Process vs. Service Delivery

My dad recently sent me a humorous e-mail documenting one family's customer service experience with a large credit card company following the death of a relative.

The woman had passed away in January with a $0 balance on her credit card. The credit card company billed the annual fee in February, and having not received a minimum payment, they tacked on late fees and interest in March. The woman's $0 balance had now ballooned up to $60, although she had been deceased for two months.

Determined to resolve the issue, a relative of the woman contacted the credit card company to inform them of her death and ask that all charges be reversed and the account closed. The ensuing conversation went something like this:

Family Member: *I am calling to tell you Emma died back in January.*

Credit Card Company: *The account was never closed and the late fees and charges still apply.*

Family Member: *Maybe you should turn it over to collections.*

Credit Card Company: *Since it is two months past due, it already has been.*

Family Member: *So, what will they do when they find out she is dead?*

Credit Card Company: *Either report her account to frauds division or report her to the credit bureau, maybe both!*

Family Member: *Do you think God will be mad at her?*

Credit Card Company: *Excuse me?*

Family Member: *Did you just get what I was telling you - the part about her being dead?*

Credit Card Company: *Sir, you'll have to speak to my supervisor.*

Supervisor gets on the phone

Family Member: *I'm calling to tell you, she died back in January with a $0 balance.*
Supervisor: *The account was never closed and late fees and charges still apply.*

Family Member: *You mean you want to collect from her estate?*

Supervisor: *(Stammer) Are you her lawyer?*

Family Member: *No, I'm her great nephew. (Lawyer info was given)*

Supervisor: *Could you fax us a certificate of death?*

Family Member: *Sure. (Fax number was given)*

After they get the fax

Supervisor: *Our system just isn't setup for death. I don't know what more I can do to help.*

Family Member: *Well, if you figure it out, great! If not, you could just keep billing her. She won't care.*

Supervisor: *Well, the late fees and charges **do** still apply.*

Although a humorous example of common sense gone awry, this story also serves to demonstrate just how easily routine processes and strict compliance with procedures can adversely affect service delivery.

I understand and appreciate the importance of abiding by established procedures, but I also believe that every rule inevitably has an exception. Empowering employees with decision making authority, and providing them with the tools and resources necessary to handle exceptions will ultimately lead to improved service delivery, and greater customer satisfaction.

Many will argue that employee empowerment leads to chaos. Maybe. However, when employees have a clear understanding of policies and procedures, and perhaps more importantly, the purposes behind them, they will more often than not make the right decision.

Empowerment works best when accompanied by accountability and responsibility, meaning that there is no blame game and no passing the buck when a poor decision is made.

Provided that the employee acted within established guidelines, a poor decision can turn into a wonderful learning opportunity when an appropriate coaching technique is applied. Chances are good that next time around, the employee will make the right decision!