

**THE IN-STORE  
ADVANTAGE**



**2021 Virtual Retail  
Banking Conferences**

**SAVE THE DATES**

**NAVIGATING  
THE FUTURE**

**April 13-14 · September 21-22**



**FSI WEBSITE**

**THE SMART CART**

**SUBSCRIBE**

Monday, March 1, 2021

Volume 26 #619

**"Other people become less confusing once you realize that  
happiness is not one-size-fits-all."**

**» Dr. S. Wolf**



**Always  
Warranted**

Folks around Texas are coming off a week of brutal cold and power outages.

With that, many experienced cellular service interruptions. The providers were simply overwhelmed.

Calls and texts were intermittent at best.

And amid the chaos, I received several robocalls about car warranties.

There I was, complaining about not having a fully functioning phone, and telemarketers made me want to turn it off anyway.



**Generating  
Happy  
Customers**

I was reminded this week of how technology frequently makes our lives easier, but how it often takes an actual human to make things right.

I decided the time was right to get a new back-up generator. With a local shortage, ordering online with a ship-to-store option was my only option.

The retailer I chose recommended curbside pick-up "to limit contact." Sounded good to me.

Days later, I received notice that my order was ready.

It reminded me of a growing challenge that bankers have mentioned over the past year.

As branches across the country have faced various levels of capacity restrictions, opportunities for conversations with customers have been reduced.

To address this, many have increased outbound calls to customers.

This has become more challenging than ever as many customers simply will not answer a call if they do not recognize a number.

A district manager recently shared a practice her teams use to address that.

During their account opening process, customers are asked to add the branch's phone number to their phone's contacts list.

Some bankers even call a customer's mobile number right then to make it even easier for them.

Existing customers are asked for permission to occasionally check in with them and encouraged to add their bank's (or banker's) number into their contacts list as well.

Those simple practices have noticeably increased the number of phone calls answered and conversations generated.

The majority of calls are simply check-ins to thank customers for their business and ensure their needs are being met.

When calls aren't answered, bankers are prepared to leave short, upbeat, and purposeful voicemail messages inviting customers to return their calls – if they so choose – at their convenience.

Personal conversations with customers – with questions asked and information flowing both ways – are increasingly challenging to facilitate, but more valuable to banks than ever.

Their instructions told me to click on a link in their text message when I arrived. I did, and then watched as the website froze.

After a minute or so, I tried again. Still... nothing but a spiraling icon.

The sign in the pick-up area gave other instructions on how to text them. I did, and their page popped up informing me that I was now shopping in Manhattan...as in New York. Their mapping function may have been just a teeny bit off.

I tried again, taking my time and making sure I did everything just right.

Again, according to these folks, I was sitting at curbside pick-up in Manhattan.

I would have to go into the store. Not expecting that I would be doing so, I forgot to bring a mask.

The only mask in my son's truck was one he apparently used to clean up a coffee spill. Nice.

What promised to be a smooth, no-hassle process had turned into an annoying situation.

Technology hiccups had this place looking like a clown show.

My next encounter, however, reminded me of something I've suggested for years.

I tell managers that great employees are like shock absorbers for a company. They take on bumps and potholes along your customer service journeys and absorb them for you.

They fix things you likely never knew went wrong and keep small issues from becoming large ones.

The customer service rep, Maria, was great. She apologized and then joked that she was almost positive we were still in Texas.

She further explained that their online system had been acting up all day.

Would most folks prefer a face-to-face conversation with a customer standing in their lobby?

Yes, absolutely.

While those opportunities still exist, they are not as abundant as in yesteryear.

With that, and even in an increasingly high-tech world, the good ol' telephone can be more valuable than ever.

Checking in with customers has seldom been more timely or appropriate.

Let yours know that they might be out of your sight at the moment, but they are never out of mind.

Over the next five minutes, she took personal responsibility for getting the generator to my truck.

She went so far as to walk out to the parking lot to check on things. She said she wanted to make sure all was good...and to see Manhattan for the first time.

I walked in exasperated. I drove off laughing.

Your own great people are likely fixing more things than you realize today.

Take a minute to let them know you appreciate the fact that they do.

**"Kindness is just love with its work boots on."**

**» Karen McCullah**

*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.*

*For more info about having Dave or an FSI Consultant speak to your group, email Tina Coleman, [tcoleman@SupermarketBank.com](mailto:tcoleman@SupermarketBank.com) or call 800-992-4978.*

Financial Supermarkets, Inc. • [fsi@supermarketbank.com](mailto:fsi@supermarketbank.com)

383 Clarkesville Street • PO Box 1450 • Cornelia, GA 30531 • (800) 992-4978

[Click Here to Unsubscribe](#)