

## Bank Operations and the Customer Experience

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**Executive Summary:** 

Recognizing the influence back-office issues have on the bank customer experience requires a change in thinking. In addition to focusing on "customer-facing" employees, banks should also identify "customer-impacting" employees wherever they exist in the organization.

Banks can do this by identifying and monitoring the drivers of customer experience and incorporating the functions and people responsible for those drivers into their CEM programs.

These drivers can be identified in a variety of ways, ranging from non-technical (logic and judgment) to empirical (additional research or statistical modeling).

The most important thing, though, is to take action.



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