use all resources available and leverage your company policies and documents.

Provide high-quality service.

Provide high-quality service by addressing customer concerns and by providing the right resolution for your customers.

Ensure first-interaction resolution.

Do everything you can to resolve the customer’s issue the first time they contact you.

Journal prompt: Imagine you are working as a customer service representative in a call center, and the customer is asking questions that you don’t know the answer to. Which of the above steps for demonstrating accuracy could you use to solve this problem?

Answer: Use resources to provide accurate answers.
You could look up the answers in company documents or route the call to someone who would have the answers.