



Professional Maturity Training

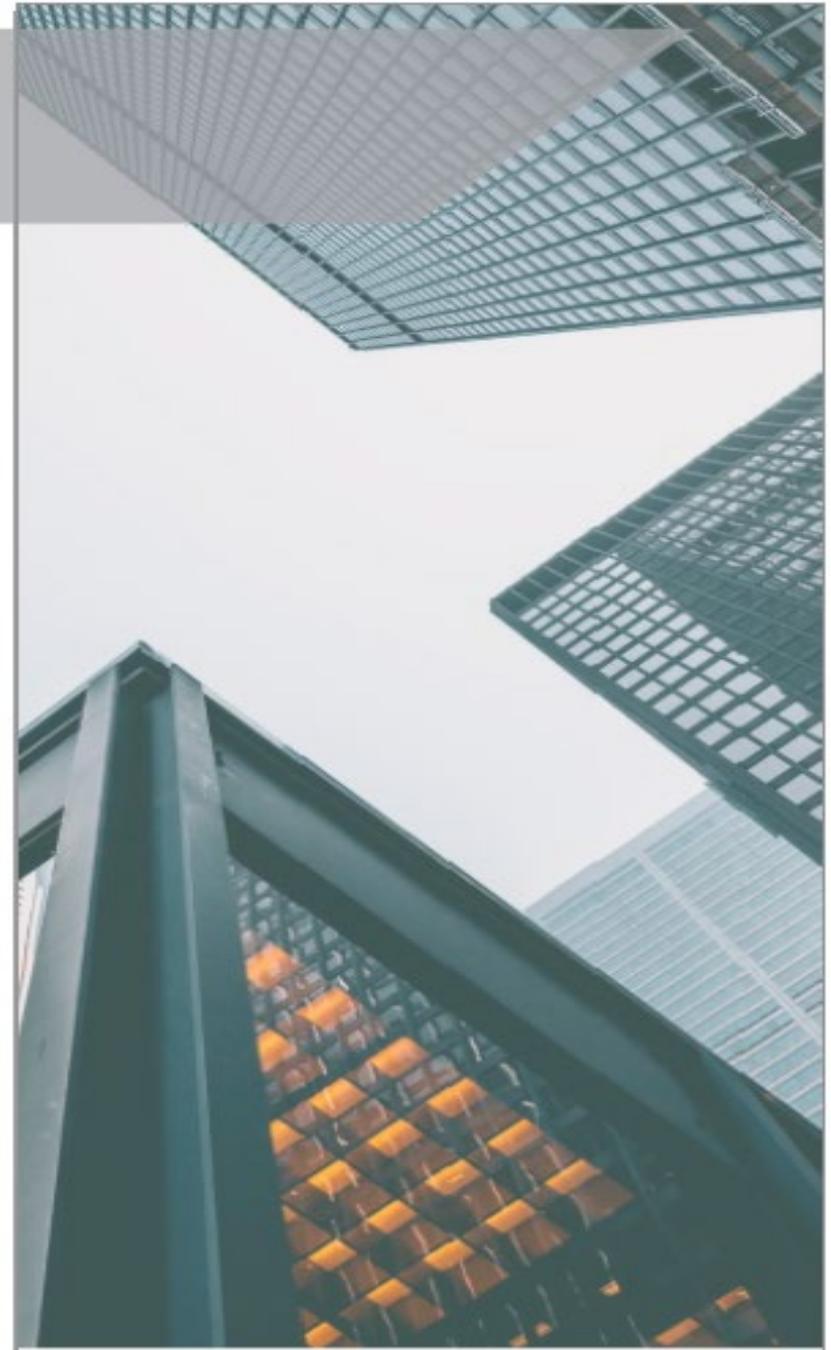
Provided to you by:
InterAction-training.com

Professional Maturity

Professional maturity relates specifically to how one acts and reacts on the job.

It is acquired through the development of a rich combination of:

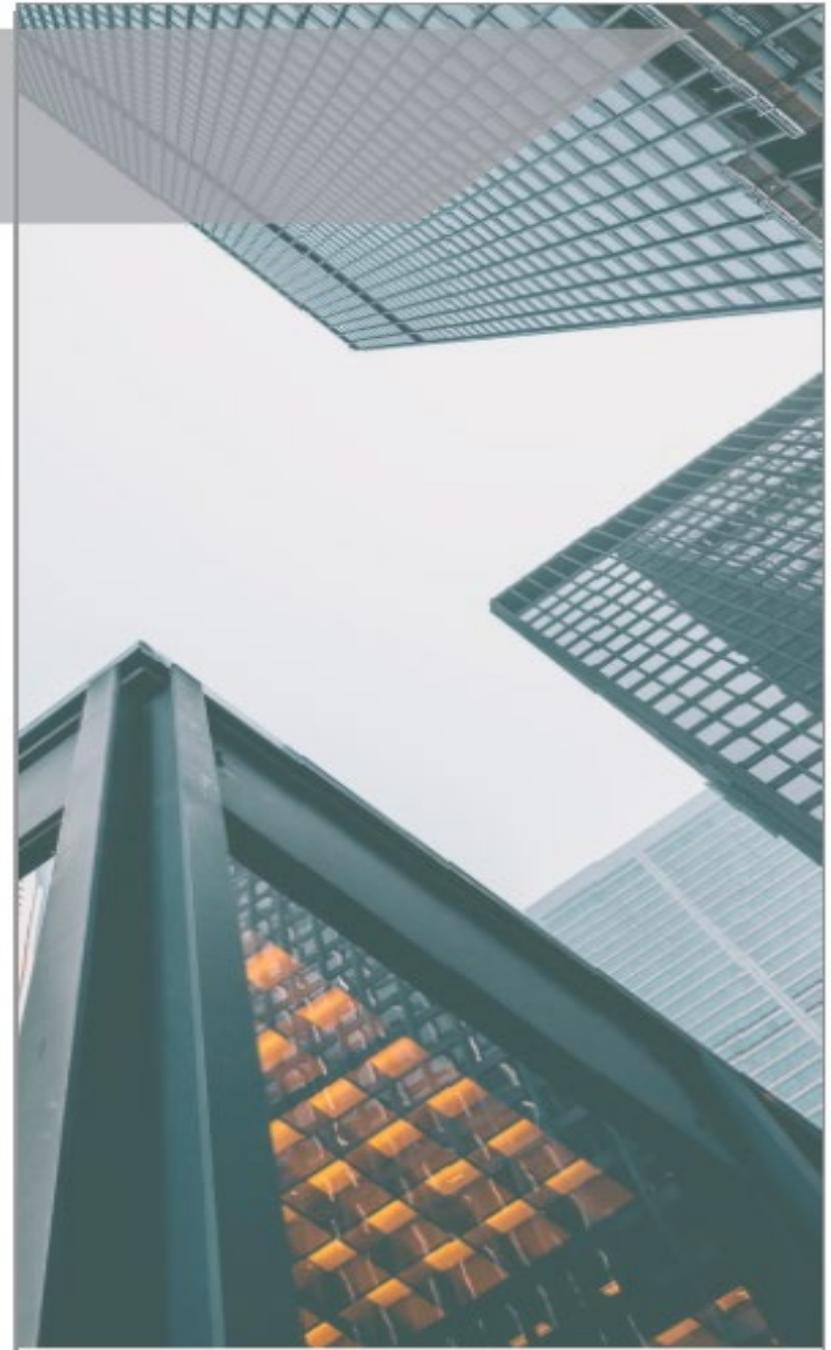
- Self-awareness
- Self-evaluation
- Personal insight



Professional Maturity

How do Others Perceive Professional Maturity?

Professional maturity communicates that you are focused and trustworthy and can manage your emotions.

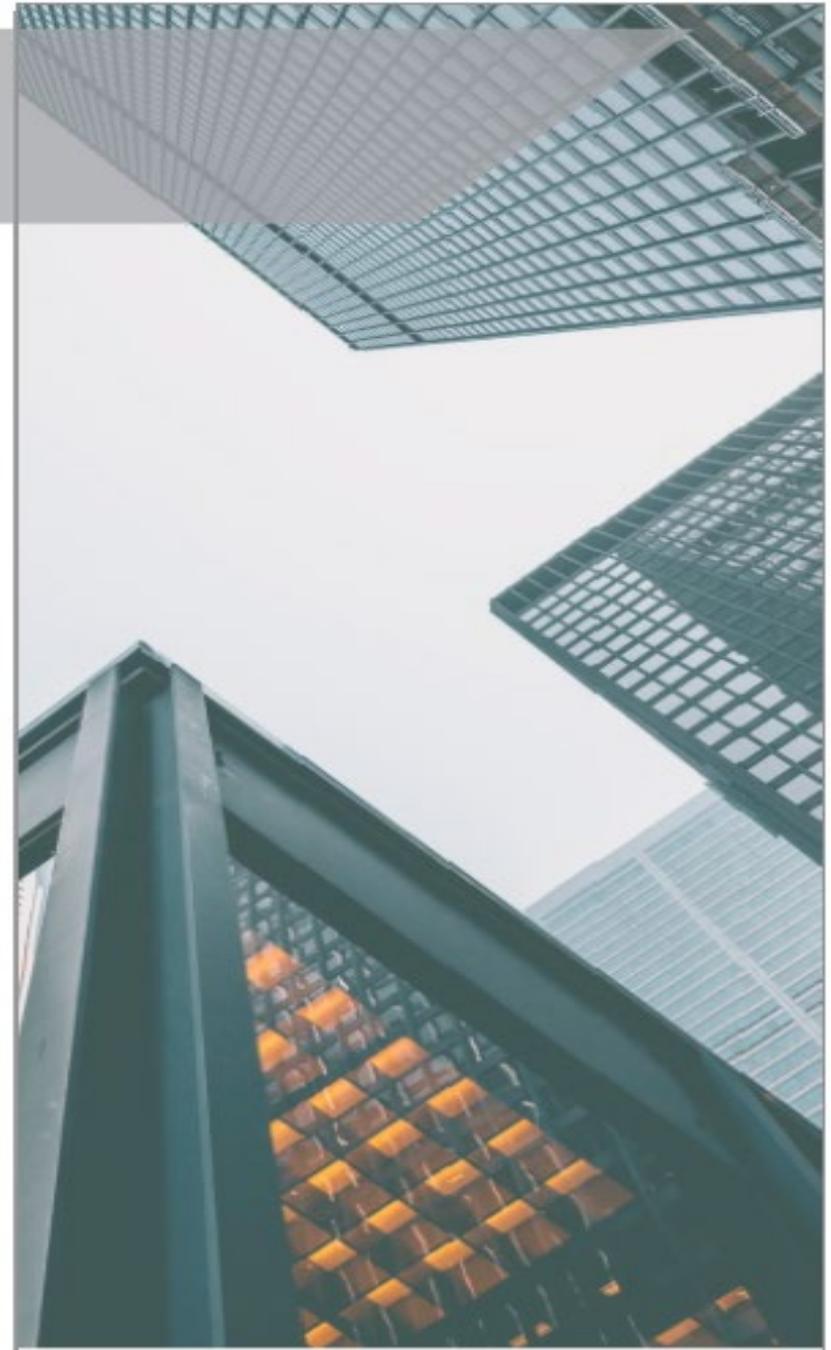


Professional Maturity

How do Others Perceive Professional Maturity?

If you demonstrate professional maturity you will be perceived as:

- Business savvy
- Approachable
- Level-headed
- Dependable



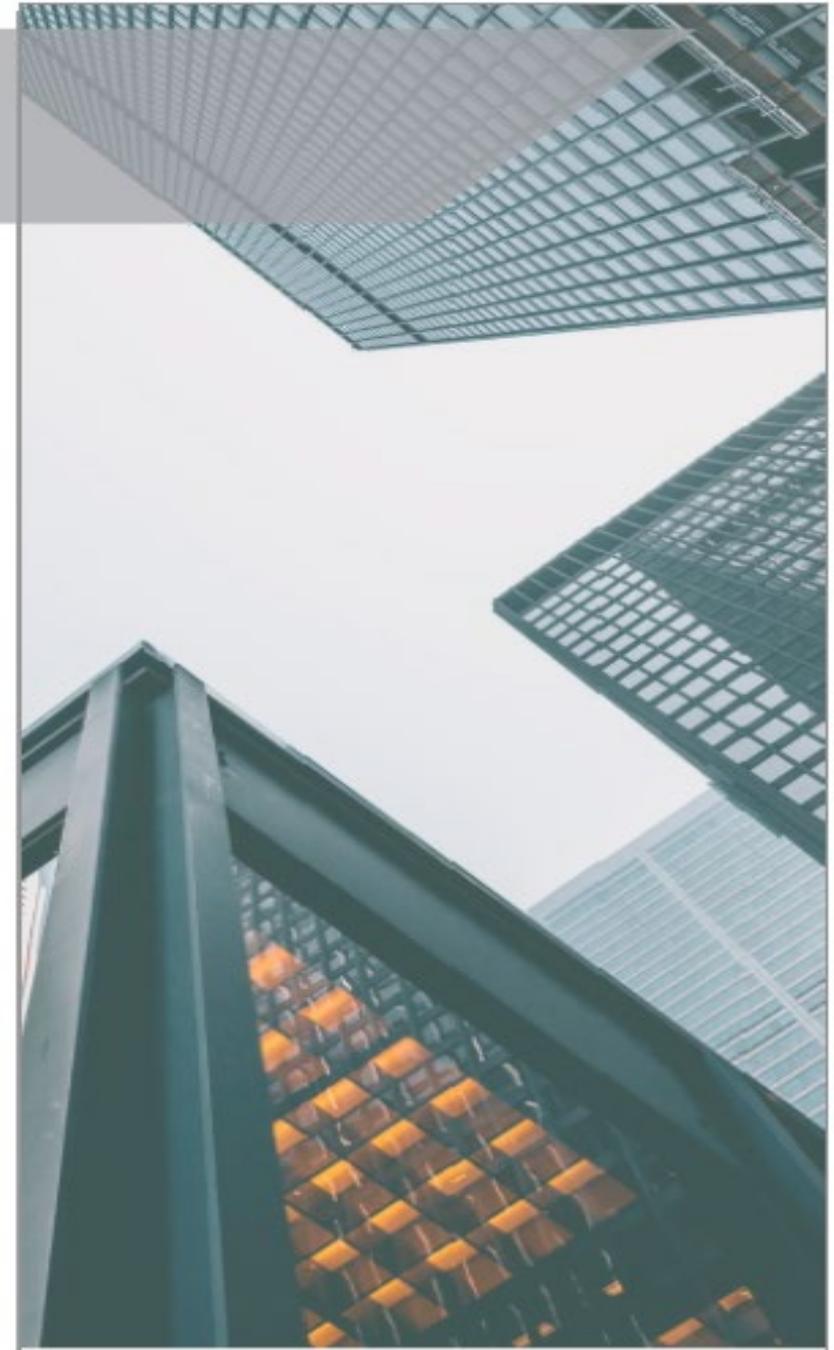
Professional Maturity

Self-Awareness & Self-Evaluation

Why is this important?

YOU are the FACE of the BANK to the customer either in person or on the phone!

YOU are a person of Influence!



Professional Maturity

The components necessary to be seen as professional are:



Appearance



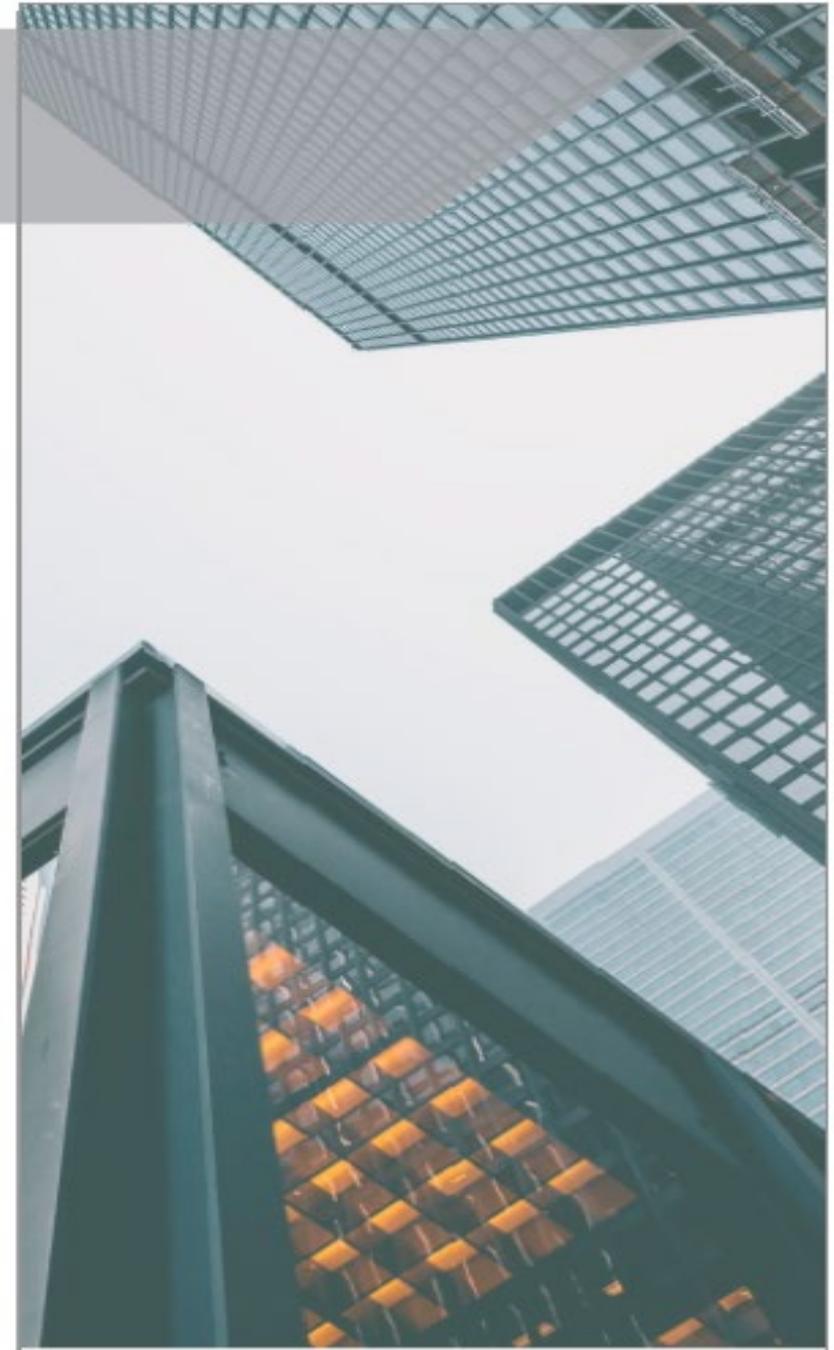
Positive Attitude



Communication Skills



Good Work Habits



Professional Maturity



Appearance

Managing Your Image

- What you wear sends a powerful message to others. Dress the way you want to be perceived.
- Your body language, especially your posture and attention to grooming details, will convey confidence.
- How you communicate verbally and in writing can either reinforce or erode your professional maturity.

Professional Maturity

Let's look at "our" appearance through the lens of our customer...

- Do we look professional?
- Do we feel confident?
- Can we be trusted to take care of their money?
- What are some advantages to looking and dressing professionally for the people we serve?



Appearance

Professional Maturity

Let's look at "our" appearance through the lens of our customer...

Clothing

Hair

Hands, Nails

Face, Makeup, Perfume



Appearance

Professional Maturity

Guaranteed to Detract from a Professional Image

Showing -

- Too much skin
- Tattoos
- Undergarments
- Wrinkled, unclean or unkept clothing



Appearance

Professional Maturity

Guaranteed to Detract from a Professional Image

Behaving or Acting

- Inappropriate
- Sharing confidential information
- Arguing
- Blaming
- Shouting



Appearance

Professional Maturity

Guaranteed to Detract from a Professional Image

Behaving or Acting - *continued*

- Demeaning or demanding
- Unconcerned
- Gossiping
- Sharing too much personal information
- Flirting



Appearance

Professional Maturity

Guaranteed to Detract from a Professional Image

Thinking

- “I’m better than ...”
- “They expect too much from me.”
- “I’m not paid enough to put up with this.”
- “I have too much to do to help you.”



Appearance

Professional Maturity

Verbal and Non-Verbal Communication

- Words are powerful
- Non-verbals can send an even stronger message



Communication Skills

Professional Maturity

Verbal Communication

Situations that call for you to act with the highest degree of professional maturity include:

- Turning down a customer request
- Explaining policy or regulations to a customer
- Answering questions pertaining to pricing or fees
- Interacting with an upset, angry customer
- Working with others



Communication Skills

Professional Maturity

What you Say and How you Say it

Make sure you choose a positive way of conveying a message, especially in a sticky situation with a customer or co-worker.



Communication Skills

Avoid

Contract
Salesperson
Cost
Problem
Objections
Cheaper
Service charge
Complaint
Fault
Mistake
Reject
Cannot
Blame

Try

Agreement/paperwork
Account expert
Investment
Challenge, concern, issue
Areas of concern
More economical
Processing fee
Experience
Lapse
Oversight
Decline
Can
Accountable



Communication Skills

Words to Use, Words to Avoid



Communication Skills

Trigger Phrases

“Our policy...”
“I’m sorry, we can’t”
“No, I don’t know...”
“But...”
“You should have...”
“Why didn’t you ...”
“The only thing we can do...”
“You need to ...”
“No problem”

Calming Phrases

“Here’s what we can do”
“I can...”
“I can find out ...”
“And”
“I understand why you ...”
“I can see why...”
“The best option would be”
“Might I suggest ...”
“It would be my pleasure”

Poor habits and their appropriate alternatives



Communication Skills



Excessive talking or chatting

Be friendly and engaging but don't overdo it

**Name calling or labeling
(lazy, impatient, ...)**

Don't place judgment on the person, describe the behavior

Making 'you' statements

Talking in 'I' statements

Soft, hesitant voice

Clear voice and proper volume

Belittling use of 'boy' or 'girl'

Use adult gender or no gender

Slang (yep, you betcha, ...)

Use words that affirm your willingness (certainly, gladly, ...)

Endearments (dear, sweetie, ...)

Use the person's name, never hesitate to ask how they prefer you call them.

Professional Maturity

Non-Verbal Communication

- Body Language
- You are the FACE of the BANK
- You are in a fishbowl
- Perception is reality

See **EVERYTHING** through the lens of your customer



Communication Skills

Professional Maturity



Positive Attitude

Attitude

It's the difference between seeing the glass as half full vs. half empty

*Life is **10%** what happens to me and **90%** how I react to it*

- Excerpt from Chuck Swindoll

Professional Maturity

Confidence

Without confidence in yourself and your abilities, you will be inclined to avoid challenges and struggle with decision making



Good Work Habits

Professional Maturity

Building Confidence

- ✓ Set personal and professional goals
- ✓ Be a sponge – always willing to learn
- ✓ Seek out additional responsibilities to help others
- ✓ Take charge of a work project or volunteer
- ✓ List – What strengths do I bring to the team?



Good Work Habits

Professional Maturity

Reputation

A good reputation will serve you well all through life.

- ✓ Social networking sites – build or destroy?
- ✓ Trustworthiness

Nothing can tarnish a person's reputation more than being perceived as untrustworthy or dishonest.



Good Work Habits

Professional Maturity

Choose Courtesy and Kindness

Customers often deal with just one person. In many cases that would be you. How that interaction goes between you and the customer will determine what the customer feels about the organization.

- Interaction with customers
- How you treat and interact with your co-workers

I may not remember what you said or did but I will always remember how you made me feel - Maya Angelou

Professional Maturity



Appearance



Positive Attitude



Communication Skills



Good Work Habits

