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"A champion is someone who gets up when he can't."

» **Jack Dempsey**



Not Going to Debate Them

My first ever customer in banking was Mr. Andy. He worked in my branch's grocery store.

I had set up shop on a bench not far from our soon-to-open branch. It was to open the next day and there was last minute stocking and punch out construction work going on.

My job that day was to stay out of their way. As I thumbed through the binder we were given in sales training, I felt uneasy.

The approach they promoted seemed more like we were preparing to debate customers than to speak to them.

It seemed that their model was built on the assumption that folks were easily persuadable.

Our goal, apparently, was to get them into conversations where we could show them how poor their current banking choice was and that we'd be better.

I understood their theory. People don't know what they don't know. My concerns, however, came from my experience with human nature.



Can You Tell Me Why?

A friend recently joked with me about some of the head-scratching decisions and behaviors he's witnessed from employees through the years.

He said, "I've looked at some folks and wondered... why? Just...why?"

I told to him that "Why?" has long been both my favorite question and conjunction.

(Yes, I remember School House Rock.)

Many managers are terrific at directing employees what, how, where and when things need to be done.

We humans, however, are almost always more engaged in those things if we have clear reasons "why" in mind.

Sure, there are situations in which there is little time or need to clearly explain why something is important and needs to be done.

If I ask you to quickly find a fire extinguisher, don't wait for me to give you the reason. Just assume I have a good one.

Why is it important that things are done well and on time? Why might I want to strive wherever I can to go beyond the minimum asked of me?

People like learning new things. However, people do not like feeling pressured or preached to.

If your approach focuses on showing someone that they are wrong or have made poor past decisions, you're instantly the bad guy.

Luckily for me, Mr. Andy drove that first conversation before I could mess it up. He asked my name and whether I was a new employee.

When I explained that I was going to be the manager of the new bank branch, he said, "So, that's what that is!"

Over the course of a couple of minutes, we talked about the store, the weather, his family, my background, and some funny non-banking subjects.

After a while, he said, "I never heard of y'all, but you must have a lot of customers in town if you're putting a branch here."

I laughed, "To be honest, we don't have any yet. Uh...how'd you like to be my first customer?"

His response struck me. He said, "No one has ever asked me to bank with them. Do bankers do that?"

I smiled, "Well, I guess this one does."

A few minutes of actual banking conversation ensued, and Mr. Andy was the first person at our new accounts desk the following day.

Our initial discussion has stayed in my mind for over 25 years.

Most folks in your community have not chatted with a banker in months or years - if ever.

Most have never had anyone personally ask for the opportunity to be their banker.

Most do not even know the name of a banker.

Strive to change those facts for them today.

Why should I take ownership of a situation?

We too often assume these things should be so clear as to not merit mentioning. They aren't.

I've sometimes asked leaders if they'd like a team of people who say, "Hey, I just work here. They tell me what to do and I do it. I don't ask questions."

While some would laugh and think that doesn't sound so bad, most realize it would be a clear sign of disengagement.

It's a recipe for a team interested in checking boxes and minimizing effort.

That shouldn't be confused with striving for efficiency. Engaged, efficient people don't waste time and energy.

However, they then put that time and energy they save to more productive uses.

Beyond that, personal motivation tends to be more readily found in individuals who are able to connect the dots between what they are doing now and where they want to be.

There is no such thing as a dead-end job to the person who is working for what comes next.

Being successful in this job is what makes the next opportunity possible.

Regularly speak with your teams about why the things you rely on them for are important to you, them, your team, and your customers.

In hectic times, it's not difficult for our folks to become overwhelmed with all they have to do and lose focus on why it matters.

It does and they do.

Remind them why.

"You never know how strong you are until being strong is your only choice." » Bob Marley

A promotional banner for the 2021 Virtual Retail Banking Conference. The left side has a teal background with white text: "2021 Virtual Retail Banking Conference", "NAVIGATING THE FUTURE" (with "THE" on a red ribbon), and "September 21-22, 2021". The right side features a circular image of a man and a woman looking at a map, with the FSI logo (Financial Supermarkets, Inc.) overlaid in the top right corner.

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September 21-22, 2021

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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.

For more info about having Dave or an FSI Consultant speak to your group, email Tina Coleman, tcoleman@SupermarketBank.com or call 800-992-4978.

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