



customer service what's the big deal?

CUSTOMER SERVICE. TWO SIMPLE words hold a lot of meaning. Taken literally, the phrase merely means “serving the customer,” and that can be accomplished without so much as a “hello,” “thank you,” or even eye contact. Combining the definitions of “customer” and “service” from *Funk & Wagnalls Dictionary*, one gets: “The manner in which one who buys something is waited upon or served.” Intrinsically, however, customer service implies satisfying customers and providing them with a positive, memorable experience. That means a lot more than any dictionary definition.

In the financial aid field, how often do you focus your efforts on customer service? After all, by the time students are in your office, they don't really have much choice—they can't “shop” else-

where. They're captive customers—you've got their applications, their money, and the answers to their questions, so does it matter what kind of experience they have in your office? You know they have to come back.

It might not matter, to a point. But you still face competition. And the fact that they may “have to” come back may make your next interaction with them all the more stressful.

A New Trend Toward Customer Service

As society moves beyond the industrial age, new technologies are leveling the playing field for businesses and organizations. With that shift comes a refocus on customer service. Nowadays, a

company with five employees in one tiny room can compete with a much larger company, provided the small company has the right technology—and good customer service. If both Company A and Company B offer the same product at the same price, where will you shop? Most likely, you will shop where you are treated as though you are the most important person in the world—which you are, at that point in the customer service experience. The companies and organizations that outshine everyone else in customer service earn satisfied, loyal customers.

Your Competition

For financial aid professionals, the competition you have to outshine includes

your co-workers, other schools, and other organizations inside and outside your industry. Not too tall an order, huh?

Your co-workers. Nearly every office, company, or department has one—you know, “that jerk in accounting,” or “that pain-in-the-neck at the front desk.” These are employees who may perform the technical aspects of their jobs exceedingly well, but lack interpersonal skills. Their negative approach colors the way everyone—customers, co-workers, and supervisors—interacts with them. There’s a popular television ad with the tagline: “Don’t be that guy.” Better yet, don’t be that person. If students dread visiting the financial aid office because they might get stuck with you and are grateful when they get to deal with someone else in your office, chances are it is because you don’t provide good customer service, even if you give the students what they “need.” Be the employee that everyone enjoys working with, not the one that everyone tries to avoid.

During my undergraduate years at the University of Wisconsin-Eau Claire, one person stood out as the epitome of customer service. Sadly, she didn’t work in financial aid; that would have been too perfect for this series. Instead, “Millie” worked in the student union. She was the cashier who had a smile for everyone, and an infectious laugh that lifted the room. Everyone knew and respected her. I now look back on the Millies at UWEC and realize they are a major reason for my loyalty. When we returned to the campus for homecoming each year, we all headed to the student union to say hello to Millie. As we aged, Millie remained young—at heart. She was always upbeat, always positive, always laughing and having fun sitting on her stool at the cash register in the Blugold Room.

The year we returned to find Millie had passed away, homecoming changed. But the memories pull us back. That is customer loyalty, not just customer satisfaction. Who are the Millies in your life? And are you the Millie to your students?

In a future article in this series, we will introduce ways to spot people dur-

ing the interview process who excel in customer service. We will also look at ways to work with current team members who may not be willing or able to be a Millie.

Other schools. Students are looking for three things in a school: a reasonable cost, a worthwhile education, and a quality experience. No matter how reasonable the tuition, or how valuable the potential degree, if a student is uncomfortable or unhappy at the school, he or she may leave before graduating. Granted, if students want to go to your school, they have to deal with you. By the time students receive their financial aid funds, you’ve got them for that term. Hopefully it won’t be their last with you.

Financial aid professionals can’t do much about tuition or curricula, but they can certainly help or hurt students’ school experiences. A caring, supportive atmosphere in the financial aid and other administrative offices can go a long way in making a student feel good about his or her educational choice. As the job market continues to tighten and tuitions continue to rise, the determining factor in school choice may ultimately be customer service.

Think about it: Does your financial aid office create the kind of experience where your graduates return to say hello, looking for Millie? I sure hope so. Remember, they come back with their memories, but they also bring their families, their friends, and their checkbooks. Alumni give money, money builds buildings, buildings house classrooms, classrooms are filled with students, and students—well, they need financial aid.

Other companies and businesses. While your school might not be in direct competition with the local grocery store or bank, these institutions can and do influence each other. If a student gets terrific customer service at the bank only to be treated poorly in your office, by contrast that experience will reflect on your office. Students might excuse mediocre service once or twice, but not if they’re consistently treated better at Store X or Bank Y than they are at your school’s financial aid office. Your

students and their parents are discriminating shoppers. They know what feels right; they know what brings them back.

Creating Loyal Customers

As I travel across the country meeting with financial aid professionals, I am struck by several points:

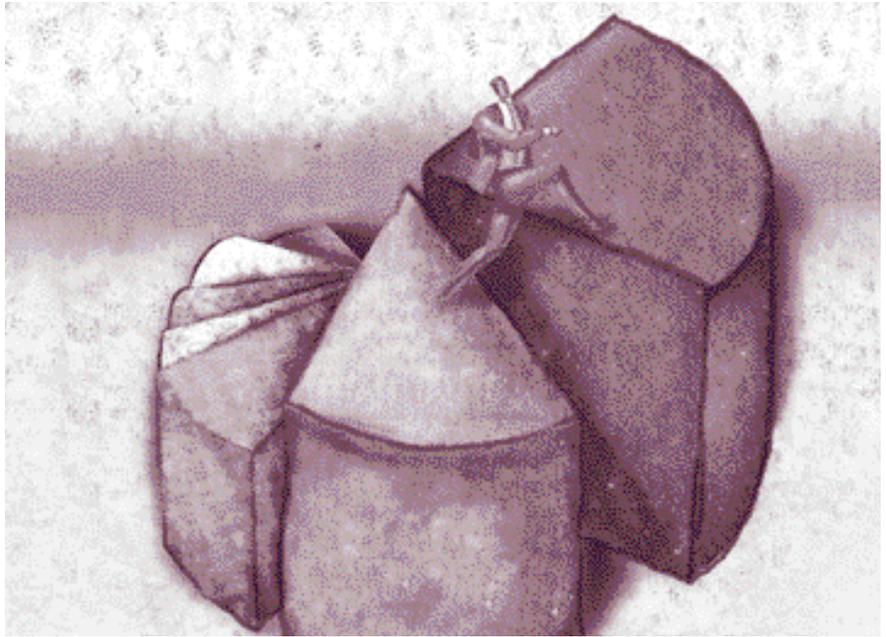
- The enormity of your responsibility. You literally control the purse strings on your campus.
- The challenges you face each day, but especially during your peak time, when everyone’s expectations are heightened.
- Your incredible opportunity to help your school create loyal customers.

Never forget that your job is important. By helping students finance their college education, you are helping people achieve their dreams. Success can come from realizing that, and enjoying your role.

This is the first in a series of upcoming articles examining the many facets of customer service relevant to the financial aid professional—understanding the customer’s viewpoint, dealing with the difficult customer, building customer loyalty, and stress management for the financial aid professional. Hopefully, it will also help some of you put passion back in your job.

To make this series as personal and pertinent as possible, I ask you to look for examples of outstanding customer service in your life over the next few months. Determine what people are doing around you to create that memorable customer service experience. Please forward the most memorable positive moments to me at teverson@glhec.org, so we can build them into our series. 📖

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steps to customer loyalty: your secret to success

This is the second article in

Transcript's series on customer

service in the student aid office.

EVERY DAY, WE EXPERIENCE THE GOOD AND THE BAD OF CUSTOMER service. We deliver service, we receive service. Think about your recent customer service experiences, as a receiver. The bad jumps out and lingers for weeks.

Recently I experienced a case study in bad customer service. I purchased a light fixture and prepaid the bill because I understand that small businesses always face a cash-flow issue. When I picked up the fixture two weeks later, the store had posted “20 percent off” signs all over the place. I had paid the full price for the first fixture and was considering two or three additional ones to complement the new one in the dining room.

When the clerk brought out the fixture, I had to ask about the discount. Besides putting me off with her look and attitude, she explained that I “probably got a break” on the first fixture so I “should be happy” with the price I had paid. When I later checked the receipt, I discovered no price break whatsoever. Zip, zero, zilch.

Price: fair. Quality: very nice. Customer service: miserable.

No loyalty here—I bought the rest of my lighting elsewhere. Probably, so will everyone else I tell.

Who Are Our Customers?

To talk customer service, we first must define who our customers are. It sounds easy enough. For instance your customers may include:

- Current students
- Students’ parents
- Former students (alumni)
- Faculty at the school
- Staff members
- Prospective students

Each population is unique, but they share several common needs. They are all looking for a “professional” environment, with service that is timely, thorough, respectful, and courteous. These expectations don’t seem unrealistic considering the dollars involved. Next to a home, an education is probably the most expensive “product” we will ever purchase.

The Competition

Before we go any further, let’s talk about your organization. Who is your major competition? Is it the school down the street? Is it the lender with all the branches across the city? Is it the guarantor you always go up against for new and existing business?

The answer to these questions is yes and no. Of course, these groups compete for your business. Surprisingly, however, your real competition comes from the neighborhood convenience store, the street vendor who always has a smile, the national chain that prides itself on creating “wow” customer service experiences. These are the folks you have to compete against every day when it comes to customer service. They keep raising the bar for everyone, including you.

Consider this: On a recent flight from Chicago to Orlando, the flight attendant handed me a business card from the pilot with the following hand-written note on the back:

Mr. Everson,

Thanks for flying with us today and for all your flights on UAL. I personally appreciate your business and look forward to serving you again.

*Gary Rogeliner,
Captain, 1/13/04*

This knocked my socks off. I will keep that card for years to come. (Oh, by the way, Captain Rogeliner is also your competition.)

Lest we forget, your co-workers are also your competition. If I come into your office and “Sally” makes the financial aid experience personal, positive, and professional, she raises the bar for everyone else in the office. Remember Millie from our first article, who was the staff member that alums always sought out year after year during homecoming week? The bar she raised is still up there even though she has been gone for 10 years.

According to Professor Jon Anton of Purdue University’s Center for Customer-Driven Quality, the most commonly cited reasons that customers leave a vendor are:

68% percent for better customer service
13% for better price
9% for better quality
7% for other reasons

American Association of Insurance Services Annual Conference, April 1997

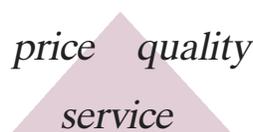
These numbers prove one very important point. Once in the fold, customers are yours to keep or lose: it is up to you.

Customer Satisfaction vs. Loyalty

Years ago, we were just happy to get our needs met, regardless of the delivery method. But things started changing in the 1970s. Driven by the auto industry and the high-tech evolution, the notion of “quality” started to appear in ads, then prices started to fall, and finally customer service became a strategic selling focus. Your competition may have been a leader in this push.

Three elements—quality, price and service—are the cornerstones needed to create customer loyalty, according to a classic *Harvard Business Review* article (Jan./Feb. 1993).

Customer Service Triangle



For a long time, “customer satisfaction” was the goal. As long as your “product” fell within acceptable range for the three cornerstones, the customer would be satisfied. Then a few rebels decided that they could enhance one of the cornerstones and blow away the competition, providing they kept the other two within a reasonable range.

WalMart: Focus on price.

Lexus: Focus on quality.

Nordstrom: Focus on service.

More recently, the concept of customer satisfaction has evolved into customer *loyalty*—that is, the qualities that keep you in high regard with your customers, and keep the customers coming back to you. Why should you even worry about customer loyalty for your organization? Market research confirms that it costs six times more money to attract new customers than it does to retain your existing customer base. And loyal customers tend to promote your organization through one of the most potent forms of advertising: word-of-mouth.

Loyalty! We see it all over the place. School bumper stickers shout out school pride. My former boss even carries a coffee cup with the inscription, “My kid and my money go to the University of Minnesota.” Oh, by the way, he too is a Gopher alum.

Loyalty goes hand in hand with personal pride. I am a University of Wisconsin-Eau Claire “Blugold” and darned proud of it. Both my kids are Blugolds. My grandkids? Too soon to tell. But our most recent alumni publication introduced a new program to attract out-of-state students whose parents are alumni. Loyalty works!

How strong is this loyalty effect? Think about it—are there any products, services, or vendors that have your loyalty? My guess is that by now you return to them by a deeply ingrained habit, but it did not just happen: they earned your loyalty.

Five Steps to Customer Loyalty

In every customer service opportunity there are five basic steps when you have the chance to strengthen customer loyalty.

Step 1. *The customer thinks, “I am important and want to be respected.”* There is no logic and reason to this first step. It is 100 percent emotion. Our challenge is to put our own “I am important” attitude aside and be willing to open ourselves to the wants and needs of the customer. And at that moment, who is the most important person in the world in the eyes of the customer? We need to drop our self-focus and put the customer on the pedestal. The best of the best in customer service do this naturally and have no problem abdicating personal power for the good of the customer.

Step 2. *The customer then thinks, “Consider my viewpoint.”* This may be an extension of Step 1, but it also addresses the reality that each person is an individual and we need to be willing to personalize the customer service we provide. Each person has unique wants and needs. We must be first willing to listen to the customer, then ask informed and helpful questions in such a way that we show that we are willing to treat that person with respect and dignity.

Early in a customer service interaction, you may face heightened negative emotion. The person may just be looking for someone to pick on. Treat this situation as an opportunity to open yourself up and be the one who can create a loyal customer, instead of reacting to negative emotions with negative emotions.

Step 3. *The customer thinks, “What’s in it for me?”* Basically, all of us are selfish. Once we reach this point in the interaction, the customer is weighing the value of what we have to offer against what he or she needs to do to receive this benefit. If we can show the customer that the benefit is worth the necessary actions, we have a far better chance of moving to the next stage.

Too often we present the options from our side of the fence—how it will make our job easier. But the customer does not (and should not) care about our side of the fence. We need to scrap the old adage of “meet me in the middle on this one.” We need to be squarely on the customer’s side of the fence.

Step 4. *The customer is now asking, “Okay, so what do I have to do to get this benefit?”* When the customer starts asking what has to be done, the door is open. It is time for you to walk through. But be sure to present the action from the customer’s side of the fence.

Step 5. *Wrap-up.* In most customer service situations, this phase is sorely overlooked. You are so happy to be done with the person, especially a challenging customer, that you just want them to leave the office. You may miss a real “wow” opportunity. When you wrap up your interaction, you summarize the agreed-to action steps that everyone involved needs to take. Review what you will do, what they will do, and by when. Close the interaction with a sincere thank you. Even if they complained, acted out, or had an “attitude,” thank them for bringing the situation to your attention. Without that knowledge, you couldn’t have helped them. Be honest and sincere when thanking them. They really did you a favor by being open about their concerns.

Excelling at Customer Service

Loyalty returns customers to you, brings in new customers, and often makes future customer service easier as people begin to expect a positive reaction and are thus more relaxed from the start. To be strong in customer service, remember the Customer Service Triangle and do what it takes to excel on the side of service. 🍀

The next article in this series will deal with the challenge of negative emotion in the customer service interaction. We will introduce a common-sense model that should help you remain in control, even in the face of unrealistic or demanding customers. Believe it or not, they can be fun to serve—honest!

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did you know?

The NASFAA Web site has everything you need to conduct a financial aid night presentation. The guide and accompanying slideshow are available at www.NASFAA.org/FinancialAidNight.asp.

The NASFAA Web site also includes basic information on state-sponsored savings and prepaid tuition programs. Check it out at www.NASFAA.org/prepaid.asp.

Everybody's Got Them: *Tough Customers*

The first two installments of our customer service series focused on traditional customer service issues—how to provide quality products at a fair cost through exceptional customer service. All along, we assumed that the customers we were dealing with were willing, cooperative, mature partners in the financial aid process.

But guess what? Some customers aren't so nice. In fact, some of them can be downright nasty, casting a pall over the entire financial aid experience. Here are a few ideas on how to handle your Tough Customers.

AS I TRAVEL THE STUDENT-LOAN TRAINING CIRCUIT, attending state, regional, and national conferences to examine customer service offerings, the one topic that consistently arises is “dealing with the difficult person.” I call them “Tough Customers.” The Tough Customer comes in all shapes and sizes, and can hail from any age group, race, or gender. However, they do exhibit some remarkably consistent tendencies. In this article, we will discover how to diagnose the situation, how to put a name to the behavior, and how to apply the “Three Ps” of customer service to a Tough Customer.

But first we need to spend some time studying the Tough Customer. We also need to look in the mirror and admit—horror of horrors—that we may actually be contributing to the Tough Customer situation.

Who Is the Tough Customer?

The Tough Customer can ruin your otherwise peaceful day with a nasty look, a bad attitude, a mean word, or inappropriate behavior. Why is it that people who walk into your office—people who *need* your service—can treat you with such disrespect? Whether you find yourself working for an institution, lender, servicer, guarantor, or as a part of

the Direct Lending community, please remember this adage: *You need them more than they need you.* One of the key concepts we teach in the Great Lakes Customer Service Training model states: “The customer isn't always right, but hopefully this customer will remain our customer.”

Consider this theory: It costs considerably more to go out and attract new customers than it does to retain, serve, and delight the ones you already have. This may be a tough pill to swallow, especially if you are naturally competitive and enter every encounter with an “I must win” attitude. Then you realize you are in a classic “no-win” situation. You use all the tools of customer service—listening, empathizing, understanding—and all the while the Tough Customer is tap dancing on your forehead. The Tough Customer is winning big time and knows it.

But are they really winning?

The Tough Customer in Action

If you assume the role of interested observer, you can put much of this Tough Customer behavior into perspective. We have all seen the Tough Customer in action. Hard as it is to admit, sometimes we even fall into the role ourselves.

When I travel, I often get to play the role of interested observer, as there are Tough Customers all over the airports. Airline travel seems to attract Tough Customer behavior. Trust me, when a Tough Customer unloads on an unsuspecting airline staffer, it makes all the other travelers embarrassed, uncomfortable, and concerned for the customer-service person.

I began the initial draft for this article while trapped on the tarmac at the Detroit airport in a small commuter plane. We were held up for more than two hours because the connecting flight was late, and airline officials chose to delay our departure so that the other travelers could make it to Dayton that same night. Unfortunately, there were 26 connecting passengers and only 19 seats left on our plane. For two hours airline officials debated ways to rectify the situation.

Most passengers took the opportunity to doze, read, or watch the discussions through the windows. But the resident Tough Customer finally started bellowing. "How perfect for this article," I thought. He was loud, young, totally self-absorbed, and he wanted to be heard.

The flight attendant did a great job with this guy. She listened to his comments, stayed calm, and ignored his inappropriate comments about her and the airline as he ranted to his buddies over his cell phone. The attendant followed the Three Ps of customer service. Specifically:

She remained *Positive*,
She treated everyone in a *Personal* manner, and
She was *Professional* at all times.

When we finally departed, everyone was relieved, but no one more than me. The Tough Customer had worn out

his welcome and unfortunately I was seated next him for the entire flight. The most telling comment came from one of the lucky 19 who got a seat. He asked the flight attendant to thank the rest of us for our patience and apologized for the inconvenience. He was rushing home that night to be with his sick daughter. All I could do was smile; all was right with the world.



The Few, the Tough...

To better understand the Tough Customer, let's take a look at some significant numbers. In my customer service training programs I often conduct informal surveys of the participants to determine how many customers fall into each of one of three categories:

- ☺ = 75%
- ☹ = 20%
- ☠ = 5%

Your numbers may vary with your job duties, the time of the year, or simply the phase of the moon.

The breakdown is revealing. Ninety-five percent of customers are either in a good or neutral mood when they start the customer-service experience. And that other five percent? Not all unhappy customers are certifiable Tough Customers. Of the five percent who are unhappy, only about one in five is a hardened Tough Customer. Fortunately for the financial aid professional, the other four can be made happy through good customer service. It takes work but it can be done. That leaves just one in 100 truly difficult customers.

Now the more difficult question: What about the other half of the equation? That's you. Remember our 75/20/5 breakdown? Well, guess what? If you are unwilling or

unable to abide by the Three Ps, you might personally be responsible for driving a large percentage of your customers to the dark side.

Two Tough-Customer Categories

The Tough Customer usually falls into two general categories of inappropriate behavior—“parent” or “child”—which can be understood through a communication model developed by psychologist Eric Berne in the 1950s. His Transactional Analysis model, taught in every Introduction to Psychology class through the early 1970s, said that when interacting, people tend to fall into one of three ego states: parent, adult, or child. Briefly, the parent role tends to speak from values and judgments, the adult role from logic and reasoning, and the child role from emotions.

As a trained counselor, I had always found this model always too simple, so I shoved it into my mental “junk drawer.” Now the K.I.S.S. approach (Keep it Simple, Stupid) is gaining traction, and I find it is time to resurrect Transactional Analysis and apply it to customer service.

Here is how it works. In any customer-service setting there are two players, you and the customer. The customer comes to you with behavior that fits nicely into the parent, adult, or child category. Your response can be from the parent, child, or adult category as well. In fact, people can even shift roles during an interaction. Effective customer service, however, responds from the adult role (logical, reasonable), regardless of the role presented by the customer.

Customers Assuming a “Parent” Role: If the Tough Customer exhibits condescending, critical, sarcastic, or demeaning behavior, or attempts to establish him or herself as someone who should be feared or respected, the customer is playing out the parent role.

These customers have a tendency to talk down to you; they need to let you know how important they are. When dealing with a Tough Customer in parent mode, our natural tendency is to revert back to child behavior—reacting

from an emotional gut-level. For example, this might happen when a student walks in and demeans a staff member because someone made a mistake on the student’s paperwork—scolding, like a parent. The staff member then responds with anger and emotion, taking on the child role.

Customers Assuming a “Child” Role: The other extreme is just as dysfunctional in a customer-service setting. What is your normal reaction when a Tough Customer exhibits child behavior, such as whining, blaming others, crying, or throwing tantrums? Admit it—you want to tell them to grow up and stop acting like a child. Your tendency to act out the parent role is increased. Sadly, these parenting reactions are often so ingrained, we get hooked into responding to the customer with corresponding inappropriate behavior. It may only be a condescending look or demeaning sigh, but it all has the same effect. For example, have you ever seen this in your office? A student walks in whining about a problem with his or her aid. The staff member sighs, then “retaliates” by pointing out the errors the student made on the FAFSA. The result isn’t pretty.

Responding as an Adult

So what can you do? Here’s where the fun begins. The customer-service person must always stay in the “adult” role—rational, logical, and friendly. Don’t get pulled into child-like emotional responses or parent-like judgmental reactions. Even when the Tough Customer plays all their cards, use the Three P’s to stay clear.

I equate it to this scenario: You are a five-pound bass swimming in a lake during a bass tournament. There are many opportunities to get hooked, but for your own good, let the bait slide on by.

The Tough Customer is—intentionally or unintentionally—baiting you. Just smile sincerely and let the Tough Customer know you are there to help. If you try to fight back, you are taking the bait and you are going to lose—putting the Tough Customer back in charge.

The customer-service person must always stay in the “adult” role... Don’t get pulled into childlike emotional responses or parent-like judgmental reactions.

If you use the Transactional Analysis model, dealing with a Tough Customer almost becomes fun because he or she can become so wound up or irrational, while you remain in control of yourself and the situation.

It Works! (Most of the Time...)

Now, for the good news and bad news. The good news: Using these techniques, you can turn 99 percent of the customers to your side. They may not leave as your bosom buddy, but at least they know you care and you handled them in a positive manner.

Bad news: You may not be able to turn that final one percent. Despite your best customer-service efforts, despite the best training, despite your desire to make everyone a satisfied customer, there are some who pride themselves on being the worst of the worst. Their job is to make everyone around them miserable and no matter what you say, or how you say it, they will remain miserable. These folks seriously want to remain this way and nothing you can do in a short customer-service interaction is going to change them. So be it.

Now, some final good news: When faced with this one percent, *you don't have to take them personally!* Give it your best shot and know that you used the Three Ps and you stayed in the “adult” role. If it doesn't work, recognize that maybe nothing could satisfy this customer.

When you see a colleague facing this type of person—doing all the right things but still feeling terrible after the interaction—take a moment to congratulate that colleague on a good effort. Ninety-nine out of 100 percent is darned good.

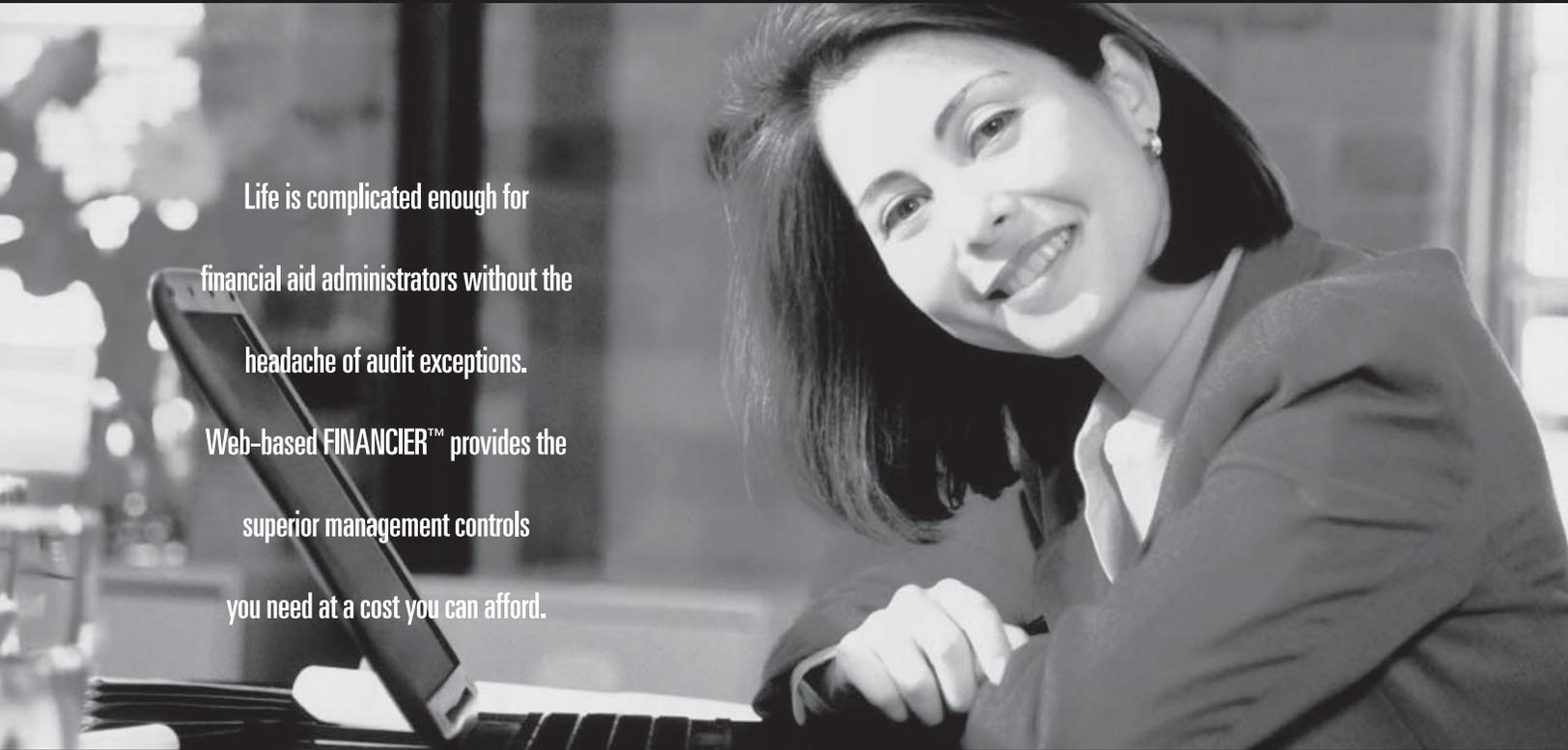
You can even take it one step further. When you are out and about—in a restaurant, in an airport—and you witness a customer-service representative doing all the right things, regardless of outcome, acknowledge their efforts. They were simply facing that one percent. 📖

By Terry Everson, vice president for training, and Laura Gallagher, marketing communications specialist, for Corporate Communications at Great Lakes Educational Loan Services, Inc. They may be reached at teverson@glhec.org or lgallagher@glhec.org, respectively.

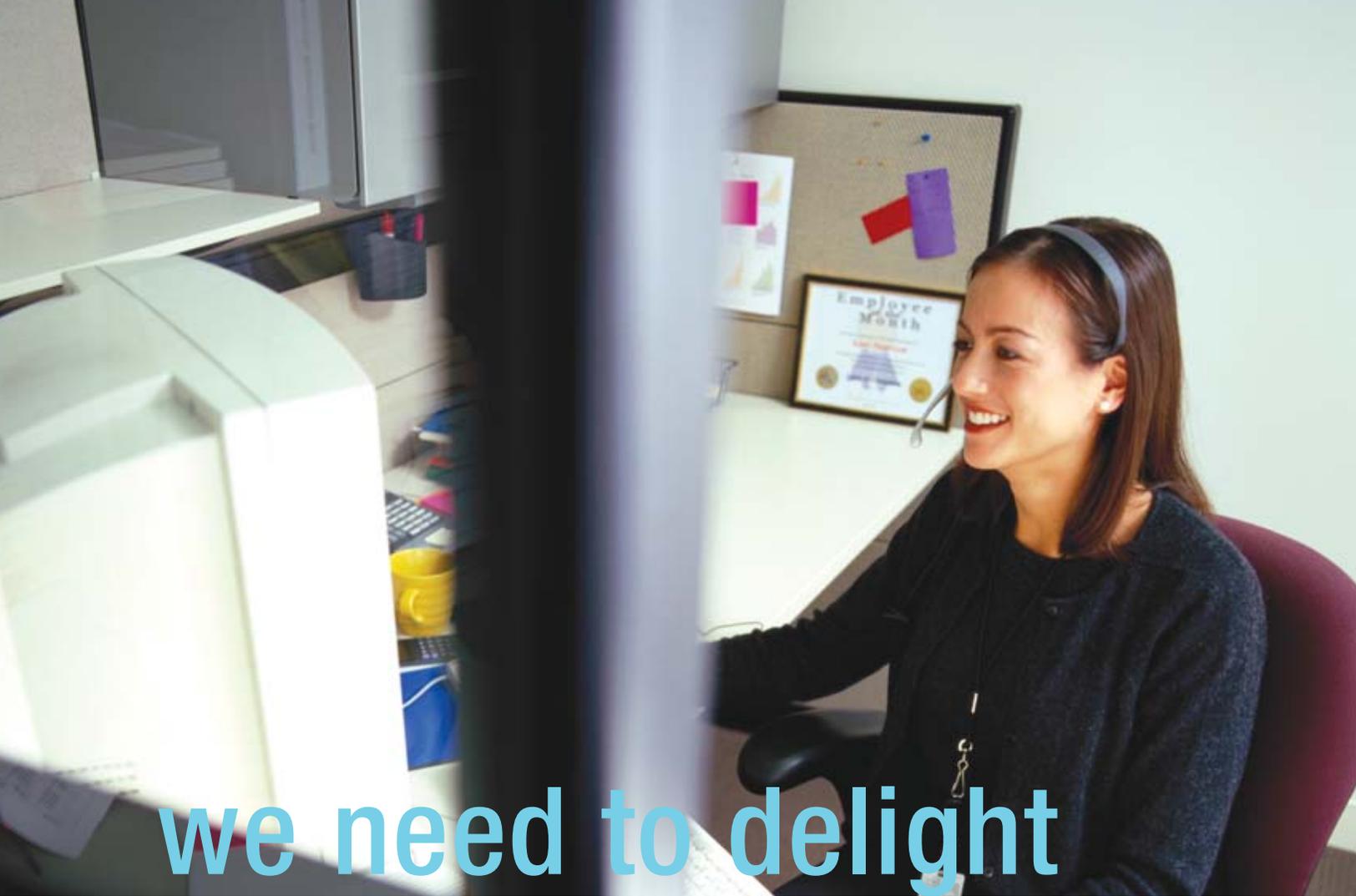
Please send us your examples of outstanding—or unbelievably bad—customer service. We will build them into our upcoming articles.



Lots of rules, no exceptions.



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financial aid administrators without the
headache of audit exceptions.
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we need to delight taking customer service to the highest level

By Terry Everson and Laura Gallagher

Hello folks—here we are again, talking about customer service and what it takes to create memorable customer service moments. The first article in this six-part series introduced the importance of customer service in the student aid field. Remarkably, after that article was published, some readers responded asking whether students are really “customers.” Well, not only are they customers, but so are their parents, their co-signers, your co-workers, your faculty, your vendors, and guarantors/servicers. Add to that list anyone else who you interact with on a daily basis, and the importance of customer service should be apparent.

In the second article, we stressed the importance of creating loyal customers. These are the customers that

use your “product”—in the case of financial aid, the services you provide to students and families—and literally become walking testimonials for the value, quality, and the related customer service associated with the “product.” Loyal customers will stay with you even if there is an occasional small glitch in the customer service experience.

In the third and most recent article, we acknowledged that difficult customers exist and must be dealt with in a positive manner. We pointed out that in some cases, your behavior may be a contributing factor to some of those challenging customer service situations.

Today we want to discuss how to take your customer service to the “Wow!” level—that is, how to create memorable customer service. In any customer service situation, you can do a decent job and receive a “C” grade. Keeping with the academic theme, an even better job that exceeds the average performance will earn you a “B.” The greater challenge is how to earn an “A” in customer service. Today I’d like to describe the steps to creating a memorable customer service experience.

Creating Memorable Customer Service

Think about the last time someone simply blew your socks off with incredible customer service. My guess is that it didn’t cost the organization anything more than it would have cost them for “C” service. Memorable customer service is about the people who do the job; the people that bring smiles to our faces. It is not simply a process that has been re-engineered or continually improved. Let’s look at three shining examples of people who give memorable customer service: Judy, Eric, and “Bill Murray.”

Judy’s Smile

First there is Judy. Judy works for a national drug store chain, Walgreens. Whether you are in the Walgreens near

my house in Madison, Wisconsin, or one in the Tucson, Arizona, or Spokane, Washington, the store’s processes, look and feel, and product selection are pretty much the same. But Judy is not standardized. Judy isn’t found in every store. Judy is found at my store.

Just last week, I walked into the store to pick up some hay fever medication. As I walked past the cosmetics section, I heard a friendly voice ask if I would like to try a sample of Antonio Banderas’ new men’s cologne, “AB.” Judy has a huge smile, a kind word for all customers, and an infectious laugh that warms the entire store. She seemed so proud of this new cologne, I humored her with a trial “splash on,” and found I had to have it. Not because it smelled good—I really didn’t like it that much. And not because it came with a free AB golf hat. The last thing I need was another golf hat. I had to have it because Judy just created a memorable customer service moment—a personal connection between me, the product, the process, and the store.

When I sheepishly walked into my condo, cologne in one hand, AB hat in another, my wife looked up from her book and smiled when she saw the Walgreen’s bag. “I see you met Judy,” she said. “Isn’t she the most wonderful clerk?”

Eric’s Extra Mile

Then there is Eric at my golf shop. Eric faithfully fed my golf habit for years, but he also sold me the “golf bag from hell.” It broke four times. Each time, Eric worked with me and the supplier to ensure that I was a happy camper. On the fifth collapse, Eric laughed as I lugged it into the store. The good news, he said, was that he would again send the bag out for repairs. The bad news was he was leaving the store later that week to take a new job in the cell phone industry.

It was then that he hit me with a memorable customer service moment. He gave me his new business card and

asked that I give him a call at his new job to let him know the bag had been repaired to my satisfaction. That was five years ago, but he still came to mind recently when I gave that same bag to a new high school golfer.

“Bill Murray” Thinks Ahead

The Walt Disney Company has long been recognized for creating memorable guest experiences. They train their staff to look for memorable customer service opportunities. I can recall one particular personal event that exemplifies this “A” attitude.

When our family assembled for the umpteenth “Kodak Moment” in front of the 50-foot silver golf tee at one of Disney’s golf courses, a groundskeeper—who looked a lot like Bill Murray in the movie “Caddyshack”—approached us as we stood on his perfectly mowed lawn. I knew we were in trouble. To my surprise, instead of shooing us away, he asked if he could take the family picture so that I could be included. We would have a photo of the *whole* family, dad included! Since that time, I’ve volunteered to take hundreds of pictures for people all over the world, giving them a chance to include the entire family in the family album. Why? Because it meant so much to me to receive the same kind of offer.

“The S’sence of Customer Service”

What makes these memorable customer service experiences? In researching, experiencing, and observing them, I’ve coined the phrase “The ‘S’sence of Customer Service.” Here is some of that “S’sence:

Smiles Abound

Student aid can be a dehumanizing process, involving with a combination of sensitive, sometimes complex financial information; intimidating paperwork; and the educational hopes and dreams of a family among other things. Definitions that apply in other settings, such as dependency, family, and assets, don’t always apply the same way in

student aid. Your customers may come into your office mad, confused, or concerned about paying for college. Your smile—the “Judy” smile—creates an environment where students and families feel welcome. They know that you are there for them at that moment, you care about their circumstances, and you are willing to help them understand. Help is at hand.

Signage Is a Must

Have you ever tried to find your way in a city that has poor signage? It is disconcerting. There is enough mystery in the student aid process without adding to it with poorly marked directions. Walk to, and then through, your work area. Can new students navigate it without a special understanding of “college-speak”? (Just what is a “bursar”?) Are directions and offices well labeled? (If I have financial aid, where do I go to pay my bill? Do I have to stand in a special “financial aid” line at the bookstore?) Are the waiting areas user-friendly and self-explanatory, preventing students and families from wasting time in the wrong place? Do the students know where they are at any given moment, to whom they are talking, and where they go next?

Secrets to Cleanliness

Your mom probably told you cleanliness is next to godliness. I don’t know about that, but a pleasant, welcoming office space creates an air of comfort and relaxation and has a calming effect on your customers. A flower here, a magazine there, a humorous quote or a fun picture can help. But bear in mind the types of messages your décor may send. Some staff post cartoons or quotes that actually make fun of the students—the very people they serve. What kind of message do you think that sends? Remember, *you need them more than they need you.*

Simple Instructions

Please remember, you are the subject matter expert. You may wish that all

customers were as organized and informed about student aid policy as you are, but guess what? They aren’t. You are the expert. Student aid is just one of hundreds of new experiences they are dealing with as they navigate through the higher education process. They will appreciate you treating them according to the three P’s—in a Positive, Personal, Professional manner—giving simple, clear, practical instructions that will help them accomplish their goals. And when you think about it, this will help you accomplish your goals as well.

Sales Opportunities at Every Juncture

Judy did it. Eric did it. My Bill Murray look-alike did it. Top shelf customer service staff look for opportunities to cross-sell their organization, their department and their product. The offices of financial aid, the registrar, the bursar, admissions, and student services all contribute to a series of independent, yet very interrelated events. Look for ways to ensure that everyone at all critical touch points—within your office and throughout the campus—works for the good of the student and sells the full value of your institution. Instead of looking for ways to make the financial aid office look better at the expense of other offices and departments, work with those other departments to ensure that you are all focused on creating a complete, positive customer service experience for the student.

Snapshots at the Seventh Hole

The “best of the best” at customer service look for ways to go the extra yard, exceed the customers’ expectations, reach out with a kind gesture or offer a kind word, and be a bright spot in the day. In student aid, this may mean not only answering the questions students ask, but anticipating the ones they’ll need to know three stages down the line. Sometimes it is as simple as picking up the phone and clearing the way for a student who is trying to straight-

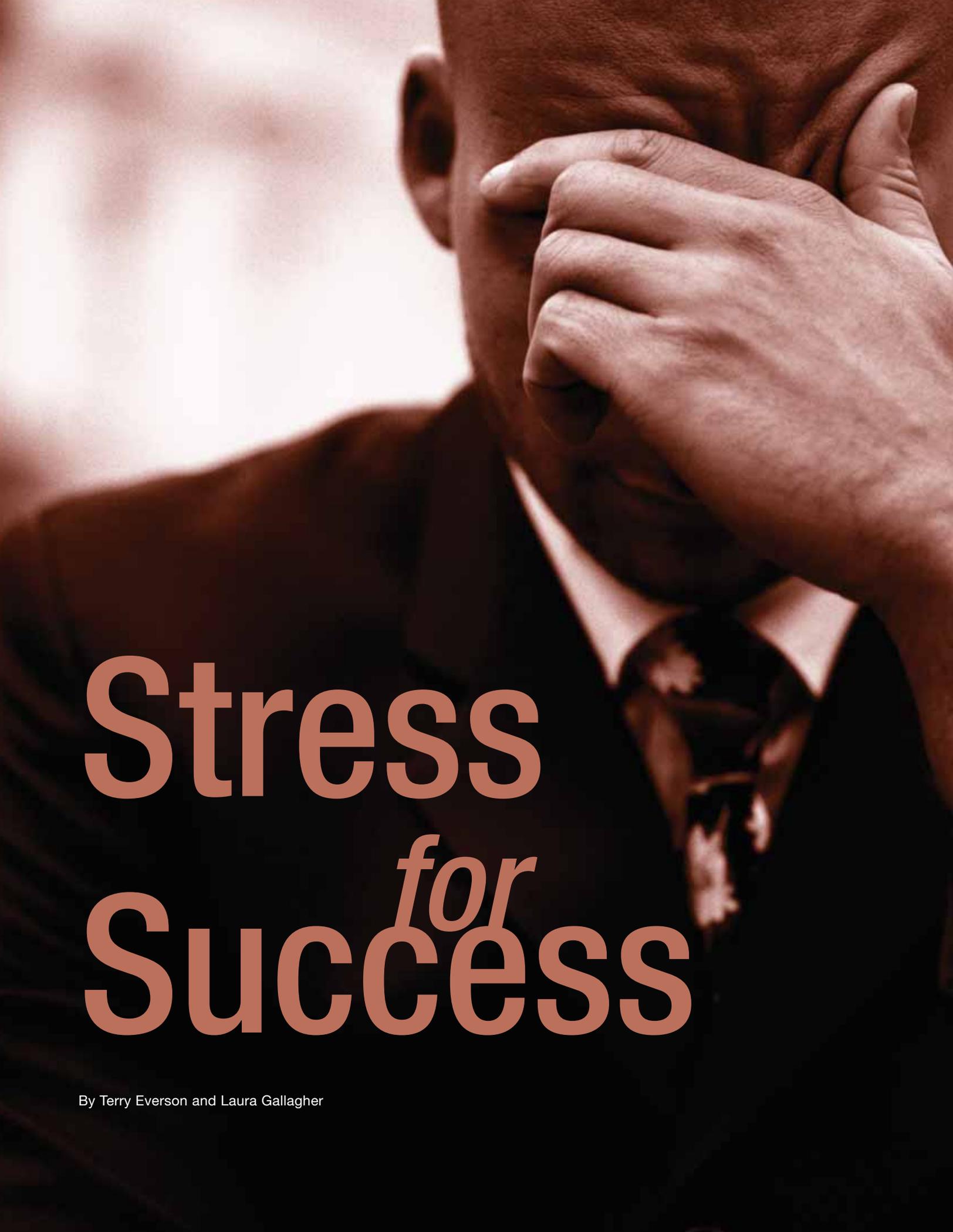
There is enough mystery in the student aid process without adding to it with poorly marked directions. Walk to, and then through, your work area. Can new students navigate it without a special understanding of “college-speak”?

en out a processing problem on campus or with a guarantor. Other times it may mean sending a quick note to someone who had to drop out, encouraging them to recognize that a dream postponed may not be a dream ended. When you receive this type of service, you feel a sense of appreciation and joy. When you give this level of service, your self-pride and occasional recognition from the customer will earn you your daily “A” grade.

These key points will help you and your office staff be better prepared to deliver those Memorable Customer Service moments to your varied customer groups: students, parents, co-workers, and business partners.

With the “S”sense of service now firmly affixed in your office plan, we are ready to find ways to mentally prepare for each day. The next installment in this series will deal with the issue of stress, stress management, relaxation techniques, and tools that you and your staff can use to refresh your mind, your body, your spirit.

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Stress *for* Success

By Terry Everson and Laura Gallagher

The first four articles in our customer service series focused on understanding why customers do what they do, and finding ways to adapt to their needs. This installment addresses the natural reaction to all of these challenges: stress.

In his 1960's rock classic, *War*, Edwin Starr asks: "War! What is it good for?" His rhetorical response was "Absolutely NOTHING!"

I'd like to twist that question a bit and ask, "Stress: What is it good for?" Well it turns out that stress is good for something, despite the bad rap its received over the years. Stress can add value to your office, and when channeled properly, can create positive results.

What Is Stress?

First, let's first spend a few minutes better understanding the origins of stress and its impact on our daily lives. We'll use an example familiar to many readers: golf. Consider the young golf pro from Florida who also spends his free time sky diving, extreme skiing, and sheer cliff mountain climbing. Asked when stress and fear most affected him, he replied without hesitation, "On the first tee every time I play golf." Stress is very personal and relative.

In a recent Golflines.com article, Neil Morrison compared the stress that players face on the green to the early cave-man "fight or flight" response. Of course, it's been sometime since any of us went nose-to-nose with Mr. Sabertooth Tiger, but I'll bet some of your most difficult students can produce the same fight or flight reaction in you. Do you run to the back office to avoid the impending doom, or do you stoke up the engines and get ready for the upcoming conflict?

What goes through our minds and bodies during a fight-or-flight reaction? Some of the major changes include dilated pupils, sweaty palms, pounding heart muscles, numb or trembling legs, and rapid breathing. All of this can take place when the campus problem child just comes into the office.

Stress inducers can come from every

direction. They can range from the jerks who blow through the neighborhood stop sign to the clown who tries to check out 47 items in the "10 or less" lane at the local grocery store. Stressors may be the tough co-worker, the broken photocopier, the family computer that eats your data, or the confused incoming freshman with condescending, angry parents in tow. Not sabertooth tigers, but they're also stressors nonetheless.

The Effects of Stress

How do you know if stress is having a negative affect on you? Here are five general stress-symptom categories:

PHYSICAL

- frequent backaches
- fatigue
- indigestion
- grinding teeth
- accident prone
- chest pains
- drinking too much caffeine
- smoking
- tension in the back and shoulders
- prone to illness

MENTAL

- easily confused
- lethargic
- negative self image
- few friends or hobbies
- forgetful

EMOTIONAL

- anxious
- unhappy most of the time
- constantly worrying
- irritable
- easily frustrated

SOCIAL

- feeling isolated, lonely
- little contact with friends
- poor relations with coworkers
- distrusting
- using people only for selfish gains

SPIRITUAL

- feeling like a martyr
- unforgiving

- cynical
- a sense of inner emptiness
- morbid fear of death

What Is Stress Good For?

All of these symptoms seem to imply that stress really is good for "absolutely nothing." We'd like to challenge that thought, however. We believe that stress, when managed in a healthy manner, can be a real plus in our lives.

Anyone who ever played competitive games or sports knows when the pressure is on. Whether it is softball, bowling, croquet in the yard, poker with friends, or ice hockey at the rink, our stress responses kick in to help us prepare for the challenge.

The same holds true for you in your office setting. That heightened awareness, that sharpened vision, that sense of urgency—all are driven by the good kind of stress. Let's call it *eustress*. *Webster's New Millennium™ Dictionary of English* defines eustress as "stress that is deemed healthful or giving one a sense of fulfillment." Do a Google search on eustress and you will find articles actually praising the value of stress in our lives. The secret is managing the stress to remain positive.

Eustress kicks in when the end-of-the-month report is due and you are three days behind in your work. It kicks in when the staff has to ramp up for the upcoming semester, or a major disbursement needs to get out by 8 p.m. tonight. Eustress sharpens, it energizes, it stimulates, and it creates the office rush.

So why do we think of stress as negative? Left unchecked, or unmanaged, even the good stress—your eustress—can evolve into the bad stuff: *distress*. When distress takes over, the varied symptoms like those listed under our five categories begin to appear. Needless to say, distress is not good.

What Causes Stress?

Stressors come in all shapes and sizes. When I work with financial aid professionals, I find it interesting how similar the office stressors are across the coun-

try. Personal stressors may vary with each individual, however, so getting a clear picture of the nature of your stressors can help put everything into perspective. Try using the matrix below to capture your personal stressors.

To really do this right, you should first devote an entire evening to creating a “stressor list.” (For those of us who aren’t list makers, this in itself could be a stressor.) This list should include the things that cause you stress symptoms.

Once you have completed your list, you will need to do some serious soul searching; the next step may be the most important. Using the matrix provided, categorize each of your stressors into one of the four boxes.

Box 1: Stressors that are important and you have some control over them

Box 2: Stressors that are important but you have no control over them

Box 3: Stressors that are unimportant but you have control over them

Box 4: Stressors that are unimportant and you do not have control over them

Be honest. Is it a big deal that the driver in front of you is going three miles an hour under the posted speed limit, won’t pull over even though you have flipped them off (with your lights, of course), and only allows you to pass at seven miles over the posted speed limit? Will you really capture that one important car-length at the next light?

When you finish completing the matrix, look at the stressors in Box 4 and *let them go*. They’re unimportant and you have no control over them. The same holds true for all of those stressors in Boxes 2 and 3—not important and you control them or, important but you can’t control them. *Let them go*.

You may want to hold onto them—stressors can become so familiar, they are like lifelong family members—but they need to be jettisoned to alleviate and prevent the stress-related symptoms in our five categories.

Managing Stress

That leaves us with Box 1. Once you have completed Box 1, your real work begins. This is where you need to focus your efforts for minimizing the negative effects of stress. There must be thousands of stress management techniques out there, from exercising to dietary changes, from organizational skills to “journaling,” and everything in between. The following are a few we find especially helpful.

- **Sleep:** Try to establish a set sleep routine and keep it
- **Breathe/meditate:** The calming effect of meditation and controlled breathing can have a huge impact on your responses to stress.
- **Exercise:** In addition to general health benefits, aerobic exercise triggers endorphins in your brain, generating positive feelings. You don’t need a gym or expensive equipment to exercise. A 30-minute walk at lunchtime or a brisk walk in the evening before or after dinner is a great start. Make your goal “SMART”—Specific, Measurable, Achievable, a Reach, and Time-focused—and you are on your way.
- **Be nice to yourself:** Try positive self-talk. Give yourself credit, even if others won’t.
- **Try to become more organized:** Always put your keys on the same hook, keep a couple of extra pairs of reading glasses around the

house, create a filing system with pockets for each month’s receipts, compile a central phone and address directory, post a family dry-erase calendar—these all are easily accomplished.

- **Drink water—lots of it:** Water helps your body operate at optimal levels. Reduce or eliminate caffeine, alcohol, and nicotine. You may not be the life of the party, but you sure will feel better every morning.
- **Get a pet:** Dogs, cats, iguanas, parakeets, hamsters all provide the chance to love, and be loved, unconditionally.
- **Communicate:** Find a friend, a family member, or perhaps a counselor who will listen to you about your stressors and possibly offer a different perspective on your situation.
- **Reach out:** Taking a moment to assist a neighbor, do volunteer work, or just help a stranger can reduce stress and increase your sense of personal well-being.

A great Web site dealing with stress is www.stresstips.com. This site contains a wealth of information and, best of all, it is free.

As our lives become more stressful and our family, friends, children, partners, and co-workers experience similar pressures, we need to recognize when stress is a positive motivator, and when it is “good for absolutely nothing.” When stress arises from something unimportant or out of your control, find a safe place to let it go. Find that safe place for you.

Stress is all around us, but Smokey Bear was right: Only you...

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STRESS MATRIX LIST EACH OF YOUR PERSONAL STRESSORS WITHIN THE APPROPRIATE CATEGORY.

BOX 1: IMPORTANT AND YOU HAVE SOME CONTROL

BOX 3: UNIMPORTANT BUT YOU HAVE SOME CONTROL

BOX 2: IMPORTANT BUT YOU HAVE NO CONTROL

BOX 4: UNIMPORTANT AND YOU HAVE NO CONTROL



CUSTOMER SERVICE

It's the People and the Process

By Terry Everson and Laura Gallagher

During this six-article series, we have focused on the human aspect of customer service. But one critical piece remains. According to W. Edwards Deming—who is often credited with being the father of Statistical Process Control (SPC) and with turning around Japan's manufacturing industry in the 1950s and 1960s—85% of problems in the work environment are caused by the process that people are working with—not the people. Staff do not normally come to work each day trying to make errors.

What is a process? From a manufacturing and utility standpoint, a process is a series of interrelated activities conducted in a regular and successive man-

ner that create an output, result, or deliverable. Examples of processes within the student aid environment include:

- Information dissemination
- Application
- Verification and documentation
- Loan processing
- Due diligence
- Awarding funds
- Appeals
- Audits
- Reporting

To be an effective process manager, you must first ensure that your processes are well-documented and under control, with little variability. To illustrate this point, let's leave the financial aid sphere for a moment and use an example from everyday life.

Suppose you have decided to build

your dream home on a prime piece of real estate. It will be a funky little prairie-style home, much in the image of Frank Lloyd Wright's work. You meet with the builder, he meets with the architect, everything is finalized, and construction begins.

Soon you discover your builder is a free spirit and prides himself on keeping everything in his head, with little formal documentation. Nothing is written down. Still, you don't worry. All the subcontractors are dedicated, hard-working and take great pride in their respective crafts. Sounds like your financial aid office, right? Let's see what happens.

Once the utilities are installed and the foundation is poured, the rough carpenters arrive. They follow the lead of the builder and believe they have a

clear understanding of the final product. As they begin construction, they decide to make a few changes in an effort to improve the final product. They decide that a second story will be a nice touch and a large garage will make storage much easier. They also decide that by turning the floor plan around a bit they can capture valuable solar heat and save on utility costs.

The only problem is, the plumber wasn't told of the changes. He installs the soaking tub in the middle of the kitchen and the stove finds its way into the master bath.

The electrician also is in the dark about the changes, so he overlooks wiring for the second floor. These are two big problems, wouldn't you say?

Now remember, all these people take great pride in their work. They even pride themselves on "continuous improvement" by looking for ways to meet and exceed the customers' expectations. Here is some of what's going wrong:

- Because of a lack of documentation, everyone is doing their own thing, and end up either complementing the efforts of others or causing severe hardships.
- As changes are made in the name of continuous improvement, one team looks great, the other team looks foolish, and ultimately the construction process is a mess.

Now let's draw some parallels in the aid office. Many offices are currently working within processes that are not well-documented. The way things are now done is eerily similar to the processes used 5-10 years ago. When asked why something is done in a particular manner, the common response among aid office staff is "We've always done it that way."

Worse yet, certain staff members have become "resident experts" who believe their value within the team increases when they are the only one who can accomplish a certain task. These type of employees often believe themselves to be subject matter experts

(SMEs), when they instead often end up as the single point of failure (SPOF).

This type of inefficiency can quickly turn into chaos when the boss comes back from a training session on improving department productivity and decides that some of the processes need to be upgraded. If the boss forgets to discuss these changes with the registrar, bursar, student services staff, and admissions team, then the financial aid staff members are making the changes in a vacuum. This is how the refriger-

ator ends up in the master bedroom of your new home.

So what is a team to do? What is a leader to do?

You're Part of a Process

The first step toward improving customer service is realizing that you are not an isolated entity within your organization. Changes made by one office affect other offices. We need to stop thinking of our team as a solitary unit that we control, but rather as a series of interconnected processes. Even within the aid office, changes in one area can have a negative impact on other financial aid processes. When your process feeds into another team, or they feed into your team, cooperation and collaboration become critical.

Understanding Process Management

There is a wealth of information on the Internet relating to process management. A Google search on the phrase

What is a team to do? What is a leader to do?

Keep Your Process Management Tools Handy

There are many valuable tools to help you achieve your process management goals. Be sure the following tools are in your tool box:

- **Gantt Charts** depict a project schedule at a glance, identifying the key phases in a project life cycle and their sequence and time requirements.
- **Affinity Diagrams** organize random ideas into similar groups and helps create visual groupings of like ideas under a header or theme.
- **Control/Run Charts** plot variable activity over a specific period, making it easier to visualize what is happening in a process.
- **Fishbone Charts** show, in diagram form, relationships between causal factors and their resulting effects.
- **Scatter Diagrams** show how process variables are related. They can be used to discover and document possible cause-and-effect relationships.
- **Pareto Charts** use a simple bar-graph format to rank the cause, source, types, or reasons for problems and/or opportunities.

All of these tools will help you document your processes, the critical first step in any improvement initiative.

As an old training adage advises, “If it isn’t nailed down, take it. If it is nailed down, adapt it!” Find the process management tools that best meet your needs.

“process management” generated more than 17 million hits. As an old training adage advises, “If it isn’t nailed down, take it. If it is nailed down, adapt it!” Find the process management tools that best meet your needs.

One of the best tools for speeding up your learning curve and implementation cycle is a publication from GOAL QPC titled “The Memory Jogger II.” It is a wonderful compilation of data collection and process management tools. Possibly the best starting tool is Process Mapping, which can be used on inter- and intra-department processes. It details which employee does what, and in what sequence, thereby providing a working snapshot of key processes

There are eight key steps in GOAL QPC’s Process Mapping tool:

1. Select a process that needs to be improved. Your staff can be especially helpful in choosing the right one. Start with a process that is easily defined and has produced its share of speed bumps for the team.
2. Assemble a team. Sometimes it helps to bring in someone from another team to serve as a sounding board and an “unbiased” observer.
3. Map out the present application. Pictures and images are worth a thousand words. List in detail who does what tasks, and in what order.
4. Define the day-to-day problem areas that slow down customer service delivery.
5. Brainstorm to find solutions.

Rarely is there a single, simple cause-and-effect relationship; to get good ideas, be sure to include all of your staff.

6. Create action steps assigning target responsibilities and target dates. Be sure to get everyone actively involved in the planning and implementation process. Involvement increases commitment.
7. Create a master plan to ensure that everyone knows their responsibilities and deadline dates, and understands the interrelationship between all activities. This will raise consciousness and increase accountability.
8. Follow through to bring your plan to completion. Unless it is managed well, the best-laid plan can fall into disrepair without consistent attention.

Customer Service and You

In the six articles of this series, we hope we have planted many seeds for growth in your approach to customer service.

Perhaps the best summary for this series is an example that brings home the critical nature of customer service. As we were finishing this article, as if on cue, a shipment arrived in the office with the following message stamped across the box: Remember, the next inspector in the process is the customer! Enough said.

We are constantly being evaluated by our customers, our co-workers, our employers, and our employees. Even our business partners and community leaders are watching. Be sure your staff and processes “wow” your customers. That’s customer service.

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