

THE IN-STORE ADVANTAGE



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"Life has a way of testing a person's will, either by having nothing happen at all or having everything happen at once." » Paulo Coelho

Always a New Performance

Over 25+ years of travel, it would be hard to count how many times I “just missed” being in a town at the right time to see a favorite act.

It always seems that my favorite bands or comedians were in town yesterday... or will be here next week.

The stars finally lined up last week when I found myself in Louisville at the same time Goo Goo Dolls’ “Chaos in Bloom” tour hit town. They’ve been a favorite act of mine for two decades running.

As the show began, I reflected on how many shows they had performed since I saw them last.

I found myself pondering how many times they have performed their most popular songs to an audience. It’s easily in the thousands.

Don't Skip the Introductions

I had to smile recently as an old friend endorsed a statement that I’ve used hundreds of times with groups.

When communicating the need for bankers to continually reach out to customers, I suggest the following: The world is not looking for you. You have to introduce yourself.

As folks consider that suggestion, I usually joke that they shouldn’t take it personally.

I’m not suggesting that they, or their teams, or their companies do not deserve consideration.

But deserving it is no guarantee of getting it.

People are busy with these things called “lives” and those tend to be full-time jobs. They have products and service providers that they have become accustomed to relying upon.

I've seen interviews of musicians talking about the blessings and challenges of hit songs.

Obviously, the goal is to have hits. Once you have them, however, you'll be playing them for the rest of your career.

And while most of us can only imagine how wonderful a thing it must be to be able to do that, it can be a mental challenge over time.

Yet, the best performers make it seem like the highlight of their day is playing that song for the 1,245th time.

Over the years, I've reminded bankers that the question they are answering or the task they are completing for the 20th time today is being asked of them by a different customer.

Each customer interaction is unique. That customer doesn't know the grind you may have gone through that day.

They only know how they are treated in the moment. And it's those moments that solidify or weaken customer relationships, one by one.

I laughed along with the crowd midway through the show when John Rzezniak said, "This is a new song we really like. If you guys could pretend it's one you already like, that would be amazing."

He seemed startled and chuckled several times at how loud and enthusiastic the screams from the audience were. You could also visibly see his own enthusiasm grow.

I smiled seeing that even veteran rock stars respond to positive reinforcement.

It's likely you have folks on your team who are handling the same type of interactions today that they've handled 1,000 times before.

Yet, they bring new enthusiasm to their own stages for each customer and coworker they interact with.

Strive to acknowledge and cheer them on this week.

You'll likely get encore performances.

Most do not have the time and/or interest to continually be assessing their providers.

They aren't lazy. Nor, are they making bad choices.

They aren't making choices at all. They are okay with what they have and are not actively seeking better alternatives.

While some might be a bit discouraged by the fact that simply being the best banker possible is not always enough, I'd point to the silver lining.

It's not that potential customers in your markets are choosing someone else over you.

Again, they aren't making a choice. It's extremely likely they're not being asked to.

And by "asked," I mean personally asked. While standard channels of mass marketing are great (and important), personally introducing yourself to people differentiates like nothing else.

Each potential customer you encounter this week has access to every financial institution in the world in the palms of their hands.

They swim in a sea of marketing (physical, broadcast, and online) daily.

What the incredible majority of them do not have is the business card of a banker.

They do not know the name of a single person at their current financial institution.

They've never had a banker ask them about their personal needs and goals and then actively listened to their answers.

Digital banking tools that have lessened most customers' heavy reliance on physical branch visits have made banker outreach more vital than ever.

The bankers out there shaking hands and meeting people stand out more than ever in today's world.

How many new friends will you meet today?

"Courage is being scared to death... and saddling up anyway." » John Wayne

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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