

"You can find inspiration from others, but determination is solely your responsibility."

» **Dodinsky**



More of a Virtue Than Ever

I've been reminding myself this week, (between mumbling things I can't repeat), that learning new things is good for you.

After working with PCs for 30+ years, I bought my first MacBook. I am investing some of the time freed up from postponed trips and speaking engagements to become proficient with basic video production.

I've used outside vendors in the past who have been great. Looking around, however, I realize that developing "in house" capacity might be wise.

Every creative friend I asked for advice preached that I need a Mac. So, I bit the bullet.

Now, I'm still using my PC's for other work, but have vowed to become proficient with a Mac for videos.

To make things even more fun, my college freshman son insisted, "You can't use a mouse. That's ancient. Old guys use a mouse." Okay, then.

I was about 3 minutes into learning my new computer when I began questioning why I took advice from a 19-year-old.



Keep the Change?

I chatted this week with a banker friend about the modifications to banking behavior that many customers have been encouraged (He said forced.) to adopt recently.

Specifically, he wondered if these changes would stick after the social distancing protocols ended.

He referenced that vendors and folks with vested interests were forwarding columns about how this pandemic is going to be what "changes everything", and finally turns the industry digital.

I laughed and said that I don't begrudge folks looking to make a sale.

And, some folks do honestly believe that our current environment is showing that branches are not as essential as in the past.

Many, however, are seeing something else. One banker told me that if she could resume normal operations today, her branches would be filled.

Even with restricted access and limited services being offered at the moment, their branches remain busy.

Before I could even begin deciphering the differences in how Macs operate, my blood pressure began rising. How do you “right click” on this thing without a mouse?!?

I found myself looking to do things the way I’ve always done them and being first frustrated, then angry, then a little regretful of my decision to try something new.

On Day 2, I thankfully remembered the health benefits of laughing at myself.

Well, a few hours of messing things up, and then another hour or so of YouTube videos got me borderline functional.

I’m still struggling with mastering the cool features I stumble upon, but I’m finally seeing the benefits others told me about.

I’ve been reminded that change, even change you know is for the best, can be mentally and emotionally draining.

That’s just human.

Most humans you know these days are dealing with change.

Some of it is minor. Some of it is major. Some of it is temporary. Some of it won’t be.

One of the more challenging traits for many driven leaders to exhibit is patience. That’s not always bad.

Impatience for getting things done, or making things right, or making things better is useful in accomplishing important and/or urgent things.

That said, a little patience with customers, peers, (and ourselves) in this time of disruption might be one of the most beneficial leadership traits we can demonstrate today.

Now, I do believe that this episode will accelerate the adoption of digital banking tools to a portion of the population that was hesitant before.

There will be a segment of our customer base who will now visit branches less in the future.

On the other hand, the presence of a branch has taken on even more relevance to others.

Many small business customers found themselves in immediate need of financial consultation and personal assistance from their bankers.

When suddenly tossed into a sea of confusion and uncertainty, these customers looked to their local branches for ports in the storm. Millions still are.

Their needs and appreciation for the support they receive from branch bankers will not likely wane as they begin a return to normalcy.

I believe that customers of well-run financial institutions are going to come out of this period with newfound appreciation for digital and remote channels, while also becoming more grateful for the physical presence of branches and bankers.

Both things can be true.

Of course, as our teams are helping customers and each other during stressful times, it’s important to remind them that your bank is not your buildings.

It’s also not your digital tools.

Your bank is your people, and they are the driving reasons customers choose you.

Even in transformative times, that fact will not change.

"You fail all the time, but you aren't a failure until you start blaming someone else."

» **Bum Phillips**

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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