

SALES and SERVICE CULTURE SURVEY

Bank _____ Address _____
 Name _____
 Title _____ Phone _____

Enter Your Institution's Asset Size	<\$500 MM	<input type="radio"/>
	\$500 MM - \$999 MM	<input type="radio"/>
	\$1 B - \$4.99 B	<input type="radio"/>
	\$5 B +	<input type="radio"/>

After reading each statement, provide the response that best describes how it applies to your financial institution. Please provide only one response for each statement. If a statement does not apply to your institution, please use the "Never" response. Please answer ALL questions.

The response choices for each statement are "Normally", "Sometimes" or "Never".

ORGANIZATIONAL ENVIRONMENT

Normally Sometimes Never

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|--|-----------------------|-----------------------|-----------------------|
| 1. Our employees would rate their benefit plans very favorably compared to those provided by other employers in our market area. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. Our employees would rate the level of service they receive from our Human Resources Department as being very good. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. In our financial institution, employee performance reviews are conducted on time. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 4. Our employees would give a high rating to the level of service and cooperation that they receive from other departments when addressing customers' problems or concerns (service from departments such as Research, Depositor Servicing, Loan Servicing, etc.). | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 5. We survey our employees to obtain their feedback on our employee benefit programs, products and services. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 6. Our internal departments have formal standards of service. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 7. The employees of our internal service departments (such as Research, Check Processing, Credit Cards, etc.) are measured on the level of service they provide to employees on the front line (i.e., customer contact employees). | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 8. We encourage employees to use our institution's services by providing them with information on the benefits of using our services at their employee orientations and as new services are introduced. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 9. We actively promote our banking services to our employees. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 10. We pilot new services with employees before offering them to customers. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 11. We provide discounts and other incentives for employees to use our banking services. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 12. We conduct formal research to determine the extent to which our employees use our products. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

- | | <u>Normally</u> | <u>Sometimes</u> | <u>Never</u> |
|---|-----------------------|-----------------------|-----------------------|
| 13. Our employees can easily articulate our institution's sales and service philosophy. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

SITUATION ANALYSIS

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| 1. We measure the skills of our sales personnel by routinely conducting formal shopper surveys of our branches. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. We measure the product knowledge of our sales personnel with formal product knowledge testing. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. We measure the attitude of our sales force by conducting a formal sales and service attitude survey. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 4. We measure the telephone skills of all employees who take customer calls by routinely conducting a formal telephone shop. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 5. We periodically measure the time required by branch managers to complete their various assigned tasks to determine the amount of time available for sales management. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 6. We periodically assess the time members of the sales force devote to sales versus service and operational activities. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 7. We routinely communicate to employees the results of any surveys or shops we conduct. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 8. We maintain a customer database that computes customer profitability and use of bank products and services. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 9. We continually measure customer deposit attrition. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

HUMAN RESOURCE DEVELOPMENT

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| 1. Our recruitment and selection process for Teller, Platform Sales, and Branch Manager positions emphasizes those attributes that are necessary for selling. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. All of our Teller, Platform Sales, and Branch Manager job descriptions emphasize the responsibilities and accountabilities for selling. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. Our performance appraisal process for personnel in customer contact positions requires the evaluation of sales performance, service performance and sales management (for managers). | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 4. We have established a career path for sales personnel. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

TRAINING

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|--|-----------------------|-----------------------|-----------------------|
| 1. We have regularly scheduled sales training sessions for teller personnel. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. We have regularly scheduled sales training sessions for platform sales personnel. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. We have regularly scheduled sales and sales management/coaching training for Branch Managers. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

	<u>Normally</u>	<u>Sometimes</u>	<u>Never</u>
4. We have established a service training curriculum for all customer contact positions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. We have established a sales training curriculum for each category of sales position.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. We have established a sales management curriculum for personnel in sales management positions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. We have a formal process for employees (including managers) to provide feedback on their sales training programs.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

GOALS & MEASUREMENT SYSTEMS

1. We establish sales or referral goals for tellers.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. We establish sales goals for platform sales personnel.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. We establish sales team goals for each branch.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. Our sales personnel are involved in the goal setting process.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Our goal setting system places a heavy emphasis on individual goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. We do not consider cross-sell ratios to be a productive goal setting and measurement technique.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. Our sales personnel can track their own progress toward goal attainment.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. Performance towards goals is measured and reported monthly.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. We publish the sales results within ten business days following the period of measurement.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. In our financial institution, the total of the branch retail sales goals equals the institution's retail sales goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PHYSICAL ENVIRONMENT

1. Our branches have excellent directional signs. In other words, customers entering our branches clearly understand where to go to obtain the service they seek.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. The teller stations in our bank are designed to provide our customers with privacy. Customer conversations with a teller are protected from another customer at an adjacent teller's station.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. The platform sales stations in our bank are designed to provide a maximum amount of privacy to our customers when they are opening a new account or applying for a loan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. The platform sales stations in our bank have been designed to provide the most effective seating arrangement for sales and communication.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. We aggressively communicate our sales message in our branch offices through the use of merchandising, brochures, posters, etc.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

PSYCHOLOGICAL MOTIVATION

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| 1. When we are launching a campaign to introduce a new product or to sell an existing product, we make an effort to sell employees on using the product and/or the value of the product for the customer. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. We provide our sales force with information about competitive products, competitive rates and with an assessment of how our products compare to those of our competitors. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. When we are launching a campaign to introduce a new product or to sell an existing product, we routinely advise all sales employees of the objective of the campaign, the target audience, and the length of the campaign, and provide them with copies of all advertisements, examples of direct mail, etc. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 4. We provide our employees with the results of all marketing campaigns. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 5. We formally recognize the achievements of top sales personnel on a regular basis. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 6. We conduct regularly scheduled sales meetings at levels above the branch. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 7. We encourage Branch Managers to conduct frequent sales meetings. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 8. We routinely produce a publication specifically designed to support selling and recognize sales performance. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

FINANCIAL INCENTIVES

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|---|-----------------------|-----------------------|-----------------------|
| 1. The philosophy of our incentive system is to reward for performance only above a threshold or goal. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. The amount of the financial award for each sale is directly related to the value of the business sold. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. Participants in our sales incentive system are able to keep their own score. In other words, our employees know how much they have earned at any time during the measurement period. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 4. Selling is the primary responsibility for those individuals who are participating in the sales incentive program. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 5. At least 50% of the payouts in our incentive program are based on individual measurement and reward. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 6. Our incentive payments are sufficient to motivate behavior. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 7. Our incentive payments are sufficient to create personal dependency on incentive compensation. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 8. Our incentive rewards are received by employees within two weeks following the end of the measurement period. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 9. We calculate and pay incentives on a monthly basis. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 10. Cash is the primary award in our incentive program. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |