

Case Study

This case study captures key issues and results for a leading FDIC insured federal savings bank offering customers traditional and innovative banking products and services through the Internet, telephone personal bankers (available 24 hours a day, 365 days a year), U.S. Mail and a nationwide network of ATMs. The featured bank has more than 100,000 retail customers, \$1.22 billion in assets, \$1.08 billion in deposits and more than 130 employees.

OBJECTIVES

- Establish a needs-based selling process
- Eliminate 'product or information dump' on customers
- Develop a world-class interviewing process to correctly identify customer needs
- Identify opportunities to cross-sell and up-sell customers

SOLUTION IMPLEMENTATION

Five years ago, the Bank identified the business need to provide employees with the skills, tools, attitudes and behaviors to move from elongating the call and confusing customers with product/information overload to a customer-centric, needs-based selling process. Integrity Selling® was chosen to provide this transformation and foundation for all Call Center employees, Loan Processors and Call Center leadership.

In addition, a preferred set of questions was incorporated into the Interview step for each line of products/services (example: home equity loans, certificate of deposit, checking accounts). The result: 1) decreased call time, 2) happier customers and 3) increased applications taken over the phone. Accountability is achieved through incorporation of Integrity Selling and The Customer® (Integrity Solutions customer service process) into the *Contact Performance Review* for use by leadership and the Quality Specialist to model and coach to the process.



IMPACT

- Designed a consistent set of Interview questions for the Bankers to use with each specific product line
- Provided an enhanced customer experience through meeting needs more quickly and efficiently
- Created a specific needs-based sales culture among the staff to provide consistent language and customer experience

"By attending Integrity Selling, employees now understand the value of a Needs Based Interview. We learned to think about customer needs, ask questions and then make needs-based recommendations leading to greater customer satisfaction."

– Quality Specialist.

"Several years ago, we embarked on a journey to build a world class contact center. The principles taught in Integrity Selling are foundational to this vision and serve as a compass for our Bankers when interacting with our customers. They align with our company core values and center around what is best for our customers."

– Director Bank Customer Center