

# Customer Services on Facebook: An Investigation into UK Banking Sector

*Nurdilek DALZIEL<sup>1</sup>*

## Abstract

This research aims to present insights into customer services on social media. There is rich literature on traditional customer services, which approach customer services different perspectives including (a) interactions with service providers (as human and remote interactions), (b) service environment and (c) interactions with other customers (for example through word-of-mouth communication). With the emergence of social media platforms, many businesses extended their service provision to include social media. According to industry sources, 80% of companies were planning to use social media for customer service by the end of 2012. Social media customer service is likely to reshape the provision of services between firms and their customers. However, there is very limited empirical research on the effectiveness of social media platforms as a customer services channel. Therefore, the purpose of this article is to address this gap by focusing on the UK banking sector and analysing their use of Facebook to provide customer services.

**Keywords:** Facebook, customer services, financial services, textual data analysis by NVivo, UK banks

## Öz

Yeni medyanın is dünyasına sundugu yeniliklerden biri musteril hizmetleridir. Geleneksek olarak musteril hizmetleri sube, telefon, internet gibi dagitim kanallarından sunulmakta iken, son yıllarda Facebook ve Twitter son derece popular bir dagitim alanı olarak gündeme gelmeye basladı. Yapılan istatistiklere gore, firmaların yuzde 80'i 2012 sonuna kadar musteril hizmetleri sunum kanallarına yeni medyayı ilave etmeyi planladıkları belirmislerdir. Yeni medyanın musteril hizmetlerine radikal degisiklikler getirecegi beklenmektedir. Bununla beraber, yeni medya musteril hizmetleri alanında akademik calismalar henuz yeni baslamistir, dolayisiyla yeni medyanın musteril hizmetlerine nasıl bir ivme ve etkinlik kazandıracagi henuz bilinmemektedir. Bu makale ile, İngiltere bankacilik sektorunde Facebook musteril hizmetlerine odaklanarak yeni medya musteril hizmetleri literaturune bu acidan bir katkı yapmayı hedeflemektediriz.

**Anahtar Kelimeler:** Facebook, müşteri hizmetleri, finans sektörü, NVivo analiz, İngiliz bankacılığı

## Introduction

The proliferation of Web 2.0 technology applications means that there is an increasing choice of digital marketing communication tools which form social media. Social media is reported to be an integral part of consumers' lives accounting for nearly a quarter of user online time. Active users who read blogs have grown from 54% to 77% globally in just two years, and the popularity of consumer driven multimedia

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<sup>1</sup> Lecturer (Assistant Professor), *ifs* University College, London, UK, Email: [ndalziel@edu.ifslearning.ac.uk](mailto:ndalziel@edu.ifslearning.ac.uk)

platforms, such as watching video clips online, increased to a staggering 83%. It is believed that 8 billion minutes are spent on Facebook daily, Twitter users tweet 50 million times per day, and 24 hours of videos are uploaded to YouTube every minute. Likewise, research by YouGov in 2008 showed that 67% of UK population thought that Internet access was more important than having a car. There is also evidence that social media can influence financial performance. The Engagement DB Report, which studied over 40 attributes for 100 companies from March to May 2009, found that firms with the highest level of social media activity increased their revenues on average by 18% during the most recent 12 months, while those who were least active saw a 6% drop.

Consequently, there has been a significant increase in the number of firms investing in new media and expanding their customer services to social media. We argue that social media is likely to reshape the nature of firm-customer interactions. However, customer services research is still primarily focused on traditional channels. Hence, this research aims to provide an insight into customer services on social media.

### **Social media and customer services**

Social media is labelled as “new media” while traditional media such as newspapers, brochures and web sites is labelled as “old media”<sup>1</sup>. Old media is associated with the distribution of centralised content from one source to many. New media is related to interactive content by multiple sources to many others. Unlike traditional marketing communications where firms largely control marketing communications and individuals consume content passively, social media shifts the control of some of these communications to individuals<sup>2</sup>. The consumer can be an active participant in marketing communications and value creation. Consumers can also participate in the firm-customer interactions of other customers and can learn about firms by simply observing others. In this regard, commentary in online forums and user reviews have become increasingly important and helpful sources of product information<sup>3</sup>.

Advocates of social media suggest that its interactive nature and rich format can be used as an effective tool to enhance firm-customer interactions<sup>2,4</sup>. Sashi<sup>2</sup> highlights the importance of engaging with social communities as a way to initiate and re-shape customer relationships. Historically, relationships have been based on firm-to-customer, customer-to-firm and customer-to-customer interactions with limited interactivity between the parties. Social media can intensify these interactions and create new variations<sup>4</sup> for those organisations that are prepared to listen<sup>5</sup>. The potential benefits of adding social media to an overarching marketing communications strategy lie in its ability to create mechanisms for customer-to-customer dialogue and to enable firms to monitor this dialogue. In other words, “social media operate like a giant word-of-mouth machine, catalyzing and accelerating the so-called viral

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<sup>1</sup> Carl G. Pry, "Social Media: The Less-Noticed Risks", ABA Bank Marketing, Volume 42, Issue 7, 2010, p. 22-27.

<sup>2</sup> C. M. Sashi, "Customer engagement, buyer-seller relationships, and social media", Management Decision, Volume 50, Issue 2, 2012, p. 253-272.

<sup>3</sup> John Gallagher and Sam Ransbotham, "Social Media and Customer Dialog Management at Starbucks", MIS Quarterly Executive, Volume 9, Issue 4, 2010, p. 197-212.

<sup>4</sup> Miljana Mitic and Alexandros Kapoulas, "Understanding the role of social media in bank marketing", Marketing Intelligence and Planning, Volume 30, Issue 7, 2012, p. 668-686.

<sup>5</sup> Tom Smith, "The social media revolution." International Journal of Market Research, Volume 51, Issue 4, 2009, p. 559-561.

distribution of information”<sup>3</sup> (p.199). Customers often add value by generating content, for example by giving feedback on a seller’s products and services, and hence can influence the purchase decisions of others on various social media platforms. Some even claim that user-generated content can enhance customer satisfaction and loyalty, especially as customer needs change over time<sup>2</sup>.

Social media can also be used to enhance the effectiveness of customer services. Industry sources suggest that using social media to support customer queries could be up to 87 percent more cost effective than traditional banking query support<sup>6</sup>.

Consequently, it is argued that social media can be used to recruit new customers, increase brand recognition and identity, enter new markets<sup>7</sup>, create interest and favourable attitudes towards firms<sup>8</sup>, increase the quality of customer services and also customer satisfaction<sup>2</sup>. In addition, it is acknowledged that social media offers new opportunities for market segmentation and niche marketing<sup>9</sup> and can create and strengthen buyer-seller bonds<sup>4</sup> and customer loyalty<sup>2</sup>. However, empirical research to test such assertions is limited.

### **Research methodology**

The context of this study is the UK banking industry. It serves as a valuable tool for understanding social media customer service since banks have started to include social media platforms. By taking a qualitative approach, the study utilises textual data which is widely used in marketing<sup>10</sup> and social media research situations<sup>11,12,13</sup>.

As social media channel, we focused on Facebook since Facebook and Twitter are the most commonly used channels for customer service<sup>14</sup>. When deciding which banks to include in the research, criteria are set to facilitate the inclusion of banks with an active Facebook page and allow consumers to post comments or queries on their page. This resulted in identification of eight UK banks consisting of all major high street banks.

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<sup>6</sup> Costas Klimis, "Digital marketing: the gradual integration in retail banking", *EFMA Journal*, October-November-December, Issue 226, 2010, p. 16-19.

<sup>7</sup> Claudio O. Pannunzio, "Leverage the Power of Social Media", *Journal of Financial Planning*, Volume September, 2008, p. 6-10.

<sup>8</sup> A. Annie Jin Seung, "The potential of social media for luxury brand management", *Marketing Intelligence & Planning*, Volume 30, Issue 7, 2012, p. 687-699.

<sup>9</sup> Ashok Vemuri, "Getting Social: Bridging The Gap Between Banking And Social Media", *Global Finance*, Volume 24, Issue 5, 2010, p. 20-21.

<sup>10</sup> Rudolf R. Sinkovics, Elfriede Penz, Pervez N. Ghauri, "Analysing textual data in international marketing research", *Qualitative Market Research: An International Journal*, Volume 8, Issue 1, 2005, p. 9-38.

<sup>11</sup> Rami Olkkonen et al., "The role of communication in business relationships and networks", *Management Decision*, Volume 38, Issue 6, 2010, p. 403-409.

<sup>12</sup> Benedikt Jahn and Werner Kunz, "How to transform consumers into fans of your brand", *Journal of Service Management*, Volume 23, Issue 3, 2012, p. 344-361.

<sup>13</sup> Jenny Bronstein, "Like me! Analyzing the 2012 presidential candidates' Facebook pages", *Online Information Review*, Volume 37, Issue 2, 2013, p. 173-192.

<sup>14</sup> Tamara Littleton, "Social media and customer service", *eModeration Report*, May 2013 (<http://www.emoderation.com/social-media-publications/download-a-guide-to-social-media-and-customer-service>). [Accessed: 1 May 2015]

Due to a large number of consumer posts and variability in the volume of those posts, it was decided to set a limit on the number of posts analysed in order to ensure each bank was equally represented in the research. The data collection started on the 15<sup>th</sup> August 2013 and ended when 50 customer posts had been accumulated for each bank. On average it took 52 days for a bank to receive 50 customer queries while there was a notable variability between the banks ranging from 6 to 162 days.

Consequently, a total of 400 customer enquiries were identified. This was the first stage of the data collection. In the second stage, the emphasis was on responses to these 400 posts. The majority of the responses were from the customers' banks but there were also a number of posts from customers commenting on other customers' posts. Messages were tracked until there were no further comments from the bank or other customers. This data collection strategy resulted in the examination of over 1,000 posts which formed the base for our data analysis.

Individual posts were the unit of analysis. The data analysis was guided by the principles underpinning content analysis which is a technique for the systematic review and interpretation of textual data<sup>15,16</sup>. NVivo qualitative data analysis computer software was used to facilitate data analysis. Facebook wall posts and comments were imported into NVivo using NCapture for coding and further analysis.

## **Research findings**

### **Why do people post a customer services query on Facebook?**

Contrary to our initial expectations, banks' Facebook pages were very popular with customer queries. The Facebook pages of Bank2 and Bank7 were the most popular, taking only six and eight days respectively to reach 50 posts. Since banking is associated with the accumulation of sensitive information and the need for customer privacy, it was unexpected to see a large number of banking queries openly posted on Facebook. On questioning why people wanted to contact their banks through Facebook, first it was because they wanted a quick response: "Sent private message. I demand a response today!" (Bank6 customer). Customers had high expectations with regard to the speed of response on social media; which varied from 36 minutes (Bank4) to two hours (Bank1). Second, it was due to the perceived inefficiency of other channels: "That someone will be in touch?! I've been waiting for someone to be in touch with me for days" (Bank6 customer). Customers didn't feel they were being listened to on other channels. Social media was viewed as a channel that customer queries were more likely to be addressed on:

"... someone phoned yesterday and sorted it over the phone.. 7 months after I moved. ... So it seems they can sort things out if you complain publicly [on here]". (Bank6 customer)

### **Type of banking queries posted on banks' Facebook pages**

The study analysed 400 customer posts from the Facebook pages of eight banks operating in the UK. The allocation of these posts is shown in Table 1. The highest

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<sup>15</sup> Bernard Berelson, Content analysis in communication research, Glencoe, Illinois, The Free Press Publishers, 1952.

<sup>16</sup> Harold H. Kassarian, "Content analysis in consumer research", Journal of Consumer Research, Volume 4, Issue June, 1977, p. 8-18.

number of complaints was related to issues that had been unsatisfactorily pursued on traditional channels. Starting their post with a scream: “HHHEEELLPPPP” (Bank1 customer), bank customers appeared to use Facebook as the last resort when traditional channels have failed: “[I] am really at the end of my patience which has lead [led] me to this posting” (Bank6 customer).

**Table 1:** The allocation of the customer posts according to the nature of enquiry

1.	Queries that were already raised at other traditional channels	108
2.	Asking a basic banking question	87
3.	Giving negative feedback on bank / banking industry	49
4.	Giving positive customer feedback	49
5.	Threatening the bank to close account	32
6.	Posts with a potential for customer engagement	27
7.	Complaining about not being able to contact bank	17
8.	Posts with no meaning (ie meaningless symbols, letters)	13
9.	Complaining about interest rates, service fees & charges	12
10.	Commenting on banking products, product features	13
11.	Requesting a call from bank	8
12.	Commenting on banking policies	9
13.	Threatening to contact financial ombudsman	4
14.	Job application related posts	3
<b>TOTAL NUMBER OF CUSTOMER POSTS</b>		<b>431<sup>17</sup></b>

Eighty-seven posts were about basic banking queries such as account opening procedure and how to order a cheque book. A further 25 posts were about product features, interest rates, fees and charges, and new product launches. Contacting banks appeared to be another area of concern of Facebook users. 25 posts were contact related queries. Nine posts were about people’s views on overall banking policies. Of the 400 posts analysed, 49 people did not ask a question, but made a rather negative comment on banks and the banking industry on the whole. In contrast, there were 49 instances where customers praised their bank.

### **Fundamental communication skills that Facebook teams displayed**

It is important that a service is delivered by competent staff in a polite, friendly and timely manner. Looking at the replies posted by the banks, the majority of the banks’ Facebook staff was competent in demonstrating such communication skills in particular when a customer had a basic query. A common theme emerging across the banks’ Facebook pages was “we’d like to help”. The traditional banking hours were significantly challenged on Facebook, extending banking hours into weekends, evenings and even bank holidays. It was not uncommon that the customer queries were replied to within minutes or a few hours.

The tone of response by the Facebook teams was conversational, informal and jargon-free. Some banks wished “good luck with the footie [football match]” (Bank8) and hoped the customer would enjoy the rest of the day/weekend (Bank3, Bank1, Bank4, Bank6), while others were humorous (Bank2, Bank7):

<sup>17</sup> Since some posts included multiple queries, the total number exceeds 400.

“Thanks for your comments ... [name] I hope you have a fab sunny weekend in the garden with a nice bottle of vino perhaps :o)” (Bank7)

Banks also used encouraging language to get customers in touch for further support if needed (Bank1, Bank2, Bank4, Bank6, Bank7, Bank8). At the same time, all banks were happy to record or pass the customer feedback to the relevant department for action.

### **Service personalisation ‘behind closed doors’**

Going beyond basic communication skills, to the extent that a service is delivered in a personalised manner which takes into account individual cases can promote a closer relationship between business partners<sup>18,19</sup>. This was an area that the banks’ Facebook teams appeared to have weaknesses. In most cases, service personalisation was restricted to addressing customers in person. Bank2 was the only bank using a name after their post, while Bank1, Bank4, Bank6, Bank7 and Bank8 used initials. Bank3 and Bank5 did not use either. Some customers did not like the anonymity of Facebook teams: “Why is it [that] all Bank7 staff hide behind initials and refuse to give names when asked on this site” (Bank7 customer).

Private messaging on Facebook was a popular way of communication. There were 40 cases identified where customers were asked to send a private message. With the exception of Bank2, Bank3 and Bank5, all banks asked customers to provide further details through a private message. Since banking queries are likely to require personal and account details, it is not unexpected that customers are asked to provide details through a private message. However, banks seemed to be using the private message function for even basic banking queries.

### **Facebook acting as a reception desk**

Banks appeared to have restrictive policies on how Facebook staff could interact with customers, and allowed only limited empowerment to Facebook teams. This resulted in a large number of posts being directed to other communication channels including a call centre or website, bank branch, email or post. On average 25 percent of customer posts were directed to other channels, which varied from 4 percent (Bank3) to 72 percent (Bank5).

Referring to Table 1, 87 posts were related to basic banking queries, such as how to open a bank account and information requests on interest rates. On the other hand, the majority of posts were about outstanding service failure incidents (108 posts) and there were also complaints about not being able to talk to the right person (17 posts). Nonetheless, the banks still directed customers back to other channels which caused frustration:

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<sup>18</sup> Neeru Sharma and Paul G. Patterson, "The impact of communication effectiveness and service quality on relationship commitment in consumer, professional services", *Journal of Services Marketing*, Volume 13, Issue 2/3, 1999, p. 151-170.

<sup>19</sup> Nurdilek Dalziel et al., “A multidimensional typology of customer relationships: From faltering to affective”, *International Journal of Bank Marketing*, 2011, Volume 29, Issue 4-5, p. 398-432.

“Funny how they always reply with just a phone number or website for help, yeah that really helps doesn't it.” (Bank5 customer)

### **Customers' expectations of the banks' Facebook teams**

There was little evidence that Facebook teams met customers' expectations. Customer frustration was a common theme emerging from the research data. Customers viewed their banks' Facebook page as “one big complaints forum” (Bank4) with “lots of back patting” (Bank6) and “dismissive and unhelpful” (Bank8):

“This page is redundant because even after explaining I am told "sorry I cannot deal with personal accounts." This page is only to join the social presence... I know you mean well page administrator but unless you can provide actual contact and account discussions this is really a pointless page, forgive me.” (Bank6 customer)

It appeared that the frustrations of customers were often related to misunderstanding of the role of the banks' Facebook page: “Stop saying sorry and just do something about it” (Bank4 customer). Due to the perceived inefficiencies of other banking channels, customers wanted to express their frustration on social media while the authority of Facebook teams were limited to answering basic banking queries:

“If you ever have any general queries, we'll do our best to assist you over social media. However, any issues relating directly to your account will need to be discussed over the phone (or in a branch when a customer is in the UK)”. (Bank2)

### **Censoring**

It was surprising that censoring customer posts was a practice across the majority of the banks (Bank1, Bank3, Bank4, Bank6, Bank7, Bank8). The posts were removed due to a number of reasons including (a) the language (Bank1), (b) customers publicly posting their email addresses (Bank1), (c) providing a link to a website (Bank3) and (d) for “breaking house rules” (Bank8). On a positive note, in most cases customers were informed that their post was deleted.

### **Is it banking regulation to blame?**

The social media literature emphasises the role of banking regulation as a restrictive force on banks' participation on social media platforms. However, our data reveals considerable differences between banks in terms of how they interacted with their customers on their Facebook page. Banks seemed to have different policies on whether to answer a query or not, whether to answer openly on Facebook or via a private message, and whether to direct the customer to other channels. This was unexpected since they all work under the same regulation. For example, it was observed that even for basic banking requests such as how to get a copy of a bank statement or what documents were required to open a student account, Bank5 directed customers to other channels for “security reasons”.

This suggests that the way the Facebook team can respond to queries is not merely restricted by regulation or for “security reasons” as is frequently pointed out. A bank's own social media policies and the training and empowerment of its social media

team are also likely to impact on its interactions with customers; with the potential to facilitate or damage the development of relationships.

At the same time, there were many inconsistencies among the Facebook teams in banks. There were instances where the Facebook team responded satisfactorily but other times did not respond in the same way to a similar type of query from another customer. There were instances when the Facebook team openly addressed a query whereas another similar type of query was directed to another banking channel and so on. In particular Bank5 and Bank6 sent confusing messages because there was a considerable level of inconsistent replies. This underlines that banks' social media policies could be better communicated throughout the frontline team, and highlights training needs of social media teams.

### Conclusion

Table 2 summarises positive and negative communication characteristics that banks' social media team presented when they responded to customer queries. When a customer had a basic query, most banks were competent at responding in a polite, friendly and courteous manner. However, a closer inspection of the data revealed that the Facebook staff did not appear to possess communication skills that went beyond a basic level of competence. The majority of customer queries had complicated backgrounds which required advanced communication and customer management skills.

Service recovery appeared to be an area that was particularly challenging for banks. In the majority of instances, when customers posted on their bank's Facebook page they were already stressed and the relationships with their bank was under strain. Such situations require an advanced skill set to manage the customer. Nevertheless, we have identified considerable issues in relation to competency, willingness and authority amongst banks' Facebook teams. Consequently, banks; Facebook teams did not look offering a satisfactory service for their customers.

Another theme emerging from the research data was related to the discrepancy between what customers expected from their banks Facebook team and how the banks defined the role of their Facebook page. For banks it was another banking channel with a rather limited functionality. This could be due to social media being treated simply as a more cost effective delivery channel.

**Table 2:** Communication characteristics displayed by banks when replying to customer posts on their Facebook page

Positive communication characteristics	Addressing customers in person, apologise, competence at fundamental communication skills, encouraging, friendly, going extra mile, helpful, informative, polite, responsive, timely
Negative communication characteristics	Acting like a reception desk, ignoring posts, inconsistencies across teams, lack of transparency, lack of service personalisation, limited empowerment, limited advanced communication skills, reading from script, removing posts, unequal customer treatment, using only initials instead of names



## **Study Limitations and Directions for Future Research**

The purpose of this research was to gain an understanding of customer services on social media. While the findings offer a valuable insight into social media customer services, they cannot be generalised to a wider population. Banks' involvement in social media platforms is monitored by regulatory authorities. Different banks operating under different regulations are likely to face different restrictions. The findings from this research can, therefore, not be generalised to financial services in other countries other than the UK. The extension of this study to other sectors or financial institutions operating in different regulatory and technological environments needs to be tested.

In this research the focus was on textual data available on banks' Facebook pages. It was not possible to identify whether the identified inconsistencies between banks' Facebook teams were related to banks' marketing or social media strategies. Or more to do with staff training issues. Further research needs to be undertaken with banks to enhance our understanding of banks' involvement in social media platforms.

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### **Özet**

Bu makalede İngiliz bankacılık sektöründe odaklanarak Facebook üzerinden müşteri hizmetleri sunumunun kritik bir değerlendirmesini yaptık. Ülke çapında hizmet veren sekiz İngiliz bankasının Facebook sitelerini inceleyerek 1000'in üzerinde mesaj topladık.

Yaptığımız analiz Facebook müşteri hizmetlerinin genel müşteri soruları için (bir tasarruf hesabı açmak için hangi beğeniler isteniyor, faiz oranları hakkında bilgi almak vs) etkin bir şekilde çalıştığını gösterdi. Bankaların Facebook personeli müşteri sorunlarına coğunlukla hızlı ve profesyonel bir şekilde cevap vermekteydiler. Geleneksel müşteri hizmetleriyle karşılaştırıldığında, Facebook müşteri hizmetlerinin etkin olduğu alan müşteri mesajlarına cevap verme süresiydi. Facebook'da normal banka çalışma saatleri akşam geç saatleri ve hafta sonlarına kadar uzatılmıyordu.

Ote yandan, sofistike müşteri sorunları için Facebook müşteri hizmetlerinin son derece yetersiz kaldığını gözlemledik. Bu tür mesajlar ya sube, telefon, internet gibi geleneksel hizmet kanallarına sevk edilmekteydi, ya da Facebook üzerinden özel mesaj atılarak hizmet verilmekteydi. Banka müşterilerinin bu iki alternatifte pek sıcak bakmadığını gördük. Ayrıca, sofistike müşteri sorunlarında Facebook ekibinin yetki alanlarının son derece kısıtlı olduğu ortaya çıktı.

Sonuç olarak, banka müşterileri Facebook müşteri hizmetleri konusunda son derece şikayetçi idiler. Bankalar ile müşterilerin Facebook müşteri hizmetlerinden beklentileri çok farklıydı, ve bu farklılık banka ve müşterileri arasında problem yaratıyordu. Bankalar Facebook'u basic ve genel bankacılık problemlerinin çözümü için planlamışken, müşteriler Facebook müşteri hizmetlerini bir sube ve telefon bankacılığı ile eş değer görüyordu. Dolayısıyla, müşteriler Facebook'dan diğer hizmet kanallarına eş değer (ama çok daha hızlı) bir hizmet beklemekte idiler. Bu beklentileri karşılanmayınca, müşterilerin bankalarına olan güvenleri etkilenmekteydi. Dolayısıyla Facebook müşteri hizmetlerinin etkinliği müşterilerin yaşadığı problemin niteliği ile yakından ilgili. Facebook banka çalışanlarına, sube ve telefon bankacılarının sahip olduğu yetki ve eğitim verilmediği sürece yeni medya müşteri hizmetlerinin etkinliğinin son derece kısıtlı olacağını düşünmekteyiz.