

"Our attitude towards others determines their attitude towards us."

» Earl Nightingale



Things Can Only Get Better

I'm a firm believer that whenever you have a chance to see someone who played Live Aid, you take it.

So, when I recently received an email that Howard Jones was coming to Houston, I knew a family concert outing was called for.

I was an FM radio DJ for most of the 80's (when MTV played music videos), and Jones was a fixture. I knew his hits, but not his recent catalog.

I like songs better after multiple listens, so I usually research the current concert set list of acts I am going to see and build a playlist to familiarize myself.

While I was searching around for the current tour's set list, I came upon an interview with Jones that had me smiling and considering how some things never change.

Howard spoke of his early days struggling to make it in the music industry. He was somewhat of a pioneer of EDM (Electronic Dance Music).

Because of this, the musician unions around England tried to have his shows boycotted.

By goodness, he was going to cost guitar players and drummers their jobs with this technology!



See You at Shoney's

I recently came across correspondence that made me smile from a now-retired community bank president.

I always enjoyed conversations with him because he was a great mix of awe-shucks country banker and brilliant strategist.

A conversation we had years ago has stayed in my mind, and I frequently reflect on how his advice resonates as much as ever.

He told me at that time that one of his top priorities was getting his team to act on a certain challenge he saw on the horizon.

His bank was sound and performing well.

However, he knew that a relatively small percentage of elderly depositors and a few dozen small businesses were critical to his bank.

He joked, "I look at a list of some of our most important relationships, and I'm thinking I can find many of them having dinner at 4 PM at Shoney's."

As I laughed, he said, "One of the biggest dangers we have is ceding the younger generations to the big banks. The idea that we'll someday catch the big banks with technology is crazy. If we let technology define

Jones laughed recounting that period and said, "I think I've employed far more people over the years than a failed band would have."

A young man playing and recording music with new technologies in the 1980's isn't exactly the same as multi-billion dollar financial institutions transforming their businesses with digital technologies today.

However, I smiled thinking of the responses so many folks have to changes in business models - more often than not, being driven by new technologies.

Well, technology has not eliminated musicians.

In fact, you'd be hard pressed to find any professional musicians today not using some pretty cool technological advances in the arranging, recording, and live performing of their music.

Similarly, digital banking advances will not eliminate bankers.

Improved mobile tools have and will continue to empower customers, while allowing bankers to be more individually productive.

By handling the most basic transactions of banking, technology actually allows our humans to be more human.

As we are freed from rote tasks, we are able to focus more on relationship-building and higher levels of personal service.

As my guy Howard would agree, things will only get better.

us, we're in trouble. We need to be out there personally building relationships...now."

In this specific case, he was principally concerned about proactively building relationships with the family members of his best customers.

I remember thinking that was such a quaint, yet pretty savvy "community banker" move.

I later reflected that at some level, we're all "community bankers."

Some may work in vast organizations with massive customer bases, but most folks are responsible for competing for a subset of that base – their own communities, if you will.

Geographic boundaries, or industry type, or membership, or the customer bases of retail stores may be what define our individual communities.

And while there is no denying that digital tools and mobile banking are reshaping how customers bank, they will not be the driving factor of where customers bank.

Customers do not have relationships with mobile apps. They have relationships with people.

Proactive bankers who are the most visible...most involved...and most helpful in their communities will continue to be the ones developing new relationships and growing their businesses.

Strive to be just that kind of banker in your community – however that community is defined.

"Try and enjoy the here and now. The future will take care of itself somehow. The grass is never greener over there."

» Howard Jones

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