

The Path to Exceptional Customer Experience

The CBA Journey

Driving customer service excellence through complaints management and insights

Rob Kennaugh
General Manager, Group Customer Relations
Commonwealth Bank



Overview

- Having a solid foundation
- Establishing the right workplace culture
- Making a sustainable difference
- Ensuring you focus on the right areas for improvement
- Examples of how it works

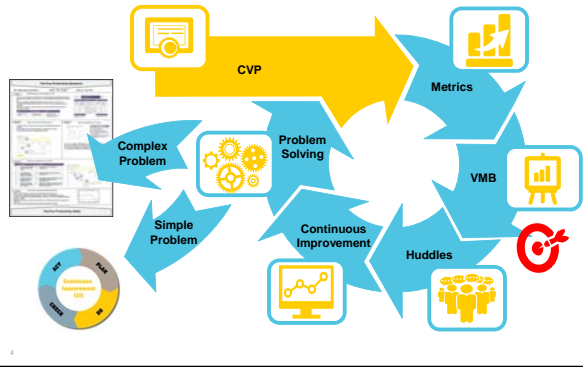


CBA Vision and Values

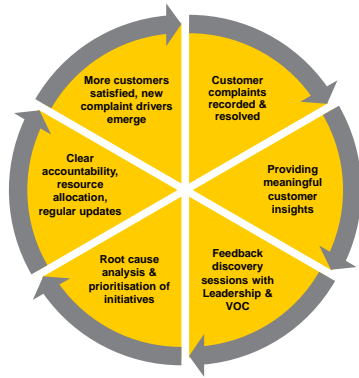
Our vision is to excel at securing and enhancing the financial wellbeing of people, businesses and communities.

Accountability
Integrity
Collaboration
Service
Excellence

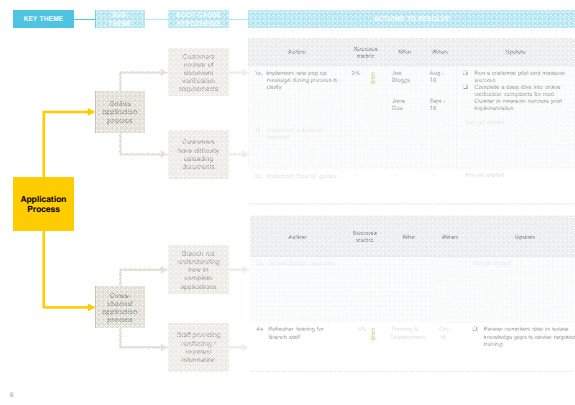
Developing a business excellence culture



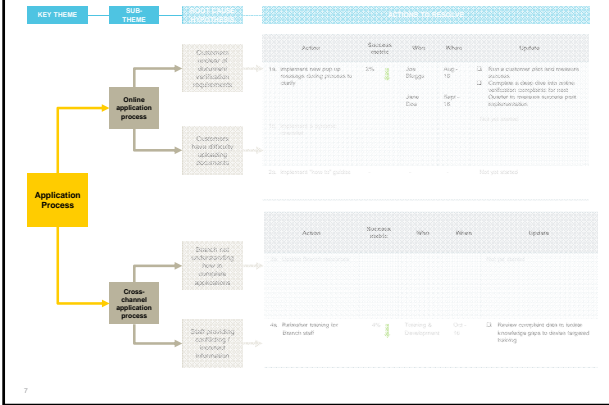
Using Information to Further Lift Performance



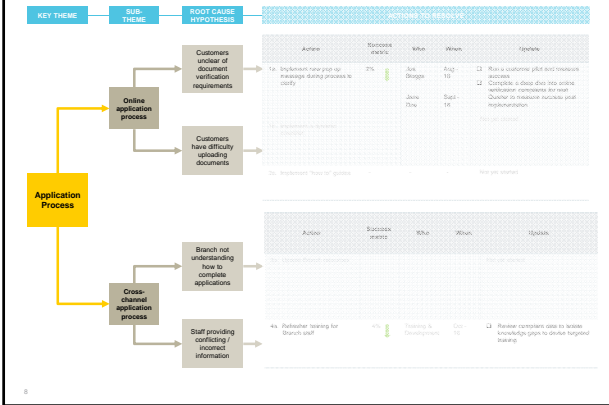
Cause and Effect - Hypothetical



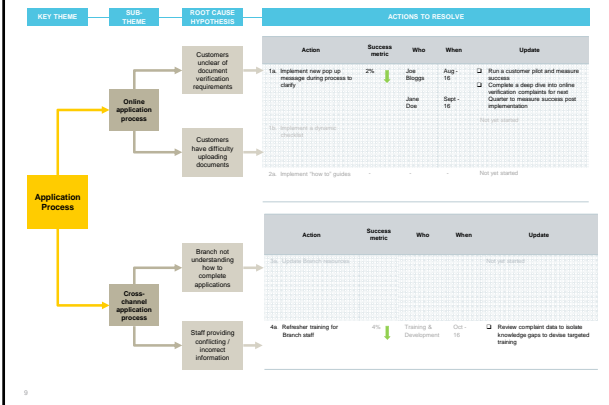
Cause and Effect - Hypothetical



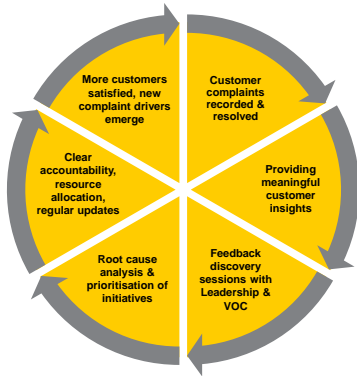
Cause and Effect - Hypothetical



Cause and Effect - Hypothetical



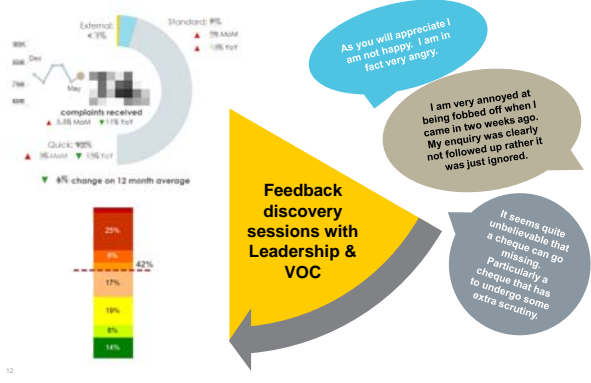
Case Study:



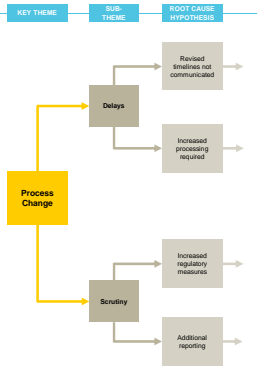
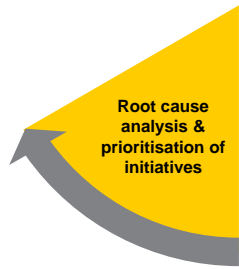
Case Study:



Case Study:



Case Study:



13

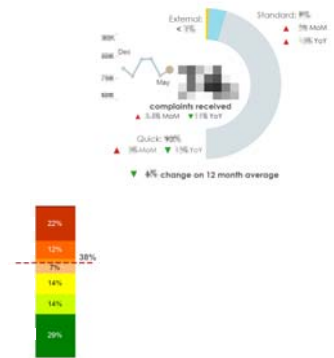
Case Study:



ACTIONS TO RESOLVE				
Action	Success metric	Who	When	Update
1a. Implement new prep up message using process to clarify	2%	Joe Briggs	Oct - 15	<input type="checkbox"/> Review use of message
		Jane Doe	Jan - 16	<input type="checkbox"/> Review wording of message
1b. Implement a dynamic checklist				Not yet started
2a. Implement 'how to' guides				Not yet started
Action	Success metric	Who	When	Update
3a. Update risk controls	2%	Joe Briggs	Nov - 15 Jan - 16	<input type="checkbox"/> Phase one platform controls updated
4a. Implement 'how to' guides				Not yet started

14

Case Study:



15

CBA Vision and Values

Our vision is to excel at securing and enhancing the financial wellbeing of people, businesses and communities.

Accountability

She took ownership of the issue and was incredibly empathetic despite the fact it may seem like a small amount of money to most, she treated the issue with urgency and at the same time respect. She did not offer false promises but was realistic about the options we had. She was the highlight of an otherwise very difficult situation.

Integrity

Everything she said she was going to do, she did. She followed up twice a day and even sent messages to confirm what actions she had taken. Solely because of this service we decided to stay with CBA.

Collaboration

This matter was cleared up extremely quickly & we were delighted with the outcome. My wife & I have been substantial & loyal customers of the Commonwealth Bank for over 55 years & will definitely continue to be with the service we recently received.

Service

She was honest and upfront with us about the financial crisis we were about to encounter. She took the time to explain to us the options we had, and went out of her way to assist us. While still recovering, we are now feeling much more confident in our future, are not stressing about our finances as much and have a hope for the future.

Excellence

She was incredibly polite and persistent on my behalf. She also explained things in clear, legible terms. I didn't expect her to go to that much trouble and I didn't expect the outcome she got for me. Please make sure this message gets back to her manager. I really understand how rare it is to find such excellent service.

16

Thank you

Robert.Kennaugh@cba.com.au