

**SOME BIG BANKS ARE ACTING SMALLER AND FRIENDLIER:** Local community banks often tout personalized service—“where you’re a name, not a number.” In truth, that is usually the case. However, some of the mega-banks are beginning to discover that there are ways they can act “small” and friendly even though they serve millions of customers.

These ideas can be mirrored by your bank as well. To achieve strict standards, many banks are implementing extensive training based upon very specific customer service and branch appearance guidelines—including testing and mystery shops to measure results.

- Staff introducing themselves by name to each customer—even at drive-in windows
- Addressing the customer by name at the beginning and end of each transaction
- Placing the employee’s name in large type in front of each drive-in window, and designing drive-in and lobby teller stations that hide clutter from view
- Greeting and thanking the customer with non-standardized scripts. For example, rather than saying, “Have a nice day,” these banks are giving employees greater latitude in personalizing their approach from a range of acceptable options.
- Placing a “concierge” or greeter (at a podium or desk) near the front door. This person’s job is to greet each person and perform routine tasks such as taking deposits for customers in a hurry, helping with debit cards and pin numbers, transferring funds, providing access to the safe deposit box, etc.
- Cross-training of all branch personnel to perform most every function in the bank—from being a teller to dispensing of loan applications and opening accounts
- Providing staff with more information on the CIF. Screens are now showing more detailed personalized information to help employees provide better, friendlier service.
- Designing faster, more eye-appealing and more user-friendly Internet banking sites
- Lengthening lobby hours on weekdays and increasing parking by the main entrance
- Installing more ATMs at branches—both walk-up and drive-up
- Updating branches with a more user-friendly design. This include use of fireplaces, less formal sitting areas, elimination of desks (in favor of small conference tables) in offices, use of bright colors and graphics, use of indirect lighting with less reliance on standardized florescent lighting, installation of children’s play areas, etc.
- More extensive and colorful landscaping around the branch and drive-in
- Standardized dress requirements—ranging from suits (where appropriate) to khakis and custom bank shirts in more casual areas
- Diversity hiring practices so customers see people who “look like them”

**NEXT MONTH: HOW MUCH SHOULD YOUR BANK SPEND ON MARKETING?**



**THE GENESIS GROUP**

Branding, marketing, sales, branching, product & advertising