

BAI Sales Performance System



Solidify Customer Relationships and Increase Revenue with Improved Performance of Your Frontline Personnel

With the current economic conditions, large amounts of consumer funds are in motion—creating unique openings for financial institutions to attract new customers and deepen relationships with existing ones. The challenge is to develop frontline personnel who can accurately identify and act on those opportunities, or that potential new business—and those revenue dollars—will flow back out the door.

The BAI Sales Performance System is targeted specifically for the frontline environment. This professional development program is based on BAI research findings that show financial institutions can strengthen customer relationships and increase revenue through highly skilled and knowledgeable frontline personnel. The convenient suite of online tools is designed to train employees to better assess customer needs and enhance the total customer experience.

Key Advantages:

Holistic Approach Combines Industry Experience with the Speed and Ease of Online Learning

- Proven Leadership** As a premier resource for financial institutions for more than 80 years, BAI is focused on education and research. To offer this powerful professional development program, we partnered with Richardson, a world-leading sales training and consulting firm. Through the BAI Sales Performance System, powered by Richardson, frontline personnel benefit from the expertise and leadership of two well-established industry leaders.
- Comprehensive Strategy** The BAI Sales Performance System is a core component in BAI Learning & Development’s holistic approach to professional development. This award-winning online learning program enables financial institutions to simultaneously focus on all frontline staff. The comprehensive training is designed to make it easy to develop critically needed sales skills throughout the organization.

Enhanced Customer Experience. Improved Economic Results.

Improving the customer experience in frontline environments directly relates to improved economic results, according to recent BAI research studies.

Consumers rate “knowledgeable and trained staff,” as one of the top two criteria for choosing or maintaining a banking relationship.

This same research also confirms that customer relationships are built through a series of consistently executed experiences in both routine transactions and higher-value sales-oriented interactions.

Award Winning

Richardson’s training platform recently received the 2008 *Vendor Innovation* award by Bersin & Associates. This distinguished honor recognizes innovative approaches to making training more efficient and effective.

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- Convenient, Cost-Effective** Acquiring new skills is quick and simple with easy-to-use learning tools. This online delivery channel can be accessed anytime, anywhere, and it's convenient for both employees and management to use. The Web-based program eliminates travel time and costs, and avoids the need for frontline personnel to be at offsite training for hours or days at a time, helping to maximize workforce productivity.

New Standard for Professional Development

The BAI Sales Performance System nurtures more effective frontline personnel, which helps increase job satisfaction and lower turnover. Employee retention levels rise while recruitment costs drop, saving financial institutions critical budget dollars. The flexible learning further improves productivity by enabling frontline staff to build skills without a lengthy time commitment.

The complete program provides just-in-time support tools and planners as well as an interactive assessment test, feedback and scores, and a personal development plan. This comprehensive scope enables employees to bolster product and technical knowledge while building customer service, sales, coaching, and critical conversation skills such as presence, relating, listening, questioning, positioning, and checking. The result for your financial institution is a well-developed sales staff focused on enhancing the customer relationship and driving new revenue through the door.

Take Action Now: Developing a More Effective Frontline Staff

To learn how the BAI Sales Performance System can strengthen customer relationships and gain wallet share for your financial institution, e-mail Learn@bai.org or call 800.264.7600 (ext. 244).

Surpassing Sales and Revenue Goals

The BAI Sales Performance System can be your financial institution's primary resource to create a culture that truly optimizes the customer experience.

A key differentiator in our approach is the emphasis on **learning by doing**. Through high-impact simulations, your frontline personnel will:

- Face real-life challenges
- Experience immediate application
- Receive intensive coaching and feedback to foster behavior change and improve performance
- Learn by doing and improve skills through practice

Improve Customer Retention

With these tools, frontline staff can become more effective sales professionals, helping to improve customer retention, grow new relationships and increase wallet share.

See overview on next page to learn more about sales training solutions for tellers, personal bankers and managers.

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Overview of Programs:

Increasing Revenue Through Improved Skill Building

The BAI Sales Performance System is a suite of award-winning online learning tools. Individual programs are dedicated to tellers, personal bankers and managers. Arranged in brief online segments, this format it easy for users to grasp and practice key concepts. Approximately 30 minutes in length, each session is divided into three parts: “learn by doing” scenario, tools and assessment.

Tellers

In today’s competitive environment, the role of the teller is greatly expanding. This training develops the teller’s ability to build relationships and expand wallet share with each customer by becoming the gateway to new opportunities. In addition to providing excellent service as the teller meets the customer’s initial need, tellers learn how to use listening skills to identify cues for additional needs, use questioning skills to qualify the potential need, match the need to a bank product or service, and make the referral to a personal banker.

Personal Bankers

This skill building training focuses first on critical conversation skills such as questioning, positioning, and checking that are necessary to hold robust, need-driven conversations with customers. The training then presents a consultative dialogue framework that gives personal bankers the process and skills to meet a customer’s primary need and then promote additional

products and services to exceed expectations. Finally, the personal banker training includes sessions on advanced selling skills such as resolving price objections, delivering a difficult message regarding needs a bank may not be able to fully meet (such as a higher interest rate), and generating more referrals from satisfied customers.

Managers

These sessions enable managers to effectively coach the content of the teller and personal banker programs. This step is critical in terms of reinforcing the training and ensuring that behavioral change occurs. Managers learn a proven developmental “ask don’t tell” coaching methodology in which they use questioning skills to help tellers and personal bankers uncover and remove obstacles so performance is increased and the staff develops the ability to self-coach.

Ease of Deployment

The BAI Sales Performance System was built using the latest technology and is designed for swift, easy deployment.

This suite of online tools is an ideal outsourced program for community banks and credit unions that want to get their professional development program up and running quickly.

With its ease of implementation and cost-effective approach, the Web-based training allows financial institutions to simultaneously instill critical sales skills in all levels of frontline personnel.

For more detailed descriptions of the training sessions, please review the [BAI Sales Performance System Quick Start Curriculum Guide](#).