



▶ **Staying Positive in Tough Times – Comments and Observations**



▶ **Customer Service – 9 tips to Establish great customer relationships**



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DATAtrue™ focus

ADDRESSING THE NEEDS OF THE SMALL BALANCE LOAN, RENT-TO-OWN AND LENDING INDUSTRIES, NATION WIDE.



Staying Positive in Tough Times

Our economy is at a low point. Tough financial times are causing everyone to feel pressured. But you know that. The problem is that not everyone handles the pressure the same. The economic downturn might have your employees feeling insecure about their jobs. Uncertainty might be affecting their attitudes and how they take constructive feedback.

Spread throughout a store staff, the issues economic pressure causes can create a negative work force. Over the past few months we have been asking some of our customers and their employees how things are going. Frequently the answer relates to how tense everyone is, including managers and supervisors. As a result, training is not taken seriously and employees are defensive when their actions are questioned and attendance is poor. Managers and supervisors are also falling victim to the pressure.

We recently learned from a human resources consulting group that economic and financial pressure coupled with fear of job loss has caused

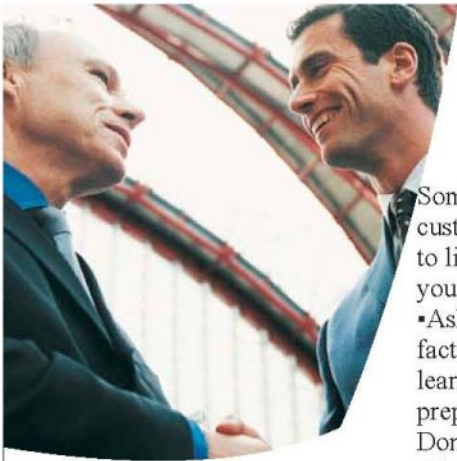
employees in general, to detach themselves from their jobs. This human resources firm suggested ways to motivate employees by creating job excitement. One suggestion was to make Mondays fun and enjoyable. Why Mondays? Because Mondays have the most absenteeism compared to other weekdays.

Another suggestion was to address the negative attitudes head-on. Don't allow negative employees to affect the rest of the team. Get control of an environment that is bringing the team down and make it an environment to build up the team. Controlling a negative environment starts with management. Taboos, such as talking about employee issues on the sales floor or in the office, where other employees can hear, must be stopped. Management needs to be consistent in setting policy and handling issues as they arise.

If managers operate in a positive and professional manner, their positivity will trickle down to the employees. Management behavior is key to controlling the attitude of your employees.

Service Starts With Relationships – How to win friends and influence people – **ENHANCE RELATIONSHIPS!** Here are 9 tips to do exactly that:

1. Don't criticize, condemn, or complain
2. Give honest, sincere appreciation.
3. Arouse in the other person an eager want.
4. Become genuinely interested in other people.
5. SMILE!
6. Be a good listener. Encourage others to talk about themselves.
7. Talk in terms of other person's interests.
8. Remember that a person's name is to that person the sweetest and most important sound.
9. Make the other person feel important – and do it sincerely.



Resolving Customer Complaints – Dealing with Irate Customers

Sometimes the irate customer just wants someone to listen to their story even if you are unable to help them.

•Ask questions to get their facts and feelings. Listen to learn rather than just preparing your response. Don't respond to quickly.

•Find points of agreement with their concerns. Establish common ground to show the person you are listening.

•Always show a willingness to resolve the problem or conflict. Make the resolution seem as easy as possible.

•Be firm but understanding with your answers.

Be genuine and show your personality. Respond as an understanding friend rather than citing policies.

•Empathize. Find a point of agreement with the customer. This does not necessarily mean that you agree with the complaint. This is where you show the customer that you heard and understood their concern and you recognize that it is important to them.

•Ask questions to test how well you resolved the emotional and practical sides of the complaint. Give the customer the opportunity to talk and be a good listener.

Keeping these principles in mind will help you to improve, rather than deteriorate the situation with the customer.

•Stay calm. Try to remain diplomatic and polite.

•Try to see things from the customer's point of view. Perhaps you would feel upset as they are, given the same situation.

•Thank the person from raising the concern and do it sincerely. Emphasize the importance of satisfied customers to you and your organization.

•Listen for understanding.

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Corporate Office: P.O. Box 1404, Arcadia, CA 91077

Office - 626.396.8271 Fax - 626.321.4726

www.datatrue.net sales@datatrue.net