

Bank Sales Translation: Service 2.0

Everyone learns in a
global classroom

I recently traveled to Southeast Asia via an invitation to speak in Kuala Lumpur, Malaysia about developing a sales culture in the banking industry. My book, *Inspiring Leadership: Unleashing Motivation in the Workplace*, released in July 2011, gave my perspectives on sales leadership in today's banking world, and I was looking forward to sharing it with audiences in Asia. Although I was visiting the country as a teacher, I soon found myself in the role of student. I discovered that while we share many similarities regarding sales, we have many differences from which we can learn a great deal. In just three weeks, I gained new perspectives that I believe my banking peers in the United States could take as a valuable lesson.

BY BRIAN TOWNLEY

The National Banks of Central Texas, Senior Vice President
Motivational Management Group, President



Getting to know you

As with any speaking engagement, I wanted to know my audience in preparation for my presentation. I learned that the seminar participants would be from nine countries in the region and—much to my relief—that English would be easily understood and spoken by all. One participant flew 12 hours from South Africa to attend the two-day seminar. These folks were serious and hungry for knowledge.

Most of the attendees would be responsible for implementing a sales culture at their respective bank, and some actually were their bank's salesperson. They were leaders of sales teams, bank branches and marketing directors who wanted to absorb a new sales approach from an entirely different business environment.

Since I wear two hats at The National Banks of Central Texas—handling both human resources and marketing—I could relate to their various roles. This unique combination of responsibilities has given me an advantage in my field by combining what have traditionally been two distinct departments at most banks. By aligning these areas, however, we've been able to create an incentive-based sales structure that inspires employees to motivate themselves to reach beyond any goal we set.

I divided the audience into five groups and asked them to write down what they wanted to gain from our time together. It was clear that they wanted to know the structure of putting together a sales culture.

Service is key in any language

Service is one element that I always teach, regardless of the audience, because it can provide a clear point of differentiation. I like to share the story of a teller at our bank who *listened* to a customer when he said he was having a bad day because his car had broken down and the repairs would be very expensive.

Our teller was well-versed on all of our bank's products, including auto loans, and she let the customer know his options. She told him that he could save himself from paying for the

repairs, and instead replace his old car with a more reliable and less costly form of transportation.

She tuned in to her customer and helped him solve a problem through one of our bank products. This is one of my favorite examples of a service culture, because she truly listened to the needs of the customer and offered relevant solutions.

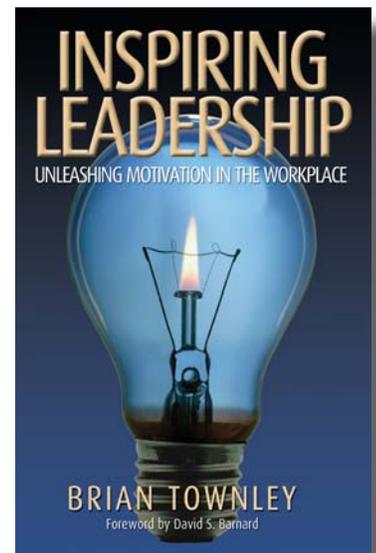
At banks, we often expect customers to tell us what they want, but we should make it easier for people to know what we provide as solutions. That's where product knowledge and listening skills can be applied with a service attitude, resulting in a sale.

I was surprised to learn that my new Asian friends were seeking a *structure* for their service culture. These people, in many ways, already have a service culture ingrained in their society. It is rooted in their religion—creating a mind-set that is an advantage when developing banker-customer or any other relationship.

For example, I was told by one resident that Hindus believe customers and vendors are like gods and goddesses, because God is working through the customer to provide for them. This is a strong part of their service culture and it influences every interaction.

In the West, we have the structure for service, but not always the *mentality* to carry it out. We do not tend to approach others with the attitude of “What can I do for you?,” but rather our hesitancy to serve fully is evident with the underlying current of “What are you about to ask me to do?”

The difference in their philosophy is that it is a privilege to serve, but in the United States it's often considered a job.



Brian Townley's book, released in July 2011.

I always say that if you can take the word “sales” out and make it into a “service” culture, the sales will follow.

A five-star experience

My trip was pre-planned to include some rest and relaxation, sight-seeing and adventure. I was both pleasantly surprised and humbled by the service mentality that I experienced first-hand as a customer throughout my trip.

It made me feel so good about everything I had been teaching in all my conferences, because I finally was able to see a world-class service culture first-hand.

I noticed an entirely different demeanor than what we’re used to in our country. I always say “a sales culture is a polished service culture.” I think we, as Americans, are losing a lot in that respect. In other words, when our service culture is failing, we are losing sales. There’s no doubt that I’m willing to buy more when I’m being treated like the king of the day and form a trusted exchange!

My experience at the Four Seasons in Bali is one of those impressions that I will always remember fondly. The hotel manager greeted me, and I was informed that they had a surprise for me. They upgraded me, free-of-charge, to the “Royal Villa”—an aptly-named space that is the only one like it on the resort—which truly made me feel like royalty. I had a private pool, two whirlpools and a sauna in which to relax and reflect.



My time there confirmed and amplified my belief that a service culture is where it’s at. We are so conditioned in our society to have low expectations for service that when we *do* experience excellent service, we remember. That’s probably why my time in Asia made such an impression on me.

More like home

I was treated as a special guest everywhere I went, but noticed a remarkable difference in Hong Kong. The service culture in this Americanized metropolis may be eroding, as the Western influence dominates the indigenous culture. Cantonese is no longer the primary language, and even the traffic signs are in English to accommodate tourists.

In Hong King, there’s a bank on every corner; however, they are not brick-and-mortar structures with lots of plush furniture and teller stations. Instead, they are “easy banks” or convenience banks including ATMs that take deposits and give cash, or allow the customer to talk to a computer to open an account or manage other financial needs. The only thing missing are the people.

While this model may work in the hustle and bustle of Hong Kong, it’s not a movement that I see as advantageous to customers or bankers. If America is headed in the same direction, we will lose the relationship-building aspect that community banks have over corporate banks, and we’ll become nothing more than a commodity.

Taking it to the bank

The participants in this seminar were so hungry for information. They were eager to learn and absorb information they could take back to their bank to implement changes that would make a difference.

These bankers were very interactive and loved sharing ideas with one another. They formed many networking opportunities, and even created an email exchange allowing them to stay in contact and share ideas.

I always say if you can take the word “sales” out and make it into a “service” culture, the sales will follow.





They each received a copy of my book on the first day, and many came back the next day with questions after reading it. They asked about “coaching,” a topic that I believe is fundamental to successful sales covered extensively in my book. It was a term and process that were unfamiliar to them.

Coaching is an ongoing process of helping an employee identify and overcome the hurdles that prevent them from excelling at their jobs. It is a guidance session to nurture them and challenge them, and then witness them step up to the plate.

We know that coaching isn't always disciplinary, but is a tool that supervisors can use to groom employees into fantastic service and sales experts. We considered coaching together and reviewed some of the best practices for productive coaching.

For example, supervisors must remember that employees don't want to be dictated to. If you are truly going to develop them, you must coach them with patience and not act on

While the middle class is shrinking in the Western world, it's exploding in China. HSBC in Hong Kong caters to this target group as the world local bank; however, it operates most of their branches without face-to-face employee-to-customer contact.

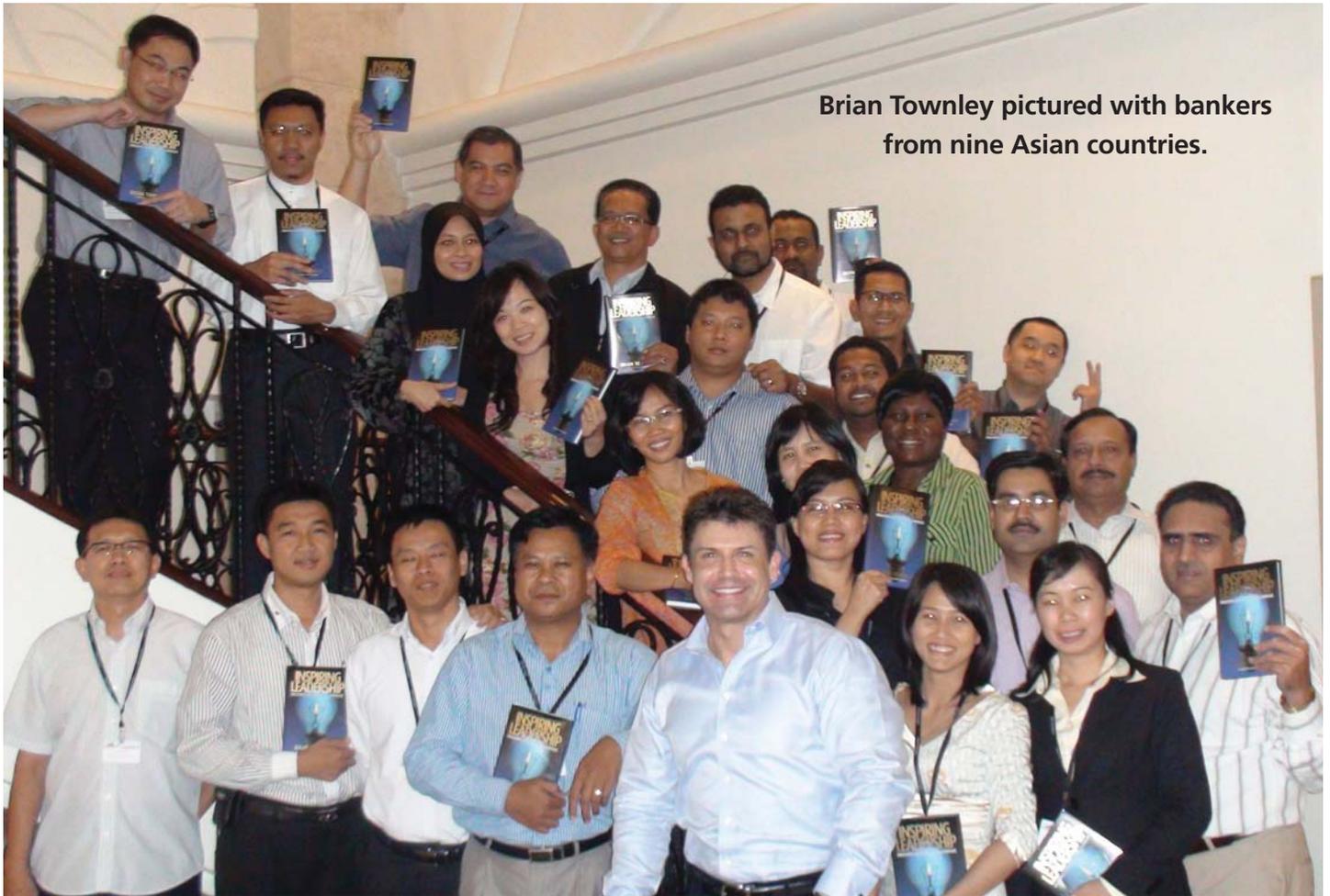
emotion. It's this mentality that will help you get to the true objective, which is finding solutions to obstacles to enhance personal and professional growth.

Many times, employers and employees reside on opposite sides of the spectrum. Coaching bridges this gap by fostering communication and understanding. In my book, I discuss how to coach supervisors, coaching for retention, asking open-ended questions, and avoiding pitfalls.

Culture 101

It is interesting to explore another culture, both from a service perspective and a social perspective. Lifestyles, relationships and business practices apparently intersect in dynamic ways that we may not always notice at first glance.





Brian Townley pictured with bankers from nine Asian countries.

Since my trip was both business and pleasure, I found myself viewing this new world through different lenses. I was fascinated to see people who lived in an entirely different environment than what I had known my entire life.

Some cultural highlights to my trip included Bali, where I participated in a ceremony that is designed to teach one the art of “letting go.” What a great exercise in relinquishing the control we are so use to exerting over our day-to-day activities. It is often these types of experiences that demonstrate how our cultures are so different, even while they can be so much alike.

Family also plays a central role. Retirement, for example, is determined not by an age dictated by a pension plan, but instead when all of your children say they will take care of you when you can no longer work. Therefore, you put as much into them as you can throughout your life. It’s a give-and-take life cycle not totally removed from ours in the United States, but less judged by the calendar than by family and individual needs.

Taking it worldwide

It’s hard to believe that in the past year, I have been to so many interesting and exotic places—New Zealand, Tahiti, Malaysia, Singapore, Indonesia, Thailand and China.

Out of them all, and from my experience living in the United States, my impression is that we can learn a great deal from the Asian customer service culture and five-star hotels. It reminds me of the theme song from *Cheers*, “Where everybody knows your name.” That is how I felt as a guest in these foreign locales, but where I was continually welcomed as a member of the family.

I’ve reflected on this because I’ve made it my passion to examine the idea of a sales culture versus a service culture. All I know is that my hosts made me feel like a king, and I’m sold on their service style.

During the writing of my book, I explored service from the vantage point of a bank. Now I’m seeing through the eyes of a guest and a traveler. Perhaps we should not treat these

experiences any differently than the bank customer who walks in our door and immediately begins making impressions based on what he sees and feels—more importantly how we as bank employees make him or her feel.

Asian countries have mastered the art of service, whether it's in a five-star hotel or in everyday transactions. They cater to their guest, call them by name and make them feel like kings and queens. I feel that in America, we have lost track of this along the way.

I asked someone what they considered “American food.” The response was McDonald's and KFC, “Fast, you don't have to wait.” That really says a lot about our culture, and you more than likely do not get called by your name at McDonald's or KFC.

Hinduism is the main religion in Indonesia. It teaches that God is manifest in everyone and supplies to all through others. This really allows their service culture to shine, because they not only treat you like a god, in their minds, you are a god or goddess at that moment supplying or providing for them. It's an interesting concept that is rooted in sales and service.

In Thailand, where the main religion is Buddhism, they believe in Karma, and that your thoughts and actions *today* create your tomorrow. It's all about balance and treating others well, and you'll be treated well in return. Another interesting concept based on “Do unto others,” but how do we interpret that into a sales and service framework?

While I'm not advising anyone to convert to another religion in the interest of business, the interesting thing is that many Asian cultures' focus on service is

based on their spiritual beliefs. It's second nature to them. It's sales that is foreign. I, as teacher, became the pupil because I learned that a successful sales culture is nothing more than a polished service culture. Nine times out of 10, a solution to a problem is providing service to the customer or other party in the relationship.

“I had the honor and privilege to work with Brian. Witnessing his dedication and outstanding presentation to the delegates created an unforgettable impact. I admire his persistence in being a perfectionist and this became a highlight event. Do not judge his age. His credibility and knowledge will sweep you off the ground. Looking forward to establishing more events, hopefully soon.”

**—Suresh K.,
Conference Producer
Kuala Lumpur, Malaysia**

While not everyone will have the opportunity to experience the service of a five-star hotel, the lesson is an easy one and very inexpensive to adopt. Even though many feel that relationship banking is disappearing, I do not think it is what people want. Do we want to be compared to a McDonald's or a Four Seasons when someone thinks about our service? Both have great qualities, but we must determine the standard by which we want to be known.

Calling someone by their name is something that is so common in Asia that I actually missed it when I returned home, where everyone “should” know my name.

Although I went to Asia to teach, I learned as much as I taught. If we in America can combine the structural tactics I teach along with the service examples from our friends in Asia, we'll have a winning recipe for a customer satisfaction culture.

For more information, to schedule Brian as a speaker for your next event, or to order a copy of Brian's book, visit his website: www.briantownley.com.

