

Sales Excellence

The Art of
Rapport
Selling

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1 Introduction

Dale Carnegie wrote "When dealing with people remember you are not dealing with creatures of logic, but with creatures of emotion, creatures bristling with prejudice and motivated by pride and vanity"

Selling in financial services has gone through enormous changes. In 1986 I vividly recall going for a job interview with an American life assurance company based in the UK. I still remember the language being used by the sales directors. "Punters", "Close 50% of sales", "Prospects", "Don't leave without a signature"

Nowadays, thankfully, his language and those sharp practises have all but disappeared. But here's the crux of the matter. We've gone too far down the regulatory route and many salespeople are forgetting the most important part of the sale...the customer, becoming bogged down in paperwork and red tape. Now my firm belief is that regulations were brought in to protect the customer and to ensure they received an honest, reliable and worthwhile service.

My crusade is to put the customer back on the pedestal. Somewhere where they deserve to stay and flourish. If your product or service is high transaction then leave it to the internet or telesales. If you don't then the customer will. However, if your product/service is high relationship then you'll want to go down the Rapport Selling route.

This emphasises the customer every time and all the time. The salesperson is constantly putting themselves in the customer's shoes. It requires an intense ability to build rapport and needs perfect and honed communication skills. Rapport is far more than just talking about the same football club or discussing your client's children. It is a deeper integration with the client, immersing yourselves into their world and what makes them tick.

And then designing a sales process around them, not you.

So over the last 20 years whilst I've been selling, managing sales people, training them...I've been able to sit down with, listen to, take advice from literally thousands of financial services sales people. It's their knowledge I've packaged together for you right now.

This book will take you down this selling process which I'm talking to you about. Enjoy the process and, above all, please use the ideas and practise as much as possible.

It does work and makes selling enjoyable, which of course, it should be.

2 The 21st Century Buying Cycle

It's strange to see a buying cycle instead of a selling cycle but when you think about it...it's more logical.

No one likes to be sold anything. Not even you. So why should we force a selling cycle on our customers.

So let's fit our selling around how they like to buy things. And let's get this right into the 21st century with the internet, which increasingly dominates our lives.

Here's the buying cycle. It doesn't include you in it. You have to make yourself appear along the cycle to help the customer buy whatever it is you're selling. The trick is to see where your customers are in the cycle so you can sell alongside their buying cycle. Easier said than done.



Realise they have a need

The cycle has got to start somewhere and I've chosen to start it here. This is where your customer realises they need whatever it is you're selling. The hassle or cost of not having it is outweighed by the need to want it.

Hopefully you're on the scene when they realise this and that would be an easy sale. Otherwise they'll carry on and buy it themselves, or from someone else, perish the thought.

Let's assume you're not there and they go ahead on their own steam.

Evaluate the Options

The first thing most customers will do is to evaluate the options. The choices, the prices, the variety of products for sale. Many people do this on the internet and actually prefer this method. A lot depends on the product. Small ticket items are bought happily on the web whereas big ticket items are not necessarily so. However a good friend of mine bought his car on the web, without a test drive.

Decide on Product

They then decide on the product, hopefully ours, buy it and then use it.

Customer Care

Customer care is the make or break and I'll tell you why. Shortly they continue through the buying cycle and changes over time will occur. This will cause them to want to buy another or newer product, maybe like the one they've just bought. If you've cared for your customer and they remember you...then chances are they'll come back to you again.

This is what will make you different to the next salesperson. We must keep them sweet and care for them continually. We want them to keep on coming back and recommend us to their friends.

Changes over time

Changes over time we need to be looking out for. This is where it's been a while since they bought a particular product.

The problems associated with not having the product are getting bigger and bigger and the benefits of the product are becoming more important. If we can spot new customers here we're onto a winner as a few more benefits might shift them to the next stage.

When they realise they have a need, this is when we want to be speaking with them.

And the cycle goes round and around and around.

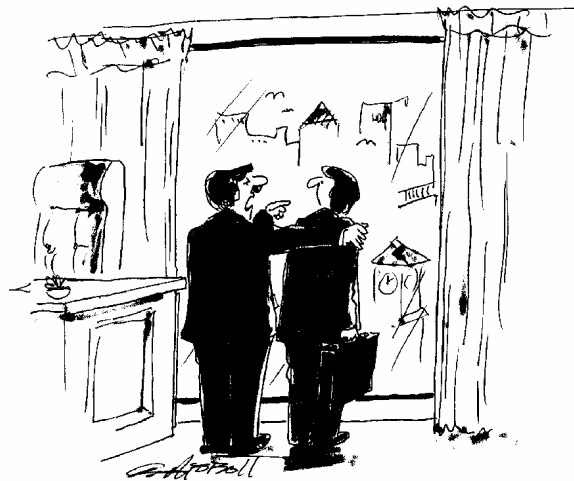
Makes you think about selling through your customer's eyes. After all they're more important than you.

Your Role

Our role is to be able to help the customer through their buying cycle. We do this simply by matching our product or service to suit their needs. If the product is what they're looking for, then they will buy.

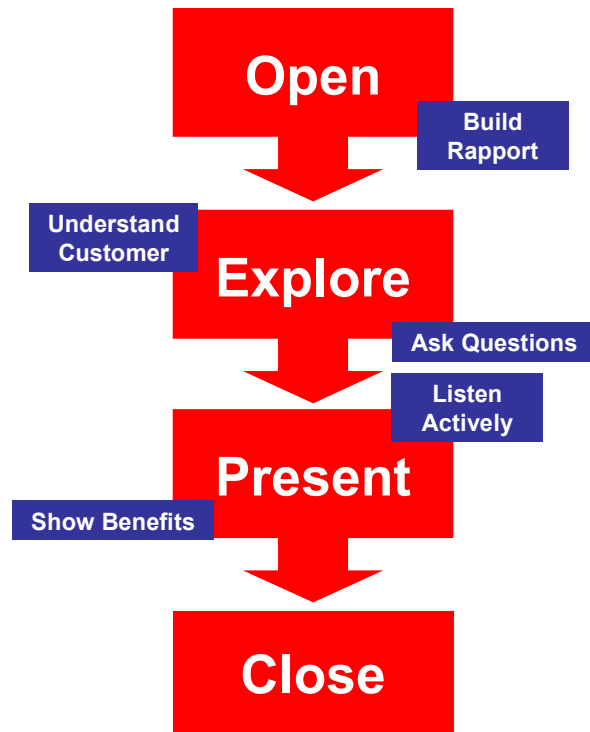
If it's not right for them, they won't.

Our job is to get to know our customer, allow them to trust us, find out more about them – to truly understand them and their needs and then to show them how our product can benefit them .



"EDWARD, OUT THERE ARE PEOPLE WITH MONEY BURNING HOLES IN THEIR POCKETS. YOUR JOB IS TO FIND THEM."

The Rapport Selling Steps



- We open the conversation and build a rapport with the customer.
- We explore their needs, wants and values by asking quality questions and listening.
- When we have their needs, we match our product or service to these, let them see the benefits.
- Finally we ask them to go ahead.

In financial services this process has become very structured almost rigid. Many companies ask their sales people to follow a strict process broadly along these lines.

Which is actually good news since it's the right way as selling has followed this tried and tested path for decades.

3 Building Rapport

First Impressions – the first 90 seconds

Have you heard of the 90:90 rule?

The saying goes that in the first 90 seconds of meeting someone, we make a 90% lasting impression of that person. So if the first impression is good we're onto a winner because the customer has made this impression and 90% of it will stick whatever else happens in our meeting with them.

Get it wrong and we're on an upward slope to re-build that impression and it'll be a monumentally difficult task.

Within seconds of meeting someone we start to "mark people down" depending on their appearance, voice, body language etc. For each of us, we are the most perfect person in our world, so we tend to compare everyone else against ourselves as a benchmark. The problem is everyone is different.

This process is totally unconscious and comes from the days when people were either a threat or a friend. It's one of those processes we're born with – it's "hard-wired" into our brains.

Yesterday we broke down in our car outside a bowling alley. My wife and three children were safely tucked up in our car which was in the bowling alley's car park. It was pouring with rain and getting quite dark outside. My family were getting a little worried by the whole thing as we'd been stuck there for almost an hour. The tow truck arrived and the man got out. He was colossal – as wide as he was tall. He looked fit, strong and rippled with muscles. He clambered out of his truck, slammed his door shut and the earth trembled with his weight. He thundered towards my shaking body. This all happened in about 20 seconds. You can imagine my first reactions and impressions.

He wasn't the smiling type and just got on with his job of hitching our car onto his truck ready to tow us home and onto the garage. I hardly said a word to him fearing for my safety I guess, sub consciously, but after about 25 minutes we started to talk and he was the nicest man you could ever meet, just terribly shy. A gentle giant of a man.



***"I SUGGEST YOU TAKE IT HOME AND
PLANT GERANIUMS IN IT."***

How open, warm and friendly we are has a massive impact on people. Your dress, appearance and stance have an important place too.

The secret of the first 90 seconds is truly simple: "people like people who are like them".

Therefore, the more like people I can appear to be, the more likely they are to like me – and feel safe and comfortable in my presence. If the tow truck man looked like me, acted like me and spoke like me, then I would've warmed to him far quicker than I did.

As sales people, we need to learn to adapt successfully to many different client styles, so we can become like them quickly and efficiently to maximise the first 90 seconds. So let's explore what else we can do in the first 90 seconds

Appearance

Appearance is important. Suitable dress (appropriate to the circumstance), general hygiene, style of hair etc. will all help with the initial impact we make. While we cannot always expect to be perfectly turned out on all occasions, remember that our social dress will reflect on our professional or even social status and credibility.

I'm not sure if this is totally true in the 21st Century as the younger generation have differing views to older generations. I try to match my customers' dress. Suit, tie, double cuffs might be appropriate or a casual trousers and shirt. We must suit the occasion.

Eye contact

Eye contact has to be one of the most important means of gaining rapport and building trust with people. The eyes are said to be the windows of the soul and unless we look at people as we talk and present, many people will not believe you and your actions and words.

Have you ever met a stranger who keeps their sun glasses on because it's a sunny day? I bet you have and if so, I bet there was a lack of rapport.

The trick to eye contact is not to stare at people. A real glaring stare, not taking your eyes of theirs and not blinking yourself, will never be acceptable. The key is to give as much eye contact as they give you. No more and no less, just the same. Again the whole emphasis here is to put your habits in the back room and focus on your customer and how best to communicate with them.

When faced with eye contact challenge. You'll know when this happens. Use the social and business gaze. The business gaze requires your eyes to glance from their forehead to the left eye, onto their right eye and back to the forehead in a triangular motion.



The social gaze, which I always prefer, allows you to gaze from eye to eye and onto their mouth, back up to their eyes and so on. Keep your eyes moving at a slow pace across the imaginary triangle. By using this method you will maintain eye contact in a non-threatening, warm manner conducive to the person you're talking with.



Try it next time you want to be giving really relaxed eye contact to the next stranger you meet.