## THE IN-STORE ADVANTAGE



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"Without deviation from the norm, progress is not possible." » Frank Zappa



Swinging Toasters on a Stick

A common (but good-natured) debate I have with young folks involves who were "the best ever" at certain sports.

I can't blame them for thinking that every star player in any sport today is the best that has ever been. That is what they're being sold.

I like to joke with them that history started just a little before YouTube.

In addition, the rules of many pro sports have been modified to the point that it's unfair to compare players' stats from yesteryear with the millionaire spokespeople playing today.

NFL quarterbacks took shots to the head well after throwing the ball in the 1970's.

Receivers had defenders hitting them early, often, and late.

You would be charged with attempted manslaughter if you played defense on NBA players today as they did in the 1980's.

Stats put up by today's players are being accumulated in vastly different environments.

Other sports have the same rules, but now use far better equipment. Tennis and golf are two sports that have been altered by technology.

Tennis was once played with small, wooden racquets.



## Got Any Blank Cassettes?

I read a funny meme a few days ago that made me smile and reflect on the everything-ondemand world we live in today.

It said, "You think you know stress? When I grew up if you missed a TV show you just missed it. Forever."

I think to today when folks spend entire days binge watching full seasons of shows.

The old guy in me thinks that any activity with the word "binge" in it might not be a healthy one. But, hey, that's me.

I often joke with my sons about the era when I was on FM radio.

I laugh now thinking about the times people would call in a request and ask that you not play a station ID over the intro of a song because they wanted to record it onto a cassette.

Yes, kids, that is how we downloaded music back in the day.

When you read a weather forecast or traffic report, people stopped what they were doing to listen to it.

They didn't have real time access to that information in the palms of their hands like today. Golf was played with actual wood drivers.

Today, tennis players swing titanium racquets with sweet spots the size of basketballs, and golfers swing clubs with metal heads the size of toasters.

Arnold Palmer in his prime would have hit golf balls into different zip codes with the drivers of today.

I would also argue that John McEnroe was the most naturally talented tennis player in history.

I remember watching McEnroe attempt to stay with the wooden racquet he used to win many championships as competitors began using improved equipment.

It didn't turn out well for him.

If you forced the very best golfers and tennis players in the world today to use equipment and technology from 40 years ago, most would not stand a chance against even far less talented competitors using state-of-the-art equipment.

In our own world, digital banking tools now empower our customers to save time, effort, and money on basic transactions.

These same tools are also freeing up resources that allow bankers to increase outbound business development and expand their branches' viable service areas.

Leveraging improved technology makes our talented people even more productive. Fighting evolution accomplishes the exact opposite.

Use the technology now in your hands to step up your game.

Few would argue that having the seemingly endless entertainment and information choices we have today is a bad thing.

Of course, some argue that the increase in content has not brought an increase in quality...and I'm open to that argument.

I do believe that a side effect of our information overload has been that we are frequently overwhelmed with options.

I have found myself many times scrolling a Netflix or Hulu screen thinking, "Oh, I wanted to see this." And then a second later finding something else I thought I wanted to see...and then a few seconds later...well, you get the idea.

I often can't decide...and end up watching none of them. In a world of endless online options, few things stand out.

There are currently over one billion websites available to us online. Honestly, how many do you visit on a daily basis?

It's likely not much more than a handful...and it's almost always the same ones.

Now, consider this. How many people smiled and handed you a business card this week?

How many folks personally asked how you were doing...and then actually listened?

How many times did someone pay you a sincere compliment?

If any of these things happened, you remember. They were differentiating experiences.

They connected. They stood out.

In an increasingly cluttered world, how will you stand out this week?

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, <u>tcoleman@SupermarketBank.com</u> or call 800-992-4978.

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