
Improve your Brand Recognition and Customer Service Satisfaction through Successful Cross Selling

By Lindsay Green and Holly Garza



Although the word “sales” continues to cause apprehension with community bank staff, there is no denying the necessity to cross sell products in order to deepen relationships with customers. While the word may not be avoidable, the way in which it is presented and the measurements for success with bank employees makes

all the difference in how well it is implemented and achieved. Done correctly, cross selling can actually improve your customer experience, differentiate you from your competitors, and directly improve your brand in your community.

We have all heard of “needs-based” cross selling techniques, but have you tied this to customer service? Does

your staff realize that they are actually doing a disservice to their customers if they are not offering products and services that meet the customer’s needs? Developing a focus on quality conversations with customers, as opposed to being an “order taker” from customers, allows an employee to fulfill the customers’ needs and identify opportunities to

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increase products per household with customers. Providing your employees with techniques and speed statements to initiate quality conversations in customer interactions can change employee attitudes towards cross selling, and ultimately the success of a sales program designed to create excellent customer service and a brand that customers want to share with their friends and family.

The first step to success is a well-designed sales program, including a reward and recognition component that takes all employee motivators into account. Keep in mind, not all reward and recognition components should focus on a monetary element. Employees are motivated by different factors; so non-monetary components should also be included in a successful program. A key underlying factor of your program is how you intend to measure success in order to implement the rewards and recognition you set forth. If your measurements are too high, your employees will give up before they begin to try. If your measurements are too low, there will be no advantage to increasing individual skill sets and the program will cost the bank money without realizing growth. Finally, while you cannot measure success without numbers, your main focus with the employees must be on their behaviors and coaching them for success with the behaviors you want to instill. If they

are having quality conversations and your measurements are set correctly, success will be attainable for all of your employees as long as they are making an effort with each of their customers.

Next, you must provide adequate training to your employees on the behaviors necessary to be successful. As community bankers, we are very friendly and “know” our customers, but do we really “know” them? Are we friendly with the purpose of putting our knowledge to use and identifying what our customers’ needs are outside of what they walked through the doors to complete? This is the turning point for a successful sales program that will ultimately deepen relationships with customers. Achieving a different level of “friendly” requires training and equipping employees with a process to follow. This process should include a series of behaviors designed to identify and ultimately offer solutions to fulfill customer needs. Basic product knowledge, outside of those products an employee is primarily responsible for, is also necessary. Basic means enough information to identify the need and make a referral to a more knowledgeable partner. Then, following the process, it’s important to equip the employees with statements and tools to make the referral. When done well, we can remove the salesman stigma and improve our customer satisfaction, customer loyalty, and brand.

Finally, your program must include ongoing routines that encompass continual skill building and support for your employees, as well as seeking feedback from your customers.

Employees are the foundation of the customer experience. It’s important to develop management routines that support an environment of coaching, role-play exercises for practice in applying the tools provided to your employees to focus on quality conversations and routines for inspection or monitoring expectations. The ongoing routines must become a part of your culture in order to sustain the desired customer experience.

Although, simple in theory, these tips take thoughtful planning and preparation before involving the employees tasked with execution. If you take the time to develop the framework, a conversational, needs-based sales program will be your result. Employees will readily seek opportunities to further assist your customers and your entire organization will benefit. Customers will feel valued, cared for and will become advocates of your brand in your community and beyond. ●

About the authors: Lindsay Green is Managing Director of Extraco Consulting, and Holly Garza is Director of Extraco Consulting (a subsidiary corporation of Extraco Banks, N.A.) Contact: Lindsay Green at lgreen@extracobanks.com or 254-751-8842.