Front Office, Back Office and the **Customer Experience:**
From Divergence to Emergence

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It takes everyone, from the front office to the back office, to be unified around the customer experience in order to protect future revenue growth and profitability.

There has never been a more vital time to deliver a unified branch experience. The financial consumer's branch experience is the primary cause of switching financial institutions—at a three times greater likelihood than those using other delivery channels. Since there's a greater risk for losing customers who depend on the branch than those who depend on other channels, the branch experience must be a priority for <u>everyone</u>. Yet, a prevailing cultural mindset is that the front office exclusively holds the responsibility for the experience. When the front office does not have a strong back office team supporting them, it's the customer experience that suffers, but ultimately, it's the revenue growth and profitability that are compromised – irreversibly.

Divergence? Convergence? Emergence?

Excellence in the customer experience can only occur consistently when the organization at its core is excellent. Excellence is characterized by teams that are emergent, serve each other well, understand their roles and work across functional areas for the higher purpose of the organization's success.

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Although you can still deliver a great customer experience with teams that are converging, or coming together to deliver well on the customer experience, what doesn't work are teams that are diverging – where people are working against each other. You know if divergence is your organization's reality – and so do your customers. The tension is high and damaging to the point where people not only disengage, but they defect from the organization altogether, and once again, the customer feels that they are a part of something that's just not good.

Understanding the Tension

What causes the tension that creates this divergence that the customer feels? In a word: Purpose. Teams that do not have a clear understanding of why their roles exist and how their existence impacts the customer journey will almost always fight to justify their existence the wrong way. Understanding how the back office and the front office must converge to create a seamless branch experience is mission-critical. They are different in the tasks of their roles, yet they must unite to deliver excellence in the customer experience: every customer, every experience, every time.

Understanding the Different Roles that must converge
around the Customer Journey is Mission-critical

The Front Office Focus

1. Front office teams must have knowledge of most products, services, and solutions, as well as a command of many systems and processes, and the regulations that govern them.
2. Front office teams must rely on the experts in the back office for help when the situation calls for their expertise.
3. Front office teams typically comprise entry-level staff members who, in a short amount of time, must gain the knowledge necessary to effectively handle many types of transactions, while maintaining a focus of connecting relationally to the customer.
4. Front office teams must have a laser-like focus on deepening the relationship with customers. (Future revenue depends on it!) This means *connecting* meaningfully, *analyzing* financial needs skillfully, *informing* competently of solutions to make sense to the customer, *advancing* the conversation toward getting new business, and *adjusting* effectively in handling objections. Their attention must be fully focused on the customer.
5. Front office teams need the expert support of back office teams when their own knowledge is insufficient, a service recovery issue arises (that might even be from their own error), or they simply forget in the moment one of the many details they should already know.

> Front office teams NEED back office support, and both must unify around a single purpose: The Customer Journey.

The Back Office Focus

1. Back office teams are highly specialized, typically in one particular product or process.
2. Back office teams can expertly troubleshoot and diagnose a situation when an error occurs, and when necessary, do whatever course-correction is needed for service recovery purposes.
3. Back office teams most often have longer tenure with the bank and have a valuable depth of both knowledge and skill.
4. Back office teams are out of view of the customer – their focus is directed toward the front line.
5. Back office teams support those who are in full view of the customer.

> "You have to dive deeper to shift the tension tide, deconstructing ideas to get to the fundamental belief system and reconstructing around Purpose."

Where Tension Meets Belief

So what is the root of tension between these two critical teams? It's not really in how they interact with each other – that is only a symptom. The real problem lies in the teams' belief about their purpose – the core in what they believe their roles are in the organization: <u>Why</u> do they exist, and <u>whom</u> do they exist to serve? Once they understand purpose, the tides of tension have a real chance of turning. You have to dive deeper to shift the tension tide, reaching the fundamental belief system and reconstructing ideas around Purpose.

Taking the "Purpose Challenge"

Consider trying this practical exercise to get to the belief system of your teams. Survey your back office and front office management teams, asking these two simple, top-of-mind questions:

Front Office: "When my team engages a customer, their primary objective is to…"
An acceptable response might go something like this:

- *"When my team engages a customer, their primary objective is to deliver an experience in such a way as to deepen the relationship so that the customer feels valued and appreciated and wants to stay with us, do more business with us, and tell others about us in a positive way."*

Back Office: "When my employees are engaged by a front office team member, their primary objective is to…"
An acceptable response might go something like this:

- *"When my team is engaged by a front office team member, their immediate goal is to warmly and sincerely assist the front office representative in every way possible. Their primary objective is to help reduce any tension and to help facilitate an engaging customer experience. My ultimate goal is to make the front office team member feel supported and successful and to make the customer feel valued and appreciated as a result of doing business with us."*

So, take the challenge. You'll find it quite revealing. This is where discoveries are made and where you take your first steps toward converging as one unified team around the customer journey. This is what gives way to emergence into sustainable excellence.

Rediscovering Purpose

Internal tides of tension can be resolved, but only when the organization rediscovers (or discovers) and aligns to its Purpose – its reason for being. If that Purpose doesn't include the customer journey as *priority one*, then more work is needed beyond what the scope of this short article can cover – because without the customer there is no reason for being.

So then, emerge into your true "Purpose." Think about it. Talk about it. Discover it. Define it. Align to it. Unify around it. Live it from the front office to the back office, and it will create a clear path of distinction <u>for you</u>.

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Rhonda Sheets is the founder, president and CEO of Support EXP. She is a recognized thought leader, international speaker, and strategic partner to the financial services community in developing organizations of excellence. Rhonda works strategically with senior management teams to solve problems around revenue growth and profitability. By leveraging real-time, leading indicators of performance, that impact team goals and financial results, she has equipped and inspired nearly 10,000 financial institution front line managers to lead, develop and inspire their own teams through her practical, proprietary and proven coaching techniques.

Actionable Business Intelligence in Real Time
For a Seamless Customer Experience Across All Channels

Support EXP is the leading innovator in transforming the customer experience through real-time actionable analytics used to build skills for improving service relationships. Since 1997, we've partnered with some of the nation's most progressive banks, capturing over 1,000,000 service interactions across all distribution channels to resolve challenges around the customer journey, resulting in a proven return on investment. By applying Support EXP's solutions for building customer loyalty, our clients succeed in delivering an exceptional customer experience – across all channels – to every customer, every experience, every time.