

## **How to Ask the Right Questions**

**By Dr. Tony Alessandra**

Are you envious of a fellow salesperson who picks the right questions to ask in a fact-finding situation? Probing - asking the right questions at the right time - is essential to success in sales. Probes help prospects "open up." When prospects feel free to reveal feelings, current situations, finances, needs, and desires, the salesperson knows how to help them, service the business, write additional business, and obtain referrals.

Amazingly, the fine art of asking questions is seldom taught. Law schools typically instruct students on productive ways to use questions within the courtroom where a witness has sworn to tell the truth, but these cases have little bearing on the world outside the courtroom where people are not obliged to answer.

In the sales world, finely honed skills must be applied in order to obtain meaningful and truthful information.

Through skillful questioning, you can initiate and maintain conversation that leads to sales and builds your image as a professional. No matter whether your prospects are reticent or talkative, your probing skills will help you to uncover and identify their needs.

Keep in mind the following general strategies as you select the questions to ask your present and potential prospects.

Questions must be properly timed. If your prospects are not in the proper frame of mind to receive questions, you will not get accurate or complete answers.

Questions should not be asked too quickly or too slowly; timing is important in getting answers. After asking a question, allow enough time for your client to think and come up with an answer. Asking questions too quickly gives the impression of impatience and comes across more as an interrogation than a sales interview. On the other hand, asking questions too slowly can lead to a quick case of boredom.

Have a questioning plan. Although it is not generally advisable to memorize specifically worded questions that you will ask in a particular sequence to every client, it is productive to have a questioning strategy. You should have a clear idea of what you want to ask in order to get the information required to do a good job.

A list of the points you want to cover, a "survey sheet," allows you to explore fruitful areas as they arise in the conversation. When you leave your planned

questions to explore other areas, you can use your list to bring you back on track. Remember that you only need a reminder of the information you desire. You do not always need specifically worded questions.

Ask permission to ask questions. This is a good rule of thumb. Even though you feel that you have the right to ask prospects questions in your role as their advisor, you will find that the simple courtesy of asking permission will put them at ease. This show of respect sets a positive tone for a sales presentation. It is a first step toward building trust, and will allow an honest, straightforward exchange of information. Here's something you might try, "Mr. Wheeler, my philosophy of doing business is 'Prescription before diagnosis is malpractice.' I will not propose solutions to you before I fully understand your needs from your point of view. With that in mind, do you mind if I ask you some questions about your needs and goals?"

Move from broad questions to narrow questions. "Can you tell me a little about your financial goals for retirement?" is an excellent example. This broad, open-ended question allows your client total freedom to answer whichever way he or she wishes.

Clients may not answer with sharply defined plans of action, but they will indicate areas of concern and interest to the salesperson who listens. From the answers, specific needs should become obvious, and you will know how to follow-up with more specific questions.

Your ability to listen carefully to the prospect's response will guide your choice of the next question. You should narrow your inquiry based on the prospect's previous response. For instance, your second question might be, "You mentioned that you would like to invest your pension funds in a small business when you retire. Would you mind elaborating on the kind of business you have in mind?" Subsequent questions may narrow even further to explore in more detail the needs and concerns of your client.

This technique is called building on previous responses. Simply stated, listen carefully before questioning. Rather than becoming preoccupied with what you want to ask next, and missing most, if not all, of what your prospects are communicating to you, concentrate on what they say. This information can be used to frame subsequent questions based on your prospect's previous responses.

By building on previous responses, you get the opportunity to explore your prospects areas of interest rather than your own.

Use common language. Keep your questions free of slang and technical jargon that may or may not be understood by your prospects. In addition, avoid flowery, formal or legal language.

In phrasing your questions, keep in mind the famous K.I.S.S. formula -- Keep it Short and Simple. Also avoid "hundred dollar" words that you believe might impress your prospects. By using simple language, devoid of superfluous terminology, your questions will be easy to understand, and more likely to result in accurate and straightforward information.

Balance the number of questions that you ask. Asking too few questions can be seen as shallow. For instance, you might ask, "How are you?" Or, "How's your job treating you?" And, after receiving answers to these questions, move right into discussing your own interests. It doesn't take long for prospects to size you up as a shallow, ritualistic questioner only utilizing questions as springboards for your sales presentation, whether you are or not.

On the other hand, asking too many questions without sharing some of yourself can be seen as an interrogation. It creates an information imbalance in which your prospects provide you with too much information -- and you do not give enough. This increases interpersonal tension and decreases trust. Always try to balance the number of questions you ask with the formation that both you and your prospects need.

Questions should not be manipulative. They should not limit your client's personal autonomy, force them into an answer, or put them on the spot. "How do your mornings look for a meeting this week?" is an excellent way to accomplish this.

Effective, non-manipulative salespeople realize the importance of protecting their prospect's dignity. They know that if they insult peoples' intelligence with blatant manipulation, they will be poorly received and less likely to close sales.

Keep your questions non-threatening. Threatening questions such as "How much money do you want to spend on ...?" (when asked at the start of a sales interview) usually will raise tension and decrease trust. Other sensitive areas involve annual income, investments, marital status, health, religion, etc. Questions that embarrass (if answered truthfully) encourage avoidance of the truth. Beware of answers when probes touch sensitive areas; if your prospects seem uncomfortable with the question, and you don't really need the answer, move on to a different subject.

Provide a rationale for sensitive questions. When you must touch on sensitive areas, be sure to explain why you are asking the question. Phrase the question in as non-threatening a manner as possible. With proper preparation, prospects can anticipate the question and be ready to answer. Suspicions vanish and anxieties subside. If a client remains anxious, back off a bit, explain your purpose, and ask a second time. Just be sure that you need the information causing your client's uneasiness. An example might be, " Mr. Wacht, choosing the beneficiary of your insurance policy is a very important item that should be taken quite seriously. If your wife is a good money manager, you should

consider naming her the beneficiary. If not, you might consider a life insurance trust as the beneficiary so you can be assured of professional money management of the insurance proceeds after your death. With that in mind, I need to ask you a confidential question--How skilled a money manager is your wife?"

Maintain a consultative atmosphere. Remember that your ultimate role in the sales process is that of an advisor. Do not ask questions in an interrogative, rapid-fire manner; you are not a prosecutor with your prospects on the witness stand. High pressure usually is counterproductive.

Use a relaxed and quiet tone of voice, giving prospects time to contemplate your questions -- even if it means a period of silence. By pausing and allowing them time to think, you will get more accurate and complete replies.

Allow your prospects to completely answer each of your questions without interrupting. Above all, show empathy and understanding during the entire sales process. This applies not only to the words you use, but also in the way you say them and the non-verbal signals you project.

The non-manipulative approach to selling relies on skillful questioning by the salesperson. In order to help prospects solve their problems, you have to uncover what those problems are. By effectively mastering the fine art of questioning, a professional salesperson fills the role of problem-solver, counselor and consultant.

The final result is more sales, more satisfied prospects, and more public respect for the insurance professional.