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A customer experience  
that stacks up — by design  
By Rick Barrera

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# A customer experience that stacks up — by design

By Rick Barrera

How did the Apple iPod become a runaway bestseller out of the dozens of digital music players on the market? What made Proctor & Gamble's Prilosec stand out on a crowded shelf of heartburn remedies? Why was a sleepy little Seattle savings and loan able to run roughshod over huge rivals to become a financial services powerhouse?

In a word, design.

Remember that “design” means to create for a particular purpose.” All customer experiences in your branches should not be the same.

Not just the design of the product itself, but the design of the entire customer experience — from the first time a customer handles, buys, or uses a company’s product or service through every direct interaction with the people and systems at the organization itself. These interactions are what I call Product, System, and Human TouchPoints. Their design and alignment are critical to the success of your brand.

Every level of the customer experience must be carefully aligned — and built on a foundation of detailed research. If each level is not aligned, the entire experience can collapse like a house of cards.

#### Think like consumers

Apple dominates digital music today not because they manufactured a digital player, nor because they had an online music site. They are the leader because they thought like consumers and solved music fans’ biggest problems by integrating players, software, and licensing agreements in a way that finally made it safe, legal, and easy to download music from the Internet.

You need to think like your customers or members — and only pointed, comprehensive research will give you the required deep understanding of their emotional needs. With

research in hand, you can creatively design your Product, System, and Human TouchPoints in ways that will differentiate you from your competitors.

Indeed, the CEO of one of the world’s most valuable brands is intensely focused on design. Procter & Gamble’s A.G. Lafley recently told *Fast Company* that he wants “P&G to become the number-one consumer design company in the world.” Under Lafley’s guidance, P&G has had a parade of hits, ranging from Prilosec (which P&G differentiated by making it “The Purple Pill”) to perfume carrying the name of fashion icon Valentino, to the Crest Spin Brush. The latter, a \$3 electric toothbrush that entices kids to brush longer, quickly captured a 20 percent market share.

#### Provide more than just service

Product TouchPoints include everything from availability, ease of access, and discounts to brochures, advertising, and reviews from customers and independent third parties.

System TouchPoints include your telephone, fax, and Web interfaces, customer-facing software, information-gathering forms and invoices, telephone-greeting and voice-mail messages — even your queue management systems. In short, any and all systems and processes that touch the customer.

Human TouchPoints include any person in your organization who has direct contact with customers, whether in person or by phone and/or mail, including e-mail.

All of these TouchPoints form the “customer experience,” which is not the same as “customer service.” The customer experience starts well before customers enter your bank or credit union. It may begin with a conversation about finances at the office or a poker party. It may start when a young woman is contemplating buying a car and asks around for the best place to get a loan. It may start when a first-time homebuyer is researching mortgage rates on the Web. Or it may begin when someone wishing to open a checking account is circling your bank, unable to find a parking place.

#### Consider emotions

To design great experiences, you must think systemically and holistically about the series of TouchPoints your customers or members will encounter — and what emotions they’ll evoke.

I phoned my credit card company recently and was told by an automated voice to punch in my card number, my zip code, and my Social Security Number. Then the associate

came on and asked for the same information all over again.

Late one evening, I made a deposit at an ATM. When I phoned the bank the next morning, I learned that the deposit would not be transferred from the ATM location until 4 p.m. that day, and would not be credited to my account until the day after that.

What emotions do you think these experiences evoked?

To design extraordinary customer experiences, do what Washington Mutual (WaMu) did. Align your TouchPoints coherently and efficiently to create a customer experience that delivers on what you’ve promised. For their Occasion™ branches, WaMu did away with the high counters and teller windows that typically greet customers — creating open, inviting environments that are truly different.

In my book, *Overpromise And Overdeliver*, I describe a process for thinking about your brand and your TouchPoints that will help you create an overall design that delivers a superior customer experience.

It starts with articulating a brand promise, based on research into customer expectations. Your brand promise must *differentiate* your products and services from the competition’s in ways that

are *relevant* to your customers. After articulating a unique brand promise — an overpromise — you must then design your TouchPoints to overdeliver.

#### Design with different audiences in mind

Remember that “design” means “to create for a particular purpose.” All customer experiences in your branches should not be the same. A business checking account must be designed differently from an account intended for a senior citizen. Needs differ — and so should the design of Product, System, and Human TouchPoints. They must reflect account holder differences and the brand differences you want to project.

Your TouchPoints must also reflect the true philosophy and personality of your institution or they will ring hollow with account holders — who will rapidly reject them as fake.

To demonstrate the proper alignment of Product, System and Human TouchPoints around a particular customer set, let’s look at two hypothetical designs for a checking account.

When designing a checking account to fulfill the needs of elderly customers, you might consider offering automatic transfers from retirement or asset accounts, bill paying by phone instead of online,

large-print statements and duplicates for children or caregivers, and a fixed fee tied to income. The bank employees who handle these accounts should be trained to remain patient, to slow the process when necessary, and to be aware of other special needs these customers may have.

A checking account designed for a business, on the other hand, might include a cash-sweep feature to ensure maximum return, online bill paying, real-time reporting, a free online subscription to *The Wall Street Journal*, and a fee tied to account balances or one calculated as a percentage of the business savings you generate for these customers. The employees handling such accounts should be efficient, fluent in business-speak, and capable of speeding up the process when necessary.

I’m sure you noticed how all TouchPoints change to reflect the needs of the customer being served. It is this alignment that makes each experience valuable to each type of customer.

It’s this alignment that makes customers say, “Wow, they really get it! They understand me!” Loyalty and profitability are sure to follow when you have aligned the design of your TouchPoints. Success will be in your cards, too. ■



*Rick Barrera is a nationally acclaimed author, marketing consultant, and speaker known throughout the Fortune 500 for his unique approach to brand building. He has helped hundreds of companies re-design their systems and implement a holistic approach to customer service. His client list includes Abbott Labs, AutoZone, Bayer, Caterpillar, IBM, Intel, Merrill Lynch, and Verizon. His latest book is Overpromise and Overdeliver: Secrets of Unshakable Customer Loyalty.*

# Peer-to-peer

“We got rid of ‘product of the month,’” says Brit Bolsinger, Denali Alaskan Federal Credit Union. “It was focused on our needs, not those of our members.”

**Q: How do you deliver great member service at your credit union?**

**A:** We pay attention. It sounds simple, but we find our members often send signals about what they need, and if we’re not attentive, we miss the signals. Say a member just sold property and now wants to make a money market fund investment. We need to have a conversation with that member to ensure that the money market investment is, in fact, the best opportunity. We never want to hear “no one ever told me,” from our members.

**Q: How do you help your employees deliver great member service?**

**A:** We offer intensive training so every employee — from the courier to the CEO — understands our offerings and can consult with members.

**Q: How do you solicit feedback from members about your service?**

**A:** We mail a short survey that asks, for instance: Were we friendly and attentive? Did we complete your transaction correctly? Did we offer helpful information? We have excellent response rates on these surveys, and the results we get are more valuable than the information we received in the past from secret shopping, which, for us, didn’t deliver appreciably different information year over year.

**Q: How do you refine your service based on member feedback?**

**A:** First of all, we address any problems or concerns promptly — with a phone call from a manager. It’s so simple, but it means so much to our members. Second, we got rid of “product of the month.” In its place, we now offer “Ideal Advisor” on our homepage, which through a series of questions, helps our members determine the best products for their needs.

**Q: What’s your biggest challenge, right now, in delivering great member service?**

**A:** Living up to our tagline: “above and beyond.” I tell you, it’s challenging to be “above and beyond” every day in every branch, but all of us are absolutely committed to the effort. ■

*Brit Bolsinger is Vice President of Operations at Denali Alaskan Federal Credit Union. With 30 years of experience in lending and operations, Bolsinger oversees the branch network, teaches compliance classes, and manages all facilities.*

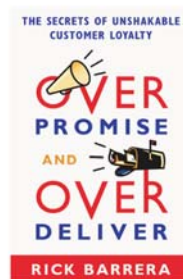
## Additional resources

If you found the topics discussed in this issue of the *Deluxe Knowledge Quarterly* intriguing, you might consider these additional resources that address the customer experience.

Barrera, Rick. *Overpromise and Overdeliver: The Secrets of Unshakable Customer Loyalty*. New York, NY: Portfolio, 2005.

Winget, Larry H. et al. *Only The Best On Customer Service*. Tulsa, OK: Win Publications, 1996.

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