

“Why Are You Flatlining on Me?” A Day + of Bad Customer Service

by Charles B. Wendel

A Day + of Customer Service:

- Bad management
- Bad cost reduction
- Bad fraud processes

Bad management. I was surprised to hear the technician ask me the question above (Why are you flatlining?) several times as he conducted the exam. He may have been talking to himself or maybe I had passed over to the other side but was being given the opportunity to have a few seconds to prepare. Neither was the case.

Instead, it was one of several examples of questionable customer service I experienced that day.

Not only did the technician suggest I might be dead, he did so with air pods in his ears while conducting several intense personal conversations. His multiple calls concerned three abandoned kittens he had picked up on the road one night in Miami and had been foster parenting. His calls were with a rescue group that was taking the cats and had already found an owner for them in New Hampshire. During 30 minutes of calls with the rescue group and his partner, he reached an acceptable solution to the question of whether the cats should undergo ear tipping, a practice he explained in detail to me while continuing the test.

I did think that my “flatlining” might have resulted from him not paying sufficient attention to his day job and the increasing anger he exhibited as his call was transferred from one cat person to another. However, being flat on my back, I did not seem to be in the type of power position required for me to be comfortable in pointing this out to him.

Bad cost reduction. Before that test my first stop of the morning was Citibank to withdraw cash for an overseas trip. I already knew that the bank had a set limit on daily ATM machine withdrawals, no matter the amount in one’s account. So, I entered the bank where only one teller was working and waited fourth on the line. Apparently, the first transaction being handled was complex, and the minutes ticked by with no line movement and no other teller showing up.

Not being shy, I approached a banker sitting in an office who was wearing a suit. He turned out to be the manager. The good news was that a part-time teller was to arrive. The bad news was the teller was to arrive at 1PM, and it was now 10AM. You can probably guess the answer when I asked if he or someone else could jump into the situation: “We’re not allowed to do that.” I didn’t ask why, went back on the line, and was soon number three. Again, that next transaction was also complex. I left after another five minutes since I did not want to be late for my flatlining. I visited a different branch later that day that had two(!) tellers and completed the transaction.

Bad fraud processes. Later that same afternoon I needed a prescription filled. The prior time I tried to pay for the same prescription with my Citibank American Airlines card, it had been rejected. My Amex card worked. I later received an email asking if it was a legitimate transaction and checked that it was. Still, weeks later, that same transaction at that same store was initially rejected once again.

But after that one day the bad processes continue, hence the +. A week or more ago I had received an email from the same bank saying they noticed that I was going to travel (I had paid for the air tickets with the card) and that my card would be available. Great. The card was accepted when I went to a grocery store in that country. But the next night the card was rejected in a restaurant that I had previously gone to and at which I had used that same now rejected card. Again, when I arrived home I saw an email asking if the transaction was legitimate

The morale of this story: In each instance the customer (me) was way less important than, in one case, the personal needs of a worker and in other instances, the institutional desires of a bank to minimize costs and any potential losses, the customer be damned.

Banks need to consider whether their institutional goals mesh or are in conflict with reasonable customer expectations. Too often, bank PR claims about their focus on customer service are out of synch with the reality the customer experiences.

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