Reimagining the Financial Aid Experience

2017-18 WASFAA FALL TRAINING

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Be Our Guest: Perfecting the Art of Customer Service

In this volatile business of ours we can ill afford to rest on our laurels, even to pause in retrospect Time and conditions change so rapidly that we must keep our aim constant focused on the future.

-Walt Disney

College is Magic!
Practical Magic

All aspects of the service experience, but with an emphasis on what happens behind the scenes

Operational efforts that create a seamless experience for the customer

“Quality service means exceeding your guests’ expectations by paying attention to every detail of the deliver of your products and services.”

- Theodore Kinni, p. 12

Magic of Service

“In my organization there is respect for every individual, and we all have a keen respect for the public.”

-Walt Disney (Kinni, p. xxiii)
Service: Getting to Know the Students

- Invest time and energy into getting to know those served by your operations, including:
  - Demographic information
  - Expectations of your organization
  - Psychological state
- Collect information through many different avenues
  - Surveys, questionnaires, exit interviews
  - Comment cards
  - Anecdotes

Service: Understanding Our Students

- Needs
  - Required result of engaging with services, generally obvious
- Wants
  - Express a deeper purpose, underlying desires that connect to values
- Stereotypes
  - Expectations from interacting with an organization, predetermined idea of how interaction will play out
- Emotions
  - How a person feels during the experience

Kinni, pp. 37-38
## Service: Understanding Our Students

<table>
<thead>
<tr>
<th>Needs</th>
<th>Wants</th>
<th>Stereotypes</th>
<th>Emotions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car Dealer</td>
<td>Car</td>
<td>Status, Reliability, Safety</td>
<td>Long process, Deceptive process, Used-car salesman, Uncertainty, Excitement, Buyers remorse</td>
</tr>
<tr>
<td>Bank</td>
<td>Bank Account, Loan</td>
<td>Financial Security, Status</td>
<td>Marble floor, Formal business attire, Physically secure environment, Impatience over long lines, Excitement for big purchase, Insecurity over financial situation</td>
</tr>
<tr>
<td>Dentist</td>
<td>Health, Expertise, Pain relief</td>
<td>Pain relief, Confidence in smile</td>
<td>Sterile, Uncomfortable, Anxiety over pain, Satisfying feeling of clean teeth</td>
</tr>
<tr>
<td>College or University</td>
<td>Education</td>
<td>Status, Employability, Enrichment</td>
<td>Elite, Confusing to apply, For young people</td>
</tr>
<tr>
<td>Financial Aid Office</td>
<td>?</td>
<td>?</td>
<td>?</td>
</tr>
</tbody>
</table>

Kinni, pp. 40-41

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### Activity

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Reimagining the Financial Aid Experience
Reimagining the Financial Aid Experience

Zoom Debrief

Service: Common Purpose

• States the ultimate goal, how it is to be achieved, and defines the audience
• Communicates a message throughout the organization
• Can also known as mission and vision
• Changes over time

Kinni, pp. 39-42-46
Service: Defining Common Purpose

• Quality Standards
  • “Operational criteria that ensure the consistent delivery of common purpose” (p. 47)
  • Also referred to as Service Values
  • Disney’s service values (p. 48-52)
    • Safety
    • Courtesy
    • Show
    • Efficiency

Service: Prioritizing Quality Standards

Quality standards are prioritized to provide guidance when quality standards compete

Prioritized Quality Standards:
  ◦ Safety
  ◦ Courtesy
  ◦ Show
  ◦ Efficiency
Service: Quality Standards in Financial Aid

- Access
- Compliance
- Equity
- Advocacy
- Resource Management

Transparency
Efficiency
Courtesy

Delivering on the Promise

- Cast: employees
- Setting: physical and virtual resources, “where your customers meet you”
- Process: “series of operations that are used to deliver your...services”
Cast

“Whatever we have accomplished is due to the combined effort. The organization must be with you, or you can’t get it done...”

Walt Disney
(Kinni, p. 60)

Cast: Disney-Speak

<table>
<thead>
<tr>
<th>Attraction</th>
<th>Rides, shows</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cast Member</td>
<td>Employee</td>
</tr>
<tr>
<td>Guest</td>
<td>Customer</td>
</tr>
<tr>
<td>Onstage</td>
<td>Guest areas</td>
</tr>
<tr>
<td>Offstage/backstage</td>
<td>Behind the scenes</td>
</tr>
<tr>
<td>Costume</td>
<td>Uniform</td>
</tr>
<tr>
<td>Audition</td>
<td>Interview</td>
</tr>
<tr>
<td>Role</td>
<td>Job</td>
</tr>
<tr>
<td>Host/Hostess</td>
<td>Frontline Employee</td>
</tr>
</tbody>
</table>

Kinni, p. 68
Cast: Behaviors of Quality Service

History, mission, and values help new employees connect to organization.

Quality Service Standards acts as compass to help employees know how to behave.

Organizations dedicate time to teach how to achieve quality service

Montreat College (p. 70)

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Cast: Behaviors of Quality Service

Performance Tips
- Generic behaviors that preserve quality standards
- Outline and set expectations for employees
- Organization wide

Performance Culture:
- Location specific
- Created by local management
- Addresses day-to-day differences across complex organization
Cast: Building a Performance Culture

Disney’s Approach:
- Involve everyone
- Identify ways the local team’s values align with the common purpose
- Identify ways the local team’s purpose is different from the larger organization
- Make it measurable
- Provide training
- Celebrate good performance

Kinni, p. 68

Cast: Performance Tips in the FAO

- Know your students
  - Who does your school serve? Who does your office serve?
- Be mindful of the first impression
  - Tone, body language, voice all contribute
- Triage the right question
  - Actively listen
  - Anticipate questions
  - Try to understand what is not being asked
Cast: Performance Tips in the FAO (continued)

- Minimize bouncing students between offices
- Attempt to handle issue when appropriate, contact colleagues
- When not possible, coach students on language they should use to ask questions
- Acknowledge feelings
  - Be empathetic, and acknowledge the process is confusing
  - Apologize for bad service and confusion
- Follow through, let student know next steps
- Have a clear escalation protocol when issue cannot be addressed at your level
Setting: Mickey’s 10 Commandments

1. Know your Audience
2. Wear your guests’ shoes
3. Organize the flow of people and ideas
4. Create a visual magnet
5. Communicate with visual literacy
6. Avoid overload
7. Tell one story at a time
8. Avoid contradictions
9. Build an interactive setting
10. Keep it up

Setting: Mickey’s Commandments in the FAO

1. **Know your audience**
   - Understand the students you serve
   - Identify barriers that may prevent a student from seeking help

3. **Organize the flow of people and ideas**
   - Sequence setting to help students seeking your services, try to order space intuitively (especially virtual spaces)

6. **Avoid overload**
   - Address the issue at hand
   - Give student a sense of where they are in the process, but refrain from too much information

7. **Tell one story at a time**
   - Create one setting for each process

Kinni, pp. 100-101
## Setting: The Financial Aid Office

<table>
<thead>
<tr>
<th>ONE-ON-ONE SERVICE</th>
<th>SELF-SERVICE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In person</strong></td>
<td><strong>Website</strong></td>
</tr>
<tr>
<td>• How are students greeted?</td>
<td>• Is pertinent information easily obtained?</td>
</tr>
<tr>
<td>• How long is the wait?</td>
<td>• Is the website appealing?</td>
</tr>
<tr>
<td>• Is the office intimidating? Do guests feel comfortable?</td>
<td>• Is there too much jargon or is the site easily understood?</td>
</tr>
<tr>
<td><strong>Phones</strong></td>
<td><strong>Self-Service Portal</strong></td>
</tr>
<tr>
<td>• How long does it take to answer calls?</td>
<td>• Is Information easily obtained?</td>
</tr>
<tr>
<td>• Is there a complicated queue to choose from?</td>
<td>• Is the next step within the portal clear to the audience?</td>
</tr>
<tr>
<td>• Any info while a customer is on hold?</td>
<td></td>
</tr>
</tbody>
</table>
Process: Combustion Points

Combustion Points: parts of the process that have the potential to inconvenience customers (Kinni, p. 132)

Identifying Combustion Points:
• Listen to feedback
  • Combustion statements: what people complain about (Kinni, p.133)
• Identify where people get stuck in the process
• Pinpoint the problems they face when engaging with your office or services

Process: Combustion points in the FAO

COMPLAINTS ABOUT THE FINANCIAL AID PROCESS
• It’s confusing
• Takes too long
• Nobody told me
• Lacks transparency
• Always get a different answer
• My situation is different
• Hard to predict how much aid I’m going to get
• Too many forms
• No one answers the phone
Process: Combustion points in the FAO

**COMPLAINTS**
- It's confusing
- Takes too long
- Nobody told me
- Lacks transparency
- Always get a different answer

- My situation is different
- Hard to predict how much aid I'm going to get
- Too many forms
- No one answers the phone

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Process: Customer Flow

- Wait time affects nearly every industry

Solutions:
- Optimize operations
  - Anticipate peak times and work to level traffic
- Optimize customer flow
  - Give customers information up front to let them choose
- Optimize waiting experience
  - When waits are unavoidable, make waiting more enjoyable

Kinni, pp. 134-139
Process: Perceptions

Most complaints are not about the length of the wait, rather how the wait was handled

• Key factors:
  • Access
    • Customers want access to services and were frustrated by restrictions and voice mail
  • Respect
    • Customers want to be treated with dignity
  • Information Communication
    • Customers want information so they can have confidence in the process

Process: Staff to Customer Communications

Answering questions are a regular task

Tips for success:
◦ Listen to the question, anticipate what is not being asked
◦ Avoid a sarcastic answer or one that would make the customer feel dumb
◦ Give staff information needed to answer questions
◦ Share best practices

Example: “What time does the three o’clock parade start?”
◦ Actual information guest is seeking: when will the parade get to a certain location, what the route is, best place to see parade

Kinni, pp. 143-145
Process: Debugging in the FAO

Flawed Processes
- Re-think ultimate goals and find alternatives to deliver, provide information

Outdated Processes
- Automation, software enhancements, new software on campus

Customer-owned Processes
- People make mistakes, but our area can take the brunt even if it’s not our process. (FAFSA, loan applications, etc.)
Process: Service Attention Processes

**Service Attention Processes**
- “genre of processes that serve guests whose needs cannot be satisfied by existing processes” (Kinni, p. 148)

**Keys to Effective Service Attention Processes:**
- Appropriate resources
- Resources must be communicated to customers

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Putting Quality Service Together

*Get a good idea and stay with it. Dog it, and work at it until its done and done right.*

– Walt Disney (Kinni, p. 165)
Quality Service: Integration Matrix

- Good service should surround customers, but be invisible
- Proper integration between staff, setting, and process create a complete experience
- Integration matrix
  - can help identify how service delivery systems can work together
  - Identify, analyze, and find solutions to service lapses
  - Create effective and inexpensive approaches
  - Benchmarking tool

Quality Service in the FAO

<table>
<thead>
<tr>
<th>Staff</th>
<th>Setting</th>
<th>Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transparency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Efficiency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Courtesy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compliance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Quality Service in the FAO - Example

## The Financial Aid Process

<table>
<thead>
<tr>
<th>Staff</th>
<th>Setting</th>
<th>Process</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Access to resources</strong></td>
<td>Training on resources available to students</td>
<td>Ensure auto-packaging maximize eligibility</td>
</tr>
<tr>
<td><strong>Efficiency</strong></td>
<td>Create uninterrupted time for staff to work on processing</td>
<td>Allow for good customer flow, ensure software systems are working properly</td>
</tr>
<tr>
<td><strong>Courtesy</strong></td>
<td>Training, frequent breaks to ensure staff not overworked</td>
<td>Friendly, welcoming environment</td>
</tr>
<tr>
<td><strong>Compliance</strong></td>
<td>Training on compliance issues and where they will appear in the process</td>
<td>ADA Compliant office</td>
</tr>
</tbody>
</table>

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The End


Pictures: Courtesy of Thalassa Naylor, WASFAA Training co-chair