

# Implementing a Service-Selling Process that Reinforces Your Values

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*Is your service-selling process aligned with the values and ethics of your culture?*

*Can your team solve member problems and meet their unique individual needs?*

For any service-selling process to take hold and be sustained within most credit union cultures, a key challenge must be overcome—the resistance of your service team to engaging in “selling” behaviors. This is especially problematic when selling is perceived as contrary to your organization’s values and ethics. The key to overcoming this challenge is to help your service team develop a new attitude, rooted in the belief that selling and service require the same behaviors when the focus is to identify and fill members’ needs and create value.

In our experience the following 10 Guidelines to an ethics-based service-selling process can help your service team develop positive attitudes and beliefs. If they learn to view selling according to these guidelines, they will improve their ability to help your credit union increase new membership and the number of products purchased by each household:

1. Service and selling are an exchange of value.
2. Service and selling are not something you do to members, it’s something you do for and with them.
3. Developing trust and rapport precedes any service or selling activity.
4. Understanding a member’s wants or needs always precedes an attempt to offer a solution.
5. Service and selling techniques must give way to values-driven principles.
6. Truth, respect and honesty provide the basis for long-term success with members.
7. Service and selling pressure is never exerted by a service team. It’s exerted only by members when they want or need the solution being recommended.

8. Dealing with member concerns is never a manipulative process. It’s a strategy to overcome problems ... when members want to overcome the problems.
9. Getting agreement to a solution is a victory for both the service team and the member.
10. Ethics and values contribute more to sales and service success than techniques or strategies.



Developing a service-selling process that integrates these guidelines will insure alignment with the values of a member-centric culture. Without a clear demonstration of these ethics-based standards, it is unlikely that your service team will stay engaged in your process long enough to build the bridge from service to selling.

Another key to adopting the right process is to determine if your service team perceives selling as problem-solving or product-selling. Although they may be very helpful in solving member problems in a service situation, when asked to sell more, many credit union employees believe they must “educate” members about products. Education is frequently a euphemism for “pushing product,” so it is no wonder that they struggle to achieve sales goals. Our experience tells us that members often resist these solicitations because they are made without regard for a member’s real needs. Combined with a service professional’s natural concerns around values and their affinity for “service first,” you can see why credit unions find it difficult to sustain commitment to most sales processes.

If effective selling could be redefined as uncovering and fulfilling a member’s wants and needs and building relationships that create value, your service team might feel differently. In order for a sales process to succeed in a credit union, it must be: 1) member-centric; 2) address a member’s problems and questions to their satisfaction; and 3) engage them through trust, credibility and rapport.

AID,Inc.® is an example of a member-centric, service-selling process that reinforces the values and ethics of most credit union cultures. It is a member needs-based process that provides a balance between problem solving and relationship building. It proactively seeks to engage members with an *Approach* that includes a greeting to share how much you value them. This establishes the foundation for a positive relationship and helps develop trust and rapport.

The process then seeks to understand a member’s wants/needs in order to clarify their expectations. This is accomplished through an *Interview* step (the core of the process) that requires asking deeper questions and listening to understand the member—not to win a sale. In the *Demonstrate* step, the service professional can bridge to a cross-selling opportunity by practicing “helping” behaviors. They credential themselves while suggesting products or services that may fulfill the needs and wants expressed by the member.

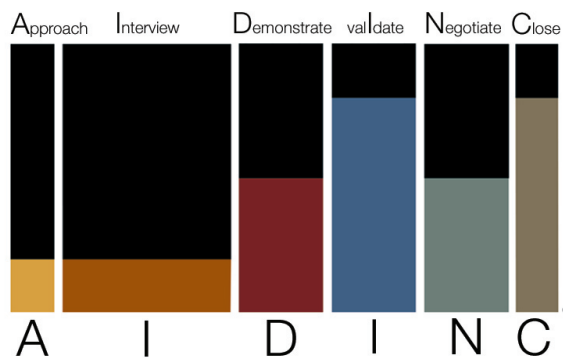
Depending on the receptivity of the members to the potential solution, the *Validation* step follows, as service professionals establish the benefits of the solutions or the credit union itself. At this point, the member may still have lingering concerns, so a *Negotiation* step provides an opportunity to overcome objections. Finally, the service-selling process comes to a *Close* by confirming the member’s commitment to the solution and inviting them back—to further solidify the relationship.

Effectiveness within the AID,Inc.® process also requires that service professionals understand a member’s urgency in fulfilling their wants and needs. They must be certain that a member has adequately communicated their problem, because if they jump ahead of the member, they might solve the wrong problem or, worse still, create new problems. Perhaps more damaging to loyalty, the member might feel as though they haven’t been fully heard. Studies suggest that over 80% of all customer dissatisfaction is rooted in emotional issues rather than intellectual ones. The AID,Inc.® process is effective because it works on attitudes, beliefs, values, and skills. Once practiced and learned, the process will establish a service-selling philosophy that promotes doing something *for* members rather than doing something *to* members.

Please refer to the AID,Inc.® model below:

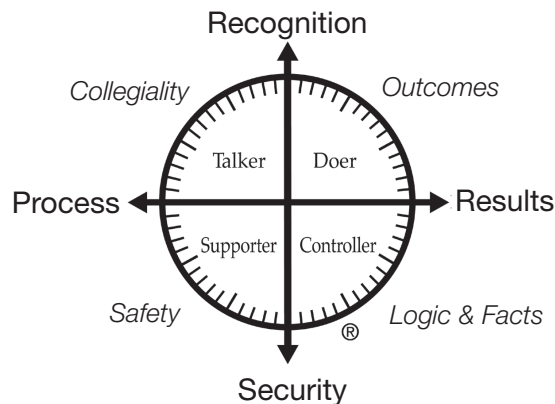
### AID,Inc.® Model

*A member Needs-Based Service-Selling Process*



Another key to deepening relationships is to build trust and rapport by applying a Behavior Styles® model. Your members have different types of Behavior Styles®. The model below provides an easy-to-use tool for quickly assessing the behavioral characteristics of members within four distinctive styles: *Talker*, *Doer*, *Controller*, and *Supporter*. These insights will help a service team to optimize their results by utilizing a slightly different communications strategy for each member.

### Behavior Styles®



Let’s start with member’s who are *Talkers*. *Talkers* are motivated by collegiality and the need for recognition. They want to socialize and frequently will get off track. A service professional that works effectively with a *Talker* must engage them in conversation, sometimes personal, while always keeping them on task and moving toward a workable solution. It is not difficult to build a relationship with a *Talker*, which means that they are likely to establish relationships with everyone. The real challenge for a service person is to set themselves apart by keeping promises while working to fulfill wants/needs.

To communicate effectively with a *Doer*, service professionals must get to the point. *Doers* have little patience for talking about generalities. They will always be looking for an immediate solution. In a service-selling environment, it’s important not to fall into the trap of telling a *Doer* what they want to hear because they expect an immediate answer. A solid relationship with a *Doer* will require you to Demonstrate your ability to meet their needs fairly quickly. Until a service person proves that you can do this consistently, they will not build a deeper relationship with a *Doer*.

*Controllers* can be difficult for your service team to communicate with, because they demand a lot of facts and specificity. It is critical that your team provide lots of documentation when they resolve a *Controller’s* problems or fulfill their wants and needs. They also may require service professionals to Validate the potential success of a solution by providing a rationale for how/why it will work. Establishing a relationship with a *Controller* can be difficult—fact-based communication is always a good idea. If service people

are thorough they will be respected and trusted by a *Controller* and can develop deeper relationships.

In general *Supporters* are not difficult people to work with in a service-selling environment because they will accept your solutions as long as a service person shows sincerity and caring. They also may not be easily satisfied with a quick response to their questions, but may not say so. It is important for a service professional to check-in with a *Supporter* before you assume that they are committed to a solution. For this reason it is important to engage in building credibility and rapport.

Once service professionals prove that they can be trusted, a long-term relationship is possible.

A word of caution—our client experience suggests that traditional sales training events fail to develop a member needs-focused sales process and behaviors. This is due to the need to build not only competence, but also confidence and commitment. A service team must learn to embrace selling and service as one and the same. It takes time to develop the attitudes, beliefs and skills necessary for this level of sustainable behavior change. It requires a disciplined learning methodology that relies on spaced repetition and consistent feedback. And can only be accomplished by implementing a facilitated process over several weeks, where employees are held accountable to apply what they have learned. The final enabler of results-producing behavior change is the pivotal role of managers to coach and support employees while they accumulate experience in applying what they have learned.

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For more detailed information on *Implementing a Service-Selling Process that Reinforces Your Values*, see our other white-papers from our CU Advisor Series “Establishing Competitive Advantage”.

They include:

- *Evolving from Member-Focused to Member-Centric*
- *Building the Bridge Between Service and Selling*
- *Creating the Performance that Drives Value and Growth*
- *Understanding Member Value and How to Enhance It*
- *Leveraging your Success Profile to Select the Right People*
- *Developing Accountable Leaders for a Service-Selling Culture*
- *Engaging the Hearts and Minds of your Service-Selling Team*

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