



# Credit Union Front Line



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The monthly sales and service newsletter for professional tellers, call center staff, and member service representatives

## How to Communicate With Multicultural Members

The multicultural population has reached nearly 100 million in the U.S., and the combined buying power of African-American, Hispanic, and Asian-American markets exceeds \$1.3 trillion, according to *Sales and Marketing Strategies & News*. You and other front-line staff must be aware of the cultural differences of members you serve to remain competitive in the financial services arena.

Tips to enhance communication with multicultural members:

**1. Consider your ultimate objective.** If your credit union strives to attract diverse members, encourage repeat business, and effectively deliver financial services, keep these goals front and center every day.

**2. Learn about member tastes and preferences by doing your homework.**

Research, though time-consuming, is critical to communicate effectively with members. To become familiar with the demographic and culture you intend to reach, talk to colleagues and community members, listen to radio stations, and read community newspapers and national magazines.

Check out Web sites and chat groups to discover what's important and appealing to multicultural members. Learning how members communicate and do business, who the typical decision makers are, and other cultural nuances is imperative.

**3. Establish trust.** Trust is essential in forming a solid relationship with multicultural members. Treat members with respect, and recognize their different cultural backgrounds. Understand that one culture may interpret something the opposite way another culture does.

In America, for example, strong eye contact is a sign of honesty and attentiveness. In other countries, people may avoid eye contact as a sign of respect for a person in a position of authority.

**4. Examine your assumptions about diverse members.** You may have formed generalizations and stereotypes based on early experiences. These assump-



tions can affect—often subconsciously—the way you communicate with members. Reconsider your thoughts if you're thinking negatively.

**5. Learn a little language.** Learn simple greetings in members' languages, and practice pronunciation of names and titles. Become familiar with contextual variances and slang terms. *Sales and Marketing Strategies & News* reports that when customers can communicate in their primary language, their satisfaction and retention levels increase. Don't be afraid to practice with members. They'll appreciate your sincere efforts. When speaking English, use simple, straightforward language and avoid jargon.

**6. Watch body language, and control emotions.** Some cultures are very expressive, while others can be reserved, according to cultural diversity speaker

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Michael Lee, Seminars Unlimited, Castro Valley, Calif. Gestures mean different things in different cultures. In many countries, a public display of emotion is perfectly acceptable. In others, it's taboo. Find out what's acceptable to the membership you serve.

**7. Use multicultural tools to educate members.** For example, the Credit Union National Association (CUNA) offers a Spanish checkbook reference card to guide Hispanic members through the

check-writing process. It also has a Spanish money and number wallet reference card to help members understand basic currency values. Spanish statement stuffers teach about topics such as credit union membership benefits and managing a checkbook.<sup>1</sup>

**8. Err on the side of formality.** Acting overly familiar with members, at least initially, may be seen as offensive in certain cultures. Address people—especially

elders—with titles and family names until they give you permission to do otherwise. When in doubt, ask.

**9. Take time.** Relationship-building with diverse members might take longer than normal. A little extra time prevents misunderstandings, complaints, and lost

business down the road. ■

<sup>1</sup>Visit [buy.cuna.org](http://buy.cuna.org) and type “checkbook reference card” or “money and number wallet reference card” or click on “Statement stuffers” for more information.