

# Manipulation In Sales — Questions Not To Ask

The 2011 economic attitude has been referred to as the *Age of Cynicism*, the *Post-Trust Era*, and even as the *Post-Madoff Era*.

In other words, consumers do not believe what you say. Since the 2008 market meltdown the way people look at business is different (including your business). Consumers have been burned too many times and now do not easily trust any business message. When they see a hint of exaggeration, one-way messaging, or even a hint of persuasiveness their BS detectors pop up. Consumers learn well, and business has taught them what persuasion looks like.

In our new book *Credibility Advantage*, we cite numerous studies that quantify the decline in consumers' ability or willingness to trust business messages. They include Edelman Trust Barometer, the Credibility Index, and too many to cite here.

**The Point.** The point is, your target markets are being more skeptical of your messages than at any other time in recent generations. How you respond to this will likely determine your ability to succeed in the coming months.

With that in mind, let's look at some of the biggest problems you likely face and how to overcome them. In the life of a producer, the most immediate problem is in the new business conversation — selling.

**Meet the Manipulative Question.** Many sales people are being taught how to ask a brand of manipulative question. Let's call them "Reverse Focus Questions." Here are a few examples:

- Are you tired of market volatility yet?
- If I could show you a way to get (some wild claim) would you be interested?
- What is the biggest headache in your future?
- What financial issues are keeping you up at night?
- What concerns you most about retiring?
- What is giving you the most grief at this point?
- If you could solve just one financial problem, what would it be?

## So, what's wrong with such questions?

Everything! First, they come from a different time in history — a different economy, one in which consumers were optimistic. Meaning, they're as obsolete as stock in Yugo. Second, they are designed to force the focus back to the seller. Meaning, they're self-serving, and in the Age of Cynicism, that "ain't" good. It's like asking, "Enough about me; how do you like me so far?"

To understand this, picture a target with a bull's eye and two outer rings:

**Bull's eye. Me Me Me!** This is the sales person. His agenda, his goal, his self-interest. In a mythical world, all roads would lead directly to here. This is where the source of all those bad questions are born.

**Inner Ring. Bounce Questions.** These are the most crass questions. In concept, they are designed to focus on the seller and his self-interest. In function, they are the seller's attempt to 1) manipulate and control the topics of the conversation, 2) frame the context in the mind of the prospect. Unfortunately, because consumers are so skeptical, these questions are now met with a wall of resistance. Here are a few examples:

- Are you concerned about excess risk (or financial security or anything else that leads to your product)?
- Are you wildly happy with your current carrier?
- How would you like to save money on \_\_\_\_\_?
- When you think about healthcare, what keeps you up at night?

The key to those questions is that they always contain a part of the larger context or topic. That larger topic is the product or service being sold, and the smaller topic serves to bounce the conversation to the larger one. See some examples on the next page:

**Outer Ring.** This where the seller puts the handcuffs on the prospect, using the prospect's own words to trap him into the sale.

As you can probably see from the table, any answer that plays to the seller's agenda puts the prospect in a trap, a "double bind." In other words, no matter what he says after that, he can't win. He either has to agree with the seller or back down from the statement he just made. (*Of course, he could always just walk away.*) It's as though he drew a casual line in the sand, and now he has to defend it. One of the most powerful manipulative tricks is to get the prospect to make a "public" declaration, then use his declaration to justify the sales pitch. For example:

"Yes, I am concerned for my family's safety. Those highways are crazy!" Gotcha! Now, the seller can use safety as the basis for his pitch.

**Example:** "Considering how important safety is to you, what are you doing about it? Let's look at a way to guarantee the safety of your wife and kids. How does that sound?"

"Tell me about it. When I see a man wearing a boring tie, I think, what a loser." Gotcha! Now, the seller can use "loser" as the basis to sell custom clothing.

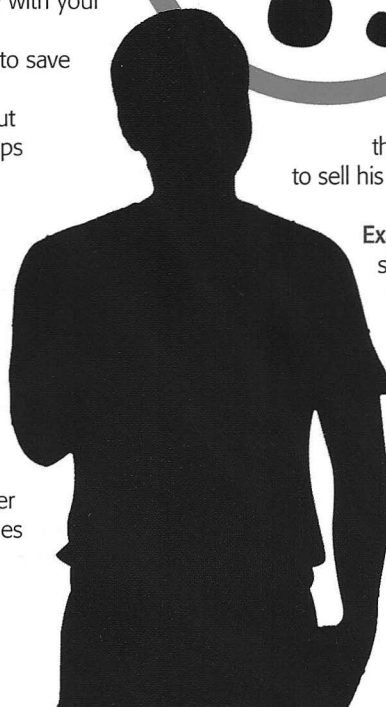
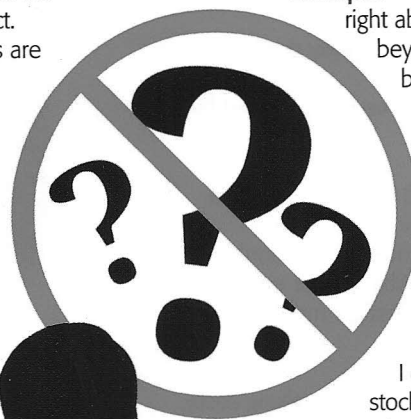
**Example:** "You're absolutely right about the tie. And, beyond that, if the tie is beautiful and matches the quality of the suit, the man looks like someone to take seriously. Who doesn't want that?"

"Ever since this market meltdown, I don't trust the stock market." Gotcha! Now the seller can use that statement as the justification to sell his products.

**Example:** "Actually, there's a really simple way to invest and avoid all that market risk."

## How can you use this concept?

If you ask the right question at the wrong time, then it is actually the wrong question. The counsel we give our coaching clients is to ask very simple



## Examples of Inner Bounce Questions

Larger (ultimate) Topic	Smaller (immediate) Topic
Financial Planning Service	<ul style="list-style-type: none"> <li>Are you tired of market volatility yet?</li> <li>How much money have you lost in the stock market?</li> <li>How many of your investments totally safe?</li> <li>How much money can you afford to lose in the stock market?</li> </ul>
Insurance	<ul style="list-style-type: none"> <li>Do you ever lose any sleep thinking your insurance might not be up to date?</li> <li>Do you know anyone who has suffered from too little insurance coverage?</li> <li>Are you 100% confident that you have enough insurance coverage?</li> <li>What's the worst thing that could happen if you didn't have enough insurance?</li> </ul>

questions in the beginning. Most advisors go for the throat (pain) right away; that's not good. So, just enjoy the conversation and ask simple questions. And, the way you do that is to make a statement first, then ask the question. The statement sets up the question. It would go something like this, and notice how easy the questions are:

- Most people have a mutual fund. Is that part of your portfolio?
- The financial industry is really confusing. Have you noticed that?
- Tax laws are in flux. Are you prepared for the changes?

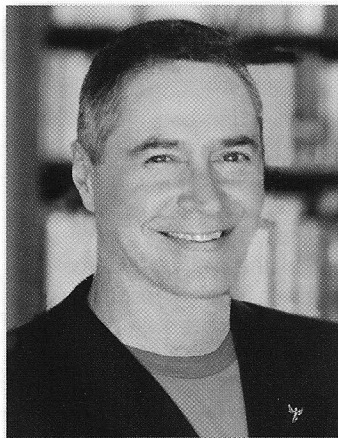
The questions have to be asked in such a way as to NOT seem invasive to the prospect. What's an invasive question? Something like this: What is your total net worth? How much investible money do you have right now?

Once you can get the prospect talking easily, you can turn to questions that take more thought and elicit longer answers.

**In Closing.** Think of yourself as a mentor and your prospect as your protégé — the person you are going to help. There are two ways to approach the relationship. 1) you could dictate and preach at him. 2) you could understand his mind and appeal to his values. Which way do you think would be more effective?

Unfortunately, most Advisors take the low road, ask the wrong questions and even fail to listen to the answers. That approach is horribly dysfunctional, and

given that today is the Age of Cynicism, it's an approach that will likely usher you out of business. ☐



**Michael Lovas**

**Michael Lovas** is the author of twelve books, mainly on Professional Credibility and Psychological Communication in the financial industry. He holds the distinction of creating "Credibility Marketing" in 1991 and being a premier Psychological Marketing expert. His approach is rooted in credibility and integrity. The skills he teaches have all been scientifically proven to work. Michael is the cofounder and a principal of AboutPeople, a unique consultancy focused on helping professional build credibility and relationships with their chosen target markets. Find Michael's books at: <http://www.aboutpeople.com>.

**Contact: 509 465 5599**  
**michael@aboutpeople.com**  
**www.aboutpeople.com**

**Sprint** 

Together with NEXTEL

*Just for you.*  
*Right now.*

Get a **\$50**

credit back when you shop at your Sprint Private Store! Just apply "SAVE50" at checkout.

Web-only offer. Applied within 3 invoices. New line activation and two-year Agreement required. Restrictions apply.

Save

**16%** on select regularly priced Sprint service plans

**16%** on select regularly priced Nextel service plans

Requires two-year Agreement

Visit an online store with discounts just for you and your practice.

Make the most of special savings for you and your family.

Get on the Now Network.

[sprint.com/iarfc](http://sprint.com/iarfc)

Online offer just for members of the IARFC

*To order by phone IARFC Members can speak with Andrew Trout, Account Representative at: 513.263.0213 or [Andrew.Trout@sprint.com](mailto:Andrew.Trout@sprint.com).*

