

## "Write injuries in dust, benefits in marble."

»Benjamin Franklin

### Service Outages



A recent experience in an internet/cable provider's store had me reflecting on a topic I have discussed with bank management for years.

In this case, I had exhausted the self-service avenues available to fix my internet problem. I had to make a (rare) trip to a store.

To their credit, the facility has been upgraded from the DMV-like motif of the past. The lobby now has great natural lighting.

The marketing signs are eye-catching. There are comfortable seating areas.

However, this store's "greeter" seemed more like an irritated security guard. She met customers walking in with a terse, "How can we help you?"

Whatever the answer, her next utterance was "Your name?" This was followed by "Take a seat and we'll call you when someone is available."

### A Rewiring Job



Whenever I find myself grumbling about certain aspects of my day, I try to follow some of the advice I preach to others.

I've often suggested to folks that if we were to take a minute and honestly write down the things we complained most about this week, we'd likely rather eat that sheet of paper than show it to anyone else.

Most of us would be embarrassed by our list.

When I make that observation, I'm obviously not suggesting that we don't have legitimate challenges and frustrations in our personal and professional lives.

We do.

My point is that when we allow ourselves to become habitual complainers, we become really good at complaining...and little else.

I watched that same interaction happen repeatedly during the 25 minutes I was there. She didn't smile once.

There were customers sitting within 10 feet of her counter while she stared at a screen. She didn't speak to a single one.

People sat in that waiting area like kids sent to in-school detention hall.

She also did not acknowledge customers walking by her counter as they exited.

I doubt anyone, (with their problem resolved or not), left that store feeling better about that company than when they walked in.

As our own customers have adopted the improved self-service tools we offer, physical branch visits have declined.

However, the reduction of these face-to-face interactions makes each individual interaction more important, not less.

The way bankers make visitors feel during these personal interactions either solidifies or weakens customer preference and loyalty.

Yes, being efficient is important. Being engaging, empathetic, and helpful is far more so.

Smiles, active listening, apologies when appropriate, competent assistance and sincerely thanking people for their business are relationship and business building traits.

That's not exactly a trait that many people are looking for in a partner, friend, coworker, or boss.

A friend who has heard me preach on that subject sent me a link to a column from the Daily Health Post entitled, "How Complaining Physically Rewires Your Brain to Be Anxious and Depressed."

(That's a depressing title...but, I'm not complaining.)

The column reinforced research I've long cited about how our brain rewires itself to help us become more efficient at whatever we regularly do.

When we complain about everything that irritates us, neuropathways are reinforced that make complaining our automatic reaction to just about anything new or different or challenging we encounter.

That, in itself, is problematic.

If our "go to" move when frustrated isn't attempting to understand the situation and look for a solution, but to complain about it...problems (and complaints) linger.

When you factor in the open loop nature of our brain's limbic system (a favorite topic of mine), things get worse.

Simply, we things known as human beings tend to mirror and adopt the moods and emotions of the human beings around us.

Openly upbeat people tend to work in upbeat settings...largely because they help create them. Positive demeanors beget positive demeanors.

Those behaviors are personal career builders as well.

Increasingly, branch visits consist of individuals seeking help with complex transactions, problem resolution, personal consultation, and/or account openings.

These are high-value visits.

Our teams' actions convey to customers – more than any marketing campaign - how valued they are.

What will your actions convey today?

Chronic complainers often find themselves surrounded by complainers, largely because they help to produce them.

This is even more prevalent if the chronic complainer is in a position of authority.

Constructive discontent accompanied by positive words and actions can lead to progress. Habitual complaining for the sake of complaining never does.

How constructive will you be this week?

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**"Human service is the highest form of self-interest for the person who serves." »Elbert Hubbard**

*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.*