

CU Sales: Inquiring and Listening for Member Needs



Credit Union National Association

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Introduction

Welcome to Inquiring and Listening for Member Needs

To listen closely and reply well is the highest perfection we are able to attain in the art of conversation.

—Francois de La Rochefoucauld

When you are working with members, have you ever felt that your success rate is somewhat random?

Perhaps it wasn't what you said or did... it was more about the member's mood, or the Visa® card promotion that was going on at the time. Perhaps it was just the way the wind was blowing that day.

In this course, you will take a look at a framework that you can use when working with members. It is a strategy that is repeatable and that will help you be more thoughtful in your interactions, rather than being randomly successful. It's not about random acts of sales and service; it's about being more successful, more often, using a process that works for you.



Outstanding Member Service

The purpose of this course is to help you be even more successful in member interactions, and to improve your member service skills.

As you know, outstanding member service is the key to effective selling.

This course has been designed to help you maximize success in your sales and service activities at your credit union.

By learning and practicing the skills and strategies outlined in this course, service to members will become easier, sales will increase, and member satisfaction will rise.

Objectives

The objectives for this course are:

- To define a model for effectively listening to members;
- To identify the difference between closed- and open-ended questions;
- To define the five steps of asking a question; and
- Identify good listening behaviors.

The skills you will learn are immediately transferable to the job, and are practical skills anyone can use.

What is Inquire and Listen?

Inquire and listen refers to asking questions to uncover members' needs, and carefully listening to their responses. Questions provide you with information you can use to start a dialogue with members, to build relationships with them, and to better understand their situation and goals. The right questions encourage members to tell you what you need to know, so that you can provide them with the right credit union products and solutions.

I like to listen. I have learned a great deal from listening carefully. Most people never listen.
—Ernest Hemingway



Asking good questions and carefully listening to members' responses are the most important sales skills you will learn.

Inquiring and listening are more effective when you take time to plan your questions, and recognize members first.

What are the Benefits?

So how does inquiring and listening help you? Learning these sales skills mean:

- Fewer misunderstandings;
- Better control of transactions;
- Improved communication;
- Increased member involvement;
- Increased understanding of member needs; and
- Increased trust and rapport.

The PRIDE Model for Sales and Service Success

The PRIDE Model lays a strong foundation for the value-added selling and service skills presented in this program. You may have learned about other components of this model in previous courses.