

How To Overcome Sales Culture Roadblocks

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Credit unions have been spending a great deal of time and effort trying to develop sales and service cultures and many have been disappointed in their slow evolution. They've explained their role and importance to the success of the credit union movement and have given employees their marching orders. So why has it been so difficult for credit unions to shift to a sales and service culture? Talking about a sales culture is not enough; telling people to cross-sell is not enough; providing incentives to sell is not enough. A sales culture cannot and will not take hold until two things happen: (1) people believe in the value of it and their own abilities to contribute to it and (2) they understand and use a selling process that honors members.

Sales cultures are slow to develop or fail to evolve at all for three reasons:

- (1) ***Employees are given product training without process training:*** They are taught the many features and benefits of the many credit union products and services but they are not taught a sales process to follow. Thus, they are left floundering and end up talking too much about products and services and too little about the situation, needs, and interests of the members. This approach is like trying to teach people how to build a bookshelf by giving them the final product and telling them to now go build one. No directions, no sequence, no tools. Knowing about a product or service is not the same as selling a product or service.
- (2) ***A specific sales process is not adopted & taught:*** Expecting people to sell credit union products and services without giving them a process to follow is not only unrealistic but also demoralizing. Selling is a skill—a skill that can be learned, honed, and improved by understanding the member's buying process and adapting the credit union's selling process to that buying process. Employees need a process that is understandable, practical, and usable; a process that allows them to be who they are; a process that is motivating in and of itself because it works; a process that puts products in their proper perspective; and most of all a process that respects members.
- (3) ***Emphasis is placed on trying to turn employees into "sales types."*** Looking for "sales types" can backfire. When employees hear things like "we need more people with a sales orientation" or "sales takes a particular personality, they think "I'm not that type so I can't sell." Giving pep talks about the importance of cross-selling and adding incentives won't change personalities and motivations. Effective selling is not reserved for a particular personality type with particular motivations. Any sales process must be adapted to the seller's personality and style. Helping people turn their natural communication strengths into selling strengths is the first step in helping

them gain confidence and competence in their own selling abilities. Giving people a process they can make their own works; trying to clone “sales types doesn’t”

To develop and sustain the vibrant sales culture so desired these days in credit unions, the first step is to start with your employees’ belief system. As long as they believe a sales culture is incongruent with the credit union movement’s values, they will not totally support it. Show employees how a sales culture can benefit the members.

Once employees’ personal beliefs about credit unions are aligned with management’s beliefs about a sales culture, the next step is to adopt a specific sales process and teach employees how to use it. When employees develop competence in applying a sales process based on integrity and respect for members, a great deal of fear and resistance disappear.

The third step is to help people recognize that they already possess many of the communication skills needed to implement a sales process: listening, empathy, problem-solving are just a few. Once they realize they can be themselves and serve the member as they sell, the sky is the limit. Reduce product training, choose a sales process, develop your people: And watch your sales culture grow.