Coaching with MembersHoppers

Creating an Unparalleled Member Experience

We’re delighted to have you as a MemberShoppers user, and we’re committed to partnering with you every step of the way on the journey to creating an extraordinary member experience.

In this course, you’ll find guidance for using MemberShoppers while coaching to performance improvement.

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COACHING IS CRITICAL

Share Your Experience

Have you ever been employed at an organization that collected customer or member feedback? If so, please share the following:

1. How was the program administered? Receipt feedback? Web surveys? Comment cards, Mystery Shopping?

2. How did you find out about the results? Did your coach share them with you one to one? In a team meeting?

3. How did the organization reward teams and individuals who did well?

4. What happened when a team or individual didn’t do well?

5. How did you feel about the process?

6. What’s one thing you would have changed about the process?
THE ROLE OF COACHING

Coaching is the most important aspect of creating an extraordinary member experience.

People don’t always do what they are trained to do or incented to do. *People do what they are coached to do, rewarded for doing, and held accountable for doing.*

MemberShoppers is a powerful tool for providing positive reinforcement.

MemberShoppers is a powerful tool for identifying coaching needs and holding people accountable.

THE COACHING CHALLENGE

83% of employees in the U.S. say they could do more if they wanted to.

54% of employees in the U.S. say they are doing just enough to keep their jobs.

-Gallup Poll

WHY DO PEOPLE UNDERPERFORM?

Human Nature

Most people are externally motivated but most coaches are internally motivated.

Ineffective coaching
Creating a Positive Environment

When you see a team member using a desired behavior, give positive reinforcement. Don’t wait for a survey to come in to reinforce desired behaviors.

Use the Magic 5:1 Ratio _____________________________________________________________

GIVING EFFECTIVE PRAISE

Praise 101: ______________________________________________________________________

Praise 201: ______________________________________________________________________

Praise 301: ______________________________________________________________________

*Note: For ideas for incorporating the MemberShoppers MXPerformance Quarterly Recognition program into your branch culture, see your MemberShoppers Coaching Playbook.*

CASE STUDY: USING PRAISE 301

Your credit union’s service mission statement is “We improve our members’ financial futures.” In addition, your team has adopted the following service standards:

- Make each member feel like a welcome guest.
- Ask members about their financial plans and goals.
- Provide a solution that will improve each member’s financial future.
- Show appreciation for each member’s membership in the credit union.

You overhear Adam, a teller in your branch, telling a member that she could save money on her car loan with your credit union’s refinance special.

In the space below, write what you would say to Adam to praise him for his action:

_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
_________________________________________________________________________________
QUICK COACHING

1. Work with the person as soon as you can but not in front of a member.
2. Ask to review the transaction or interaction.
3. Start by telling the team member what they did right. Avoid “but” or “why.”
4. Ask the team member what else they could have done to make the member feel special or to improve the member’s financial life. If you want, bring a short list of MemberShoppers behaviors that you have been working on for the team member’s review.
5. Thank the team member and challenge him/her to try it with the next member.
6. Make an effort to observe the person doing it right the next time, and give positive reinforcement.

CASE STUDY: QUICK COACHING WITH A NEW EMPLOYEE

Mandy Adams is a teller who has been in your branch for two months. You observe her as she is helping a member make a deposit. You notice that she is competent in taking the deposit. You also notice that she greets the member by saying, “Hi” and then thanks the member for her business at the end of the transaction. During the transaction, the member asks if she can get an extra checkbook register because hers is filled. Mandy answers, “I don’t think we have any of those in our branch.” The member does not press the issue.

In the space below, write what you would say in your Quick Coaching session with Mandy:

___________________________________________________________________________________
___________________________________________________________________________________
___________________________________________________________________________________
___________________________________________________________________________________
___________________________________________________________________________________
___________________________________________________________________________________
CONDUCTING A MONTHLY ONE-TO-ONE COACHING SESSION

Your MemberShoppers results for the prior month will generally be ready on the 5th day of the following month. A best coaching practice is to schedule a month one-to-one session for each team member you coach. Use the tips here and refer to your MemberShoppers Coaching Playbook for more detailed instructions.

1. Prepare for your meeting by generating the Coaching Sheet Tool in MemberShoppers. Instructions for generating this tool are found in your MemberShoppers Coaching Playbook.

2. Complete the Coaching Session Planning Tool.

3. Get right to the point.

4. Go over positive items first.
   a. Share good scores and summarize good comments.
   b. Ask, “What led to your success?”

5. Go over coaching items.
   a. Share lower scores and summarize comments.
   b. Tell the team member how his performance impacts his development, the team’s performance, and the members.
   c. Ask what the employee will do to improve the score. Develop an action plan together.
   d. Gain commitment.
   e. Thank the employee.

6. Monitor behaviors over the next 30 days. Use positive reinforcement when the team member shows desired behaviors. Confront immediately when the team member does not show desired behaviors.
HANDLING EMPLOYEE OBJECTIONS

- Listen objectively.
- Validate any part of the statement that is true.
- Ask a question beginning with “what” or “how” that refocuses the employee on his/her own behavior.

How would you address each of the following employee objections?

The member rated me incorrectly. The member said I did not make her feel like a respected and valued member of the credit union. I always show respect to our members. This can't be accurate. I don’t trust the results of this program.

I couldn’t offer an additional product or service because the line was really long and I had to keep it moving. If I took time to talk to each member, then I would get rated poorly for my transaction time. Either way, I lose.

This measurement isn’t really valid because on the surveys it asks the member whether I used their name or not, but a lot of our members have names that are hard to pronounce so I would rather not use the name than make the mistake of pronouncing it incorrectly. Just last week a member got upset with me because I pronounced his name incorrectly.
DIAGNOSING PERFORMANCE PROBLEMS AND HAVING EFFECTIVE COACHING CONVERSATIONS

PERFORMANCE DIAGNOSIS: CAN’T OR WON’T?

Before your meeting with the team member who is underperforming, do a quick diagnosis of the problem. Is the underperformance due to a lack of ability (can’t do it) or a lack of willingness (won’t do it).

THE SKILL/WILL MODEL
QUESTIONS FOR PERFORMANCE DIAGNOSIS:

1. Does the person understand the goal clearly and understand the importance of the standard? Have I emphasized to this person that meeting the standard is a requirement of his or her job position?

2. Has the person been trained to perform the tasks required?

3. Has the person ever come to me for help?

4. Has the person ever reached the minimum standard?

THE EFFECTIVE COACHING CONVERSATION FOR PERFORMANCE IMPROVEMENT

1. In a private setting, meet with the team member. Use the following steps as a guideline for your conversation.

2. Get right to the point. State why you are having the conversation but remain nonjudgmental. Stick to the facts.

3. Relate the performance to the mission.

   “Since our mission is to make a difference in our member’s financial lives, it’s critical that you recommend financial solutions to them.”

4. Tell the person the consequences of his or her behavior.
   Personal consequences
   Team consequences
   Member consequences

5. Ask for an action plan and a commitment. Use the Improvement Action Plan format found in the MemberShoppers Coaching Sheet Tool.

   “What will you do to make sure you meet the standard?”
   “How do you plan to change what you are doing?”

6. Show appreciation and hope for success.

   “That’s great. Thank you for your commitment to our team and our members. I’m looking forward to hearing about your success at the end of the week.”
Case Study 1

You are the coach for a teller named Pat. Pat has been with the credit union for four years. Six months ago your credit union began the MemberShoppers program. Pat has poor scores in a number of areas. One area that Pat is scoring consistently low in is using the member’s name during a transaction. You mentioned this to Pat in passing, and she said she would try to use the member’s name during each transaction but that it is hard for her because she forgets to do it. This month Pat had five surveys and three of them indicated that Pat failed to use the member’s name during the transaction.

*Is this a matter of skill or will?*

Case Study 2

You are the coach for Alison, an account representative. Alison’s overall MemberShoppers scores are very high. It appears that members find her professional and caring. She takes the time to uncover their financial needs, recommend appropriate solutions. One area that has been troublesome, however, is her follow-up scores. Your expectation is that she will send a personal “thank you” note to each member who opens a new account within three days of the account opening. You told your team about this requirement in a staff meeting about a year ago, but haven’t done much coaching in this area since then. Scores in this area for your team are low overall.

*Is this a matter of skill or will?*

Case Study 3

You are the coach for a teller named Jesse. Jesse has been with the credit union for a year but has previous experience working at a bank. Jesse is very fast and accurate. In addition, Jesse is polite and professional with members and co-workers. However, Jesse does not consistently mention additional products and services to members when they come into the credit union to complete a transaction. Jesse has been through product knowledge training and has passed all product knowledge tests. You have spent time teaching Jesse how to present an additional product or service to each member. However, you notice that Jesse only does this occasionally—mostly when you are nearby. Jesse has also been given a below-average rating of 1.2 (out of 5) on this skill by the members over the past quarter. Other members of the team are getting discouraged because they are mentioning additional products to the members they see, even though it is uncomfortable for them at times. However, Jesse’s score is not the lowest. Two other tellers have a score of 1.0, which means they have never offered an additional product or service to a member.

*Is this a matter of skill or will?*
APPENDIX A: SAMPLE COACHING SHEET TOOL
Individual Employee Coaching Tool

DATE: March 17, 2016

RE: Shannon Brown -- Member Shop Scores for Shops Received March 17

Preparing for the coaching session:

1. Review the scores and comments for this employee.
2. Note which scores exceed the standard. Check at least two areas, if possible, in the RECOGNIZE box to the left of that behavior.
3. Note scores which do not meet the standard. Choose one or two areas in the COACH box to the left of that behavior.
4. For the items for which you’ve checked the COACH box, review the attached coaching tips for that item to choose an appropriate coaching strategy.
5. Complete the attached Coaching Session Planning Tool.

Conducting the coaching session:

1. Schedule a one-to-one meeting with the employee in a private setting.
2. Get right to the point. Tell the employee you would like to share the results of the most recent shop scores with him/her. Emphasize the importance of this tool to the credit union achieving its service mission. Help the employee to understand that the reason the credit union has provided you with this tool is so that you can work together to improve members' financial lives.
3. Begin by going over the items for which you have checked the RECOGNIZE box. Give positive reinforcement. Thank the employee for his/her commitment to excellence in this area. Allow the employee to give you feedback and give positive reinforcement where appropriate.
4. Next, go over the items for which the employee needs coaching. Refer to the coaching plan you have prepared. Go over one or two areas at most. Covering more than two areas in one session can lead to a lack of focus and lack of improvement.
5. End the session by reviewing any action steps that you or the employee will take. Thank the employee participating in the coaching session.

Following up on the coaching session:

Immediately after the session, make a note in your calendar or day planner to follow up on any actionable items.
Employee Analysis

Shannon Brown

Employee | # Shops | Score | Weighted Score | Focus Score
--- | --- | --- | --- | ---
Shannon Brown | 1 | 3.42 | 3.27 | 1.80

**Blue:** Score exceeds national credit union average.
**Green:** Score is within the national credit union average range.
**Purple:** Score is below the national credit union average.

### Individual Performer Tangibles

<table>
<thead>
<tr>
<th>Recognize</th>
<th>Coach</th>
<th>Applicable Responses</th>
<th>Score</th>
<th>Behaviors</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>☐</td>
<td>1</td>
<td>5.00</td>
<td>Employee’s appearance was professional. (Well-groomed and professionally dressed in business attire, business casual attire, or credit union wear.) (all in-branch)</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>1</td>
<td>5.00</td>
<td>Employee work area was free of unnecessary personal effects such as food or drink. (all in-branch)</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>1</td>
<td>5.00</td>
<td>Employee acted professionally. (Employee did not chew gum, eat, drink, or show excessive/inappropriate socializing with the members or others.) (all)</td>
</tr>
</tbody>
</table>

5.00 Shannon Brown

5.00 Credit Union

5.00 Shannon Brown (Weighted)

5.00 Credit Union (Weighted)

### Individual Performer Reliability & Accuracy

<table>
<thead>
<tr>
<th>Recognize</th>
<th>Coach</th>
<th>Applicable Responses</th>
<th>Score</th>
<th>Behaviors</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>☐</td>
<td>1</td>
<td>5.00</td>
<td>The employee was easy to understand in terms of speech. (all)</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>1</td>
<td>5.00</td>
<td>Willing to assist the member. (Employee gave the member his/her full attention and refrained from talking to co-workers, eating, or drinking.)</td>
</tr>
</tbody>
</table>

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The time it took to complete the transaction was acceptable. (all)

Thanked the member for waiting if the member had to wait to be served, or if the employee was interrupted during the transaction. (all)

The transaction was performed accurately. (transactions)

Any error(s) in the transaction were corrected. (transactions)

Treated the member well after the error was noted. (transactions)

---

| 1 | 5.00 |
---|------|

**Shannon Brown**

**Credit Union**

**Shannon Brown (Weighted)**

**Credit Union (Weighted)**

---

### Individual Performer Member Advocacy

<table>
<thead>
<tr>
<th>Recognize</th>
<th>Coach</th>
<th>Applicable Responses</th>
<th>Score</th>
<th>Behaviors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1</td>
<td>5.00</td>
<td>Knowledgeable about the transaction. (all)</td>
</tr>
</tbody>
</table>

---

| 5.00 | Shannon Brown |
| 5.00 | Credit Union  |
| 5.00 | Shannon Brown (Weighted) |
| 5.00 | Credit Union (Weighted) |

---

### Individual Performer Member Appreciation

<table>
<thead>
<tr>
<th>Recognize</th>
<th>Coach</th>
<th>Applicable Responses</th>
<th>Score</th>
<th>Behaviors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1</td>
<td>5.00</td>
<td>Greeted the member in a courteous way. (transactions)</td>
</tr>
</tbody>
</table>

---

<table>
<thead>
<tr>
<th>1</th>
<th>1.00</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>1</th>
<th>1.00</th>
</tr>
</thead>
</table>

Smiled. (all in-branch)
15.00 Made eye contact. (all in-branch)

1.00 Asked if there was anything else he/she could do to help the member before concluding the transaction. (transactions)

1.00 Thanked the member. (all)

4.00 Treated the member as an individual and not "just another number." (all)

4.00 Made the member feel like a respected and valued member of the credit union. (all)

2.75 Shannon Brown

2.75 Credit Union

2.84 Shannon Brown (Weighted)

2.84 Credit Union (Weighted)

---

**Education and Referral**

<table>
<thead>
<tr>
<th>Recognize</th>
<th>Coach</th>
<th>Applicable Responses</th>
<th>Score</th>
<th>Behaviors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>1.00</td>
<td>Showed that he/she cared about the member’s financial well-being by offering a product, service, or suggestion that would improve the member’s financial life. (transactions)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1.00</td>
<td>Explained how a financial product or service (if offered) would benefit the member by explaining how it could save time, earn money, save money, make life easier, provide peace of mind, and/or increase convenience to the member. (transactions)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1.00</td>
<td>Provided written information (a brochure, a business card, and application, etc.) on a financial product (if offered) OR opened the account right then and there OR referred the member to someone else and told the member exactly what to proceed. (transactions)</td>
</tr>
</tbody>
</table>

1.00 Shannon Brown

1.00 Credit Union

1.00 Shannon Brown (Weighted)

1.00 Credit Union (Weighted)
<table>
<thead>
<tr>
<th>Date of Shop</th>
<th>Time of Shop</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/17/13</td>
<td>9:00 AM</td>
<td>The teller performed my transaction, which was basic, very quickly. She was pleasant but seemed more focused on getting my transaction done than anything else. It would have been nice if she had used my name. Usually, the service in the branch is more personal. Today was more like the service I would expect in a bank. I did notice the parking lot was clean and free of trash.</td>
</tr>
</tbody>
</table>
Coaching Session Planning Tool

Employee Name: Shannon Brown

Date of Session: ________________________________

Overall Score: 3.42    Credit Union Average: 3.42    Focus Score: 1.80

Areas of Strength:
List one to five behaviors for which the employee exceeded the standard:

Positive shopper comments:

Your personal observation of the employee's behavior:

Areas Showing Improvement
List one or two behaviors for which the employee improved over the previous reporting period.

Your personal observation of the employee's improvement:

Areas Needing Improvement
List one or two behaviors for which the employee scored below the standard.

Shopper comments about these behaviors:

Your personal observations of the employee's behavior:
Improvement Action Plan
(To be completed by coach and employee)

Employee Name: Shannon Brown

Date: ________________________________

______________________________________________________________________________

List one to two areas in which you will improve:

Action Steps:

What would it take for you to improve in the area(s) listed above? Be specific. Consider: "What do I need to do to get a better score in that area?" or "What do I need to do differently to prevent getting a low score in this area in the future?" List specific actions you will take.

Success Measures:

How, specifically, will you define success in the area(s) of improvement you listed? (Example: "I will receive a '5.00' score in that area on my next shop.")

Date of Next Meeting to Review Progress ________________________________

________________________________________

Coach

Employee
Coaching Tips

Confirming the Transaction

The first step is to determine if the employee is UNWILLING or UNABLE to meet the standard in regard to this behavior.

Checklist to determine willingness and ability:

1. Does the employee sometimes confirm the member's transaction?
   a. Yes. The employee is UNWILLING. Use the Effective Confrontation Model outlined below.
   b. No. The employee may be UNABLE. Go to question 2.
2. Have you told the employee clearly what is expected in terms of confirming the transaction with members?
   a. Yes. The employee is UNWILLING. Use the Effective Confrontation Model outlined below.
   b. No. The employee is UNABLE. Use the Training model outlined below.

Training Model

Use with employees who have not been trained or are unable to exhibit this behavior.

If you think this employee lacks awareness regarding confirming the member transaction that is expected of a credit union employee, review the expectations and role play scenarios that would allow the employee to practice meeting the expectations in this area. Be clear about your expectations with the employee. Make sure that any expectations you give are applied consistently to every employee you coach.

Effective Confrontation Model

Use with employees who are unwilling to exhibit this behavior on a consistent basis.

- Tell the employee that he/she is not meeting the standard in the area of confirming the transaction. Share the shop score and any comments the shoppers have made regarding confirming the transaction. Confirm the shopper's observations with your own specific observations if possible.
- Explain to the employee that when he/she does not meet the standard for confirming the transaction it impacts the employee, the team, and the members:
  - Possible ways this could impact the employee:
- Employee will not meet goals or set expectations which may have a negative impact on his/her performance appraisal.

- Possible ways this could impact the team:
  - May create more work for other team members generating negative feelings and low morale.

- Possible ways this could impact the members:
  - Errors may be made causing confusion or problems for the member.
  - Members may take their business elsewhere.

  - Ask the employee what he/she is going to do improve his/her willingness to confirm the transaction consistently. Make sure the responses are specific, i.e., "I will complete all necessary loan paperwork for the member. If the member does not have time to wait I will schedule an appointment to follow-up and complete the loan." not "I will try to do better." If the employee does not have any ideas, ask him or her to think about it and discuss again in 24 hours. Add your own expectations if the employee did not mention them.

  - Gain the employee's commitment to improve his/her behavior in this area every day. This can be done verbally or in writing.

  - Monitor the employee's performance daily. Provide positive reinforcement when it is appropriate. Say something like, "I noticed you completed the paperwork for the members line of credit. That's a great example of providing excellent service to the member as well as confirming the transaction." If the employee's behavior is inappropriate, find a few minutes to meet one-to-one with the employee. Tell the employee how his/her behavior differs from the standards you have agreed upon. Ask the employee how he/she will avoid this in the future. Be clear and direct in voicing your expectations.