



Listening With Your Eyes

Some recent workshop experiences have again highlighted the importance of listening – not just for financial advisers but for all quality relationships. I revisited the article I wrote in July 2011 on listening skills and I was horrified that my sole focus was on listening with your ears. It is time to correct that oversight and remind readers about the importance of listening with your eyes.....

I am sure that you have plenty of clients whom you know well and with whom you have a great understanding. I am sure that they are relaxed in your meetings and happily answer your quality questions. Forget about them.

The focus of this article is on those new clients who are a little apprehensive, those clients who always seem worried about something and those clients who are just plain difficult to deal with. Would you agree that you (and they) would benefit from a better relationship? If so, the solution may well be found in observing their behaviour as much as listening to their answers when you are posing questions to them.

There is plenty of nonsense written about body language but there is also plenty to be learned from being sensitive to your clients' non-verbal messages, especially from changes in their physiology. Here are some valuable clues that can be detected with your eyes rather than your ears:

- The looks, glances and facial expressions that are sent or exchanged between your clients when you are meeting with a couple. Understanding their alignment and their potential conflict on key aspirations and decisions is vital to your role in leading them.
- When a client is not forthcoming with answers to your questions, understanding the subtle but critical difference between being nervous about answering v not understanding the questions v not wanting to co-operate. Where you take the conversation from here and, particularly your next line, will hinge on your insight as to the real cause.
- The coherence between the words, the tone and the body language should inform you about the most powerful emotions and drivers of your clients. For example, the statement "I really want the best education for my children" could be a platitude or it could be the most important goal in their world. Yes, the tone will give you a clue but the shift in seating, the intensity of gaze and what they do with their hands (or the absence of any of these) may provide far more insight than their words and tone.



It may sound obvious but, sadly, many advisers miss these clues. However, listening is a skill and you can improve – if you want to. The main barrier to effective listening is what is happening between your ears. If you are thinking about anything other than what the client is saying and doing, even if it is a fantastic solution for their problems, then you are not listening well.

How can you improve? Here are two practical suggestions that our clients tell us are very helpful:

1. Put down your pen and listen. If your eyes are on your pen and paper then your eyes aren't on your clients. Record the conversation so you are not so dependent on your notes and wait for your client to pause before you pick up your pen.
2. Invite another member of your team to actively join the meeting. You may be amazed with what they identify from carefully observing the conversation.

These are the best of times for financial advisers to improve their listening skills so that they better understand their clients – through what your clients don't say as well as what they do say.