There Is No Failure In Confidence

Presented For:

The information provided in this program is general in nature. It is one individual's opinions, research and experiences. It is not designed or intended to be used as procedures or policies for an organizations manual/s. The intent is to educate individuals and to get them thinking regarding a particular subject.

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There Is No Failure In Confidence

To most, those most important to the Credit Union are the members. The logic is without members using the credit unions services, the credit union does not stay in business. To the contrary, the most important group to the credit union, the greatest assets are the employees.

Yes, it might be seen as what comes first the chicken or the egg? But, without well trained knowledgeable employees, the credit union will not have members. Those individuals will go elsewhere.

During this program, attendees will learn one critical element many employees, if not the majority, lack. That one element is confidence. Building confidence in employees is not an easy task. Yet, if employees are not confident in what they do, the result will be fewer relationships with members and not the stronger member relationships desired.

Specific topics to be covered include:

- ◆ Why Employees Are Most Important
- ◆ Why An Organization Losses Customers
- ◆ Five Reasons We Do Not Get The Desired Behavior From Employees
- ◆ The Role Motivation Plays In Building Confidence
- ◆ Understanding The Six Steps To A Successful Employee
- ◆ Behaviors That Increase Productivity And Confidence
- ◆ The Role A Positive Environment Plays With Employees Confidence
- ◆ Finding The Key To Any Employee

Objective

The objective of this presentation is to have participants leave with a greater understanding of how to build confidence in employees.

Why Employees Are Most Important

When employees are asked, "who is most important to the organization", the vast majority answer that "their customers" are most important. In a credit union, the answer is "the member's" are most important.

What is interesting about this response is that customers/members are not most important. This can be proven, by asking a question.

If a member comes into an office, and there are no employees who know how to do their jobs, who cannot answer questions, and who cannot take care of what members need, expect and want, we have no organization. Period.

Why An Organization Losses Customers

The quality of customer service in America is at best mediocre. To prove this answer the following question:

On a 1 to 10 scale, with 1 being Deplorable and 10 being Phenomenal, what is the overall quality of service you receive from the companies that you personally deal with?

1	10
Deplorable	Phenomenal

What this tells us is the quality of service in America is at best mediocre and more like poor or non-existent. There is both good news and bad news. The bad news is the quality of service is poor. The good news because it is so poor, it is that much easier to stand above the competition.

The chart on the next page, shows why an organization tends to lose customers.

Why Do We Lose Customers

In a survey published in U. S., News and World Report, it became quite obvious as to why businesses lose customers. That survey appears below.

Why Do We Lose Customers

What percent die?	1%
What percent move away?	3%
What percent of customers change because of friendships with individuals or employees of other companies?	5%
What percentage leaves one company for another because of competitive reasons?	9%
What percentage of customers leaves one company for another because of dissatisfaction with the products?	14%
What percentage of customers switch company's because of an attitude of indifference towards customers which was displayed by some employee?	68%
TOTAL:	100%

Source: *U.S. News and World Report*

In another survey the result was;

78% of consumers have bailed on a transaction or not made an intended purchase because of a poor service experience. *Source: American Express Survey, 2011*

As you can see, this is even higher than that of the U.S. News and World Report survey.

There is significant evidence to support the fact what is most important to the end user of a company comes down to one thing, the employees. A question to ask yourself is,

When we lose a member, do we take the time to research as to why that member is no longer a member?

Five Reasons We Do Not Get The Desired Behavior From Employees

The debate goes on as to whether or not an individual can be motivated. Most supervisors say yes, I contend no.

But how does motivation effect behavior?

There are five reasons why we do not get the behavior we desire.

They are employees:

- ♦

- ♦

- ♦

- ♦

- ♦

The last reason is the key.

It's the MOTIVATION for doing so!

The two steps to successfully motivating employees are:

- ♦ Provide Incentives That "They" Want
- ♦ Build A Comfortable Work Environment

The Role Motivation Plays In Building Confidence

For years, scholars and managers have debated the question...

Can you motivate employees?

It's a question that may or may not have a definitive answer.

Webster's New World Dictionary defines Motivation and Motive as follows:

- Motivation...(from the word "Motivate)

  "to provide with, or affect as, a motive or motives; incite

- Motive...

  "1. some inner drive, impulse, etc. that causes one to act in a certain way; incentive; goal 2. same as MOTIF -of, causing, or tending to cause motion."
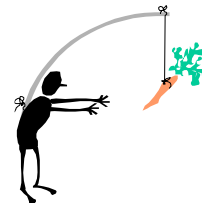
Incentives And Motivation

A fundamental process theory states individuals do things for personal gain or to avoid pain. This can be called...

"The Carrot Or The Stick"

Why do people do things? There are two primary reasons:

- ◆ People Do Things For A Reward

- ◆ People Do Things To Avoid Pain

Remember What Gets Rewarded Gets Done!

Goal Setting

Goal setting is not only an important part of being a manager, it is also important in coaching and in building an employee's confidence. Unfortunately, too often goals are poorly set.

What factors need to be considered in setting quality goals?

- ♦   Obtainable

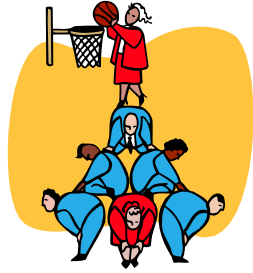- ♦   Challenging

- ♦   Realistic

- ♦   Has A Time Frame

- ♦   In Writing

- ♦   Mutually Set

Understanding The Six Steps To A Successful Employee

Be it a team or an individual, there are six steps to become successful.

♦ Selection

♦ Education

♦ Cooperation

♦ Communication

♦ Motivation

♦ Celebration

Behaviors That Increase Productivity And Confidence

It is critical that motivation rewards the right behavior!! The behaviors to reward are the behaviors that increase productivity. If we increase productivity, and those that contribute to that, namely the employees are rewarded, the confidence level increases.

What behaviors increase productivity?

- ♦ Improved Communications

- ♦ Being On Time

- ♦ Quality Member Service

- ♦ Accuracy

- ♦ Effective Time Management

- ♦ Learning New Skills – Quality Training

- ♦ Volunteering

- ♦ Teamwork

- ♦ Tools Of The Trade To Do Their Job

As we learned, there are two types of rewards. They are:

<div style="text-align:center">

MONETARY   and   NON-MONETARY

</div>

The best reward for an employee is what the employee likes!

Treat An Employee The Way _____ Want To Be Treated Is Better Than
Treat An Employee The Way _____ Would Want To Be Treated!!

The Role A Positive Environment Plays With Employees Confidence

When employees are comfortable in their work environment they are more productive.

What factors are involved in building a positive work climate?

- ♦ Open Communication

- ♦ No Fear Job Security

- ♦ Caring Relationships

- ♦ Equipment That Works

- ♦ Comfortable Work Environment

- ♦ Timely Communication

- ♦ Not All Work And No Play – Have Some Fun

- ♦ Reward System

The key to motivating employees is building a work environment that is enjoyable and provides incentives that "they", the individual, desire!

Finding The Key To Any Employee

Finding the key to any employee is not as difficult as one might think. Yet, despite this fact it is a mystery as to why so few take the time to achieve this one, most critical step. How do you accomplish this objective?

A Little Test

How well do you know the employees you work with? List two employees that you supervise, and answer the following questions.

	Employee Name	Employee Name
Are they married?		
Do they have children?		
Where were they born?		
Are they a native?		
If not, where did they last live?		
Name a hobby or interest of this individual.		
Do you think you answered all of these correctly?		

Were you able to answer all of these questions about two team members? Very few are able to do so. It all comes down to one step,

Get to know the employees you work with. How do you accomplish this?

"Ask Them"

<u>Employee Worksheet</u>

Name: _____

Job: _____

What do you like? (i.e. candy, cookies, flowers, etc.)

_____

_____

_____

What do you dislike? (i.e. candy, cookies, flowers, etc.)

_____

_____

_____

What part of your job do you like? (i.e. answering phones, customer contact, etc.)

_____

_____

_____

What part of your job do you dislike? (i.e. answering phones, customer contact, etc.)

_____

_____

_____

What do you want to learn? (i.e. new accounts, loans, etc.)

_____

_____

_____

What would make your work environment a better place to work? (i.e. a exercise room, better lighting, etc.)

_____

_____

_____

If you could change one thing about your job what would it be? (i.e. flexible hours, longer lunch, etc.)

_____

_____

_____

You Can't Afford Not To

"In a USA Today Snapshot, a survey of 2,000 employees found 69% had been asked to do things for which they had not received prior training." With this fact it is no wonder so many employees lack confidence.

Would you have any confidence if you were asked to do something and did not know how to do it?
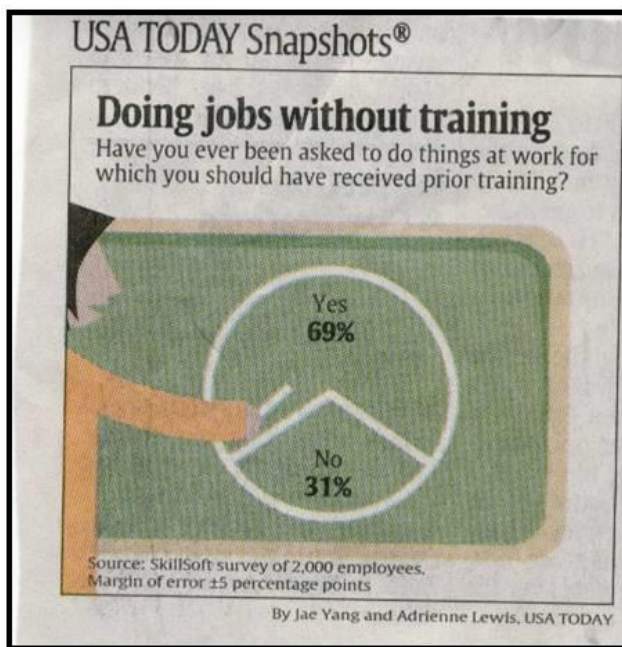

Although this Snapshot is from 2009 I still find this to be true. Does this make any sense? To many, the answer would be No! Their argument is "how can anyone be expected to successfully, efficiently and effectively do something, without being provided quality training on how to do that task?" If one cannot do something they will have no confidence.

This is a point that you can use to build your team. They are getting training and are not being asked to do anything for which they had not received prior training.

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[1] USA Today, October 20, 2008 and October 25, 2009

Appendix
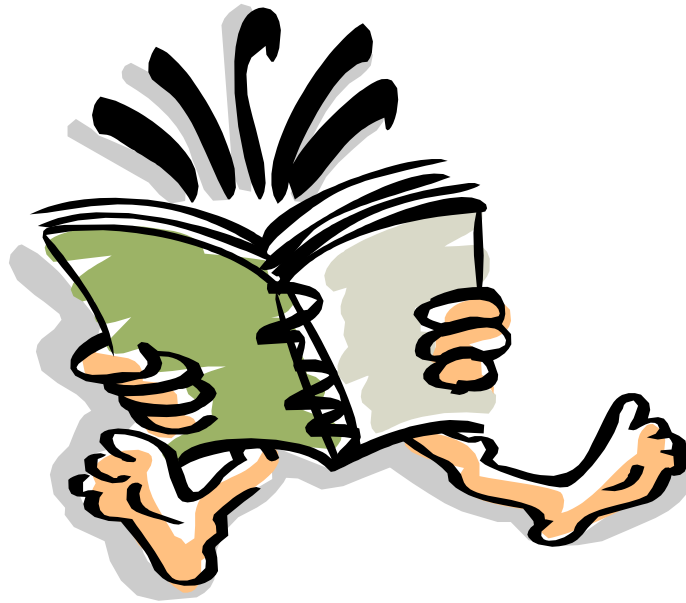
You Can't Afford Not To

We looked at a survey on what customers want.[2] It showed the following:

So, what do customers want from a business? Knowledgeable staff! It is a simple answer. But, how do we provide that? In a word, TRAINING! Training equals education. Education equals knowledge. Knowledge equals confidence.

But how important is knowledge? Well, it is the most important feature that customers look for in a company!

When thinking about a company's customer service, which one of the following features is most important to you?	
Feature	Rating
Knowledgeable staff	35%
Readily available staff	34%
Flexible policies for return/exchange of merchandise	13%
Friendly staff	12%
None -- product is all that matters	2%
Not sure	1%
Other	3%

We can say this is the first argument in favor of training employees. That is, it provides customers with what they want.

> "If you think education is expensive, you ought to try ignorance."
>
> Unknown

Now let's look at a recent update of this same survey.

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[2] MSN Money Staff - http://articles.moneycentral.msn.com/SmartSpending/ConsumerActionGuide/how-companies-were-ranked.aspx

An Update

The MSN Money Staff conducted the same survey a second time regarding customer service and this time found the following:[3]

When thinking about a company's customer service, which one of the following features is most important to you?	
Feature	% most important*
Knowledgeable staff	44
Friendly staff	18
Readily available staff	15
Flexible policies for return/exchange of merchandise	9
Service after the sale	9
None -- product is all that matters	1
Not sure	1
Other	1

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[3] MSN Money Staff Percentages do not add up because of rounding / Source: Zogby International

Mistakes From The Past

It is interesting how often organizations do not learn from the past. Organizations instead of learning from the past often make the same mistakes time and time again.

So what are some of these mistakes?

- ✓ Poor Communication
- ✓ Lack Of Effective Training
- ✓ Miss-matched Goals
- ✓ One Size Fits All Mentality
- ✓ Not Addressing Branch Demographics
- ✓ Wrong Motivators

Team Work – Not I Work

Motivation and reward is one issue that is misunderstood. Can you motivate employees? The answer is

"NO"

Every supervisor I have ever dealt with has always indicated they feel it is important to have teamwork in the workplace. Despite this, what tends to be rewarded is not teamwork but "I" work!

Individual rewards are the norm, not team rewards. Let me give you some examples.

- ✓ Employee Incentive Programs
- ✓ Individual Employee Goals - Evaluations
- ✓ Individual Rewards And Recognition
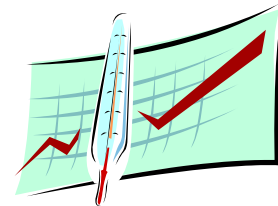
Understand individual rewards are not a negative. Individual rewards the employee desires becomes a key. We can use individual rewards, however it is important that "team awards" are also utilized!

You Can't Afford Not To

Training, what it really is and what some say it is, are two totally different things. So, what is involved with quality training? There is one major factor.

It is by far the most important. No matter how good the material, how good the environment, or how good the trainer, the key to successful training is the trainee.

If the trainee is not motivated, successful training will not occur. The purpose of any training program is "To Deliver Results"!

Training Benefits

If one understands the benefits on training and clearly sees what is in it for them, they are more likely to implement a quality training program. So, what are some of the benefits of training?

- ✓ Greater Confidence

- ✓ Increased Productivity

- ✓ Well Rounded Employees

- ✓ Stronger Member Relationships

- ✓ Increased Profits

Barriers To Training

So what are the barriers that prevent training from occurring?

- ✓ Not Enough Time

- ✓ Not Enough Staff

- ✓ Not Enough Money

- ✓ Not Enough Resources – Equipment, etc.

If we recognize the benefits of training, why is it a process that all too often gets pushed aside? One opinion is having a short term mentality. Training hinders short-range objectives.

You Can't Afford Not To

It is amazing what many organizations call training. It is anything but training. It is a formula for disaster. Let's look at what is and is not quality training.

Not Quality Training However What Some Supervisors Think Is Training

- ✓ No Plan
- ✓ No Goals
- ✓ Wrong Trainer
- ✓ Wrong Trainee
- ✓ A Hit Or Miss Operation

Quality Training –

- ✓ Determine What Needs To Be Trained – Subject And Needs

- ✓ Determine Who Knows What – Employee Inventory

- ✓ Determine Who Will Do The Training And The Type Of Training

- ✓ Set Written Goals, Objectives And Time Frame For Training

- ✓ Meet With The Trainee And Trainer To Explain What Will Happen

- ✓ Have Regular Progress Meetings With The Trainee And Trainer

- ✓ Conduct Role Plays And Knowledge Of Trainee - Testing

- ✓ Sign Off Indicating Your Approval. IT'S YOUR REPUTATION!

How To Set An Employee Up For Success!

As an employee learns a new skill having them succeed is critical. It does several things. It. . . .

- ♦ Builds Their Confidence
- ♦ Strengthens The Team
- ♦ Makes Your Job Easier

So how can you set up an employee for success? One way is to pick and choose!

- ♦ Pick And Choose The Employee For The Task

- ♦ Pick And Choose Simple Problems For Newer Employees More Challenging Problems For Experienced Employees

Now, if you have an employee who "thinks" they know it all, you may have to bring them back down to earth. So how does accomplish that goal? One way is to have a problem or challenge that's not so common.

Let's look at two!

- ♦ One –

- ♦ Two -

The Future

As a supervisor, you recognize that you alone cannot achieve the goals of the organization. The goals of the organization are achieved primarily by the employees. Because of this.....

Your role becomes one of coach, mentor, teacher, and tutor!

"Tell me, I will forget. Show me, I may remember. Involve me, and I will understand." —Chinese Proverb