

# THE IN-STORE ADVANTAGE



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**"Readiness for opportunity makes for success. Opportunity often comes by accident; readiness never does." » Sam Raybun**

## Well Deserved, But...

While scanning a few business channels recently in a futile attempt to find anything worth watching, I briefly paused on a commentator saying some company "deserved" better results than they had realized this year.

It triggered a memory that made me smile. I couldn't help but flashback to a video clip I once saw of Jack Benny accepting an award.

Okay, I have little doubt that at least 50% of folks reading this have no idea of who Jack Benny was.

And for the record, I'm not old enough to have watched that awards show live. But Benny's comment has stayed with me for many years.

While accepting some prestigious accolade, he stated (with great comedic timing), "I don't deserve this award. But... I have arthritis... and I don't deserve that either."

## Secretly Productive Days

I've recently been finalizing travel arrangements for speaking engagements taking place in the first quarter of 2023.

I've found myself reflecting on when these various commitments were made. The majority were booked early and midyear in 2022.

Beyond that, the conversations and interactions that fostered most of these agreements occurred months before the actual signing of contracts.

Some were two years in the making.

It reminded me of the hundreds of chats I've had with in-store bankers specifically about the fact that they do not sell "impulse" items.

Sure, they are located within impulse-buy environments. But banking products and services are not things folks "try" on a whim.

I've always loved how that quip acknowledged the fact that life gives all of us - even the extremely successful in our midst - our share of blessings and burdens.

That comment largely humanized an otherwise pretentious event.

The definition of deserve is: To merit, be qualified for, or have a claim to (reward, assistance, punishment, etc.) because of actions, qualities, or situation.

It does not, however, mean guaranteed.

Deserving a result does not guarantee a result.

In many close head-to-head competitions, both sides can rightfully argue they deserved to win.

But when assessing a team's record, there is no column for "deserved wins."

One of my most used mantras with banker teams continues to be, "The world is not looking for you. You have to introduce yourself."

There are thousands of banks and bank teams out there made up of great people, offering outstanding products and services.

They are committed to treating customers like the valued people that they are. These banks and bankers deserve whatever business comes their way.

Too many, however, operate under the assumption that customers (and their business) are bound to come their way.

After all, they deserve it.

They convince themselves that being good at their jobs is enough. It's not.

It's vital, but it's a start.

In business...and life...you continually have to take your swings...or your shots... (or whatever aphorism you prefer.)

How many will you take this week?

Yes, happy surprises sometimes occur. There are times in which someone who wasn't considering opening their first account - or changing banks - suddenly chooses to do so on the spot.

That's a rare occurrence, however, and even more rare within traditional branches.

In other words, the new customers and business you book today were not entirely earned today.

You may have helped them become comfortable enough to finalize the decision and act, but that business was earned before today.

While that seems like an obvious point to make, there is a tendency for many to become either discouraged or distracted on "slow" days.

We feel that we are doing everything we should be doing to generate awareness and interest in our businesses.

Yet, we aren't "closing deals" today.

I often point out that bankers are the first to admit that most customers perceive changing banks, or even modifying banking services, as being a complicated maze to navigate.

We know that it's far easier than most recognize, but that doesn't change the fact these beliefs and hesitations exist.

With that knowledge, we should reflect on the fact that the impact of today's business development and outreach activities may not be seen for some time.

Still, it can be challenging to remain engaged and active on days when immediate results are not visible.

The fact is, however, that some seemingly "slow" days may well be among your most productive days of the year.

You just can't see it...yet.

What future business successes will you be earning today?

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**"The ball is round; the game is long."**

» **Bjorn Borg**

*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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