

Thursday, July 15, 2021

Volume 27 #628

"You are not your resume, you are your work" » **Seth Godin**



Delivering Relationships

I have often suggested to bankers that our people have become the vital human interfaces of increasingly online operations.

The delivery of products and services across many industries is now incredibly reliant on self-service technology.

Yet, there remain key points of human interaction that leave customers feeling pleased with a business or dissatisfied and prone to look elsewhere.

That was driven home last week when our clothes washing machine stopped working.

Everything about the process of buying a new machine was self-service. Gone are the days we walked around an appliance store.

These days, it's online searches, watching videos, reading reviews, a few clicks, and entering payment info to order.

The first human we interacted with in the process was the delivery man who called well after they should have arrived to give a rather poor excuse for why they were late.

When they missed the next delivery time he gave us, I called and was given an even less-convincing excuse than before.



Not All That Connected

We live in the most "connected" time in human history.

Folks walk around with the world's largest encyclopedias in the palms of their hands.

You can tap an icon and instantly see where you are and how to get to where you want to be.

You can buy anything from paper clips to an automobile and sometimes have it delivered to you within hours.

News from around the planet is more accessible than the local newspaper was growing up. (Yes, kids, there was a time when the news was printed on actual paper and delivered to your home.)

As connected as we are today, it's easy to assume that people are aware of anything and everything that might be interesting to them.

Now, when you suggest that out loud, it becomes rather obvious that it's an absurd concept.

Yet, there's a tendency for people to think that, well, if I know something that is easy enough to discover, chances are the folks around me know it as well.

After arriving six hours late, we learned the new machine was damaged. Although he denied it, there's a 90% chance they were responsible.

Over 30 minutes of phone calls were then needed to arrange for us to keep the damaged machine until a replacement came.

We had also paid to have our old machine taken away. As the crew left, we found it sitting on the curb in front of our home.

(FYI, this makes you popular with neighbors.)

That crew did not return calls to return to pick up the old machine.

At that point, not only were we ready to return the machine, but we were also ready to swear off buying anything from this retailer again.

The next delivery crew couldn't have been more different. They were punctual, polite, upbeat, and helpful.

I pegged the gentlemen to be just a bit older than the first crew and seemingly far more interested in making sure we were happy.

We were customers, not simply a "drop off" on their list.

When he couldn't take the old machine away immediately, he assured us he'd be back later to get it. Yeah, right. But, true to his word, he did.

That second crew left a powerful impression. We'd request them again by name if given the chance.

As banking increases self-service technology, our face-to-face interactions may become less frequent. Each one, however, becomes more important, not less.

How will your own team's service deliveries stack up this week?

How can you not know about that great new restaurant on the corner, or the best place around for auto repairs, or the big sale happening on something you've been shopping for?

Again, when you pause to consider those suggestions, they seem obviously misguided.

How can we expect people to know all there is to know about what might interest or assist them?

Yet, in business practice we often do.

At dinner with a nephew and his college friend recently, they expressed interest in studying marine biology.

As it turns out, I once worked for a university research lab swimming in marine biologists (pardon the pun) an hour from their home.

Neither had ever heard of the place. My assumption was that anyone living within an hour of that massive facility had to know it existed – especially anyone interested in university-level biology research.

And yet, here were two smart, tech-savvy, and "connected" young people who had no idea that something close by...that might benefit them...even existed.

It's not a generational thing. Most of us live in a state of information overload.

But that also means there are smart people all around you who have little to no idea of who you are, what you do, or why you'd be the best choice for their banking needs.

That's actually a positive. There are untapped prospects for new relationships and business growth right in front of us each day.

Step out, smile, hand out business cards, and chat with folks. Connect in ways smartphones do not. A world of opportunities are closer to you than you might have imagined.

"The only thing of real importance that leaders do is create and manage culture." » Edgar Schein



The banner features a teal background with a white map outline. On the left, the FSI logo (Financial Supermarkets, Inc.) is at the top, followed by the text "2021 Virtual Retail Banking Conference". Below this is the main title "NAVIGATING THE FUTURE" in large white letters, with "THE" in a red ribbon. At the bottom left, it says "September 21-22, 2021". On the right, a white banner with red text says "SAVE THE DATES". Below the banner is a circular image of a man and a woman looking at a map.

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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