Taking Root

How the Failure to Embed Trained Behaviors Wastes Time, Money, and People…
and What You Can Do About It

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I. Introduction

It is as predictable as crop failure after a drought. Management determines precisely what behaviors will improve the bank's performance. They invest in training programs that produce those behaviors. The payoff is immediate. Performance peaks. Satisfaction reigns.

But before long – a week, a month, or a year – it is as if nothing had ever happened. Performance trails off. Unlearning begins. Demoralization sets in. Old behaviors return.

What happened? It is what didn't happen: embedding. Nobody had a plan to embed the newly trained behaviors.

Like planting new shoots in fertile soil and then not watering them, the failure to embed means money got spent, people got trained, time got used, and now there's nothing to show for it except cynicism about training.

Like planting new shoots in fertile soil and then not watering them

The failure to embed trained behaviors wastes a company's most precious assets.

A Better Way

It doesn't have to be that way. In fact, many banks and other companies are learning how to embed behaviors just as rigorously as they keep their books, comply with laws, and manage their products. We have written this paper to help others to never again waste their precious resources.

First we will explore what behavioral embedding is, why it is essential, and what often impedes the best-intentioned managers.

Then we will show how successful behavioral embedding amplifies the value of good training beyond the greatest expectations.

We will present tools designed for embedding, advise how to choose which tool for which embedding deficiency, and show how they have been deployed successfully in one company after another.

II. What Is Behavioral Embedding?

Before Captain Chesley Burnett "Sully" Sullenberger III taxied to take-off on January 15, 2009, in the first seat on US Airways Flight 1549, he and his co-pilot took out the pre-flight checklist for the Airbus A320 and went through it meticulously, calling out each step, confirming each item. They did it the same way they had done it hundreds of times before, no matter if they were running late, if they had just done it a few hours before on the same plane, or if they knew it by heart and could have done it mentally. In Captain Sully's 19,000-plus hours of flying time, performing the pre-flight checklist was not just a requirement and not just a habit. It was embedded behavior that was as much a part of his job as his uniform.

Later, in an interview about how he successfully ditched the craft in the Hudson River, saving the lives of all 155 people aboard, he explained, "One way of looking at this might be that for 42 years, I've been making small, regular deposits in this bank of experience: education and training. And on January 15 the balance was sufficient so that I could make a very large withdrawal."

"For 42 years, I've been making small, regular deposits in this bank of experience: education and training."

That is embedded behavior.

"Nobody gets by the bow and arrow counter." A friend's father ran a sporting goods store. If his kids didn't want to end up down in the basement polishing ski boots, here is ***exactly*** *what they did when customers entered the store: faced the customers, smiled, greeted them by name, and asked how they were. And they did it before the customers reached the bow and arrow counter.*

The father didn't tell his children to "make customers happy" or "look alive there." He gave them the exact words to use: "Hello, Mrs. McGinty, how are you today?" He gave them the posture: facing the customer. He told them when: before the customer reached the bow and arrow counter. He modeled each item for them himself, and then he watched them do it and was strict about any lapses. They may have been grumpy teenagers uninterested in greeting anybody, but they did it.

That is behavioral embedding. The great Bob Boyles, a long-time Cohen Brown client and management guru, said it more crisply: "It may sound like an oxymoron, but it's the truth: Behavioral change is constant. It is daily practice of a conscious commitment."

So behavioral embedding is a continuous process of ensuring that desirable behaviors learned in training are constantly, consistently, unfailingly employed in the workplace – so much so that those behaviors are rooted in the culture, not performed as discrete activities.

Behavioral embedding is a managerial process. That's important. It is not an abstract notion ("I'll know it when I see it") but a rigorous, defined process. It consists of managers reminding, modeling, observing, correcting the desired behaviors with their people – and then doing it all over again, as needed, in as many creative ways as possible. (More on creative ways later.)

It is not an abstract notion ("I'll know it when I see it") but a rigorous, defined process.

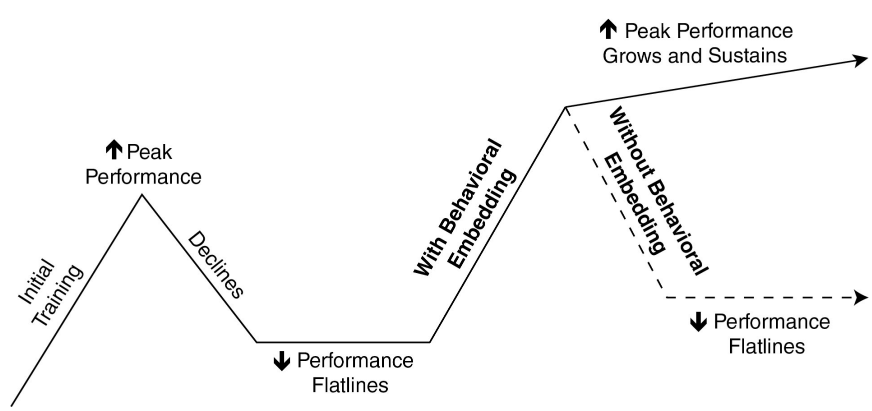
Behavioral embedding is not training. Training is about what to do. Embedding is putting the training into practice in real time, online, until it takes on a life of its own – and even after. Embedding is making sure old behaviors don't take root again, like dandelions suddenly springing up in a lawn that once looked free of them. Embedding is observing people doing (or not doing) what they have been trained to do, and then being coached on the gaps.

Behavioral embedding is active, not passive. It means asking an employee, Did you do x, y, and z? And then saying, Give me some examples, how long did it take, what did the customer say, how did it turn out?

Behavioral embedding is creative. Good managers find ways to embed with inspiration. They plan for new methods of embedding behaviors that are hard to sustain. They know that different people learn in different ways – what embeds a behavior in one might need to be different for another.

Behavioral embedding is proactive. It's one thing to monitor the outcomes, but by the time you find deficiencies in the outcomes, it is hard to go back and trace the behavior failings or skills failings. It is critical to monitor the behaviors themselves in real time and give coaching as needed.

Behavioral embedding is constant. Embedding must take place with every behavior, every employee. Not just the star players, not just the problem employees, but all of them, day after day after day, all day long.



III. Why Is Behavioral Embedding Essential?

Let us frame the question a different way first: As long as you have good training, do you really need behavioral embedding?

We went to one of the banking industry's biggest conferences with the simple idea of surveying bankers on their embedding challenges. Specifically, what were their biggest challenges in embedding desirable sales and service behaviors? We surveyed about 200 retail bank executives.

The answers we got left us wondering: What happened to the sales and service revolution in banking? How did it seem to bypass so many people whose entire jobs were sales and service? Because the answers seemed to indicate little awareness that embedding desirable behaviors is one of management's most solemn obligations.

To be fair, this is not peculiar to banking. Consumer-oriented industries across the board struggle with unlearning. But it has been at least three decades since sales and service training became a respectable, if fledgling, event in banking. Two decades since banks began differentiating on their front line's ability to cultivate relationships. A decade since rigorously embedding desirable behaviors taught in training became the job of good managers.

Is there a bank anywhere that has not vowed to differentiate itself on the basis of service?

Today, is there a bank anywhere that has not vowed to differentiate itself on the basis of service? If their sales and service training isn't resulting in embedded behaviors, what good is that vow?

Lack of Awareness

When we surveyed the bankers at the conference about their efforts to embed sales and service behaviors, we were naturally not without expectations. We expected to hear that they were challenged by some of the more sophisticated behaviors, like smoothly transitioning from talking about customer needs to bank solutions, or discerning in certain types of transactions the opportunity for special service. But that's not what we got.

First of all, 20 percent of our respondents couldn't answer the question: Specifically, what are your biggest challenges in embedding desirable sales and service behaviors? Behaviors? Embedding?

Let me quickly attest that we were speaking to the right people. We were not asking the heads of IT or compliance or facilities. These were retail executives, sometimes the top retail executive, of large and mid-sized U.S. banks. We didn't hit them cold while they were trying to case a new technology; we introduced ourselves by describing what our company does, and then we asked them this basic question: What sales and service behaviors are you trying to embed?

I have the greatest respect for the challenges of running a retail bank, especially today with all the rising pressures of cost, compliance, and personnel, so I don't wish to second guess these executives. But every business person should know what sales and service behaviors belong in their business. Every manager should know that management is responsible for getting consistent behavior from employees. So the fact that 20% of them were unable to answer was the most confronting result of our survey. The other answers were:

- understanding customer needs, 24%
- taking ownership/accountability, 14%
- addressing customers courteously, 12%
- following up, 8%
- overcoming objections, 4%

"Understanding customer needs" will always remain a challenge unless the precise behaviors that yield that outcome are embedded. Precise behaviors could include: Ascertain these five facts from the customer's file. Ask customers if they have time to answer a few questions. Ask customers this question to determine if they need X. Ask this question to determine if Y would serve them better.

Courtesy Unembedded

We were stunned by the 12% of respondents who were struggling to embed customer courtesy. If a customer cannot expect to receive a courteous greeting, to get eye contact and a smile, or have his or her name used in subsequent interactions, what is going on? I would seriously question the viability of a bank that does not make that happen—that tolerates managers who cannot elicit such simple compliance.

We were stunned by the 12% of respondents who were struggling to embed customer courtesy.

Not that the prescribed behaviors automatically add up to customer courtesy. Who hasn't walked into a chain drugstore recently and been startled by a shouted "Welcome" from a distant cashier following the rule but missing the point? But if getting branch personnel to show the most basic of courtesies is difficult, what are the chances that they will do more good than harm in the rest of the customer relationship?

Behavioral embedding is more than just hauling out the training manual again.

To address courtesy deficiencies, these managers need to investigate where the breakdown occurs. What courtesy behaviors are contained in the training? Do employees “get it” in the training session? Do they know it is a firm expectation? Do employees think they are meeting expectations? Do they not want to do it for some reason? Behavioral embedding is more than just hauling out the training manual again. It’s understanding where the breakdown occurs and coaching explicitly to those deficiencies.

We would guess the same challenges existed for the 8% that struggled with “following up.” They have evidently not made it part of the culture for employees to routinely engage in the simple act of taking the next step with a customer.

It Starts with Managers

The other question we asked the conference goers was about management behaviors – “What management behaviors are you struggling to embed?” And here I think we get to the bottom of the problem. They didn’t really answer in the language of behavior. The biggest challenge was “sales management and leadership skills” (32%), followed by breaking down silos (15%), coaching (14%), and compassion (12%).

Brand promises are nothing if they are not behavioralized.

Except for coaching perhaps, those answers are about desired outcomes, but the behaviors that lead to them were not mentioned. They are either not known or not seen as one of the main responsibilities of managers. Brand promises are nothing if they are not behavioralized.

One executive actually said, “I feel like we’re running an adult day care center.” That is not the answer of someone who believes it is his job to embed desirable behaviors. It’s someone who thinks that somehow people will, without being clear, capable, or motivated, model a corporate culture to be proud of.

So back to the question that opened this section: Why is behavioral embedding essential?

It is essential because it is efficient. What if we had to find a new route to work every day? What if we had to change our work routine every day, with no idea what to expect when we got to work? What if the work day had no structure?

We create routines and structure because it is efficient.

We create routines and structure because it is efficient. We know the best route to work, the best time of day to do certain tasks, reach certain people, or hold certain meetings. We make our workday predictable and we make ourselves predictable for our coworkers and customers.

Embedded behaviors work the same way. If our prescribed courtesy behaviors are embedded, there's no need to wonder if the customers who just walked in will be taken care of.

Without embedded behaviors, employees must constantly improvise and the manager must constantly observe and correct. Both are poor uses of precious time better spent in more productive pursuits.

It is essential because it is the brand. Employee behavior is not the only definer of the bank brand, but for most banks it has been deliberately chosen as the demand differentiator. *"We will distinguish our bank by how we treat our customers."* If one teller shows sincere interest in her customer's small talk by responding as trained, while another gives perfunctory responses, there is no brand beyond what customers happen to experience from the teller they happen to get. A friendly interaction one week, followed by a cursory one the next is worse than no brand; it is a customer rebuffed.

It is essential because it is manageable. Behavioral embedding creates a culture that gives clarity and purpose to managers' jobs. It gives them clear behaviors to look for, to coach. It creates an observable, reliable, predictable culture that operates on its own so that managers can focus on new elements and new opportunities. The basics are in place, management can focus on improvements.

IV. Why Is Behavioral Embedding Such a Challenge?

Some of the impediments to behavioral embedding have their source in the employee.

Fear of failure is one impediment. It is one thing to do well in the training session – things tend to go well in the training room with no customers present. It is another to try to put newly learned behaviors into practice in real time, in the presence of customers and in the presence of all kinds of pressures of the day. Nervousness or fear intrudes, and employees quail, reverting to what was comfortable before the new training. The more they retreat from the prescribed behaviors, the more confidence they lose, until eventually they no longer try. The training is as if it had never happened.

If our prescribed courtesy behaviors are embedded, there's no need to worry if the customers who just walked in will be taken care of.

When employees rejoin the real world after training, the first time they find themselves getting behind, they are likely to jettison the newly learned behaviors that haven't yet taken root.

A high-pressure environment can be an impediment. Generally, nobody goes to training to learn how to take shortcuts. They learn how to do things they weren't doing before. So it is not unusual for the newly trained behaviors to take more time than the old. They take more planning, more attention to detail, more preparation, more follow-through, more collaboration, more interaction. And yet training doesn't add more hours to the day. When employees rejoin the real world after training, the first time they find themselves getting behind, they are likely to jettison the newly learned behaviors that haven't yet taken root.

Insufficient or inexpert coaching impedes embedding. Often employees have the best intentions about employing the newly learned behaviors but they may forget how to do something, or they may start leaving out a part that is difficult for them. Prompt and effective coaching is the antidote, but it is often lacking. Some managers may notice the deficiency and mention it, but too obliquely for employees to change.

A general reminder at the morning staff meeting to "Be sure to follow the whole courtesy routine" isn't coaching. Coaching is individual and specific: "I noticed that when a customer hands you something, you look at it and don't make eye contact. Remember to make eye contact first during your greeting, and then look at what they give you. *Try that now with me."*

Coaching is a constant managerial obligation. We follow up with customers we have trained by observing them a few weeks later, and I always feel a little bit betrayed if I see a manager detached from the action, not noticing when employees miss the mark. Again, training cannot, on its own, embed behaviors. Constant practice, supported by attentive coaching, does.

Conflicting instructions impede embedding. If managers carefully cultivate behaviors that elicit customers' real financial needs, but marketing insists that every customer needs to hear about a certain product of the month, the right behaviors will become unembedded.

Or if call center employees are carefully trained to use a thoughtful wrap-up, asking if there is anything else the caller needs help with, but management constantly quotes time-on-call stats and urges haste on employees in a dozen different ways, the first thing jettisoned will be the thoughtful wrap-up.

The most pervasive impediment to behavioral embedding is the idea that it happens without effort, program, process, or tools.

Inattention impedes embedding. The most pervasive impediment to behavioral embedding is the idea that it happens without effort, program, process, or tools. Embedding does not happen on its own. Like the frail seedling, it needs to be nurtured—with observation and a process for following up, with coaching when it falters, with specific tools when specific failures appear, with high-profile programs when energy flags. Embedding needs constant attention.

If employees are not clear about precisely what behaviors are called for in precisely what situations, if they are not capable of performing them, or motivated to do so, embedding will not happen. Clear, capable, and motivated – these are so essential that we call them collectively The Success Triangle℠.

The same success triangle holds true for managers. Many managers, and possibly executive managers, are not clear on the fact that embedding is one of their gravest responsibilities. Many don't know how to embed, how it's different from training, how to take desirable outcomes and discern and articulate the behaviors that produce them, and so on. And many managers are not motivated sufficiently to do all that embedding requires.

V. How to Solve Behavioral Embedding Deficiencies

If the foregoing rings a bell for you – if you recognize embedding challenges in your company – the next question is, "What tools will help solve them?"

That is the right question because embedding deficits come in all shapes and sizes – and for different reasons for different people.

You don't prune with a plow. You don't harvest with a hoe. It is important to choose the right embedding tool for each deficiency. (See *Breakthrough Behavioral Embedding Problem-Solving Matrix* on page 15). Following are several examples of the tools put to successful use.

You don't prune with a plow. You don't harvest with a hoe. It is important to choose the right embedding tool for each deficiency.

Hot House

The Hot House is a tool designed for those situations when performance has plateaued and management would like to test a new behavior that might reinvigorate results. A sample group of employees is chosen to employ the new behavior in their customer interactions for a short period of time—a month or so. They are closely observed and closely managed with weekly assessment calls, and their results are carefully tracked against those of non-participants. You'll know your Hot House is working when the non-participants start asking if they can do it too.

> Client Case Study: *The **Caron Treatment Center,** an alcohol and drug abuse treatment center, chose to conduct a Hot House after watching their call conversion rates rise for a while, but then plateau.*
>
> *They followed the Hot House process meticulously, starting by defining their objective as "to improve the overall conversion rate of Assessment Calls into Admissions by 2%." They defined the actions and results they would track, and the roles of all individuals involved, from the selected*

Admissions Specialists to the managers. Then they rolled out the Hot House for the specified period of time.

The results were 50% greater than the goal they had set. The Hot House Admissions Specialists increased their Assessment Call conversion rate into Admissions by 3%. (They increased their conversion rate for information calls converted to an Assessment, by 12%.)

In addition, during the Hot House period, the Hot House Admissions Specialists also outperformed the rest of the Admissions Specialists as a group.

The Perfect Hour®

In the ordinary course of work, it is hard for any team leader to monitor enough people frequently enough to be positive where the behavioral gaps are and where the role models are. Each employee might be observed only once or twice a day, and there are a lot of different behaviors to look for. Spot checking is vital, but it doesn't tell leaders exactly what to fix and where.

So when performance starts to falter, and it's not quite clear how or where, the Perfect Hour is the perfect embedding tool.

For one perfect hour, every employee in the branch or call center is asked to focus on one particular behavior (a greeting, or an introduction, or a tag-on) and do it 100% correctly in 100% of interactions for the full hour. They are teamed up in groups, to be judged both as teams and as individuals.

It is not a pop quiz – the selected behavior is carefully "retrained" before the assigned hour and employees are given time to skill up, so that everyone is clear and capable. Observers are stationed so that every interaction can be monitored and tallied so that everyone is motivated.

"If we can't do it perfectly for an hour, when we're all focused on it, we have no hope of doing it well for a day, a week, a month, or a year."

What management learns is invaluable: "If we can't do it perfectly for an hour when we're all focused on it, we have no hope of doing it well for a day, or a week, a month, or a year." Management learns who is having trouble doing it – a team, or just an individual, in what situations, and what they do instead. They learn who does it perfectly already. They learn what to work on and with whom. They can be focused in their coaching and not waste time.

After the first Perfect Hour, many organizations choose to hold another Perfect Hour on the same behavior and compare results. Once an actual Perfect Hour has been achieved, many leaders will then ramp it up to two perfect hours and three, and so on.

For both intensity and efficiency, the Perfect Hour is unbeatable.

Client Case Studies:

> ***Bank of Hawaii*** *is an example of an organization employing the Perfect Hour with great results. Among its main competitors, the bank was frankly not known for having high service levels. They set out to change that methodically, and one tool they chose was the Perfect Hour for Tellers. They chose a sampling of tellers to participate, chose the day and hour for the Perfect Hour, gave tellers 13 highly specific behaviors to perform, and put observers in place.*
>
> *It was an exacting hour. One of the 13 behaviors involved thanking the customer. But it wasn't just "Say thank you." It had to be, "Thank you for banking with the Bank of Hawaii," it had to include the customer's name, and the teller had to be looking at the customer while saying it. If tellers had to leave the window, they had to ask the customer's permission and explain why.*
>
> *Of course management didn't drop the embedding efforts after the Perfect Hour was up. They made the Perfect Hour for tellers the subject of their sales meetings, and they created special branch service and sales modules to reinforce the Perfect Hour.*
>
> *Their results were gratifying: Their perfect shop rating went from 4% to 40%. Customer service ratings of Outstanding and Very Good went from 65% to 81%. And for the past two years Forbes named Bank of Hawaii "America's Best Bank"!*
>
> *Another client,* ***FOXTEL Cable Communications*** *in Australia, has been using Perfect Hours in their onshore and offshore locations to measure the effectiveness of representatives in delivering a new conversation. They conduct their Perfect Hours by teams to create a sense of competition and to make them manageable throughout the centers.*
>
> *As they have progressed with Perfect Hours, the level of quality has dramatically improved. The first Perfect Hour had a poor result—just 54% used the greeting effectively on all calls. But because that (im)perfect hour told them what to coach managers on and how to prepare the teams, the second team's performance was much better at 75%. By the time the last team conducted its Perfect Hour, they scored 92%. And the number of role models using the standard greeting increased with every Perfect Hour.*

For both intensity and efficiency, the Perfect Hour is unbeatable.

FOXTEL has now adopted the perfect hour as a regular embedding process when they roll out new elements of the conversation, so that they can efficiently determine where the coaching focus should be with each team.

Behavioral Campaign

Where a Perfect Hour gauges the team's ability to perform a skill, a Behavioral Campaign improves the use of one particular skill.

Another powerful embedding tool used for slightly different purposes is the Behavioral Campaign. Where a Perfect Hour gauges the team's ability to perform a skill, a Behavioral Campaign improves the use of one particular skill – a skill that has been trained and is known but is not producing results. The Behavioral Campaign shines a bright light on that skill, focusing full management and leadership attention on it for a specified period of time – two weeks to a month is usual. If coaching isn't being performed consistently, or if the team is not doing a good job of identifying customer needs, those are prime situations for a Behavioral Campaign.

***Citizens Auto Finance, part of Citizens Bank**, chose a Behavioral Campaign when its business had fallen off during the recent credit crisis and competition spiked for a smaller population still in the car-buying market.*

First they narrowed the focus of their sales representatives. Instead of having representatives call more aggressively on a large number of dealerships, they shortened the list to target the top three, where a strong relationship could result in a large number of transactions.

Then the head of the Auto Finance group focused the sales reps further on three specific calling skills: making the call itself on the finance person at the top three dealerships, answering objections about why the dealer was not using CAF, and asking for the business. The reps were provided with scripts. After each step in the sales process, they would work with their manager to revise their scripts accordingly. Their weekly sales meetings were focused on their results, sharing what worked and what didn't.

Results came quickly. In just one month, the numbers for targeted dealers far surpassed the numbers for all dealers, as follows:

	Targeted Dealers	*All Dealers*
Applications received	*23%*	*5%*
Approved loans	*33%*	*4.5%*
Booked volume	*75%*	*1.77%*
Booked loans	*62%*	

It should be stressed that these results occurred despite a very poor economic environment.

Certification and Mastery Accreditation

If you want to be sure your employees are performing at their most proficient, the right embedding tool is Certification and Mastery Accreditation. Well beyond ordinary training, to be certified an employee must demonstrate to an already accredited team that he or she can perform the skill with great proficiency, be observed performing it in a live setting, and then demonstrate the ability to coach the skill. Only when all three – Know It, Do It, Coach It – are achieved is the employee deemed to have "mastered" the skill.

Only when all three – Know It, Do It, Coach It – are achieved is the employee deemed to have "mastered" the skill.

Client Case Study: ***BOK Financial*** *chose this tool, specifically a FiNAP® Certification and Mastery Accreditation (FiNAP being our tool for identifying customer needs), along with a Hot House to improve proficiency in completing FiNAPs and understanding customer needs.*

The bank's head of the program wrote glowingly of the results: "None of [the senior managers who went through the program] would tell you the accreditation was easy, but even our most experienced managers would say that it has been very meaningful. As of week eight of the accreditation process, the number of FiNAPs completed by managers who participated in the Hot House was 42% above our baseline prior to the start of accreditation, and opportunities identified per FiNAP were 149% above our baseline."

Hard as it was, the participants enjoyed the higher level of proficiency. One wrote: "FiNAP Certification has been a great success for us. Graduates of this process exhibit more confidence with each client. Through this certification bankers learn to implement more effective transition and benefit statements and utilize specific sub probes that generate more sales opportunities from clients. This mastery process has dramatically increased the number of FiNAPs we have completed and the number of sales opportunities identified during the FiNAP session."

Another wrote: "Wow! I get the big picture now! Learning the techniques of mastering the FiNAP has definitely opened up a new door for me, not only as a manager, but as an individual sales person as well. It's amazing to me that in the past, when a client would come in just to drop off a check order, we would visit with them, thank them and get their checks ordered.

"Today we know how to use these visits as opportunities to conduct FiNAPs and help our clients with their immediate and future financial needs."

Excellence doesn't occur spontaneously. Training is essential but not enough.

VI. Summary

What separates great companies from the rest? High performing companies from the failed? It is excellent performance demonstrated consistently across the enterprise.

For most companies, that means changing behavior, and changing behavior isn't easy. Consistency isn't easy. Excellence doesn't spontaneously combust, and although training is essential, it is not enough.

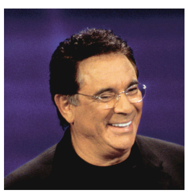
For desired behaviors to take root, management has to nurture and embed them.

The good news is that nurturing has a process and tools – proven behavioral embedding tools. These tools can amplify good training beyond all expectations.

VII. Appendix – Breakthrough Behavioral Embedding Problem-Solving Matrix

OBSTACLES	SOLUTIONS
Senior management has not demonstrated support for the sales-and-service process	Management Partnership Agreement (between senior management and Cohen Brown guaranteeing mutual support of the process)
Need to standardize the quality of behaviors	Certification and Mastery Accreditation
Need to test BBE techniques, solutions or programs for proof of concept	Hot Houses
Behaviors and techniques are not being implemented following training Behaviors and techniques are not practiced with continuous supervision	On-Line Application Period On-Line Application Period with Team Leaders
Specific behaviors (such as FiNAPs, Tag-Ons, or Teleconsulting) are not done consistently or with quality	FiNAP®-specific or Tag-On-specific Behavioral Campaigns
Need for specific training on specific skill sets	Customized Targeted Performance Solutions℠ linked to desired upskilling of specific skill sets
Need to know whether and how behaviors are being implemented in the field	Retail Analytics (Behavioral Mystery Shops)
Need to better embed the behaviors in ESL and need more specific "how-to's" (Action Plans, Sales and Service Meetings, Rounds)	BBE Structured Sales and Service Management
Need to improve employees' FiNAP skills Need to improve interdivisional cross-referrals	OneBankism® to break down silos and have all lines of business function as one organization for the benefit of the client
Need to improve coaching skills	Professional Sports Coaching for Business
Need to standardize and improve the quality of behaviors	Perfecting Processes to fully leverage key opportunities such as New Account Opening and Teller-Client Interaction
Not enough time to do the behaviors	Structured Time Management to provide tools and processes for better managing time

Employees are not motivated to implement behaviors	Lawnchair Motivation[SM] model to determine how to best inspire individuals and groups
Need more coaches Senior management does not have enough time to do all they have to do and coach effectively	Regional Skills Mentors to assist with coaching middle and senior managers on the sales-and-service process
Not enough time to manage the sales-and-service process	Team Leaders to help unit managers lead the sales-and-service process
Employees do not know how to implement the behaviors with the desired quality	Role Models to help demonstrate the desired quality of behaviors
Not enough time to coach Do not know what to coach Need to improve motivation	Breakthrough Performance Technologies[SM]
Lack of a clear plan to embed behaviors and achieve results	Overarching Blueprint with a step-by-step Implementation Action Plan



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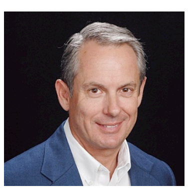

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