

Bank Manager School

2020

Manage Others Effectively



Would You Buy from You?

One of the most effective ways to assess your effectiveness in handling customers is via the question: "If you were the customer, would you buy from yourself?" Please perform a self-analysis by placing an X at the appropriate indicator on the scale after each question. The key to the scale is: 5 (completely; 3 (sometimes); 1 (not at all). You are welcome to place an X anywhere along the scale.

		5	4	3	2	1
1	Is your image one of honest and straightforward sincerity?					
2	Based on your experience with customers over the past year or so, from the buyer's point of view, would you be classified as reliable?					
3	Would you say your customers obtained special benefits dealing with you they wouldn't have obtained from others?					
4	Do you think you come off as an expert in the eyes of your customers?					
5	Have you been effective helping to solve customer problems?					
6	Whenever possible, would you say you handled problems and complaints to the buyer's satisfaction?					
7	Is INTEGRITY one of the most important words in your vocabulary?					
8	Apart from your business dealings, do you think customers believe you have their personal welfare and well-being at heart?					
9	Does your selling style/approach add significantly to the VALUE your customers are seeking?					
10	Do customers look upon you as a good reliable source of product and industry information?					
11	Has doing business with you contributed positively to most of your customers' profit performance?					
12	Would most of your company's customers continue dealing with you even if a competitor approached them with a price that's a little bit lower?					

Identifying Needs

One of the most critical parts in the managing process is discovering needs. You need to become a very good listener to achieve success. The goal is to become proficient in the art of listening and asking the right questions and to be genuine as you go about this.

ARE **YOU** A GOOD LISTENER?

ATTITUDES	ALWAYS				NEVER
Do you like to listen to other people talk?					
	5	4	3	2	1
Do you encourage other people to talk?					
	5	4	3	2	1
Do you listen even if you do not like the person who is talking?					
	5	4	3	2	1
Do you listen equally well whatever the person talking is a man or woman, young or old?	_	4	2	2	4
Do you listen equally well to a friend, acquaintance or stranger?	5	4	3	2	1
bo you lister equally well to a menu, acquaintance or stranger:	5	4	3	2	1
ACTIONS	1	4	3		l
Do you put what you have been doing out of sight and out of mind?	ALWAYS			1	NEVER
bo you put what you have been doing out of sight and out of mind?	5	4	3	2	1
Do you look at him/her?					
	5	4	3	2	1
Do you ignore the distractions around you?	-	4	2	2	4
Do you smile, nod your head, and otherwise encourage him/her to	5	4	3	2	1
talk?	5	4	3	2	1
Do you think about what he/she is saying?	5	4	3	2	1
Do you try to figure out what he/she means?	5	4	3	2	1
Do you try to figure out why he/she is saying it?	<u> </u>	·		_	
	5	4	3	2	1
Do you let him/her finish what he/she is trying to say?	5	4	3	2	1
If he/she hesitates; do you encourage him/her to go on?					
	5	4	3	2	1
Do you restate what he/she has said and ask him/her if you got it right?	5	4	3	2	1
Do you withhold judgment about his/her idea until he/she has					
finished?	5	4	3	2	1
Do you listen regardless of his/her manner of speaking and choice of	_	4	2		1
words? Do you listen even though you anticipate what he/she is going to say?	5	4	3	2	1
	5	4	3	2	1
Do you question him/her in order to get him/her to explain his/her					
idea more fully?	5	4	3	2	1
Do you ask him/her what the words mean as he/she uses them?	5	4	3	2	1

Excellent Listener:	87 and above	
Average Listener:	78 to 86	
Needs Improvement:	77 and below	TOTAL SCORE:

What Do You Want?

I want to be perceived at work (by customers, management and peers) as:

(Check six)

 A leader	 Independent
 Problem collector	 Successful
 Average	 Unaware
 Reluctant	 Responsible
 Unsure	 Dull
 Bright	 Perceptive
 Team player	 Problem solver
 Uncaring	 Unreliable
 A follower	 Adaptable
 Confident	 Sensitive
 Mediocre	 Dependable
 Reliable	 Knowledgeable
 Serious	 Exceptional
 Approachable	 Skilled
 Qualified	 Proficient
 Trained	 Amateur
 Dedicated	 Empathetic
 Concerned	 Too busy to be bothered

Bank Culture

Please circle 5 words that best describe ABC BANK from your perspective.

Career Opportunities High Morale Recognizes Staff

Caring High Turnover Respectful

Challenging Inconsistent Secretive

Change-Oriented Innovative Shared Values

Competitive Compensation Shares Information Learning Organization

Empowerment Listens Slow Decision Making

Fair Out of Touch Slow to Change

Flexible Pride Stressful

Fun Professional Teamwork

Hierarchical Progressive Trusting

Employee Attitude Survey

	Yes	No
1. I know exactly what is expected of me on my job.		
2. I have a very clear understanding of the results I am expected to achieve.		
3. I have a definite idea of just what authority I can exercise.		
4. I'm supervised appropriately. I get direction but have leeway to do my job.		
5. I'm supervised too closely.		
6. I'm supervised too loosely.		
7. I know very definitely what my manager thinks of my work.		
8. My manager is frank and complete in telling me what he/she thinks of my performance.		
9. Within the last 6 months my manager has made suggestions regarding responsibilities on which I need to improve.		
10. My manager frequently observes me doing my work.		
11. I have had a formal interview with my supervisor on my overall performance within the last year.		
12. My manager freely communicates and reinforces the mission of our department.		
13. I like the idea of a regular interview on my overall performance.		
14. My manager goes out of his/her way to help me in doing an even better job.		
15. I get the recognition and encouragement I desire.		
16. My supervisor uses appropriate ways to motivate me.		

Recognition Survey

How do you want to be recognized in our department? Each of us prefers to be recognized in different ways (i.e., some of us like to be recognized in a public celebration; others prefer quiet, personal recognition; etc.) Please complete this survey and let me know how to recognize your above and beyond performance!

Your Name	Date	
. What preferred name would you like used in a recognition ceremony?		
2. What type of celebration do you prefer?		
3. What type of award would you apprecia	te? (You can check more than one choice)	
☐ Handwritten thank-you note/card	☐ Personalized plaque	
☐ Typed letter for your personnel file	☐ Engraved trophy or other memento	
☐ Framed certificate of achievement	lacksquare Something with the company logo	
4. What recognition gifts do you like? (You	can check more than one choice)	
☐ Shopping gift certificate	☐ Time with senior management	
☐ Dinner for two	lacksquare Tickets to the theatre, ballet, symphony	
☐ Attend a training class or seminar	☐ Opportunity to work on a special project	
☐ CD's or DVDs	☐ Movie passes	
☐ Tickets to a ball game	☐ Merchandise	
	☐ Other	
5. Who would you prefer present the awar	d to you?	
☐ Your manager		
lacksquare The person who nominated you for the	award	
☐ Senior management		
6. May I publicize your accomplishment in	the company newsletter?	
☐ Yes ☐ No		
7. If you had a day to spend as you choose,	describe what you would do and where you would go:	

Employee Needs Chart

Name		
Career Aspiration		
What is most important to this person		
Strengths to develop		
What forms of recognition & awards does this person most value		
Recognition ideas for		

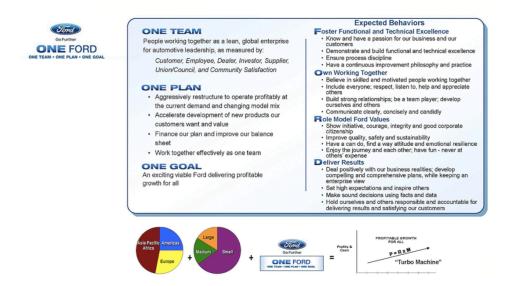
Adapted from The Carrot Principle

Factors Important in Building Employee Morale

Rank what is important to you related to your job and your work environment (1, 2, 3... with 1 being the most important) Interesting work **Working Conditions** Security Appreciation of Work Done Wages and Benefits Opportunity for Advancement Feeling of being in on things/communication Personal Loyalty to Employees Supervision/Tactful Discipline Sympathetic Help with Personal Problems

Setting Behavior Expectations

Starters...



Here is our Code of Excellence:

- I act with integrity and the highest ethical standards at all times.
- I consistently surpass the expectations of our customers and provide excellent service.
- I build strong relationships that create West Gate Bank customers for life.
- I lead by example and will innovate and improve the West Gate Bank experience.
- I own and immediately resolve problems without blame or excuses.
- I create a work environment of teamwork and respect so that the needs of our customers and each other are met.
- I have the opportunity to plan my work and learn, grow and do what I do best every day.
- I regularly give recognition and praise to those who do good work and make it fun to work at West Gate Bank.
- I am proud of my professional appearance, behavior and positive attitude.



Professional Maturity

Source: Interaction-training.com

We've all heard the saying, "Clothes make the man." Certainly, one look at someone goes a long way in helping us determine our perception of that person. So, while appearance is a critical component of being professional, it is by far not the only consideration. Other important components of being perceived as professional are a positive attitude, body language, good work habits and communication skills.

The components necessary to be seen as professional are:



Appearance



Positive Attitude



Communication Skills



Good Work Habits



Have you ever noticed that when you look good, you automatically feel better about yourself? There is a direct connection between how you look to yourself and your attitude. Taking good care of yourself improves your self-image and makes you ready to face whatever comes your way. When we dress nicely and are well-groomed, we tend to sit a little straighter, think more clearly, feel more confident, and project a positive self-image.

Appearance

Let's look at our appearance through the lens of the 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?
- Clothing, hair, hands, nails, face, make-up, perfume...
- Too much skin, tattoos, unkept clothing...
- Behaving or acting inappropriately

Your work clothing should be viewed as an investment. Pieces of clothing that are traditional in style remain in style for many seasons. It is not how much money you spend on clothes that matters, but how wisely you invest in your clothing that counts.

What are some advantages to looking and dressing professionally?

Hair

Well-cut, clean hair is essential.

For men, facial hair should be shaved daily unless a mustache or beard is worn. In that case, neat and trimmed close to the face sends the professional message.

Hands, Nails

Clean, well-manicured and soft are the key to sending the appropriate message. Keep hand lotion at your work area. Don't' forget cuticles; they should be smooth and soft. We seal deals, say welcome and goodbye with handshakes. Polish should not be chipped or missing from nails. If you get your nails manicured, consistency is the key. Keeping appointments on a regular basis will ensure your nails always look nice.

Face, Makeup, Perfume

When you dress for work, project your intelligence first, your femininity second. This means you want the focus on your face, not elsewhere.

Evenly applied, natural-looking is the goal for makeup.

If unsure how to get the right look for the office, visit any makeup counter at the mall and tell the artist you'd like your look to appear professional. He or she will know the right touch to show you.

Avoid heavy, overpowering perfumes for the office. Just a dab will do for the office. Again, any perfume counter person can help you select a fragrance that's just right for the office.

Guaranteed to Detract from a Professional Image

√ Showing

Too much skin

Tattoos

Undergarments

Wrinkled, unclean or unkempt clothing

$\sqrt{}$ Behaving or Acting

Inappropriate

Sharing confidential information

Arguing

Blaming

Shouting

Controlling

Demeaning or demanding

Unconcerned

Gossiping

Sharing too much personal information

Flirting

√ 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 be taking time with these people in the office."

√ Saying

Nah Yeah

Huh? No problem

Communication



Communication Skills

Verbal and Non-Verbal Communication

- Verbal communication words are powerful we need to train on this
- Non-verbal communication can send an even stronger message

Words Have Power

Here's a sample list of words that repel and those you can substitute:

Some words repel.		
Avoid	Try	
Contract	Agreement/paperwork	
Sign here	Ok the paperwork/autograph	
Sell	Get involved	
Cancellation	Right of rescission	
Salesperson	Business consultant	
Commission	Fee	
Cost	Investment	
Credit card	Form of payment	
Problem	Challenge, situation, issue, concern	
Objections	Areas of concern	
Expensive	Top of the line	
Cheaper	More economical	
Service charge	Processing fee	
Complaint	Experience	
Fault	Lapse	
Mistake	Oversight	
Reject	Decline	
Cannot	Can	
Blame	Accountable	
Failure	Breakdown, malfunction	

Word to Use, Words to Avoid

Using language appropriately can dramatically improve the effectiveness of our communication with others. Select the right words and others will be more receptive to your message. Select inappropriate words and you may find others confused, defensive, or angry.

<u>Trigger Phrases</u>	Calming Phrases
"Our policy"	"Here's what we can do."
"I'm sorry, we can't."	"I can"
"Sorry, that's the way it is."	"Thank you for"
"No, I don't know"	"I can find out"
"But,"	"And,"
"You should have"	"I understand why you"
"Why didn't you"	"I can see why"
"The only thing we can do"	"The best option, I think is"
"You need to"	"Might I suggest that you"
"No problem"	"It would be my pleasure"



Positive Attitude

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

Life is 10% what happens to me and 90% how I react to it – Excerpt from Chuck Swindoll



Good Work Habits

Confidence

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

Best practices in 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?

Reputation

A good reputation will serve you well all through life.

Best practices in managing your reputation

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

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

Social media challenge: How do you want to be perceived?

Corrective Feedback Scenario:

- 1. Tell WHAT needs correcting & WHY
 - "I have a concern I'd like to share with you" When "I" hear you criticize other employees. . . it distracts them from their work, and makes them hesitant to work with you and to serve customers."
- 2. Tell WHAT you want instead & WHY
 - "I'd appreciate it if (or "Would you please") you'd come to me with concerns about your coworkers . . . so that I can help resolve them, and we all focus on excellent customer service."

"Any concerns about what I'm asking"

No – "Confirm", "Thank you", Move-on

Yes – You're just singling me out, How come you don't talk to others about this? Sally is constantly picking on others – are you going to talk to her?"

- "What I hear you saying is you think I'm singling you out and giving others a pass?"
- "It's important to me that we all work together respectfully." It's important that we serve customers effectively as a team. I promise you that I'll quickly talk to anyone else who criticizes others."
- "I'd appreciate it if (or "Would you please") you'd come to me with concerns about your coworkers . . . so that I can help resolve them, and we all focus on excellent customer service."
- Okay do I have your agreement going forward?

Talent Assessment – Interview Questions

- Describe your current team What do you like and dislike?
- What are the most important accomplishments of your career?
- What is your greatest weakness?
- How do you handle apologies, either giving or accepting them?
- How do you handle conflict?
- Can you tell me about someone who is better than you in an area that really matters to you?
- What is the hardest you've ever worked on something in your life?
- What do you like to do when you're not working?
- Give me an example of a situation where your level of motivation led you to initiate something without being told to do so.
- What is the last thing you had to teach yourself on the fly? How and why did you do it?
- Have you ever worked with a difficult colleague or boss? How did you handle the situation?
- What two things do you do to build credibility and rapport with colleagues?
- How would your colleagues/team members describe you? What would they say your shortcomings are?
- Tell me about a team project or effort that did not go as well as planned. Why?
- How do you handle fluctuations in workload and/or constant interruptions?
- Would you be a good fit for leading and managing people and why?

Mission Statement: Integrity. Strength. Trust. ABC Bank is committed to providing a strong foundation to build relationships that empower our customers and employees to achieve their dreams.

How do you fulfill or feel you contribute to this mission statement?

Self-evaluation is a skill used by those who want to elevate their personal and professional skills. It takes courage and vulnerability to be honest with yourself. The results help you create a plan to close the gap between where you are now and where you want to be.

On a scale of 1-10 with 1 being low and 10 being high, rate yourself on the following.

Name	
Question	Rating
How successful do you want to be as a?	
Where do you rate yourself now?	
What do you think needs to happen for you to close the gap?	
What is your greatest challenge?	
And what else?	
What resources or skills do you need to address your challenges?	
How would things be different if you solved your challenges?	
What do you wish you had from your supervisor that you don't have now?	
If you had the best day you've ever had as a what would have happened?	

THE EISENHOWER BOX

	URGENT	NOT URGENT
IMPORTANT	DO Do it now. Write article for today.	DECIDE Schedule a time to do it. Exercising. Calling family and friends. Researching articles. Long-term biz strategy.
NOT IMPORTANT	DELEGATE Who can do it for you? Scheduling interviews. Booking flights. Approving comments. Answering certain emails. Sharing articles.	DELETE Eliminate it. Watching television. Checking social media. Sorting through junk mail.

"What is important is seldom urgent and what is urgent is seldom important."
-Dwight Eisenhower, 34th President of the United States

ATTITUDES

The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than what other people think or say or do. It is more important than appearance, giftedness or skill. It will make or break a company. . . a church. . . a home. . . (a classroom). The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change our past. . . we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude. . . I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you. . . we are in charge of our ATTITUDES.

--Charles Swindol

inspiration nook

Books

- Good to Great Jim Collins
- - It's your Ship Captain Michael Abrashoff
- - Winning with People John Maxwell
- - Great by Choice Jim Collins
- - The Five Dysfunctions of a Team Patrick Lencioni
- The Motive Patrick Lencioni
- - The Advantage Patrick Lencioni
- The Ideal Team Player Patrick Lencioni
- The Truth about Employee Engagement Patrick Lencioni
- - Perfect Phrases for Managers and Supervisors
- *Perfect Phrases* for Performance reviews
- - Crucial Conversations Patterson Grenny McMillan Switzler
- - Heart-Led Leadership Tommy Spaulding
- - Nice Bike Mark Scharenbroich

Podcasts

- At the Table Patrick Lencioni the Table Group
- No Ego Cy Wakeman
- - Super Soul Conversations Oprah
- - Unlocking Us Brene' Brown
- - Safe for work with Liz & Rico

Websites

Cy Wakeman – YouTube videos (subscribe to her You Tube page)

https://www.youtube.com/channel/UC5G_jUiSFkWlLIXBOmmTjgg

interaction-training.com (Store – free stuff)

baudeville.com

tablegroup.com

inspireyourpeople.com

simpletruths.com

Lessons Learned

- Be a "Sponge" never stop learning
- Admit when you need help
- Admit when you have made a mistake
- Laugh at yourself
- Don't put yourself on a pedestal
- Celebrate successes at all levels
- Listen, ask questions, listen again and THEN respond
- Don't just communicate CONNECT
- Share your vulnerability
- Always be humble and Kind



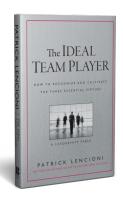
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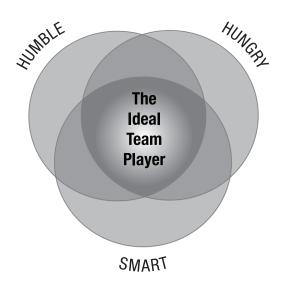
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THE IDEAL TEAM PLAYER



Humble

Ideal team players are humble. They lack excessive ego or concerns about status. Humble people are quick to point out the contributions of others and slow to seek attention for their own. They share credit, emphasize team over self and define success collectively rather than individually.

Hungry

Ideal team players are hungry. They are always looking for more. More things to do. More to learn. More responsibility to take on. Hungry people almost never have to be pushed by a manager to work harder because they are self-motivated and diligent. They are constantly thinking about the next step and the next opportunity.

Smart

Ideal team players are smart. They have common sense about people. Smart people tend to know what is happening in a group situation and how to deal with others in the most effective way. They have good judgment and intuition around the subtleties of group dynamics and the impact of their words and actions.

Humble, Hungry and Smart—The Three Virtues Combined

What makes humble, hungry and smart powerful and unique is not the individual attributes themselves, but rather the required combination of all three. If even one is missing in a team member, teamwork becomes significantly more difficult, and sometimes not possible.



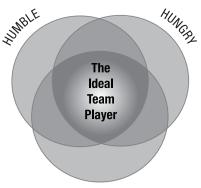


SELF-ASSESSMENT

Instructions: Take this assessment to evaluate yourself relative to the three virtues of an ideal team player. Respond as honestly as possible, as this will allow you to most accurately identify any areas of development that you may have.

Use the scale below to indicate how each statement applies to how you think your teammates may see you and your actions on the team. Choose the rating response number that best applies to each statement and record it in the box to the right of the statement. Then total your scores for each of the three virtues.

Rating Scale: 3 = Usually 2 = Sometimes 1 = Rarely



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Name		Score
HUMBLE	I compliment or praise them without hesitation.	
MY TEAMMATES WOULD SAY:	2. I easily admit to my mistakes.	
	3. I am willing to take on lower-level work for the good of the team.	
	4. I gladly share credit for team accomplishments.	
	5. I readily acknowledge my weaknesses.	
	6. I offer and accept apologies graciously.	
	TOTAL HUMILITY SCOI	RE
HUNGRY	7. I do more than what is required in my own job.	
MY TEAMMATES Would Say:	8. I have passion for the "mission" of the team.	
	9. I feel a sense of personal responsibility for the overall success of the team.	
	10. I am willing to contribute to and think about work outside of office hours.	
	11. I am willing to take on tedious or challenging tasks whenever necessary.	
	12. I look for opportunities to contribute outside of my area of responsibility.	
	TOTAL HUNGER SCOI	RE
SMART	13. I generally understand what others are feeling during meetings and conversations.	
MY TEAMMATES Would Say:	14. I show empathy to others on the team.	
	15. I demonstrate an interest in the lives of my teammates.	
	16. I am an attentive listener.	
	17. I am aware of how my words and actions impact others on the team.	
	18. I adjust my behavior and style to fit the nature of a conversation or relationship.	
	TOTAL SMART SCOI	RE

SCORING

Remember, the purpose of this tool is to help you explore and assess how you embody the three virtues of an ideal team player. The standards for "ideal" are high. An ideal team player will have few of these statements answered with anything lower than a '3' (usually) response.

A total score of 18 or 17 (in any virtue) is an indication that the virtue is a potential strength.

A total score of 16 to 14 (in any virtue) is an indication that you most likely have some work to do around that virtue to become an ideal team player.

A total score of 13 or lower (in any virtue) is an indication that you need improvement around that virtue to become an ideal team player.

Finally, keep in mind that while this tool is quantitative, the real value will be found in the qualitative, developmental conversations among teammembers and their managers. Don't focus on the numbers, but rather the concepts and the individual statements where you may have scored low.

