

**"No matter how you feel, get up, dress up and show up."
»Regina Brett**

Staying Physical

A recent column by Phil Wahba for Fortune Magazine shared comments that struck a nerve. David Simon is the CEO of a company that develops new and revives existing shopping malls.

In the piece "Reinventing the American Mall", Simon challenges the popular narrative that shopping malls and physical retail stores are on the wane.

I reflected that I have probably bought into the "malls are dying" belief myself. I'm going to guess that just about every piece I've read regarding shopping malls over the past decade has been about how online shopping would be the end of them.

As I read Mr. Simon's comments, I reflected on the fact that I can hardly remember a time when we've visited our local mall in the past few years in which our biggest complaint wasn't parking.

Well, cars aren't driving themselves to the mall (yet).

Getting Out of the Blocks

One of the most requested themes I'm asked to include in presentations during this time of year is "getting off to a fast start in a new year."

No one wants to fall behind his goals right out of the blocks.

"Finish strong" is a nice rally cry. I like to remind folks that it isn't a strategy, however.

In addition, the work we put in early is usually what determines whether a strong finish is even possible.

Bankers do not sell impulse products and services. Moreover, the majority of the most sought after customers in our markets will not simply make a significant banking decision, especially a decision to switch, the first time they are asked to consider it.

People need at least some time to reflect upon and analyze their options. The most attractive prospective customers do not tend to be impulsive.

When advising bankers on strategies to get

In the column, the CEO of a once-hot clothing retailer complained about things like the intense smell of popcorn keeping shoppers away from a store. (I have the opposite reaction to the smell of popcorn...but maybe that's just me.)

Simon disputed, saying, "They've chased the holy grail of internet sales to the detriment of what they should be doing with their physical product."

Thinking about the particular retailer referenced, I had to agree. If overpriced, poorly labeled clothes and disinterested store employees are your thing...they've got you covered.

The point is that the drop in many of these mall retailers' sales is not correlated to the traffic in their malls. Traffic in most locations is as strong as ever.

However, some retailers have obsessed on their online presence while allowing the quality of their physical stores and staff to decline.

In our cases, it is more convenient for many customers to handle basic transactions through self-service technology away from a branch. This, however, makes the influence of each individual branch visit they make even greater.

Yes, our heavy technology users still do visit physical branches.

And in our increasingly online world, few things generate differentiating experiences more than friendly environments and exceptional face-to-

face interactions. As I look forward off to a fast start in a new year, I ask them to look backward as they look forward.

Too many folks believe that a customer who has turned down an offer in the past is a less-attractive one than a person or place with which they have never interacted.

The fact is that conditions do not remain static. The circumstances of those individuals or businesses may have changed.

An offer that may not have been just right for them before may be seen in a different light now. It's possible that they have a different mindset or new questions they didn't have before.

Simply taking the effort to reach out again to folks who have said "No thanks" in the past also tells them much about you.

I've long proposed that people can tell more about you by how you behave after they have turned you down than before.

Up until they say "No thanks", your attention and pleasantness may just be a sales act.

When you remain upbeat, professional, and (most of all) friendly after that initial rejection, it tells them who you really are.

Your true character is revealed.

We, of course, want to strategize ways to meet as many new people and visit as many new businesses as we are able.

Good things happen when you get out and make yourself known.

And, the level of effort you establish early in your year sets up the results you'll see as

face service.

When we consistently deliver positive experiences, all areas of our businesses tend to be viewed more favorably by customers, as well.

How impressive will your branch experiences be today?

the year progresses.

But, as we turn the page to a new year, don't close the chapter on prospects who may not have been receptive last year.

Reach out early, and show them why you're worth another serious look.

**"New Year - a new chapter, new verse, or just the same old story?
Ultimately we write it. The choice is ours."**

»Alex Morritt



Dave Martin, author of [The In-Store Advantage](#), has become one of the most prolific writers in the banking industry. His keynote presentations, seminars, and podcasts have an authenticity and humor that brings teams of all sizes and seniority levels together.

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