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# Digitizing Humanizing Customer Service for the Post-COVID Consumer

*Digital interaction has become the primary mode of interface as consumers and businesses adjust to social distancing norms and new ways of working and living. The pandemic has been the ultimate stress test for businesses, catapulting digital transformation to top priority status.*

We asked **Terri Panhans**, Vice President of Contact Center Solutions, and **Tracy Gudmundson**, Vice President of Contact Center Operations, to share their thoughts on what this means for customer service, particularly for financial services contact center professionals.

For our [\*2021 TrendWatch\*](#) report, we polled banks and credit unions of all sizes about how COVID-19 has affected the

way they conduct business and connect with customers. **More than 57 percent of respondents reported accelerating their digital transformation initiatives post COVID**, channeling customers to the digital environment for activities they would normally perform in a branch.

Although technology and innovation continually transform how consumers and companies engage and interact, the need — and desire — for human connection remains strong. Contact centers have played a vital role in building human connections during social distancing.

# On empathy in customer service ...

**Terri Panhans** We've noticed a distinct change in our contact center interactions over the past year. Callers these days are under a lot more strain. They're worried about losing their homes, losing their jobs, losing loved ones. This, combined with the stress of a prolonged pandemic, has exacerbated feelings of uncertainty and powerlessness for many callers, and understandably so.

**Tracy Gudmundson** Yes, and this really puts a spotlight on empathy in customer service, which is so important. At its core, empathy starts with recognizing the humanity in the person standing across from you, or on the other end of the phone, and putting yourself in their shoes. The result is a successful interaction that ends with the customer feeling fully understood.

**Terri** Organizations that succeed at delivering positive customer experiences hire and train around empathy and personalizing every consumer interaction.

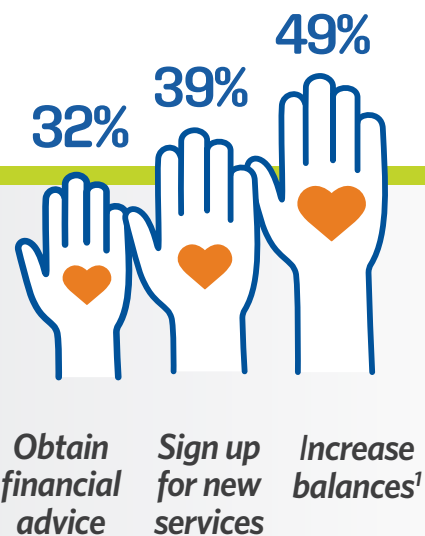
We've put a huge emphasis on this at Harland Clarke, it's really become part of our culture.

**Tracy** Yes, we have been very pleased with the success. A few pillars of this include a focus on listening — really listening — to callers, remaining present in the conversation, and keeping a positive, uplifting tone. We also avoid formal scripts when possible, in favor of engaging in natural conversations with customers.

**Terri** It all boils down to being committed to creating an emotional connection. We call it seeking to understand the "person behind the customer."

## Why it matters ...

*Emotional connection is about more than warm, fuzzy feelings. Emotional connections drive business results. Customers who are emotionally attached to your brand are more likely to ...*



<sup>1</sup> Badger, Terry, "Bank customers want an emotional connection," BAI, February 16, 2021

# On creating the fully connected service experience ...

**Terri Panhans** There has been a lot of attention in the customer service industry on creating a connected customer experience. A truly connected customer journey spans multiple channels. Complex queries may start in the digital channel, but they often end up on the phone with a live agent, so the contact center really becomes the escalation point for most institutions. If agents have been equipped with the appropriate training, support, development and tools, the customer experience will be positive and you will have created an advocate for your institution.

**Tracy Gudmundson** When considering the fully connected customer experience, at Harland Clarke we asked, "How can we best equip our agents? What support do they need? What questions are they being asked?" With a deeper understanding of customer pain points, we were better prepared to adapt our training. For us, this included training around emotional intelligence, as well as the fully connected experience.

**Terri** Yes, and we've found that equipping our agents to have conversations around changes that affect how consumers interact with their institution, thing like, branch closures, builds confidence and invites a level of comfort with consumers as they're calling in.

**Tracy** But it wasn't something that happened overnight ...

**Terri** No, not at all. It requires planning, coordination, and a real technology investment, beginning with determining what best fits your organization. But it's important to realize that achieving a superior customer experience relies heavily on your ability to deliver customers human support — seamlessly — alongside other channels of their choice.

## Why it matters ...

*Every interaction customers have with your organization contributes to their overall impression of your brand. You are re-earning your customer's business at every interaction, and are only as good as your last contact.*



# On the changing role of customer service ...

**Tracy Gudmundson** Terri, like me, you've been in the customer service and contact center industry for a long time. The role of the contact center agent has changed quite a bit.

**Terri Panhans** Yes, Tracy — and so much change has occurred just recently. For example, calls to the contact center are now more complex and emotionally charged. The customer's experience of each interaction is driven not just by what they want to achieve, but also by factors such as their emotional state, the urgency of the request, and past experiences.

**Tracy** Adding to that, when customers choose the phone channel, they expect personalized answers to their problems. So, while soft skills like compassion, understanding, and active listening have always been important, critical thinking skills and the ability to be mentally nimble are now equally important skills for agents to have.

And even with the growth of the digital channel, human intervention is often necessary for customers to understand digital offerings, be aware of them and know how to use them. So, contact center agents must not only be digital advocates but digital experts.

**Terri** Right, and when it comes to a customer's financial well-being, there are certain conversations that are more likely to happen in human channels — at the branch or over the phone — rather than in the digital platform. One of those high-stake interactions, ironically, is around digital banking awareness and adoption.

**Tracy** So financial institutions should be prepared for an increase in demand for online and mobile banking assistance. In fact, in our *2021 TrendWatch* report, **69 percent of respondents cited "online and/or mobile banking support" as the primary contributor to the increase in inbound contact center call volume** — more than COVID-19-related issues or requests for stimulus payment information assistance!

## Why it matters ...

*In these difficult times, even minor situations carry a much heavier weight. If your organization is not prepared to **provide a winning customer experience**, even under these extraordinary circumstances, you'll drive your most important customers to the competition.*



# On creating a culture of community ...

**Tracy Gudmundson** While we're eager to transition team members back to our physical location, working remotely is an operational reality. Our contact center agents are used to working in a close-knit atmosphere with colleagues who provide support and camaraderie. It is critical that our work-from-home employees know they are part of a team, just as much as they are when they are onsite. So there has to be an intentional effort to create a culture of community remotely just as you would when you are in the brick-and-mortar call center.

**Terri Panhans** Yes, high employee morale is essential to maintaining workflows and meeting performance metrics. We've had success with employee engagement tools like group chats, team huddles, virtual rewards and recognition programs, as well as daily check-ins with supervisors. These activities are even more important in a remote work environment.

And even after social distancing diminishes and branches are open again, life will be different than it was before. The pandemic has changed how we interact with each other. Companies that recognize this are evolving to meet the challenges of the new reality.

## Why it matters ...



*Everyone at all levels of the organization has to be engaged and committed to putting the customer first and delivering the support they deserve. **Seventy-nine percent of companies with engaged employees had a significantly better customer experience than companies that didn't.**<sup>2</sup>*

<sup>2</sup> Temkin, B. & Lucas, A. (2017) Employee Engagement Benchmark Study 2017: Temkin Group.

# Conclusion ...

While technology and innovation have transformed how consumers and companies interact, one truth remains: consumers need human interaction. The pandemic raised the bar for empathy and human connection. To truly drive emotional engagement with customers, institutions will need to embrace the role of contact centers as they balance digitalization with highly personalized human connection.



***Terri Panhans** is the Vice President, Contact Center Solutions for Harland Clarke. She manages all aspects of the company's contact center solutions. She leads her team in developing and deploying solutions that help clients acquire, grow and retain their customer base. In her role, Terri is continually focused on delighting clients and their customers by delivering meaningful engagements with each and every contact.*



*As Vice President, Contact Center Operations for Harland Clarke, **Tracy Gudmundson** collaborates with her leadership partners in staffing, workforce management, training, reporting, information technology, quality assurance and human resources to plan and implement tailored inbound and outbound programs that exceed client expectations.*

Harland Clarke's Contact Center offers the expertise and technology to deliver personalized service and a positive brand experience for your customers. Count on us to provide essential frontline business continuity that aligns with your engagement strategy.

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