

Questioning techniques

The sales process contains many opportunities to ask customers questions, with many of these being closed questions. Here is a selection of questioning techniques, which may help with your understanding of the most appropriate solution for your customer.

1. Secondary Probing

This is when you use information you have just been given, to further explore a particular avenue and get more information.

"What have been up to recently?"

"Oh I've been on holiday."

"Great, where did you go?"

That's the secondary probe. You are asking a second and maybe third & fourth question to find out about the holiday.

2. Feature Probing

This is when you ask a targeted question which explains a 'feature' but in a way that a customer can understand and is able to answer appropriately. A good example of this might be Waiver of Premium.

Instead of asking – *"Would you like to include Waiver of Premium?"*

You could use a Feature Probe: *"If you could ensure that even if you were off work with long term sickness, the product provider would pay the premiums on your policy - would you be interested in that?"*

It's also a closed question, but we need only need a YES or NO answer.

3. Summaries

These are a great way to round off sections of your interview. They are a good way of checking your understanding of the customers requirements, and their understanding of what course of action you have agreed upon.

"So what you're saying there is..." OR

"Just so that I understand what you have said..." OR

"You told me that if...Have I got that right?"

These also lend themselves to positive listening, which is key to any good sale. Letting your customer know that you are actually listening is important.

4. Assumptive Questions

These can be very powerful and are often used as a closing technique to allow a decision to be made. Some examples of these are:

"What day would be best for the direct debit to go out?"

"Would you prefer me to visit you in the daytime or the evening next week?"

With these questions you are assuming the customer is going to take out the policy and when they tell you which day of the month, that will confirm it. The second that you are going to be have a meeting next week.

So making assumptions are a useful technique to use as, they will help you filter and narrow down to a specific answer.