Banks are courting a disenchantment group of people—their customers. No longer do they simply stand behind cold, marble countertops; bankers have begun taking cues from retailers. They are becoming more sales driven.

"Too much of banking has been... an order-taking mentality. And we're in the retail business," says Stephen Hansel, Hibernia Corp.'s president and chief executive officer.

"You used to have to count on people coming into the bank. Now bankers go out to the people," says Charles Worsham, executive vice president of the Louisiana Bankers Association. "It's a different culture, and it requires a different banker."

Home Savings Bank, for one, has picked up on the need for change. Just as people can buy everything from a food processor to Ivana Trump's jewelry collection via their television and telephone, they can also apply for a loan—and have all of the information immediately routed to the bank—without ever leaving their home.

Applications can also be taken by laptop computer. "Most people want to come into one of our offices, but some are short on time, and we travel to their designated place to set up the loan," says John Bordelon, president of Home Savings Bank.

To even better address the needs and wants of customers, some banks are turning their lobbies into showrooms and offering one-stop financial shopping. Expect to see more contemporary furnishings and circular desks that allow customers and bankers to sit side-by-side.

Banks are also moving into supermarkets. First National has branches in the local Albertson's, for example, and New Iberia Bank recently opened a branch in the Winn Dixie on Moss Street. Customers get the benefit of extended hours, holiday hours and Saturday banking, all in one spot.

"We feel that the concept of supermarket banking will continue to grow, offering busy people the advantage of obtaining their financial products in a convenient manner," says Anne Dugas of New Iberia Bank.

At Premier, prospective employees are questioned about their sales ability.

Workers at the bank's supermarket branches walk the aisles enticing shoppers with bank products. When Premier opened its first supermarket branch in Delchamps in Baton Rouge, bank president Walker Lockette pitched Premier products while bagging customers' groceries.

"A person who sits behind a desk and waits for customers will be left out in the cold," says Caroline Smack, Premier's state sales manager.

Why the change?
Survival.

Non-bank competitors, like brokerage firms, have chipped away at banks' traditional deposit turf during the past decade. While bank deposits constituted half of household investments in 1980, that number shrank to 38 percent in 1990 and is expected to drop to 32 percent in 1995, according to the national consulting firm McKinsey & Co.

But mutual funds, which pay higher yields, rose to 12 percent of household investments in 1990 from 3.6 percent a decade earlier.

What's more, a 1992 American Bankers Association study showed that there are two dissatisfied bank customers for every satisfied customer. Lower interest rates on savings accounts and higher ser
vice fees topped the list of complaints.

So banks have stepped up their marketing efforts. Many now sell a host of non-traditional investment products. And a number of them, like First National Bank of Lafayette, offer debit cards, which look like credit cards but act like checks. They can be used anywhere Visa and MasterCard are accepted.

First National Bank has also begun to offer a system that allows the customer to electronically communicate with the bank at any time. The system allows customers to determine what checks have cleared, issue stop payments, inquire about the status of a stop-payment transaction, etc. Whitney National Bank and several others have begun offering such services as well.

"You can also get snapshot statements," Morein says. This allows the customer to balance his books at his convenience, because the statement is updated every night. Customers can even access the previous month's statement.

"It's gone over really big in Lafayette. There is a definite need for it," Morein says.

Also growing in popularity are the electronic bill-payer programs, where a customer dials a number, punches in a series of codes and dollar amounts for bills to be paid, and the bank electronically sends the payments to the appropriate merchants.

New ATMs, those with such features as color screens and the ability to print out a statement, are being installed by a number of local banks. But even newer technology in this area may soon make these types obsolete, at least in some parts of the country.

For example, voice-activated ATMs are being developed to ease customers' fears about the security of these machines. And because customers' lifestyles are leaving them with significantly less leisure time, even this type of remote banking may soon be left by the wayside.

In the works are communication products that bring together the telephone and the ATM. Contributing to the likelihood of this breakthrough in technology is the video telephone.

"We could have done in-home banking 10 years ago, but the customer didn't care about it," says Janet Morein, city executive at Hibernia.

Without going into the bank, small-business owners can initiate transfers from accounts, can get daily balances, etc., through the use of their personal computer.

Banks are nonetheless pushing their products and providing incentives and awards to encourage employees to sell as many products as they can to customers.

Until recently, many banks did not even track sales efforts. In 1991 Premier increased training for its employees. And by 1994, employees were selling an average of four products to each customer, up from two products in 1990.

"You have to have that retail mindset," Worsham says. "You can't just be a good banker. You have to be a good retailer."

Most bankers seek out people with retail experience for their supermarket branches. "We like to hire people out of retail," Smack says. "It's easier to teach a retailer banking than it is to teach a banker to sell."

Banks want employees who don't mind walking up and down supermarket aisles pitching different accounts and products or using the public-address system to offer giveaways, such as a free six-pack of soft drinks to each of the next 10 customers who open an account.

"The concept has done so well, but it's a totally different culture," Worsham says. "It takes a unique individual. It's hard for some to go from a bank branch to a supermarket branch."

While older bankers may find the transition to a sales culture difficult, younger bankers will have to embrace it if they intend to survive, industry experts say.