

But *is* it lies? 'Steve' vs Standard Bank



By [Tiffany Markman](#)

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I seldom pick sides in fights such as [#bankwars](#). Barring an ambivalent flip through the twitterverse to find out who hates who and get a glimmer of insight into why (thanks, [@WalterPike](#), for your detailed take on the whole issue), I wait for the cacophonous twysteria to die down; for my stream to return to 'normal'.



But this time, I have a definite bias. Because I did a bit of field research - myself, in person. And guess what? In the case of FNB, it appears that some utter hogwash is being advertised. Like, *how much FNB wants your business*.

Disclaimer: This is *not* another article about Standard Bank's lodging of a 'misleading advertising' complaint over FNB's newspaper ad two weekends ago. Whether or not FNB has lied about its firsts in certain areas is interesting but irrelevant to my story. What's relevant is that FNB seems to be implying that it wants, and can accommodate, new business. I believe it cannot. (You should know that I have to be profoundly unimpressed to leave my Grammar 'n Language Soapbox for a Customer Service Soapbox. Hold your venom please - or at least, hold it 'til the end.)

So, those 'Steve' ads...

For those of you who've been hibernating, they're a [series of radio adverts featuring 'Steve'](#), an unnamed bank's supposed call-centre agent, in a parody of the annoying cold callers who chirpily try to sell you stuff you already have or don't need.

The ads irritate a lot of people. But they're memorable. They're funny. They cover a lot of factual ground. And guess what? They *work*. Of my circle of friends, about 15% has moved to FNB over the last few months - and these are intelligent, measured, practical consumers. Not people who'll switch banks just for a [discounted iPad](#).

As a copywriter, I consider myself to be an advertising skeptic, and it takes a lot to make me consider change of any kind. But the 'Steve' ads began to work on me, too.

Not because I'm unhappy with my bank, which happens to be Standard Bank. But because, while Standard does almost

everything I require, it doesn't wow me. And I'd like to be wowed. FNB, from what I could gather via 'Steve', was serious about offering easy banking (associated with forex, investment, apps and the web), serious about attracting new clients and serious about helping them switch in '10 minutes'.

It sounded pretty wow

So I did what the ads suggest: I visited www.fnb.co.za. And yes, you *can* apply online. But I didn't do that, because I wasn't sure which account would be suitable. And I wanted someone (say, the FNB version of 'Steve') to give me that nudge.

I wanted a verbal wow

I sent an email (as directed by the site), containing my request for contact about switching. I received an auto-response within the hour. Fab. I then got onto Twitter, polled my mates/followers, and found a fair bit of encouragement to make the move. One pal said the debit swapping had been easy; another raved about the iPhone app; a third mentioned the relatively light paperwork. By then, I was almost sold.

Except, FNB didn't make contact. Not within two days. Not at all. And this was three weeks ago. I don't know if FNB has phoned you, but it (still) hasn't contacted me.

I gave it four days and on 13 February, I tweeted this:

#FNB, you blow my mind. Tweeted Thurs about moving fm [@StandardBankGrp](https://twitter.com/StandardBankGrp), inspired by #Steve ads. Went to site. Emailed. No follow up? #Fail

Nothing. I was starting to get a complex. FNB wanted everyone *else's* accounts. When I moaned to my husband, he laughed at my naiveté. "You should know better," he said, "than to believe what you hear in a radio ad. It's just advertising."

Two days later, I tweeted:

[@Rbjacobs](https://twitter.com/Rbjacobs) [FNB Guy] Have emailed, in vain, about switching from Std. Are the #Steve ads just ads? You guys seem utterly uninterested in my business...

And guess what?

Silence. Resounding silence.

As I write this, we're on 17 days since my website message. And I'm feeling guilty. Because a couple of weeks ago, in a piece for a US copywriting newsletter, I wrote:

"...Many copywriters, me included, are also spin doctors who try to come up with the most impressive ways to convey unimpressive things. We are often asked to white-wash the facts; to make the negative positive. And if we do it well, the end-user only sees a lovely piece of copy..."

Who's the baddie? The client? Its service people? Its creatives? Me - for being honest in my heart and a shameless liar when it pays well? And what, if anything, am I going to do about it? That's something that, as a communicator, I must wrestle with.

Enough about me. FNB *ignores* people. But, to my shock, Standard Bank didn't.

The punch line

I got an unsolicited phone call from the head of Standard Bank Private Banking at Clearwater Mall (not my branch) to

"discuss what's making you unhappy".

Someone had read my tweets, gone onto my website, looked up my number and phoned me. (I doubt that it was whoever manages the [@StandardBankGrp](#) account, as I find it largely useless and limply placatory.) But, the fact is, I am impressed.

I'm still un-wowed by my bank, but if I have to choose between the devil I know and have used for 20 years, and a competitor that has an extremely clever ad campaign but can't respond to a website message, email or tweet, I'll keep my savings, cheque and home loan accounts where they are, thanks, and watch the twornado instead.

ABOUT TIFFANY MARKMAN

I spend 10 hours a day writing - and teaching others to write. I was South Africa's Freelance Copywriter of the Year in 2020 and one of the world's 'Top 50 Female Content Marketers' in 2021.

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