

# Develop a Sales Culture That Will Help You Attract Customers and Producers

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The Bank  

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CEO  

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Network

# Develop a Sales Culture That Will Help You Attract Customers and Producers

1. Understanding Why (Beliefs)
2. Leadership Excellence Model
3. Coaching For Success



# Understanding Why (Beliefs) Thought Prompt

Why do you need a strong  
**Sales Culture?**



**Competitor**

**Competitor**

**Competitor**

**Competitor**



## Why? – Strong Sales Culture

- Grow the Bank
- Greater Differentiation
- Build Confidence
- Inspire Action
- Promote Happiness
- **Help Your Customers**



# Understanding Why (Beliefs) Thought Prompt

Why don't **Customers** use your bank  
for **ALL** their Financial Needs?





## Why Not? – Customers

- They Don't Know
- You Haven't Asked
- “Split Banking”?
- They Don't Value You



# Understanding Why (Beliefs) Thought Prompt

Why does your entire **Sales Team** struggle to achieve **ALL** their Annual Goals?



## Why Not? – Sales Team

- Lack Motivation, Belief & Effort
- Too Transaction Focused
- Lack Confidence & Skills
- Lack Accountability & Guidance
- Lack of Regular Training



# Understanding Why (Beliefs) Thought Prompt

What is the first thing you think of when I say “**Sales Person**”?





*Sleazy  
Pushy,  
Rude &  
Selfish*



*Problem  
Solvers  
& Life  
Savers*

# Understanding Why (Beliefs) Thought Prompt

Does your team truly understand  
your (their) **Value Proposition?**





Banking  
Is No Longer  
About The Stuff  
You Offer ...  
**But About The  
Stories You Tell**

Seth Godin

# Understanding Why (Beliefs) Thought Prompt

Tell a **Compelling Story** about  
how you (or a colleague)  
**Saved a Customer?**



# The Power of Story Telling

- Powerful Point of Differentiation
- Better & Easier Way To “Sell”
- Rational & Emotional Responses
- Relatable and Inspires Action

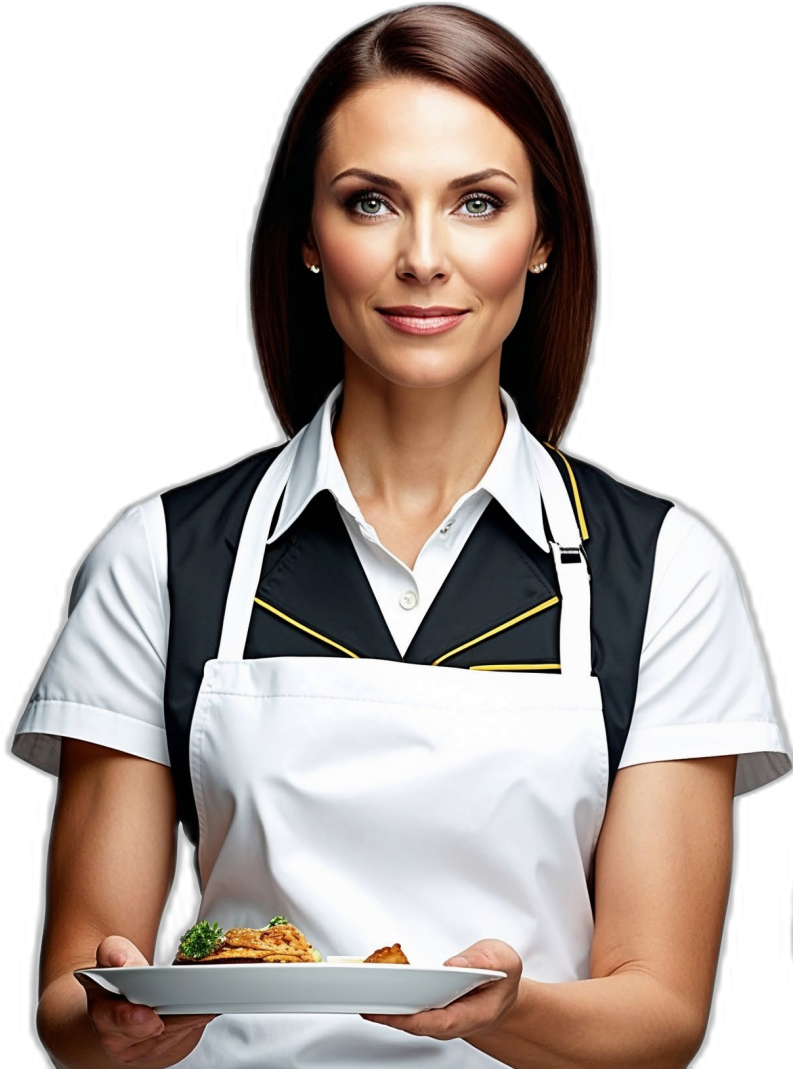


# Understanding Why (Beliefs) Thought Prompt

What is the difference between  
a **Service Provider** and  
a **Finance Professional**?



# Service Provider



# Finance Professional



## Service Provider

Service Immediate Need

Transactional

Customers Feel Satisfied

Memorable For a Moment

Reactive

Minimal Added Value

## Finance Professional

Explore All Needs

Relationship

Customers Feel Happy

Memorable For a Lifetime

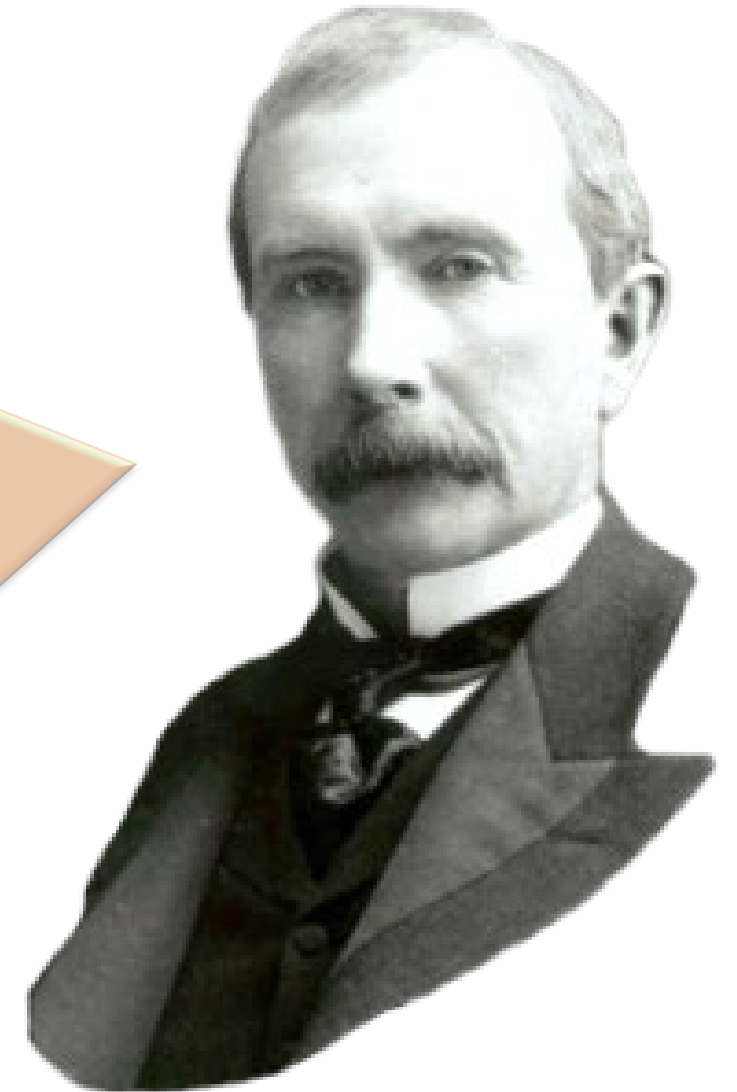
Proactive

Lots of Added Value



Your Sales Team  
Needs To Show Up  
To Every Meeting  
as a  
**Finance  
Professional**

The Secret of Success,  
Is To Do The  
Common Thing  
**Uncommonly Well.**



John D Rockefeller

# Three Keys to Sales Success



- AGREE** on Activity
- REVIEW** Activity
- COACH** Activity



**To Improve Your  
Sales Culture,  
You Must First  
Implement a Better  
Coaching Culture.**



# Create a Better Sales (Coaching) Culture

Leadership  
Excellence Model



What are the  
**Benefits**  
of having a  
**Model / Process?**



## Benefits of a Model

- Better Planning
- Improves Accountability
- Greater Consistency
- Makes Training Easy
- Sharpens Skills / Beliefs
- Promotes Confidence



# Culture



# Why Do You Need Culture?

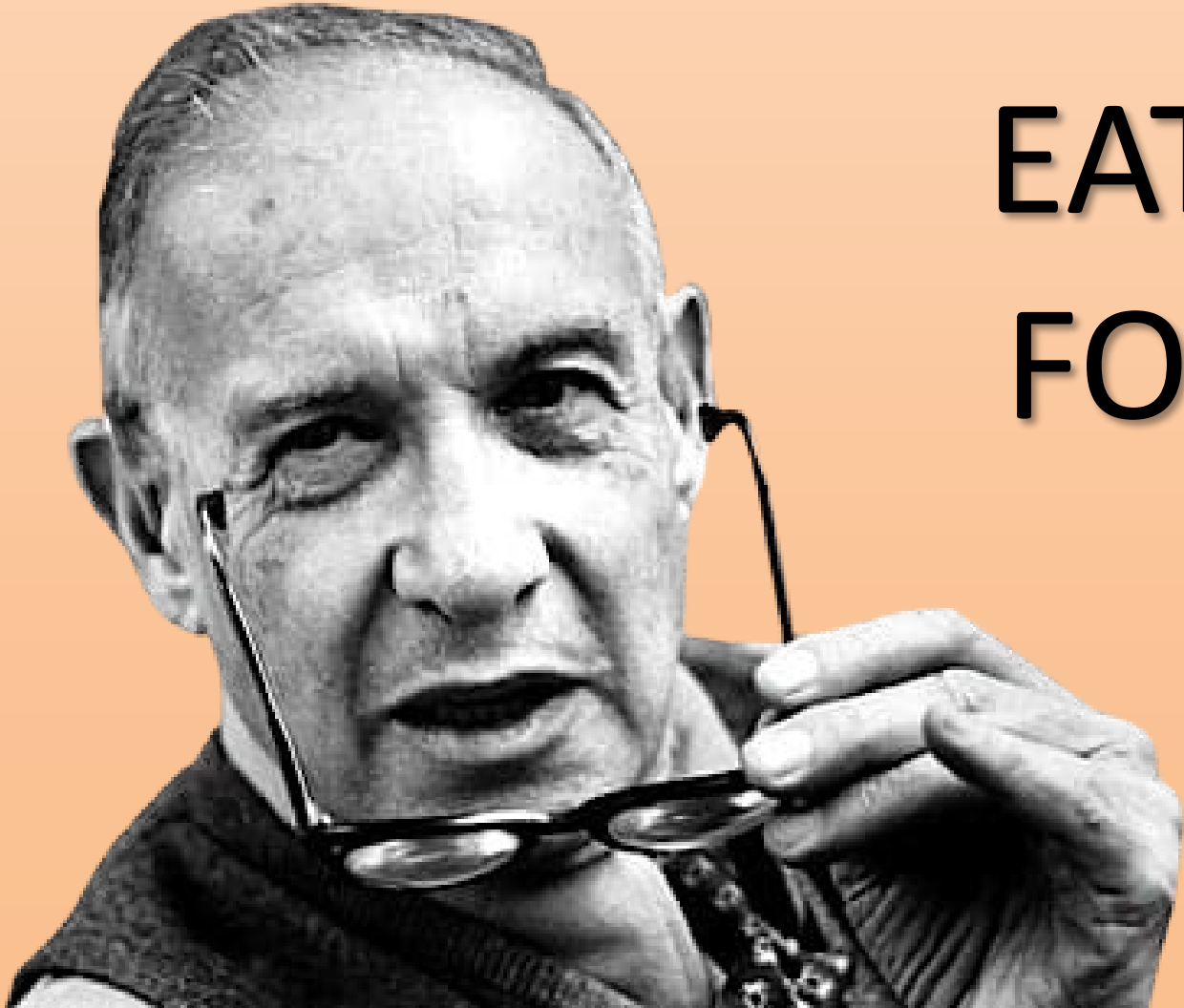


## Why? – Strong Sales Culture

- Grow the Bank
- Greater Differentiation
- Build Confidence
- Inspire Action
- Promote Happiness
- **Help Your Customers**



# CULTURE EATS STRATEGY FOR BREAKFAST



- Peter Drucker -

# Winning Team



*Greater Alignment  
Between Strategy & Culture*



# What is “Culture”?



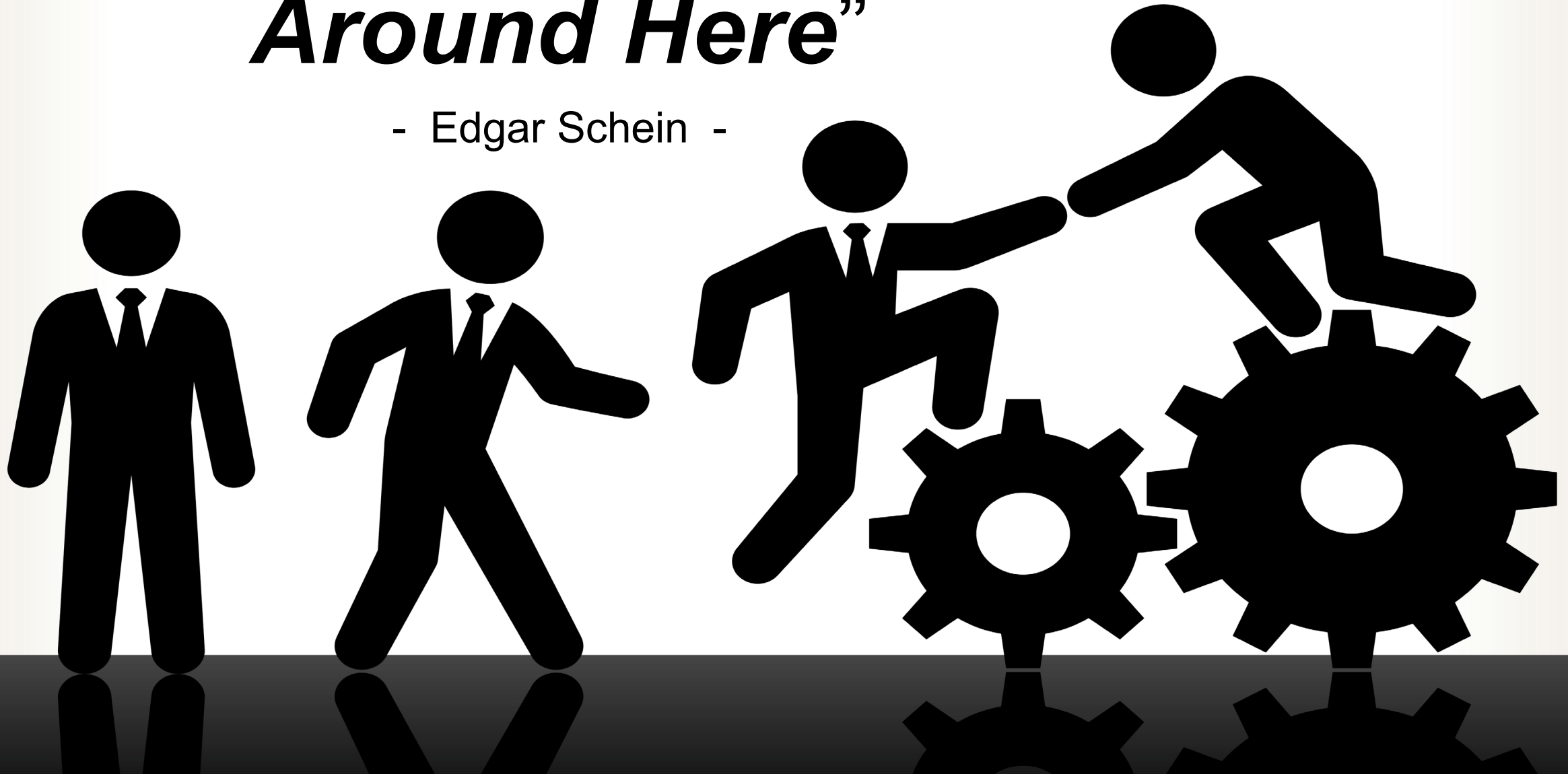


## What is “Culture”?

- How we show up every day
- How we treat each other
- How we serve customers
- What leaders model
- What gets rewarded

# *“The Way We Do Things Around Here”*

- Edgar Schein -





# Support



How do you define  
the **Support** you  
want to give your  
**Customers &  
Team?**  
(Culture Statement)



**SALES  
CULTURE**



At “My Bank”, We Want Our Customers To Always Feel:

- 1.
- 2.
- 3.

So Our Bankers Are Always Committed To:

- 1.
- 2.
- 3.

# **SALES CULTURE**



At “My Bank”, We Want Our Customers To Always Feel:

1. Valued
2. Confident
3. Empowered

So Our Bankers Are Always Committed To:

1. Understanding Their Goals
2. Proactively Providing Support
3. Educating Customers To Excel

# BANK CULTURE



At “My Bank”, We Want Our  
Team To Always Feel:

- 1.
- 2.
- 3.

So Our Leaders Are  
Always Committed To:

- 1.
- 2.
- 3.

# **BANK CULTURE**



At “My Bank”, We Want Our  
Team To Always Feel:

1. Valued
2. Confident
3. Empowered

So Our Leaders Are  
Always Committed To:

1. Understanding Their Goals
2. Proactively Providing Support
3. Educating Team To Excel



# Clarity



# Why Do You Need Clarity?





## Why Do You Need Clarity?

- Avoid Chaos
- Give Direction
- Provide Focus
- Understand Motivation
- Achieve Goals
- **Create Happiness**



# What Requires Clarity?





## What Requires Clarity?

- Policies & Processes
- Target & Value Proposition
- Products & Solutions
- Learning Needs
- Sales Activities
- **Goals & Motivation**



# What Makes You Happy?



Working hard for something  
we **don't care about** is called **stress**.

Working hard for something  
we **love** is called **passion**.

- *Simon Sinek*



# Clarity & Strategy Thought Prompt

How do you **Reward** your Sales Team?



**growUP**  
Sales Excellence Program



# Strategy



How do you  
create your  
**Sales Strategy?**



**growUP**  
Sales Excellence Program

Coming Together  
Is a Beginning.

Staying Together  
Is Progress.

**Working Together  
Is Success.**

Henry Ford



# Create a **GREAT** Growth Strategy

<b>G</b>	<b>GATHER</b>	Gather your team for a <b>collaborative</b> planning session.
<b>R</b>	<b>REFLECT</b>	Reflect on your <b>SWOT</b> and Past Performances.
<b>E</b>	<b>EXPLORE</b>	Explore <b>WHY, WHAT &amp; HOW.</b>
<b>A</b>	<b>AGREE</b>	Agree on <b>Activity PLAN.</b> Challenge Limiting Beliefs.
<b>T</b>	<b>TAKE ACTION</b>	Execute the strategy and implement review process.

1

# S.W.O.T. ANALYSIS

WHAT

HOW

WHY

2

3

PLAN



1

## S.W.O.T. Analysis

**Internal  
Controllable**

### STRENGTHS

What are your Bank's strengths?

### WEAKNESSES

What are your Bank's weaknesses?

**External  
Uncontrollable**

### OPPORTUNITIES

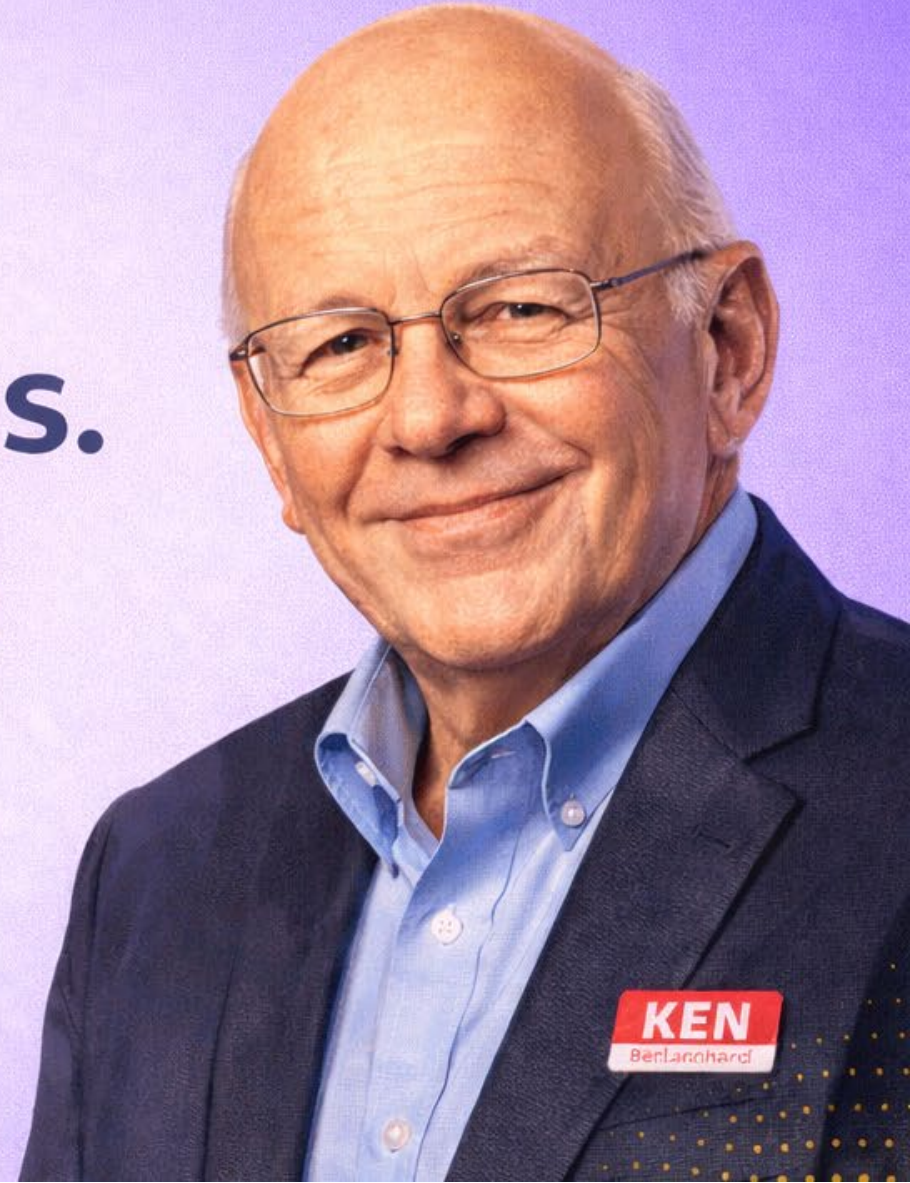
What are the market opportunities?

### THREATS

What are the market threats?

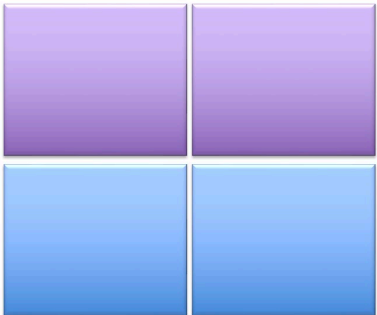
“None of us is  
as smart as all of us.

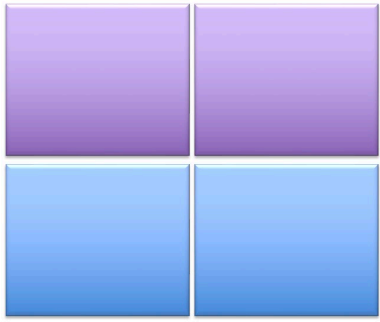
— Ken Blanchard



# S.W.O.T. Analysis – Power of Collaboration Thought Prompt

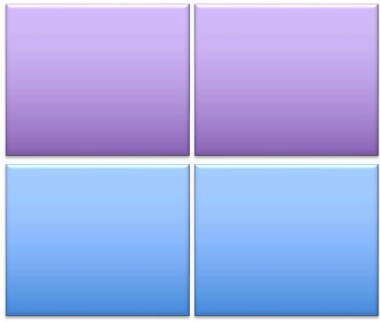
**Why is Collaboration so important?**  
**How do you Collaborate?**





# Why - Power of Collaboration

- Greater Clarity, Confidence & Consistency
- Culturally Appealing
- Significantly Greater Buy-In
- Shared Vision & Motivation
- Better Ideas & Results
- Reduced Inefficiencies & Duplication



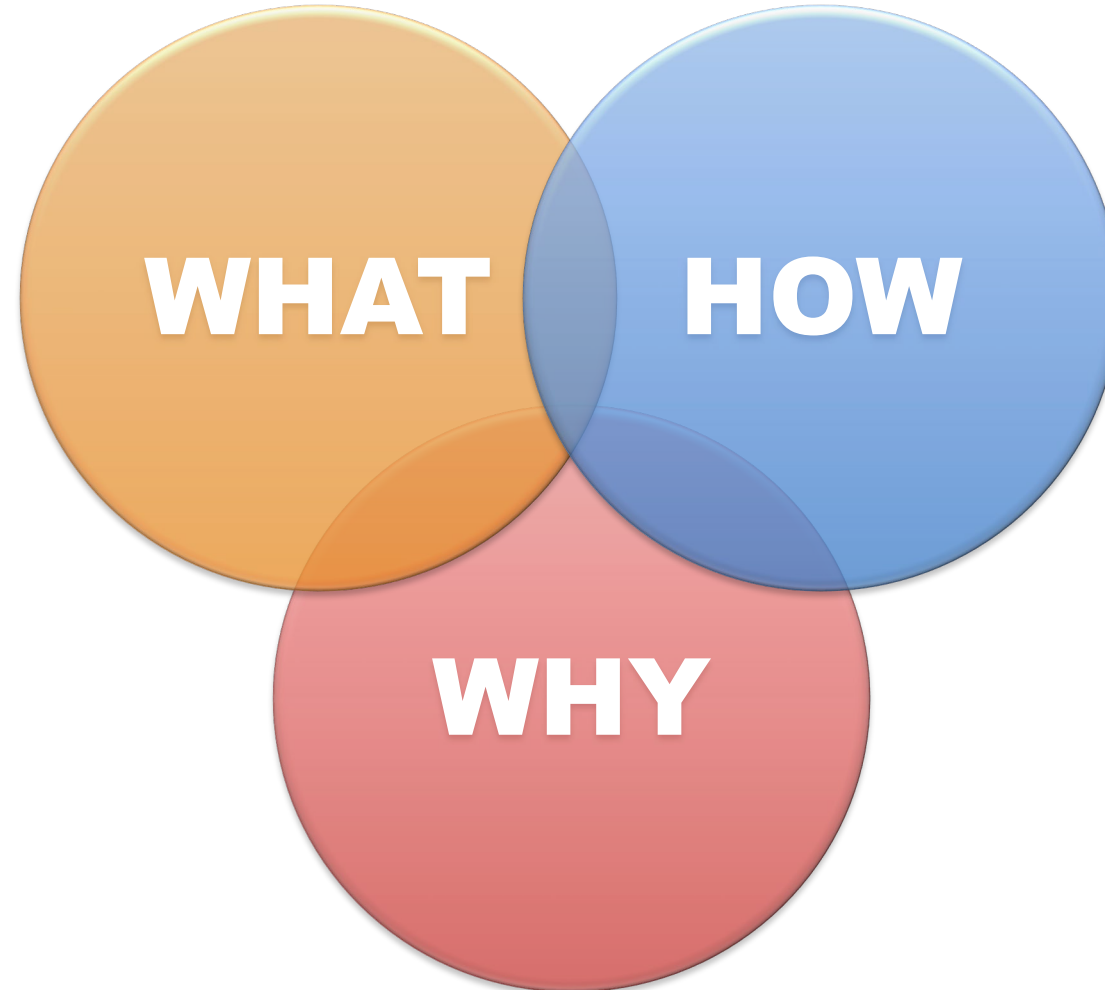
# How - Power of Collaboration

- Agree on Objectives & Agenda
- Stimulate Discussion - Ask Questions
- Create a “Safe” Environment
- Encourage Contributions
- Park Steadfast Disagreements
- Take & Share Notes

2

## Aligning the Why, What & How

Determining your Growth Strategy



# Aligning the Why, What & How

Determining your Growth Strategy

**WHY**

WHY do **YOU** want to Succeed?

WHY will / won't this Strategy Succeed?

**WHAT**

WHAT are your **Goals & Target Markets**?

WHAT is your **Value Proposition**?

**HOW**

HOW will you **Engage, Persuade & Retain**?

HOW will you **Overcome Challenges**?

# Strategy: PLAN For Success

## Thought Prompt

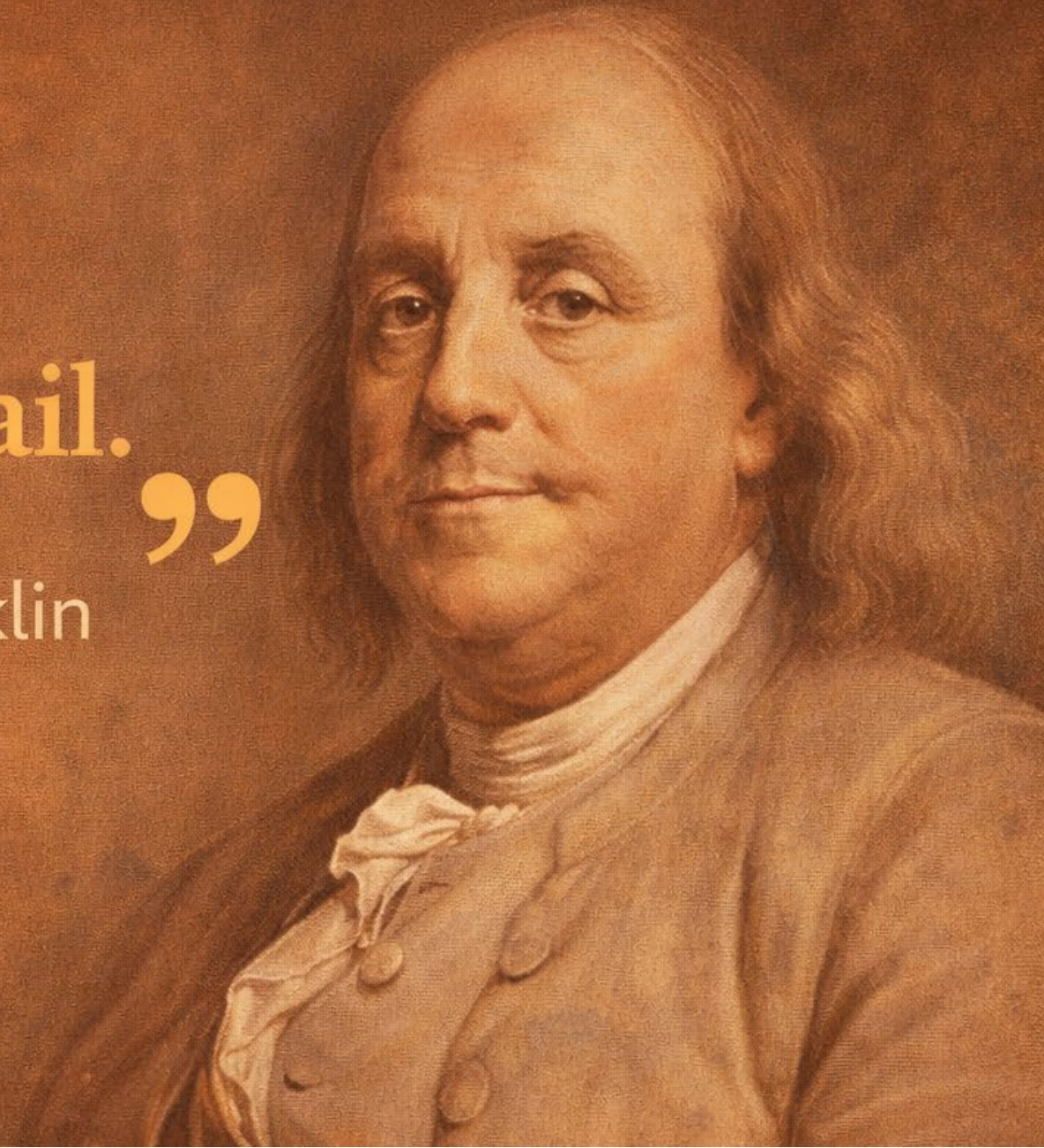
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Why do you need a **PLAN**?  
Why do **PLANS** Fail?



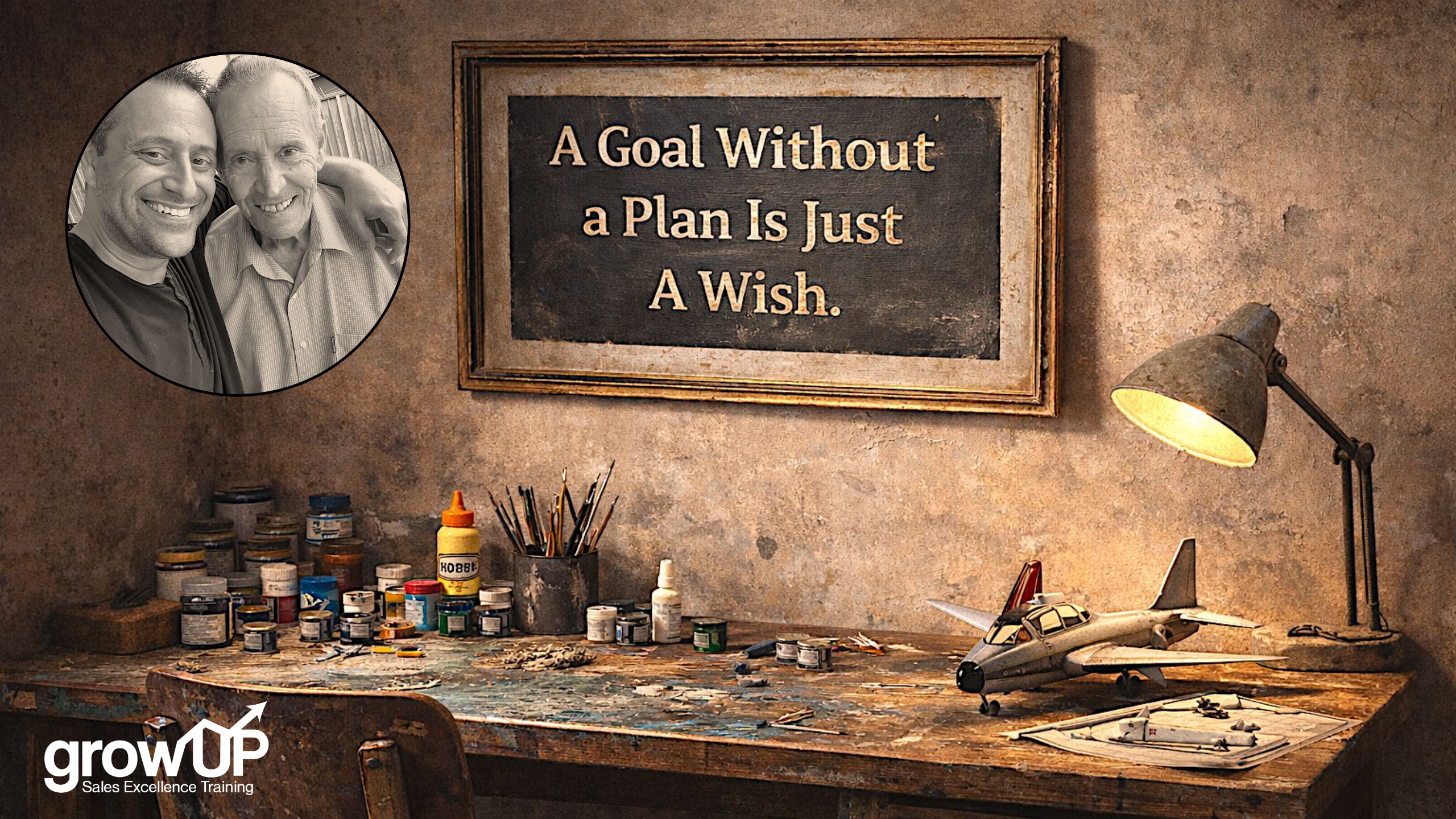
“Failing To Plan  
Is Planning To Fail.”

— Benjamin Franklin





A Goal Without  
a Plan Is Just  
A Wish.



# WHY PLAN?



- **Achieve Goals By Design (Not Default).**
- Provide Focus. Avoid Distractions.
- Improve Time Management.
- **Understand Coaching & Support Needs.**
- Enables Short and Long Term Success.

# WHY PLANS FAIL?



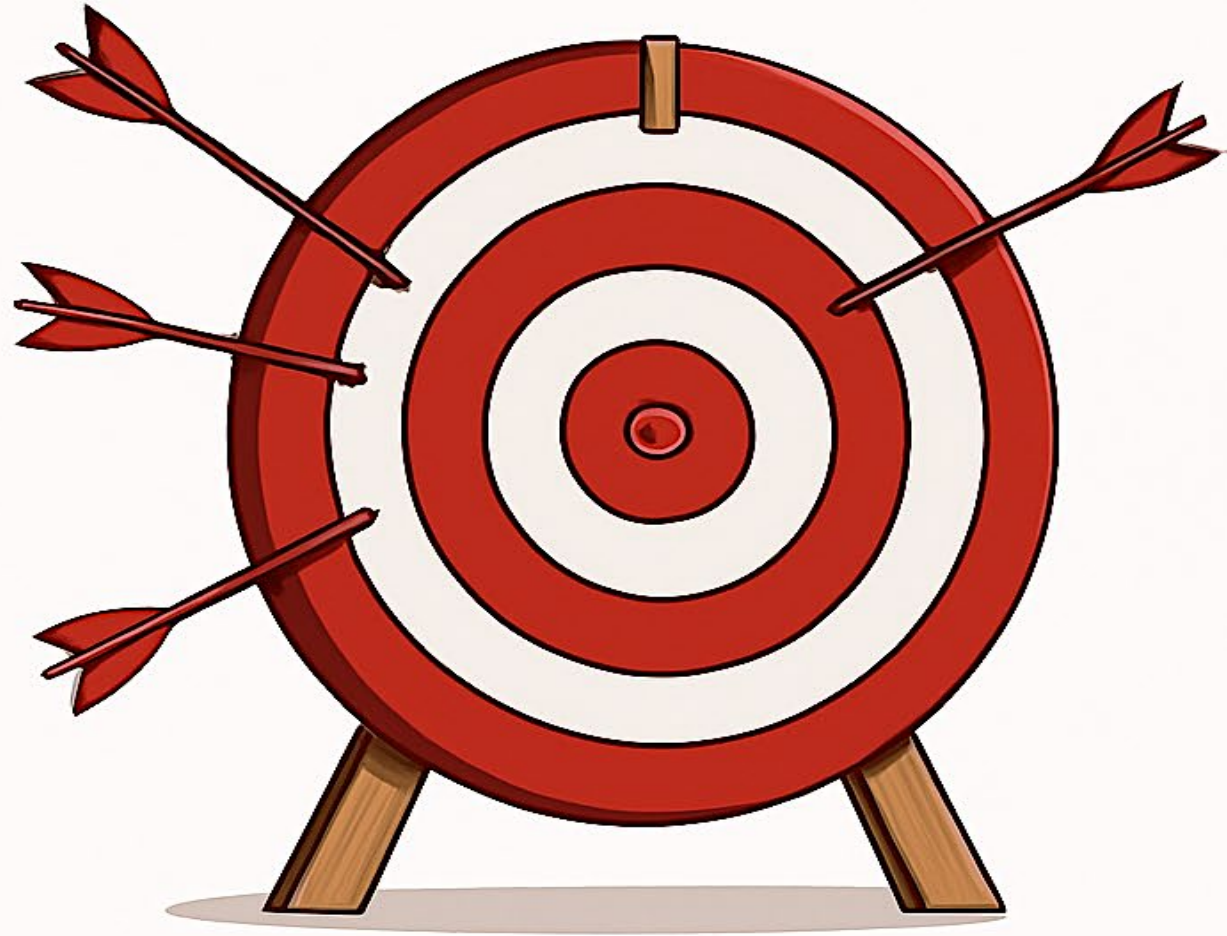
- **NO Goals and Motivation**
- NO Agreement
- NO Commitment or Consistency
- NO Regular Review
- **NO Coaching and Support**

The Path to Success  
is to take  
**Massive,  
Determined  
Action**

Tony Robbins



**This is not failure.**



**This is.**



# Three Keys to Sales Success



- AGREE** on Activity
- REVIEW** Activity
- COACH** Activity

3

## Personal Monthly Activity P.L.A.N.



**PERFORMANCE**

Agreed Bank + Personal Goals



**EARNINGS**

Agreed Learning Objectives



**ACTIVITY**

Agreed Type & Quantity of Activities

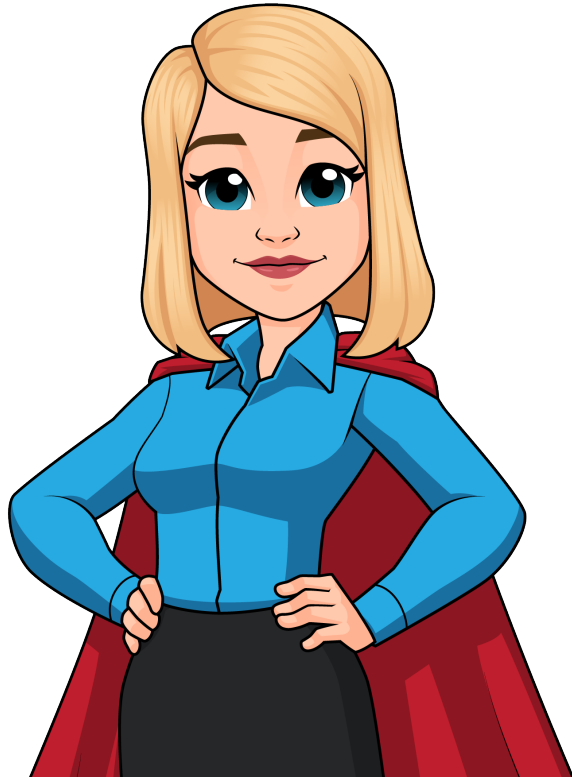


**NUMBERS  
EXT MONTH**

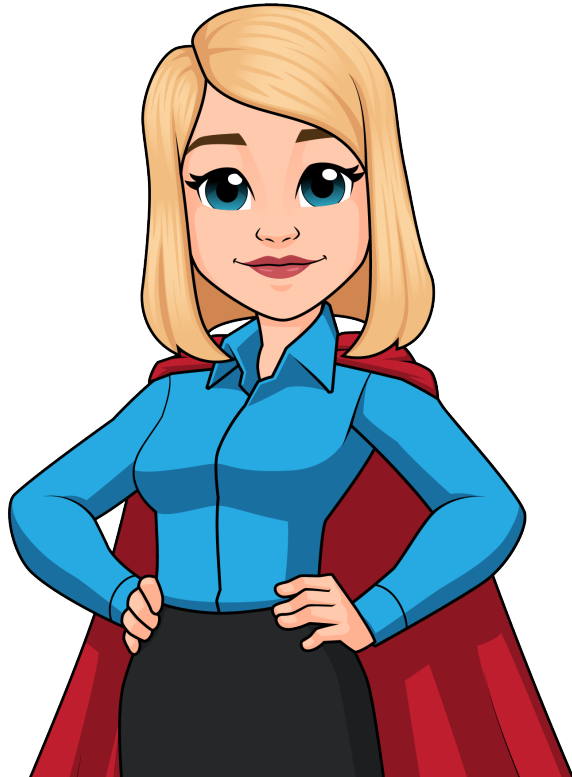
*Pipeline & Probability Review  
Key Focus For Next Month*



What Are Your  
Measurable  
**Professional  
& Personal  
Goals**  
For 2026?



What Specific  
**Core Goal**  
**Activities**  
Will You  
Focus On?



- **Existing Customer Meetings**
- **New Prospect Meetings**
- **Referrer (COI) Meetings**
- **Networking Events**
- **Joint Meetings**
- Call / Email Program
- Social Media Posts
- Campaigns + Follow Up
- Training Sessions



What Specific  
**Learning  
Objectives**  
Will Help You  
Better Execute  
Your Core Goal  
Activities?



- Customer / Prospect List
- Product Knowledge
- Engagement Strategies
- Customer Meeting Process
- Exploring + Listening
- Objections + Closing
- Presentation Skills
- Referral Techniques
- Coaching Skills



What Will You  
Specifically Focus  
On **Next Month?**



# Three Keys to Sales Success



- ✓ **AGREE** on Activity
- REVIEW** Activity
- COACH** Activity

# Strategy: PLAN For Success

## Thought Prompt

Why Review the PLAN?  
Why PLAN Reviews Fail?



# WHY REVIEW THE PLAN?

To provide **Strategic Guidance and Coaching** that will help each team member achieve their **Personal & Bank Goals.**

NOT to simply review numbers!



# WHY PLAN REVIEWS FAIL?

- No Set Commitment To Meet.
- Simply Focus on Numbers.
- No Formal Agenda.
- No Formal Documentation or Feedback.
- **No Coaching or Follow Up.**



# Three Keys to Sales Success



- ✓ **AGREE** on Activity
- ✓ **REVIEW** Activity
- COACH** Activity



# Confidence



# Why Do You Need Confidence?



**growUP**  
Sales Excellence Program



## Why Do You Need Confidence?

- Enhances Resilience
- Overcomes Limiting Beliefs
- Creates Comfort
- Improves Performance
- **Drives Success**



# What Requires Confidence?



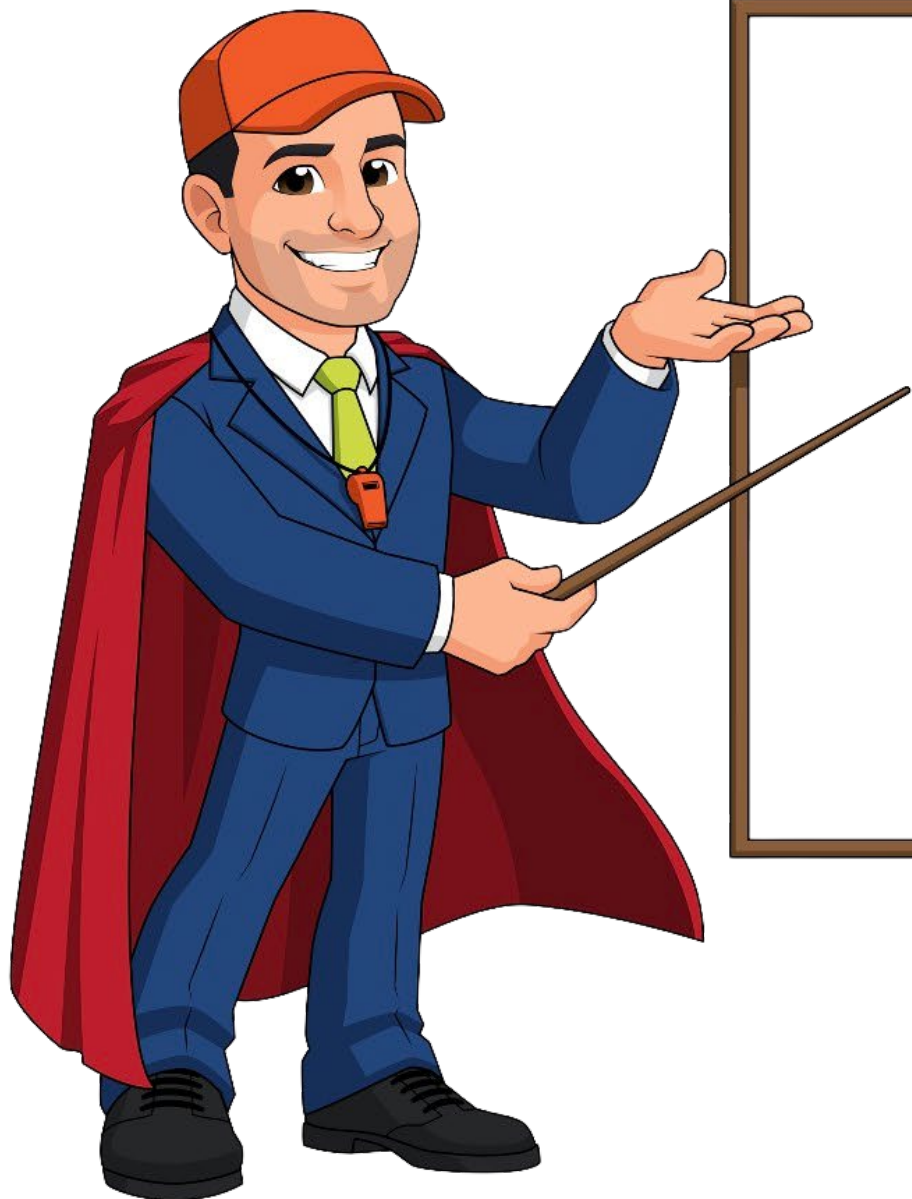
# Core Sales Competencies



- Gaining Meetings
- Conducting Meetings
- Creating Proposals
- Negotiating Approval
- Closing Deals
- Seeking Referrals
- Networking



# Skills



**Good Consistent  
Coaching  
Will Always Exceed  
Occasionally  
Great Training**



HOW:

Be More  
Effective at  
Passing

WHAT:

Win  
Super  
Bowls



**WHAT:**

Win  
More  
Majors

**HOW:**

Be More  
Effective at  
**Hitting a  
Ball**

WHAT:  
Win  
More  
Customers

HOW:  
Be More  
Effective at  
Customer  
Meetings



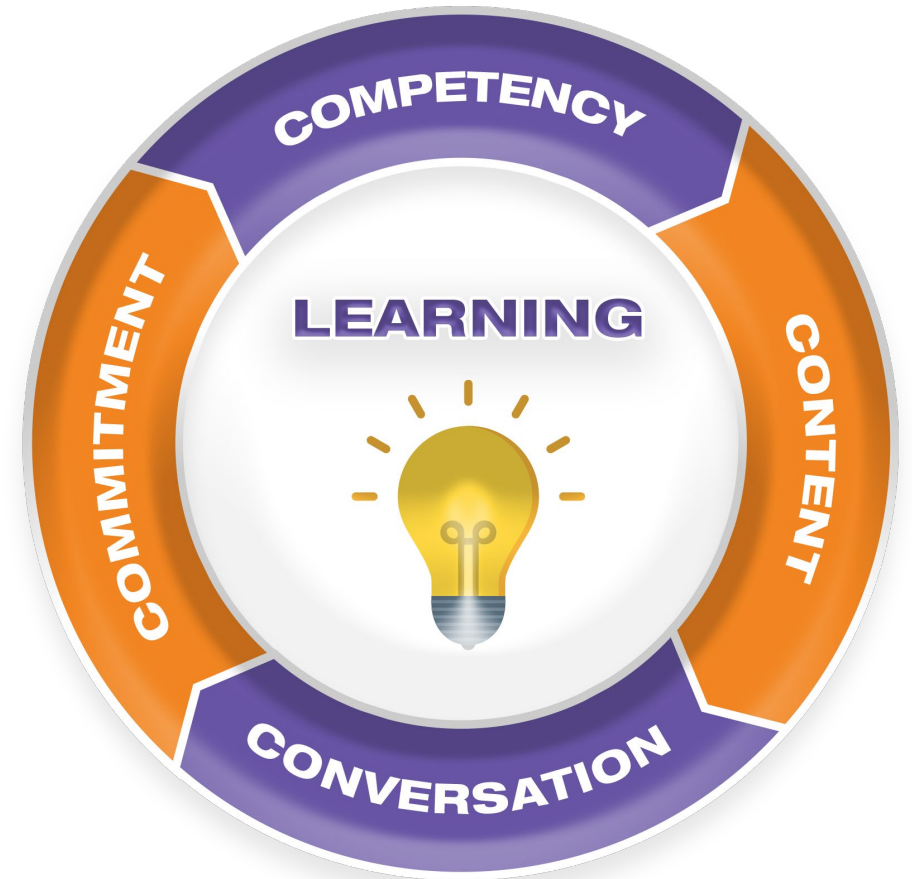


Improvements  
In Sales  
**Skills & Behavior**  
Will Only Occur  
Through  
**Continuous Training**

# Coaching for Success:

How Do You Improve Sales Skills & Behaviors?

Training Approach	Impact
<b>1. Content</b>	<b>10%</b>
<b>2. Conversation</b>	<b>20%</b>
<b>3. Commitment</b>	<b>70%</b>



# Core Sales Competencies



- Gaining Meetings
- **Conducting Meetings**
- Creating Proposals
- Negotiating Approval
- Closing Deals
- Seeking Referrals
- Networking

# Confidence & Skills Thought Prompt

What are the key elements of a highly influential **Customer Meeting**?





Your Sales Team  
Needs To Show Up  
To Every Meeting  
as a  
**Finance  
Professional**



## Sales Excellence Model

1. **Encourage** Clients To Interact
2. **Explore** Client's Broader Needs
3. **Enlighten** Clients About Your Compelling Solutions
4. **Energize** Clients To Gain Solutions



What are the  
**Benefits**  
of having a  
**Model / Process?**



## Benefits of a Process

- Better Planning
- Improves Accountability
- Greater Consistency
- Makes Training Easy
- Sharpens Skills / Beliefs
- Promotes Confidence

# Coaching for Success:

## Inspiring Leaders To Coach

### Team Training Planner

Competency	Specific Skill or Behavior
<b>1. Content</b>	Experience & Research
<b>2. Conversation</b>	Best Practices Discussion
<b>3. Commitment</b>	Practice New Skills / Ideas

# Coaching For Success

## Exercise

Use the **Team Training Planner** to plan a training session for one step of the **Sales Excellence Model**.





## Sales Excellence Model

1. **Encourage** Clients To Interact
2. **Explore** Client's Broader Needs
3. **Enlighten** Clients About Your Compelling Solutions
4. **Energize** Clients To Gain Solutions

## Competency

## Energize: Objection Response Strategies

### 1. Content

- Review the Sales Excellence Model.
- Discuss how to avoid objections.
- Share “Objection Response Strategies”.

### 2. Conversation

- What are common customer objections?
- How would you respond to these?

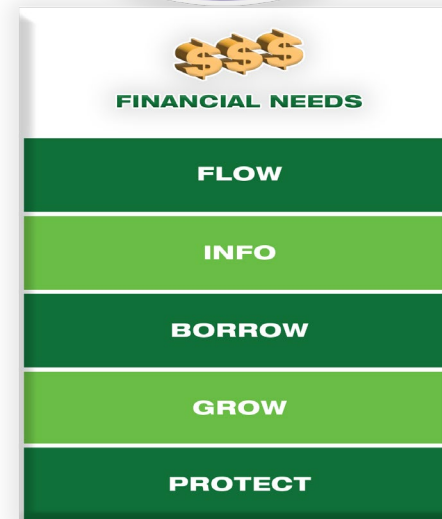
### 3. Commitment

Practice “Objection Response Strategies” and share next training session.

# Create a Sales Training Library



**growUP**  
Sales Excellence Program



# Three Keys to Sales Success



- ✓ **AGREE** on Activity
- ✓ **REVIEW** Activity
- ✓ **COACH** Activity



# Consistency



# Why Do You Need Consistency?



**growUP**  
Sales Excellence Program



## Why Do You Need Consistency?

- Produces Good Habits
- Builds Trust
- Improves Skills
- Creates Accountability
- Differentiates You
- **Drives Better Results**

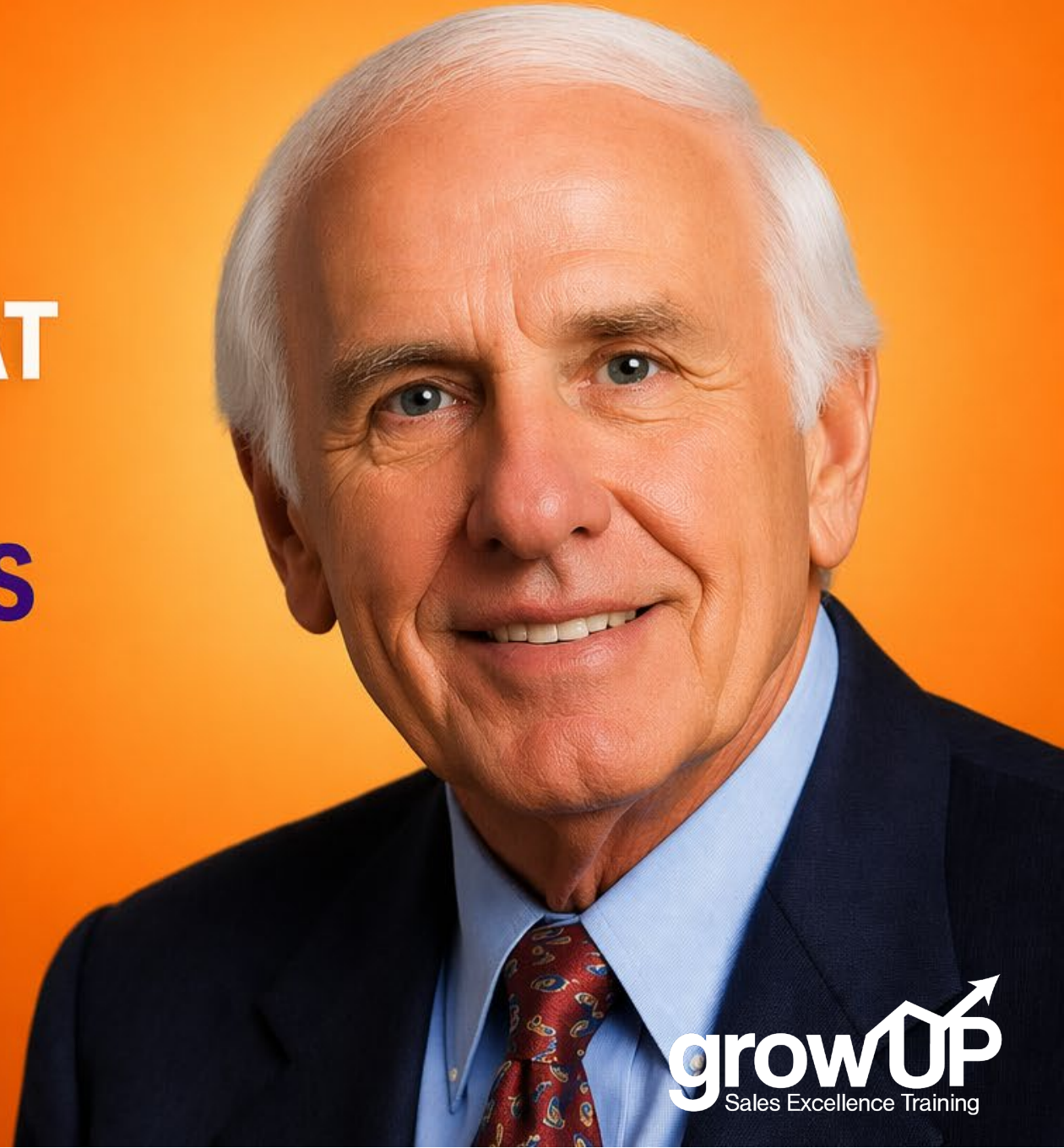
“

**MOTIVATION IS WHAT  
GETS YOU STARTED.  
HABIT IS WHAT KEEPS  
YOU GOING.”**

---

**JIM ROHN**

AUTHOR. SPEAKER. ENTREPRENEUR.



**growUP**  
Sales Excellence Training



People Remember  
What You  
Consistently Do ...

**So Be  
Consistently  
Good.**



# What Requires Consistency?





## What Requires Consistency?

- Policies & Processes
- Target & Value Proposition
- Products & Solutions
- Learning Needs
- Sales Activities
- **Goals & Motivation**



# Structure

# Consistency & Structure Thought Prompt

What does your **Sales Training Cadence** look like at your bank ?



# Suggested Sales Training Cadence



- Great Growth Strategy Review
- Monthly Activity PLAN Review
- Regular Team Training
- Cross Department Meetings
- Joint Meetings

To Strengthen Your  
**Sales Culture,**  
You Must  
Prioritize Your  
**Coaching Culture.**





## Strong Sales Culture

- Grows the Bank
- Differentiates You
- Builds Confidence
- Inspires Action
- Promotes Happiness
- **Helps Your Customers**



# Six Tips For Developing a Sales Culture That Will Help You Attract Customers and Talent

1. Define Your **Sales Culture**
2. Collaborative **Growth Strategy**
3. Understand **Motivations & Rewards**



# Six Tips For Developing a Sales Culture That Will Help You Attract Customers and Talent

4. Create & Review **Activity PLANS**
5. Develop a **Sales Training Library**
6. Implement a **Coaching Cadence**



**WHEN I GROW UP  
I WANT TO BE A  
BANKER**

**A BANKER'S GUIDE TO GREATER SUCCESS**



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