

## Imagineering your bank... True confessions

I admit it. One of my most favorite places to visit is a Disney theme park. Why? It is the imagination that the theme parks represent. Walt Disney and his vision not only redefined entertainment for the family, but he also reinvented the application of creative thinking.

One of the most sought after positions within the Walt Disney organization is a job at Disney Imagineering. This entertainment design think tank created Audio-Animatronics, the first magnetic driven people mover (known as a magnetic levitation train), The Pirates of Caribbean, and the multi-sensory ride Soaring over California. They are all products of Disney Imagineering.

Millions of people visit Disney theme parks worldwide each year with a significant portion being returning visitors and all of them as a direct result of the entertainment environment and special effects created by the Walt Disney Imagineering group.

What makes these theme parks so enjoyable? The explanation is a simple one even though how they do it is not. David J. Fisher (I wish I was related to him) published an article in the Disney magazine that defined an imagineer as a doer and dreamer! Fisher, features editor of the erstwhile publication, further describes the job of an imagineer as a blend of creative fantasy and technical know-how. I could not agree with David more. An imager has ability and empowerment to convert concepts into entertainment reality.

Of course, I can hear you thinking as you read this, "What does all of this have to do with financial institutions? Is The Wombat suggesting that we build roller coasters in the lobby? Even though that would be a really good idea, NO, I am asking, "Does your organization have a theme?" and "Does that theme engage your customers?"

When was the last time you invited multiple disciplines together just for the purpose of imagining what you could be? I am not referring to the annual strategic planning retreat as much as an opportunity for your organization to stretch your imaginations a little. Let's face it; most of your customers would not characterize their last visit to your institution as exciting and memorable. It is more on the order of something they had to do.

Just imagine the possibilities for your organization if your customers did start thinking of their banking experiences as creative, relevant, and fun, and then passed that on to their friends and associates. Just think of how many visitors you would have in your lobby and on your website if your customers looked forward to interacting with your organization because you were perceived as an imaginative place to be. There is nothing wrong with trying to emulate success within the context of your environment. Disney proved that technology can be just as entertaining as useful when it is combined with a creative imagination.

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About the Author

Dan Fisher is president and CEO of The Copper River Group, a consulting firm headquartered in Fargo, N. D., that

focuses on technology and payment systems research and consulting for community financial institutions. For nearly 30 years, Fisher has worked in the financial industry using technology to improve the bottom line. He was CIO of Community First Bankshares (now part of BancWest), has served as a director of the Federal Reserve Board of Minneapolis, the chairman of the American Bankers Association Payment Systems Committee, a member of the Independent Community Bankers of America Payments Committee. Fisher has written numerous articles on banking technology and the payments system. He has authored or co-authored six books and recently published a book titled, *Capturing Your Customer! The New Technology of Remote Deposit*. You can contact Fisher at [dan@copperwombat.com](mailto:dan@copperwombat.com).

P.S. To understand Dan's nickname, check out "About the Wombat" on his website, [www.copperwombat.com](http://www.copperwombat.com).