

**"Progress is impossible without change, and those who cannot change their minds cannot change anything."**

**»George Bernard Shaw**

## Tanking Up on Customer Service



I have to laugh at myself sometimes when certain things make me stop and say, "Whoa! That is TOO cool!"

The more tech-savvy amongst us may have that response to the latest app on their phones.

Me? I found myself impressed by a self-service propane tank dispenser. (Insert Tim Allen-style grunts here.)

With a big weekend ahead and company coming over, I figured I should bring our spare tank in for exchange. (Yes, you always need a spare.)

I've done it the same way at the same store for about 10 years. I walk to the garden area, show an employee that I am making a return, walk inside and pay for a refill, bring the receipt to an employee, and then walk over with him or her to get a new tank.

It's sometimes hard to find an employee

## Apocalypse Not Now



There has been quite a bit of breathless reporting and pontificating lately about an employment apocalypse on the horizon.

Amazon acquires Whole Foods. McDonald's announces kiosks to replace many cashiers. Driverless big-rig trucks are predicted within a decade.

I watched three reports on three different news outlets on the same day, repeating predictions of "societal upheaval" to come due to robots and technology replacing workers.

I don't like that they do that, but I understand why media outlets pound these stories. Fear = ratings.

(Why do you think local metro news is a smorgasbord of crime stories?)

One of the big problems I have with these stories and predictions is the arrogance of some who seem to believe that people in jobs being altered or eliminated are helpless and unable to adjust.

outside...and then a cashier inside...and then that outside employee again. Come on! He knew I was coming back! Where'd that dude go? I digress.

As I walked up this time, the young man said, "We don't do that anymore." I looked over and, sure enough, the large cages that once held tanks were gone.

As I began to complain about that fact, he pointed to large blue kiosks in the distance and said, "You just do it yourself now over there."

I hated that idea. How ridiculous!

Then I grumbled my way to the kiosk and poked around a bit like a caveman with a credit card. And what do you know? It was easy and took  $\frac{1}{4}$  of the time it normally takes to exchange a tank.

I walked back toward the young man and said, "That's actually pretty cool. I hope you're not getting too bored out here."

He laughed and said, "Believe me...I have plenty to do. Exchanging tanks was a pain in the neck. But we still help people who have trouble lifting a heavy tank. Sometimes we have to show people how to use them the first time. But once they see how to use it, most people say they prefer it."

I walked away as convinced as ever that automation, when smoothly integrated, increases individual employees' productivity. It also frees them up a bit to focus on having better conversations with existing and potential customers in their presence.

When our teams are on board with

Many folks who sit at keyboards all day, or read others' words into a camera for a living, want to convince people that change = doom.

I have long joked with bankers that I always get a kick out of whenever (especially young) bankers tell me something like, "You know, I like what I'm doing now...but I don't know if I want to do this forever."

I usually laugh and say, "Oh, don't worry. You won't. There isn't a chance in the world that you'll be doing this forever."

I tell them that they might be promoted, fired, quit, recruited away, retire, win the lottery, eaten by a bear... something. However, they will not be doing the job they do now forever.

I suggest they enjoy it as much as they can, learn as much as they can, and always be looking for ways to improve how good they are at it.

I also stress to these teams that whatever mix of bricks, clicks, apps, holograms, drones, etc. that the banking industry gravitates to, talented and engaging team members will be at the core of successful operations.

Most of all, humans who are good at giving other humans reasons to do business with them will be an increasingly valuable asset.

Technology will continue to homogenize banking products.

More than ever, our people will be the faces and voices of our organizations and the last, true differentiators.

explaining better options and assisting customers, promoting self-service is perceived as something we do for customers, not to customers.

Are your teams doing all they can to help customers help themselves?

Job tasks may change. Staffing models may transform.

However, our people will still define our banks.

How will you define yours today?

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**"When you forgive, you in no way change the past -  
but you sure do change the future."**

**»Bernard Meltzer**

*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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