

# THE IN-STORE ADVANTAGE



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**"Go as far as you can see; when you get there, you'll be able to see farther."** > **J.P. Morgan**

## Another Brick in the Wall

I'm often amazed at how a statement or story, long forgotten, can suddenly resonate with you when the time is right.

This recently happened to me while working on a side project unrelated to my primary job.

This project has involved learning various new software programs and 'cloud services' that were unfamiliar to me.

While I could hire someone else for these tasks, I figured that explaining what I want would take as much time as learning to do it myself.

And since what I actually want out of the project continues to evolve, I'd likely drive myself and someone else batty trying to explain something that changes every few days.

After spending a particularly frustrating hour or so struggling to learn and utilize a new program, I began to question my strategy.

I thought to myself, 'What's my time worth? Wouldn't it be a wiser investment to hire someone for this task?'

However, as I started to lean towards this idea, I realized that although I was still far from proficient, I had improved from when I began.

## Thought You Knew

I recently had a dinner conversation with two friends from an organization I have worked with for some time.

They're actual friends, as in the kind who send each other personal text messages and not just business related emails.

During our conversation I mentioned the status of a current agreement I have with their company.

Both looked at me like I was speaking another language. Now, I do have an accent, but I can (usually) manage to enunciate coherently.

When they informed me that what I was telling them was news to them, I had a "practice what you preach" realization.

I assumed they hadn't utilized the services in the contract for a reason.

It turns out that they had a valid reason. They had no idea the agreement existed.

I realized that I had interacted with them several times over the past 6 months but never broached the subject.

I suppose I didn't want to feel like I was hounding them.

I was guilty of something I constantly warn

I now had a clue.

My skill is still lacking, but at I least have some understanding of what I'm doing (poorly.)

Around this time, the phrase "hitting a brick wall" suddenly came to mind.

I figuratively hit a brick wall while trying to figure out what the heck I was doing.

This made me think back to a video by a professor named Randy Pausch that I watched well over a decade ago.

In his "Last Lecture," he talked about metaphorical brick walls.

He proposed that those "walls" exist for a specific reason. They are not meant to stop you, but rather to deter those who don't desire your goal as intensely as you do.

While I'm aware there are many similar metaphors about perseverance, the brick wall analogy resonated with me and apparently stayed safely stored in my mind ever since.

I reflected on advice I've given new bankers for years.

Don't get discouraged when learning the ropes of a hard job.

In fact, you want the hard jobs.

It's the difficult and challenging jobs that deliver the most personal and professional rewards.

Sure, you may eventually make hard things look easy.

But it takes hard work and frustration to eventually make hard jobs look easy.

Obstacles may come your way today.

They're there to stop others who aren't as committed as you.

Break through.

bankers about.

We assume that others possess the same knowledge we do. I mean, why wouldn't they?

We think that if information has been shared before or is at least readily available to a customer or potential customer, they must be aware of it.

If they aren't choosing us, we assume it is deliberate. In reality, the lack of action is often not a deliberate choice.

They aren't choosing. You are not even being considered.

You aren't losing a head-to-head competition. You aren't even in the game.

While that isn't ideal, there's a bright side to it. There is more opportunity than you might imagine, right in front of you.

And often, that opportunity is with a current customer you already know.

In fact, the most promising prospects for new business are often the existing customers you know well.

However, we frequently make the mistake of assuming that only non-customers are unaware of our full range of offerings.

Many, if not most, existing customers — including highly satisfied ones — are not aware of the additional services you can provide.

Short, curious chats with current customers — in or away from a branch — can open both their eyes and yours to new ways you can serve them.

New opportunities with familiar folks are right there in plain sight if we choose to look for them.

Which ones are in front of you today? Ask and you may find out.

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**"Doing is a quantum leap from imagining." » Barbara Sher**

*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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