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"You do not find the happy life. You make it."

» **Camilla Eyring Kimball**



No Insignificant Visit

I recently visited a branch of one of the banks we do business with for the first time in over a year.

I suppose that fact supports the idea that everything we want or need from this bank can be handled without branch visits. I can't deny that.

Yet, as I stood outside waiting for the doors to open at 9:00 AM, I reflected on the fact that we do business with this bank primarily because of this location. It's our "just in case we need it" branch.

I was also struck by the fact there were six customers standing in line waiting for the doors to open. They included a teen there with his parent to open his first account.

A young lady was there about a lost debit card. Another woman had an appointment to discuss a loan.

It was possible to do each of these things online, yet here we were.

I reflected on something I have stressed to bankers for many years. Each branch visit either strengthens or weakens customer satisfaction and loyalty.



Always Team Building

Our latest drive from Texas to Florida was an eye-opener, but for reasons other than nice scenery.

Seemingly every retail establishment along the way displayed "Now Hiring" signs. It was striking.

More restaurants than I could name changed their outside signage from advertising their products to listing what kinds of jobs were available – and even the starting hourly rates.

I've also been amazed at some of the signing bonuses starting positions are offering.

One large employer advertised that all new hires would be entered into a raffle drawing for a car. Seriously.

Now, reasonable people can debate why we find ourselves in this situation.

It's a complicated time to say the least, and no one is completely sure at what point the labor markets may normalize.

Most would agree, however, that it is placing renewed pressure on banks and credit unions to attract and retain quality frontline personnel.

As branch visits have become fewer, the impact of each individual visit has risen greatly.

While I was happy to be standing in the branch and remembering normalcy, a few things struck me.

First, they opened the doors at 9:01 AM. In a world in which everyone has synchronized and completely accurate clocks on their phones, that makes a bigger impression than some realize.

When a person has been standing in line, not opening when you are supposed to doesn't exactly give the impression you are glad to see them.

Second, the young lady who opened the door did not say a word.

Six customers were waiting to come in, and not a "Good Morning" or "Welcome" from the person opening the door.

While the team inside seemed nice enough, they weren't quite ready to help people. Folks still seemed to be setting up and organizing their days.

The service I received was fine. It was...well, competent. But it left me wondering whether the customers in that lobby were their top priorities.

There is no such thing as an insignificant branch visit any longer.

The customer you haven't seen in some time will likely either be thinking, "This is why I bank here!" or "Why do I still bank here?"

Providing excellent service in our branches has always mattered. In many ways, it has never mattered more.

Will the visits customers have with you today strengthen or weaken those relationships?

While some institutions believe that simply raising their hourly pay rates provides an answer to finding good employees, I know many bank leaders who would disagree.

Sure, you must be competitive.

But, if the primary thing an institution has to offer to attract and keep quality hourly employees is salary, it tends to be at the mercy of all retail competitors.

It will also tend to attract folks who more willingly jump ship for even slightly higher pay.

To be clear, I'm making no judgement there. People will do what is right for them.

If they see no benefits beyond their salary today, retention will always be a challenge.

I've suggested to thousands of bankers over the past couple of decades that the retail banking industry undersells itself to both existing and potential employees.

Good people want to work for great companies and leaders, and banking has thousands.

I'm talking about extraordinarily ethical teams of people who are forces for good in their communities.

Why do your best employees choose to stay with you, and why would good people want to join your team?

Hopefully, those answers are clear.

How are you reinforcing them internally, as well as marketing them externally?

Banking careers remain exceptional opportunities to help others while achieving incredibly rewarding personal and professional growth.

Continually communicate that fact and you'll continually be attracting the caliber of people needed to build and maintain your best possible teams.

"Stay close to anything that makes you glad you are alive."

» Hafez

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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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