

FSPBCRM10 - SQA Unit Code H68B 04

Work with customers to assess and enhance the quality of service provided within a financial services environment



Overview

This unit is about working with customers and your colleagues to make or recommend enhancements to the quality of customer service provided to your financial services customers.

This will involve you in providing customers with opportunities to provide feedback, and responding appropriately. It will also involve identifying the implications or consequences of a situation, and presenting information clearly, concisely and accurately.

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Performance criteria

You must be able to:

- P1 Encourage your customers and relevant colleagues to provide feedback regarding their perceptions of the customer service provided by your organisation
- P2 Identify those aspects of customer service and associated standards that are perceived to be of particular importance to your customers
- P3 Manage your customers' expectations regarding the levels of customer service to make sure that these are realistic
- P4 Ensure that relevant colleagues understand the expectations of customers, and their own roles and responsibilities in meeting these expectations in relation to providing appropriate standards of customer service
- P5 Monitor and evaluate the provision of customer service provided by you and those working with you against the associated standards determined by your organisation
- P6 Monitor and evaluate customers' requests and problems relating to customer service, together with any problems and feedback from colleagues and customers
- P7 Assess the information available to identify the causes of any problems relating to customer service, and opportunities for enhancing customer service
- P8 Use the outcomes of your evaluation to identify potential enhancements to customer service activity, ensuring that your proposals are sustainable and are in line with your organisation's policies and procedures, and relevant legal and regulatory requirements
- P9 Make recommendations to the relevant person(s) towards enhancing the level of customer satisfaction, providing supporting information to justify your recommendations
- P10 Implement agreed enhancements within your area of responsibility

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Knowledge and understanding

You need to know and understand:

General knowledge and understanding

- K1 The importance of clear and measurable standards of customer service, which take into account customers' expectations and your organisation's resources and procedures
- K2 The importance of achieving customer satisfaction in a competitive environment and where high levels of service are expected
- K3 Effective ways of identifying customer perceptions regarding customer service and of measuring customer satisfaction
- K4 The importance of ensuring that relevant colleagues understand the standards of service that they are expected to deliver and the extent of their authority in responding to customers' requests and problems within your area of responsibility
- K5 The importance of ensuring that customers' requests and problems are referred promptly to the relevant person(s), and of seeking advice from specialists and other managers where necessary
- K6 The importance of encouraging colleagues and customers to provide feedback upon their perceptions of the levels of customer service provided
- K7 The risks that can be associated with seeking feedback upon customers' perceptions regarding customer service and how to address these
- K8 The importance of making or recommending changes to processes, systems and/or standards towards enhancing customer service, and how to do this

Financial services specific knowledge and understanding

- K9 The impact of financial services sector legislation, regulatory and your organisation's requirements and professional codes upon your working with customers towards enhancing customer service
- K10 Good practices in customer service across the banking sector

Context specific knowledge and understanding

- K11 Your organisation's customer service objectives and requirements relating to your area of operations
- K12 Your organisation's complaints policy and procedures
- K13 Feedback mechanisms within your organisation appropriate for relaying information regarding customer service and for making recommendations towards enhancing customer service within your area of operations
- K14 Your organisation's products and services, and their features and benefits, relevant to your area of responsibility
- K15 The strengths and weaknesses of your organisation's products and services, relevant to your area of operations
- K16 Those organisations against which your organisation is often compared by your customers
- K17 Related activities and services of your principal competitors and how these may affect your customers' perception of customer service

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Knowledge and understanding (continued)

You need to know and understand:

- K18 Sources of advice, guidance and support regarding customer service within your organisation
- K19 Your organisation's requirements relating to ethical standards and health and safety relevant to your area of operations
- K20 The limits of your authority and the actions to take where these are exceeded

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Additional Information

Behaviours

You must demonstrate that:

1. You anticipate and adjust to changes in customer needs

Links to other NOS

‘Signposting’ other relevant NOS

There is a close relationship between these NOS and the NOS for Banks and Building Societies, which have been developed separately by the Financial Skills Partnership (formerly Financial Services Skills Council). These can be accessed via www.financialskillspartnership.org.uk

In addition, the Sector Skills Body, Skills CFA, have developed NOS which include the competences required for leadership and management, as well as customer service. The website address for Skills CFA is www.cfa.uk.com

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