



# **BUILDING LOYALTY WITH A SALES & SERVICE CULTURE**

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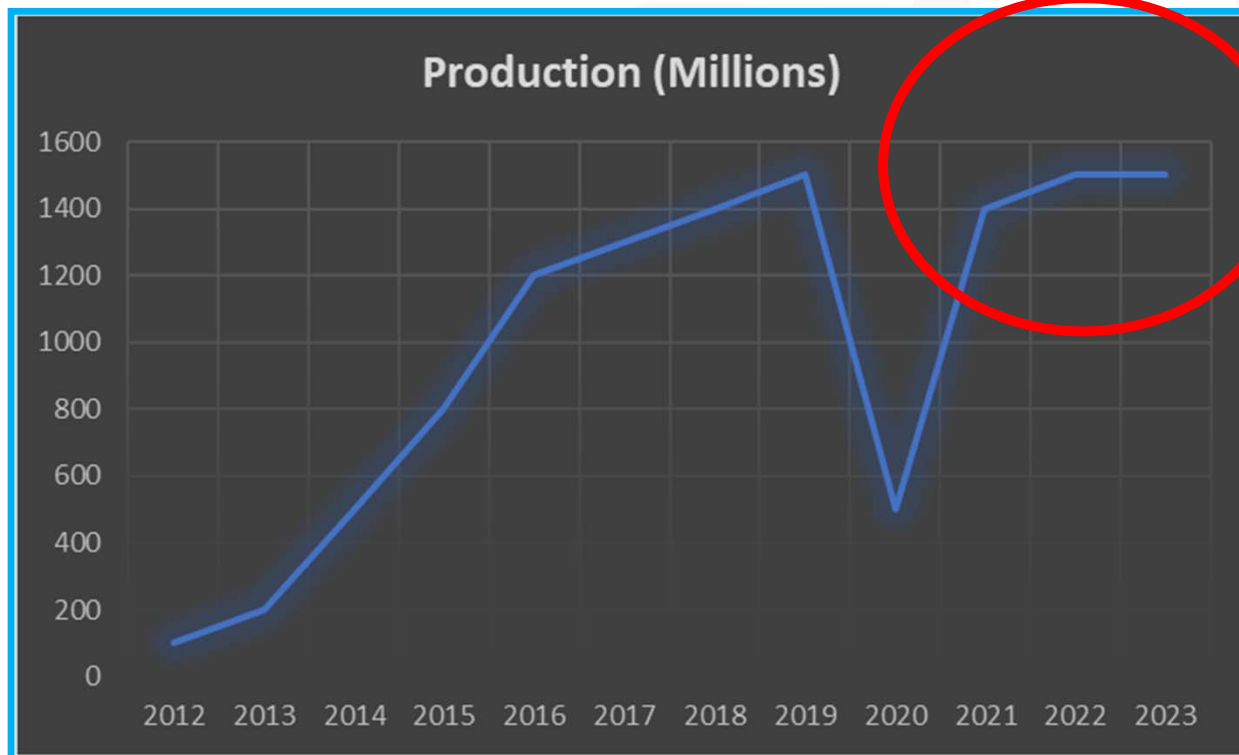
# Frontline Staff Focus



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# Leadership Focus





# Believe In This

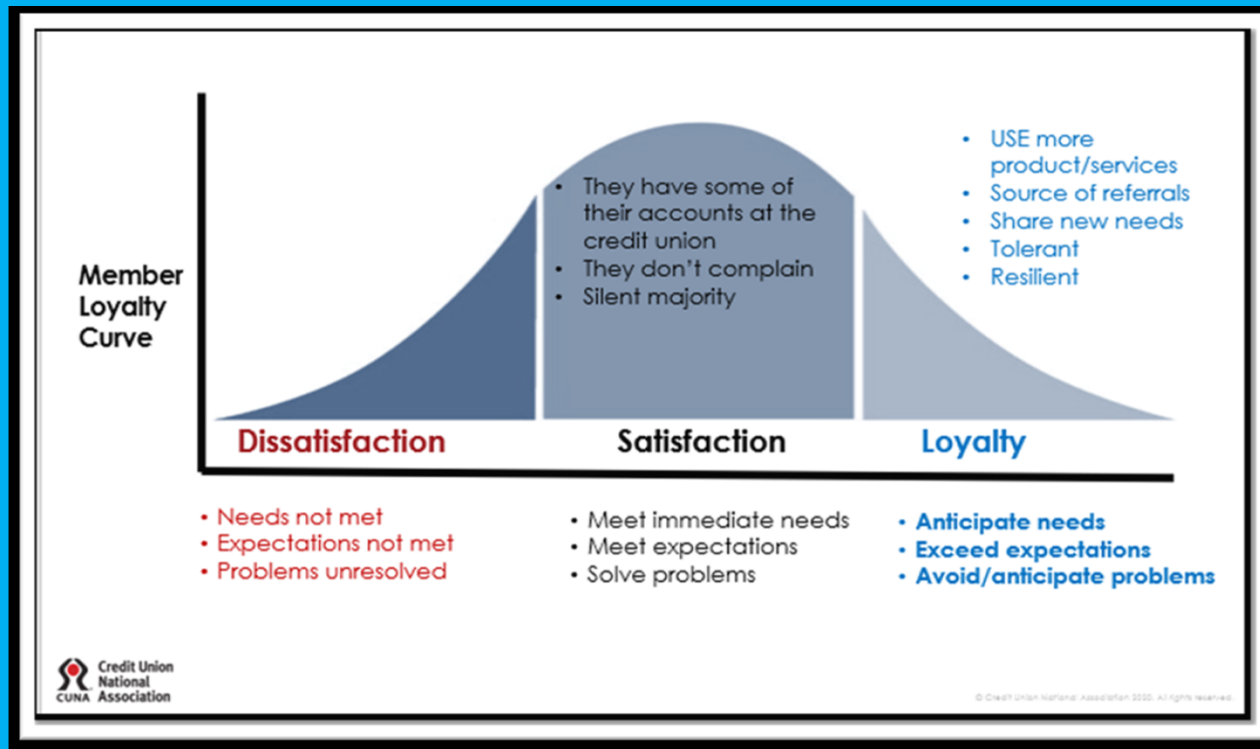
All Levels Must Buy In



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# Focus on Loyalty





# Working Smarter & Harder



## Retention:

- Attrition Rates
- Products Per Member



## Knowing your Market:

- Market Segments: Greatest Gen, Silent Gen, Boomers, Gen X, Millennials, Gen Z, Gen Alpha
- Market Influencers: Brick & Mortar, Digital Competition, FinTech



## Smarter Consumers:

- Self-Service Channels
- Thumb Warriors





# Loyalty Starts with Staff

Define a clear Engagement Culture

Needs based selling, sometimes called consultative selling, is the act of identifying a customer's goals and challenges, and then providing a solution that addresses those specific needs. It involves listening to the customer's questions that surface throughout the sales process.



**VS**

communication and collaboration

Align the cross-sells to our goals and the member needs

Needs based selling

Starts with a Relationship





# Needs Based Approach



## Focus on the Relationships

- Do not sell to just sell, learn who they are



## Creating an environment of trust and advice

- Focusing on the relationships allows for you to be approachable
- Miracle on 34<sup>th</sup> Street Effect



## Training Staff to listen

- Deep listening will result in finding the correct solutions



## Product Matching

- Knowing what type of person needs certain products – match them to the person



## Using Data for a proactive approach

- Outbound focus to make sure they know we are still here – financial check ins







# Accountability

## Evaluation





## Sales Journey – Learning Journey

### Continue to Set Expectations

Prepare an  
Elevator Speech

Focused  
Networking

Relaxed  
Networking

Reading the Room:  
make a value-add  
presence

Trade  
Show/Benefits  
Fair/Event

In Branch Greeting:  
Traditional/In Store

Plus One: Product  
Matching  
(NEXT/Salesforce)

Rule of 3: eye  
contact, facial  
engagement, speak

When to Back Off;  
Never say No,  
Excuses.

When to Engage:  
Eye Contact, Body  
Language

Ladder Approach.

# Flywheel



# QUESTIONS

