

# #cfrresults

## Will you be inviting customers in or making them feel accused?

Insights from Tom Hershberger, CEO, Cross Financial, 2020

*As soon as you open your mind to doing things differently, the doors of opportunity practically fly off their hinges.* – Jay Abraham

We are entering a new world of business interactions. Done incorrectly you could lose valued relationships. Done correctly, you will capture loyal customers and valued advocates willing to tell others why they should bank with you!

### **New Normal**

Banking is entering a 'new normal' when it comes to in-branch customer experiences. Gone are the days of crowded lines and people standing close to one another. Gone are the days of in-branch events, social hours, popcorn Fridays or cookie days. Enter the days of plexiglass barriers, waiting area guidelines and PPE.

Are you ready for what's next? Your locations are staffed with employees, waiting for days when customers will again fill the lobbies, looking to complete their banking activities and seek advice about their finances. Are you ready to begin interacting with those customers differently while maintaining your high levels of customer service? Are you ready to find new ways to do special things for customers that replace in-person popcorn Fridays?

The new normal is likely to include all varieties of personal protective equipment (PPE). Masks, gloves and other items that create a very abnormal interaction when compared to prior standards. Customers will be using different methods to protect their health. Some will be creative. Some will be humorous. Others will be unusual. Employees will be reacting directly and

subliminally to everything they see and hear. Have you prepared them for the necessary changes?

Customers will also be adapting. If you choose to provide PPE to your staff, your customers will be in situations that are different than what they have known in the past. Smiles and other facial expressions could be covered by a mask. Masks could make it more difficult to hear the employee. All are changes in your interactions that might make the customer uncomfortable.

### **Accusing**

It could be easy to make someone feel uncomfortable for wanting to wear a mask for their safety. Why? Because wearing a mask into a bank, is not something anyone is used to doing! Training and experience tell us if someone walks into a bank wearing a mask, they must be a security risk. Bankers know it and customers know it.

We're not recommending you ignore compliance and security, but bank employees are typically on high alert for any behavior that suggests something isn't right. As customers and employees adapt to new behaviors, including clothing, plexiglass shields, masks, and standing at a distance, banks need to be ready to invite them in and make them part of the new environment. The human conditioning that could have led to suspicions or accusing thoughts of bad behavior, must be replaced by an inviting culture and workplace.

### **Inviting**

So how can banks help customers feel invited when there is a piece of protective plastic placed between customers and employees, or masks that might be covering facial expressions? Bank employees are so

*Continued on back...*

*Inviting customers in, continued*

used to the close personal interactions with their customers, adapting to the new circumstances is going to take time.

Use the downtime before lobbies open to plan and prepare for your desired customer experiences. Determine how every person that walks through your doors can feel welcome. If we are going to direct them in a certain way, make sure you have provided visible signage and detailed markings guiding them to service areas and where to stand if they are required to wait. Utilize welcoming signs, and welcoming body language to reinforce your new normal.

### **Have Some Fun**

One way to reduce some of the potential stress and tension is with humor and fun. Employees can draw attention to the customer's mask and comment on the cool fabric or the way it looks. Employees can make a comment about seeing a smile in their eyes. Play calming music. Consider having some fun with the floor markings for pathways or areas to stand using animal footprints or clever words. Consider producing a video that includes a welcome back message and information about new branch procedures. Things that produce a welcoming environment will help ease tensions this 'new normal' may create. If you deliver a memorable experience, your customers will tell their friends.

**Are you ready to start interacting with customers again? Do you have a plan in place to make your customers feel welcome? Are your employees ready to deliver an exceptional customer experience?**

**Do your employees need a refresher course in in-person customer experience management? We're here to help.**

**Use this space to write down ideas and insights that would help customers feel welcome. Make tis a team exercise with your workgroup.**