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Narratives of the Shelmikedmu: Lessons for ATM providers

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Abstract

Comparing modern behavior to the ceremonies of primitive cultures provides considerable perspective to marketers. Exploring the common narratives of bank machine behavior and the circumcision ceremony of Shelmikedmu warriors leads to the conclusion that ATM providers can attain cross sell advantage through community recognition and the provision of customized offers. © Janus Science B.V. All rights reserved.

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Introduction

Modern culture has been described as “life... without the ceremony” (Mentira & Frijoles 1989). Further investigation, however, reveals that modern life is full of ceremony and that much of it resembles primitive ceremony and practices. Analysis of these ceremonies and a recognition of their similarities to modern practice can provide guidance to marketers seeking cross sell opportunities from existing services. This sort of analysis is particularly well suited to the use of automatic teller machines (ATM) for banking services.

Before analysis is possible, it is necessary to understand primitive practices. In the wilds of New Guinea, Mortadella (1952) provides a succinct description of deity communion as practiced by the Shelmikedmu. Although the Shelmikedmu practices seem shockingly primitive to educated Westerners, they provide us with a ready comparison to modern behavior.

To illustrate the similarities between Shelmikedmu practices and bank machine behavior, Mortadella's original ethnographic transcripts will be compared to a description of bank machine behavior provided by Luge in 1996. The first transcript describes a circumcision ceremony conducted by Shelmikemu warriors on the eve of the winter solstice. The second transcript describes a ceremony conducted by many North American males on Sunday afternoons throughout the fall and early winter.

Shelmikemu Practices (from Mortadella 1952)

1. Shelmikedmu warrior stages battle, breaks the Warrior Code, and is defeated
2. Warrior is disgraced and made to seek forgiveness
3. After a long journey and march hardship, the Warrior prays at the Shelmikedmu sacred place. After attaining purity of heart in the presence of the deity, the Warrior is assessed, forgiven, and granted great strength
4. Warrior seeks and defeats the enemy
5. Warrior returns to tribe but is not recognized. Warrior successfully completes a task to regain the recognition of the tribe
6. Warrior is recognized, receives praise, and marries

Bank Machine Practice (from Luge 1996)

1. Sports Lover engages in consumer activity at a tavern but has insufficient currency to cover transaction
2. After being mocked and branded a “cheap ass”, Sports Lover made to seek additional currency
3. After an arduous journey to the bank machine, the sports lover presents his bank card to the ATM machine. Under the panoptic gaze of the security camera, the sports lover diligently tries not to think about a possible “Not Sufficient Funds” message. After the central banking authority assesses all account information, the ATM bestows upon the sports lover the ability to buy the next round and a plate of wings
4. Upon reentering the tavern, the Sports Lover finds the waitress and settles the bill

Upon comparison, it quickly becomes apparent that both the primitive Warrior and the modern Sports Lover must complete certain steps to complete their respective tasks. The order of these tasks forms a “narrative”. In the case of the Sports Lover, the existence of this narrative is evidenced in ethnographic transcripts by the oft repeated phrase: “Brrr. It's freezing out there. What's the score? You'll never guess what just happened...”

Structure of Narratives

The narrative of both the Warrior and the Sports Lover closely resembles the structure provided by Propp in 1968 (as quoted in Fiske 1987):

1. Preparation
2. Complication
3. Transference
4. Struggle
5. Return
6. Recognition

The Shelmikemu Warrior facing his enemy (Step 4), for example, closely resembles both Propp's "Struggle" and the Sports Lover settling the bill. Based on this analysis, however, two of Propp's steps are clearly missing from Luge's description of bank machine behavior: Step 5- "Return", and Step 6- "Recognition".

Assuming that the Shelmikemu practice represents some basis of human behavior (as evidenced by its consistency with Propp's model), ATM designers may profit from completing Luge's Sports Lover's narrative. A complete narrative may provide the ATM user with an increased sense of consistency after completing their banking task and offer several cross-sell opportunities to the ATM service provider.

Exploiting Narrative to Cross Sell

Propp's description of Step 5- "Return" involves the hero returning from their task, arriving home, and completing a task to regain their identity. Essentially, the position of the hero within the community is being challenged and verified.

Currently, ATM machines ignore Step 5. An exploitation of Step 5 to fill out the narrative of the bank machine user may consist of some sort of recognition within the community. This could be something as simple as a customized greeting or note of thanks. A more complete treatment, however, would include some sort of community recognition noting the user's involvement in the financial community. This recognition could be a statement regarding the individual's involvement within the community (e.g., "Your mutual fund x has performed...") or some comment about the performance of the community in general (e.g., "By conducting 5 transactions with x we were able to become the largest bank in x!").

Propp's Step 6- "Recognition", provides the ATM operator with the greatest cross sell opportunity. In Step 6, the hero is praised for their actions and rewarded typically by marriage. Although popular in the developing world, marriage brokerage has yet to attain popularity in the European and North American market places. ATM operators can, however, complete the narrative by providing a proxy for marriage such as savings on products offered by affiliated vendors, minor and temporary reductions in

interest rates, or special offers on financial products such as mutual funds, brokerage access, insurance, and frequent flyer points.

Conclusion

The practices and ceremonies of today's consumers closely resemble the practices of primitive cultures. By exploring and exploiting these practices, ATM providers may be able to improve customer satisfaction and recognize cross sell opportunities. Propp's analysis of narrative, for example, indicates that ATM customers would appreciate community recognition and special offers.

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