

Bank Director

Breakout 4:
**Creating a Customer-
Focused Sales Culture**

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#BBTF23

Creating a Customer-Focused Sales Culture

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BankDirector.

INTEGRITY
Solutions

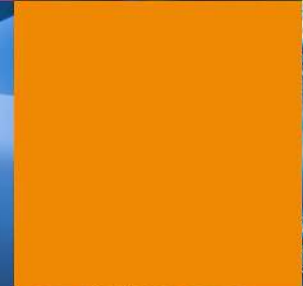
SALES
PERFORMANCE



COACHING



CUSTOMER
SERVICE



Why Build a Customer-Focused Sales Culture?

Competition

Regulatory

M&A

Cybersecurity

Succession

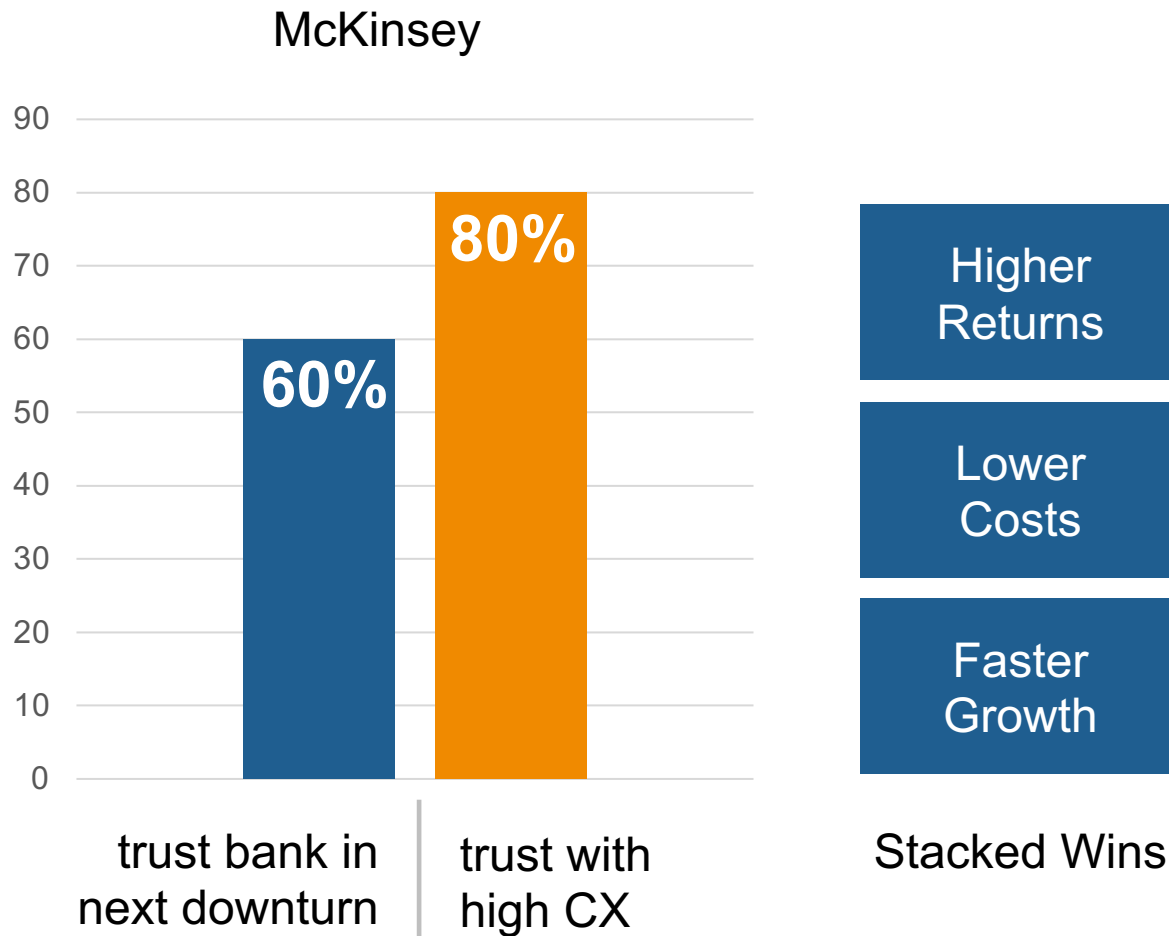
Trust

Technology

“Digital channels are functionally correct but emotionally devoid.”

- Accenture

Why Build a Customer-Focused Sales Culture?



- Attract, Grow & Retain Talent
- Gain & Retain Customers
- Increase Products per Household
- Nurture Small Business
- Grow the Leadership Pipeline

Right thing to do!

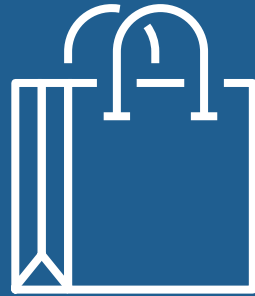
What Is Your Bank's Focus?

1



Transaction-Focused

2



Product-Focused

3

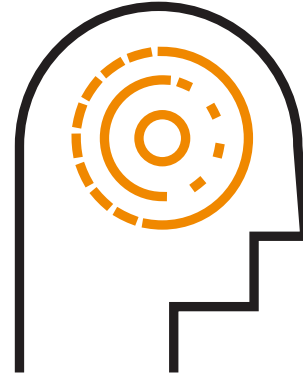


Customer-Focused

How ... Develop 3 Critical Conversations



**1: With
Customers
(Skillset)**

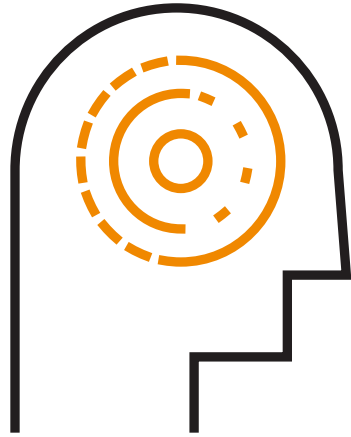


**2: With
Themselves
(Mindset)**



**3: With
Their Coach**

You Must Address All Three



Right Mindset

Sales Culture: What Is Selling?

How would most people complete this statement?

Selling is...

Definition:

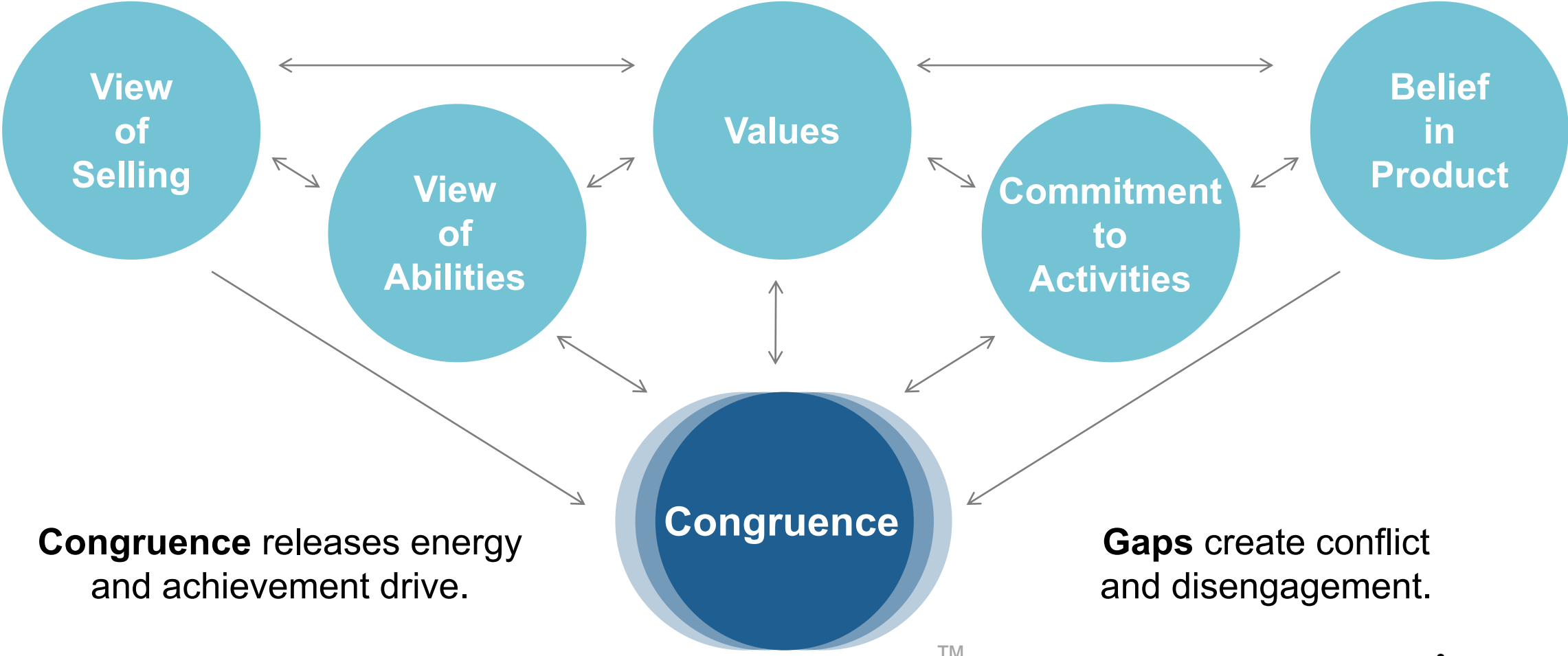
Selling is identifying and filling needs people have and creating value for them.

Align Your Selling Culture with Core Values

1. Truth, respect and honesty provide the basis for long-term, loyal customer relationships.
2. Selling is not something you do to people; it is something you do for and with them.
3. Understanding wants or needs precedes an attempt to offer a solution.
4. Gaining a commitment is a victory for everyone.

Our behaviors and actions are guided by our values.

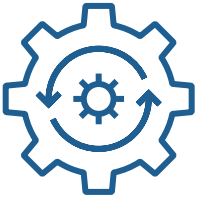
Mindset: Sales Congruence





Right Skillset

Skills to Develop



Plan

What Skills – When – Internal or Vendor – Objectives

Implement

Conversation Model

Process to Identify Needs

Common Language

Planning Skills

Relate to Communication Styles

Cross-Selling Skills

Asking for Referrals

Product Knowledge

Sustain

Leadership Support

Manager Coaching

Train New Hires

Measurement





Leadership/ Coaching

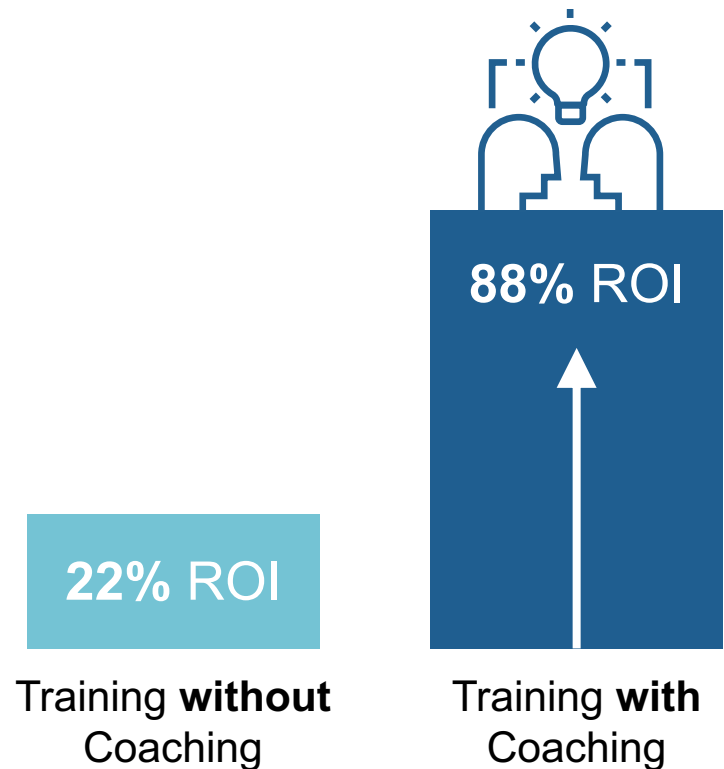
The Business Case for Coaching

Employees Who Have Received Coaching:

- Outperform peers by **27%**
- Are significantly **more engaged** [+25%], apply more **discretionary effort** [+18%] and are substantially **less likely to leave** [+25%]
- The impact extend to direct reports; discretionary **effort increases** by 16%, **promotability** by 11%
- Senior leaders most effective at developing other leaders show **superior business management capability** and greater ability to get **business results** by a factor of 1.5

– Sales Executive Council, Gallup

Coaching Quadruples Training ROI



Source: Ventana Research

As a leader, you develop
loyal and **satisfied employees**
who create
loyal and **satisfied customers.**



Results

Results

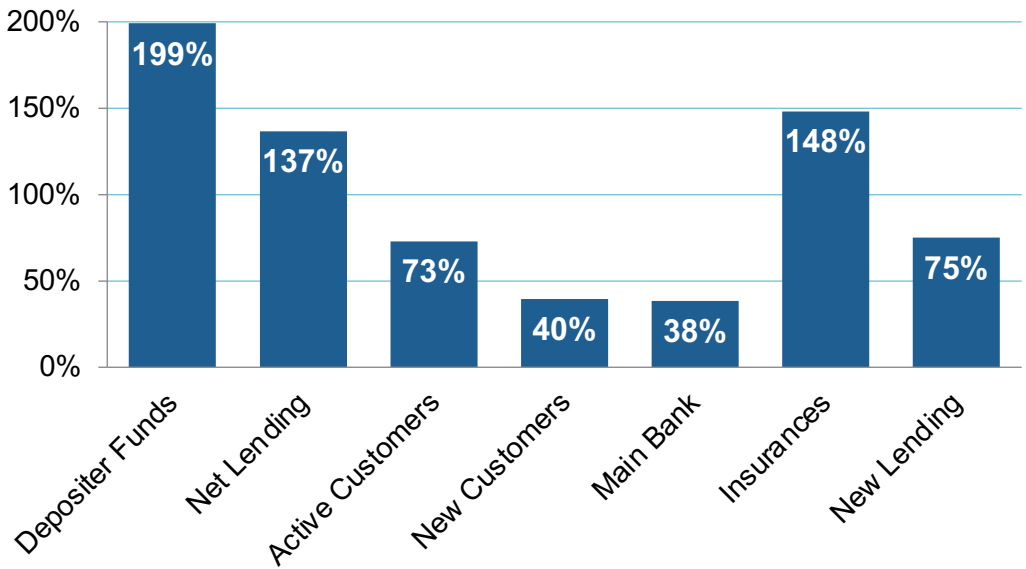
6x
6X increase in loan applications, increase in products-per-customer from 1.3 to 3 within two years

80
NPS from the low 60s to the high 80s in less than 1 year

23%
23% decrease in employee turnover, etc.

	Assets (MM)	Loan Volume (MM)	Deposit Volume	Households	Services Per HH
% Change	22%	26%	22%	7%	11%

“The proof is in the success metrics. Every metric – assets, loan volume, deposit volume, households and services per household – are up.”



- Credit Life Sales increased by 36%
- Credit Disability increased by 20%
- GAP increased by 119%
- Extended Warranty increased by 328%
- Participants qualified for team incentive for the first time in 6 months
- Teller referrals increased by 300%



Questions

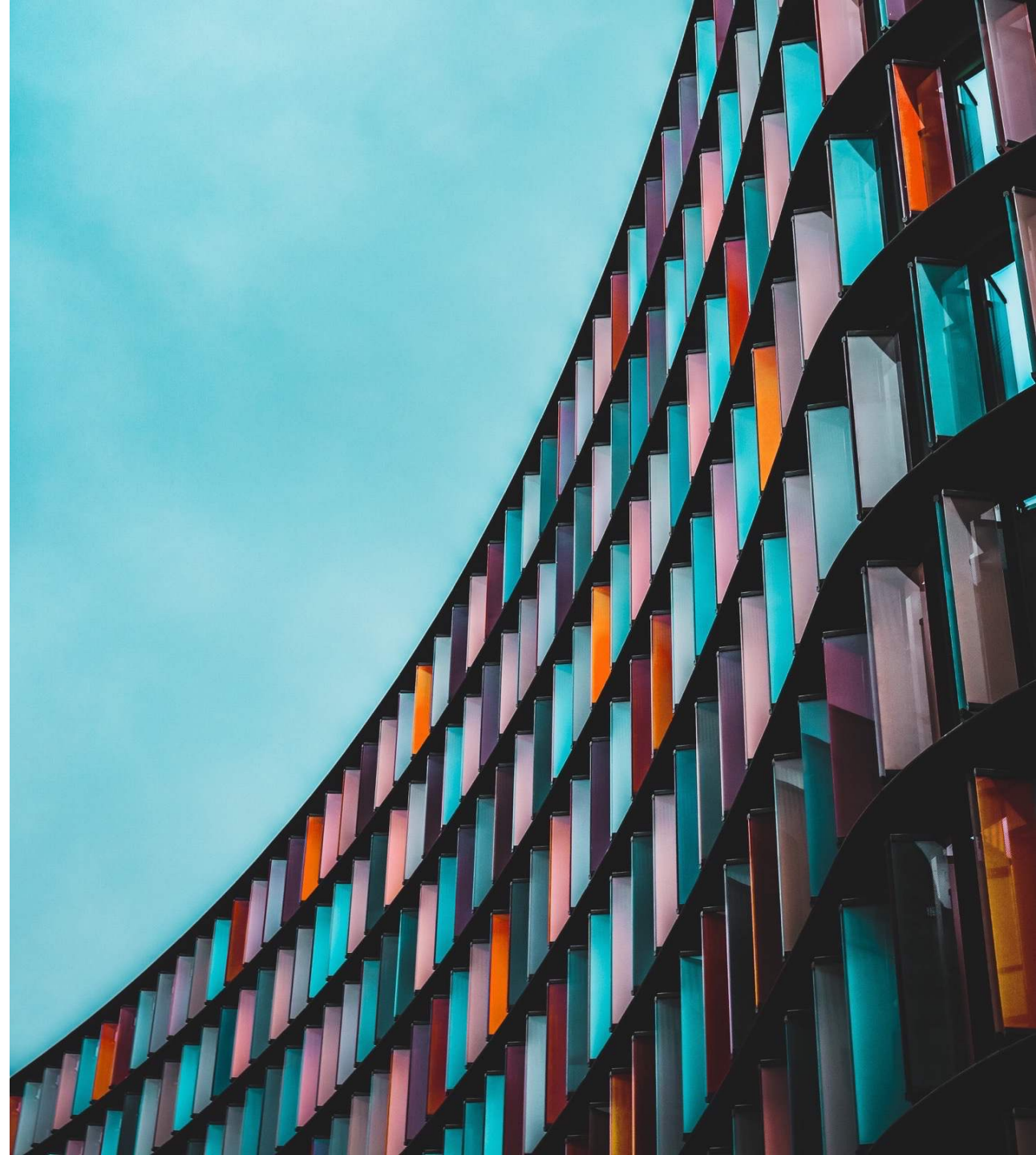
Thank
You

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