
"Happiness is not the absence of problems, it's the ability to deal with them." »Steve Maraboli

Tuned In to Problem Resolution



A recent case of stolen identity had my household worried.

Someone stole my wife's Spotify ID and password and has been downloading music.

While we apparently weren't being charged beyond our monthly subscription, there is something creepy about a person using your personal email address and password.

Either the person doing this has created a false profile with a name and picture, or there is a Gen Z genius out there who steals things and puts his name and picture on it.

Honestly, these days, it could be either.

We found ourselves having to remember and check what other accounts may be

Lining Up Better Experiences



I've spent a little more time than most people standing in lines monitored by government employees. (I'm talking airports, not prisons.)

A recent interaction with an exceptionally overstaffed and underperforming TSA crew had me staring at my feet in order to avoid displaying facial expressions that would put me on a watch list.

I have long noticed something that is as true for a government operation as it is for folks in the private sector.

The "systems" to get folks efficiently and effectively processed and/or through lines are only as effective as the people working there are.

I've experienced slow, miserable experiences in TSA lines at airports with loads of new equipment, clearly marked

using that ID and password. That is not a fun evening.

As I poked around the not-terrible, but not exceptionally helpful “help” section on Spotify, I found myself reflecting on a point I argue with folks who believe the future of banking is entirely online.

In times of stress, humans want to know there are other humans they can access to help them.

Sure, some like to suggest that you can simply go to YouTube to find the answers to just about any problem you encounter.

We’ve actually done that in the past to learn how to fix or reset various appliances in our home. That’s saved us from several costly service calls.

I would suggest, however, that concerns about our identities, personal information, and finances trigger a different level of trepidation.

In addition, when you are concerned about being the victim of some form of online misconduct, having only online support available to you suddenly feels...well... less supportive than you’d like.

In the increasingly competitive and technology-driven industry of banking, thousands of providers will be able to offer nearly identical mobile functionality.

What all those providers do not have are physical locations and helpful people in your markets when problems or complex issues arise.

lanes, and more employees standing around than you can count.

I’ve also had (dare I say) pleasant experiences in facilities that initially evoked thoughts of outdated stockyards.

Without fail, the differences in the experiences are tied to the levels of engagement and the senses of urgency displayed by the agents.

Some (not enough, but some) agents seem to see the folks standing in these lines as customers. They direct most of their attention and conversations toward the people in their lines and seem to want to help.

Sadly, far too many seem to look at the folks in their lines as potential criminals they must deal with that day.

They tend to hold conversations only with other blue-shirted employees, stopping now and then to bark out a reprimand to a traveler doing something that displeases them.

Sure, many would say that it’s nuts to expect that folks working in these jobs would care all that much about “customer service.”

However, I would argue that being more engaged and customer-focused benefits employees as much as customers.

We humans tend to give what we get. Smiles beget smiles. Courtesy fosters courtesy.

Proactively providing useful information leads to more informed customers.

Branches and bankers are not competitive hindrances in an online banking world.

In many ways, they will be the deciding factors of why many customers choose one bank over another. Branches may take on different forms and in different locations, but their physical presence in markets will matter.

Strive this week to remind your customers that they will always have a place and people they can find and turn to when they need help most.

Teaching self-service techniques often leads to happier, more self-sufficient patrons.

The difference between ending a day feeling we have helped other people in meaningful ways... or feeling like we spent the day fighting disgruntled crowds is often in our hands.

Sure, there are exceptions. However, we tend to get to work in environments of our making.

What environment will you create around you today?

"The customer's perception is your reality." »Kate Zabriskie



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