

VBA-MDP (Phone Shop 2022)

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35

Total Responses

35 Completed Responses

0 Partial Responses

78

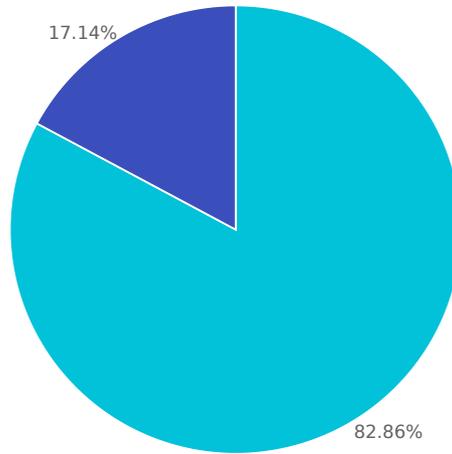
Survey Visits

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Q1

### Did you shop a Bank or a Credit Union?

Answered: 35 Skipped: 0



● Bank

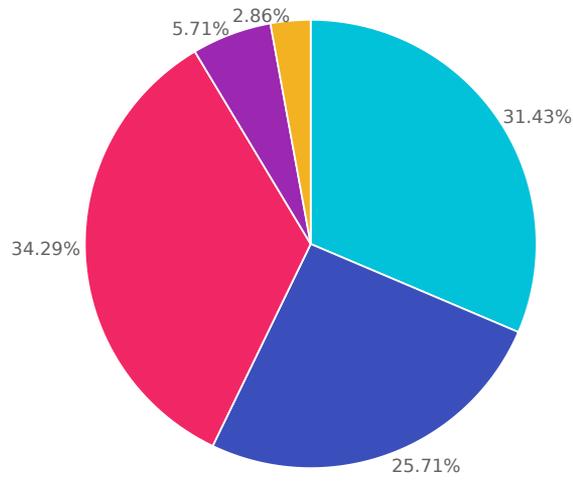
● Credit Union

Choices	Response percent	Response count
Bank	82.86%	29
Credit Union	17.14%	6

Q2

### Total # of Rings

Answered: 35 Skipped: 0



1

2

3

4

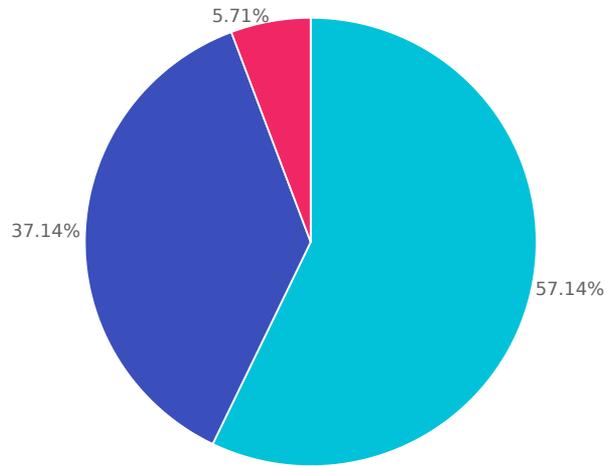
5+

Choices	Response percent	Response count
1	31.43%	11
2	25.71%	9
3	34.29%	12
4	5.71%	2
5+	2.86%	1

Q3

### Total # of Transfers

Answered: 35 Skipped: 0



● 0

● 1

● 2

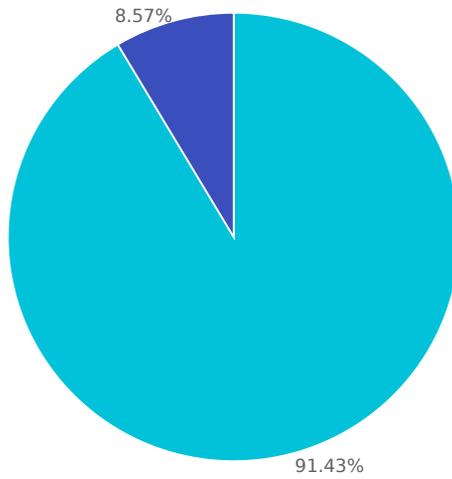
● 3+

Choices	Response percent	Response count
0	57.14%	20
1	37.14%	13
2	5.71%	2
3+	0.00%	0

Q4

### Were you greeted promptly?

Answered: 35 Skipped: 0



● Yes

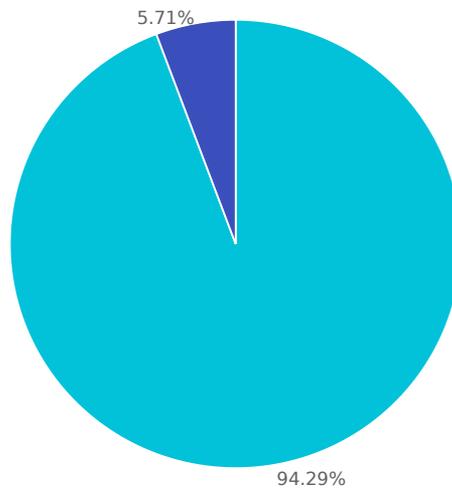
● No

Choices	Response percent	Response count
Yes	91.43%	32
No	8.57%	3

Q5

### Were you greeted promptly?

Answered: 35 Skipped: 0



● Yes

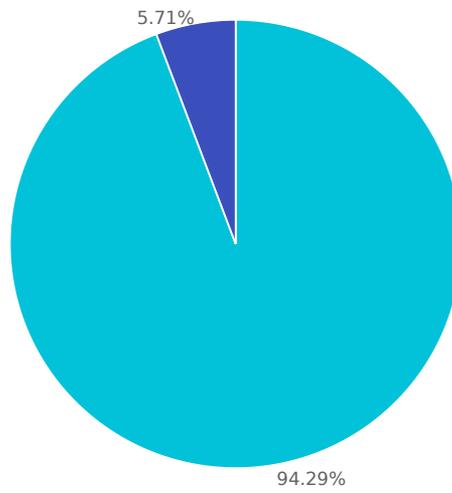
● No

Choices	Response percent	Response count
Yes	94.29%	33
No	5.71%	2

Q6

Were you greeted in a professional manner?

Answered: 35 Skipped: 0



● Yes

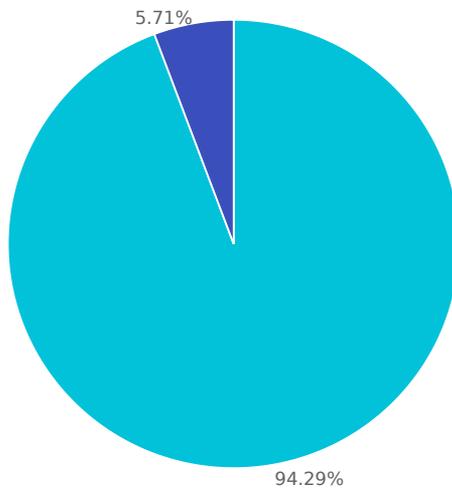
● No

Choices	Response percent	Response count
Yes	94.29%	33
No	5.71%	2

Q7

Did the employee use a pleasant tone of voice?

Answered: 35 Skipped: 0



● Yes

● No

Choices	Response percent	Response count
Yes	94.29%	33
No	5.71%	2

Q8

## What words would you use to describe your first impression?

Answered: 35 Skipped: 0

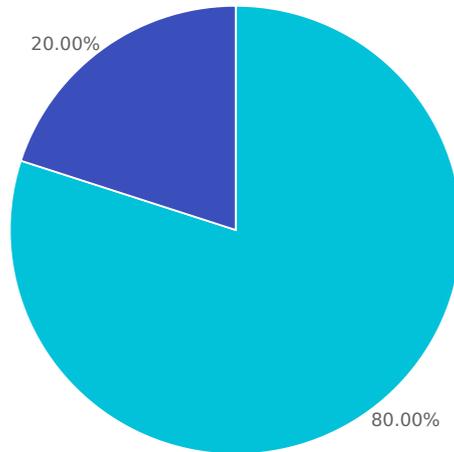
1. The conversation was very pleasant and the representative gave a brief explanation of products offered. The only product she went into detail was the One Account and she seemed to be pushing that product.
2. very short and quick. Didn't ask me anything or try to make an appointment for me to come in.
3. Happy to help me
4. happy to talk to me
5. Rushed. Non-informative.
6. Very friendly and had a pleasant tone. I could hear a smile on her face.
7. Annoying. When I called in, I was on hold for over 10 minutes waiting for someone to come on the line.
8. friendly, but may have been busy, distracted
9. Pleasant, informative, and soft spoken.
10. Friendly and matter of fact.
11. Pleasant. She definitely wanted me to come in to the branch. She provided ZERO information about their accounts and I just asked about a checking account.
12. The employee I spoke answered in a timely manner, was very professional in the greeting, used the name of the bank and identified themselves by using their name.
13. The people who I spoke with were pleasant. Found it to be a little odd to be transferred over when I had a question on checking accounts they offered.
14. The employee was very friendly and willing to help. She sounded new to her role, as she had to ask a few questions.
15. It was a little while for them to answer.
16. The employee had a positive attitude and sounded cheerful.
17. Positive, willing to help
18. First impression was that the interaction was very professional. Transfer to a different individual to give me more information was smooth.
19. Employee was very pleasant but seemed nervous.
20. Welcoming and not rushed.
21. Polite, Professional, Considerate
22. Dull, lackluster, awkward, uninspired While the employee was pleasant, there was a lack of enthusiasm or energy. She waited for me to take the lead even though I presented opportunities for her to expand on their services or products.
23. Professional, courteous, attentive and clear communication
24. Inviting and friendly
25. Professional, attentive, courteous
26. Friendly, non-invasive.
27. First Employee (teller) - unpleasant, annoyed Second employee (manager) - Enthusiastic, welcoming
28. Very poor - 11 minutes 23 seconds for the call to be answered, when answered on speaker phone and the person had no interest in providing information, directing me immediately to the website or having someone else call me back - I said I would just look on website.
29. happy and cheerful
30. Pleasant, inquisitive
31. kind, polite, ready to help
32. It was a good first impression. Although the person I spoke to sounded fairly new in her role/position, she was very pleasant and easy to talk to.

33. surprised a person answered the phone
34. Positive, knowledgeable, kind, reassuring, confident, respectful, listened to my needs, offered recommendations, efficient, etc.
35. The phone system was automated and a bit confusing. After I hit #5 to speak to a representative the phone line just went blank so I wasn't sure if I got disconnected or was on hold. Once the rep picked up she was very pleasant.

Q9

Did the employee have a good understanding of the products or services?

Answered: 35 Skipped: 0



● Yes

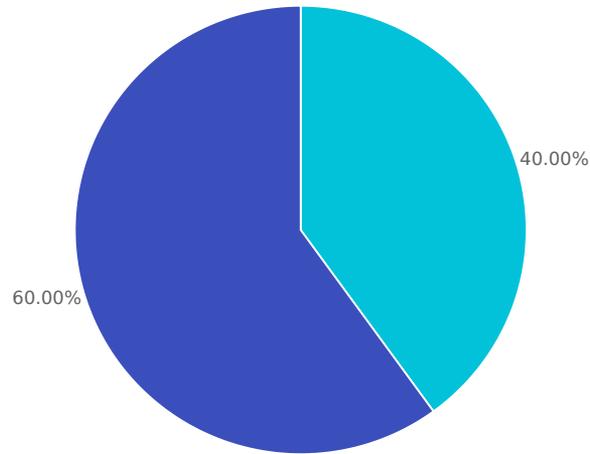
● No

Choices	Response percent	Response count
Yes	80.00%	28
No	20.00%	7

Q10

Did the employee ask questions to determine the best account for you?

Answered: 35 Skipped: 0



● Yes

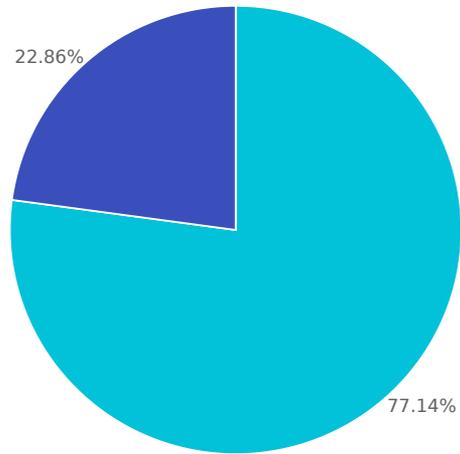
● No

Choices	Response percent	Response count
Yes	40.00%	14
No	60.00%	21

Q11

Did the employee answer your questions to your satisfaction?

Answered: 35 Skipped: 0



● Yes

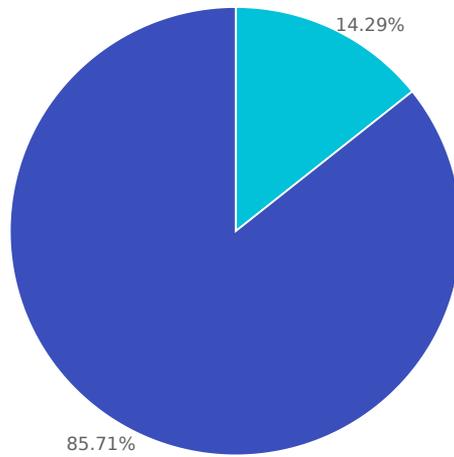
● No

Choices	Response percent	Response count
Yes	77.14%	27
No	22.86%	8

Q12

Did the employee offer any incentives or reasons to open a checking account with their bank?

Answered: 35 Skipped: 0



● Yes

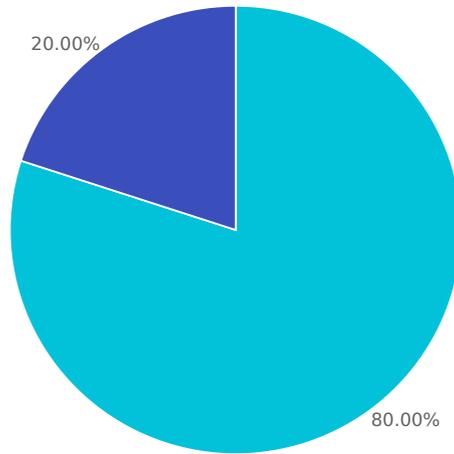
● No

Choices	Response percent	Response count
Yes	14.29%	5
No	85.71%	30

Q13

Did you feel that the employee was listening and responding to your needs?

Answered: 35 Skipped: 0



● Yes

● No

Choices	Response percent	Response count
Yes	80.00%	28
No	20.00%	7

Q14

## What was positive about the experience?

Answered: 35 Skipped: 0

1. The representative was pleasant in her conversation and offered her direct phone number if I wanted to come into the Branch to open an account.
2. She answered all the questions that I asked her. She placed me on hold to find out the answers
3. Very nice and listened to my questions
4. they were nice to talk to
5. The girl that answered the phone seemed like a nice girl.
6. The representative was very easy to speak with and had a great attitude even though she could not really answer my questions.
7. She gave me the basic information about the account and also suggested a Certificate special that they currently have for 23 months.
8. easy conversation, she was entering information as we talked and all I would have needed was to sign when I came in.
9. I spoke to Joanne who was informative and very thorough to my questions. She was pleasant and did not reflect any annoyance when I may have asked her the same questions. She was confident in her answers and didn't have to place me on hold. The phone only rang once.
10. She was very kind and knew the products, right down to the interest rates that each product have.
11. She was pleasant.
12. The employee I spoke with was very profession, had good customer service skills, had a great knowledge of products and services offered at the institution I spoke with. Was able to answer my questions without putting me on hold or transferring me to another employee.
13. Was greeted pleasantly and they were able to answer my questions.
14. The employee was very friendly and easy to talk to.
15. The person was very pleasant
16. The employee knew all the details regarding opening and account. She told me what I would need to bring with me and the average time it takes to open an account.
17. Interaction with employee was upbeat. Did not need to be transferred in order for someone to answer my questions.
18. Knowledgeable of products they offer. Went over everything in a smooth manor.
19. Checking accounts were explained in detail, employee was very friendly.
20. CSA Rep was polite and very knowledgeable about their checking account products.
21. She went over and above what was expected by doing research outside the bank to find what I needed.
22. I felt the call was handled in a timely manner. The person I spoke to was kind, patient, and listened well.
23. The employee I spoke with was professional and seemed to be knowledgeable about their products and offerings.
24. My call was answered in a timely manner by a person. I didn't have to go through an automated system to speak with someone. Ashley was very knowledgeable about her bank's products.
25. The employee was very polite and pleasant in trying to meet my needs.
26. She was friendly.
27. the manager was very knowledgeable, described the products well. The manager acted as if talking to me was the only thing they had to do today.
28. While on hold there was some information about the product and benefits of opening an account.
29. employees seem to be very happy
30. The employee who answered the phone was polite, asked clarifying questions about products I was interested in and took my name and number to have the appropriate person call me back.

31. I received the information I needed for the different accounts I asked about.
32. Although the person I spoke with sounded fairly new, I could tell that she was putting in an effort to ask appropriate questions to determine what deposit accounts would work best for my needs.
33. she was pleasant and answered my questions
34. I liked that the person I spoke with was very knowledgeable about the products and services that they had to offer and also listened to my needs before making their recommendation.
35. The representative was able to answer my specific questions but when I asked about the accounts she directed me to compare accounts on their website and didn't give me much information. But when I asked about products, such as debit card, online banking, mobile deposit she was able to answer my questions.

Q15

## What was negative about the experience?

Answered: 35 Skipped: 0

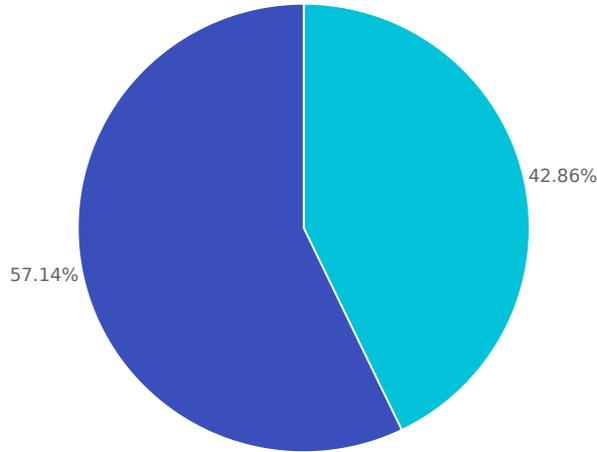
1. The representative stated that the Bank had a million different products that could help me. And, she did seem a little rushed to get off the phone.
2. She didn't ask me anything about myself, there were no recommendations, didn't tell me what to bring in. I had to ask her all the questions or we would have been sitting in silence.
3. Seemed to be a little pre occupied with other tasks and wanted me to get off the phone
4. they seemed to be a little pre occupied and wanted to get off the phone
5. While she was nice, she spent no time rushing me to the website to check rates and getting me off the phone
6. She did not know the products and services. Rather than being asked what I was looking for or my needs, I had to ask all the questions. She had a difficult time explaining the products and how they work. For ex., she offered me a flexible CD but couldn't explain what flexible meant.
7. The hold time, the experience was not bad, but it was not memorable.
8. wanted to pull credit to open the account.
9. It was fairly a quick call. It would have been nice for her to elaborate on services they offer.
10. No follow up questions, never asked for my name or number or what exactly I was looking for. The entire call was 4 mins long.
11. She just wanted me to come in. She provided no information over the phone.
12. I didn't feel there was anything negative about the experience that I had,
13. There wasn't anything particularly negative. The guy did put me on hold so he could look at the sheet that lists all their checking account products.
14. I called one location closer to my branch, and there was no answer at all. I then called the next closest location. The employee was very nice but did not sell the product well. I also asked about savings accounts, and the first thing she said was that the rate was really low, which was not a good tactic to drive business in my opinion.
15. Its toke a while for someone to answer
16. The employee sounded as though she was reading from a brochure. The experience was not customized to me. She did not ask me any personal questions to try to put me in the right product.
17. Nothing negative about the experience besides the phone ringing several times.
18. Didn't really follow up on some of the things I mentioned. Kind of had a scripted approach.
19. Employee did not ask any questions to get to what I needed or what would work best for me. It just seemed like she was reading a script about accounts.
20. When asked about the Time Deposits they were not sure and had to ask around.
21. The bank did not offer what I needed.
22. For this person to be a "face" of the institution, it was overall a poor representation. I felt as though they did not care whether I opened an account or not. There was no energy in the discussion, just short answers to my questions without anything additional being interjected to provide options or expand on available products.
23. overall my experience was positive
24. N/A
25. I feel that there were no negatives in this experience.
26. She wasn't very probing, only asked 1 question which was "Will you be receiving an automatic deposit in the account you are looking to open? I said yes, and she never asked any other questions. Not age, if I had multiple accounts I would be opening for myself, children, savings, etc.
27. The initial contact with the teller was short but they seemed like me calling was ruining their day.
28. I was on speaker, the person did not introduce herself and when she could not hear me properly said hello loudly and really had no interest in the call.

29. N/A
30. I never received a return phone call.
31. The information was not giving without asking. I had to ask all the questions.
32. The person I spoke to was very friendly and easy to talk to but she did not come across as very confident and corrected herself more than one time which caused her to fumble her words a bit.
33. she didn't not try to engage to discovering my needs or expanding the conversation past my few questions.
34. I did not have any holdbacks and if I was in the market for a new account, I would follow up with this bank due to the positive experience that I had.
35. I asked about interest accounts or checking accounts and she did not try to sell me on anything or recommend anything - just directed me to the website.

Q16

### Next Steps - did they leave you with options/follow-up?

Answered: 35 Skipped: 0



● Yes      ● No

Choices	Response percent	Response count
Yes	42.86%	15
No	57.14%	20
Explain.		31

#### Explain.

1. The representative did give me her direct phone number to call her back directly.
2. it was very short
3. They stated to call back if I had any questions, but didn't leave a specific person to contact
4. to call back if I decided to open an account or had questions
5. I asked for CD rates and the teller (Cindy) said "Okay, so go to our website and click on the 'Rates' tab and they are there. Anything else today?" I proceeded to ask her if she could tell me about any specials and she said, "again sir, that is all on the website, is there anything else today?"
6. I asked did I need to go into a location to open my account or could I do it online. She said I could do either. She did not ask for my phone number or any kind of information so that she could follow up with me to get my business.
7. She didn't use my name, offer to follow up or anything else that would make me want to open an account.
8. call back if I changed my mind, the credit piece was a deal breaker.
9. I simply asked what type of accounts had the highest interest rate. She gave me exactly those but with no interest in finding out what I was looking for or needed. No other products were ever offered
10. Only to come in to the branch.

11. Employee stated that if I had any questions later that we didn't cover on the day we spoke, to give them a call. Gave me their name again as to who to ask for.
12. They didn't ask for contact information or a follow up after they were finished answering questions.
13. I asked if they were by appointments or if walk-ins were welcome, and after that the call ended.
14. She told me it takes 30 minutes to open an account and she recommended I make an appointment.
15. Sent follow up information- account opening documents
16. Not really. Mentioned to come and see them if it is something that I wanted to do.
17. I had to ask if I could open an account online, employee then said yes or I could visit a branch.
18. CSA just explained what they offered on checking and that's it.
19. She directed me to websites to help find what I needed.
20. No. I had to ask what I had to do to move forward.
21. When I was ready to open an account I could come by the branch or visit their website.
22. She gave me their lobby hours and invited me to stop by at my convenience.
23. Yes, the employee told me to think about the options that she had given me and to give her a call back if I had any more questions or was ready to open up an account.
24. She thanked me for calling, and said she hoped to see me soon to open my account.
25. The manager stated their availability for the next couple days and asked if I would like to set a time to meet.
26. Check the website for the information that I need.
27. The call was just done and no directions or inquires about coming in and opening an account.
28. She asked that I reach back out to her if I could think of any additional questions.
29. Just informed me of the branch hours of operation
30. When ending the discussion, the person summarized what we spoke about and told me exactly what I needed to do to open an account with them. They also have an online process as well to open accounts in case I was unable to make it to the branch during normal business hours which is really convenient.
31. I asked if I would need to come in person to open an account and she said current yes, but online account opening was coming soon.

Q17

## Lasting impression of the experience?

Answered: 35 Skipped: 0

1. Even though it was a good conversation it was rushed and I was only offered one product. I had to ask if they had any other products and she listed savings, mortgage, etc. but never any other checking account product.
2. I personally wouldn't open an account there.
3. Overall I thought it was good, I think if I was in person I would have had a more personal experience.
4. Overall it was nice, but it felt a bit rushed since I was on the phone.
5. I believe members of this bank could benefit from coaching on phone skills and customer service. Coaching around having deep conversations and asking questions. Engaging in the client. Overall, I wouldn't be a customer.
6. She was very pleasant on the phone but did very little to get my business. Not knowing the products and not asking me any questions did not make me feel comfortable about what she explained to me; she seemed very unsure of herself. She did not seem prepared to be answering the phone.
7. Nothing really. Again, the transaction felt transactionally and not warm. When comparing what I am looking at from a Regional Manager perspective to what I received over the phone, I was not impressed.
8. helpful but a little pushy. didn't like that I was hesitant about pulling credit (I think that's silly, but found out later that they use that to offer other products)
9. Great impression! Again, she was extremely kind, attentive, and knowledgeable in her products. She was professional yet relatable in her tone. I enjoyed my conversation that I had with Joanne!
10. While the lady was very nice and knowledgeable, I felt as if there was no interest in trying to get my business. It was a quick to the point call.
11. I probably wouldn't bank with them.
12. Overall, it was a good call. I left the call feeling like I had been taken care of and all my questions were answered. I felt like the person I spoke with had a great knowledge of products and services offered, she had great customer service skills.
13. It was a positive experience. The people I spoke to were professional and nice but they didn't ask for much about me or try to dig deeper than surface level.
14. The employee was very friendly, but I definitely was not sold on the products. It is important to remain friendly and also explain to the consumer why you are better than the competitor.
15. Pretty good
16. Based on my experience, I would open an account at this institution. Based on my knowledge of banking, I wish the employee asked me more questions about myself to recommend the right account for me.
17. Felt employee built trust and genuinely wanted to be helpful.
18. Overall, pretty good. I left feeling like that person knew what they were talking about. Nothing product wise was really tied back to me specifically, but they did a good job of explaining the options.
19. Nice employee but I probably would not open an account.
20. Encounter was okay, Only seemed to know about the checking products.
21. Positive
22. In my current bank role with closing commercial loans, I do not face clients, and this test was quite eye-opening. I had a poor impression of the bank based on the interaction with this employee in this simple phone call. It brought to light how critical of a role such employees play with answering these calls. I do not think it would have absolutely turned me away from the bank, but I genuinely believe if I were truly searching for a new bank that it would have prompted me to shop around more.
23. If I were opening a new account and not affiliated with my own bank, I would consider using them for a new account.
24. If I were looking for a new bank, I would definitely consider this bank.

25. Overall, my impression of this call was very positive. The employee was very helpful and attentive to my needs and questions.
26. Really made me see the difference between other banks and ours and the ECR component that we strive to be the best in!
27. The manager was impressive, and knowledgeable. The teller made me feel like I need to speak to my staff about attitude over the phone and the impression it gives to customers
28. There are plenty of options out there so I won't be revisiting this one.
29. Seemed to be very Knowledgeable
30. Curiosity about where the ball was dropped. Did the receptionist fail to pass along my information, or did the recipient of my information fail to reach out to a potential client? Move on to the next bank...
31. Overall, it was good and i would possibly consider opening the account.
32. Overall it was a pleasant experience. Being that I feel as though the person I spoke to was probably new in her job/role, her lack of confidence was understandable. I do feel like she was making an effort to offer me the best products and services for my need.
33. very clear voice and wasn't hesitant with product knowledge.
34. Overall, I had a positive experience and would consider banking with this bank in the future.
35. so-so