

# HFM, Relationship Managers and Other employees Comments on the NPS



My bonus is based not on my own results. Why should I suffer from others errors.	Senior Commercial Mgr
Bankers can uphold a Wbc policy or process and the customer is not happy with outcome and leaves a detractor for Banker. E.g., customer is suspended for failing identification Banker gets ZERO. Statistical measuring does not meet "ball curve" profile of responses from customers. The statistical promise is flawed, not enough people sampled, not enough information given to customers about process to make correct judgements about Bankers.	SME
Group based result affects individual remuneration where we have no influence over the results. A poor NPS result can be the result of credit decisions, increasing interest rates, increasing pricing, time in role, all of which are outside staff members control. An effort of no-one is perfect affects chance of getting ?10. Score 8 as a very good score & yet is passive. Shading scale of detractor (1 to 6) Passive (7&8) & promoter (9-10) ridiculors.	SRM
Not accurate, not fair at all to all bankers on the phone, it puts extra pressure on everyone and creates stress which a lot of bankers then take lots of leave	Support
Depends on whether a customer decides to leave feedback, or not. Depending on sample size, just 1 detractor can cause a negative NPS result which may not be a true indication of work done on other calls.	Comercial Cards - Banker
Often the incorrect person is contacted, hence responses are not accurate. The survey is obviously not explained to customers, the verbatims are evidence of this eg; banker score 8 - verbatims: Stay in job more than 12 mths, No I've been happy with her help and dealings/ it just begs us that they change our relationship manager far too often. There are also examples of channel being surveyed when they have had no actual dealings with teh customer. Clients comments - "8 is a really good score - I would not rate anyone higher" Apart from "coaching" our customers, there is no fair way for this to be assessed. The timing of the call etc all impacts on the rating	Commercial Banking Relationship Manager
I have never had a bad comment with any of my detractors, target at me. All comments were directly targeted to the bank as a whole and still mentioned that I did a great job but don't like the bank.	Commercial Cards Operator
Even if a client comment is clearly not related to the question, the NPS score they give is taken as a given. Eg: bad NPS score due to lack to car park, lack of seating on branch, Westpac increasing interest rates etc. These are things we have no control over, yet our pay is influenced by them. Financial Planners have NPS calls to clients which they have never met and who they are pressured into taking into their portfolio. Sometimes a very postive comment can be matched to a low NPS score, yet this is never looked into. Eg: score 0 but comment excellent.	Financial Planner
As a HFM they called up a customer from 6 mths ago that had we actually approved for a loan. But he declined to take it up as I couldn't lock in a variable rate for him. He was a difficult client but he told Bank Manager that its unfair I couldn't lock the rate in. He was called because I decided to "close-lost" the Rbleat. Another one was the customer told me he was a bit confused with the phone call and gave me a 2/10 because Wbc kept putting the rates up but he said I was fantastic and couldn't do anymore for him. It is very frustrating and "unfair" is correct. We are scared to close off a file we can't approve in case they call them.	HFM
No control over the calls made. Not aware of the questions asked. Scoring is unfair only 9,10 count as positive. There is no right of reply to the result.	HFM
There are customers that will never be happy. Customers believe they are always right and if something small goes wrong, we get the blame. Therefore they give us a low NPS score. When I write loans, if the solicitor stuffs up and he cannot settle on loan, the client blames us and we get low NPS. Therefore no bonus.	HFM
Customers do not understand the rating system. A lot of people give an 8/10 (thinking it's a good score) giving glowing comments. Yet Wbc rates this as a fail.	HFM
Well most people think that a 7 or 8 out of 10 is a pretty fair score, yet these are seen as passive scores. I have also found that any customers surveyed, that have had their loans declined only give a very low score on NPS. Any declined applications I have only received a 2 or 3 for NPS, which is not comparative to the service provided.	HFM
I have customers who were happy with my service and everything (verbatim record) however they still only gave me a 7-8 as their explanation eg no one would get 10 especially bank. I have also 1 customer who was happy but due to confusion and misunderstanding question, he talked about loan servicing and NPS surveyor took this answer for score. Please find attached verbatim for examples.	HFM

We are telling customers how to rate? Some older customers believe 8 - 7 are good scores (70% in maths test is good). 10 - 100% perfect - nothing is perfect. Rating should be verbal - bad/good/excellent.	HFM
Customers aren't aware of the rating system. I have made many calls to our branch customers surveying them on their experience with our CSR2's. Many initially rate them 8 thinking it's good. Once I explain that we need a 9 or 10, and what could we do to improve our score, they quickly say "nothing, better make it a 10 then". It's clearly not fair.	HFM
The score size is very small percentage of overall customer. Customers ____? With other "Wbc" issues use NPS as a way of giving feedback. Therefore a 9 pr 10 in most businesses would be excellent with a 7 or 8 being very good. Most customers don't understand the grading system. ____? bonus not tied to NPS also. There is no control if your get a bad score.	HFM
They only survey a small number. They advise us to tell the client we need 9 or 10 out of 10. Why is the CEO's (bonus, appraisal - pay rise - not liked to NPS of the Wbc group currently (-19.9)!	HFM
Employees are not advised of customer name. This to confirm customer relates to employee. I received a "6" (detractor) in July. No name given - just have to wear it. Comments - "probably he doesn't follow up as much as someone would like//NO//July 10."	HFM
The scores are open to interpretation. Some customers do not give tens anytime. At the same time the score could be an 8 with very good and positive comments but an 8 is a neutral score which attracts a "0" NPS. Thus without getting 9's or 10's the target of 60 NPS cannot be achieved. Some customers feel an 8 is a very good score.	HFM
I received a detractor from a client due to me not approving their loan as the property they were loaning to buy was below the size of 50 square, which meets bank policy. This was due to the banks decision.	HFM
Inherited deal, mishandled by previous HFM. Numerous visits to clients and numerous issues with MPC. Stretched times to three months to finally settled, supported clients with short term loans in interim with re: reimbursements of funds. Wife not husband who is primary and aware of all I had done was contacted. Rated Westpac O, me O. This has effected by NPS for next 10 months. No offers from management to alter.	HFM
There have been several files that have progressed smoothly well within normal time frames, yet the customers don't rate more that 8 because they don't believe any one is ?? rating higher. I believe ratings o7-8 7 9-10 should be promoters	HFM
Branch score of 8 - reason NOT enough car parks. Branch score of 6 - Loan sign up done 6 months ago at another branch, he called into our branch todo a credit card payment only but is rated us on	HFM
Only 1 survey conducted for all of August. Customer surveyed had already complained to Westpac and of course score was 4. I sent email t regional office outlingin unfair survey but survey still stands. 2 issues 1, sample of size is not true indication of 8 or so other good customer experiences and 2. No right of reply.	HFM
I had a customer that I worked so hard on his loan application got pricing and when it came to NPS, he gave me a 2 because he did not like Westpac. Mind you, he was refinancing to us. That running score has effected m for the last six months. Its really embarrassing.	HFM
Phoning customers when we have declined their loan. Phoning customers after 1st interview. The should be phoning after whole process when loan settled. Trying to talk customers out of giving HFM 10 score	HFM
Advocate customers will score between 8 & 10 but 8 is considered neutral. I have seen many scores of 8 given and the comments show deinate advocate, and customers consider 8 a high score. Should be Advocates 8-10, Neutral 5-7, Detractor 4 & under. It should be made very clear to customer that they are being asked to rate teh servcie they receive on a particular occasion. Issues such as car parking, itinerants hanging around bank etc should not relect score for service	Home Finance Manager
When was the last time you did a survey but were not told the scoring rate (does not happen) so why do we not clearly explain ratings to customers. For financial planning, customers should only be surveyed if they are paying for financial advice or have had an interview within the last week - not someone who purchased a low value product, 5 years ago.	Planner
Customers are still giving score as to the banks performance not the individual. The scoring system is unfair, should be 1 - 5 not 1 - 10. The customers who are slow or disabled do not have time to put 10. 1 neutral takes 4 positions to get your score back.	PLNE
CL 10 put forward for adjustment and it has not occurred. Staff from other areas leaving scores. Bank decisions that are out of control BR system problems/irregularities. Staff do not have complete control over outcome and there are too many variables to make it a gate opener.	PLNE

NO<NO<NO. Customers that request "no marketing" cannot be contacted - these may be "promoters". Customers attitude to receiving unsolied? Calls (from overseas) will/may affect score rating. 9 - 10 system varies with customers view of number/verbation comments not taken into consideration.	Relationship Manager
I believe NPS is not a fair measure. Customers leave their feedback based on how they are feeling at that moment and on experiences they have experienced in ? Areas of the bank. Calls can be monitored in the 90s and customers have left a feedback of 8 which significantly brings down your result and the customer feels they are giving a positive feedback	WEF
Branch is busy with an average of 10,000 customers per month. The score of 1 person (detractor) kills our results after we have all been working hard. The fate of the branch comes down to asking perhaps 10 monkeys what they think - no way.	Role not Stated
Customers are not fully informed of score implications 90% of surveys they are believing "8" is a great score when it isn't. Random customers are surveyed and scores are given for circumstances beyond the branch control. 8 should be a promoter.	Role not Stated
Very bad experience with the NPS. I met all my objectives last year July to September quarter because my NPS was I was not paid any bonus I exceeded my target all over 150% as a HFM. It did impact a lot on me.	Role not Stated
You should not review an individual person over the phone as we are a "TEAM!"	Role not Stated
How is it fair when we are measured on parking. The outside of the branch - drug addicts hanging around, always having staff off sick with no one to cover. Too many things out of our control - for it to be fair.	Role not Stated
I feel a lot of customers score the bank rather than scoring the service they have just received. A lot of customers also believe that scoring a 7 or 8 is great service.	Role not Stated
Feed back not related to call. So not relating to you unfair. Staff members able to leave feed back.This to me is not due to this being not true feed back.	Role not Stated
The stress that it is putting on the whole team is too big. We are asked to not just serve the customer well but to delight them every single time. Happy to be nice and friendly but how do I keep delighting 160 to 170 customers per day and out of 8 thousand customers we serve during the month, 5 people get called. My manager is stressed, been told get it right in 3 months or it's your job regardless of how well the business is doing!	Role not Stated
Because customers will not always want to score 9 or 10 often they feel 7 or 8 is also very good which I also agree. We should not be marked down on these calls. A 6 or 5 is okay.	Role not Stated
Scientifically unproven. 8 should not be out of 11. 8 should be promotor. Just because it was made at Herverd and other big firms __this does not mean it is a fair indicator.	Role not Stated
It does not reflect a true indication on a employees performance. It has too many glitches. It is not recognised as a "standard".	Role not Stated
NPS provides a good indication of performance but specific to corporate online it becomes inefficient as our client base is smaller (comparatively) and customers who call often stop leaving feedback - inclining ?? Feedback from dissatisfied customers. Corporate customers are more concerned about getting answers to their questions	Role not Stated
NPS is a fair indication of performance, however as KPI for individual bankers it does not accuratately measure the performance. Corporate clients especially are not willing to leave feedback due to limited time in the workplace, leaving only unsatisfied corporate customers ot leave feedback	Role not Stated
I think its unfair because the process is not properly explained to the staff. The customers can five an 8 and think it's a great score but to us it's useless. Also they aren't prepared to remove unfair scores like when a customer goes straight to NPS without talking to us and leaves a bad score on we get scared by another departments actions	Role not Stated
Customers are still giving score as to the banks performance not the individual. The scarily system is unfair, should be 1 - 5 not 1 - 10. The customers who are slow or disabled do not have time to put 10. 1 neutral takes 4 positions to get your score back.	Role not Stated