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"You are the average of the five people you choose to spend the most time with." » Jim Rohn



Timely Experiences

When the primary role of branches was the physical processing of transactions, keeping the "paper processing factories" humming was our top goal.

We monitored customer wait times closely and were frequently given survey results on when and how customer satisfaction fell as customers waited.

And, sure, efficiency and short wait times were important. They still are. Being efficient in assisting a customer remains a top priority.

However, even as a rookie banker back in the Mesozoic era, I questioned our devotion to speeding things up in the branch.

I never suggested that speed and efficiency weren't important.

It just seemed that there were other more critical factors driving customers' satisfaction with us.

Beginning at the first branch I managed, our simple goals were to prompt at least one genuine smile from each customer, as well as make at least one positive, non-banking comment.



Just Keep Swinging

A friend's request to produce a podcast using Phil Mickelson's recent PGA Championship win as subject matter made me smile.

That was a particularly inspiring win for folks on my side of 50.

Phil, while an extremely accomplished guy, has played his career in the era of Tiger Woods.

Even after winning 5 major championships prior to the recent PGA, Mickelson has always competed in the long shadow of Tiger.

But you always got the feeling that Phil believed his own race wasn't done yet.

Sure, at 50 years of age, the experts said it was.

Phil is the likeable guy you root for...but... his time had passed. Elite PGA golf is a young man's game.

And when one of your sponsors is an arthritis medication...folks can be forgiven for figuring your major championship winning days are done.

As simplistic as that sounded, it shifted the focus of interactions.

When your focus is speed and efficiency, your attention tends to be on processes.

When your focus is on creating smiles and positive responses, your attention tends to be on customers.

That is not to suggest that long waits and inefficient processes are okay as long as you get someone to smile. (But it doesn't hurt.) To be clear, inefficiency is disrespectful to customers.

That said, we frequently cannot control how long a customer will be waiting in a lobby line...or in our drive-up lanes...or on hold on the phone.

We simply do not know how long each transaction with the customer(s) before them will take, nor how many customers will be in line ahead of them.

What we can control, however, is whether the attention and engagement they experience when their turns arrive make their waits worthwhile.

While I've argued that this dynamic has been true for decades, it may be more so now than ever.

In a world in which customers have more ability than ever to never personally interact with a banker, the fact that many still choose to is telling.

Contrary to what some pundits suggest, the economic uncertainty of a post-pandemic world may actually increase branch visits by customers seeking support and guidance.

Sure, they'll appreciate efficiency. But they'll value bankers who take just a little extra time to make them feel appreciated even more.

Consider: He's thought to be too old. He's got arthritis. He risks looking like a guy who doesn't know when to leave the stage.

But he didn't believe that.

While struggling in recent years, Phil put out a statement that foreshadowed this comeback.

He said, "I've failed many times in my life and career and because of this I've learned a lot. Instead of feeling defeated countless times, I've used it as fuel to drive me to work harder. So today, join me in accepting our failures. Let's use them to motivate us to work even harder."

Those were more than just words from a guy saying he hadn't given up yet.

Phil continued working incredibly hard and made adjustments that an arthritic 50-year-old needed to make after decades of wear and tear on his back, knees, and joints.

When Mickelson tapped in his putt to win the PGA and became the oldest person to ever win a major golf championship, the cheers he heard were not just for him.

They were cheers for the human spirit and the possibilities of writing new, great chapters after others suggest our stories are done.

It's no accident that the PGA final round got better TV ratings than any sporting event since the Super Bowl.

People like being reminded that having the odds stacked up against you doesn't mean success is out of your reach.

Low points are just that...low points.

They aren't your new normal if you refuse to quit.

That doesn't mean success is guaranteed. Nothing is.

But when you stay in the game...it remains possible.

"Without ambition one starts nothing. Without work one finishes nothing. The prize will not be sent to you. You have to win it."

» Ralph Waldo Emerson

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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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