

**Ken Moore Associates**

**Presents**

**WHO IS A CUSTOMER**

Several years ago, when I was living in Indiana, I fired my bank. It was over a minor issue, really, but the episode upset me enough that I felt compelled to withdraw all of my funds and terminate my association with that bank. My bank had insulted me. Not intentionally, of course, but it was clear that that branch had no idea of what a customer was and is.

I had been banking at this particular bank, one of the largest in Indiana at that time, for about four years and at that branch for two years. For eight months prior to their firing I had been conducting some business at the teller window and paying for it with a check from my money market fund.

Then one day I went to the branch to conduct the same transaction and was informed that I could not conclude my business until my money market check cleared. This would have been, I was informed, in about three to five days. This, I informed the bank, would not do. I asked to speak with the branch manager. He was a young gentleman, I would guess not yet 30 years of age. I asked him why I could not conduct my business as usual, since I had been doing it this way for eight months now. He then proceeded to give me every reason why I could not conduct my business as usual.

Technically, every one of his reasons were correct and in accordance with the current banking policies in effect at that time. He was merely enforcing existing policies that had been ignored or over-ridden during the past eight months. However, it was how I was treated by that gentleman that upset me. The bank, he explained to me, was taking an unacceptable risk in allowing me to walk off with a money order when my money market check had not cleared, indicating that there were sufficient funds. He was singularly unimpressed that I had been a customer at his bank for four years and at his branch for two years. Toward the end of the conversation, he informed me that until the check cleared, I was considered a liability to his bank.

The very next day, I returned to the bank, closed my account and began doing business with my wife's bank, which was then one of the smaller ones in the state. After my first visit, I had no trouble with any transaction and was always greeted with a smile and a warm welcome to their professional home.

Customer service definitions change constantly as the company grows and new ways of conducting business are introduced. For publicly held companies, the focus of executive leadership on shareholder value had drastically altered concepts of customer service. Not all of the changes are for the better. The small town bank in Indiana where everybody knows your name has morphed several times until it is now a branch of a super regional bank holding company. Now, technologically, 75% of my banking needs can be conducted over the Internet, by automated telephone systems, or the ATM's. On the plus side, I no longer have to deal with rude & ignorant branch managers & tellers for my standard transactions. ATM's and other automated systems allow me to conduct a lot of my banking business at my convenience with the minor irritation of having to deal with computer generated voices and playing tic-tac-toe on my telephone as I make umtee-ump choices to get to the transaction that I want to conduct.

For several years I have had a poster in my files that reminds me of what a customer is and why he or she is important to any business. Let's see if they are still relevant in today's economy:

1. *The customers are always the most important people in our business. As your business changes, so to will your customer base. The minute your customer base drops to the number two or lower position is the day that you see a drop in your business.*

2. *The customers are always an asset, never a liability.* One bank treated me as a liability and lost me as a customer. Another bank treated me as a valued person and gained me as a satisfied customer.
3. *The customers are not dependent upon the company; the company is dependent upon the customer.* The company should do anything reasonable within the scope of its business focus to attract and maintain that customer. However, once a customer demands something outside the realm of reasonableness of its area of business, then the company should direct the customer to whomever or whatever can satisfy that particular demand.
4. *The customers are not the interruption of our work, they are the purpose of it.* If my business interferes with your work please let me know. I'll never bother you or your company again.
5. *Customers do us a favor when they call; we are not doing them a favor by serving them.* If you are not glad to see me and my money, please let me know and I'll go elsewhere. I'll probably be willing to pay a little more, too, to your competitors.
6. *Customers are not cold statistics. They are flesh-and-blood human beings with feelings and situations just like yours.* I resent being classified as the "typical Capital District male consumer". I do not want what the average consumer wants. I want what Ken Moore wants and I'm willing to pay a premium to the right person for that product or service.
7. *Customers are not people with whom to argue or match wits with; you can never win an argument with a customer.* I may be wrong some of the time, but don't ever tell me that. You can inform me, you can suggest alternatives with me, you can advise me and you can explain things to me, but don't ever tell me I'm wrong. I am coming to you for a reason. Please help me with that reason, even if it means sending me to your competitor. I'll remember your appreciation of my needs later.
8. *Customers are people who come to us with their wants and provide us with an opportunity to fill those needs.* My old bank did not fulfill my needs that day and insulted me in the process. My new bank did fulfill my needs and did it nicely. Sometimes I may not know exactly what the best solutions to my business needs are. If you can help me determine a good solution to my needs, I'll gladly pay you your premium fees.
9. *Customers are deserving of the most courteous and attentive treatment and the fastest and most efficient service that we can give them.* Courtesy and attention must never belong exclusively to the major accounts. The customer wishing to open a \$100 saving account should receive the same courtesy and respect as an individual wishing to put together a multi-million dollar deal.
10. *Customers are the people who make it possible for us to pay your salary.* It doesn't matter whether I'm dealing with a human being or an electronic device. Both need to be user friendly. I don't like dealing with ignorant and rude people in my business or personal affairs. Automated electronic devices that do not work or are difficult to use causes me to look elsewhere for my business needs fulfillment. On several occasions throughout the country I have used my ATM card during daylight hours only to be stymied because I could not read the electronic instructions because of the glare of the sun on the screen.
11. *Customers are the keys to the success of our company. Treat them with care.* If you have a product or service that I need, treat me with care, and give me what you say you can give me, you can pretty much count on my business. Don't try to be all things to all customers. It doesn't work that way.

There are many good customer service oriented businesses here in the Capital Region who are also very profitable. Let's recognize those companies. When you receive good customer service, write to the owners or managers and tell them of your positive experiences. Tell your friends and colleagues about it. Conversely, if you feel dissatisfied with a company's product or service, speak or write to the number one person and tell him or her how you feel. If they do not respond with empathy, take your business elsewhere.

Those companies that have the product & services that I need and treat me according to the 11 rules above will get my business.

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