Grow Small Business In Your Branches

Design Training Focused on Customer Challenges

*The strategies described in the article correspond with the third rating scale on our **Small Business Readiness Checklist for Training—Design Training Focused On Customer Challenges**. Use the checklist side-by-side with the article to assess opportunities to boost training's impact on small business results.*

With business training in place, **product training** is the next area of focus for your small business initiative.

The trainer's challenge is to design training that focuses first on "customer challenges," then product training. Business owners think about things like hiring and managing the operations of their business. Branch managers or business bankers think about profiling small business owners' needs and selling something because they've got goals to meet.

Frequently, bankers put customers in the wrong products (e.g. more than half of small businesses surveyed in one recent study were in the wrong business checking account).

Three keys to designing training that will help your bankers engage their customers and sell them the right products at the right time:

1. Problems First, Then Products	Understanding targeted business owners' challenges (what they are, why they're problems, what they cost the businesses), then understanding the bank's products (how and when they solve the problems so that bankers can suggest the right products that help the business run better).
2. Value	Understanding the benefits a product and its implementation process offer (e.g. company saves X dollars per hour by implementing Y product).
3. Story Telling	Sharing example implementations that the bank has done with other targeted business types (e.g. "We've helped a three-dentist practice like yours. They were having X challenge, we implemented Y product, and they saw Z result from it. We think that's possible for you.").

By looking at your bank's products as solutions to the issues and challenges small business owners face, your branch staff will have a strong foundation upon which to engage small business owners in meaningful conversation.