Interviewing Skills in Financial Services: A Pathway to Improvement

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Abstract: *Financial service professionals rely extensively on interviews. The interview establishes the relationship, determines what information will be exchanged and why, and sets the stage for subsequent interaction between the client and professional. This article argues that improving interviewing skills is the pathway to more productive relationships. The importance of training, practice, and feedback will be discussed in the context of replacing effective strategies for ineffective strategies. An approach to building a learning cooperative to bring financial service professionals together is described and explained.*

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Financial service professionals rely extensively on interviews. The interview establishes the relationship, determines the extent and quality of information exchanged, and directs the course of subsequent interaction between the client and professional. Most financial service professionals do not study interviewing techniques, have limited training, lack effective feedback on their interviewing skills, and have limited opportunity for skill development. Expectations assume that interviewing skills will develop naturally and, therefore, effort and training is exhausted on product knowledge, technical acumen, and prospecting.

Natural development of interviewing skills fails to materialize for many financial service professionals, and the result is the use of less effective interviewing techniques. Continuous improvement is not a natural process and requires practice and study. Structured interviews are effective because they are planned, focused, and organized and are conducted by interviewers who are trained, disciplined, and consistent. Unstructured interviews are freeform—friendly and flowing but lack the purpose, organization, and focus of more structured interactions. Unstructured interviews have been shown to be consistently less effective, in every respect, than structured interviews.[1] Less effective techniques are reasoned to lead to inferior results.

Unstructured interviews are compelling because they create the impression that the financial service professional is managing a fluid interaction. Structured interviews are interpreted to limit flexibility and autonomy and inhibit the ability of the professional to react. Interviewees prefer interviewers who are more attentive, warm, and socially perceptive, and unstructured interviews may be a better forum to display these skills.[2] Unstructured interviews may help hone the social acumen of the interviewer, but they may not lead to productive advising relationships.

This article argues that improving interviewing skills is the pathway to more productive relationships. The case against unstructured interviews will be made by exploring and explaining why they lead to inferior results. The importance of training, practice, and feedback will be discussed in the context of replacing effective strategies for ineffective strategies. Finally, an approach to building a learning cooperative to bring financial service professionals together is described and explained.

The Case against Unstructured Interviews

Research shows that three errors occur universally in unstructured interviews: interrupting, asking too many short questions, and inappropriate sequencing of questions.[3] These errors are compounded by a lack of preparation, inadequate rapport, and a failure to summarize and challenge client assertions.[4] The mediocrity of the interviewer's skill in developing and challenging the client's narrative and responses was particularly disturbing.[5]

The problem with interrupting the client is that in effective interviews most information is generated in the client's opening narrative. Clients want to share their story, and interruptions discourage them from offering their narrative freely. Less skilled interviewers feel compelled to comment, but most of these comments are unintentionally judgmental. Silence encourages the client to speak and minimizes the interviewer's opportunity to commit verbal errors.

Most financial service professionals know to ask open-ended questions; the problem is that the average interview contained three open-ended questions and 26 short-answer questions.[6] Short, closed-end questions are asked to obtain clarification or gather specific information, but they overrun the interview. Aggravating this problem was the tendency to ask questions in rapid fire, never giving the client time to respond, or even catch his/her breath.

The third error was that the sequence of questions was incompatible with the client's mental representation of the situation. The interviewer asked questions to complete a mental map that would never match the client's mental representation. The result is the interviewer reacts to what is in his/her own head without regard to the client, whose story is actually important. The interviewer added confusion by asking questions that lagged the client's narrative. Most interviews are punctuated with emotions and anxiety, and it is easy to lose focus while managing the complexity of a dynamic interview.

These errors can be corrected through the use of a more structured approach. Structured interview methods will not be used unless the financial service professional can see that a failure to use structured interviews can lead to inferior results. Professionals want to change because they are driven to excellence, but most do not believe they are making these errors. Fisher found that most interviewers did not believe that they did a poor job and could not be motivated to change until they heard a recording of themselves.[7]

Interviews are an intense form of interpersonal communication, and self-presentation techniques are an integral part of any type of human interaction. During communication, both parties express themselves in a manner that will evoke a certain desired reaction from the other party.[8] The interviewer engages in self-presentation tactics throughout the interview process to elicit a more favorable opinion from the client. The interviewer may sacrifice a quality business relationship by using self-presentations tactics more appropriate to social relationships ; however, being liked does not always translate into a trusting business relationship.[9]

Self-presentation tactics have three themes: appearance, impression management, and verbal and nonverbal behavior. Interviews are fluid interactions confounded by the use of self-presentation tactics by the client and advisor. The client and advisor are constantly reading each other and adjusting their self-presentation tactics to align with each other's perceptions. Problems arise when the perceptions are inaccurate and subsequent adjustments to self-presentation tactics are inappropriate. Structured interviews help the interviewer remain focused on the client.

Closely linked to the problem of inadequate preparation is a failure to establish meaningful rapport. The interviewer searches for points of commonality that will link the interviewer with the interviewee. The problem is that while you both may like the same football team, that does not mean the client will trust you. Rapport is only meaningful if it results in the creation of a trusting environment.

As the interviewer scans for signs of positive appraisal he/she may confuse the signals that the client is sending. Research consistently shows that behavioral cues may not be diagnostic of truth and deception, and that training does not improve performance in making these types of judgments.[10] A more effective method of building rapport is by demonstrating unconditional positive regard for the clients and asking them to share intimate details of their life in a supportive atmosphere.

Financial service professionals would benefit by using silence to encourage the client to talk, because a talking client is demonstrating trust. This trust can be easily violated when the interviewer uses an ineffective change strategy. Table 1 lists common ineffective client change strategies. These strategies encourage the client to embrace more productive financial behavior, but they are inappropriate to the current fact pattern. The advisor uses ineffective methods because he/she did not adequately develop the skill in challenging the client's narrative.[11] It is harmful to ask someone to change before he/she is ready or to change in a direction he/she had not contemplated.

Facilitating a constructive dialogue can lead the clients to a point where they develop the intrinsic motivation to adjust the fact pattern to one that aligns more closely with reality. If resistance is increasing during an interview, it is very likely in response to something the financial advisor is doing. Persistent resistance is not a client problem but an advisor skill issue. In a selling appointment, understanding a consumer's goal is crucial because it serves as a guide to selecting the appropriate sales strategies.

A consumer in the early phases of the decision-making process, such as problem recognition, information search, and evaluation of alternatives, is likely to approach the sales encounter with different goals than a consumer who is further along in the process and is ready to make a product choice.[12] Consumers are more likely to purchase from someone who is knowledgeable and trustworthy as opposed to someone who makes them feel uncomfortable or who arouses suspicion with regard to motives. Studies consistently demonstrate that consumer motivation interacts with salesperson behavior resulting in different effects on consumers' perceptions of the salesperson and emotional response to the salesperson.[13]

A more structured interview helps avoid these errors and focuses the financial service professional on conducting a client-centered interview. The interview should never be reduced to a popularity contest and a more structured interview helps prevent the interviewer from focusing on himself/herself instead of focusing on the client. A more structured interview does not limit the flexibility of the

TABLE 1

Ineffective Client Change Strategies

Advocating for Change—The financial advisor argues pro-change and seeks to persuade the client to change.

Assuming the Role of Expert—This style of interaction asserts the dominance and superiority of the financial advisor over the client and risks ending up being a lecture.

Being in a Hurry—The financial advisor has to let the client dictate the speed; otherwise you risk getting ahead of the client.

Criticizing, Shaming, or Blaming—The intent is to shock the client about the status quo, but these techniques risk collapse of the relationship.

Labeling—The financial advisor should be careful to avoid labeling the client and then allowing those labels to direct and control the interview. Labels can have a powerful negative influence on the success of your interaction with the client.

Claiming Preeminence—It is paternalistic to assume that one person knows what is better for another person and the financial advisor should be careful to avoid asserting that he/she knows what is best.

interviewer, it emancipates the interviewer to use the right question at the right time in the right way.

The Importance of Training

Effective interviews depend on a host of psychological factors: motivating participation, controlling arousal, developing social dynamics, focusing attention, searching through memory, and describing recollections, problems and concerns.[14] Interviewing is a complex skill that can be improved with training. Most financial service professionals are initially trained in a structured interview approach; there are many commercial products on the market and many proprietary methods developed by individual companies. The problem is that training generally occurs once.

Walsh & Bull found that interviewing improved with training but thenthe new competencies eroded over time; the training was not sticky. Training proved beneficial in

1) actively encouraging clients to talk freely
2) developing topics for further discussion
3) exploring information received
4) dealing with difficulties in the interview
5) the employment of pauses and silence during the interview

It is also critical to note that even after training, 42% of the trainees did not improve.[15] Further limiting the effectiveness of training was the unwillingness of interviewers to give up their preconceived notions about the client.

This is one of the reasons many interviewers do not see any point in planning for an interview. The interviewer believes he/she can judge the client and know what the client needs. This leads to the use of presumptive questions instead of allowing the client to talk. It is not enough to plan the interview; it must be designed with creative foresight.

Training can teach the financial service professional to include consideration of the potential array of anticipated responses. This encourages an open mind and a willingness to contemplate a flexible repertoire of questioning and evidence presentation strategies that may better place the interviewer to overcome resistance, expose inconsistencies, and sufficiently challenge the subject to ascertain the client's real needs.[16]

The outcome of the interview often marks the difference between successful and unsuccessful financial service professionals. Interviewers frequently make avoidable errors and elicit considerably less information than is potentially available. A worse condition arises when the interviewer actively distorts the client's memory by conducting the interview poorly. Excellence in interviewing has been shown to exhibit these characteristics:[17]

1) Developing rapport
2) Asking primarily open-ended questions
3) Asking neutral questions and avoiding leading or suggestive questions
4) Funneling the interview, i.e. beginning with broader questions and narrowing down to more specific questions

It is often the case that the interviewer dominates the social interaction with the client by asking too many questions and interrupting the client too many times. Communication is essential and the needs of both parties should be communicated. The skill of conducting an interview is knowing precisely which technique can be implemented, given the specific conditions of the interview, and how best to implement the selected techniques.[18]

Training and ongoing opportunities for practice and feedback are the financial service professional's best defense against mediocrity. Interview training is not sticky and learning on the job is not effective because there is no accurate and ongoing feedback. Capturing practice on video encourages the interviewer to confront the errors he/she is making and to take steps to implement more effective methods, with the understanding that structured interviews are more effective than unstructured interviews.

When interviewing families, the structure of the narrative does not form a linear sequence with a neat beginning, middle, and end. Tangents are a common reality and the truth often lies in the tangent; therefore, reflexivity is essential if the interviewer is to be effective.[19]

It is critical that an interviewer be trained to account for this phenomenon. The insight is that during the data collection phase all data are relevant, but judgments about the quality and relevance of the data are part of an analytic process.

The financial service professional will render superior service if he/she is trained to make sense of what is happening by capturing the whole experience. The whole experience comprises what the client says and the context of what was said with all its complexity. Reacting to many things concurrently is an intellectually demanding experience and a normal facet of data collection.[20] Training allows the interviewer to be prepared for this difficult and demanding experience.

The point of the interview is to produce hard, actionable data. This information must be relevant to the real world problems faced by the interviewee, because definitive decisions require powerful information. The intent is to determine what will make a person act in a certain way in a situation where a choice is at issue. You must find the facts that allow for the connection of the psychological processes of the interviewee with his/her decision making logic so behavior can be predicted and action taken directly related to the task at hand.[21]

The interview is a powerful tool to drive constructive change and build productive relationships. Making a significant investment in training and practicing interviews will lead to superior results consistently. When questions are asked they create mental images the mind reflexively fills with color and texture. A well-trained interviewer maintains control during the complete interview by working within a well-defined structure and allowing the interviewee the full flexibility to explore the boundaries of that structure.[22]

Preparing the Interviewer for the Interview

It is widely documented that certain characteristics of therapists are associated with successful treatment. The way they interact with people appears to be at least as important as the specific approach or school of thought from which they operate.[23] The relationship between the advisor and client shares many similarities with the relationship between a therapist and a patient. If this is a valid analogy, then it follows that characteristics of the planner are associated with successful advising relationships.

The sales literature identifies two broad identities for salespeople: a sales consultant identity (relationship focused) and a technical specialist identity (technical or product/service focused).[24] High performers possess the role identity of sales consultants rather than that of a technical specialist and are more inclined to attribute the success of customer engagements to relational factors, not technical factors.[25] Elite salespeople have been described as having instinctive relationship building skills[26] and this may be a function of how the salesperson sees his/her role.

Helping financial service professionals articulate their selling identity can enable them to focus on skill development in the most useful domains. Training focuses extensively on products and technical competence, but it appears that relational skills may be more important to successful client engagements. Change is a great barometer of success because it implies that the status quo has been challenged and surmounted. In a process of natural change, a person must be ready, willing, and able to change.

Change cannot proceed unless all of those three elements—ready, willing, and able—are present. The financial service professional's desire for progress is an insufficient condition to induce progress. An attempt to persuade a client to change until all three conditions are met will terminate the relationship. "Willing" refers to the extent to which a person wants, desires, or wills change. The advisor must be alert to all three conditions because a person who is willing may not be ready or able.

"Able" refers to confidence for change; sometimes a person feels willing but not able to change. This person may be experiencing a combination of high importance to make a change but low confidence that his/her effort will be successful. Doing nothing is a defensive posture. The final dimension is being "ready"—having the correct priorities. Sometimes people want to implement better planning, but not now. Clients often get stuck, not because they fail to appreciate the downside of their situation, but because they feel at least two ways about it.[27]

Feeling two ways about something is a common experience. This is referred to as ambivalence, and within the dynamic there are predictable ways of behaving. The proper question is not "Why isn't this person motivated?" but rather "For what is this person motivated?"[28] When people realize they have a discrepancy about how things are and how they ought to be, they tend to be motivated to reduce the discrepancy.

The financial service professional is frequently confronted with ambivalent clients that evoke a strong "righting reflex" in the advisor. The advisor comes to a conclusion about what should be done and begins to advise, teach, persuade, counsel, or argue for a specific position. Trying to fix the client when the client is not ready to be fixed is counterproductive and will sabotage the relationship.

The interviewer has to let go and remember that the interview is client centered. The process should help the client resolve ambivalence by focusing on present interests and concerns. This process is directive in that you intentionally address the resolution of ambivalence in a particular direction of change. This is a method of communicating rather than a set of techniques. There is no bag of tricks to get people to do what they do not want to do.[29] It is not something you do to people, it is a way of being with and for people—facilitating natural change.

The interviewer seeks to create a positive interpersonal atmosphere that is conducive but not coercive to change. This means that the interviewer must be aware of his/her own aspirations while being attuned to the client. The interview is not an opportunity for the advisor to impart his/her expertise but of eliciting and finding ways to help the client tell his/her narrative. Once the narrative is fully described, the client will invite the advisor to comment, advise, and recommend courses of actions designed to improve planning outcomes.

The Case for More Structured Interviews

Financial service professionals rely extensively on technology to guide, manage, and maximize client interaction. Advisors may rely on the technology to the detriment of the relationship. The data demands of planning systems require advisors to have specific information in a specific format, or the output may be compromised. This drives the use of data collection methods tailored to the technology.

Technology suggests a highly structured interview process that inexperienced and less trained financial service professionals apply rigidly. The downfall of precanned forms is that the objective becomes filling out the form in lieu of building the relationship. The evolving complexity of financial regulation puts further pressure on advisors to follow proscribed methods. Technology cannot deal with a client's uneasy stomach, feelings about money, or emotions of any kind.[30]

Data collection questionnaires, commonly referred to as fact finders, are highly structured and use a standard set of questions. Fact finders are focused on the collection of extensive biographic, chronological, and financial statement information and data about future aspirations and personal financial ambitions. Advisors know that obtaining quality output from their planning software demands detailed completion of the fact finder. How do you think flexibly when you are captured by a rigid form?

A well-trained advisor will appear flexible by deftly directing the course of the interview to obtain all the necessary data, while a less-trained advisor will appear inflexible and controlling. Adaptive selling is one approach that encourages this type of flexibility. Adaptive selling is the selling process that consists of gathering information about a prospective customer, developing a sales strategy based on this information, transmitting messages to implement this strategy, evaluating the impact of these messages, and making adjustments based on this evaluation.[31]

Skill in adaptive selling can be improved and encouraged through training. The high turnover rates in the ranks of financial service professionals resulted in a transaction mindset at many training companies; it is a numbers game. The expense of training an endless parade of new advisors necessitates the use of standardized methods. A change in terminology from sales force to sales consultants requires a transition from selling to advising, from talking to listening, and from pushing to helping.[32] A change in how we sell must be accompanied by a change in how we recruit and train financial service professionals.

Financial service professionals who have the ability to gather and correctly process information while adapting and adjusting their interactions to the unique nature of the situation are more likely to perform better than other advisors.[33] Advisors who excel in this area will be able to add greater value to client relationships and will experience increased demand for their services. Training can encourage this behavior and establishing feedback loops will help advisors retain that training.

Listening behaviors were ranked as the number one skill competence for salespeople.[34] Unfortunately, active listening for most salespeople is simply listening to prospects and then feeding back what was just said so they feel understood.[35] The problem is that this becomes an empty exercise and the advisor captures the data but fails to understand the meaning behind the numbers.

Advisors overestimate their listening/diagnostic skills and customer knowledge and see little need for this type of training. Advisors are hungry for training that will help them sell but are reluctant to invest time and money in training soft skills.[36] Developing listening skills, empathy, and the practice of being nonjudgmental cannot be learned in the morning and used skillfully in the same afternoon. These are skills that develop and evolve through use and practice.

Sales culture is the key contributor or roadblock to selling success.[37] Culture can be sculpted to model the best practices, and constant improvement can become part of the culture that will lead to selling leadership. Good practices are the result of deliberate actions on the part of financial advisors focused on improving client encounters.

Bringing It All Together: Learning Cooperatives

There is a long history in the financial service industry of advisors modeling successful practitioners. Advisors have long purchased books, tapes, and magazines filled with stories of successful professionals looking for a secret, an edge, or some other advantage they can apply in their own practice. Importantly, successful advisors are willing to pay it forward. Matching teachers and students is a random and chaotic process that could be improved with organization.

The learning needs of financial service professionals are not unique; many professions observe improved learning outcomes through the creation of learning cooperatives. One such program is Partners in Practice, which was developed to focus on the mutual learning needs of different levels of nursing students.[38] Financial service professionals compete with one another but are generally very collegial and would be willing to work collaboratively to improve their individual skills.

The goals of Partners in Practice were to reinforce mastery of content and to model effective practice through active learning.[39] While this program was offered on a campus where the students could be compelled to participate, advisors have a demonstrated need for help and a willingness to help one another. A similar program can be launched under the aegis of one person, group, or organization that looks something like a cross between LUTCF and Toastmasters International.

The framework for the program is predicated on the work of three education theorists: Piaget, Vygotsky and Mezirow.[40] Cooperation among peers is essential for learning, and learning progresses as individuals move through the stages of maturity.[41] Improving interview skills requires practice and feedback that can be easily obtained from peers. The advantage of peer learning is that each individual has different experiences they can offer to one another.

Vygotsky[42] asserted that social interaction and collaboration with peers was necessary to develop higher level cognitive and behavioral skills than the individual could obtain alone.[43] There is a long history of association between financial service professionals that offers a bundle of benefits for those who seek out this type of fellowship. These groups can offer these types of workshops as a natural extension of the great work they already do.

Joint or interactive learning is widely used in all levels of education and training because it is effective. The development of such a program without the auspices of a larger body that encourages and enforces participation is unusual. The program does not need to be complicated or sophisticated to be meaningful; we often confuse cost with benefits and should remember the adage that the "best things in life are free." Such a program would allow for transformative learning where growth is promoted through social interaction.[44]

There is an exciting pocket of opportunity for financial service professionals, companies, and the organizations that support the profession and each other. Interviewing is a generic skill that most companies do not teach beyond initial training, preferring to allow training budgets for company-specific products and services. State continuing education programs do not allow for teaching interviewing skills either.

Interviewing skills are essential to properly diagnose problems and make recommendations. Excess energy is spent on point-of-sale compliance designed to improve client outcomes when more extensive training in interview skills may yield better results, obviating the need for more point-of-sale regulation. Improving interviewing skills will not eliminate the need for point-of-sale compliance efforts, but it is a step toward improving the skill of financial service professionals for the ultimate benefit of the client.

Consumer behavior can be shaped by very small changes in practice. Thaler and Sunstein suggest that perhaps consumers need a nudge and that education is not always efficacious in obtaining better results. They argue that the process of obtaining financial products should be simple and unencumbered. "With more options, the process becomes more confusing and difficult, and some people will refuse to choose at all."[45]

Traditional training is expensive and time consuming. What is more problematic is that it assumes a one-size-fits-all approach, which is disconnected from the reality of how financial service professionals are distributed.[46] At every level of distribution, advisors rely on their interviewing skills to establish relationships, assess needs, and solve problems. The quality of their inferences and judgments will determine the quality of their recommendations.

The ability of a financial service professional to be successful depends upon that person's ability to understand the customer's product and process needs, buying circumstances, and current situation. Questioning skill aides the advisor in three standard sales objectives: (1) building rapport and establishing trust, (2) facilitating meaningful two-way communication, and (3) gathering information.[47]

Buyers are more likely to open up to an advisor who knows the most effective questions which, in turn, helps the advisor select the most appropriate sales message.[48] Sales experience is significantly associated with increased levels of adaptive selling and product knowledge. More experienced advisors are better able to read the sales situation and adjust their behaviors. Most importantly, adaptive selling and product knowledge are associated with increased questioning skills. While financial advisors cannot affect their years of experience, they can improve their questioning ability.[49]

The greater the variety of customer types a practitioner encounters will lead to a rapid development of the knowledge structures that also leads to increased adaptive selling and selling knowledge. Financial service professionals who improve their interviewing skills are a benefit to their customer, company, and society. Advisors can work collaboratively to improve their interviewing skills with little cost of time or treasure. ■

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