

Banks, ticket offices, cash and service

Some large companies like banks seem intent on getting as out of touch with many customers as nationalised concerns do. Just as the railway faces a hail of criticism for wanting to close its ticket offices, so the banks are intensifying their closure of branches.

The railways say they will redeploy the staff to be generally helpful around the station. They can be very helpful in a ticket and information office where they have a chair to sit on, computer access to all the details of timetables, travel options and fares and online knowledge of the state of play on the trains at or coming to their station. A staff member on the move around the platform has less easy access to the information, and may be more difficult to find for a worried traveller.

The banks do not promise to redeploy their staff. They want us all to spend our time wrestling with their on line systems which have to balance difficulty of access to make them secure with feasibility of access so we can move our money around. Security is much less of an issue if you go regularly to your local branch to bank, as they get to know you. Your face is your identity. Faced with the narrow systems of the computer you have to choose answers the computer has been taught rather than being able to describe what you want to do and get help from the bank. For commonplace transactions this usually works, but there are often glitches in the software. My bank's computer often fails to recognise people I wish to pay from past payments so you have to go through the new payment process each time.⁷

Government is now requiring banks to ensure we can all have access to cash from nearby machines. This is a minimal response to the retreat of the banks from most personal contact with their customers. Whilst most of us conduct most of our transactions electronically by card and by bank transfer there remain a number of needs for cash. Cash is a reliable resort when machines or the internet goes down. Cash is often quicker and more sensible for smaller transactions. You can always offer cash even if your phone has run out of battery or the internet coverage has gone down or outdoors if the sun is shining so you cannot easily read a phone screen. No-one should be made to use electronic money if they do not want to.

It is a strange modern wish of some large institutions to want to distance themselves from customers, to cut themselves off from the flow of information and social contact which personal service brings. It breeds resentment amongst customers, sometimes causes greater costs and delays and allows some to claim there is a big plot to make us go cashless so the government will be more in charge of our lives.