

What client service means at Glacier

“Clients were calling in, not only to check on their investments, but sometimes just to chat”.

Erika Hagan, Glacier’s Communication Centre Manager, reflects on 2020 and the year that changed everything, except the human touch in client services. She explains what lies beneath the processes and systems, and how machines will never really replace the difference that humans can make in the experiences of clients and intermediaries.

A tried-and-tested recipe that works

Glacier’s systems and processes were never designed for a work-from-home scenario. However, a combination of exceptional technology and pure determination ensured that the Client Services team has been geared to offer world-class service, literally from anywhere. What has helped Glacier and continues to be a recipe for success are the following elements:

1. Good people – We appoint people who are passionate about what they do. They put the client and intermediary at the centre of every task and transaction. We choose people with a natural affinity to be a nurturer or a caregiver.
2. Where there’s a will there’s a way – we will try to accommodate out-of-the-norm requests where we can and be as solution-orientated as possible.
3. We maintain good relationships with everyone in our community – this means that we collaborate with all of our internal stakeholders. Without them, especially the Finance and IT teams, we could not be effective.
4. We embrace Glacier’s culture as a team, even in lockdown. ‘Working with heart’, one of Glacier’s internal values, has become part of our DNA.
5. Everyone contributes to Glacier’s success – our consultants in the Communication Centre often have the best understanding of clients’ needs and opportunities for improvement because they engage with clients directly. Everyone’s ideas for improvement are heard and actioned where possible.

The rules of engagement

In the highly regulated environment in which we operate and service clients, compliance is our *modus operandi*. And we cannot allow it to be a barrier. With so many pieces of legislation that

have been introduced in the past few years – most recently POPIA – engaging the client is not easy for intermediaries. This is where we take the heavy lifting out of client services for our advisers.

We never forget that we administer people's hard-earned money and savings on behalf of the client. We are always mindful of this, and the long-term relationship that we enter into with every person who invests in our solutions, no matter the size of the sum they invest.

Care is key

While we have grown in leaps and bounds over the last 20 years, we still have maintained the small-business personal touch. COVID-19 took its toll on the markets, and on the lives and livelihoods of our clients. Many clients are vulnerable because of financial pressure, life stage events, dependants and even just because of a limited understanding of financial products. We were aware of this as the volumes of incoming calls increased and some clients just wanted to talk. While our consultants are not authorised to offer advice, many of them offered a listening ear to clients who were anxious.

We were also conscious of the stress that intermediaries would feel in guiding their clients through some challenging periods. For that reason, our role as a support and an enabler of easier business operations, has become critically important.

Did you know?

- Almost 90% of the interactions at the Glacier Communication Centre are with intermediaries and their support staff.
 - Emails into the call centre must be resolved within four hours. For us to achieve this, our teams work shifts starting at 06h00.
 - Clients who email us, on average, are about 10 years younger than clients who call in.
 - 68% of the clients who call or email us are retired.
 - In a recent survey, clients rated 'feeling valued' as the biggest driver of their overall satisfaction with the call centre, with 'accuracy' a close second.
 - Although our target is to answer 80% of our calls in 20 seconds, the actual experience is about 9 seconds.
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Our service model starts with designing a journey with our technical team and the question that drives the process is: *How can we make the journey easier for the user?* Our processes allow for immediate feedback about what may not be working, and that information can be fed into the system for improvement, so we're constantly improving, even the little things.

What happens tomorrow?

Over time, we have grown an appreciation for our clients' journey, and we have taken more of an outside-in view of their needs as we move into an uncertain future. We are committed to developing technologies that make the lives of intermediaries and clients easier and that address the needs of future generations that are yet to choose us as their LISP. As we respond to the demands of a technologically savvy world, where immediacy is the required timeframe, our philosophy is that every transaction and request must be addressed effortlessly, regardless of the channel the client chooses to reach us. Whatever we build for the future must be designed to last, with the needs of humans at its heart.

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