

DOING BUSINESS: Merchant Alert
Consumer Alert: 4th Article in 12 month series
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Top Down or On Top of Things

Managers and executives are usually at the top of the hierarchical pyramid ; this does not always mean that they are on top of things. The guidelines and direction about business needs and customer treatment typically come from the top down, yet the needs of those facing the customer are different from those managing the bottom line. Are you, as a merchant, business owner, or business manager, giving those in the front line the skills to carry out your company's bottom line? Just telling them the numbers won't exactly do it, but it is a place to start.

Your company's accounting department likely talks to management more so than they talk to your front line. Have the financial folks told you to process more debit card transactions than credit card transactions so that you can save the merchant fee of 3%? Have you provided training for a customer facing representative about asking that question of preference? In other words, have you taught them to give the option they want, in a verbal listing of choices, last in the listing, and ask in such a manner that the

customer is pleased to answer? All I continue to hear is “debit or credit?” is a barely audible whisper or faster than a bullet train.

Have you felt a greater than expected loss from your loss leader because the front line repeatedly says “Is that all for you?” Teach them to mention other items or close another order that complements the purchase. Consumers love to buy (or consume, hence the name), but they resist strongly being sold. “Is that all for you?” elicits an automatic response usually of “Yes” which also serves as a signal from the consumer that “I don’t want to be sold anything else.” Assuming front line employee’s understand the concept or possess the skills to assumptive close or suggestion sell, will make an ... out of you and... well, you know what happens when you assume.

Are those who work with your customers able to adjust interest rates or offer non-credit score related options if you offer a product or service that requires credit approval? Employees with a lack of confrontational charisma and talent may be opening accounts for exceptionally high risk customers, only to avoid customer anger target practice. Teach them how to deal with conflict and confrontation. Teach them how to deliver bad news if there is a bottom line score below which you cannot offer any other options. Teach the how to work well within your business guidelines.

Employees, just like other people, are trying to keep their own cup of approval full. No one likes to be yelled at, disliked, or spoken rudely to. They want customers to like them, think highly of them and recognize their efforts, most of the time. Having to deliver bad news, negotiate an up sell, or decline a form of payment, all business realities, does not create an approval or admiration filled experience for someone who doesn’t know what to say or how to handle a consumer’s reaction. Give the employee the tools

to be confident in these skills and you may find that the customer begins to see the benefits of your actions, as well as the employee.

Employees must also see motive and incentive to put forth the effort and utilize the training, skills, or knowledge, which you provide. If a salesperson is to persuade customers to use a debit card over a credit functioning check card, she may find benefit in knowing why, how, and what is in it for her to do so and take the extra time. After all, it is easier to take whatever the consumer says and not explain any benefit that may be present to the consumer. Without these valuable pieces of knowledge, (the whys, hows, etc) she may do whatever is most convenient for her first, what pleases the customer second, and what you have directed her to when and only when it suits her.

As a manager, business owner, or executive, be on top of things; teach employees how and why they should carry out your business needs. Listen to their input as they are almost always closer to the problem you are trying to resolve from your office than you are. The alternative may include missing your revenue target in one or more areas and delivering a painful performance appraisal or termination conversation to what could have been a high performing employee. The top-down approach without being on top of things can be deadly to your business; the solution, teaching them what you want, may be simple and is all a part of doing business.