

A light blue silhouette of a world map is centered in the middle section of the page, serving as a background for the main text.

It's More Than Bedside Manner

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Overview

It's universally believed that if a financial institution could distinguish itself from its competitors by providing _____ and positively _____ client/member experiences, then it would result in increased market share, share of wallet, and _____.

Non-Financial Retailers Workshop

Jot down the name or names of those non-financial retailers you frequent today that consistently deliver an excellent client experience. Also include what it is for you that makes the experience exceptional!

- 1) _____

- 2) _____

- 3) _____



Six Behaviors to Creating the Perfect Client/Member Experience

Behavior Number One: **Acknowledge and Greet the Client/Member**

The Importance: This behavior lets the client/member know that they are important to the bank/credit union, and it raises their sense of dignity.

The Steps:

- Call someone over to the window by making _____ and smiling.
- Once the client/member is at the window, say “Good morning” or “Good afternoon,” followed by _____

Coach’s Tip:

- Remind your team that upbeat delivery sets the tone for an upbeat interaction!

Behavior Number Two: **Use the Client’s/Member’s Name**

The Importance: This behavior says you are a valued client/member. It builds rapport.

The Steps:

- Use the client’s/member’s name at least _____ during the interaction.
- When? Within 5 to 6 seconds of _____, and again at the end.

The Resistance:

- The name is too hard to pronounce.

- They don’t want to appear too familiar.

- They just don’t know it.



Behavior Number Three: **Conduct a Perfect Service Quality Transaction**

The Importance: This behavior wraps around the operational quality of the transaction.

The Components of a Service Quality Transaction:

- It is handled properly.
- The teller is pleasant and _____.
- The teller gives an explanation and time estimate when leaving the counter.
- The teller gives an explanation when _____ is brought over.

Coach's Tips:

- Recognize and verbalize that change is possible!
- Role play the scenarios of the teller leaving the window and/or bringing someone over to the counter.

Behavior Number Four: **Use a Related or Unrelated Tag-On**

The Importance: Tag-ons are _____. They create opportunity awareness in the minds of clients/members.

There are 2 types of Tag-ons:

- Related Tag-ons are questions or statements about a product or service based on something a client/member says, asks, or does, or a technology-related clue.
- Unrelated Tag-ons have no bearing or direct relevance to the reason the client/member came into the branch.

Coach's Tip:

- Conduct If/Then Clues Clinics



Tag-Ons Workshop

Other than an If/Then Clues Clinic, how have you helped coach or assist tellers with Tag-ons: keeping them fresh, making them fun!

Behavior Number Five: **Perform an Appropriately Scripted Referral to Other Bankers**

The Importance: An essential part of making a client/member feel valued is performing a warm referral.

There are typically 3 scenarios regarding Warm Hand-overs:

- The banker/specialist is there and _____.
- The banker/specialist is not there or not available.
- The teller is unable to set an appointment.

Coach's Tip:

- Role play all the scenarios ensuring that your team is comfortable with each one

Behavior Number Six: **Close the Transaction**

The Importance: The perfect transaction is not complete without the _____.

There are 4 steps to making the perfect close:

- Make a _____ for additional assistance.
- Thank the client/member for their business.
- Use the client's/member's name again.
- Use your _____ name.

Coach's Tip:

- Remind your team that many times how the transaction ends is how the client/member will feel about the transaction overall.



Putting It All Together and Sustaining Perfection

“Practice does not make perfect. Only perfect practice makes perfect.” Vince Lombardi

Action Plan

Script 2 to 3 key actions that you will personally take to ensure your tellers are performing the six behaviors discussed today, consistently and perfectly.

Remember to include the what, how much, and by when!

What	How Much	By When