

# #cfrresults

## Ask Your Staff To Become Bridge Builders

Insights from Cross Financial

For years we have encouraged banking organizations and relationship managers to avoid being toll takers and focus their attention on becoming bridge builders. It is a concept we felt strongly enough about, twenty years ago, that we developed a relationship skills workshop built around the word BRIDGE.

When it comes to relationship building, little has changed over the years. The most successful relationship managers, know their products, know their customers needs, and understand the best ways to stay connected with those customers. Combined with highly effective support resources and teams committed to exceptional service, relationship managers that are close to their customers will produce optimal results.

### Focus On Lasting Relationships

Whether you are trying to connect to retail customers, businesses, or a combination of both, the same underlying skills will produce lasting relationships.

In the workshop, we take each letter in the word BRIDGE and tie it directly to a relationship building skill. When used in sequence, the skills will set the stage for exceptional performance.

Here is a summary of the BRIDGE skills embedded in each letter. When utilized by frontline employee, customer's experiences improve and relationship depth and longevity will follow. We encourage you to share this summary with your relationship managers and encourage them to identify skills they have developed into strengths and skills they want to improve in the months ahead.



### Build Rapport

- Build a quality first impression.
- Develop credibility through knowledge and customer care.
- Keep your work area neat and organized.
- Use a handshake during greetings.
- Make sure your information materials are clean and up-to-date.
- Present yourself with positive body language.
- Be sensitive with non-verbal communications.
- Create trust through genuine interest in the customer.
- Manage your social brand.
- Use the customer's name.

### Relate With Empathy

- Provide eye contact and smile.
- Be sensitive to your body language.
- Adjust to address generational differences.
- Create mental pictures of needs to improve understanding.
- Remain positive during conversations.
- Use the customer's name.

*Continued on back...*

BRIDGE, continued

### Identify Needs

- Ask questions and listen intently to responses.
- Use open-ended questions to investigate needs.
- Be intentional about gathering enough information about the customer.
- Ask questions about what you need to know.
- Adopt an attitude that wants to listen.
- Use the difference in rate between customer language and your ability to process information.
- Avoid hasty judgments.
- Remain open to customer needs and expectations.
- Use the customer's name.

### Develop Solutions

- Expand your product knowledge.
- Focus on features you customer desires.
- Create benefits for important product features.
- Help customers visualize benefits with expanded benefits.
- Use suggestive selling to test client interest in products.
- Limit your recommendations.
- Address today's challenge or problem.
- Use the customer's name.

### Gain Commitment

- Ask for the business.
- Overcome outstanding objections or concerns.
- Empathize with the customer.
- Restate any objections to clarify your understanding.
- Revise and restate your recommended financial solution.
- Confirm that the objection is no longer an issue.
- Ask for the business again.
- Use the customer's name.

### • Make a referral when appropriate...

- Refer your customer to an expert, not the products they offer.
- Support your recommendation with benefit statements.
- Remain involved through the introduction.
- Follow-up with the customer and the employee after the referral.

### Expand Relationships

- Express appreciation regularly.
- Reinforce purchase decisions based on benefits important to the customer.
- Send thank you notes after sales or following significant customer service events.
- Build a comprehensive, personal and financial profile of the customer.
- Anticipate product or service requirements.
- Maintain contact with the customer throughout the year.
- Offer on-going assistance.
- Be proactive and respond to changing customer needs.
- Use the customer's name.

### Fundamentals Are Important

Don't take the fundamentals for granted. Relationship basics are a common-sense approach to serving others. They will feel logical to your staff. Use that engagement and continually remind yourself how important the basics are to successful performance inside every customer relationship.

Learn the skills. Use the skills. Improve the skills. Coach the skills. Evaluate the skills. Make relationship development a regular topic at your employee meetings and workgroup gatherings. If you need assistance with the discussions, give us a call and we can work on the fundamentals together.

