
**"There are two types of players in the NFL:
The humble... and those who are about to be."
»Mark Schlereth**

Efficient Incompetence



While visiting Louisiana last week, I wanted to pick up a few morning coffees for family.

With no coffee shop around, I headed into a recently-updated McDonalds. This place was surprisingly nice.

I'm not disparaging McDonalds.

It's just that my strongest memories of visits there involved "Purell-ing" my kids after they exited that giant petri dish known as an indoor playground with a ball pit.

I had read about the improvements many stores were making but had not personally visited as upgraded a site before.

I was blown away.

It may be an occupational hazard, but I instantly started thinking, "Wow. Customer expectations are going up." If

The Horse They Rode In On



I recently listened to an episode of Dan Carlin's "Hardcore History" podcast that had me wondering why people still pay for college.

The most engaging and educational lectures out there are free.

Sure...think about that much more now that I'm on the verge of paying for two sons in college...but still.

In the episode entitled, "Blueprint for Armageddon 1", Carlin offers fascinating backstories and details about the causes, triggers, and beginning of World War 1.

One particular bit of commentary had me contemplating a topic I've long preached.

Listening to Carlin talk about the French army heading into World War 1 got me reflecting on operations like Sears, Blockbuster, and Kodak.

this is what McDonalds are going to look like, we all need to up our game.

And again, I'm not putting down McDonalds. They are one of the most iconic, successful American businesses of the past 100 years.

However, the "lobby experience" has never been what I would consider a big selling point.

There was no order counter in this location. Instead, two large touchscreen tablets in the lobby allowed you to customize orders to exacting detail.

Sensing I was a newbie, a young employee asked if I needed help. She gave me a 15-second tutorial, and I was off and running.

Heck, I considered buying things I didn't really want just to keep playing with the screens.

I completed my order, paid with my card, and held my receipt, waiting to have my order called.

The self-service part of the process was top notch.

The employee struggling with the coffee drinks was another issue.

I watched this seemingly puzzled person fidget with the machine for quite some time before handing me my tray of drinks.

I later realized mine was so wrong, I didn't drink it.

Carlin shared that if you looked at pictures of France's elite soldiers in 1814 and in 1914, you would likely be unable to discern any differences in their uniforms or weapons.

The French (and a few other countries) still relied heavily on cavalry...yes, soldiers on horses...for their attacking forces.

In the 100 years since Napoleon, machine guns and terrifyingly destructive cannons and artillery had been refined and deployed.

This was no secret.

There was ample evidence that the days of putting your best and bravest soldiers on horses to charge the enemy had passed.

Yet, leaders who built their careers on what worked before didn't want to hear it.

They reasoned that other cavalries that were annihilated by new, state-of-the-art weaponry were simply not as skilled, trained or experienced as they were.

They were the best...at a now ineffectual form of waging war.

And many of their very best and most dedicated people paid the ultimate price for leaders in denial.

Clinging to strategies that had brought them great success in the past led to their demise.

Now, the stakes in business are nowhere near the stakes those armies faced.

They absolutely nailed the lobby ambience, the vivid flat screen marketing, and the ordering technology.

Yet, the visit was a net negative one. It was an aesthetically pleasing, state of the art, slightly incompetent operation.

It drove home a point I've made hundreds of times to banker groups.

The quality of our branch experiences lies as much in the quality and competence of our people as in their tools and surroundings.

Enviorns matter. People matter more.

How truly upgraded will your own customers' experiences be today?

However, the human tendency to cling to what has always worked before, regardless of obvious changes in competitive environments, is not new.

Our competitive environments continue to shift. To remain viable, our branches, technology, strategies and job duties must evolve, as well.

Change isn't the enemy. Complacency when the obvious need for change is required...is.

As the opportunities to embrace improved tools and new strategies arrive, hey...don't horse around.

"The greatest day in your life and mine is when we take total responsibility for our attitudes. That's the day we truly grow up."

»John C. Maxwell

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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