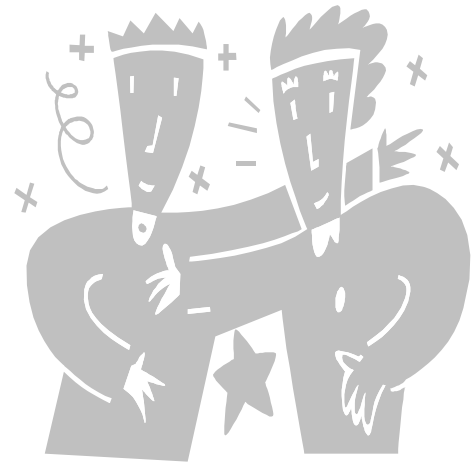


FOR TELLERS

## Read Between the Lines

Are you listening to what is NOT being said?  
Be on the lookout for Nonverbal Clues . . .



ACTIVITY

Effective communication involves both mind and body. Spend some time observing the actions of the people around you. Watch the way they sit or stand, how they use their hands, and the expression on their faces. Each aspect of an individual's body language is a clue to what s/he is thinking or feeling. Your customer's nonverbal communication may compliment or contrast what is being said.

You need to "read between the lines" of what your customers are saying and use your own body language to communicate concern, interest and understanding.



### Discussion Guidelines: READ BETWEEN THE LINES

Read the descriptions on the following page of CUSTOMER gestures, positions or facial expressions, and write down what you think each communicates. Next, do the same for YOUR nonverbal cues.

*If what your customer says does not match his/her body language, verify your understanding by paraphrasing what has been said.*



### Actions Speak Louder Than Words

How is the impact of your message conveyed to customers during face-to-face encounters?

55% Body Language

38% Tone of Voice

7% Spoken Words

### Nonverbal Communication DO'S & DON'TS

- **DON'T** rely on body language alone to judge a person's feelings.
- **DO** interpret body language in total context referring to both gestures and words.
- **DON'T** regard gestures as absolutes.
- **DO** regard gestures as indicators.
- **DON'T** automatically label one's moods.
- **DO** realize one gesture can send mixed signals.
- **DON'T** judge a person from a single gesture.
- **DO** remember that one gesture can have more than one meaning.

Source: ST 7000 Lesson 6: Communicating United States Army

FOR TELLERS

# Read Between the Lines - continued



## WHAT SIGNALS ARE CUSTOMERS SENDING WITH THE FOLLOWING NONVERBAL CLUES?

1. Arms crossed: \_\_\_\_\_
2. Chin resting in hand: \_\_\_\_\_
3. Tapping fingers on desk: \_\_\_\_\_
4. Leaning back in chair: \_\_\_\_\_
5. Leaning forward in chair: \_\_\_\_\_
6. Frown: \_\_\_\_\_
7. Shaking head from side to side: \_\_\_\_\_
8. Rolling the eyes: \_\_\_\_\_
9. Nodding head up and down: \_\_\_\_\_
10. Shrugging shoulders: \_\_\_\_\_



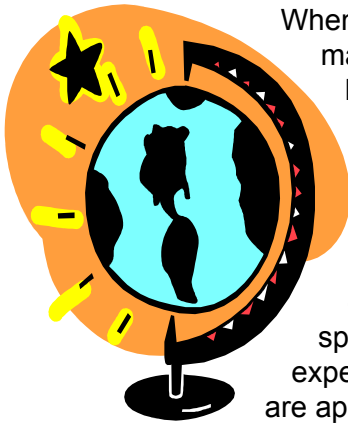
## DON'T FORGET ABOUT THE NONVERBAL MESSAGES YOU ARE SENDING TO CUSTOMERS.

What signals might you convey when you are listening to customers and you:

1. Smile: \_\_\_\_\_
2. Extend a solid handshake\*: \_\_\_\_\_
3. Sit and stand straight: \_\_\_\_\_
4. Establish and maintain eye contact\*: \_\_\_\_\_
5. Leaning forward to listen closely: \_\_\_\_\_
6. Nod head in acknowledgement: \_\_\_\_\_
7. Keep arms relaxed and open: \_\_\_\_\_

(\*) How might cultural differences change the perception of these nonverbal signals?

## Read Between the Lines - *continued*



When working with customers from other ethnic groups, make sure you understand and respect their cultural norms. Body language and common gestures can mean entirely different things in a multicultural environment. For example, nodding the head to signify “YES” is not a universal gesture. In parts of Greece, Turkey and other countries in the Middle East, it means “NO”. The way Americans wave good-bye is the same way that some Middle Eastern cultures indicate “COME HERE”. If your office serves a specific group of customers, educate yourself on their expectations so your body language and nonverbal actions are appropriate.

Learn to watch for and respond to nonverbal cues - the rewards will be worth it!

### HAVE AN IDEA ...

Do you have a service or sales related activity or idea that you would like to share?

If so, e-mail it to:

[STARS@csprofiles.com](mailto:STARS@csprofiles.com)



## FOR TELLERS

## Read Between the Lines - continued

What customer nonverbal signals may mean:

1. Resistant, closed, suspicious
2. Disinterested, bored
3. Distracted, impatient, doubtful
4. Disinterested, doubtful
5. Interested, enthusiastic
6. Displeasure, confusion, concern
7. Disagreement
8. Disrespect, disbelief
9. Agreement
10. Doubtful, unsure

Here are some tips for what you can do if the nonverbal signals indicate the customer is reacting negatively:

- **RESISTANT, CLOSED, SUSPICIOUS (#1)** – You need to gain the customer's confidence. Have you taken the time to show a personal interest in him/her? By using your active listening skills, focus on his/her specific needs/situation. Ask check questions to verify your understanding/gain acceptance (e.g., *'You want an account that will allow you immediate access to your money, correct?'*) and to isolate concerns (e.g., *'Is there anything about this account that concerns you, Mr. Customer?'*). Make sure your eye contact is good – this helps instill confidence.
- **DISINTERESTED, BORED (#2,,4,)** – Ask questions to keep the customer engaged in the conversation. Make sure you are performing in a timely manner. If you are presenting product/service information, focus only on the key benefits and why they are important to the customer. Reading a laundry list of features will only frustrate the customer.
- **DISTRACTED, IMPATIENT, DOUBTFUL (#3,10)** – Use the same techniques as you would when they are disinterested and/or bored. If they are doubtful, use questions to find out why. Using testimonials or sharing success stories/positive customer experiences is an excellent way to overcome doubt about what's being said.
- **DISRESPECT, DISBELIEF (#8)** – To overcome disrespect, check the nonverbal messages you are sending to make sure they convey a positive image. Was your handshake firm? Is your eye contact good? Posture erect? Are you smiling? Attentive? Are your manners and image projecting professionalism? Ask the appropriate questions to identify why the customer doubts what you are saying.

## FOR TELLERS

## Read Between the Lines - continued

- DISAGREEMENT (#7) – Watch closely for these red flags. Once you sense the customer disagrees with you, carefully try to find out why by asking the right probing questions. Do not antagonize him/her further by ignoring the signals and continuing with the same behaviors, presentation style, etc. Diffuse the anger by using the customer's name (taking away their anonymity often makes them less irate). Listen carefully to what's being said and use check questions to make sure you are on track with his/her specific needs.
- DOUBTFUL, UNSURE (#10) – Ask questions to identify why they are doubtful/unsure. Respond accordingly to the information you gather. Provide them with examples of success stories. Share positive feedback/results from other customers. To build confidence, let them know that others have had similar concerns but that they have had good results (e.g., *'I understand how you feel, Mr. Customer. A few months ago I was working with a customer who felt the same way. She decided to test the service and now every time she comes in, she makes a special point of stopping to tell me she can't imagine having to go back and pay her bills the old-fashioned way!'*)

What your nonverbal signals may tell your customers:

1. Friendly, welcoming
2. Confident, professional
3. Confident, interested
4. Sincere, honest, confident
5. Interested, focused, responsive
6. Agreement
7. Open

Conlow, Rick. *Excellence in Management*, Menlo Park, CA: Crisp Publications, Inc., 1991, pp. 36

MacNeill, Debra. *Customer Service Excellence*, New York, NY: Richard D. Irwin, Inc, 1994, pp. 30-33