

THE IN-STORE ADVANTAGE



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"If you hit the target every time, it's too near or too big." »Tom Hirshfield

A Hometown Reminder

My inner voice when visiting my old hometown tends to be a steady mix of "I sure do miss this place," and, "Oh, I remember why we moved."

Folks who pop in to visit their hometowns during the holidays likely know of what I speak.

Just before leaving for our most recent trip, we learned of the passing of the mother of an old friend.

She had a long, happy, life filled with friendships and the visitation and services were as much celebration as solemn event.

Making my way with my wife around the church of my youth, I chatted with everyone from long-lost cousins to my high school French teacher to the new Governor of the state of Louisiana.

(I don't think he's a cousin.)

The quintessential "bayou moment" was when an older husband and wife walked up while I was chatting with the new Governor.

We had just been introduced by my friend and I didn't realize where we were standing.

I thought the couple wanted to meet the Governor.

Instead, the lady looked at us and almost scoldingly asked, "Are y'all in line or just talking?"

The Governor smiled and said, "Oh, I'm so sorry,

Nothing Artificial About It

It's obligatory that anyone making business predictions talks about how technology changes everything.

For years, I've repeated my mantra to bankers that evolution does not mean elimination but failing to evolve ensures elimination.

Yet, I have frequently found myself on the opposite side of the argument with some very confident folks about the pace and impact of change.

While it is undeniable that improved technology has transformed and/or eliminated some jobs, I continue to argue that good people matter as much as ever.

The internet changed everything. And we needed good people.

Smartphone proliferation changed everything. And we needed good people.

Branches were supposed to be irrelevant by now. I've kept the receipts on a few highly touted (and perpetually wrong) pundits and authors.

Now, it is AI that will be changing everything. And, again, we need good people in our organizations as much as ever.

The interesting thing is that going back a few years, the phrase, "Learn to code," became a widespread, snarky catchphrase.

Some made this comment about people in jobs

mam," and we stepped to the side.

I couldn't help but chuckle and tell him, "You might be Governor...but you're in her way, dude."

(I'll cede that "sir" would have been more appropriate than "dude.")

He laughed and said, "She's right. Sometimes you gotta sense when it's time to stop talking and move."

It was at that moment that I remembered the thing (besides the food) that I most miss about my old home.

People are people.

While I'm pretty sure that lady didn't realize who she was calling out for being in her way, I don't think it mattered.

Later, my wife and I visited the adjacent cemetery where so many of my family members are laid to rest.

There are also dozens of names of other folks I remembered from growing up.

I knew many there who were very wealthy, influential, and well-known while they were alive... and many others who weren't.

And, here all are now, in the same gated neighborhood...equals.

As bankers, we work with people from all backgrounds and financial statuses, facing various challenges and opportunities.

The best among us always gives the same attention, care, and respect to all.

Resolve to be one of those bankers this year.

threatened by technology.

It's a bit ironic that one of the professions most threatened now by AI is computer programming and coding. Go figure.

My wife and I were on a several hour drive recently in which she decided to check on our business phone package.

When she couldn't get an answer on the website, she called the help line.

I listened to her fight with a logic loop for 5 minutes with an AI voice system.

I have no doubt this large company has as sophisticated an automated customer service system as is available today.

And it was painful to witness the frustration that grew trying to get a problem understood, much less resolved.

After finally finding a way to talk to a live person, the entire experience shifted dramatically for the better.

The young lady on the line was polite, empathetic, patient, and extremely helpful. After 10 minutes, my wife raved to her about how good she had been at her job.

She even found us a more appropriate plan and left us feeling actually valued.

Will AI systems become better? Absolutely. And so will we.

No one truly knows the future, but good people will remain at the center of successful businesses.

Always recognize and support yours.

"Comparison is the thief of joy." » Theodore Roosevelt

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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