

How to Build Solutions that Authentically Engage Communities

An interview with Wells Fargo's Laura McCluskey by Jeff Raderstrong
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As Living Cities explores community engagement in collective impact, we've found that many of our sites are hungry for ideas to build solutions that authentically engage their communities. One area we can learn from is the private sector, where strategies for engaging customers have been refined for decades. Last month, we sat down with [Laura McCluskey](#), SVP at [Wells Fargo](#), and a leader in customer experience, to hear her thoughts.

Q: What have you learned about serving customers, regardless of where they live or their economic background?

Everyone deserves to be spoken to in a professional manner, but also with warmth and care. Every customer has a story, and I never make assumptions. At Wells Fargo, we ask our customers a lot of questions—it's amazing what you can learn when you stop and ask what your customers want. Regardless of whether your customers are low income, high income or have no income... if you want to help them, you need to provide products and services that will fundamentally change their lives for the better.

Q: How do you collect feedback from your customers and ensure that feedback is used to improve your products and services?

At Wells Fargo, we partner with [Gallup](#) to survey more than 70,000 customers every month. We analyze the responses to spot trends both locally and regionally. Based on these results, we take steps to either reverse the trend or recognize our teams for doing the right thing. What makes our process so special is that we ask customers if they would like a call back from a regional manager... and then we follow-through on that request by contacting each and every customer who wishes to speak with a Wells Fargo leader.

Q: Describe the type of experience you seek to create for your customers. How do you go about creating this experience? How can social sector organizations apply similar design elements to their work?

We live in an age of consumer skepticism. When a company makes a brand promise, it only takes a customer a few seconds to validate or repudiate that promise by checking social media reviews.

At Wells Fargo, our slogan is, "Together, we'll go far." Our first step in making that slogan come to life is to ask questions—these questions help us understand our customers' needs. Only when we have that knowledge can we help our customers succeed financially. When we help our customers succeed, they reward us with their loyalty...hence, "Together, we'll go far."

The social sector is no different. Define what you will do for your beneficiaries, and then do it, while remaining genuine and authentic. Ask the right questions. Call when you say you're going

to call, do what you've promised you'll do in a timely manner. Value your the people you serve and go out of the way to please them.

Q: Customer loyalty is fundamental to your work. Tell us what you've learned about creating customer loyalty, and how you think social sector organizations may be able to benefit from these lessons learned.

Customer loyalty differentiates great companies from not-so great companies. Loyal customers buy more, stay with you longer and recommend your company to others. In our bank branches, we may have lots of transactions that last only minutes, but we care for our customers deeply and focus on building relationships. We look at the customers' bigger financial picture, encouraging them to sit with a banker to build a plan. We ask our customers their financial priorities to understand what is important to them, not us.

In the social sector, your beneficiaries are highly dependent on the services you provide. Giving people the opportunity to voice what is a priority in their lives is so important to maintaining the self-esteem of the people you work with. Chances are, you have the products and services they're looking for, but by asking questions to understand their needs, it's a more collaborative process.

By asking people what is important to them, it's also a reality check for your organization. You discover whether you are on target, or perhaps that you need to tweak your services to better suit the needs of your community. Don't be afraid to uncover needs that you may not have the answers for. That may be the next great evolution of your organization.

Q: What's your one piece of advice to an organization attempting to improve the experience they provide to their customers or beneficiaries?

I've talked a lot about asking questions. Now I'm going to talk about how to react to the answers. If you take the time to survey customers or beneficiaries, be prepared to make changes based on their responses. It might be tough to hear what your survey respondents have to say, but every improvement you make as a direct result of your customers' feedback will build tremendous loyalty to your organization. Your customers will think, "Wow, I spoke and they cared."

To learn more about Living Cities' approach to collecting and using feedback, read our blog posts on [evidence based decision making](#).