

EXCEL

Quarterly Customer Care Newsletter

Issue 02: Dec 2013

Customer Service Campaign: How Did We Score?



Customer Service remains the focal point for us at Republic Bank. To this end, a number of customer service delivery initiatives have already been introduced and other activities are being developed and will be launched later in the New Year.

Just completed is the Customer Service Campaign, "How Did We Score". This visual campaign was implemented in all of our branches and concluded on December 6, 2013.

It's objective was to generate feedback and engage in dialogue with our customers as we dared them to rate our level of customer service, through the insertion of a green or red ball in a transparent tube. This visual display was intended to generate a sense of pride when the tube was filled with green balls and spur action and customer interaction when a red ball or two were in the mix.

Let's celebrate the green balls received. However, when those red balls trickle in, let us not ignore them but rather, take the opportunity to communicate with our dissatisfied customers, and find out how we can improve the experience going forward. A red ball is one too many! So let us all strive to work towards positive experiences for both our internal and external customers! TEAM Republic it's time to go GREEN!

Look what's coming to your Branch!!

From Product to Service: Our Premium Banking customers await!!



Premium Banking! No longer a product but a specialized service, Premium Banking will now be offered across the branch network.

Designed to cater to the personal banking needs of clients, the service is offered to customers meeting a specific set of criteria for a nominal fee. Customers will be identified by membership cards and a dedicated service will be delivered in three locations – Warrens Branch, Republic Bank Mortgage Centre and Premium Banking and soon to be introduced at our Limegrove Lifestyle Centre location.

Premium Banking customers will be provided with a superior customer service experience executed in the most efficient and professional manner, not only in our Premium Banking locations but by our Retail and Customer Service Managers across the network. Not sure how this will work? Remember when Bank Managers maintained a relationship with their customers, greeting them by name and ensuring that their financial needs were satisfied on the basis of a handshake?

That's what will happen. And, with the assistance of the Manager's Administrative Assistant, service delivery will be courteous, speedy and efficient, no over promising and under delivering, but Republic Bank's Standard.

Customers, identifiable by their membership card must be offered next in line service at our newly designated Customer Service/Premium Banking Teller - this of course only if the services of the Manager or Administrative Assistant are not required. You may not have to directly interact with these customers but if you are required to assist a colleague attending to their matters, remember your actions affect the expedient delivery of excellent customer service.

So let's embrace our Premium Banking customers as this market segment is extremely important in our effort to build our mid and upper income market segment and secure a greater share of market and wallet!

Five Keys to Professionalism in the Workplace

Having an attitude of professionalism will help you advance in your career and better enjoy your job. People who behave in a professional manner are chosen first for promotions, and they gain the trust of clients and co-workers. Professionalism requires five key components. By learning these well, you will position yourself for better success at your job.

Approach to Work

- True professionals learn everything they can about their job and the role they need to perform. When you are showing professionalism, you learn exactly what is expected of you and then perform that to your best ability. You will also continue working as hard as you can until the objective is reached. Professionalism demands a good work ethic.

Positive Attitude

- Professionalism demands an attitude of optimism, even in difficult times. You must speak encouragingly about the company to clients and co-workers. You need to have a positive attitude about the work assigned to you and the people you work with, remaining level-headed and attacking problems by looking at the facts without unnecessary emotion.



Working Well with Others

- Professionalism in the workplace requires a cooperative spirit. To do well, you must work as a team player. If you have personal interests with other co-workers, you will handle these affairs outside of work. A professional will not use inappropriate language with others in the workplace, whether clients or co-workers. If co-workers share personal information, a professional will keep it private and not discuss it with others. You also must show those you work with that you are trustworthy by following through with what you say you will do.

Personal Responsibility

- People who exude professionalism take personal responsibility for their own work. They take care of the workspace, know what is expected of them, and they do it, knowing that the results rest on their shoulders and not the shoulders of others. If something goes wrong, a professional shoulders the blame rather than passing it to someone else. Professional people also know their boundaries or limits and stay within them.

Body Language

- Your demeanor, the way you carry your body, affects the way people view you as a professional. Someone practicing professionalism will have a confident demeanor and will show interest in what others are saying by leaning toward them when they speak and engaging in eye contact. Your hands should be relaxed and calm so that you do not give the impression of being nervous, and your shoulders should be square with your weight balanced evenly on both feet. The people you meet at work make their first impression based almost entirely on body language, so this is an important factor in professionalism. Read more:

http://www.ehow.com/info_8654331_five-keys-professionalism-workplace.html, sourced on 18/07/2013.

The Banker's Speech



Bankers, ladies and gentlemen I decree to you today that our profession is under threat.

I say to you not to be worried nor be troubled, for the only threats worthy of our focus are ourselves.

Amongst us there is sometimes doubt, sometimes misbelief in what we are doing. This diminishes our effectiveness in what we have to confidently do every day.

These are the facts, we are an elite group of business professionals, referred to as Bankers and sometimes we have to remind ourselves of that fact.

No one knows what we know individually, no one has the experience and knowledge you have obtained in this organization.

Daily you are required to exhibit that you are a capable and knowledgeable at your job as a Banker.

We have to ask ourselves this. Do you know what it means to be a Banker?

Do you know that you are Agents, Trustees' even Councillors in society that affect social change and effect social circumstances?

Do you know that you bring smiles to our customers' faces when we satisfy their wants and their needs? Do you know how they refer to us to their associates and friends when we make a positive impression on them?

I implore you to calm your minds and dismiss any doubt within yourselves that you are not sure of what you are doing, because you are!

I say to you be confident of what you have been doing, after all you have been doing it for months and years with success. Have you not?

The rookies are no more. Let us be confident in what we are doing.

Release that inner courage, harness that positive energy and remember we are who we are.

We are an elite group of business professionals, yes Bankers and sometimes we have to remind ourselves of that fact.

An inspiring message from the Limegrove team, submitted by Jason Depeiza, Service Officer - Limegrove Branch

A Culture of Excellence: A closer Look at the Treasury Team's High Performance Record



Republic Bank's Treasury Department Team

In the Treasury Department of Republic Bank (Barbados) Limited, we believe that excellent customer service is critical to the long-term survival and success of our bank. Our customers, both internal and external, are the very reason that we are employed because without them our bank would not exist. It is therefore imperative that we make our customers a priority. Indeed, top quality customer service creates loyal customers, which is the life-blood of any business.

Treasury generally does not follow any specific set of written rules as it relates to customer service. However, on examining ourselves there are a number of guiding principles which we seek to apply in our daily interactions to create a better experience for ourselves, our colleagues and our customers. Here are some of those things which we view as important.

1. Be readily accessible

Ensure that your customers can reach you easily via telephone, e-mail or any other appropriate medium. Make the time to answer your telephones and respond to e-mails daily. Time management is the key.

2. Give a warm welcome

Greet your customers warmly during every encounter, whether in person, by telephone or by email. This allows customers to feel more comfortable and encourages them to be receptive to your assistance. Smile even if it is a telephone conversation, as your smile will translate into a pleasant voice for your listeners. Assure them that you are there to assist.

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3. Commit to active listening and understanding the customer

When assisting your customers, listen carefully to determine exactly what they need. Allow your customers to explain and then ask questions if necessary to clarify their requests. At times it is helpful to verbally reiterate the request to your customer so as to ensure that both parties fully understand what is being asked and what is required. Making written notes could also assist in achieving a better understanding and communication.

4. Follow-up and provide timely feedback

Always seek to find an accurate and timely resolution to matters at hand. Provide your customers with timely feedback and never make promises that cannot be kept. It is always better to under-promise and over-deliver. When queries are received that do not directly relate to your area, be sure to pass on the information to the relevant parties in a timely manner and follow-up for a resolution.

5. Do unto others as you would have them do unto you

Always envisage yourself as a customer. We are all customers at some point, whether it is in our personal lives, paying utility bills and shopping at a supermarket, or at work, requesting assistance from another department. Be courteous and respectful to your customers at all times, as you would expect to be treated in the same way when it is your turn to receive service.

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Three Tips:

- Remember the three P's of customer service- **professional, proud and proficient!**
- Appreciate the importance of first impressions when serving a customer.
- Explore ways to build customer loyalty through team effort.

Tips for Professionalism in the Workplace

By Mary Beth Magee, eHow Contributor

More Than Doing a Job

Demonstrate professionalism at any level of employment by the attitude you bring. Ask yourself if you can answer "True" to these statements:

I do the job to my best ability.

I take pride in the job I do.

People are better off because of the way I do my job; I make a difference.

I start my workday neat and clean.

I report for work on time and stay for my entire shift or workday.

I honestly earn my pay.

I treat my customers, clients and coworkers with respect and dignity.

I employ good manners in my interactions with others.

I keep my mind on the job at hand.

I respect my work and myself.

I take care of my tools and supplies, whatever their cost.

Add these statements for management-level positions:

I set an example of proper performance for my staff.

I regularly acknowledge and reward excellence among my staff.

I give meaningful feedback when I see a problem developing.

I enforce company guidelines evenly across my staff.

I provide a "measuring stick" of what I expect from my staff.

I supply appropriate tools to enable my staff to perform their work.

Answer "no" to a question, and you've spotted a potential problem in your company's culture.

Read more: http://www.ehow.com/way_5304458_tips-professionalism-workplace.html, sourced on 18/07/2013.

6. Approach it as a team

Recognizing the inter-dependence of our activities is critical to ensuring a smooth functioning system. Our ability to provide service to others is often dependent on the support of colleagues in our unit and in other departments. Therefore, we must always remain mindful of the fact that our actions, or lack thereof, will impact directly on other people's ability to deliver. Be your brother's keeper.

7. Focus on building sustainable relationships

More than just providing a service, the key to effective and efficient customer service is building and maintaining sustainable relationships, both internally and externally. In Treasury, we aim to move away from the stereotypical transactional banking, towards relationship banking. We understand that all customers are different and so too are their individual needs; as such a greater emphasis is placed on helping customers achieve their short and long-term goals. Strong business relationships help to strengthen communication, improve business retention (customer loyalty) and attract new business.

8. Undertake periodic evaluations

Closely examining what we do is a useful step in determining the best way forward. Highlight strengths that can be reinforced and areas of weakness which leave room for improvements. Ongoing assessment of our progress keeps our attention fixed on the objective.

In today's highly competitive market, most financial institutions offer similar products and services. However, what can undoubtedly differentiate us from our competitors is providing a superior level of customer service. Achieving excellence in customer service is a journey which we can and should embrace together, using every interaction as an opportunity to learn and grow. As we go forward, let us recognize the importance and value of each employee working with us and every single customer seeking to do business with our fine institution. It should be our goal to ensure that all customer experiences are positive and of the highest standard.

Just imagine the day when we are able to do all of these things consistently. What a day that will be!

How To Improve Attention to Detail

Close attention to detail is a necessary part to completing many tasks and projects. Whether you are assembling a bookcase at home or tabulating employee time sheets at work, the ability to concentrate on important details is essential for achieving greater success in life. To become more detail-oriented, follow this guide to find ways to increase your focus.

- 1. Review.** An inaccurately balanced checkbook, missed appointments and complaints from clients about incorrect product shipments are examples of issues that can benefit from greater attention to detail. Always review your work before you set it aside as complete.
- 2. Conform away from your lack of focus.** Lack of interest, exhaustion and lack of time may be reasons behind avoiding or rushing through the details. If you must, ensure that each task has been done and reviewed more than once to assure desired completion.
- 3. Think positively.** Increasing your attention to detail might result in a promotion at work. Your relationships with family and friends may even improve if you concentrate on the details shared in conversations. At school, attention to detail may translate into better work habits and opportunities.
- 4. Practice increasing your focus on a particular detailed task.** Try to stay focused on every detail of the task. If creating a spreadsheet of data, for example, insert and review all column headers, data sets, groupings, formulas, sub-totals and totals.

- Choose a task that has a beginning, middle, and an end. Try to complete every phase of the task as accurately as possible.
- Challenge yourself. Some detailed tasks may be tedious. Engage yourself in the process by doing the work faster or more accurately.
- Take breaks. If you find that you start out alert but lose focus afterward, work in smaller intervals.
- Increase your interest level. Some breaks in concentration are a result of a lack of interest in a task or particular material. Whenever possible, make connections between the details of the task and a greater purpose. For example, assembling a bookcase may be tedious, but its completion will mean a more organized home for you and your family.
- Incorporate physical activity. Exercise is known to increase the ability to focus and concentrate. Stand up and move around when you can to circulate your body. Also, integrate a regular routine of exercise into your daily life to increase attentiveness.

5. Set up new systems to increase attention to detail. When keeping track of appointments and meetings, create a system of writing down each event and transferring it to a hard copy calendar, online schedule or cell phone calendar.

- Create checklists. To keep track of important details, create lists of items that must be completed before you can proceed to the next step. Keep the list where it is easily accessible such as on your desk, or on a bulletin board in your office.

Sourced at

<http://www.wikihow.com/Improve-Attention-to-Detail>, on 18/07/2013, find full article

Quote:-

“Your most unhappy customers are your greatest source of learning.”

Bill Gates

A Job Well Done!



Amanda Scott - Customer Contact Centre Agent - Inbound

Customer called to say that he was very impressed and pleased with the service provided by Miss Amanda Scott.



Barclay Rudder - Teller/Speightstown Branch

Letter was written by a customer Mr. Fran D. Corbin of Speightstown St. Peter. The customer stated:

“On the tenth of October 2013 when I came to the bank with coins to convert to cash Mr. Rudder who was my attendant took my money, asked me to sit and wait until he was finished. When he had completed the transaction he brought the cash to me. I told him that I needed to make a withdrawal. He took my book and facilitated the withdrawal and brought it back to me. He then said to me “have a good day”. I thanked him and expressed my gratitude at his delivery of excellent service.

04 November, 2013

A Job Well Done!



Joyann Christie - Supervisor/Merchant Services

The compliment below was received via e-mail from Dwight Franklyn, Financial Controller F. W. Woolworth and Co. Ltd.

"The company I work for, F.W. Woolworth, is a customer of Republic Bank. Sometimes I come into contact with Republic Bank's employees to transact business. I must say that for the years the company I work for was engaged in business with BNB and Republic Bank, Joy-Anne, in Merchant Service, has given F.W. Woolworth outstanding service. Her response to queries has been same-day or next-day. I say this because twice I have sent e-mail correspondence to two of Republic Bank's employees who took in excess of two (2) months to reply and only did so after I made contact through Joy-Anne. In fact, one of those correspondence was in excess of a year.

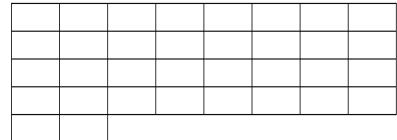
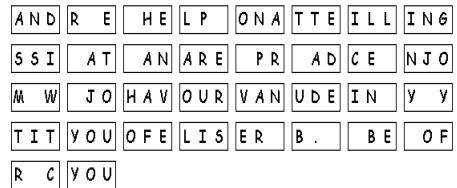
Joy-Anne should be rewarded for her excellent service, whether it is in the form of a tangible bonus, a raise of pay or a promotion. She is a jewel."

*Dwight Franklyn
Financial Controller*

Quiz Corner

1. A person who exudes professionalism does what to their own work?
2. What kind of demeanour does a professional person usually possess?
3. A regular routine of exercise in your life can increase what?
4. Where is a good place to keep your check list?

The Republic Bank Challenge



Unscramble the tiles to reveal a message.

Quiz corner winners will be drawn from all correct entries submitted on or before December 31, 2013. Please submit entries to Sharon Howell at e-mail showell@republicbarbados.com. Two prizes are up for grabs (\$150 Cave Shepherd cash each). *Good Luck!*

We take this opportunity to wish you and your families all the very best for the Christmas season and a prosperous 2014!

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