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Front Office, Back Office
and the Customer Experience

From Divergence to Emergence

" *It takes EVERYONE to be unified around the
customer experience in order to protect
future revenue GROWTH and PROFITABILITY.*

The COVID pandemic of 2020 accelerated trends that dramatically disrupted the traditional banking model. Reliance on digital connections, though necessary, took the focus away from branch-based service delivery. Remote and hybrid work configurations developed, seemingly overnight. And while functional teams may have initially pulled together during the crisis, relationships between departments took on the prolonged strain of operating at a distance. The result in many cases is a widening of the divide between front office and back office. There is no guarantee this divide will be erased by a return to in-branch operations. Because delivery of an excellent customer experience depends on a unified organization, how do you bridge the gap between front office and back office in banking's dynamic future?

Divergence? Convergence? Emergence?

Excellence in the customer experience can only occur consistently when the organization at its core is excellent. Excellence is characterized by teams that are emergent, serve each other well, understand their roles and work across functional areas for the higher purpose of the organization's success. Although you can still deliver a great customer experience with teams that are converging, or coming together to deliver well on the customer experience, what doesn't work are teams that are diverging — where people are working against each other. You know if divergence is your organization's reality — and so do your customers. The tension is high and damaging to the point where people not only disengage, but they defect from the organization altogether, and once again, the customer feels they are a part of something that's just not good.

Understanding the Tension

Teams that do not have a clear understanding of why their roles exist and how their existence impacts the customer journey will almost always fight to justify their existence the wrong way. Understanding how the back office and the front office must converge to create a seamless customer experience across all touchpoints is mission-critical. They are different in the tasks of their roles, yet they must unite to deliver excellence in the customer experience: every customer, every experience, every time.

Front office teams NEED back office support, and both must focalize around creating a SEAMLESS Customer Journey. "

Understanding **the Different Roles that must converge around the Customer Journey is Mission-critical:**

The Front Office Focus

1. Front office teams must have knowledge of most products and services as well as a command of many systems and processes.

2. Front office teams must rely on the experts in the back office for help when the situation calls for their expertise.

3. Front office teams typically comprise entry-level staff members who must gain the knowledge necessary to effectively handle many types of transactions, while maintaining a focus of connecting to the customer.

4. Front office teams must have a laser-like focus on deepening the relationship with customers. (Future revenue depends on it!) This means *connecting* meaningfully, *analyzing* financial needs skillfully, *informing* and explaining solutions to the customer, *advancing* the conversation toward new business, and *adjusting* effectively in handling objections.

5. Front office teams need the expert support of back office teams when their own knowledge is insufficient, a service recovery issue arises (that might even be from their own error), or they simply forget in the moment one of the many details they should already know.

The Back Office Focus

1. Back office teams are highly specialized, typically in one particular product or process.

2. Back office teams can expertly troubleshoot and diagnose a situation when an error occurs, and when necessary, do whatever course-correction is needed for service recovery purposes.

3. Back office teams most often have longer tenure with the bank and have a valuable depth of both knowledge and skill.

4. Back office teams are out of view of the customer — their focus is directed toward the front line.

5. Back office teams support those who are in full view of the customer.

" *REAL REFLECTION is where discoveries are made and you take your first steps toward becoming a COHESIVE customer-centric team.*

Taking the "Purpose Challenge"

Consider trying this practical exercise to get to the belief system of your teams. Survey your back office and front office management teams, asking these two simple, top-of-mind questions:

Front Office

"When my team engages a customer, their primary objective is to…"

An acceptable response might go something like this:

"When my team engages a customer, their primary objective is to deliver an experience in such a way as to deepen the relationship so that the customer feels valued and appreciated and wants to stay with us, do more business with us, and tell others about us in a positive way."

Back Office

"When my employees are engaged by a front office team member, their primary objective is to…"

An acceptable response might go something like this:

"When my team is engaged by a front office team member, their immediate goal is to warmly and sincerely assist the front office representative in every way possible. Their primary objective is to help reduce any tension and to help facilitate an engaging customer experience. My ultimate goal is to make the front office team feel supported and successful and to make the customer feel valued and appreciated as a result of doing business with us."
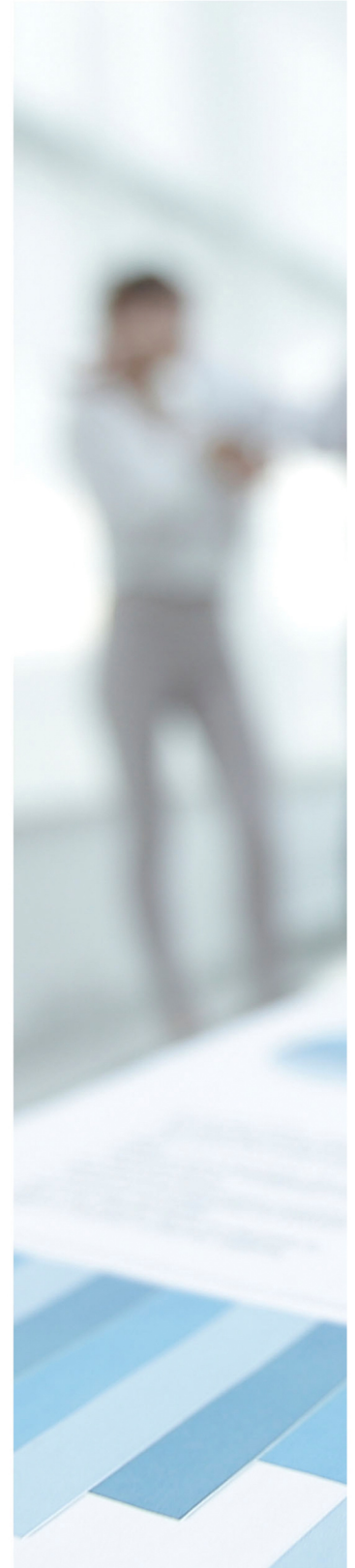
Your complete realignment around the customer is what gives way to organizational unity and emergence into sustainable excellence. "

Where Tension Meets Belief

So what is the root of tension between these two critical teams? It's not really in how they interact with each other - that is only a symptom. The real problem lies in the teams' belief about their purpose - what they believe their roles are in the organization. Why do they exist, and whom do they exist to serve? Once they understand purpose, the tides of tension have a real chance of turning. You have to dive deeper to shift the tension tide, reaching the fundamental belief system and reconstructing ideas around Purpose.

Rediscovering Purpose

Internal tides of tension can be resolved, but only when the organization rediscovers (or discovers) and aligns to its Purpose - its reason for being. If that Purpose doesn't include the customer journey as priority one, then more work is needed beyond what the scope of this short article can cover - because without the customer there is no reason for being.

So then, emerge into your true "Purpose." Think about it. Talk about it. Discover it. Define it. Align to it. Unify around it. Live it from the front office to the back office, and it will create a clear path of distinction for you.

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