

October 2017 – Managing Organizational “Tides of Tension” in Consumer Banking

In banking or credit unions of any size there are deep “tides of tension” among functional areas, forces that prevent teams from working well together. Sometimes the tension arises from rifts between leaders, whether due to different visions of goals and objectives, incongruent operating philosophies, or even simple personality clashes. Interestingly, some of these leaders might actually be on the same team. With appropriate conflict management some of the more acute friction may be resolved, but what about the tension that persists deep and wide throughout an organization – the kind of chronic tension that has actually become institutionalized within the culture?

Conventionally, the front office of a financial institution is highly generalized, consisting of those employees who interact with customers on a daily basis. They must know almost all the products and solutions the organization offers, as well as be conversant with all of the systems, processes and regulations that keep the organization within compliance. While all this is essential, their roles and purpose reach far beyond the transactions or the tasks. Essentially, the front office exists to *deepen relationships* with customers.

All the knowledge and skill that front line employees acquire must be focused on that purpose: delivering an experience in such a way that deepens the relationship with the customer so that they stay with you, buy more from you, and tell others about you in a positive way. These employees are the face of the organization, the actors on the front stage.

Front office staff must consistently be *on*. They have to continually learn, demonstrate, and master many service and sales behaviors. Most often, they want to succeed and to serve their customers well. They want to increase their customers’ loyalty to the organization. And if they are unable or unwilling to do so through good coaching and skill development, then for the good of the organization they simply cannot remain in their positions.

The back office, composed of staff with highly specialized knowledge of their particular product or process, can expertly diagnose a situation, offer accurate advice, and when necessary take corrective action to prevent customer attrition. They have typically been with the organization longer, so they have greater depth of knowledge and skill, as well as experience. They are usually out of direct view of the customer and exist to support those who are in full view. Just like actors in a theater production, front office staff know how dependent they are on their backstage.

So while the front office “owns” relationship development, focusing keenly on delivering an experience that will drive a relationship, the back office “owns” support of those on the front line. Front office staff need a powerful backstage team or they will not succeed out front, eye-to-eye with those who drive the organization’s revenue growth and profitability.

Therein lies the source of the tension: unless the back office knows, in an empathetic way, the real purpose of the front office, and how critical skilled, consistent, and engaging front line performance is to the success of the organization, then the back office, over time, may begin to look with disdain and

superiority upon the front office, especially if they have never had the experience of being on the front line themselves.

There is a way to manage this deep and wide tension among these critical teams - and it starts with *belief*. What do employees believe about their roles in the organization? Whom do they exist to serve? And how does it all work together toward the overarching purpose of the organization: delivering engaging service in such a way that customers stay with you, buy more from you, and tell others about you in a positive way? Front office and back office differ in the tasks associated with their roles, yet they must unite to consistently deliver excellence in the customer experience. Even if an employee is not directly serving a customer, he or she is serving someone who *is*. Ultimately, alignment of all of an organization's teams around the customer experience is what drives revenue growth and profitability.

An organization's internal tides of tension can be resolved, but only when the organization rediscovers and aligns to its purpose, a purpose that includes the customer journey as the top priority – because without the customer, there is no reason for the organization to exist.

About Support EXP: Support EXP is the leader in innovative, Actionable Customer Experience (CX) Analytics that enable financial institutions to get in touch with the CX Movement by actively and holistically measuring and managing the entire customer journey – in real time. From pinpointing customer friction to closing performance gaps and building loyalty, our **Actionable CX Analytics Solutions** and integration expertise enable you to gain control over every facet of the customer journey – from front office to back office – so that you draw your customers closer – *to you*.

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