

"More often than not, being brave means doing it scared."

»Michael Hyatt



Don't Put a Hold on Service

I made two phone calls seeking information on rather large purchases last week.

One call was to a home and garden chain store that has national advertising campaigns and regularly sends me email offers. The other was to a one-location, independent furniture and appliance store.

I searched online for information on a product I was interested in, but to no avail.

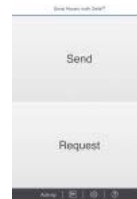
So, I called the chain store, navigated a menu and waited on hold. When someone answered, I asked my question and was told, "Uh...let me find someone to help you."

Awesome! Human contact! Help is on the way!

I then listened to a couple of minutes of music and commercials. Someone picked up the phone for a second – and without speaking – put me back on hold.

Music and commercials played for another minute, and then, someone picked up the phone, and quickly put me on hold, again.

A minute later, someone picked up the phone – and hung up.



Beyond the App Store

When commenting on the evolution of bank technology in recent presentations, I include a photo of my college sons taken a few months back.

Their birthdays are two days apart, and we took them out for a birthday lunch. While there, their grandmother gave them birthday cards containing checks.

Within seconds after thanking her, both made space on the table in front of them.

Without missing a beat, each proceeded to sign the backs of their checks, open their bank apps, and deposit them.

I openly joked that I wasn't sure if that was proper etiquette. If someone hands you cash or a gift card, you thank them, and put it in your wallet.

If they hand you a check, what's the proper amount of time to wait before mobile depositing it?

In that case, I would have voted for maybe waiting until after dessert, or when grandma went to the restroom. But, what do I know?

That picture and story gets smiles and

I called back and explained that I'd been hung up on. Offering no apology, the person said, "Okay...hold on," and put me on hold, again.

After a couple of minutes, it was my turn to hang up – wishing I could get back that 10 minutes of my life.

The small store I called had no phone menu. They just answered the phone.

The young man sounded happy, asked my name and used it, or "sir", for the entire call.

He also asked relevant questions to make sure he understood what I was looking for.

When I was having trouble visualizing a product, and not having a website photo to direct me to, he took a picture of it with his phone and texted it to me.

I was amazed by his efforts to assist me.

At that moment, the sale was made even though other places may have been cheaper. I gave him my payment info, and they delivered that day.

One company had a vast product selection, low prices, and abundant advertising.

The other had a person who cared enough to make personally assisting a customer his top priority.

I know that the chain store will continue to market heavily and compete on price.

I also know that small store may not always be able to help us with everything we may need. That said, they're going to get the first opportunity going forward.

The impressions you personally make on customers today will be the most powerful marketing messages in their minds tomorrow.

Be amazing.

chuckles from bankers. It also elicited a comment recently that got me musing on a larger point.

When hearing that story, one banker commented, "Your sons' generation is just so much more sophisticated than we were at their age."

I thought for a second and laughed, "Well, not so fast. Sure, my sons and their generation can use a smartphone to deposit a check like nobody's business. But...the hard part of depositing a check isn't depositing a check. It's earning a check."

As the group laughed, I explained that that statement may have come out wrong.

I suggested that being able to use new technology doesn't necessarily make us more sophisticated or informed.

If you challenged my sons to a contest on utilizing technology, you'd be dealing with Jedi Masters.

If you challenged them to a contest on budgeting, saving, investing, financing, or any number of bank related topics, you'd more closely be dealing with Jar Jar Binks.

I suggest that bankers who think that their value is predominantly tied to facilitating transactions miss the point.

Customers of all ages may not need as much assistance with transactions as before.

However, almost all still desire problem resolution assistance, informed advice, and engaged bankers looking out for their best interests.

Strive today to show customers, in word and action, that they still have those resources with you.

"If people are doubting how far you can go, go so far that you can't hear them anymore." »Michele Ruiz



Dave Martin, author of [The In-Store Advantage](#), has become one of the most prolific writers in the banking industry. His keynote presentations, seminars, and podcasts have an authenticity and humor that brings teams of all sizes and seniority levels together.

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