



# THE IN-STORE ADVANTAGE

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**"Pay attention. It's all about paying attention. Attention is vitality. It connects you with others. It makes you eager. Stay eager." » Susan Sontag**

## Not Buy the Book

My wife and I were visiting our old stomping grounds in Louisiana recently when she decided we needed to swing by our collegiate alma mater so she could pick up some new gear.

In her role as a teacher, they are regularly asked to wear apparel from their college on certain days to encourage the kids to think about college.

I asked her if anyone ever shows up wearing shirts promoting local plumbing, electrical, or construction companies. She didn't find it nearly as funny as I did.

We pulled into the campus bookstore in the mid-afternoon. We were the only customers there. I suppose it's now a "bookstore" in name only. It feels more like a merchandise shop at a sports stadium.

There were more employees behind the counter than customers in the store.

Three young women were having a lively conversation.

No one welcomed us. No one even looked our way.

We walked around within clear earshot of their conversation. That wasn't hard.

Again, the place was empty except for us. They were joking with each other, making each other

## Relevance is Relative

One of my longest-running gripes centers on the pundits we see and hear from so often.

Whether it's talking heads on TV offering their "expert" opinions on everything from sports to politics, or the assortment of geniuses who frequently opine on how behind the times banks and bankers are.

The game is always to raise eyebrows and generate chatter.

Being accurate or held accountable for a proven track record of being wrong, however, never seems to happen.

One guy comes to mind who seems to put out a book every other year, rehashing questionable analysis and making wrong predictions about banks.

Few predictions have been as common or as wrong as the growing irrelevance of branches.

I've been publicly and privately debating many of these folks since the dawn of this century, and the last ten years have been especially interesting.

Heck, I spent over two decades preaching and explaining why something like in-store branches was not only viable, but, when run properly, an honest-to-goodness competitive advantage.

laugh.

Sure, it was nice to see coworkers getting along. It was not so nice to see a staff completely indifferent to the customers in their store.

We were in there a full ten minutes. At one point, as a test, I called out to my wife, "Hey, honey, have you seen any black T-shirts?"

Nothing. Not a word. Not a question. Not even an acknowledgment.

My wife didn't see anything she liked, at least not for under \$80, and we slowly walked out.

And you guessed it. Not a word from the staff sitting thirty feet from the door we exited.

I paused outside and told my wife, "I think I want to go share a few business lessons with that crew."

I'm pretty sure I'll regain full feeling in my arm soon from where she squeezed it to stop me.

I didn't go back in. But, you know, if I had, I would have told them that wherever your career takes you, the person in front of you is the priority.

That's true whether that is a customer, a prospect, or a coworker you support.

We all have customers. And customers are not interruptions or the burden of a job.

They are the job. The people who never forget that tend to rise.

Make sure the customers in front of you today can clearly see where your true priorities lie.

So I suppose I was well-practiced when the pundit class began loudly touting the pending death of all physical branches.

And honestly, it's hard not to sound like a Luddite when you're the guy still touting things like the undiminished value of one of banking's most practical and enduring technological developments: the drive-up window.

I smiled this week when another well-known pundit, whom I actually like, basically admitted that physical bank branches aren't, and likely won't be, going away as quickly as his pals have predicted.

Oh sure, someday they will.

Trust them.

I've also suggested to bankers that there is no question branches will remain relevant.

Whether theirs will remain relevant, however, isn't necessarily a given.

Presence isn't presence if branches are visually stagnant and hidden.

Banker teams do not grow relationships in a void.

Physical branches and bankers are critical to the future of banking, but only if they don't take relevance for granted.

Physical presence still matters.

But relevance isn't automatic.

Branches that are stagnant, invisible, and easy to overlook will disappear.

Not because the model failed, but because the execution did.

The future is bright, but it must be earned.

Act accordingly.

Make yourself hard to miss.

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**"Staying relevant is key. When you're telling your story, you better have a modern story to tell." » Marc Benioff**



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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](mailto:tcoleman@SupermarketBank.com) or call 800-992-4978.*

**Financial Supermarkets, Inc. • [fsi@supermarketbank.com](mailto:fsi@supermarketbank.com)**

**383 Clarkesville Street • PO Box 1450 • Cornelia, GA 30531 • (800) 992-4978**

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