

## **Red Ink Made Easy: 10 Steps to Screw up Your Sales and Service Culture**

It's easy. In fact, most banks manage most of these steps with no help at all. But just in case you need a blueprint for demise, here's a plan to make a mess of your culture and your bottom line and to assure a future rife with struggle and pain.

### **Step 1. Delegate culture**

The number one job of a CEO is culture. Not reports. Not spreadsheets. Not meetings. *Culture*. Get out among the troops and make a big deal over the breakthroughs. Repeat incessantly the inspirational vision of the impact you will make and the value you create.

But if you're looking instead to take that first big step toward oblivion, delegate job one to your marketing manager, your sales manager, or a clerical assistant. For the clincher, be sure to keep your face hidden as they're making things happen so your troops won't inadvertently think your vision is important and your commitment to a breakthrough genuine.

### **Step 2: Reach for the cookie cutter**

Aspire to the dead ringer. Don't do anything to make your look different. Customers who see something in you that's out of the ordinary might very well open new accounts—and we all know how much work that can be. Besides, if there is nothing extraordinary about you, there is no reason for employees to be proud to work for you. Make sure your creativity never goes beyond “doggy biscuits at the drive thru.” Of course your people learn the limits of creativity from the executive team...so take a long look in the mirror to be sure you aren't exuding it.

### **Step 3. Be the “Cost Control Nazi”**

Yes, cost control is necessary – but if your goal is to keep your employees from bringing in revenue, talk incessantly about cost control and very little about your expectations of growth and the impact you'll make on customers. In no time at all you will have cut costs until there's no place left to cut – at which point you can retire quickly as the bank goes on the blocks.

While high-performing bank execs are talking about possibilities, opportunities, and passion for the customer and for solving their problems, you can demoralize your team by not having an administrative system and person to handle cost control. Nothing guarantees plummeting performance like a call from the president nagging about a ten-dollar overage in your expense account without a word about the great month of results you just had.

### **Step 4. Focus squarely on the negative and what isn't working**

Dr. John Gottman – the shrink who can observe a married couple for fifteen minutes and predict with 95 percent accuracy whether they will divorce within five years – says he looks for the ratio

of positive to negative comments. Couples with fewer than five positive comments for every one negative are headed for disaster. For a good marriage, the ratio is twenty to one.

Lucky for us, this technique is just as effective at destroying businesses. Be sure to highlight all the things your people do wrong, preferably in front of others. Enhance this technique by letting your people whine about what isn't right instead of requiring them to state what they want and how they will get there. Whining and negative communication combined make a powerful recipe for red ink.

### **Step 5: Disorient your people and your customers with a schlocky sales process**

Bring in a sales training firm to teach your people “old school” sales training—the kind that feels like sales, with trainers teaching “features” and “benefits” for months on end. It's best if they have no understanding of psychology and organization development and start with sales training. Build in quotas and incentives to make sure that both your customers and employees feel like they're being used instead of helped. (Product of the Month, anyone?)

With any luck, you'll end up in the papers or in court for an incentive program that put your interests ahead of the customers'. That should get you to red ink much faster. (Read the papers and you'll see a few banks who have their name in lights already. They didn't need this 10-step program. They got there on their own!)

Even if you don't make the paper, as soon as the sales training is over, you'll have a group of disoriented people who don't like working for you. And without a system to engage people, any increases from the sales training techniques should be gone within ninety days. You'll be among the hundreds of banks who received a negative ROI from sales training. Welcome to the club!

Add that to the loss of business from current customers who won't buy from you in the future because they feel like “sales targets”...and voilà! Rapid and sustained losses!

### **Step 6: Cut education and development costs first**

Make sure your leaders aren't being educated and developed. You sure don't want them to be able to think more strategically, understand accountability systems and coaching, have mindsets that will push you ahead of your competition, understand which markets are your targets and how you are aligning all your resources to go after those that are actually profitable for you. Leave those silly little things for the high-performing banks to focus on.

Once your leadership team fully misunderstands those things, make sure they don't know how to hire well. This will ensure the absence of accountability systems to keep people focused on doing the right things. Once you've perfected ignorance in your leadership team, focus on keeping your front-line people in the dark. The highest return on investment you can make is in educating your people, so make sure the training budget is always cut first. The impact on the bottom line can be assured for years to come.

### **Step 7: Stamp out fun**

For goodness sakes, it's supposed to be a *bore* to work at a bank! Be sure your people check their personalities at the door. Glare at them when they begin to laugh. Meetings should be complete with Powerpoint and a *talk-at-cha* approach to keep people passive. And never, *ever* hold weekly and monthly celebrations to recognize service standards and target key-results accomplishments.

If you must celebrate, make it an Employee-of-the-Month recognition so one person can feel good that month and the rest can be ticked off and disengaged. Send any announcements of success by e-mail to make it clear that celebrating together is a waste of company time.

### **Step 8: Begin *Project Confusion***

It would be tragic if your strategy, your target markets, your product differentiation, your sales process, your marketing lead generation, your sales and service training, your standards, and your coaching actually tied together and headed in the same direction. Make sure your forces are all in conflict with each other so that no one effort can possibly work. Engage at least five different companies to help you, all operating on different principles. Aligning your people and resources with your integration of systems could cause rapid and sustainable improvement. Let's have none of that!

### **Step 9: Allow and encourage customer bashing**

Be sure to say negative things about customers. Little statements like "Our customers are all really stupid" or "John Smith is a real jerk" go a long way toward making sure your employees see your customers as an annoyance. In no time at all, they'll be talking about how stupid your customers are in front of other customers! Not making eye-contact when customers walk in is crucial if you want them to quickly and clearly grasp your disdain for them.

### **Step 10: Don't systematize your sales and service**

You'll want to leave sales and service up to chance. You certainly don't want to look consistent from branch to branch or you'll look like you know what you're doing, which can only confuse the customer. Make sure your staff has no understanding that every successful company is a franchise with replicable best practices that are checklisted and followed. Besides, it helps to create that special "us versus them" mentality when everyone gets to do things their own way.

### **Step 11: Be held hostage by the low performers, destructive forces, and dissidents**

Who says a ten-step plan can't include an eleventh step? Those who don't challenge conventional thinking, that's who.

According to *Fortune Magazine* research, the number one way for a CEO to assure his or her demise is to not deal with low performers. Don't confront them directly. In fact, plan on there always being those who make your life miserable. It's life. They *should* hold you hostage.

If you made a statement by getting rid of those who made your life miserable, you'd end up...well, happy and successful. And those who had worked around those miserable people would end up...well, happy and successful. All that happiness and success can really mess up the red ink.

Just keep putting Band-Aids on your problems and don't deal with dysfunctional behaviors and dysfunctional people at the core of your non-performance. That way, you and your people can be forced to deal with the distractions of never-ending drama. And that's your *coup de grâce* – the last piece of a foolproof plan to keep that red ink flowing.