



# Keeping it Real with Customers

by Curtis N. Bingham

CHIEF CUSTOMER OFFICER  
COUNCIL

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## Keeping it Real with Customers

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*Curtis Bingham is the recognized authority on chief customer officers and the first to promote this role as a catalyst for competitive advantage. He is the creator of the CCO Roadmap, a groundbreaking work containing 100+ critical strategies essential for customer centricity. As an international speaker, author, and consultant, Curtis is passionate about creating customer strategy to sustainably grow revenue, profit, and loyalty.*

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### Introduction

Since stepping into her role as Vice President-and Chief Customer Advocate for Nationwide Insurance, Jasmine Green has helped the insurance and financial services organization focus on more personalized customer experiences, championing customers across all of Nationwide's business units. During her 25-year career with Nationwide, she served as associate vice president in the Office of the President for Nationwide Insurance Western Operations, a product director and in various other management roles.

In her current position, Green works as an advocate for both business-to-business and business-to-consumer customers and asks all associates to make a personal commitment to caring for customers as part of Nationwide's "I Care" program. She shared these best practices for building customer loyalty and creating a customer-centric culture.

### Keep customers top of mind

For an organization to be truly customer-centric, associates need to understand that it's not an 8 to 5 job. They represent the company 24/7: on the job, away from the job, and everywhere in between. Remember how customers want to be treated and act accordingly.

### Build psychological currency

Customers want the best value for their money, especially given the economic climate of the past few years, but they also value soft skills like compassion. When service recovery happens, customers don't always want a refund. A lot of times they simply want that psychological currency that happens when you say, "thank you for your business, I appreciate you, I apologize for this and I'm here to assist you."



## Practice empathy

Encourage associates to personalize each customer relationship and show that they empathize with the customer's point of view. Be polite and courteous, apologizing for any issues the customer has encountered and thanking them for the opportunity to help. Treat customers like friends. Many insurance companies focus on being careful but Nationwide strives to be full of care. When you're full of care and understand things from the customer's perspective, being careful comes naturally.

## Partner with the Better Business Bureau

The Better Business Bureau is a customer-centric organization for consumers, so that's an excellent resource. Don't think of the Better Business Bureau simply for the compliance and regulatory perspectives. Also use it to monitor positive or negative feedback on your organization. What are the issues can you look at and resolve?

## Take a proactive approach to social media

Find out where out where your customers are and how best to reach them. Increasingly, that means being accessible and proactive through blogs and social networks like Facebook. In addition to posting good news about partnerships or sponsorships, Nationwide surfs the internet for anything regarding the company and has a team reach out to individuals who have questions. Someone might post, "I'm trying to get in contact with Nationwide about my auto policy and I don't know whom to contact." Nationwide's team might respond with a message saying, "we're available for you, please contact me at this telephone number or provide me with your number so that I can give you a call." Customers are often impressed when you reach out to them before they call with a complaint.

## Identify patterns of service issues

Don't treat complaints as isolated incidents. Often associates know about areas that need improvement, so engage your associates, tap into their knowledge, and alert everyone in the organization about ongoing issues. Then work to resolve those issues as a team so that everyone is on board.

## Engage and empower your associates

Gallup has a study that says the more engaged your associates are, the happier they are. They'll in turn spread that positive attitude to your customers. If you have the wrong approach internally, it shows externally as well. Make sure your associates feel empowered and have the authority to act in the best interests of the customer. Nationwide uses Gallup's 7 x 7 methodology where you communicate a message seven times in seven different ways. You want to make sure they understand it and hear it back. That has led to continuous improvement in employee engagement, which is also reflected in Nationwide's customer enthusiasm metric.

## Recognize excellent customer interactions

As part of the “I Care” program, Nationwide presents “I Care” Awards to show gratitude for great service. It’s a special lapel pin presented to associates along with a thank you message from the CEO. Along with the awards, Nationwide has a blog to share the positive things that customers are saying about individual associates. Sometimes posts include a photo or video of the associate, which is a wonderful way to acknowledge associates who embody that customer-centric mindset and show how associates in other divisions interact with customers.

## Use data to tell your story

Whether looking at customer satisfaction surveys, customer enthusiasm metric scores or employee engagement metrics, many organizations have rich data available. Pull together that data and use it to tell your organization’s story. For instance, “if we had done this, this would have occurred.” Stories are often the most effective way to get leaders on board. True examples always trump hypothetical ones.

## Tie customer data to your bottom line

For an organization that is still making the shift to a customer-centric culture, collect customer insights and analysis and present it to the organization’s leadership. Include recommendations for improvement and relate those improvements to the bottom line, whether that means the customer retention rate, cost-loss ratio or expense ratio. Also tie those customer insights into your organization’s mission and strategy so that it becomes embedded in every part of the organization. Without a great customer experience, your customers will go elsewhere.

## Don’t wait for feedback

Always look to see what you could have done better or how you might have done something a little bit smarter as opposed to working harder. Don’t always wait for someone to give you the feedback. Go out and seek feedback, whether internally or externally. Continuously work on improvements.

## Create a customer advocacy council

Enable collaboration at the drop of a hat by putting together a customer advocacy council that includes representatives from different business divisions. They can share information on complaints, innovative ideas or even positive feedback from customers that you would like to spread across the organization. Also look at what you say, how say it and when you say it.

## Understand that no person or department “owns” the customer

Some organizations have a tug of war between departments over who “owns” customer relationships. That is the job of everyone in the organization, not just customer service or sales or marketing. Everyone

needs to be on board with a customer-centric culture or it doesn't work. You can have one department that does customer insights and analytics, another department that does your business transformations, and another that handles sales. Multiple departments might be involved in social media. Everyone owns a part of that customer, and everyone has to speak that same language from top down and bottom up. It has to be a collaborative process.\*

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## About CURTIS N. BINGHAM

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The CCO Council is a powerful and intimate gathering of the world's leading customer executives from widely diverse industries. The Council helps executives achieve objectives faster and more easily by leveraging best practices. It helps validate and refine strategies and initiatives to avoid experimenting at customer expense. Membership is by invitation only, and purposefully cross-pollinated with the most forward-thinking companies, large and small, so as to help customer executives deliver solid, customer-centric business results. For more information, email [info@ccocouncil.org](mailto:info@ccocouncil.org) or call 978-226-8675.



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