



CUSTOMER CHOICE
BY GERRY BARBER,
CONTACT MANAGEMENT SOLUTIONS

DISTINCTIVE SERVICE THROUGH CUSTOMER CHOICE AND HUMAN CONNECTION

Securing success with self-service technologies.

DISTINCTIVE SERVICE THROUGH CUSTOMER CHOICE AND HUMAN CONNECTION

SECURING SUCCESS WITH SELF-SERVICE TECHNOLOGIES.

BY GERRY BARBER, CONTACT MANAGEMENT SOLUTIONS

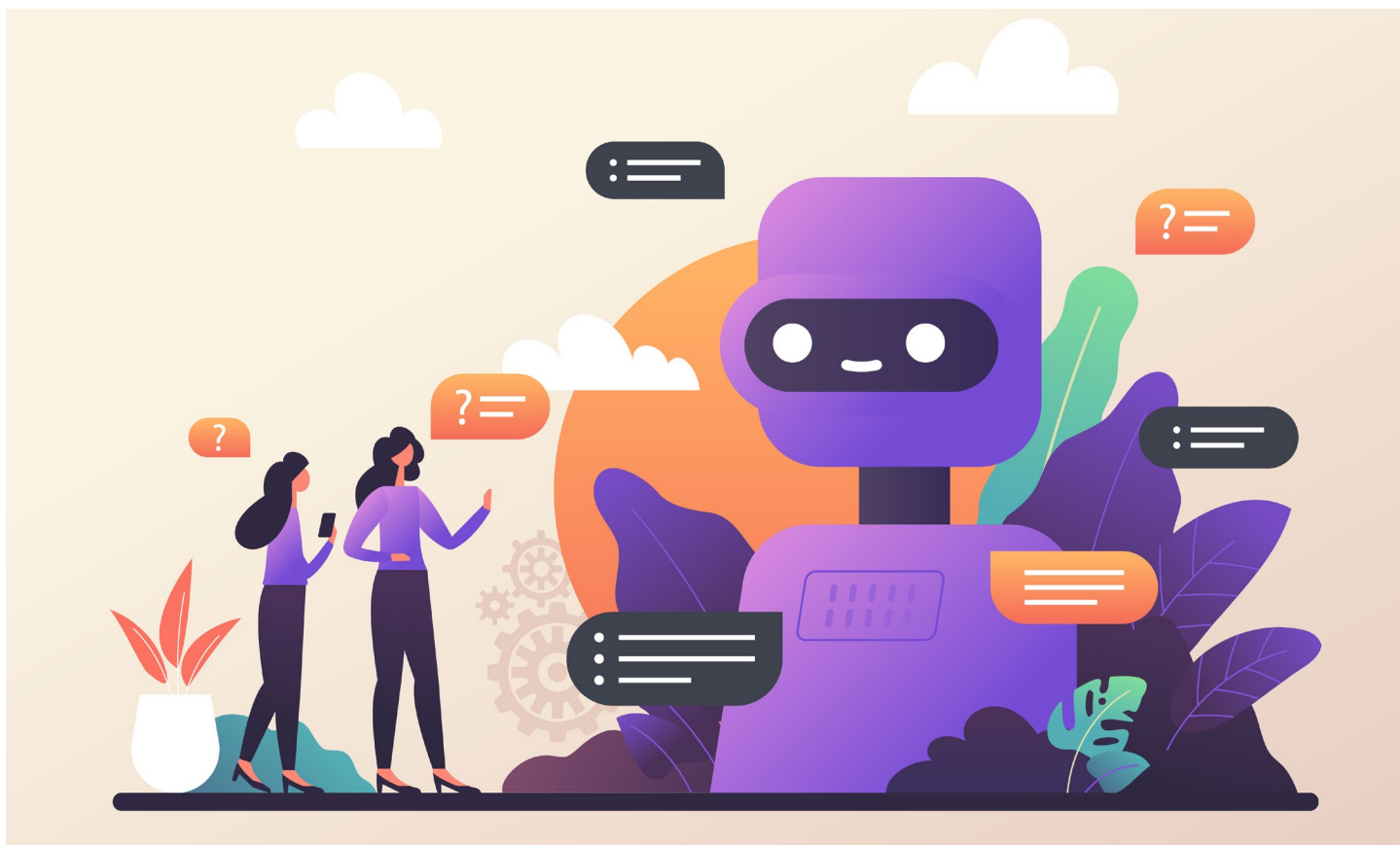


ILLUSTRATION PROVIDED BY ADOBE IMAGES

Today, many organizations are rushing to implement AI, chatbots, and other self-service technologies to off-load the customer experience to lower-cost options. However, implementing self-service technologies without customer choice or regard for human connection will have a good chance of failure.

A 2023 MarketSplash consumer survey found that 54% of consumers have encountered unsatisfactory customer service experiences while interacting with technologies like chatbots. In a 2019 consumer survey, *Forbes* found that over 85% of all consumers prefer interactions with a human representative. *Forbes* also noted that only 30% of consumers believe that chatbots and virtual assistants make it easier to address customer service issues.

Fast forward to 2023, in the MarketSplash survey, consumers still favor receiving customer service from a human at about the same rate as the *Forbes* 2019 survey. Organizations like Discover Card seem to be tapping into the 85% of consumers who want choice and human connection. Their recent customer service marketing campaign starring Jennifer Coolidge promotes their commitment to delivering more services through human connection.



According to MarketSplash, what is shifting is that 71% of consumers are now more willing to attempt to resolve the issue on their own before reaching out to a human. So, there is an appetite for better self-service solutions. However, consumers want the choice to solve an issue on their own or seek human assistance.

Artificial intelligence (AI) is not yet a replacement for human connection. Currently, AI systems are unable to empathize. AI cannot provide for the emotional needs of the customer either. Delivering distinctive customer experiences through the human connection is still superior. Organizations that build their customer experience strategy on customer choice with an emphasis on the human connection have a better chance of creating raving fans and a larger share of wallet.

Pinnacle Financial Partners, a southeastern regional financial services company, focuses on delivering distinctive service and effective advice through human connection to build lasting relationships. The bank's focus on the human connection has led to rapid growth and a greater market share across the southeastern U.S.

Jason Renfrow, SVP of Contact Centers at Pinnacle, states, "Our strategy provides our clients with choices. Choices that meet their busy schedule so they can bank how they want when they want. Self-service choices are available on demand. However, our clients can immediately communicate with a seasoned banking representative without cumbersome menus or long wait times."

Pinnacle has an unwavering commitment to the human connection and believes the benefits of this strategy outweigh the cost. In February 2024, Greenwich Best Brand Awards recognized the bank as one of the few financial institutions in the nation with measurably distinctive service quality. Their clients love the human touch approach. Here are several examples of the many accolades received in survey responses:

"Great service and very friendly. I Love how quickly my call was answered. The walk-through with setting up an account was on point."

"I love your representatives as much as I do your 24/7 Customer Service Line. Your reps are articulate, friendly, and knowledgeable. It speaks highly of the quality they personify daily."

"I have moved from South Carolina to New Hampshire and now to Kentucky and have never considered leaving your bank because I know I am always going to speak with a pleasant human whenever I have a question or need help!"

” ORGANIZATIONS THAT BUILD THEIR CUSTOMER EXPERIENCE STRATEGY ON CUSTOMER CHOICE WITH AN EMPHASIS ON THE HUMAN CONNECTION HAVE A BETTER CHANCE OF CREATING RAVING FANS AND A LARGER SHARE OF WALLET.

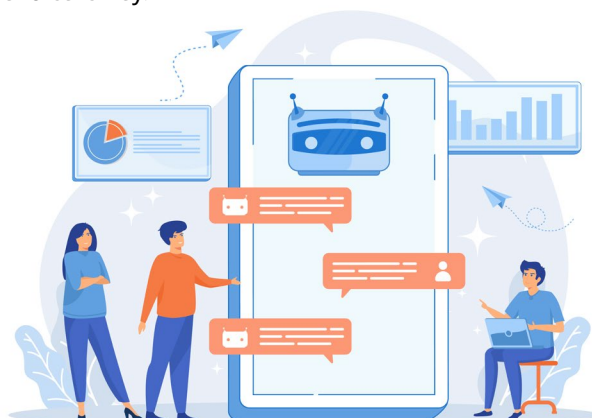
What makes Pinnacle successful while doubling down on driving the human connection over AI? Jason cited five core principles that form the client relationship banking strategy:

1 SUPERIOR ONLINE BANKING EXPERIENCE

Whether checking a balance, conducting a transactional inquiry, or depositing a check, the bank's online banking application makes it easy to accomplish most banking transactions 24x7. When live support is required anytime, day or night, clients can click to call or send an inquiry directly through the app.

2 TELEPHONE IVR SERVICES AS A CHOICE AND NOT AS A GATEKEEPER

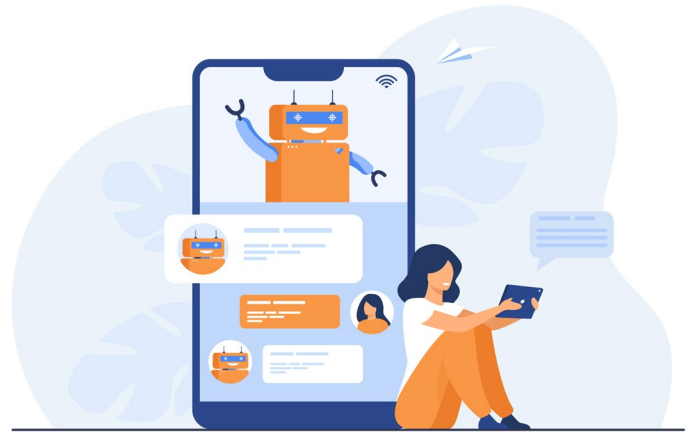
IVR banking services are available. However, clients can dial a unique dedicated telephone number for the branded Anytime Banker system. The IVR is NOT utilized to front-end the contact center. However, any client wishing to speak with a seasoned banking professional can opt out of the IVR if desired. Choice is key.



” IMPLEMENTING SELF-SERVICE TECHNOLOGIES WITHOUT CUSTOMER CHOICE OR REGARD FOR HUMAN CONNECTION WILL HAVE A GOOD CHANCE OF FAILURE.

3 CLIENTS EXPERIENCE LIVE THREE (3) RING ANSWER SERVICE

Clients can call the contact center or a banking office directly without lengthy front-end IVR menus to speak with a seasoned banker. Client choice prevails as to where they want to engage! Answering calls within three (3) rings without the interference of IVR prompts is accomplished through WFM staffing precision, deploying seasoned banking professionals, and a commitment to having a robust knowledge management discipline. Seasoned bankers are available seven (7) days a week, twenty-four (24) hours a day.



AI AND OTHER SELF-SERVICE APPLICATIONS SHOULD AUGMENT THE HUMAN CONNECTION.

4 HIRE THE BEST BANKING PROFESSIONALS

The hiring philosophy is rooted in hiring the best-experienced bankers. Candidates must possess several years of experience in the financial field. Hiring seasoned banking professionals allows the contact center to deploy highly knowledgeable representatives who can solve most client issues during the initial call.


In addition to deep experience, potential hires must have an internal associate reference to support their professionalism and experience level. Everyone in the bank is a recruiter! Developing a high-performing culture is everything. Hiring seasoned bankers versus training individuals new to banking is a differentiator. Pinnacle ranks 11th among the best 100 companies to work for in America, according to Fortune Magazine (April 2024).

5 EMPOWER ASSOCIATES THROUGH A CULTURE OF CONTINUOUS LEARNING

Hiring seasoned bankers allows for faster onboarding and provides time to concentrate on building the culture. New associates can focus on securing training on the specific banking knowledge and systems needed to service their clients versus generalized banking 101. Banking and knowledge management systems empower the contact center team to resolve client issues on the first call. Banking systems are easy to navigate, thus providing efficient client interaction time.

Success stories, like Pinnacle, suggest a case for continuing to enhance the customer experience by delivering more services through choice and human connection. AI and other self-service applications should augment the human connection. Not the other way around.

Carefully thought-out implementations of a customer experience strategy that includes AI or any self-service technology must be customer-driven. The customer should be able to choose whether they immediately want to seek a human representative or attempt to resolve a question or issue through self-service options.

Resist the temptation to rush to adopt AI technologies. Start the AI adoption by building a customer-driven AI roadmap. First, consider integrating AI into a process that will assist the contact center in improving the customer experience. 



References:

forbes.com 2019 AI Stats News

[MarketSplash.com](https://marketsplash.com) 2023 130+AI Customer Service Statistics (facts and trends)

greenwich.com - Best Brands Awards

Fortune Magazine - 2024 Best Places to Work in America



Gerry Barber is currently Senior Advisor at Contact Management Solutions, providing limited engagement contact center consulting. During his 40-plus-year career, Gerry has led successful contact center operations across several business verticals including B2C, B2B, Financial, IT and HR. In 2013, Gerry received a lifetime achievement award from ICMI. Gerry can be reached at gbarber@cms4roi.com.

PREMIUM CONTENT + RESPECTED CONTRIBUTORS FOR CONTACT CENTER PROFESSIONALS

ENABLING A NEW GENERATION OF CX AND EX PROFESSIONALS to create successful customer management strategies, develop cutting-edge technologies, refine the skills necessary to advance their career, and build a culture that advances the contact center within the organization—that's what we do.

Since 2009, **Contact Center Pipeline** has leveraged the insight of today's notable CX and EX thought-leaders, along with our advisory board, expert magazine authors, blog contributors, and industry insiders; keeping our audience ahead of the trends transforming the contact center and customer sales, service, and support industries, improving outcomes, and the way companies engage with their customers.

Contact Center Pipeline Magazine is published monthly digitally and in print. For more information and to subscribe, visit our website.



INSIGHT AND INSPIRATION FOR CONTACT CENTER PROFESSIONALS

© COPYRIGHT 2024, CONTACT CENTER PIPELINE, INC. ALL RIGHTS RESERVED.

REPRODUCTION IN WHOLE OR IN PART WITHOUT WRITTEN PERMISSION FROM THE PUBLISHER IS PROHIBITED.
THE VIEWS EXPRESSED HEREIN ARE THOSE OF THE AUTHORS AND/OR SPONSORS AND DO NOT NECESSARILY REFLECT THE
OPINION OF THE OWNERSHIP OR MANAGEMENT OF CONTACT CENTER PIPELINE, INC. OR PIPELINE PUBLISHING GROUP, INC.