

# Hiding behind 'policy' is frustrating for customers

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Recently, I transferred funds from my UAE bank account to a well-established Dubai company as payment for services to be rendered the following week. It was less than US\$250 and a one-off transfer.

I quickly notified the vendor of my online transfer and forgot about it – until the next afternoon when the funds reappeared in my account as a credit.

When seeking the reason at the bank, my blood boiled. The reason provided – and here's the drum roll – was "for internal policy". This reason seems to have been set in stone and vaulted away, never to be revealed to its rightful owner, myself. No matter how high I go, I get the same answer.

Since when does a bank, an organisation meant to be serving my needs and leading my financial future, have the right to ignore my requests for action for my own money? The bank's actions demonstrate that they want my money but choose what I can do with it.

This story will not be having a happy ending. Disengaging from me and my request has left me with one option only. I need to relocate my funds and my loyalty rapidly, completely and on the basis of "never to return". Why? Control, disengagement and separation. We've heard that people don't leave their jobs but rather their bosses; now I extend that to customers don't leave companies, they leave policies.

I would be most interested to hear what the highest leader of the bank would think of this. And so, seeking a positive in all of this, I now explore questions that leadership may wish to consider from this experience.

## 1. How far are you from the shop floor where the tacit knowledge of business reality exists?

A leader's agenda exists in the future, yet a leader will only reach there once knowing the reality of today. In fact, it's today's reality that will highlight frustrations of operations, customers and employees, and hence provide indicators of what could and should change.

Tacit knowledge is not written in policy but rather stored in the hearts and minds of the employees. When they depart an organisation, their virtual bags are overflowing with this information and knowledge, business intelligence and customer feedback, it is lost forever. Should a leader not be aware of this information, business decisions could be linked to inaccuracy.

## 2. How willing are you to share transparently, rather than hide behind a policy?

When a leader wishes to take people to a new future, for example one driven by automated practices, research by the US-based management consultancy Prosci Change Management shows that employees will want to know why this change is happening, how long it will take and the effect it will have on their lives.

Divulging only partial information weakens trust and collaboration; do

remember what is not said will be made up. No longer do the words "because it's the policy" represent enough information. Employees are now savvy enough to question the policy if it's not workable, or even create another.

### 3. How much do you wish to hear and entertain employees' and customers' questions and concerns regarding vision, requirements of actions or even well-being?

A complaint is a gift for a leader. It is a treasure chest laden with gold because it represents a spotlight on frustration, inefficiency and ineffectiveness. Hearing about and seeking information about disappointments will not only provide a leader valuable feedback but also stop the partner from becoming creative and opening the back door, which I did do by withdrawing funds and simply paying my vendor cash.

The United States academics [James Kouzes and Barry Posner](#) are co-authors of a body of leadership research that defines engagement through 10 behavioural statements. They show that in a workplace, people's level of engagement has a direct correlation to the leader's behaviour. I can assure you also that my custom now has a direct correlation to a leader's policies; after all it is the leader who is accountable for them, being a policy's ambassador. When will leadership learn that control, separation and force will always be trumped by transparency, understanding and connection?

Leaders are the best learners, according to Mr Kouzes and Mr Posner. Let's learn to see the value in relationships and trust – sooner rather than later. Dependency, partnerships and collaboration are a leader's recipe to the 21st century and beyond; nurturing them will provide that all-important difference that employees and customers seek. Without these virtues in a leader's tool kits, the resulting outcome can only hurt people, profits and the perennial hope for business success.

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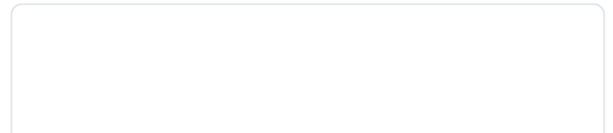
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