



Customer Interface and Sales

Customer Interface and Sales is an important part of any business. Customers need to know about the business, what it does and what it can do for them. Good customer relations help to build a strong business reputation which moves the company forward.

Customer Interface and Sales will vary according to the type of business (i.e. the products, location and size of business). For example, financial institutions will have branches where customers interact with advisors in person or over the telephone, whereas online companies might only interact with their customers via their website. All, however, will rely on word-of-mouth to help promote their business so it is important that their customers are treated well. Bad customer service will damage a company's reputation.

The types of roles commonly found in a financial institution include:

- Customer Service Advisor (in branch)
- Customer Services Manager
- Bank Manager
- Call Centre Operator

A **Customer Service Advisor** (also called a Customer Service Assistant) in a bank or building society is the first point of contact for customers. Their main duties include advising and assisting customers, taking and making customer account payments (in cash and electronic form), helping with different types of applications (such as loans, account applications, etc.), as well as dealing with enquiries.

They might work as a cashier within the branch or have a more specialised role such as dealing with personal loans. Advisors need to be fully aware of all the products and services offered if they are going to be able to advise customers correctly and help them find the best product for their circumstances.

Whilst formal qualifications aren't always needed to apply for this role, an entry test (this would test skills such as verbal communication) set by the bank or building society is customary. Good communication skills will be essential as this person deals with people throughout the day. Office or other retail experience will help and a good level of computer literacy will also be necessary in this role.

Salaries start at around £14,500 and unlike a Call Centre Operator (see below) Advisors work during the day (commonly 9am-5pm) whilst the branch is open, often including weekends.

A **Customer Service Manager** is responsible for the customer service team. Both Advisors and Operators will have someone that they report to and who sets the strategy and standards by which customers are dealt with.

This role involves managing the team and ensuring they have the right level of training and support to do their roles, handling difficult complaints and issuing refunds/compensation, setting customer service policies and reporting on levels of customer satisfaction, as well as recruiting new staff.

A good level of education will be important for this role but many companies will offer management courses to train staff in their business objectives and products. Again good people skills will be essential as is the ability to manage people and get the best out of others in the team.

With experience salaries can reach up to £45,000 a year.

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The **Bank Manager** is in charge of the entire branch and is responsible for the day-to-day running of it. Their duties include recruiting and managing staff, setting up business and sales initiatives, promoting key products and meeting targets set for the branch, working with the local community and liaising with important customers.

There are two main routes into this role:

- 1 starting as a customer advisor and working up into management, or,
- 2 applying to join the management trainee programme (candidates will need to be educated to degree level in order to qualify for most trainee programmes).

On the job training and experience can lead to area or regional roles, and salaries can reach up to £51,000 or more depending on the type of financial institution.

Call Centre Operators answer customer queries and deal with applications for certain products (e.g. loans, certain accounts, etc.) by telephone and email. Whilst their duties are quite similar to those of an in-branch advisor, Call Centre Operators would also more commonly deal with complaints and queries instead of day-to-day banking issues (such as taking payments which would be dealt with in-branch). Call centre staff deal with incoming calls and may also place outgoing ones in order to conduct market research, and to offer new products and services to their current customers and the general public. They may work in teams reporting to a manager.

Employability SKILLS

There are a number of skills needed to work in the Customer Interface and Sales department, including:

- **A good understanding of the needs of the business**
- **The drive to offer excellent customer service**
- **Excellent communication and people skills**
- **Good computer and administrative skills**
- **The ability to work well under pressure, taking a calm and polite approach to difficult situations.**

A key employability skill is business awareness and customer focus. Understanding the products and services offered by the business is essential to be able to advise customers appropriately, so this, coupled with a strong desire to do the best possible job for each customer is really important.

Call centres tend to be open into the evening which means shift work might be necessary, with the majority of time spent at a desk with a computer and telephone headset.

Formal qualifications are not always needed but a good telephone manner, the ability to deal professionally and calmly with complaints and good computer skills will be essential.

Salaries range from between £15,500 - £20,500 and may also be commissioned based meaning Operators earn more or less depending on how well they perform.