

Your Technology Needs a Person **by Charles B. Wendel**

Just as banks use branch “shoppers,” to test service and highlight areas for improvement, they need tech shoppers to determine whether their gee-whiz technology solutions work. In more cases than they know, digital and automated approaches fail to provide the required solution and, instead, result in frustration and wasted time for the customer. But banks seem to lack an initiative to audit the quality and consistency of their digital experience.

Example: Trying to obtain forgiveness of my PPP loan and with only a day or two left to provide backup, we went on the bank’s website to upload the required documents. I was surprised to see the ill-fated spinning wheel not allowing access and then a message: “We’re sorry. Bankx.com is temporarily unavailable.” I tried the site over several hours to no avail. I called the number on the back of my debit card and asked for a number for the PPP group. I was told there was no phone number to contact them. Excuse me??

My solution was lower tech. I emailed three bankers I knew at the bank, attached the necessary docs, and asked for help. They were great in providing assistance, and I received a level of personal attention seldom available to most customers of any bank. One of bankers I wrote to said they would meet with the “tech team” to understand the issue. That site is now up and running.

Example: I intended to use a mileage credit card from the same bank to pay for a dental visit. Since I had fully paid off the bill a few days before, I was surprised when the card was rejected. When I accessed my account by phone in response to this obvious error I learned that the account no longer existed. Huh? My phone call to the number on the back of the card resulted in my learning my card had been suspended. Why? Apparently, a mailing from the bank had been returned; this resulted in the suspension of an account that had no outstanding’s. I had never received notice that my account would be cut off. Of course, I had another card.

Even though I knew there was nothing wrong with my credit, and I muttered something along those lines to the dental assistant, I felt that the person processing the bill put me in the category of potential deadbeat. It was a bit like the discomfort some of us feel when we a police car driving behind us, even though we have no reason to be guilty. A phone call would have resolved the problem and gotten the bank higher fee income.

Example, this one a nonbank: A colleague was excited to receive the phone call from the technology consulting firm offering her a job. Her next step was to go online to review specifics of the offer and accept it. Imagine her surprise when the link to allow job acceptance did not work. She used social media to ask if others had received a similar error and learned the steps required to get around the roadblock from those who faced a similar challenge. Of course, the IT consultancy itself should have anticipated this issue. Not a good indication of the IT firm’s IT proficiency.

In each case these companies had put an automated process in place and, then, allowed it to proceed without proactively ensuring that it is serving the customer’s needs. Whether this

problem results from a form of corporate arrogance (that, frankly, we see too often in the digital world) or simply insufficient resources, the performance gap needs to be addressed.

To quote *Field of Dreams* “Build it [IT] and they will come,” but if it does not work they will look elsewhere for help and maybe even a job.