



TEAM@Work

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Are You a
Customer Service
Superhero
?



**WHY WE ALL MUST EXCEL AT
CUSTOMER SERVICE!**

Plus

SPARE SOME CHANGE

Making change happen at MasterCard

Be a Customer Service Superhero!

Why every MasterCard employee must excel at customer service.



Remember the last time you called for a doctor's appointment, or tried to resolve a billing problem, or asked a colleague for information? *Sure you do.* And the response you got to your request will dictate whether you ever willingly deal with that organization or person again.

In the same, very real sense, the way *you* respond to every request you receive today at MasterCard will result in a loyal or alienated client, and ultimately will have some impact on our market position.

If you are talking to a member, merchant, consumer, or business partner, that impact is direct: You have the power to create an ally or an adversary, a loyal and constant customer or a frustrated and dissatisfied detractor.

If you are answering an internal request—for a meeting, a proposal, a budgetary approval, a production schedule, a job description—that impact *also* is direct: You have the power to move an initiative forward or to stall it indefinitely. Because of your attitude or actions, MasterCard will meet its objectives or miss the boat.

As MasterCard President and CEO Bob Selander says, "We must leverage our talents, energies, and resources to provide best-in-class service quality for every program, service, system, and all points of interaction that we support.

Every time a MasterCard employee works with a customer—internal or external—that contact must be a positive one."

Whether we work at the front lines or in the back office, in a global company of just 2,400 people every desk must be a help desk—no waiting. In the extremely competitive financial services industry, it's not enough to provide good service. Our service must be superlative.

How do we provide that level of assistance this time, next time, and every time? Read on.

10 Tips for Providing Superb Customer Service

1 You are MasterCard. In every business-related encounter, you represent the company (and your region, and your business unit). According to Jan Carlzon, who as CEO, president, and chairman of Scandinavian Airlines (SAS) engineered a remarkable turnaround for his company more than a decade ago, "The essence of any organization is communicated in the single, fleeting moment when someone in that organization connects with a customer... when a flight attendant brings you your coffee, a receptionist bids you good morning, or a salesperson calls to tell you your order has arrived... The greater the number of positive moments, the greater the value of your enterprise."

2 Listen to the customer. The more each customer teaches you about what he or she wants, the easier it will be for you to deliver it that way—and the harder it will be for him or her to take that piece of business elsewhere.

Small complaints can generate big business improvements. For example, in response to Member Quality Survey feedback, in 1996, MasterCard launched the Member Support Redesign Team. Today, when a request from a member comes in, one employee owns it and becomes the member's advocate throughout the process. According to Lois McFarland,

vice president—Quality and Process Improvement, "One of the goals of the redesign project is to resolve 80 percent of the members' inquiries before they hang up the phone."

3 Care! Customers are people who need help. According to the authors of *Leadership and the Customer Revolution* (Gary Heil, Tom Parker, and Rick Tate), "All other things being equal, we choose to do business with people we like or those who show that they care about us."

MasterCard Global Service™, which has answered more than 1 million emergency calls from our cardholders worldwide since its inception in 1996, tries to prove on a daily basis that MasterCard cares. A case in point: Dawn Burrows, a diabetic, was driving behind her husband on a cross-country trip. Feeling ill, Burrows pulled into a rest stop, while her husband continued on, completely unaware of her predicament. When Burrows noticed that her purse was missing, she called MasterCard Global Service for assistance. Shortly thereafter, the highway patrol delivered an emergency replacement card and a snack to a very thankful Dawn Burrows!

4 Don't just satisfy customers; make them feel special. By going the extra mile for a customer, as MasterCard Global Service did in the scenario above, we can create an

emotional as well as a rational bond. It is this emotional connection that creates long-term customer loyalty.

5 Put the customer in control. Anyone who has had to spend the better part of a day waiting for a delivery or a repair knows what it's like to be controlled by a vendor. If we had any choice, we wouldn't use them again. In contrast, we all appreciate the value of online banking, ATM cash withdrawals, and similar services that enable us to do business safely and securely, at our own convenience.

6 Never say, "It's company policy." Have you ever heard this phrase from a helpful sales clerk, as in "It's company policy that delivery and installation appointments are made at the customer's convenience"? It's doubtful.

7 Differentiate each customer by need and importance. While all customers deserve superb service during every interaction, all customers are not equal, in terms of their value to our business. With this in mind, MasterCard launched the Strategic Relationship Management program in February 1998, in order to ensure that we deliver world-class service that is exceptionally focused on key markets and key customers.

8 Say, "I'm sorry." When things go wrong—or when the customer perceives that things have gone wrong (remember, the customer is always right!)—it's amazing how far this simple, two-word

phrase can go toward repairing the damage. And it's equally amazing how rarely it's said nowadays!

9 If something is wrong, fix it quickly. And after you've said "I'm sorry," fix the problem—fast. At MasterCard, we're learning to react and recover quickly and impressively. Since June 1996, the Franchise Management Customer Service Center in St. Louis has deployed a new global Lotus Notes-based software system and processes that enable us to handle cardholder and merchant complaints efficiently and consistently. Issues are referred to the appropriate party, with whom MasterCard works to achieve resolution. "By identifying and measuring cardholder and merchant issues, we can improve products and services, increase acceptance, and strengthen our brand," comments Linda McCorkell, director of the center.

10 There's only one judge of great service: the customer. Finally, Sam Walton, founder of the enormously successful Wal-Mart chain of stores in the United States—and acknowledged customer-service guru—reminds all of us, "There's only one boss: the customer. And he can fire everybody in the company from the chairman on down, simply by spending his money somewhere else."