



## LIGHTS, CAMERA, INTERACTION! CUSTOMER SERVICE IN THREE DIMENSIONS

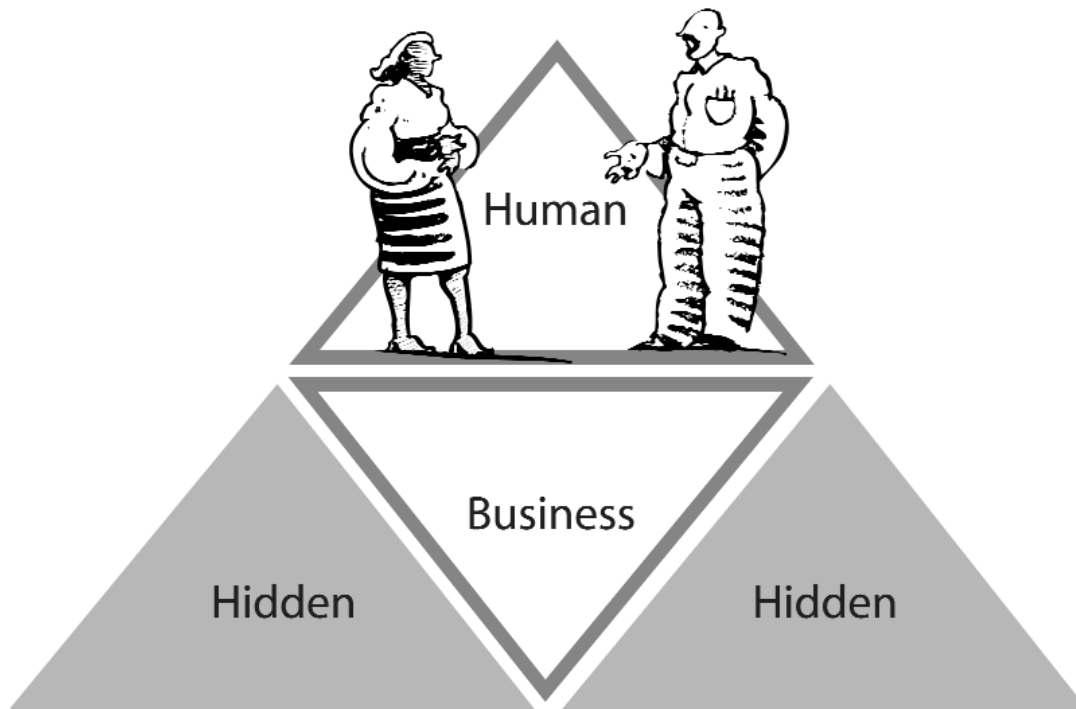
by DL Karl, Todd Beck, and Craig Perrin

In the 1950s, movies in “3-D” delighted viewers with the motion and depth of the natural world. While 3-D proved too inflexible for filmmaking of the day, later innovations revived its appeal, notably in large-format theaters and spectacular theme-park attractions. In a similar way, AchieveGlobal in the 1970s defined three dimensions of customer service. Now, as in 3-D filmmaking, AchieveGlobal’s latest research has confirmed the power of viewing customer service in *all three* dimensions.

AchieveGlobal conducted extensive research between 1996 and 2002 to identify core service needs and skills and to help organizations to grow customer loyalty. These studies involved over 1500 service providers, managers, and executives in over 200 organizations around the world. Methods included a major critical-incident study, interviews, surveys, and over 40 focus groups and pilot tests in the United States, Europe, Africa, and Asia.

This research found that customers worldwide recognize outstanding service as the tangible effect of knowledge, skill, action and behavior in three dimensions of service, each dimension addressing a different set of needs. Like a 3-D filmmaker, stellar service providers “compose” in three dimensions—not in depth, height, and width, but in the *human*, *business*, and *hidden* dimensions of every service interaction. To extend this analogy:

- The most vivid dimension of a 3-D film is “depth,” which in customer service corresponds to the *human* dimension, or the emotional tone of an interaction largely set by the service provider. Real understanding of human needs—often missing in both films and service—deepens the relationship between an organization and its customers. Beginning and ending each interaction in the human dimension, for example, helps a service provider capture hearts and build customer loyalty.
- The second dimension of a 3-D film is “height.” In customer service, height corresponds to the *business* dimension, or the explicit practical need that prompts a customer to seek service in the first place. In a service-focused organization, individuals, functions, and levels work together to clarify and meet the business needs of internal and external customers.
- The third dimension of a 3-D film is “width,” which in service corresponds to the *hidden* dimension—or what happens behind the scenes in the lives of both service provider and customer. The service provider’s hidden dimension (policies, procedures, teamwork) is invisible to the customer. The customer’s hidden dimension (attitudes, prior service, unexpressed needs) is invisible to the provider. Still, these hidden forces do much to shape what each person actually sees in the interaction.



When service providers gain skills in all three dimensions, they deliver attentive, seamless service, which in turn reaps the rewards of customer loyalty—retention, referrals, and revenue. The research confirmed, in fact, that customers routinely judge both service provider and organization during *defining moments* in each interaction. A service provider greets a customer, asks a question, recovers from a breakdown: these and many other actions can be defining moments for the customer. Service providers who manage and link all three dimensions create *positive defining moments* that help the organization earn long-term loyalty.

Consider the value of service providers skilled in all three dimensions of service. A major U.S. financial institution from our research—Allfirst Financial, Inc., based in Baltimore, Maryland—will serve to illustrate.

#### THE HUMAN DIMENSION

Every customer has human needs—for respect, individual care, empathy—in short, for attention beyond the practical focus of the interaction. “I expect more of a bank than I do of other companies,” said one loyal customer. “Because I care

more, I want *them* to care more. Even if their online service is excellent, I miss human touch. When I go into the actual bank, the people are always friendly.”

To create positive defining moments, service stars recognize a customer’s human needs and respond in surprising and delightful ways. Especially with an upset customer, skills in the human dimension can spell the difference between keeping or losing that customer. According to Allfirst branch manager Jenny Barrett, a bank customer anxious about a money matter might enter a branch with urgent questions a teller has heard many times before. Barrett coaches tellers “to make sure not only that customers get the answers they need, but that they feel comfortable during every transaction.”

Service providers also have human needs in a service interaction, among them—courtesy and gratitude. When service stars attend to customers’ human needs with care and concern, they tend to reduce the disrespectful, even abusive customer behavior common in some industries. “Maybe a customer gets into financial trouble,” said Allfirst branch manager Maria Salazar-Hart, “and the teller is the bearer of bad news. I had an angry

customer literally throw paperwork at a teller who was trying her best to resolve the situation!” By acknowledging the customer’s concern and using basic defusing skills, this manager calmed the customer, who later apologized to the teller, and brought the transaction to a productive close.

### **THE BUSINESS DIMENSION**

The business dimension refers to the practical needs that cause customers to seek service—buying a product, for example, or asking how to use it. Business needs vary, of course, depending on setting, expected forms of service, and other factors. A service star builds long-term customer loyalty by identifying, understanding, and meeting a range of business needs. “It would surprise most customers to learn how many banking services they actually use,” said Barrett. “They rely on us to help them figure it all out. Our employees learn what and how to ask and tell, which gives customers a sense of confidence.”

A central business-dimension task is balancing two sets of needs—the customer’s need for a product or service, and the organization’s need for efficient, profitable operation. Protecting the business while serving customers is a key challenge requiring specialized training and experience. According to Salazar-Hart, even an innocent request like asking a teller to fill out a deposit slip can leave the bank liable if the teller makes an error. Instead, said Salazar-Hart, “the teller could help the customer fill out the slip, or fill out the slip and ask the customer to initial it.”

So, besides demonstrating care and concern for the customer, service stars build loyalty as expert guides who meet business needs—of the customer and the organization—quickly, fully, and safely.

### **THE HIDDEN DIMENSION**

Organizational needs, often hidden from the customer, heavily influence a service star’s ability to build loyalty. For example, a hidden need to contain costs or make efficient use of time may limit the forms and amount of service. According to veteran Allfirst branch manager Michelle Sypniewski, “The amount of attention a banking

customer demands isn’t always equal to his value to the bank. Every day my staff faces the challenge of respecting each customer while limiting conversation with customers who aren’t ready to bring in much business.”

Other hidden variables include policies and procedures, available resources, levels of empowerment, and the quality of working relationships. Hidden needs for process innovation and coaching call for the leadership, support systems, and teamwork without which stellar service is unlikely.

The research found, in fact, that service providers in progressive companies often coordinate behind the scenes to address hidden-dimension issues. Debi Barth, another Allfirst branch manager, described a case in point: aligning departmental business hours to meet customer demands. “We sell so many different services that traditional ‘banker’s hours’ just don’t cut it anymore. If our branch is open, we rely on internal support departments to be open, too—so we can cross-check records before settling accounts. It makes things easier for the tellers, reduces the risk of fraud, and gives our customers the flexibility they want.”

Customers, too, bring a hidden dimension to every service interaction—what happened earlier in the day, anger about a service break-down, unexpressed business needs. Noting and responding to factors like these, initially hidden from the service provider, can help a service star create the best possible customer experience. “A good example is life insurance,” said Sypniewski. “The best customer can come into the branch for years, but if we don’t ask her the right questions, we’ll never know she’s dangerously underinsured. The bank loses a sale, and the customer misses out on valuable financial advice from Allfirst—a source that, based on her repeat business, she obviously trusts.”

### **THE NEXT DIMENSION**

AchieveGlobal’s research defines a clear path toward stellar service—and the success it brings through long-term customer loyalty. The surprising and upbeat findings are that customers *want*



to be loyal to deserving organizations, and that organizations earn loyalty with the right choices and right actions in three dimensions of service. Skills and behaviors in the human, business, and hidden dimensions help service stars create *positive defining moments*. In contrast, failure in any dimension creates a negative defining moment for the customer and serious repercussions for the organization.

Like filmmaking at its highest level, delivering stellar service takes vision, teamwork, and individual skills. The research—and the practical experience of stellar organizations worldwide—makes one point perfectly clear: Helping service providers deliver service in three dimensions can take any organization to a new dimension of customer loyalty.

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#### **ABOUT ACHIEVEGLOBAL**

AchieveGlobal is the world leader in helping organizations translate business strategies into business results by developing the skills and performance of their people. Our learning-based solutions focus on skills training and consulting services in sales performance, customer service, leadership and teamwork.

With offices throughout North America and a presence on every continent, we serve more than 70 countries, and offer programs and services in more than 40 languages and dialects. We continually adapt and translate our programs and services to meet the needs of global cultures.

To find out more about how AchieveGlobal's assessment and measurement services can help your organization, call your AchieveGlobal representative, or call our corporate office and ask to speak to one of our consultants.



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