

EXCEL

Congratulations: We're on our way!!



The delivery of excellent service should be viewed as a way of life within an organization. World-class customer service doesn't just happen, it must be planned and managed if it is to be delivered consistently. This means it should be etched into the fabric of the organization so that it becomes known that service excellence is **"How we do business"**.

In February 2014, Systematic Marketing & Research Inc was contracted again to conduct a survey, measuring the satisfaction level of RBBL's services.

The overall bank recorded a service score of 84%, (1% higher than the last survey in September 2013). Nine of the twelve customer-facing Units met the required 80% target.

There were significant improvements in Speightstown, Broad St. and Independence Sq. Limegrove maintained its leadership position for the third time with a 94% overall service score, followed by Speightstown (92%) and Republic Bank Mortgage Centre (90%) respectively.

In the competitive arena, when our customers who use other banks, rated our service, there was an increase in the score of approximately 4.9%, which also improved our overall ranking among the other financial institutions.

So let's congratulate the branches who continue to fly the banner of excellence across the network. Our efforts must continue to maintain this renewed momentum, including:

- Ensuring that the Customer Service Co-ordinators are dedicated to their roles
- Continuing the Service Quality visits and service campaigns, (red and green ball initiative)
- Monitoring the feedback mechanisms, including complaints and suggestions.

Internal Service



Let's take a closer look at our Internal Service Survey results

While the Bank's external results were commendable, improvements are required internally based on the following results from the February 2014 survey

- Overall the bank's service score remained unchanged at 79% when compared to August 2013 survey.
- 25% of the 16 units met their target score of 80%
- Only 31% of the units increased their scores
- 44% of the units service scores - decreased.

Each of these departments has certain things they need from the prior department or **"internal supplier"**. Therefore each department is a supplier and a customer to each other.

There is a domino effect between internal customer satisfaction and external customer satisfaction. In order to produce happy external customers (the ones who buy your product/service), it is important and imperative to build customer satisfaction between the internal customers.

Keeping internal customers satisfied and happy is the first step towards creating external customer loyalty... .. **this is where it begins.**



"It starts on the inside"

When you think of an organization, it is really composed of many customers and suppliers internally within the organization itself. For example here at Republic Bank our customer goes to the Teller who then passes that voucher to our Proof Department and from there to our Central Proof Department, and finally to our Banking Operations for filing.

It is like a chain, each link is important to the overall strength of the chain. When there is a broken link, the whole organization is weakened. When one internal department is always late, delivers bad or wrong output, acts discourteously and disrespectfully to the next department – it makes it much more difficult for the other departments to ensure the final external customer is happy and satisfied.

This is what creates the tension and stress that frustrates employees and causes their job dissatisfaction.

Customer service must become a requirement for all employees within the bank, not just those that deal with external customers. There is a direct correlation between internal and external service delivery.

Tips for Internal Customer Service

By Haley Marketing
www.haleymarketing.com

1. Provide all the pieces of the puzzle. When a co-worker requests your help, give him all the information he'll need – the first time. When you provide complete information – about a client's work, a file location, etc. – at the start, you make it infinitely easier for your "customer" to do his/her job. Specifically, you eliminate the need for follow-up e-mails or drop-ins that waste everyone's time and energy. So when an internal customer asks for something, try to anticipate the tools, resources or information he/she might require to complete the task. Give them everything they need and more, and they'll return the favor.

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2. Don't make commitments you can't keep. For a staffing firm to operate like a well-oiled machine, all of the "parts" (i.e., departments) must work together in real time.

While you may be tempted to go into "superhero" mode when this happens and take on as much work as co-workers throw at you, be careful about the promises you make. A good internal customer knows his (and his department's) limits and helps end-users set realistic expectations for delivery. Simply put, honesty is the best policy in internal customer service. If you know you won't be able to hit an impossible deadline, explain the situation to your internal customer and brainstorm creative alternative solutions.

3. View interruptions as opportunities to serve. Do you tend to view every interruption in your day as a hindrance to your success? If so, you may want to re-examine your thinking. As you go through your day, learn to identify internal customers' real needs. Look at the time you spend helping internal customers with valid requests as opportunities to serve. Take pride in assisting them and learn to embrace your role in sharing information and providing services that help others get their jobs done.

4. Find ways to make internal customers look good. How would you feel if a co-worker went to your boss and told him what a great job you're doing? Pretty fantastic, right? Be the start of something great in your company. Find ways to support the success of your fellow employees, make their jobs easier and make them look good. Simple things like providing complete information (see Tip 1), speaking positively about co-workers and meeting your commitments to internal customers not only help them look great; they reflect well on you, too. So get the ball rolling!

Speed and Courtesy



Providing excellent customer service can be challenging and at times difficult, but one-thing customers really appreciate is common courtesy while expecting to be served in a timely manner.

In our February 2014 external survey we recognise that 67% of our Branches did not meet their target in the service area of speed and 41% did not meet their target in the area of courtesy.

It's a constant, uphill battle to juggle everything at once, especially in our environment where you're expected to work as quickly as possible and have few or no errors. That's why it's so imperative to work efficiently and effectively while improving our speed.

Customer Service Representatives who smile, greet their customers in a friendly manner, and show respect are communicating that the business cares about that customer and often the customer feels compelled to respond in a courteous manner.

A succinct conversation with a customer and speedy resolution results in happier people everywhere. When you're happy you can help someone and your customers are happy they're being heard and taken care of in an efficient manner.

Remember! No one likes to be kept waiting in a queue or have to wait to be served by a member of staff.

Four Tips:

- Be responsive to waiting customers.
- Balance professionalism with "personalism."
- Use a warm, crisp tone of voice.
- Smile to create approachability.

Who we are and What we do!



*Republic Bank's Marketing & Corporate Communications Team -
Missing are Kate Hoyte and Leslie Bradshaw*

There is a perception that Event Co-ordination and parties are the responsibilities of the Marketing Unit. However, these activities occupy a mere fraction of this department's responsibilities.

Marketing is defined as the activities of a company associated with buying and selling a product or service. It includes advertising, selling and delivering products to people. People who work in marketing departments of companies try to get the attention of target audiences by using slogans, packaging/product design, endorsements and general media exposure.

The four 'Ps' of marketing are product, place, price and promotion. Many people believe that marketing is just about advertising or sales. However, marketing is everything a company does to acquire customers and maintain a relationship with them.

Even the small tasks like writing thank-you letters, playing golf with a prospective client, returning calls promptly and meeting with a past client for coffee can be thought of as marketing.

The ultimate goal of marketing is to match a company's products and services to the people who need and want them, thereby ensuring or contributing to a company's profitability.

Marketing is most often confused with sales or selling. But, sales are the end result of effective marketing! And effective at marketing is what this department is known for. Remember "Loans to Go" now "Make It Happen" Christmas Loan Campaign, the "Great Mortgage Give Back", Summer Loans, "Wheels to Go", the Bank of the Year Awards with a hat trick in 2005, 2006 and 2007! All the effort of MCC as this department is known.

Team MCC is really three separate and distinct groups - though only one when it comes to getting things done -

- Marketing
- Communications and
- Customer Contact Centre.

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The department's work comprises:

- **Product development** – what are the components of a product, what do we offer the customer, what interest rate is paid or fees charged, how will it be packaged so that it will appeal to the prospective customer;
- **Research** - what do customers want, what are competitors doing or offering, what are customers – internal and external saying
- **Collateral materials** – product brochures, posters, flyers, booklets – inclusive of writing;
- **Advertising** – what will the ads say, how will they look, who or what images will be used to convey the message, what vehicle will be used – radio, tv, print, electronic media;
- **Product knowledge** – how will the product be sold, how is it entered into the system, what are the things that our sales force should know;

- **Communication** – written and oral - what and how do we communicate with our stakeholders – direct mail, statement messaging, advertising copy/content, speeches, press statements, press releases, presentations; circulars, customer letters;
- **Data mining** – using data on existing customers to offer new services;
- **Tele and database marketing** – using customer lists to offer products and services;
- **Market segmentation** – determining what products should be offered to which customers;
- **Branding/signage** – what sign should be put where and how should they look, what lets people know that the bank is involved in a particular activity, promotional items – premium and mass appeal;

- **Corporate social responsibility** - The Power to Make a Difference, project evaluation and funding, charitable contributions;
- **Project management** – rebranding, branch openings, product intro/roll-out eg, IB, new credit cards;
- **Event management** - customer/ staff social activities – corporate functions, staff party, Talent Spectacular, Sports/Family Fiesta, Crop Over;
- **Communications** – public relations, press releases, press conferences, document preparation, crisis/emergency communications – who gets told what and when;
- **Customer Care/Service**– monitor service delivery, complaints/compliment management, telephony – diverting customer queries from branches and units and solving at point of contact – loans, information, credit cards, products and service information;
- **Image – brand protection** – how the bank, including staff, is portrayed and viewed;
- **Business Development and Networking** – identify and provide opportunities for sales.



Republic Bank 2012 Crop Over Opening Gala

Who are the people charged with the responsibility of ensuring the bank remains a profitable enterprise? Led by Manager Debbie Stoute who oversees ALL the department's activities, Team MCC comprises Keisha Belle and Lisa Knight who are Marketing Officers ably supported by Lianne Howard and Katrina Kirton on the Communications end.

Brian Charles, Manager - Customer Contact Centre and Sharon Howell handle Customer Service/Care, Jason Sandiford and Justin Duguid who are dedicated to Internet Banking and Kizze Cumberbatch and her team of Latoya Holligan, Diana Baker, Lisa Gaskin, Reisha King, Amanda Scott, Dalia Scantlebury, Leslie Bradshaw and new to the team, Tamara Grant who manage customer service via telephone. The glue that holds the team together and ensures that the department runs smoothly administratively is Kate Hoyte!

Kudos!



Ms Sonia Stuart - Sales Officer (Ag), Republic Bank Mortgage Centre

*On Thursday March 13 Ms. Stuart received a call around 6:15 pm from the Operations Officer of the Mortgage Centre with reference to 5.25% promotion outstanding commitments. This information was requested by the General Manager and was needed by 8:30 am on March 14, 2014 for a Board meeting. Even though Ms. Stuart had just arrived home and her daughter had homework to be completed, she called the office to ensure that access will be given to her to enter the building and by 7:30 pm. Ms. Stuart was back at the office (**with her daughter and homework**) compiling the information.*

Ms. Stuart did all the necessary compilation, forwarded the info to her personal email and went home to continue working on the document. She then returned to the office at 7:30 am on the morning of March 14 to make sure that all the information was captured in the report. The information requested was submitted to management by 8:15 am.

Even though Ms. Stuart said she did not want to be highlighted because it was not a case of being in the spot light but knowing what is important and required at times to get the job done along with knowing that her internal customers are satisfied.

Lavere Thompson - 16/04/2014



Mr. Darrell Wilson - Manager, Limegrove Branch

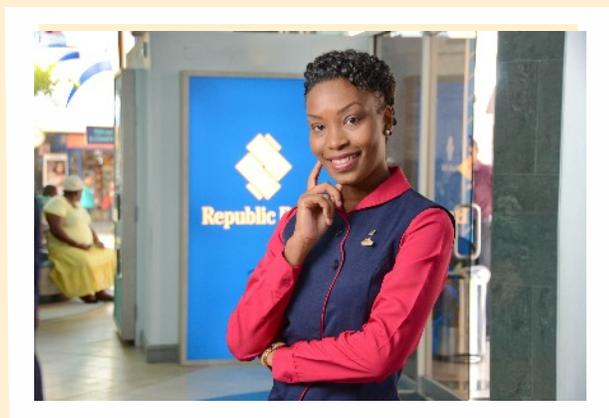
*In a recently completed Dale Carnegie Course Mr. Darrell Wilson was voted by his class to receive **The Dale Carnegie Human Relations Award**. This is an exceptionally high honour and places an unusually demanding responsibility on the recipient to uphold all that the Dale Carnegie organization stands for.*

With this award, most people would be held in the highest esteem for an achievement such as this. What followed has only happened on very rare occasions.

*Darrell also won, hands down, **The Dale Carnegie Sales Championship Presentation Award!** The two highest symbols of achievement in the Sales Advantage programme.*

Tom Fields - Dale Carnegie Trainer - 07/04/2014

A Job Well Done!



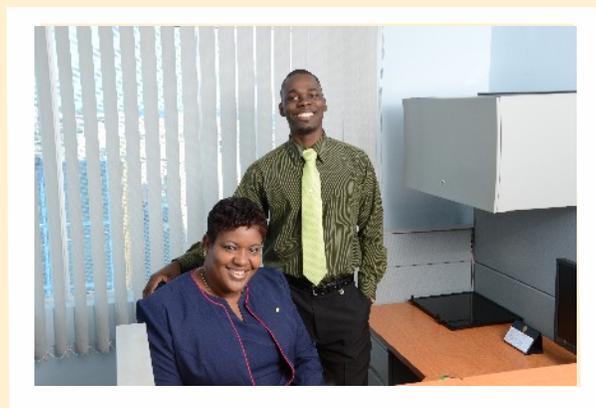
Nikita Norgrove - Premium Banking Officer, Warrens Branch

My personal e-mail was hacked and information was gleaned from my e-mail account that enabled someone to send a wire transfer request to your Premium Banking unit at Warrens. Everything was perfect on the request except three things Nikita Norgrove picked up that this was suspicious and called us. We immediately confirmed that this request was not originated by us and was fraudulent. It was a large amount.

I want to thank Nikita and your team as clearly she was well trained and acted in a very diligent manner for which we are extremely grateful. I gave praise and recognition to Republic Bank for spotting this before it was too late.

Warm regards from a very grateful Customer

Jim Reid - 02/04/2014



Mr. Sadrian Maynard - Support Clerk, Loan Delivery Centre

Mrs. Sherla Cumberbatch - Operations Officer, Card Services Department

I had to take a few minutes tonight to inform you of the great service given by Sadrian. I have been in Canada for some time now and have called the offices in Barbados requesting information and assistance to no avail for some time now. In a matter of days of organisation (and a few weeks postage) and consistently communicating with me on progress, Mr Maynard was able to provide information to me that I was told was not possible.

I want to thank him via you for his dedication to great service and his ability to follow through with this situation. I am grateful and feel he is a staff member I can contact with future important issues. As I thanked him he informed me the great service would not be possible without assistance from Sherla Cumberbatch, showing he is not just persistent in providing service he can be proud of, but is also unassuming.

It was a pleasure working with him.

Lisa Vaughn - 10/04/2014

A Job Well Done!



Justin Duguid - Internet Banking,

**Kim Thorpe - Supervisor - Customer Service,
Wildey Branch**

Michelle Atwell - Service Officer - Wildey Branch

Whenever attributes such as excellence and professionalism are exhibited by persons especially Justin Duguid, Kim Thorpe and Michelle Atwell they should be recognised.

Further, in light of the above, I must also commend these three Officers for their professional assistance rendered to me during the month of March 2014 re Republic ID Secure Card.

Thanks again for your professionalism and cooperation at this time.

William A.Gittens 21/03/2014



**Christine-Marie Benjamin - Sales Officer,
Limegrove Branch**

It was indeed refreshing and to some extent a new banking experience which I had the pleasure of witnessing some weeks ago. I have banked with BNB/ Republic Bank for many years and It was a bank I thought I knew, however, I was in for a surprise. When I initially made contact about a loan, it seemed a routine banking experience, one in which the Banker is trying to fit me into his busy schedule and not focused on me. On my return it all changed with Christine Benjamin, her attention was focused on me and her suggestions clearly geared towards me. Christine methodically went from hearing my needs to determining what would work best and processing my request. I was timely updated on the progress of my business and at no time was I in doubt she was doing her best for the customer. she was very friendly, knowledgeable and patient. On all occasions I felt like I had done business with her for a longer period and that she was indeed my Personal Banker. I'm reminded, it's not what you do but how you do it. In general my experience at the Lime grove Branch was very good, service was prompt, people appeared to genuinely have the customer in mind and answered all queries; appointments were issued promptly and suited my busy schedule, moreover, meeting times were held to. In summary the staff appeared to be trained and appreciated the value of working together. Christine Benjamin personified this positive attitude exemplary.

Terry Small - 31/12/2013

Quiz Corner

True /False

1. The most credible advertising is a satisfied customer. (T / F)
2. When dealing with an angry customer face to face, making no eye contact and looking away will feel better for you and the customer. (T / F)
3. Customer service must become a requirement for only those who deal with external customers. (T / F)
4. Customers don't mind if they stay in line for half of an hour while you chat with your colleague next to you. (T / F)
5. Building excellent internal customer relations helps to foster loyal external customers. (T / F)

Quiz corner winners will be drawn from all correct entries submitted on or before May 31, 2014. 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!*

Congratulations are in order for Michelle Atwell our winner from the last issue of Quiz Corner

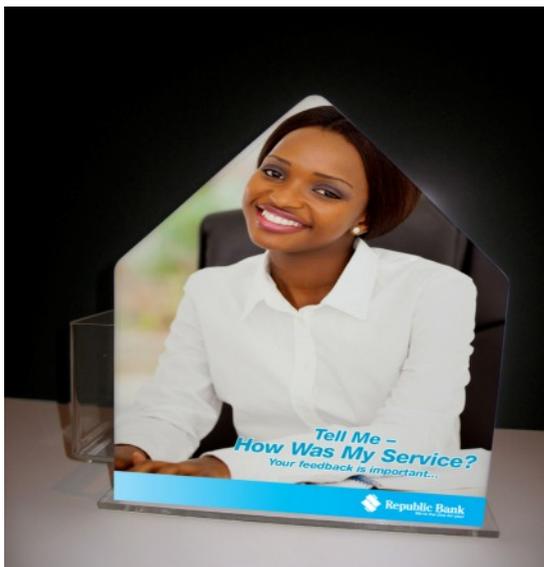


Our Suggestion Boxes

Have you seen this lady around? Yes! See below our newly designed suggestion box.

Customers can now rate our service or offer suggestions for our improvement via this medium. Boxes are strategically placed at all service locations.

Thus far the response has been great and several useful suggestions made. Continue to encourage our customers to communicate with us via this channel.



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To submit articles or recommendations contact: Brian Charles, Manager - Customer Contact Centre. Tel: 227-2721 • Email: bcharles@republicbarbados.com or Sharon Howell, Marketing Officer Customer Service, Marketing & Corporate Communications Department Tel: 431-1262 -Ext 4022 Email: showell@republicbarbados.com