

Customers Should Come First



Zero in on Alabama's changing demographics.

By Cam Marston / Photo by Catherine Dorough

My bank sent me a loan application that was hardly legible. It had been faxed to me and the characters already were small, but when they were submitted to the faxing process, these small characters began bleeding into one another. I, at the ripe old age of forty-something and with good eyes, couldn't read most of them.

So I called the banker and asked him to email me the application as a .pdf document so I could fill it out on my computer or print it from my computer and be able to read it. The application for this loan, he said, was unavailable as a .pdf document. This was the best he could do.

I told him I had filled out this exact application a year ago to refinance my house with the new low interest rates and surely somewhere in the bank's computer systems he could find that application—which was filled out as a .pdf document—send it to me and I'd just update by hand and send it back for him to make the changes on a new application and then I'd sign it.

Sorry, he said. He didn't have access to that application and the bank wants brand new applications for each loan and each must be hand written on this document even though the font size is miniscule and the whole

thing is very tedious and he's very sorry.

"So your bank is a document-focused company, not a customer-focused company?" I said.

"Well, yes."

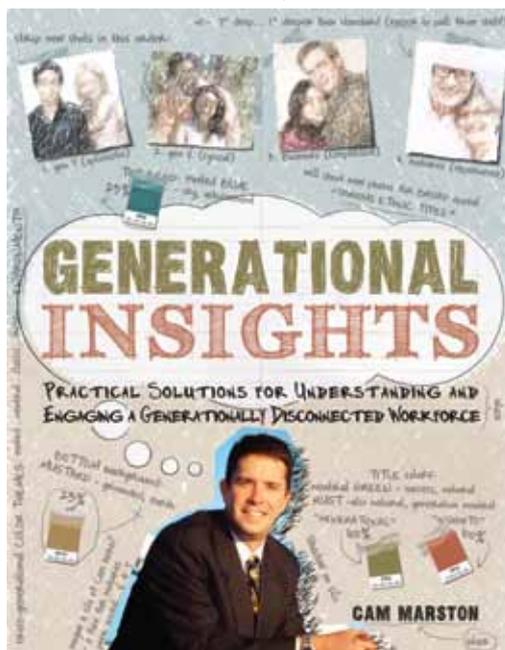
So I called another bank down the street. The customer service person there, we'll call her Tina, emailed me a Word document in size 14 font—this means large and easy-to-read characters for those not font literate—for me to fill out on my computer and return to her. She said this was not the actual loan document but this one is easy to see, to fill in, and to return and she'll then take my information and put it into the actual loan document and return to me for me to review and sign, getting the application started. As she said this, choirs of angels sprang forth from the heavens and a beam of light appeared from the clouds and shone on her beaming face.

Understanding generational biases and outlooks like I do, I know that bank

one above, we'll call them Banko Documento, is in trouble. If I can't read the loan application, then I know many more people like me and much older can't read it either. And I know most people aren't going to make a stink about this like I did and try to find a solution. They're just going to keep trying different banks until they find someone who will help.

On top of all this, I'm a member of Generation X who has relatively little affluence compared with the Boomers ahead of me. If I'm a banker today, I should be making sure the Baby Boomers find me easy to work with. I need to make sure my applications, monthly statements, literature, and website are printed in such a way that the effects of age do not impair my Boomer customer's ability to read what I put in front of them. No one, regardless of generation, likes admitting that age is taking its toll, and having to admit that I can't read something because the letters are too small is embarrassing. Most normal people just walk away.

Another fascinating thing I learned in dealing with Banko Documento is that they don't have voice mail. As I called back and forth with my contact there, I was unable to leave messages directly for him. A pleasant lady coyly replied to my request, "I'm his voice mail." I'm uneasy leaving personal financial information with a receptionist or a secretary. In my mind I see a Post-it Note with my private financial information stuck on his office door for everyone to see. My suspicion is someone within Banko Documento thinks it is better customer service if there is a live person answering the phone and speaking to customers.



GENERATIONAL INSIGHTS

Voice mail, they think, is too impersonal and removes contact with customers.

If they were a bit savvier to generational biases, they'd know that Generation X is a very private generation and, in fact, they tend to eschew human contact in most cases. They prefer email to voice mail and then voice mail to direct contact. Crazy as it seems, that's the truth. A live person answering the phone is won-

derful, but don't make me leave a message with her—send me to the voice mail of my contact.

I shared this experience with some of my financial services clients and then asked them what elements of their business they've changed to keep their different generations of customers happy. Their answers largely focused on what they're doing to accommodate their se-

nior customers:

Larger pens are easier for arthritic fingers to grasp. A slender Cross pen is a beautiful instrument, but is hard to use if you've lost some hand dexterity. They buy wider pens for customer use.

They've also begun replacing the chairs in their offices if the chairs don't have arms. Armchairs make it easier for older clients to ease in and lift out. No one likes to ask for help to get to his or her feet, and the arms on the chairs make the customers more independent, allowing them to retain their dignity.

Increasing the font sizes of whatever is printed is a consistent reply. The document or advertisement may not be as pretty as the graphic designer wants, but the focus should be on the customer, not the designer's wishes.

None of them replied that they're doing specific things for the younger generations other than continuing to exploit the technology and social media that are becoming more prevalent in all aspects of business. To that end, the younger generations define good service as a quick solution with little human interaction and technology advancements continue to push in this direction.

The end of my Banko Documento story is not all gloomy. In a last ditch effort, I called a friend in the bank to explain what was going on. He quickly got control of the situation by taking on the application process himself and having someone on his staff fill out my application and send it to me to sign. His seniority, he said, allowed him to do this. Plus he found me a better interest rate. This is a great ending for me, but I can't help wondering about the loan applications that are sent to clients by bankers with less seniority. Do the bankers ever wonder why some of these applications are never returned?

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