

Banking Case Study



OVERVIEW

First Dakota National Bank had its beginning in 1872 when it became the first, fully-chartered bank in the Dakota Territory. Located in Yankton, SD, the bank grew steadily as it served the needs of settlers, the river traffic and the flourishing businesses. Today, First Dakota has grown to a network of 16 full service and 6 loan production offices with assets over \$1 billion and offering a complete array of banking, investment and trust services.

Challenges

- Rapid growth and expansion
- Strong legacy and culture to sustain and continue growth
- The need to partner with a training program that closely aligned with their corporate values and customer-focused philosophy
- Build cross-selling skills and positive attitudes about selling
- Desire to instill continuity across all departments and areas of responsibility

Programs and Participants

To date, every First Dakota employee has participated in at least one of these core programs.

SOLUTION

TARGET AUDIENCE

Integrity Service®	Accounting, Compliance, Audit, Loan Accounting, Loan Operations, Administration, Credit Review, Lending Assistants, Maintenance and other support
Integrity Selling® for Service	Tellers, Personal Bankers, CSR's, Lending Assistants
Integrity Selling®	Ag Lenders, Business Bankers, Trust Officers, Brokerage, Marketing, and Executive Management
Integrity Coaching®	Supervisors and Executive Management

First Dakota is now proactively pursuing deeper integration and long-term benefits through a series of 'next level' sustainment strategies, including:

- Performance Accelerators — structured reinforcement sessions tied to core course curriculum.
- Integrated select models, concepts, forms and other Integrity tools to create a seamless approach within their CRM system.
- Advanced Leadership training — aimed at providing Branch Managers a common platform and accountability to 'pull through' application and related coaching to entire team.
- Behavior Styles® assessments — personalized reports used as development/coaching platform.
- Q Mindshare — an electronic communication and reinforcement tool aimed at reinforcement and retention of learning.

Impact

First Dakota has met and achieved their goals in every aspect of their banking growth since implementation of the training. The proof is in the success metrics. Every metric — assets, loan volume, deposit volume, households and services per household — are up.

INTEGRITY SUCCESS MEASURES

Within two years of launching

	Assets (MM)	Loan Volume (MM)	Deposit Volume	Households	Services Per HH
% Change	22%	26%	22%	7%	11%

“The proof is in the success metrics. Every metric – assets, loan volume, deposit volume, households and services per household – are up.”

Rob Stephenson, President & Chief Operating Officer

Facilitator Client Feedback

“Integrity Selling has strengthened our team’s engagement to provide the best customer experience in a non-pressured environment. Levels of awareness and self confidence have improved our ability to discover the customer’s needs by asking the right questions and more importantly listening to our customers.”

*Marc Mooney, Director of Branch Administration
First Dakota National Bank*

“Integrity Training is hands-down the most comprehensive and relevant sales and service training I’ve had the privilege to utilize. It’s easy to implement and literally has the ability to change people’s lives. Love it!”

*Shelly Eilers, Vice President eBanking & Cash Management
First Dakota National Bank*

“The results and growth I witnessed at graduation was the most fulfilling aspect. Many times as a facilitator you wonder if you are reaching the attendees, but when you hear their testimonials at graduation you understand the magic of the program all over again.”

*Deb Weddingfeld, Senior Vice President
First Dakota National Bank*

“We chose Integrity Selling because it mirrored our culture.”

*Nate Franzen, President Agri-Business Division
First Dakota National Bank*

“Integrity Solutions is just what we needed for our front line staff! They have gained the confidence they need to provide excellent customer service. They now realize that sales is service and service is sales! They take pride in their work and think of themselves as problem solvers.”

*Marcy Moser, Vice President
First Dakota National Bank*

“I’ve enjoyed watching employees become aware that selling a product is the end result of a process that involves genuine care for uncovering the customer’s needs. If we’ve done a good job of communicating the products and services we offer, we’ll not only sell the product/service the customer desires, we’ll also sell ourselves as the bank they trust for all their future banking needs.”

*Aaron Ness, Executive Vice President Market Manager
First Dakota National Bank*

Employee Feedback

Integrity and values are very important to First Dakota management. And employees agree that living their values increases the confidence of customers. Commentary from participants support their belief in this system:

"The thought that we're truly wanting to do the right thing for the customer makes it easy for us to sell products. It's not selling the product of the month. It's selling what the customer needs at this moment in time."

"So I think that's so critical in banking because these people are trusting us with their money. They expect us to be accurate. There's a lot of things they just expect, but on top of that, they expect us to be honest and people that they can trust."

"Integrity Selling solidified my belief that we should only sell something to our customers if it truly matches their needs. The Integrity Sales philosophy matches up well with our culture here at First Dakota. Listen, listen, listen! The 'close' becomes the easy part when you exhibit the ability to be patient and truly understand the customer's needs and wants."

"The course improved my listening skills and ability to interact with people based upon identification of their personality styles. It also made me aware of my own style and how others perceive me. This knowledge helped me adjust my communication methods to achieve desired goals with a variety of personalities. A fellow employee that has a very quiet demeanor was difficult to communicate with previously. Identification of both my personality style and her personality style helped improve the communication between us."

"Prior to the Integrity Selling Course there were certain customers that I would let out a 'mental groan' when I would see them approach me. I would put on an external smile and struggle through helping them with their transactions. Through Integrity Selling I discovered that the reason for this difficulty was because I did not understand the different behavioral types. Thanks to the training I received, I no longer 'mentally groan'. I am actually smiling inside as well as out and look forward to helping those Doer's and Controllers who, previously, had me cringing. Thank you for giving me the tools to provide my customers with the quality they deserve!"

"The 8-week Integrity Selling course keeps people engaged and instills the techniques so they become almost routine. I like how First Dakota personnel teach the course – this makes participants feel more comfortable from the beginning. A portion of my time is spent managing special asset accounts. Many times with these types of accounts there are underlying management issues. Learning the Behavior Styles® has assisted me greatly to enhance the level of communication with these borrowers. The AID, Inc.® steps and process dispel the thoughts many of us have when we hear the word 'selling'. This process makes people feel good about what they do. It gives them the confidence to help people."

"This program taught me to learn and understand the four different Behavior Styles®. It made me realize that certain individuals I have communicated with in the past were not being mean or short, that is just how they are. This program has made me more confident when speaking to others. It has also taught me that listening for the different Behavior Styles® has made me a better listener and I can provide better service to my customers. I really thought I was listening before, but now I listen for a longer period of time during my interaction with people. I have also noticed that this builds trust with my customers. Before Integrity, I thought I knew exactly what they wanted. Now, I listen for details about other services I could provide to them that will fill a need they didn't even know they had. I am not selling them something, I am offering them a service. I now have a goal to make each customer I come in contact with happy."

"I don't think trust is as easy to gain today as it was maybe 20, 30 years ago. There's been a lot of things in our world that has damaged trust. It's a very important part as we sit down and work with customers and employees to build that relationship."

"Integrity has made me, as a Manager, more accountable to my co-workers. The coaching sessions have proven to be powerful and thought-provoking. I feel like I have a more open and trusted working relationship with my co-workers as a result of the coaching sessions."

Employee Feedback (continued)

"The Integrity Selling course has allowed me to become a better salesperson by communicating more effectively with my customers. I am able to better build rapport with my customers and prospects by adapting my communication style to fit their behavior style. The AID, Inc.® step has also allowed me to better understand my customer's needs and made me realize that selling isn't something you do to people, it is something that you do for and with them. The course has changed my view of selling and made me realize that it is my job to identify and fill customer's needs versus just selling them a product. This new thought process has made me a better banker and I am thankful for that."

"The Behavior Styles® have increased my awareness with my customers and established more comfort zones with my prospects. The entire Integrity process has helped me grow my business and has strengthened relationships with my clients."

"Since going through Integrity Service it has allowed me to be able to better understand the needs and wants of my 'internal' customers by using the Behavioral Styles® as a tool. It allows me to see where they are coming from and why they respond or react the way that they do, so that I can better serve their needs. It has also made me aware of the importance of my own job and how I should see myself as an integral part of the First Dakota team."

"One thing that really stuck out to me was an employee who discovered that their job was not 'just' an ordinary low level position. They were an integral part of our company. When the employee discovered the story of the Jell-O lady they could easily relate it to their responsibilities within our business. They openly embraced it and discussed how they were our institution's Jell-O lady. The whole experience of watching that person's growth gave me a new outlook and respect for them and respect for all positions within our organization."

"Integrity Training has taught me how to identify Behavioral Styles® of customers. I now understand how to communicate effectively with customers by identifying each of their styles. Knowing their behavioral style also helps me process the AID, Inc.® steps through each of my conversations with customers."

"It has been very valuable for me personally to consider the impact of an employee's 'I am' as we work together to coach and grow their talents. I believe being aware of and including the person's perceptual beliefs through their past experiences and/or self esteem has improved my coaching skills."

"I love the Integrity Coaching process. The 5 steps have made it easy for me to build better employees and relationships with them."

"I have felt that identifying and understanding the Behavior Styles® has benefited me the most due to our branch being in a new market and in a growth mode. Getting out to meet with potential new customers I have been able to identify customers Behavior Styles® better and therefore able to better serve them and ultimately their needs. My personal feeling is once the behavior style has been identified the rest of the Integrity process (AID, Inc.®) can be better served for both the customer and lender."

"Integrity Selling training formalized the style of selling I enjoy. Before the training, I was doing many of the steps but didn't have aids to walk me through the full process. Since taking the training I've tuned into the formal training which has benefited my style substantially."