



Peak Performance Measurement

Powered by **Pinnacle**

Get in touch with *the* sales
and service reality within
your financial institution

Pinnacle Financial Strategies

The Business for Better Banking





PEAK PERFORMANCE MEASUREMENT

Pinnacle Financial Strategies provides tailored performance measurement programs that meet the specific needs of community banks and credit unions. We know that each financial institution is different, so every Peak Performance Measurement program designed by Pinnacle is unique. We identify, track and trend behaviors that affect your institution's overall performance and know the questions to ask to determine what your customized mystery shopping program should look like.

Do your employees create memorable experiences for your accountholders? Does your service evoke positive, emotional responses? Do you really know what your accountholders experience in banking with you? Do your employees fully understand and effectively communicate your products' features and benefits? Is every one of your frontline employees capitalizing on your current training initiatives and delivering on your organizational goals?

Performance Measurement

The detailed responses supplied by a mystery shopping encounter provide your management team direct insight into areas that warrant re-training while also highlighting your outstanding performers. Ongoing assessment helps identify opportunities for motivating and educating a successful, service-focused and sales-oriented team. When properly presented, employees see performance measurement programs as an opportunity to demonstrate their sales and service abilities.

Measurement Process

We recommend the service types that best address your organizational goals, while staying within the confines of your budget. Interview type, shop types and frequency can vary by location to avoid schedules that over- or under-shop/interview any particular area. This allows you to target branch locations and regions that require more attention and to focus your budget dollars accordingly.

We work closely with you to determine the scenarios used in your mystery shopping program. Platform and telephone scenarios include your full retail product offering. Teller scenarios consist of live transactions, either deposits or cashed checks, giving your employees the opportunity to meet each of your service standards and to interact with shoppers as everyday accountholders. All scenarios are developed with specific attention to the current level of employee training and employer expectation.

Setup time of approximately two to three weeks is required for a basic service quality study. The setup time begins once we receive all information necessary to complete your project, such as:

- Branch listings
- Special instructions
- Addresses
- Approved custom questionnaires
- Telephone numbers
- Reporting requirements

Research proves that when you exceed accountholder expectations, you expand accountholder relationships.

Shopper Recruitment

We secure shoppers who live or work within your local branch communities. This ensures employees interact with shoppers in the same manner they would any accountholder entering the branch. Teller shoppers hold accounts at your institution, or they become accountholders to conduct real, true-to-life transactions. Platform shoppers are also from your local market and are replaced each shopping cycle to avoid identification.

We believe it is critical to use a blend of accountholders and non-accountholders as shoppers to obtain varied perspectives about your institution, conduct genuine transactions and effectively critique missed sales opportunities and/or inferior service. However, if you prefer to use strictly accountholders as shoppers, we will gladly accommodate your request.

All shoppers receive instructional materials and client guidelines. If shoppers need additional assistance, they have access to a toll-free telephone support line.

Account Managers

Each client is assigned an account manager who administers and manages the day-to-day operations of their performance measurement program, freeing their employees to focus on other tasks. All account managers have extensive experience in the mystery shopping/customer service industry and a thorough knowledge of the financial services industry.

Quality Control

To ensure data integrity, our team maintains a stringent quality control process. All surveys are examined and guaranteed for completeness, consistency and accuracy, and meticulously verified and edited. When necessary, shoppers/interviewers are contacted for additional information or clarification. If, for any reason, a mystery shop or accountholder interview does not meet our standards, an additional shop and/or interview will be completed at our expense prior to any information being released to you.

PinnPointSM Reporting

Management-ready reports provide a straight-forward analysis of your survey results at any level of detail you require. PinnPoint, our online reporting system, allows for direct access and easy distribution of reports. Filter data to the format that best works for you and view newly-released shops immediately after the quality control process. Reports are user-friendly and may be restricted or assigned to specific levels of management.

Incentive Programs

It is extremely important for your program to be presented to your employees in a positive way. Employees who are motivated by a fair reward system have been shown to meet and exceed expectations. If you would like more information about preparing an incentive plan to complement your program, we can offer suggestions.



Peak Performance Measurement mystery shopping gives you the insights you need to improve accountholder experience.

Smart Tools

FACE-TO-FACE SHOPPING

In-branch shopping evaluates the effectiveness of your employee's face-to-face sales and service levels. These shopper encounters generate continual feedback and actionable data on:

- Acountholder experience
- Employee motivation
- Service quality
- Training retention
- Adherence to service & sales standards
- Coaching opportunities

INTERNET SHOPPING

Make sure your accountholders are receiving the same level of service whether banking online or within your branch.

We evaluate online sales and service performance, providing insight into this often-forgotten contact point.

TELEPHONE SHOPPING

Telephone shopping is a cost-effective, true-to-life evaluation of your service levels. Calls can be directed to your platform, lenders and/or call center.

ACOUNTHOLDER SATISFACTION

Acountholder satisfaction interviews can serve as an additional data collection tool or an alternative for institutions not yet ready for a comprehensive performance measurement program. Various types of customers, including new, existing and former accountholders, may participate in a study.

COMPETITION STUDIES

Our competition studies tell you what differentiates you from the institution across the street. Simply identify the institutions for the study, and we do the rest.

Pinnacle Financial Strategies provides customizable performance measurement programs, overdraft privilege services, streamlined account opening, debit card program optimization, cash back rewards programs and business banking solutions to help institutions gain a competitive edge, attract and retain accountholders, and improve profitability.



1235 North Loop West
Suite 717
Houston, TX 77008

713.868.3333
866.737.1235
pinnstrat.com