

# THE IN-STORE ADVANTAGE



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**"It is an immutable law in business that words are words, explanations are explanations, promises are promises - but only performance is reality." » Harold S Geneen**

## Improving Bad Fits

A high percentage of the conversations I've had with managers over the past months continue to center on staffing.

It may be because the subject has seemingly fallen off the media's radar that so many are asking if others are still facing challenges.

The short answer is, yes, most are.

Sharing that with folks does not make their individual situations easier, but it does seem to encourage some.

If others are experiencing the same challenges, it may not be something specific to their operation that is causing the issues.

A senior vice president of a rather large operation recently shared a challenge he believes his managers are facing.

## Still In The Cards

As I waited to be introduced at a recent bank event, I listened to the CEO make his opening comments.

After a few minutes of welcoming everyone and setting expectations, he asked the audience to do something that got me smiling.

As he shared the impressive story of how their bank has grown in the past decade, he asked all there to take out their business cards and hand one to the person sitting next to them.

From the back of the room, I watched the 100+ senior managers in the room hand a business card to their neighbors.

I did not see anyone who didn't have a card on their person. Folks chuckled and had fun with each other, pretending they were meeting the banker next to them for the first time.

He smiled as he referenced a point I frequently make to leaders: One of the surest ways to demotivate good employees is for them to see you tolerate bad ones.

I always point out that “bad employee” doesn’t mean “bad person.” We may simply have a bad fit.

And it may not be a person’s ability to perform the tasks asked of them. Bad fits more often show themselves in the attitudes they exhibit.

Think about that. Most team members are not nearly as put out by a conscientious teammate who may be struggling in a job as they are with a competent person exhibiting a bad attitude or unprofessional behavior.

This senior leader’s concern was that they were now tolerating “bad fits” they wouldn’t have in the past because of staffing challenges.

A real danger there is that before too long their culture may change for the worse.

Our work culture is what we tolerate, not simply what we say it is. That said, too many people have the wrong impression about “tolerate” in this context.

As soon as we say you shouldn’t tolerate something, they immediately imagine firing people.

Not tolerating certain behaviors can often be accomplished by respectfully addressing them with individuals.

Too often, less-than-professional behaviors are endured...without ever actually addressing the employee(s) or the underlying issues.

Inadequate communication in already strained environments manifests itself in low morale and unproductive (and even destructive) behavior.

In good times and challenging ones, always strive to protect your desired culture in words, and if needed... actions.

Your good people will thank you.

The CEO smiled and said, “I just wanted to remind everyone of how natural it should be to hand someone your business card. The next time you’re in a restaurant or other small business, let that manager or owner know you’re there supporting their business as a customer. Then tell them you’d love the opportunity to talk to them about their business.”

During my presentation a while later, I joked with the group that the next thing I was going to say would sound entirely set up.

I told them that I’ve long said that my absolute favorite form of marketing remains the business card.

I’ve had more than a few younger bankers give me a polite, “Okay Boomer” grin when I’ve shared that belief. (I’m not an actual Baby Boomer, but I recognize the look.)

Now, I do not believe that the physical card is the actual marketing.

No, the marketing is the introduction, the eye contact, the smile, the handshake, the intelligent questions, the sincere compliments, and the offer of assistance.

The sharing of a business card is simply a convenient means to initiate relationship building practices.

In an increasingly technology driven, digital-first banking environment, face-to-face personal contacts and conversations differentiate like nothing else.

Everyone you will see this week has access to every financial services provider in the world as close as their smartphone and laptop.

What they do not usually have is the business card and personal attention of an actual banker.

Set out this week to change that for a few folks.

A new future customer or two just may be in the cards.

*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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