



The Art of Open-Ended Questions and Statements



Copyright © MMXXV Cohen Brown Picture Co., Inc. This material embodies trade secrets and proprietary information. Any reproduction whether video, audio, written, or otherwise and any disclosure, dissemination, or teaching of this material in any manner as well as any use or reuse of the content contained herein in any form without the prior written consent of the Cohen Brown Picture Co., Inc. or its licensee, Cohen Brown Management Group, Inc., is strictly prohibited. All rights reserved.

Why Ask Open-Ended Questions or Statements?

Move Beyond the Transaction

Uncovering Hidden Needs

Build Trust and Rapport

Empowering the Client/Member

Asking Better Questions for Key Product Areas

The Rule of Thumb: Start with “What,” “How,” or “Tell me about...”

Avoid questions that can be answered with a simple “yes” or “no.”

Savings

Ms. Lombardi comes in to deposit a \$5,000 check into a checking account. Your goal, as the “universal” banker, is to ask an open-ended question to uncover a need related to savings. **Instead of asking:** “Do you want to open a savings account?”, ask:



Digital Products (Mobile Banking, Online Tools)

Using the same scenario, approach this from a digital product standpoint. **Instead of asking:** “Do you use our mobile app?”, ask:

Borrowing

Matthew Garcia has a \$75,000 certificate of deposit that came due yesterday. He indicates that he is starting a kitchen remodel project with the first payment due tomorrow for \$25,000. He will make two more installments to the contractor with completion to be done in six weeks. **Instead of asking:** “Do you need a loan to help with the project?”, ask:

Checking

Olivia has come into your branch to open a savings account with a \$5,000 check from her grandmother. She will be working for the next two years to save money for college. **Instead of asking:** “Do you want a checking account?”, ask:

The Path Forward

