



Jamaican Customer Service

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Recently, I had the opportunity to lecture in Jamaica and talk with the locals about customer service. While there, I discovered that what most people say about Jamaicans is true: Their approach to life is laid back and their typical response to every question seems to be, "No problem, mon!"

That is, unless you want to transact business at the local bank. Then, you might have a problem.

I learned quite a bit about banking problems in Jamaica when I had dinner with a friend who had once been a partner for Price Waterhouse, but married a woman who loved Jamaica so much they decided to live there. During dinner, he explained that in Jamaica a trip to the bank could be a tiresome, all-day affair - to the extent that some people even pay others to stand in line for them!

He told me that when he first moved to Jamaica he went to his bank to open a checking account. While there, he was introduced to the bank manager and spent the next three hours opening his account, only to have the manager tell him to come back the next day because the bank was closing.

Now that he has lived in Jamaica for some time, however, he has become friends with the bank manager. One day, after watching a long line of people standing in front of the only open teller window, he remarked to his friend, "If you'd add extra tellers, the people would be able to leave the bank more quickly." The manager looked at the line and remarked, "If they aren't complaining, why are you?"

Only when traveling do you begin to fully realize the differences in banking methods around the world. In the United States, if we aren't taken care of within the hour we'll consider taking our business to another institution. So speed of service is certainly important to us, but is perhaps not the real point of sales culture. Sales culture is nothing more than a willingness to help your customers so they won't look for someone else to answer their needs.

If, for example, someone were to open a financial institution across the street from the Jamaican bank, they could answer service needs more quickly for the locals. They could also establish a program whereby customers could have their needs met by ascertaining how much they've invested and asking what better services could be offered.

Although American bank service may be speedier than Jamaican bank service, American banks have often treated their clients like Jamaican banks have treated theirs. Ultimately, then, there is a lesson to be learned from the Jamaican bank: If we don't try to figure out what our customers need, someone else will. By asking questions and looking out for our customers' needs, we'll avoid ending up saying to our colleagues, "If they aren't complaining, why are you?"

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