

## **Customer Service at Citibank: People Priority**

by Charles Wendel

Writing a weekly newsletter means I am always scouring the news and searching to find a topic that, I hope, allows me to offer some insights to financial services executives. Some weeks the topic comes easier than others. This week the topic came from a phone call last Friday, and the failure of technology over people.

October 1: I made an in-person business deposit at Citibank

October 2:

9:30 I go onto my Citibank Business online account to pay bills and check the deposit's availability.

9:31 Yes, the dollars I deposited are available, but my account now includes two deposits for exactly the same amount, one by check and one by wire. I am confused.

9:32 I call the number on the back of my Citibank Business card. After dealing with the prompts a person answers. I explain. He asks me if this is a Business account:

- Well, yes, that's why I called the Business number on the back of my card.
- In fact the number I called seems to be a general Citisevice Center. The person who answered tells me he works on the consumer side of the bank and needs to transfer me to the Business side, even though I called the Business number on the back of my Business card.
- Why would the Business service number go to a general number that then requires someone to send you to a business number? Failed technology? Cost reduction?

9:33 The man who answered says he will transfer me to the Business group. He does, but there is no sound. No dial tone. No nothing. I hang up.

9:35 I call back. This time I answer some screening questions on my phone, including my pin, and I wait. Then, on my second try I am disconnected.

9:45 I begin to write this newsletter, having realized that Citibank, through its incompetence, has gifted me with the material I needed.

9:47 I call back. Once again I am connected to the Citisevice Center even though I called the Business service number on my card. The woman who finally answers directs me forward and says I should ask the Business customer service person to give me a specific Business number, unlike the specific one on my Business card

9:52 I am not cut off on this my third try! She gets me to someone who handles Business accounts. I ask him, Was there a mistake? Did the bank credit me twice? The man who answered the phone took the information and said he needed to put me on hold while he checked.

Fair enough.

9:53 Waiting. Patiently. Maybe not. On hold.

9:56 Customer service rep comes back on the line. Apologizes for the delay. Says he is researching and needs to put me back on hold. It was great that he checked back in.

10:00 Banker comes back, apologizes again, and says he is still working on it. Appreciated.

10:03 He comes back again, apologizes and says he is still working on it and says, “the system has a little bit of delay.” What does that mean?, I think, but do not ask.

10:05 He comes back with some partial information, I put two and two together and resolve the issue. All good. Problem solved.

The technology-based experience with Citibank was bad. The process was bad. What was good was the young man who answered the phone and figured out the problem. He put me on hold three or four times as he tried to figure out the issue, but came back more than once to apologize, update me, and said he was dealing with systems issues. Very good service on his part.

When I began my banking career at Citibank during the last century it was THE technology bank, a prestigious place to work and really the undisputed leader in the use of technology in banking. That is almost impossible to believe today. Now, it has fallen to become a laggard. Sad. For me it is just a utility, one that causes the lights to blink from time to time, but I am used to it.

My thanks to that human being whose name I should have gotten but did not. If Citibank finds him, he should be thanked for the quality of his work. My concern is that it may have taken longer than your metrics allow, so he might be punished for spending too much time with one individual customer. Please, Citibank, don't fire him and move his job to a country and a call center person with only a glancing acquaintance with American English.