



EITK partners with brands that are providing outstanding customer service experiences. The Brand Spotlight Series showcases innovations and solutions to CX challenges, from many of today's leading brands.

BRAND SPOTLIGHT BRANDBANK

High Touch Human Interaction & Self-Service Combine to "Exceed Customer Expectations".

Q: Tell us a bit about your background, how you came to be at BrandBank, and a little bit about your current role.

My career began with manufacturing operations in 1981 with a move to financial services in 1984. Over the years I gained a thorough understanding of what makes a bank work from the operational side, but as my experience and responsibility with process-improvement and operational efficiency grew, I became aware of and fascinated by two critical key components in the mix: 1) How does the employee use the systems and the data contained within to better serve the customer and enhance their relationship? And, 2) How does the self-service customer interface with the systems to solve their business needs and desires, through the channels and processes they prefer? Inherent in my epiphany was that the goal isn't just operational improvements, but rather what drives customer service that results in customer loyalty and financial growth for the organization. If you are more efficient, have better information, trained and informed employees and a deep passion for serving the customer then you can build better, more rewarding systems that both improve efficiency, and reduce the cost of operation, all the while driving more sales. That's my passion; that is what I was meant to do.

So, that gets at the heart of what attracted me to BrandBank . . . the commitment to serve the customer in the best possible way, leveraging traditional channels with high-touch human interaction, and newer channels with more self-service technology. And, the desire to offer an omni-channel experience to meet the needs of the customer. Increasingly, we are seeing mobile app based customers interacting with our Sales & Service Center, walking into a branch, having a face-to-face meeting with a calling officer, or surfing the website. All the while, these same customers use social media, the telephone, face-to-face, email, texting and the website to communicate with us. Therefore, our systems need to be integrated, our information kept current, and our customer-interactions data

driven. In alignment with BrandBank's service culture to be the best and exceed expectations, we have set out to build an ever-evolving service platform supporting the omni-channel experience.

Therefore, my role at BrandBank over the past five years has expanded as these new channels have evolved. Also, the level of coordination throughout the organization has increasingly become more demanding and crucial to success, thereby requiring enhanced communication internally and a clear understanding of the bank's strategy by all. And most importantly, our level of customer loyalty has improved 15% from 81.2% to 93.5% over the past two years.

Q: The BrandBank mission is to "Exceed Customer Expectations". Describe the importance of exceeding customer expectations, and how service/experience plays into that.

Often times I get asked, "How do you monetize service" or "why is customer service so important" and the answer is customer referrals and cross-sells. These are our most common sources of new business. Why will a consumer or a business customer take the time out of their busy day to talk



 **BRANDBANK**

MARK METCALF

SVP, Director of Sales & Service Center

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about our bank, what would motivate them to make a recommendation to a friend, neighbor or business associate, or why would they expand their relationship with us if they are not pleased with the service? You know the rule of the ages – upset a customer and they tell twelve friends, delight them and they tell four. I suspect most companies these days are probably in the middle, neither upsetting nor delighting their customers.

At BrandBank, we are determined to over-achieve in customer care, to truly delight and surprise our customers – yes, to be known in the marketplace for Exceeding Customer Expectations. This requires many actions executed simultaneously; from the highly skilled and customer centric employee, to technology that is intuitive and consistently works. To do this well, we train associates, arm them with data that is useful at the customer level and measure our results frequently by asking our customers how we are doing. We used to do this measurement internally, but we have migrated that task to Customer Service Profiles, Inc. They have a unique perspective on the subject since they measure scores of top performing banks across the country. So, we not only get the benefit of knowing what our customers think and how that evolves over time; but also, how we compare to other banks in our asset class. This benchmarking of the best banks in customer service is how we learn, improve our craft and stay ahead of the competition. I am proud to report that we have earned CSP's top score among all peer banks measured.

Q: Tell us about some of the cutting edge innovation in the banking industry.

If you were to step back ten-years ago and described what banking looks like today I am quite sure you would be getting looks of disbelief. Imagine before the iPhone was on the market, describing to someone that you would be able to use your mobile phone to take a picture of a check resulting in a deposit into your bank account. Or to a business person that they could use a scanner to capture images of checks and transmit them to their bank for processing instead of getting into a car and driving them over each day. These tasks are routinely done today and most of us think nothing of it, it just works. Well, as one of the guys in the backroom at the time there was a lot of thinking, building and testing going on before this all just happened.

Another innovation that demonstrates BrandBank's

You must care enough about your customer to take the time to listen to what they say and act on what they expect.



The BrandBank Virtual Teller Machines (VTM's) assist customers with an array of banking and transactional needs.

commitment to leadership is the expansive, functional application of the Virtual Teller Machine technology.

Q: Let's talk about your Virtual Teller Machines (VTM's) a bit; what are they and why do they matter?

We are all familiar with Automated Teller Machines (ATM's) but what makes the VTM evolutionary is the seamless integration with the contact center channel or what we call the Sales & Service Center. Why is this important? It allows us to do so much more for the customer since a live banker via video is on the screen talking with the consumer, and assisting customers and prospects alike with an array of banking and transactional needs. It's like having a teller and personal banker right in front of you when you need one. This allows us to extend our footprint to areas where a full-service branch may not be practical and enables us to expand the hours of operation to benefit the needs of our customers.

Our customer's adoption of this technology has been most gratifying. One of the comments we hear from our business customers is that this allows them to have access to a teller later in the day vs. taking time away from their company's operation during peak business hours. In some locations, like our Buckhead office, we have an associate who can guide VTM users through a modest learning curve and ensure they have a resource on-site if a need arises.

Q: Easy, convenient, and personal are three words used to describe BrandBank's virtual teller service. Can you talk a bit about personalization, why you feel it's become such a focus, and what BrandBank is doing in this regard to tailor their experiences?

Imagine a bank in the 1970's, it probably had a manager and a couple of employees, and they knew everyone in town. They could anticipate their customers' needs because of their deep knowledge

of their patrons. How do you do that today when your branch or office has thousands of customers? Through the prudent, intentional use of CRM technology like Salesforce that captures interactions and keeps track of customer preferences.

How many times have we all suffered through repeating what we just repeated to someone who has no idea who we are, frustrating huh? We try to do much better than that at BrandBank; it gets back to what I said above about customer service. You must care enough about your customer to take the time to listen to what they say and act on what they expect. So, while we are enhancing the customer facing technology to make their lives easier and more productive; we too are adding technology internally so we can perform better and deliver exceptional service. This is a practice, not an event and we continuously work to improve our execution in this area, to delight and surprise customers with exceptional service.

Q: How would you describe BrandBank's culture? How does your brand build/maintain a consistent culture and employee engagement?

BrandBank has engaged, highly motivated, customer centric associates all based right here in Metro-Atlanta. Local decision making is a significant advantage. Since we live here and are part of the community, we recognize that our actions not only benefit the community, but ourselves as well. This motivates us to contribute at the highest possible level. Think about it for a minute, what does a community bank do? We offer banking functions just like the big banks and then differentiate ourselves by deploying our extensive local knowledge and financial expertise, to personally assist individuals and companies to expand and to grow, to help them build on their success. It is more than selling someone a product or being nice on the phone. When we help a consumer realize a dream or assist that dreamer build a successful business, then we have done something significant. These are lasting things that are important to the individuals involved and are the foundations to build a vibrant community.

Q: Artificial Intelligence (AI) is a big theme we're seeing in 2017. What's your take on AI and the role it's playing in transforming the customer experience?

Know Your Customer has been a strategic focus across all industries over the years but its implementation is the hard part. Customer Relationship Management (CRM) applications have been designed to archive specific data elements into customer records that could later be used in marketing organizations to enhance service, segment customers by purchase behaviors and

other criteria. AI is empowering organizations to take this segmentation to another level of efficiency and continuously build upon the effectiveness of using the data collected to meet customers' needs, in a more proactive and predictive manner, at a fraction of the cost.

In the consumer-based retail market, customers are drawn to convenience and ease of use (e.g. fast-food franchises and convenience stores are perfect examples). Through the use of AI, even community banks can provide an equal customer experience as the emerging Fintech companies in the area of predictive marketing and customer service. There has always been a wealth of data at our disposal; however, now we can afford to collect, store, massage, and translate the data into pertinent information for marketers to offer suitable products and services to the right person, through the right channel, with the right message, at the right time, for the right price.

Furthermore, AI will empower the FI's to monitor the service suitability through ongoing behaviors and make continuous recommendations aligned with life events and behavior pattern changes. We are in the process of implementing Salesforce and leveraging the AI capabilities as one of our next innovations, to remain a market leader in differentiating the customer experience and exceeding customer expectations.

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BrandBank's Virtual Teller Machines (VTM's) are seamlessly integrated with the contact center channel, or what they call the Sales & Service Center.

Q: Is there one thing you're proud of (in relation to customer experience/BrandBank, etc.) that your team or the company achieved in 2016?

I am proud of our CSP results, which is the Voice of the Customer. The CSP methodology uses a random, dynamic panel of our customers and measures our performance on actual transactional events. Two key areas I watch are the Net Promotor scores and Customer Loyalty. These are two key barometers that provide us early warning if the ship needs a course correction. The whole management team watches and understands the value of these key indicators and takes the Voice of the Customer very seriously. Our goal is more than reporting our good fortune in advertisements' – even though we are proud to do so – but to truly deliver exceptional service. One of my old bosses used to say, 'expect what you inspect' and "you can't manage what you don't measure". In other words, if you aren't listening closely to your customers, by the time you discover the problem it may be too late.

We are also proactively engaging our customers on all aspects of our business. A few years ago, we wanted to dramatically enhance our product solutions in the Treasury Department. Rather than look around at the competition and clone what they do, we asked our business customers what they liked and needed. Then, and only then, did we build the solutions that are in place today. That is customer centricity not group think. Perhaps that is why a relatively small community bank in Gwinnett County can compete with the big banks and achieve the number three market share in a community of nearly a million people. This is a credit to all the associates of BrandBank – it is their hard work, caring attitude and their get-it-done philosophy that drives this success. What makes us the proudest is when one of our customers thinks highly enough of us to make a referral. We celebrate those moments.



At the VTM kiosks a customer can perform over a dozen types of transactions common to an interaction at a traditional branch.

Q: What do you think the main focus will be in 2017, in relation to customer experience?

We continue to advance our toolkit with enhancements in products and customer facing technology, and the further deployment of Salesforce and employee training. But most important is not to rest on our laurels when it comes to customer service. Throughout this interview, I suggested that customer service is a practice not an event, and we work diligently every day to get better. We know we are not perfect and being human, mistakes can happen, but it is what you do to correct those mistakes that make all the difference in the world.

As a BrandBank associate, I am proud of what we have achieved, excited for what comes next and honored to be part of something so special.

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Thank you to Mark and the BrandBank team for taking part in this EITK Brand Spotlight. Stay tuned for more Spotlights coming your way in 2017!



Execs In The Know

**Interested in taking part in our
Brand Spotlight Series?
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