In-Store Branch Sales & Service Audit Checklist

FSI recommends that the financial institution's senior management periodically review their in-store facilities and services. Use the list below as a starting point to see how your branch rates.

<u>Getting to/calling the store/branch…</u>

Q. Is current directional and phone # information correct…have exit numbers, phone numbers or area codes changed…have you checked:
- Telephone directory
- Websites & Social media
- Local publications
- 411
- GPS

<u>Arriving at the store/branch…external first impression…</u>

Q. Is it easy to see signage and find the branch within the store…are things in working order…have you checked:
- Parking lot conditions
- Lighting
- Shrubs
- Doors and entry ways
- Roof and overhangs
- ATM's, Night depository
- Security

Note: Having a great relationship with the store manager really helps!

<u>Walking into the branch first impression…</u>

Q. What does your branch "say" when someone approaches the entrance…have you checked:
- Lighting
- Smells
- "Dust"
- Internal directional signage
- Store hours (especially important in "24 hour stores")
- Colors/décor
- Merchandising
- Flooring/furnishings
- Layout
- Atmosphere/aesthetics

<u>Personal friendly greeting and first impression…</u>

Q. What are the first words a member/customer/prospect hears…what verbal and nonverbal message greets the member/customer/prospect…have you checked:
- Time it takes to get noticed
- How the welcome sounds and looks
- Public Address system announcements and welcomes
- Overall impression ("Ritz" or Roadside Motel)
- Sales staff "out in front" or behind the counter

<u>Amenities…</u>

Q. Does the member/customer/prospect feel like a guest…have you attended to the little things:
- Seating condition/comfort
- Queue lines
- Transaction supplies
- Reading materials/brochures
- Refreshments
- Gifts and promotions
- Umbrellas on rainy days
- Escorts and assistance to the car

<u>Staff image and impression…</u>

Q. What is the overall skill level of the staff…have you checked:

- Customer service basics:
  - Product/service knowledge and salesmanship
  - Business development skills
  - Interpersonal skills
  - Telephone etiquette
  - Email etiquette
  - Communication skills (verbal, nonverbal)
  - Professional image (name tag, business cards, logo wear)

<u>Before the sale…</u>

Q. What happens after the initial request for a product or service…have you evaluated:

- Information gathering process
- 1001 Operational procedures
- Interrogation vs. conversation
- *"Make a Friend…Make a Customer®"*

<u>During the sale…</u>

Q. What happens during the sale…is it about the "financial institution" or the "customer/member/prospect"…have you evaluated:

- Salesperson reading from a brochure vs. listening and recommending
- Whose doing most of the talking
- Sales materials easy to read and understand
- Minimal operational "stuff"
- Comfort, ease and confidentiality while discussing private information
- Asking for the business…*really* asking for the business

<u>After the sale…</u>

Q. What happens after the papers are signed and the sale is complete…have you considered:

- New customer/member introductions to branch/store staff
- Thank you gifts
- First check order/personal follow up
- First statement/personal follow up
- " The 2-2-2 Rule"
- Cross-sell follow up
- Customer/member satisfaction survey
- Mobile Banking
- Online Banking
- Bill pay
- Direct deposit
- Automatic deductions

<u>Overall branch impression…</u>

Q. How would someone describe your branch after the first visit…*cold…outdated…inflexible…warm…inviting…high quality*…have you considered:

- Overall building design and store layout and/or condition
- Interior design and functionality
- Overall merchandising and sales process
- Staff competence and attitude
- Internal/external communications and media