



How to improve the experience along the banking customer journey

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Customer journeys in banking can be difficult to follow, especially in the quickly changing landscape of retail banking. But staying close to the customer at every stage of the customer journey is key to driving business and keeping customers satisfied.

In a previous blog post I talked about [customer experience trends in retail banking](#). To summarize, the modern customer is looking for a *seamless, personal, and efficient experience*. In this blog post, I will tell you more about what retail banks can do to adapt the bank customer journey to these new requirements and how to engage with the customer along the way.

What is a customer journey in banking?

One might think that the customer journey in banking starts at the moment as the customer enters the bank branch, but the bank customer journey actually starts, for instance, when the customer is sitting at home in their sofa, having a cup of coffee and thinking about buying a bigger house and mortgages that will come with that. From that moment, it is important for banks to start engaging with their customers.

How can my bank engage with the customer along the customer journey?

To be able to engage with the customer and create the seamless, personal and efficient experience they are looking for, my suggestion is to consider a customer journey management system. It can contain several parts and I will explain how these parts connect to each other and how they are used in the customer journey to improve the customer experience and bring the interaction with your clients that you are looking for.

Capture the customer with appointment booking

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journey, and in order for you to capture them. Offer **appointment booking**, and look for an appointment scheduling solution that allows both bookings online - which will be convenient and available for the customer at any time – but that also enables bookings over the phone for customers that wishes to have the personal interaction. During uncertain times like these with COVID-19, but also out of general convenience, offer appointments via video calls as an option.

From a staffing point of view an appointment solution also brings benefits. An online booking solution will save time from phone calls, and with a set number of appointments every day, it will be easier to plan in advance and distribute resources.

Communicate with the customer along the journey

If you provide the customer with the relevant information they need, it will not only bring the customer faster along the customer journey, they will also feel more comfortable and taken care of which in turn will increase the customer satisfaction and their likeliness of staying as a loyal customer.

Use a **messaging service** to communicate with the customer via email or SMS. Try to solve their questions by online means sending relevant information that brings them forward in their matter. Again, video calls are another great way of communicating.

For customers that have booked an appointment, online or physical, use **notifications** to make sure the customer doesn't miss out on their appointment. Prepare the customer ahead of the meeting with any information that can help them feel more comfortable and take them closer to a decision in their buying process.

Enable safe waiting in the bank branch with virtual queuing

Even though online communication is great, there are situations where either you or the customer prefers a physical meeting. For you as a bank, you probably find it easier to do up-selling and cross-selling in

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In order to safely and seamlessly arrive customers in the bank there are a number of possibilities. With a **virtual queuing solution**, customers with an appointment can announce themselves as arrived when they enter the branch, just by clicking on a link in their appointment reminder. They will receive a mobile ticket from which they can follow their place in the line on their mobile phone.

For customers without an appointment they can get a mobile ticket by scanning a QR code. With a virtual queuing solution, interaction with your staff is minimized ahead of the meeting, and customers can wait safely where they like and not necessarily in your lobby.

Make the bank experience personal with mobile solutions for staff

Of course there are more premier or higher level customers who wants a personal touch and a personal engagement. For this purpose, there are **mobile applications** so that bank members can personally greet the customer directly on the floor, instead of behind a counter, and arrive the customer in the system using a tablet or smart phone.

After the arrival stage and waiting comes the serving stage for the customer. And again, we see the importance of creating a homely and comfortable and safe environment for the customer. Instead of expecting the customer to stand up and go to a desk to be served, he or she can wait on the sofa, and a staff member - using a mobile application for serving - can find the customer and have the meeting with the customer directly where he or she is sitting.

Improve the bank customer experience with customer feedback

In an age where customer experience is everything in retail banking, of course you need to find out what your customers think about you, so that you can improve. Use the same communication tools as mentioned earlier to send out **customer feedback surveys**.

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feedback response can be synced with the actual touchpoints of that customer. How happy were the customers on a certain day or what problems did they experience that the bank needs to improve? All these things can be found out to make the customer journey smoother and better.

Qmatic offers customer journey management solutions that bring all the pieces of the customer journey together, just as mentioned above. If you are interested to find out how we can help you as a retail bank to improve, don't hesitate to get in contact. For a start, you might find it interesting to learn more about the virtual solutions that were mentioned.

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