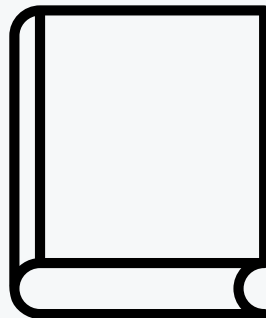


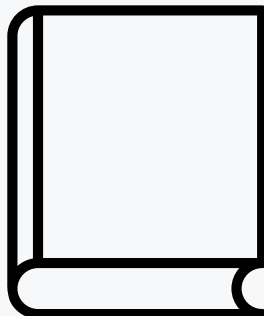
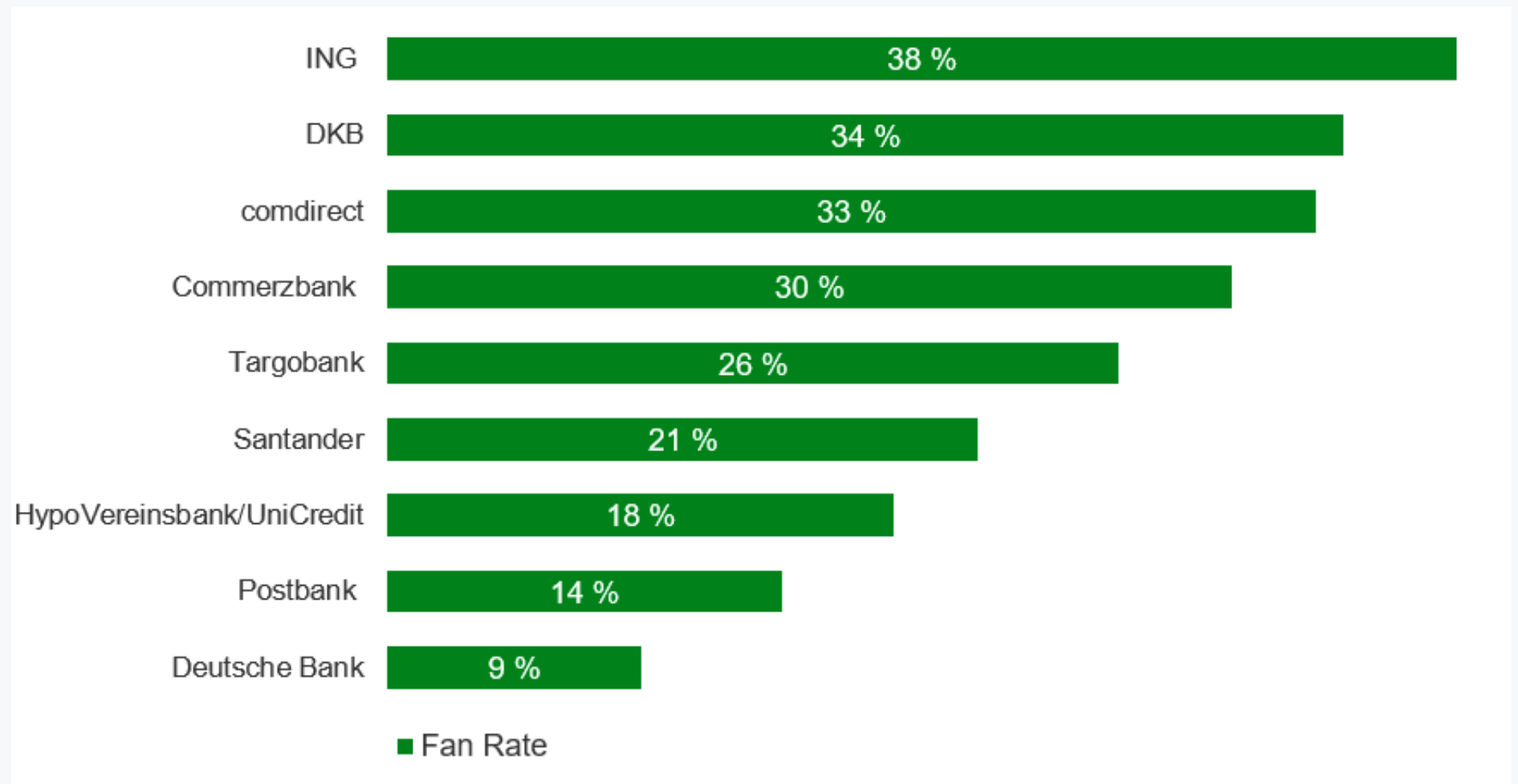

ING



**This is focused
customer contact**

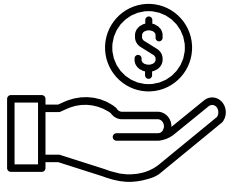


ING has the **best** Fan Rate of banks in Germany!



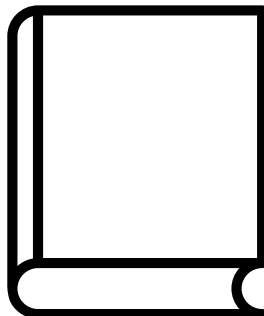


As a direct bank, ING does not have personal customer contact in a branch.



Customers were often approached with the argument of “interest rate” - such customers act more like mercenaries - they look merely for the best offer.

**Why is the Fan Rate still
so good?**





Needs

ING has recognized the needs of its customers and focused perfectly on those:



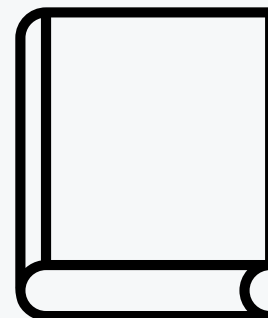
ING customers often bring a broad knowledge - they do not need and do not want extensive on-site consulting.



Customers want to decide for themselves, if and when they contact the bank.



When contact is initiated, the issue needs to be resolved quickly and effectively





Performance

The contact is perfectly aligned with the customer needs:



If a customer issue cannot be resolved online, the telephone hotline is available 24/7.



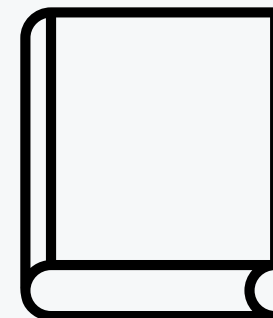
The goal is to provide rapid assistance: at least 95% of all calls are to be answered, and 80% within 20 seconds!



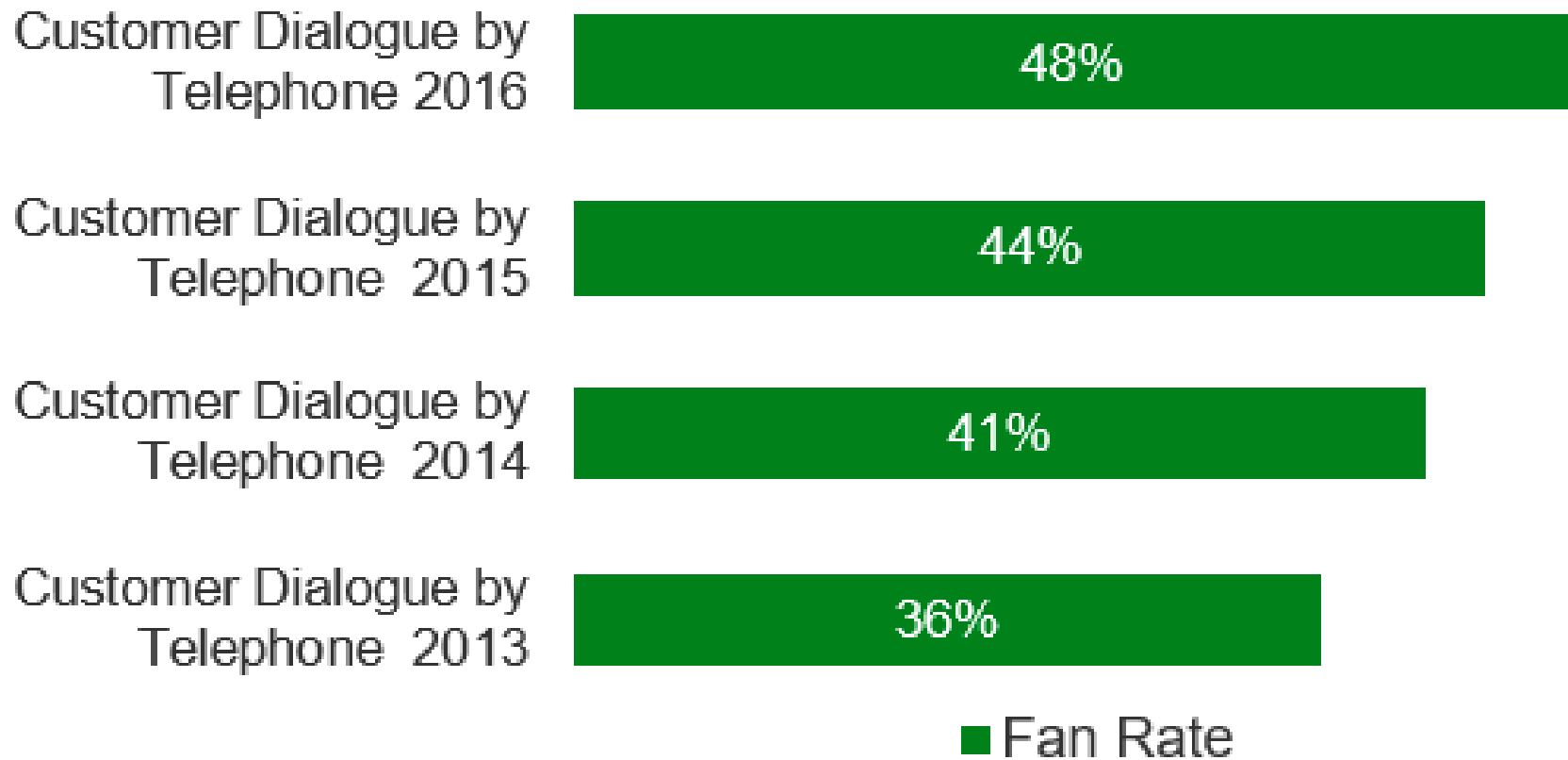
The phones are not answered by an external call center, but by ING employees, who are selected based on their customer-orientation.



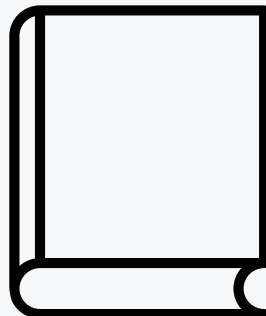
There is no sanctioning based upon productivity! It is not the length of the conversations, but the feedback from the customers that counts.



Results



As a result of these measures, the Fan Rate among callers of the telephone customer service significantly increased!



More in the book

