

# Customer Service Centre Employees Comments on the NPS

Note: The NPS is also referred to as the ACFL (Active Customer Feedback Loop) in CSC's

Customer wanted info on leaving bank costs etc due to poor branch service. Having chatted with customer refunded some fees and organised switch of product result. Customer is not leaving WBC. Gave NPS of 6 Detractor due to poor service previously. I nominated cal and received 100% in CCQ. how is this fair, I will now not meet NPS and ?? large portion of my bonus	Bankers MRU
The NPS is not fair as a customer may give positive feedback regarding a banker however because they are unhappy with banks in general (and they specify this in their comments) and give a detractor, there is no leniency given to adjustments made. How is this fair when a banker's scorecard is directly affected even though they have done the right thing, received positive feedback, but the bank has received a detractor. There should be two specific questions - how would you rate the banker that served you & how would you rate the banker go by NPS on first score given.	Banking Representative
In addition to my feedback submitted. I also believe that the customers should be made aware of what the numbers/score of 1 - 10 looks like. For example: 1 - 5 detractor; 6 - 8 neutral; 9 - 10 promoter. A banker may receive a score of 5 from the customer and the customer gives this believing it is a middle range score when in fact it isn't. This is unfair and should be made clearer to our customers.	Banking Representative
Scores relate to things beyond our control. E.g Terminal ? Times out of stock. Also delays in answering calls because we are busy ? Call backs from merchants when the first operator hasn't done their job correctly or given wrong info. They rate us for that reason though we may have assisted them. Scores should be 1-5 detractors. 6-7 Positive. 8-9 and 10 Promoters as most people consider an 8 a good score.	Banking Representative
The NPS is unfair to both the customer and the banker. Customers get hung up on although it's possible to do this in a polite manner, it's unlikely to always be done so. The focus of the call has shifted from solving their problems to hanging up promptly. Customers are unlikely to think that (i) an 8 can negatively affect the bank's score N (ii) a 6 is equal to a 0. Bankers scores are likely to be dependant on the area in which they work. MRU deals with upset customers. There is a low sample size, little ???	Banking Representative
Because, although these targets are achievable for some people, others may miss out on any pay increase which will put a strain on work relations, moral - not to mention loan/mortgage repayments etc, as the cost of living goes up (but their pay does not)	Banking Representative
Because the system is flawed and misleading. Message is not clear and customers leave feedback on the bank (negative) rather than banker. "don't think any bank deserves 10/10..." is an example of a comment, however a banker has to wear it. Quite often customers will leave good feedback on service provided, however line gets cut off before they manage to type in full score (we end up with 1 instead of 10).	BR
A lot of calls are regarding fees, interest rates or past experiences. Customers are not aware of what the scores relation to.	BR
I think an 8 should be a 10 as not all customers are aware of what selecting 8 represents. Also with marking NPS a gate opener into receiving a bonus is not fair because by having 8 as a pass, it effects our score more often then a detractor.	BR
It is not a fair indication of the employees performance. There is no proof or solid evidence that the NPS structure has worked or is working to indicate and improve performance. The creator and co-founders of the NPS structure have publicly denied and distanced themselves from it indicating a negative approach even the creator of NPS have mentioned that it is flawed and needs to be re-thought.	BR
Many times comment reflect customers dislike of bank or previous BR's. Quite happy for bank to receive this feedback but don't feel it should reflect on our scorecard/ performance. Many times we may do all we can and much more but if customer wants more from bank they may rate us poorly	BR
We are not judged on service we give but on customers experience with Westpac, ie: interest rates, fees, etc. If we had a bad experience we get a low NPS score. Customer expects us to abandon policy if we do not comply low score. CSL do not seem to understand the stress we are under.	BR MBS Call Centre
The Banker gets the feedback, so if a customer is unhappy with Westpac as a bank, they can often be bitter about that and leave a bad score. Even if the Banker has done the best for them and they are happy with the Banker. I have seen at least one Banker, that has got 100% CE call and received a detractor by the customer. Also, it feels rude to try and hang up first to give enough time to get survey through, before they hang up.	BR-MRU
Results are taken regardless of the circumstances. For example a customer would like to leave a 10/10, for what ever reason only the 1 registers. That gives me a score of 1/10. This score will stand even if the customer confirms they meant to load a 10. Then this detracts from my score and may cost me my bonus = not fair.	Customer Care Representative

Only 9 & 10 being a promoter is unfair as most customers that give you 8 or above think they are giving you a HIGH score. Very little people give 10's as 10 is perfect and says there is no room for improvement. No one is perfect but everyone can improve.	Customer Manager
This key measure determines an individuals success and by extension their eligibility for reward & recognition using a teams result or in some cases a whole regions result to measure an individual is unfair. An individuals results should only be a reflection of the measures that they can control and another staff members NPS is not something we can control. Also of late NPS results we are seeing are not accurate. One customer has commented that they were asked about another Manager - not their own. The call was ended & the Manages score was O - NOT FAIR.	Customer Manager
Individual performance objective are judged on a group NPS that does not reflect individual performance.	Customer Manager
It is a team based score, someone else's poor result could impact on the whole team's rewards. Poor score may have nothing to do with member but based on credit decision, pricing etc.	Customer Manager
The feedback customer leaves on the NPS result is not always in relation to the banker who took the call. Customer can leave a bad NPS due to previous experience or because they don't like banks. This should not have to reflect on an employees score card.	BR
Because customers are whimsical in their responses and not qualified critics of staff performance. Because it is a level palying field ie- all staff are exposed to equal opportunity/disadvantage.	BR
If a customer calls through and you have done all you can, the customer is happy with your service but not the bank. In general you will be marked on the whole bank as well as yourself.	BR
Subject to inaccurate evaluations from customers ie they may hate the bank or the system not the staff member mistakes made when entering the score on the phone passive benchmark set too high (8). NPS inventors never meant to be used the way Wbc has implemented their system. Customers may decline to do the NPS survey.	BR
	BSR
NPS is view of Australians viewing Wbc as an organisation. Staff has their part to play but should not be penalized for score which is not accountable to bank. It's unfair, unjust and absolute sickening for an institution which make billions of dollars in profit. Wbc's image has been lately tarnished by actions of its CEO and top management in regards to interest rates.	BR
Because when we transfer call to other departments, we still get feedback/score even though we did not assist the customer on their enquiry	General Insurance
Simply because NPS scores for transferred calls such as to claims are left against us. In short I would have ?? Score card had it not been for Detractors received via calls transferred to claims	General Insurance
Transferring to claims, claims cut customer off, customer then comes back to our line and ? Have feeback. Customer called through on my line - but I never answered the call and got a zero customer said that no one was there so they couldn't give me a 10.	General Insurance Specialist
No control, we can't make people complete survey, there are too many variables as to what a person may base feedback. A negative score sets a person back significantly and is discouraging. Technology issues make ti unfair as this is not our control.	GI Banker
For we are robbed of our bonuses due to reasons beyond our control, other departments irrational customers feed back, negativity towards the bank. It's not a fair measure of our customer service. I am sitting on bronze for CCQ, but my NPS is 21.	Banker
Bankers get penalised for the banks errors/dissatisfaction eg., you give great service but customer is not happy with Wbc (not you) and your score-card gets marked down for that. If you place call eg., to TMO or branch, customer @ the end leave feedback on the last dept but this score is marked against original banker. The whole NPS rating is unfair esp after detractor.	HLS
The method of averaging based on promoters against detractors does not reflect the true values. Also the phone system often leads to a reply being left that is not about the last person they spoke to but about either the bank or some other experience. CUSTOMERS OFTEN PRESS THE WRONG BUTTONS IN ERROR.	HLS

It is a statistically invalid measure of performance unless more than 150 feedback scores have been left for an individual.	HLS
It is out of our control as to the experience the customer may have had prior to my discussion with them. The feedback is often not relevant to me but to the bank or previous issues. You get penalised for getting a neutral when quite often the customer is really happy with the service	HLS
I agree with it being available for our customers to tell us about their experience. It is an opportunity for me personally to improve. I disagree with NPS being linked to my scorecard/bonus when a customer is pissed off with Westpac. Customers don't understand how to use the system properly.	HLS
It is unfair that NPS feedback is left for me on my scorecard that was intended for another department (claims) or another company Bank SA, St George customers calling Westpac number given to them incorrectly or transferred to Westpac number instead of Bank SA or St George numbers by CGU. It is unfair that nothing is done to remove these scores . It's so unfair that Z would meet my scorecard and be paid \$768 achievementpoints if they were removed. Instead I am Needs development and will only get 2% increase instead of 4%. This sucks.	Home and Contents Insurance
NPS in itself is ok but the ACFL is what makes it unfair. This is definitely not an indication of the type of service a banker has provided. Customers always tend to leave a score for the bank and not an individual servicing team. The NPS scale is also not fair as there is only a 20% chance of getting a promote being 9 or above. It should not be on individual scorecards as general 1 detractor cancels almost 3 promotors - unfair & causes unnessesary stress for staff	Home Loan Specialist
I don't mind NPS it is the ACFL that I do not approve of. If there was a way to educate the customer on how their feedback is related to us the would be great. Of if feedback is left negatively towards the bank and is not related to the call received, this should be taken out of the equation. I don't mind getting feedback on the way I handle a call if this is reflected against my service. I do mind when it is a score left that has nothing to do with me and I am penalised at the end of a call.	Homeloan Specialist
The question to customers is not clear and customers in some situations leave feedback about the bank not the person they spoke to. However we have to take this feedback on our scorecard and it is impossible to achieve a bonus.	Homeloan Specialist
We are having our performances based on what the public score us & majority of the time those scores are based on the banks reputation rather than on the individual representative that have just spoken to.	Level A Cards Retention
The detracts really impact all the good work if the detractor was because of bad service then OK. NPS is a very good way for us to better with the aim of great customer service and it is fabulous to receive a promoter the downfall is it can be very deflating to work so hard then get a detractor and it almost takes it away. I got 6 x 10's Friday, then 2 detractors and 1 passive the detractor were not because of me, I am a very positive person but this really upset me.	Level B Service
Works well for me - gives me an insight of how I can improve my customer services.	Level B Service
NPS is a MANAGEMENT tool that can be used to gauge the loyalty of a firms customer relationships. NPS should only be used as a coaching tool rather that a tool that affects our bonus. Anything that is on our scoreboard should be controllable where this IS NOT! IT IS NOT A FAIR SYSTEM & NEEDS TO BE REMOVED!!	Level B Service
First of all customer's feedback is based on their experience with Wbc over a certain subject i.e., either top up, interest rate etc. It is not fair at all for an unhappy customer to impact our performance and throw us out of the score card. E.g.; 1 - Customer called me and I advised about low valuation, customer not happy - I go a detractor. E.g.: 2 - Customer called and call dropped. I got a detractor. On both occasions my score card took a hit.	Loan Increase Specialist
I believe having a score of 8 should still be in the range for promotors. The customers have left feed back that indicates they are happy with me as the Banking rep and left an 8 i.e., "Customer service representative was good, very helpful and very efficient". There are many calls just the same as this and I believe this should show that the customer was delighted with my service.	MBS Help Desk
I believe having a score of 8 should still be in the range for promotors. The customers have left feed back that indicates they are happy with me as the Banking rep and left an 8 i.e., "Customer service representative was good, very helpful and very efficient". There are many calls just the same as this and I believe this should show that the customer was delighted with my service.	MBS Help Desk
If suppliers and tech leave feedback they should be considered as they are not our customers. If our customer leave a bad score by mistake and good feedback but don't leave a number, this is not reversed to reflect correct score. Hence the NPS result are incorrect.	MBS Help Desk

Not a true measure of Banking Rep's performance. If a merchant is unhappy about bank procedures we cop it. Standards set too high . 8 should not be passive creates low morale, low self-esteem and stress especially when constantly reminded about it. You get 20 emails a day and unconsciously feel you let down the team if you get a detractor.	MBS Pos Operator
Not the right KPI to evaluate bankers.	Merchant/Custom Care
Because it is for the Banker only, but many of my comments are about interest rates and other bankers that I can't control which my score card is supposed to be about - "what I can control", with recent telephony issues, this has hampered my sample size which is currently 25 for for 6 months. Its unfair if I can't control it.	Mortgage Relationship Unit
Customers often leaving a detractor rating with comments relating to rates or wait times etc - not specific to banker.	MRU
No, its not fair - 1-9 or 10 is a promoter? Most people think 7, 8, is a top score to give someone. Its unrealistic. In mru, we do not get enough calls coming through on the ACFC line so our sample is small, unless its specific to a banker. Eg: they did not help me - we should not be penalised for a detractor against the bank - I don't like fees.	MRU
Customer wanted information on leaving - bank costs etc, due to poor branch service. Having chatted with customer, refunded some fees and organised switch of product - so customer is not leaving Wbc. Gave NPS of 6 (detractor due to poor service previously). Nominated call and received 100% in CCQ. How is this fair. I will now not meet NPS and lose large portion of my bonus.	MRU
Every detractor requires three promotors to offset. Lots of feedback scores that are detractors, relate to customer being unhappy with interest rates/previous service received/general dissatisfaction with Westpac brand. Very small number of calls able to be assist, when they come through TMC for example, part-timers paid less, but no adjustments.	MRU Banker
To receive a promoter the customer must rate you 9 or 10 out of 10. Now I believe that 7 Or 8 out of 10 is a fantastic score. The question at the end of the call is not clear therefore a lot of the times the customer rates the bank and not the consultant therefore providing lower scores. The impact of receiving a "Neutral" or a "Detractor" is huge as if we receive a detractor we need 4 promotors to cancel it out. (if the customer rates the bank again we suffer for it) ACFL is now on our scorecard for next half & we have to achieve it to receive any type of bonus	New Lending Banking Rep
I do not think the NPS is fair because when a customer is not happy with bank and is happy with BR service, they score a low score against the bank. I received a score 24/09/2010 of 5. The customer comment was - the service was quick but good.	P. Lending
Only selected calls get the opportunity to wave feedback (not every call). System is flawed, does not function properly, need to hang up on customer mfo sentence to connect to "feedback loop". Feedback on back processes and decisions can negatively impact on staff member. Should not be on scorecard based on above reasons!!	P. Lending
NPS gives opportunity to customers to give feedback and sometimes good for personal bankers as they are getting feedback from customer so if customer experience good/best we know we are doing the right thing. If any bad feedback, it still gives us chance to improve ourselves which is better anyway. NPS beneficial for career growth. It is another factor employer can look in.	Personal Banker
The NPS is unfair and the ratings does not reflect actual performance. Customer is not aware of the actual ratings score e.g., most customers thing the score of 8 is really good whereas Wbc considers it a FAIL! The NPS does not reflect a fair and actual performance ratings thus leading to reflect on us performing badly when we are actually performing good! The NPS score should be scrapped and they should use a score of 1 to 10 then average it up to reflect actual performance!	Personal Banker
Structured in a way to reflect Wbc as a whole and not on staff behaviours/interaction. Somethings out of our control eg., staff - not enough, questions rating - unreasonable, ranking, scoring system as most think that over 7 score is positive.	Personal Banker
1) Staff often receive feedback that relates to the service given by other BR's if the call was transferred to them or they transferred the call. 2) The use of a subjective mesure (a customers opinion) should not be used to evaluate performance, to be fair performance should be measured only by objective measures, even more so where monetary rewards are involved.	Personal Lender
The way the scores are applied. Customers who give scores for reasons other than the way the banker helped them. Scores applied to me for another bankers sub-standard service. When a customer says the service is "GREAT" and leaves a neutral which is "0" and lowers your overall score. Staff who leave detractors to protest NPS and other bank policy.	Personal Lending

Most cases NPS is marked by customer on bank performance and if their loan or credit card is declined by bank, then banker has the score put permanently on their scorecard! So unfair!! Most customers feel 5 is average and 6 above average. Wbc have 6 and under as a detractor. Again this is unfair! Make it simple for customers e.g., 1 good service + 2 average + 3 ___ on occasion when bankers log out a call in queue gets disconnected a "0" NPS score gets left for banker.	Personal Lending
When transferring a call to another dept/team from Personal lending we get the low score. The customers are leaving their scores a lot of the time on the Bank and not on our individual service.	Personal Lending
I think the NPS is very unfair as the only Detractors & Neutrals that I have received is when I have had to transfer calls to another department. Then I am left with the feedback when the next representative has given poor service. I would like someone to tell me how this is a fair way of doing things.	Personal Lending
Because the question that is asked is based on the person you spoke to would you recommend westpac to people. NPS is out of your control regardless of the service we give. I had many detractors saying I provided great service but because westpac increased rates more than the reserve bank I won't recommend westpac to anyone. It's a flawed system set to make you fail and no bonus paid.	Retention
	Teller
Customers are using the ACFL to as an outlet to vent their frustrations with bank decisions and processes rather than score the service they received. If the wording could be changed to make it clearer the score is based on the individual banker's service, after they've left relevant comments we could have a further option for them to leave feedback about the issues they have with Westpac.	Teller
The ACFL is a great way to get feedback from customers, but the way it's being used to assess our performance currently is unfair. The fact a large portion of our bonus payment relies on positive feedback that is often tarnished by bank decisions out of our control is one thing, but the fact it's used as means to grade our performance... thus potentially impacting our remuneration reviews is ridiculous. This is our income. Maybe that should be disclosed to customers when being asked to provide feedback. Just like the old "account opening" disclosures use to mention we receive benefits for sales etc. a disclaimer could be mentioned that the customer's score may potentially affect our remuneration.	BR
To minimise the errors of customer's pressing a 1 or a 0 instead of a "10", maybe the scale should be changed from 0-9, still giving 10 options but only asking the customer to make one "push" on their key pad.	BR
It concerns me that we can give brilliant customer service, and after executing the request as far as possible from our area as part of the "delighting experience", transfer the call to another area... the customer's feedback is then registered with that banker.	BR
There are bankers who receive a detractor or passive ACFL score who literally feel afraid to take another call. The spotlight on Individual NPS has really lowered moral for a lot of people.	BR
An "8" should be promoter. I've never had any negative feedback correlating with an 8, customers think it is a good score... when in reality it lowers our average.	BR
ACFL is a great feedback tool & encourages accountability among bankers. As it stands currently however, (aside from statistical information available), it is difficult to coach. Unlike "Customer Experience" (CCQ) when a banker receives a lower score, we're able to identify the areas where this could be lifted. It isn't always a clean cut case with ACFL feedback, and it can be disheartening for bankers in a situation where there were no evident clues during their call indicating an area/ opportunity where this could have been lifted.	BR
I think customers are finding the 0-10 scale too confusing. Maybe we should have just 3 options (which also correlates more accurately to our half year behaviour rating scores which are on a scale of 1- 3 also) The Individual NPS scores could maybe even explain in the recording what each score translates to: 1 - Poor service; 2 - Okay service; 3 - Great service	BR
I have my doubts that NPS is fair but I understand why the bank is doing this. I think it is unfair that there is such a great weighting on your scorecard for this and no matter how good you come across the customer may rate the survey poorly based on past discretions by the bank or other reps, or because they just can. I also believe that a promoter should start at 7 as this could be a fantastic score in the customer eyes. Detractors from 0 up to 4 neutrals 5 and 6 promoters from 7 to 10. I also feel that we should be able to remind customers at the end of the call that there is a survey. But then if a call goes bad then the rep will more than likely not remind the customer. That's a tricky one.	BR