

"Be grateful for what you have while you pursue your goals. If you aren't grateful for what you already have, what makes you think you would be happy with more?" »Roy T. Bennett

Always Working the Refs



I had a funny interaction with a couple of parents over the weekend that had us laughing about human nature.

While watching the game before my son's game, a questionable foul was called directly in front of us. It was what most would call a "ticky tack" call at best.

By letter of the law, it was a foul. Yet, no one would have been surprised if it were not called.

A moment later, I got a tap on the shoulder from the mother of one of the players on the court.

She and her husband smiled and he asked, "Would you have made that call back in your Upward Youth Basketball days?"

I smiled at that flashback. I had volunteered and refereed games for that

A Light Bulb Moment



I recently found myself needing an odd type of light bulb. It was in a fixture installed during a kitchen remodel at our home a few years ago.

I had not seen that kind of bulb before and headed to the "big box" home supply chain where it was purchased.

Clueless, I wandered around the lighting section looking to match it. The vest-wearing gentleman who worked there saw me searching for some time and never approached.

Only when I sought him out did he say, "Yeah, we don't carry those."

When I pointed out it had been purchased in his store, he said, "Yeah, we stopped carrying those." (Well, he was consistent.)

league five years ago. Apparently, I had refereed their daughter's games.

After we exchanged pleasantries, the dad asked again, "So, would you have called that foul?"

I shrugged and said, "Well, truthfully...it would probably depend on whether that kid was a good sport or a jerk out there. Same goes for the coach."

They both laughed, and she teased, "So...you're telling me that the calls depends on if you like someone?"

I chuckled and told her, "What...you think referees aren't human?"

I suggested that good referees are going to do their best to be as accurate and consistent as they can.

Moreover, obvious fouls and infractions are easy to call. There is no gray area or leeway.

That said, judgement calls are often influenced by how players act out there.

Trash-talking other players or acting disrespectfully to the folks in stripes loses you the benefit of the doubt.

In tournaments, we always encourage our players to say "Yes, sir" or "Yes, mam" if a referee speaks to them.

After the teams shake hands after games, our players also find the referees to thank them...whether we won or lost. You never know if you will see those same referees on the court later.

When human judgement is involved, human feelings are involved.

When he made no other offer of help, I asked for advice. He shrugged, "Check the battery and bulb store across town."

I had never heard of the place, nor did I have time to go there.

Later that evening, I searched online for that type bulb. The website said that guy's store had it, in stock, on Aisle 1, in Bin 3.

It was (supposedly) one aisle over from where I had been standing. Whether the website or that guy was wrong, I do not know.

However, I would now sooner burn a candle over the kitchen sink than shop for bulbs in that store again.

Instead of having a relationship-strengthening interaction, that employee's poor service and disinterest have me reconsidering where (and how) I will shop for other products they offer in the future.

One of my mantras to banks over the past few years has been that the importance of individual branch visits has gone up, not down.

Some are fond of pointing to reduced foot traffic into branches and extrapolating that reduces the value of those visits.

If people are using something less, it is not as valuable as before. That just seems logical, right?

If the only thing customers use a branch for is basic transactions that can now be handled without a visit, branches are doomed.

That's a pretty universal truth.

The courtesy and levels of respect we show customers, prospects, peers and supervisors shape how they judge our actions and interpret our motives in the future.

No, things will not always go the way we'd like. When we show courtesy and respect to all we interact with, however, we increase the chances (just a little) that they will next time.

However, we know that most customers still strongly prefer branches for handling all but the most basic transactions.

Each branch visit strengthens or weakens individual customer relationships. If customers are made to feel respected and appreciated, branch visits are more effective in creating true loyalty than any marketing or "loyalty program".

Customers do not visit branches. They visit bankers.

Make your personal interactions today clear reminders of why they choose to visit you.

"It's not the load that breaks you down, it's the way you carry it."

»Lou Holtz



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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