

# Catalyst

Newsletter from  
Customer Service Excellence Foundation

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Customer Service Excellence Foundation is a not-for-profit organization  
striving to create a customer experience driven, globally competitive Indian economy.

[www.custommerce.org](http://www.custommerce.org)

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## Customer... and... Service...



A. Meenakshi  
Head - Operations  
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“Products can be copied but services cannot”  
“Organisations no longer sell products, they sell service”  
“Customer is the king. If he does not exist, organizations do not.”

Am quite sure that none of you is reading these quotes for the first time. This list could get longer, and I could continue to make this statement as assertively as before. Yet, you could get into any forum and ask a question: “Is there anyone in this room who has *not* had a bad customer experience?” - you wouldn't be in for a surprise, there would be no single hand that would go up. Then, what is it that comes between Customer and Service that this topic invites as much attention as debate?

Let us go back in time about two decades or so, and let us talk about a couple of customer experiences that each one would have had - specific to India:

Before the advent of the malls/departmental stores, irrespective of whether it was a village or a town or a city, we had some great experiences. You went to a shop round the corner and picked up your daily stuff, may be half a dozen eggs, a magazine/newspaper/a loaf of bread and whatever else. Mostly, without your asking, the moment the shopkeeper saw you, he had picked these things for you and packed them up; at best he asked you if you wanted anything more, mostly you were paying him

monthly, and he made a note of it in his book, and in all probability he did this without you ever noticing it... in this process, what all has he done? - (a) he recognized you (b) he knew your requirements (c) he did inquire if your needs were met (d) he made you feel important (e) he did all this with a smile (f) and this was irrespective of how crowded the shop was (and trust me, he did not look tired!)

We also had the other extreme, of monopoly - of being in a seller's market - of having to choose between the Ambassador and the Fiat if you wanted to buy a car - incidentally these cars practically had no feature enhancements for ages; and you had to book and wait for a couple of years before you took delivery of the Vespa / Lambretta, which again were the only two models available in the two-wheeler category.

Fast forward, contrary to both the above examples - today you go to a mall, pick up a trolley, go round and pick up all that you want - there are enough display boards to guide you - there are a few people around, who could help you find stuff that you are unable to locate - you do find a few people smiling, but that is an exception rather than the rule, and then you wait in a queue to pay your bill - the counter girl is at best chatting with the helper as she is attending to you. No eye contact, no recognition, there is no “experience” - it is matter of fact - work still gets done, but there is that feel missing.

Going to the second example, does anyone do bookings and wait for their car/two wheeler delivery any more?

So, where lies the problem? Is it the intent or the execution? I would more than believe that the intent always exists, as it is akin to survival, but somewhere the same gets lost while getting translated to implementation.

Let us take a brief look at what are the challenges at the other end:

Exception handling is probably the one which will top this list. Both the “good” and the “not so good” of a customer experience is directly proportional to the speed and the ease with which an organization handles a

problem situation. Say, your ATM card did not work and you are stuck at an airport/railway station. If at all there is a bank, which would send someone to deliver you cash at that point?

Specialisation was described by someone as knowing more and more about less and less, until you knew everything about nothing. Today's scenario of high volumes and specialized units handling situations through assembly line processes results in a loss of overview - with an "operation successful and patient died" scenario, at times.

Ownership or the lack of it? In our first example we spoke about the shopkeeper of yesteryears as compared to the malls of today. At the grass root level, are we able to make sure the person who meets with the customer owns the customer as much as we would like him to?

Effective vs Efficient - Whilst efficiency is a necessary step to being effective, has the output overshadowed outcome? Typical example is of the measure of average handling time of a call at the call centre, vis-à-vis the quality of closure of the query.

The third dimension:

There is a third dimension to this - the employee. If you were to ask a "Customer service executive" as to what will make him serve a customer better, he would ask for (a) empowerment, (b) quick decisions and (c) knowledge.

Presuming we have the right candidate for a job, the above are doable. But there is one basic ingredient which overshadows all of the above - the culture, the culture of the organization! Easier said than done, though - given that people change jobs every 2 or 3 years now - and "loyalty" of an employee is a thing of the past. Let me quote a personal experience here - we had to hospitalize my father-in-law who was 84 years of age at that time for a major surgery - he was in the hospital for three weeks at the St. Philomina's at Bangalore. I don't think I saw a single nurse without a smile all those three weeks.

So, what is it that is different about these "employees" from the others? In the field of nursing there is one thing which is imbibed as part of the learning - that the purpose of the institution becomes the purpose of the individual - and incidentally, you get paid too! It might be a far fetched dream to reach this state in all industries, but there are examples outside of medicine like the Toyotas or the Tatas whose names stand for quality and trust.

On a lighter note, some of us customers will be able to relate to this story -

\*This is a story of customers who complain that their keyboard isn't working. Reality is nine out of ten times it happens because someone did not plug it in properly etc., but if one were to ask the customer "Sir, Have you plugged in..." the sure answer is "Of course, do you think, I am an idiot?". Instead, if the response is "Okay, sometimes connection gets a little dirty and therefore weak. Can you just unplug the connector, blow out the dust and plug it back in?" - the customer will find out for himself that the problem was at his end, but the conversation ends with a resolution, a thank you and a nice feeling for the customer.

\*Microsoft's Raymond Chen

If you were to google on customer service you will find enough and more to read. There is a common thread which would connect all these web pages, on what a customer expects - first, wants to be told at the point of sale/point of contact all that he needs to know; second, he prefers delivery of what is promised; he wants to be trusted when he says he has a problem; he wants the problem to be fixed, and prefers that the same does not recur; and of course, it helps a lot if there was a proactive approach to understanding his needs and addressing them.

There are no unreasonable customers - they could at best be demanding - and these demands are born out of expectations created by the organizations themselves - then it becomes the responsibility of the organization to meet and beat these expectations... and in this process there is a win-win, and there is a happy buyer and an equally happy seller!

from Businessweek.com

## Don't Displace Face to Face

by Jerry S. Wilson

With wireless technology, our society is "thumbing" its way through life in a perpetual, 24/7 frenzy. On airplanes, trains, subways, and in taxis around the world, people are cramped into a crooked neck position, pecking their way through another crazy day. They constantly walk or drive with their mobile phones or Bluetooths in high gear. Content has become the victim of this high-quantity, low-quality communication. How many times have you been on an airplane that has just landed after a two-hour flight only to observe the rush to power up cell phones? "I just landed," a passenger will bark to a friend on the phone, followed by "I will call you from baggage claim." Why? People are starved for actual human interactions, and quickie digital contacts make poor substitutes.....

### Building Trust, in Person

Face-to-face interactions, on the other hand, allow all parties to discuss issues and identify, in real time, potential disagreements and alternative approaches to a situation. Additionally, people can read nonverbal cues to determine if there is real buy-in to an idea - or mere compliance. Creativity can be explored during such discussions, and decisions have a greater probability of moving ahead successfully. Ambiguity can be sorted out immediately, resulting in alignment of priorities and direction. None of this is so easy to do in digital space....

(Jerry S. Wilson is senior vice-president of the Coca-Cola Co., where he serves as Chief Customer and Commercial Officer.)

For the full article, visit

[http://www.businessweek.com/managing/content/feb2009/ca20090210\\_562347.htm](http://www.businessweek.com/managing/content/feb2009/ca20090210_562347.htm)

# Talk at SSN School of Management

As part of Custommerce's efforts to sensitise a large employee base to care about customers, Custommerce Director, Mr. K. Balakrishnan addressed the MBA students (prospective employees) of SSN School of Management in Chennai on 12 December 2011 on the topic "Servicing Million Customers - Opportunities and Challenges". About 60 to 70 students attended the talk.

He talked about the service delivery challenges in industries like telecom, banking, railways, etc. where they handle millions of customers and how technology is being used to service them. The problem gets complicated due to the diverse demographics in India and how solutions need to be customised. He concluded with a bit of crystal gazing about the impact proactive servicing, social media and mobility will have on customer service. He indicated that enterprises will proactively reach out to their customers and give the information they need, rather than the customers having to call the service provider seeking information.



K. Balakrishnan addressing the students of SSN

## Experience Design

From Wikipedia

Experience design (XD) is the practice of designing products, processes, services, events, and environments with a focus placed on the quality of the user experience...

### Commercial context

In its commercial context, experience design is driven by consideration of the moments of engagement, or touchpoints, between people and brands, and the ideas, emotions, and memories that these moments create. Commercial experience design is also known as customer experience design, and brand experience. In the domain of marketing, it may be associated with experiential marketing. Experience designers are often employed to identify existing touchpoints and create new ones, and then to score the arrangement of these touchpoints so that they produce the desired outcome.

### Broader context

In the broader environmental context, there is far less formal attention given to the design of the experienced environment, physical and virtual - but though it's unnoticed, experience design is taking place. Ronald Jones describes the practice as working across disciplines, often furthest from their own creating a relevant integration between concepts, methods and theories. Experience designers design experiences over time with real and measurable consequences; time is their medium. According to Jones, the mission of Experience Design is "to persuade, stimulate, inform, envision, entertain, and forecast events, influencing meaning and modifying human behavior."...

## An invitation

We welcome companies to become Corporate Members of "Custommerce Service Excellence Foundation" and strengthen the partnership towards Service Excellence.

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## Blog

Click on the following links and visit the recent blog posts on the Custommerce Blog:

Creating a First Day Experience

<http://custommerce.blogspot.com/2011/12/creating-first-day-experience.html>

Signing On

<http://custommerce.blogspot.com/2011/12/signing-on.html>

With great power comes great responsibility

<http://custommerce.blogspot.com/2011/12/with-great-power-comes-great.html>

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Catalyst for Service Excellence

## Aditya Birla Money Limited

Aditya Birla Money is a single brand offering the combined products and services of Aditya Birla Money Limited (formerly Apollo Sindhoori Capital Investments Limited) and Aditya Birla Money Mart Limited (formerly Birla Sun Life Distribution Company Limited).

Aditya Birla Money Limited is a broking and distribution player, offering Equity and Derivative trading through NSE and BSE and Currency derivative on MCX-SX. It is registered as Depository Participant with both NSDL and CDSL and also provides commodity trading on MCX and NCDEX through its subsidiary company.

Aditya Birla Money will also provide a range of other products from Aditya Birla Money Mart Limited like company deposits, mutual funds, insurance, structured products, property services, alternate investments and has a premier wealth management service arm to cater to HNI customers.

These offerings are delivered through a strong pan India distribution network of about 1000 own and sub-broker branches, a robust online and offline model with a strong technology backbone to a large customer base, in excess of 4 lacs.

Aditya Birla Money is a part of the Aditya Birla Group, a USD 35 billion Indian business house operating in 33 countries across the globe.

### Aditya Birla Money



#### About the Author

Joseph A. Michelli, Ph.D., is the bestselling author of *Prescription for Excellence* and *The Starbucks Experience*. He is an internationally sought after speaker and organizational consultant who has been featured on *The Glenn Beck Show* and CNBC's *On the Money*.

#### About the Book

ZAPPOS. The name has come to stand for a new standard of customer service, an amazing online shopping experience, a great place to work, and the most impressive transformational business success story of our time. Simply put, Zappos is revolutionizing business and changing lives.

*The Zappos Experience* takes you through - and beyond - the playful, offbeat company culture Zappos has become famous for. Michelli reveals what occurs behind the scenes at Zappos, showing how employees at all levels operate on a day-to-day basis while providing the "big picture" leadership methods that have earned the company \$1 billion in annual gross sales during the last ten years - with almost no advertising. Michelli breaks the approach down into five key elements:

Serve a Perfect Fit - create bedrock company values

Make it Effortlessly Swift -

deliver a customer experience with ease

Step into the Personal -

connect with customers authentically

STRETCH - grow people and products

Play to Win - play hard, work harder

When you enhance the customer experience, increase employee engagement, and create an energetic culture, you can't help but succeed. Zappos has woven these five key components into a seamless strategy that's the envy of business leaders. Now that strategy is yours.

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