

Listening

The better you understand your prospects' and clients' financial needs, the more targeted the solutions you can offer—and the more likely they are to purchase them.

Listening is one of the keys to understanding—not just hearing, but focused listening. People hear all the time without listening; but it's the art of focused listening that truly pays high dividends.

Think of how our ears perk up when someone starts talking about our money or our health. "Fixing my _____ will cost me how much?" or "You want to remove my what?"

This focused attention is exactly what we must bring to conversations with our clients and prospects. Once you've engaged them through skillful questioning and they have begun to talk about their concerns, use some of these prompts to encourage them to tell you more:

"Hu-huh."

"Mm-hmm."

"Really?"

"Is that right?"

"Tell me more."

"I see."

"How did that come about?"

"That's interesting."

Echo one of their words or phrases. For instance, if they say, "...and then prices fell through the floor," you might repeat, "fell through the floor" with a questioning tone.

Speak sparingly and listen as though it's the most important conversation you'll ever have with this person. Confine your part of the conversation to questions only. Many of us are eager to show what we know, to demonstrate our value. So as soon as someone says, "This is my issue," we leap in with suggestions, stories about our own experiences, quotes from the latest journals—without noticing that the other person's eyes have glazed over.

Listen, listen, and listen quietly. Don't interrupt. Don't share your wisdom. Don't volunteer a solution. Don't deselect yourself by demonstrating your expertise. Curb your impulse to answer questions immediately. Sometimes people ask questions as a means of expressing themselves and are not looking for an answer.

In conversations with clients and prospects, we often have our own specific agenda and only listen for something that will match exactly what we are offering. Put any agendas aside for as long as it takes to understand their position. Strive to listen without a point of view. Avoid associations to your own experience; put your tendencies to evaluate on hold. When they're done talking, summarize what they said with statements like, "If I understand you correctly..." or "What I heard was..."

When there is absolutely no doubt that you understand their needs, then you'll find yourself in a position to offer them the very best possible solution.

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