

**How do we equip our select phone banking team so that they understand an HNI's preferences and Clients experience a new paradigm in superior service**

**The Client** – A multinational bank with presence in over 100 countries. One of the leading Card issuers in India, and over 2.3 million cards in force, has premium credit cards for High Networth individuals.

**Target Audience** – A dedicated desk of phone banking officers, selected especially to service premium HNI clients of the bank.

**Brief**

With the goal of providing a differentiated, superlative service experience to their elite Client base, a specialized desk had been set up to service Customers holding premium Credit Cards issued by the bank. While the team had been handpicked from a group of experts, interacting with this discerning set of Customers required a different mindset and enhanced skills. The intent was to equip participants to be able to establish a connect with these Customers, have intelligent conversations and deliver a personalized, radically different phone banking experience.

**The Need**

- HNI Clients receive a differentiated, superior banking experience
- Develop in participants, a strong awareness of HNI client's lifestyle and expectations
- How to move away from scripted talks to spontaneous conversations
- How to strike the ideal balance between personalized & professional conversations
- Establish personal connect and focus on relationship care

**The Measure** – Internal Call Quality Scores

**What We Did:**

**Always – Client First**

- Interviews with Business Heads, Product team
- HNI Customer profile – indepth study of data
- Identifying demographics, credit card spend patterns, reasons for calling concierge desk
- Call listening to understand customer requirements, behaviours and call handling skills of
- Top few queries analysis
- Individual skill assessment for each participant – pre program

**The Intervention**

- Customised 3 day program
- 'Ask the Expert' sessions in collaboration with Product team
- Experiential tour – planned visit to luxury services shopping arcade to experience customer's choices
- Research based exercises in the classroom
- Skill practice & Coaching to embed learning
- Key program elements –
  - Know your Customer – HNI lifestyle, preferences
  - Spontaneous conversations
  - Finance basics
  - Assertive communication
  - Ownership to ensure end to end solutions

***And that's not all***

- One on one coaching for 90 days post program. Calls were played back to each participant to see what's working well and identify focus areas. A joint action plan was made for implementation and tracking until next session.
- A separate session was conducted for Call Quality team, Trainers, Supervisors to align them all with the new techniques and skills

***The Game Changers***

- Experiential tour – the visit to luxury services shopping arcade was highly impactful in the process of creating a paradigm shift in understanding of HNI expectations
- The 90 days one on one coaching.

***The Results***

- Significant increase in Internal Quality scores
- Appreciation emails from Customers
- Appreciation from Business Heads & Product Manager