

Your Front Line Bankers, Emotional Intelligence, and Your Bottom Line

By Adele B. Lynn

Your frontline employees face a daunting task every day: to serve customers who, for one reason or another, range from irritating to rude, and to send them away with a good banking experience.

Those customers can trigger defensive behaviors in bank employees, such as stubbornness, sternness, sarcasm, even meanness.

What your tellers and loan officers should want to do to, even with the unpleasant customer, is to complete successful transaction for the both the bank and the customer. To do that, they must understand that their customers might be carrying burdens they don't know about. That's empathy.

Empathy is the ability to understand the perspective of others, and it's one of the foundations of improving one's emotional intelligence.

Empathy is the ability to understand that something in that rude customer's day gave him the attitude he brings in. Maybe traffic has put him behind schedule. Maybe she has been denied a promotion she deserved. Maybe a child or an aging parent is sick. Maybe he just hasn't had good experiences with banks in the past. Understanding that customers bring their personal baggage into your branch is the first step in your tellers' and officers' developing a positive relationship with them.

So, how should your frontline employees improve their empathy?

First, they should ask themselves these questions:

* What triggers might be present that are disabling my empathy?

* What questions can I ask so that I can gain insight into this person's perspective?

* Am I listening to build an argument or to further my case, or am I listening to understand?

* Am I at risk for not understanding the perspective of the other person?

* Is my intention to empathize with the other person's perspective?

* What assumptions must I challenge if I intend to be more empathetic in this situation?

* What can I do immediately to learn about this person's perspective?

* What situations in my own life can I draw on to understand this person's perspective?

* What did I do well to empathize with the others in this situation?

The answers to those questions might help them to improve their relationships with challenging customers. How can they improve their empathy in general to help them improve their relationships with everyone: customers, colleagues, family, friends and others in their lives?

There are many things to do, but for the purposes of this article, ask them to focus on these Eleven Steps to Improved Empathy:

1. When someone is talking to you, ask yourself what emotion is underlying his or her words.

2. Try to put yourself in the other person's shoes. Can you understand his/ her point of view even if you don't agree with it?
 3. Try to anticipate the emotional reaction of other people in a given situation.
 4. Watch people's non-verbal reactions to you. What do you think they are feeling?
 5. When someone says something you disagree with, actively listen to his or her statement. Do so in a non-judgmental way. Notice the reaction that this precipitates.
 6. When someone says something you agree with, stay silent about your views and draw the other person out and ask them to tell you more.
 7. Watch a television without the volume. Record it for later review. Try to read the emotions that the characters are portraying. Watch the show again with the sound to determine how accurate you were in your assessment.
 8. When listening to someone, ask that person to clarify the feelings behind his / her statement, not just the facts.
 9. List ten people you think are extremely empathetic. Observe their interactions with others and list the qualities, both verbal and non-verbal, that you observe.
 10. List ten people who you do not think show sensitivity to others. Observe their interactions with others and list the characteristics, both verbal and non-verbal, that you observe.
 11. Ask someone who you think is very empathetic to coach or mentor you.
- In my book *The EQ Difference*, you can find many other ways to improve your empathy. But these should put you on the road to making your bank branch more inviting to customers, and they should have your customers coming back to you.

© 2004. Adele B. Lynn. Adele Lynn Leadership Group. All rights reserved.
Adele Lynn Leadership Group
609 Broad Ave.
Belle Vernon, PA 15012
724.929.5352
lynnlabs@westol.com

Adele B. Lynn is founder and owner of Lynn Learning Labs and author of In Search of Honor, The Emotional Intelligence Activity Book and The EQ Difference.