

CX magic in an unexpected place: How Standard Bank stole my heart



Customer journey design matters

Recently I wrote about a [nightmarish experience with Nedbank](#) — a far cry from the magical "customer journey" industry specialists like myself champion. Quick summary: my business account was simply frozen with a day's notice before the Easter weekend, due to (plainly not well thought-out) FICA enforcement measures.

After the initial shock and time-consuming drama of it all, I was left gob smacked at the poor (non-existent) customer journey design in the execution of the "campaign". Not only were the staff ill-prepared for the impact and completely disempowered to diffuse the situations, the infrastructure was simply inadequate to process 100 000 account holders' documentation.

An experience like this leaves unexpected and deep scars. One feels utterly desperate, vulnerable and disempowered — touching the very core of one's sense of security. This makes Nedbank's actions even more baffling: most banks nowadays base their communication messaging from a human perspective including elements such as security, control, ability to care for our loved ones and to remain self-sufficient. Nedbank's current advertising "I don't live for money" campaign, is a case in point

I'm still in the process of closing the Nedbank account (which has turned into an additional hassle) and suffice to say I have opened a new account at a competing bank. This brings me to

the topic of this article, as I would be a hypocrite if I did not include the converse experience I had with Standard Bank.

I want to share this story not only to give kudos to the team I dealt with, but also to the bank for getting it so right. As a sceptic, especially of banks, they really took my breath away.

Coincidentally I've also come across [this article](#) about Standard Bank's Game On transformation journey, and I also felt inspired to assert what a difference it has made.

After deciding to end my journey with Nedbank as soon as possible, I was indecisive about where to go. I generally hold the same preconceived ideas about all banks — a necessary evil. I then remembered a cherished experience I had with a banker four years ago. I was starting a new venture and had received extraordinary support at the time. I took a chance and emailed this female consultant, not knowing if she would still be at the bank, let alone remember me. To my surprise both were true.

She was delighted to hear from me and immediately set out to eliminate my banking woes: the correct documents to open an account was requested, my submitted paperwork (including the FICA material that Nedbank rejected) approved, and the account activated — within 2 days.

During this process my banker phoned me twice in the late after-hours (around 8pm) to speedily get specific information for my application. "Are you actually still in the office?" I asked, and she confirmed that she did not like leaving the office with work on her desk. This efficiency and dedication was a first for me. Not just was I impressed by her late hours and the dedication, it's also not something one expects to find in the banking industry.

I'll conclude this inspiring story with the day I went to the bank to collect my cards. A crew of friendly faces received me at the front entrance. As with each customer, I was personally escorted from the door, "ticketed in" by my first name and was also addressed by my name throughout my visit.

A woman approached me as I was waiting. As I shared my story with this branch manager, I could see a twinkle in her eye, knowing that her team had gotten it right (and she was eager to share the feedback with them). "We too often focus on what is wrong, and not enough on what goes right," she nodded.

The energy, vibe, approach and efficient, respectful engagement pleasantly surprised me. The cherry on top? My banker's parting words: "Now go out there and make some money — for you and the bank!"

It's such an incredible feeling to interact with a brand that visibly wants you to succeed and feel supported in that journey. Powerful customer journeys can only come to fruition when we design them end-to-end and all staff understand the desired experience. And the more positive feedback they get, the more they will be motivated to create an even better experience for the next customer.

The Consumer Psychology Lab is a customer experience consultancy with extensive know-how of measuring emotion. Our highly skilled psychologists interview customers about their experience and provide our clients with deep insights into consumers' experience and behaviour. We are also passionate about equipping companies with the most suitable CX tools

and skills.