

Listening Your Way to Success

~Bill Cotter

Earlier this year Scott Adams (“Dilbert™” creator) did a series of cartoons where the “pointy-haired” boss lampooned the concept of listening to your co-workers or clients. In one frame the boss tells the engineers to wait while he puts on his “management listening catheter,” which is a hat with earphones attached to a tube leading to the wastebasket.

Many years ago our company, Title Alliance, had a few unsuccessful affiliated operations and we decided it was essential we find out why we failed and what could we do to increase our chances of success. Unsuccessful operations are frustrating and costly. They wear down your staff who work as hard – probably harder – at maintaining unsuccessful operations as they do with successful ones; they create a feeling of “why can’t I (we) get this to work;” and they cost money – the actual cash put into the operation (capital) and the cost of the staff who try to make it work well even though it’s doomed to failure from the start.

We realized, during the “post-mortems” we did on the operations, that *we had never really asked the people upon whom we must rely most for business – the real estate agents or the loan officers – what they really thought of the idea*, and we were, therefore, “appropriately” rewarded by not receiving the business we relied on for success. Parenthetically, it always makes sense to do a “post” on every operation sometime within a few months of opening. If the operation is a rousing success you want to know what you did right, and if it went the other way it is critical that you find out what you did wrong.

Vowing to never make the error of not listening again we decided that we wouldn’t set up a new affiliated company without first having an impartial person (someone not “involved” with the selling of the concept or adversely impacted by the operation) meet with the proposed clients and find out what they thought, since they were the lifeblood of the company.

Asking real estate agents and/or loan officers if they think having an affiliated business is a good idea is something akin to asking a friend if they like your favorite political character (yes, they are all characters) – you better be prepared for rejection and answers you may not want to hear.

Over time we learned that the questions you ask must be *indirect*, not direct. If you ask “Would you support an affiliated title company” or “Would you support an affiliated mortgage company” most will tell you what they think you want to hear, and the ones who don’t answer that way, but say they would never support the boss’ operation are often the same ones who would tell little kids “Santa crashed his sleigh” on Christmas Eve: they enjoy being arbitrary. Often they are the very ones that give you the best ideas and are often the ones who give you their business more loyally than the others – precisely because you asked them their opinion and you listened to them.

The way to get the truth is to first assure the ones you ask (and that should be a mix of the best agents and those who are “average,” but definitely not the ones that are selected by management just because they are friends) that whatever they say will be held confidentially and only presented in the aggregate. You also need to let them know that your reputation is on the line, so you absolutely will live up to that promise, and that you want their true opinions, since you really respect their views.

The next step is to ask questions that relate to what they require in a title/mortgage company. After that is established, ask what they would like to see above the absolute minimum requirement – in other words, what “over the top” service do they feel would guarantee their loyalty. You must be prepared to make suggestions at first, without actually putting words in the mouths of the people you are interviewing and certainly without dominating the conversation or inhibiting ideas. Pulling ideas out of each participant (and you need to have a great deal of participation) is a Herculean task, yet it sounds easy to ask people what they think – right!

“Blue-sky” thinking is not something we humans do easily. The human brain has spent tens or perhaps hundreds of thousands of year relying on judicial thinking to survive (surviving is good) and when anyone asks us to “throw out your judgment and just give me some ideas” your brain naturally rebels. Setting the mood and beginning the creative juices flowing isn’t easy, but it is necessary, and highly rewarding. Encouraging the participants to throw out ideas and training them to pull additional ideas out of those expressed by others in their group is exciting and usually leads to one or several ‘gems’ that often suddenly appear to the amazement of everyone present. As time goes on the quality and quantity improve and everyone begins to enjoy the challenge.

You then need to decide, among the group, which ideas are really the best – the best being what products and services they really want for their clients. That can be determined many ways, but the final answer must be agreed to by consensus, which usually means that you are better off choosing to show all the answers submitted and their relative percentages rather than selecting a clear-cut winner. The value of that is that it not only avoids the “winner – loser” situation, but it also enumerates all the choices (a source of more ideas) and often enables the manager of the new affiliated operation a range of ideas that will lead to even more success.

The presentation of the final product of your efforts is important also. When you take the time to present the management of the lending or real estate company the opinions of the people who will really be providing the business, at least the bulk of the initial business, you are allowing them the opportunity to better understand what their people want and to clarify the strategy on attaining those goals rather than just the goals of management. Properly executed, the “Marketing Plan” developed by the very people who will provide the business will give management what they want – a highly successful enterprise. Measuring success is more than just counting the dollars, it is seeing that your top producers are happy with the results, and you can’t put a price tag on that. Be sure to thank the participants of the focus group, and be sure to give them a copy of the final report so they feel what they really were – a very critical part of the new operation.

In spite of all the “pointy-haired bosses” in the World, successful affiliated business is developed by giving the customer what they want – and you need to listen your way to success!

DILBERT
BY SCOTT ADAMS



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