



# **AccuVision™ Teller & Financial Services System**

## **Assessment Results**

**for**

**ABC Bank**

**Submitted by:**



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**SKILL RATINGS AND RANKINGS**

<b>SKILL</b>	<b>RANK ORDER</b>	<b>PERFORMANCE LEVEL</b>
Judgment	2	Below Average
Customer Relations	1	Above Average
Solicits New or Additional Business	6	Below Average
Identifies Customers' Dissatisfaction	4	Below Average
Attention to Detail	3	Below Average
Math Ability	5	Below Average

n = 207

**FREQUENCY TABLE**

<b>SCORE</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
3 or less	30	14.5%
4	41	19.8%
5	42	20.3%
6	35	16.9%
7	37	17.9%
8	22	10.6%
9 or more	0	0.0%

n = 207

## PERCENTAGE OF PEOPLE WITH SIMILAR SKILL RANKINGS

SKILL	RANKING				
	1	2	3	4	5
Judgment	13.5%	29.0%	21.7%	7.3%	7.3%
Customer Relations	63.8%	14.0%	12.1%	3.9%	0.5%
Solicits New or Additional Business	2.9%	6.3%	8.7%	29.0%	41.6%
Identifies Customers' Dissatisfaction	3.9%	13.5%	24.2%	20.3%	13.0%
Attention to Detail	10.6%	19.8%	21.3%	15.5%	11.1%
Math Ability	7.3%	17.4%	19.3%	22.2%	18.4%

n = 207

**PERCENTAGE OF PEOPLE SCORING BETTER  
THAN 65% OF THE PEOPLE IN THE  
ACCUVISION DATABASE**

SKILL	% OF PEOPLE WITH AN X AT PERFORMANCE LEVEL
Judgment	13.5%
Customer Relations	64.7%
Solicits New or Additional Business	3.4%
Identifies Customers' Dissatisfaction	14.1%
Attention to Detail	21.7%
Math Ability	10.1%

n = 207

**THE FOLLOWING PAGES INCLUDE  
THE PERFORMANCE DEVELOPMENT STRATEGIES  
FOR THE SKILL(S) WHERE THE GROUP'S  
PERFORMANCE LEVEL WAS BELOW AVERAGE.**

**Skill: JUDGMENT**

**To effectively apply general operating policies and procedures to customer situations and to effectively establish work priorities.**

**Task: Makes exceptions to general policies or procedures as dictated by the facts of the situation.**

- A large number of policies and procedures affect your interactions with customers. In addition to simply understanding the policies/procedures, it is important to understand why they exist.
- When you are required to take a decision to your supervisor or other individual for approval, discuss the factors the other individual considers and the rationale behind his/her decision. Attempt to learn the decision-making process rather than simply obtain an "answer."
- Through discussions with your supervisor, develop a clear understanding of the policies/procedures that have some degree of flexibility versus those that do not, and clarify the limits of your personal authority to make exceptions.
- In situations in which you need to defer a decision to another individual, it is often not necessary to inform the customer of this need. Attempt to maintain personal ownership for the interaction from the customer's perspective.
- Keep a list of your most frequent customer interactions that necessitate considering an exception. Review the list with your supervisor and discuss the general decision-making process that should be used in dealing with these types of situations.
- Bear in mind that although policies or procedures may not allow you to comply with a customer's direct request, alternative courses of action may allow you to fully or partially meet the actual needs of the customer.
- Keep up-to-date on any changes in policy, particularly those that affect your daily dealings with customers.

**Skill: SOLICITS NEW OR ADDITIONAL BUSINESS**

**To effectively solicit new or additional business from customers or potential customers.**

**Task: Explains policies and procedures to customers.**

- Recognize that most direct contacts with a customer represent a sales opportunity. For the large majority of customers, the individual with whom they have the most contact is a teller.
- Learn to recognize the types of account information that indicate an opportunity to explore sales. For example, a savings account that has little activity can often be converted to a certificate of deposit. A checking account with a large daily balance can often be converted to some form of interest-bearing account.
- Recognize that your sales activities directly benefit the customer. Encouraging customers to explore additional services and/or products can directly benefit the customer in terms of convenience, higher rates of return, etc.
- Become familiar with how individual products and services can benefit different types of customers. To successfully influence a customer's purchase decision you must not only explain how a product/service works, but also how it will benefit the individual customer.
- Set specific goals for your sales activities. For example, set a daily goal for the number of customers with whom you'll discuss additional services.
- When a customer expresses a desire to close an account, attempt to determine the reasons for such action. Retention of existing customers' business is as important as soliciting new or additional business. Some customers may not realize that you offer the same or better products as a competitor.

**Skill: SOLICITS NEW OR ADDITIONAL BUSINESS**

**To effectively solicit new or additional business from customers or potential customers.**

**Task: Makes appropriate decisions for dealing with situations where little or insufficient information is available.**

- Provide information in a simple and easy to understand manner. Avoid "technical" terms that the customer may not clearly understand.
- When discussing the benefits of a product/service with a customer, tailor your comments to the specific customer. Attempt to understand the needs of the particular customer by asking questions. Then tailor your comments in light of the information you've learned about the customer's needs and wants.
- Avoid simply describing a long list of available products/services. Ask questions of the customer to determine potential needs and interests. Then discuss those products/services that appear best suited to the customer.
- Keep a list of customers' most common reasons for electing not to purchase specific products/services. Discuss the list with your supervisor or more experienced personnel and find out how others successfully deal with similar situations.
- As you explain products/services, make sure the customer fully understands the information discussed by encouraging him/her to ask questions.
- When a customer appears receptive to purchasing a product/service, it is important to actually ask for the purchase. This should be done in a polite and tactful manner, such as: "If you'd like, I'd be happy to open the account for you right now."