

**"The culture of an organization is shaped by the worst behavior the leader is willing to tolerate." »Gruenert and Whitaker**

## Actions Drive Perceptions



We were recently in the market for a new vehicle and decided to swing into a few local dealerships on a midweek morning.

When shopping for cars in Houston... in July... you do not wander around the surface-of-the-sun-hot parking lots.

You make a beeline for the air-conditioned showrooms.

As we walked into one showroom, we witnessed a large number of blue shirt-wearing employees gathered in an office.

Apparently, the sales manager had everyone in his office for a meeting. I estimated 10 folks were involved.

The office had glass walls.

I could see them. They could see us.

## Tech Helps When We Do



I recently came across the transcript of Apple CEO Tim Cook's commencement address to an MIT graduating class.

His take on the roles technology will play in our society resonated with me.

One of my mantras to banker groups has been my belief that technology will actually make our teams' roles more important, not less.

Technologies will level the playing field more than they will tilt it.

In his address, Cook stated, "Technology is capable of doing great things. But it doesn't *want* to do great things. It doesn't *want* anything. That part takes all of us." I believe that statement is spot on.

As many of the basic teller transactions that once required branch visits are

We walked around, checking stickers and getting in and out of vehicles. This went on for at least 5 minutes. Not a soul walked over.

Seeing not one bored-looking employee budging, we laughed and walked out.

As we did, a salesman by the name of Derek was walking in from the lot.

He said, "Thanks for visiting!"

I smiled and said, "Well...I wouldn't call that a visit."

When he asked, I explained that apparently there was an important meeting no one could pull themselves away from.

He looked at us and said, "Oh, good grief. Believe me, there is nothing going on in that meeting more important than a customer."

Derek was actually a nice guy who had a sense of humor and was troubled by our experience. We chatted for a bit, and I asked if he was going to get in trouble for missing the meeting.

He laughed and said, "When you're the best salesperson in the place, they don't bother you much. I'm here talking to you. They're over there talking to each other. Who do you think has it figured out?"

That comment was perfect. I told Derek that he should be the sales manager, and he laughed, "Yeah, but then I'd have to go to all the meetings."

Truth be told, I don't know what wisdom was being shared in that meeting. I do

migrating to self-service channels, many pundits warn that the disappearance of teller transactions portends the disappearance of tellers. That's just logical, right?

However, it treats the job of "teller" like some kind of endangered species in nature.

I imagine a researcher stating, "As the natural habitat of the genus *Teller Bankbranchious* is destroyed, the species faces extinction, for it is unable to adapt."

There are two thoughts I frequently share about the disappearance of teller transactions. The first is that, sure, these transactions will eventually (mostly) go away.

But it ain't happening today.

A sizable portion of our customer bases considers access to a physical branch and live tellers a fundamental feature they demand from their bank.

One day, far in the future, they might not. That day isn't today.

One day, driverless cars might dominate the roads. That day isn't today.

One day, Americans will watch soccer more than once every four years. That day isn't... well, you get the idea.

The second point I make is that "teller" is more of a job title than a job description.

The roles of tellers have and will evolve as the reasons for the majority of our branch visits evolve.

know, however, that managers' actions speak louder than words.

Not personally jumping up to assist a customer (which would have been best) or immediately sending someone out to speak to us spoke volumes about whom or what that manager felt was important in that room... and it wasn't us.

The levels of respect and appreciation we show customers in our presence communicate more to them than any "official" marketing campaign.

What are your actions communicating this week?

Whether we call folks "tellers" or "bankers" or "universal bankers" or something else, they will serve as the human interface of our increasingly technology-driven companies.

To borrow Mr. Cook's words, that technology does not *want* to help people. *People do.*

It will be our bankers, using technology, who help people. The companies with the most proactively helpful people will win.

And that day, in fact, is today.

Who are you and your team helping today?

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**"Be humble. Be hungry. And always be the hardest worker in the room." »Dwayne Johnson**



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