



Call Reluctance!

Does anyone have it? Has anyone seen it? Have you used that phrase to describe another's behavior? Your behavior?

We actually use “call reluctance” as an example of a phrase not to use to initiate discussion in a coaching session! Why? Because it is not tangible – the tangible issue is that the calls aren't being made! Call reluctance is a perceived cause. In coaching, you focus on true performance rather than perceptions.

Nonetheless, all of us in financial services know call reluctance when we see it. There are at least three manifestations of call reluctance:

1. Transitory:
We all face this – even those very disciplined in their calling. Bad days. Bad last call. Great last call. Too much on my mind. This type is usually easy to overcome. Some simple mental exercises are usually all it takes to get refocused.
2. Real Call Barriers:
 - a. Is it really call reluctance when you carry such an account load that you don't have time? You don't have the time and frankly, just don't really want more work to do.
 - b. Is it really call reluctance when you don't have good prospects to call on?
3. Emotional Reluctance:
 - a. I really don't feel comfortable making the calls.
 - b. I really don't want to make calls – it wasn't what I was hired for.
 - c. I really don't like making the calls – too much rejection.

- d. I really don't like making the calls – too much like a sales person.

Ok, time for the Barriers vs. Excuses discussion. As a coach, I treat everything as barriers (at least initially). If it's really an excuse, you know rather quickly.

Let's discuss solutions for each type Call Reluctance:

Transitory

Ideas to overcome this type of call reluctance include "clearing the deck," blocking and isolating, taping your hand to the phone receiver, mental lectures to your self, improve your GBS, and to-do lists.

Call Barriers

- Is "too much to do" a barrier or an excuse? As a manager, look closely: are account loads out of balance? Have you used a process such as our productivity ratios to assess capacity for each service team? At least initially, look at this as a barrier. Here's a recent scenario that I encountered: an experienced administrator, with three-quarters of average number of accounts others carried, who just couldn't find time to get out and make prospect calls. Interestingly, couldn't even find time to get out and call on clients. Barrier or excuse?
- "Don't have enough good prospects" is actually a very common issue. Barrier or excuse? Look at it this way: how do you get more qualified prospects to call? Answer: By making calls – on COIs! A deeper issue is that COI calling and prospect calling takes a huge discipline commitment and a fair time commitment. It is the easiest type of calling not to have time to do! It is interesting to us, that no matter how busy a person may be, they seem to have time to make a call on a large, qualified, warmed up prospect! It is the prospecting calls they don't have time to make.

Emotional Reluctance

This is often addressed by training, coaching and can even sometimes be identified in the new hire interview process. Long term, this becomes career-threatening!

Solutions that address all three types are:

- Red/Green/Yellow days – a disciplined time management system that is advanced "block and isolate."
- Contact management system – with a strong tickler component.
- A clear understanding that calls are required to develop prospects into pipeline prospects into sales into compensation or job survival! While this may be understood intellectually, it often needs to be reinforced!

We are sometimes asked if people on straight commission face call reluctance. Of course they do! They usually are motivated more to overcome that call reluctance.

Ultimately, here's the true scoop: Facing call reluctance? It's all in your mind! So...

- Get over it!
- Just do it!