

Creating a Culture of Service

Steps and Strategies to Client-Centricity for RIAs



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Introduction

How Can Client Satisfaction Be Used as a Competitive Advantage?

Within the financial services industry, providing good service is an operational imperative. The reality is: firms that don't provide good service quickly lose their clients' trust and may in turn suffer loss of business: the culmination of client dissatisfaction. Client satisfaction can be defined as the difference between a client's expectation and his or her actual experience. If the client's expectation is met – or better, exceeded – he or she is satisfied.

Client expectations are a complex matrix of factors such as tangible business needs, emotional needs, price, advertising, prior experience, and even word-of-mouth publicity. While several of these factors are outside the control of an advisor's influence, there are strategies that organizations can adopt to help build client satisfaction.

Firms that want to make client satisfaction a competitive advantage focus on the “client experience.” A key way to do this in a scalable fashion is to create a culture of service. The major advantage of this strategy is that a firm can create satisfied clients who serve as brand advocates delivering positive word-of-mouth publicity – therefore attracting new business and helping to retain existing clients.

While most people can easily recognize poor service and can appreciate when they receive good service, defining and delivering good service can be difficult. The idea of service tends to cover such a wide spectrum of business activity that it's difficult to discern what service is and even what an organization can do to be more “service-oriented.” It can be harder yet to put programs into place that are designed to keep the organization consistently focused on clients and delivering service that will keep those clients loyal.

This paper is designed to give you ideas and actionable strategies across core disciplines that can lead to building a service culture within your firm:

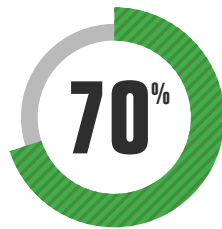
- ▶ Building an understanding of your clients values and needs
- ▶ Hiring service-minded talent
- ▶ Creating a culture of learning
- ▶ Developing top talent
- ▶ Creating a management system that encourages and rewards associates for delighting clients



How Important Is Service?



Percentage of clients who would stop doing business with a company if they were unhappy with its service.¹



Percentage of dissatisfied clients who would spread the word about their negative experiences.¹



“Small things matter. Every touch point with a client makes a difference to the service you provide to that client.”

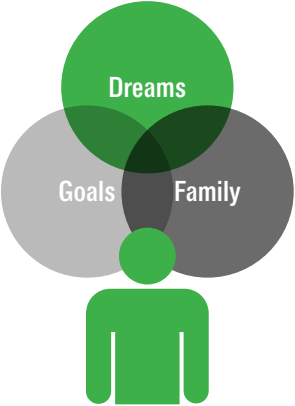
—John Tovar, Managing Director, Institutional Brokerage Services, TD Ameritrade Institutional



¹ Quality Service Skills by AchieveGlobal, 2012

Creating a Culture of Service One Step at a Time

Connect With the Person, Family, and Dreams



What makes one advisor's firm stand out from others is the level and quality of service provided to satisfy clients' needs.

In a Relationship Business, Service Is King

In effect, clients are entrusting their advisor with their future, dreams, and goals. Meeting or exceeding client expectations is central to maintaining that sense of trust with clients. A stark reality is that providing poor service to clients can be perceived as the equivalent of saying, "I don't care about your money. I don't care about your future. I don't care about you." Today's advisor appreciates that their responsibility transcends building a portfolio, and is really about connecting with the person, family, and dreams behind the investments.

In today's fast-paced environment, where technology makes it easier for clients to access knowledge databases and conduct transactions themselves, most firms are able to offer similarly sound investment products backed by equally empowering technology. Undoubtedly in such an environment, what makes one advisor's firm stand out from others is the level and quality of service provided to satisfy clients' needs.



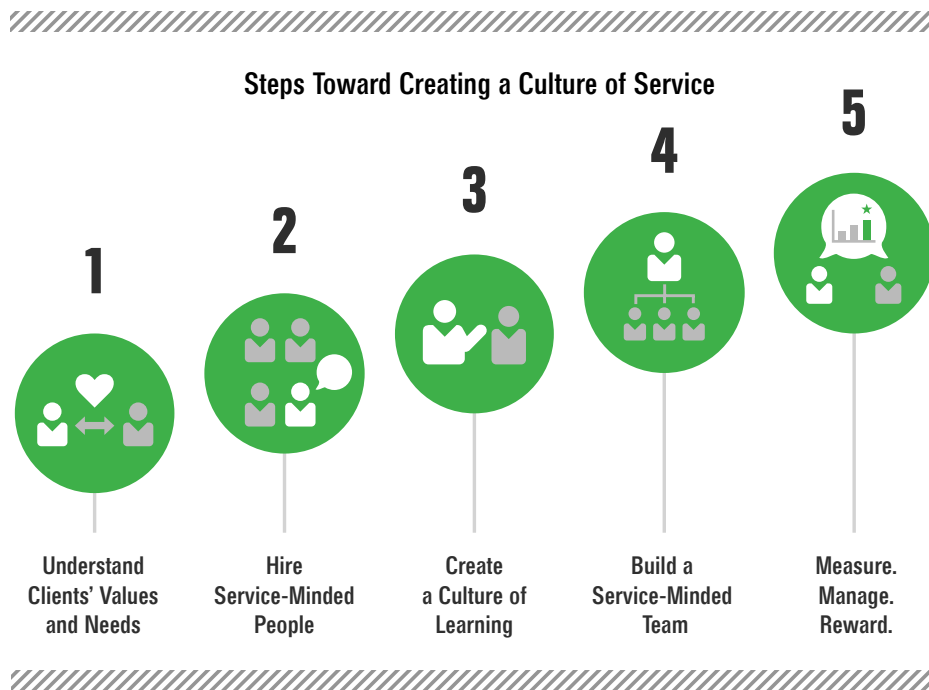
"Providing poor service overrides everything else an RIA is doing. Operating with empathy and proactively addressing client concerns goes a long way toward client loyalty."

—Jeff Chiappetta, Managing Director, Institutional Trading and Fixed Income, TD Ameritrade Institutional



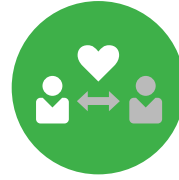
While service is of fundamental importance to the successful operation of a firm, it can be difficult to figure out what to do in order to create a sustainable culture of service. And, for many RIAs, focusing on building a service culture takes a secondary place to what seem to be more pressing concerns: keeping up with financial markets, regulatory requirements, and the competition. While these are critical realities, consistent focus on enveloping the firm in service-minded operation can contribute greatly to long-term success of the firm, setting it apart from the competition.

The process of creating a client-centric, service-minded organization is one of multiple stages and steps, and requires a long-term commitment.



Step 1

Understand Your Clients' Values and Needs



The commitment to service starts at the moment the organization begins to identify the defining characteristics of their service culture, a process that must be initiated by learning what clients want from service interactions. Each firm's clients are different, added to which is that clients and markets change over time. For these reasons, advisors should have an ear to the ground and keep up with existing client needs, and receive feedback about what clients seek in a service experience. The firm that defines service culture by creating client communication opportunities like listening posts, client surveys, focus groups, or face-to-face meetings with a small cross-section of the client base, is more likely to achieve a service culture that “wows” and wins the growing trust of its clients.

The idea of striving to create a service culture may not be all that new, yet often its specifics can be elusive. It means more than simply providing good service during each transaction. At the core of a service culture is ensuring that every person within the organization is committed to service excellence, and that client satisfaction – or meeting or exceeding clients' expectations – is among that organization's top priorities.

Many organizations focus solely on the end client as the object of service-minded behavior, but in reality, service excellence should be the focus of every transaction within the firm, both internally and externally. For this reason, organizations in which managers lead by example, personifying the caliber of service for which the organization stands, tend to build a culture of service more efficiently. The same service-driven mindset is adopted when co-workers communicate with each other at the internal level.



Service is no longer the responsibility of one department, but must be the mindset that guides every client interaction. Service is a way of being, thinking, and doing.



Since “good service” takes on different focuses in different organizations, a first step toward hiring with service in mind is to define what a service culture means within the specific organization. To achieve this, associates should adopt the philosophy of listening more and talking less. The essence of true and genuine client-centricity is beginning and ending with the client at the focus of the organization’s thinking. Even defining the service culture needs to be informed through communication with the client that seeks to understand what the organization’s clients value, and how the clients themselves define exceptional service. Effective listening means earnestly seeking to understand client wants and needs, and making a social connection with the client.

Throughout the process of defining a service culture, setting up “listening posts” can be extremely instructive in determining what clients want, and how best the organization can set about responding to those service needs. These listening posts can help the organization build better insights into and deeper awareness of what clients want. These listening posts can include interactions with a small cross-section of the client base, voice of client activities, face-to-face meetings, or an informal focus group. Net advocacy scores can also help the organization build a sense of how many clients are likely to be promoters of the organization versus how many are likely to be detractors.



The very nature of the culture of service is defined with the client in mind, and begins with asking clients about what they need and what they consider to be important attributes of exceptional service. Listening posts include activities and programs that allow an organization to focus on communication from clients. These can explicitly or implicitly help the organization to keep up with the client’s changing needs.

Step 2

Hiring Service-Minded Talent

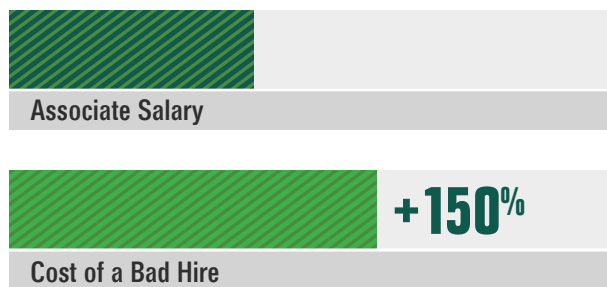


Once the organization has gained a sense of client needs and has used that insight toward defining the service culture, the next step is to build a framework for hiring service-minded talent. The reality is that if an organization hires associates who are not service-minded, all the planning that went into defining the service culture might end up being pointless.

Hiring talent that is not focused on delivering service excellence will mean that client expectations are not met, and client satisfaction is not achievable. It can also likely result in lowering of net advocacy scores, since fewer clients will likely become promoters of the organization, while more clients will become detractors. Hiring associates who are not service-focused will also impact existing associates, who will likely be required to take on a greater workload. Ultimately, this can lead to the need to part ways with a new associate, and the organization may incur greater cost in reinitiating the hiring process.



Research shows a bad hire can cost your firm up to 150% of an associate's salary.²



²Job Openings and Labor Turnover, Bureau of Labor Statistics, January 2012

“It’s important for organizations to hire individuals who understand the vision for long-term growth. If the company doesn’t do this, it can be disruptive to everything the firm is trying to accomplish.”

—Paula Forte, Director, Human Resources, TD Ameritrade Institutional

Organizations seeking to hire talent that are service-minded must be sure that the organization has **the right people and right mix of skills and competencies on the team**. To accomplish this, the organization must engage in “service-minded hiring.” It’s important to note that teaching the fundamentals of being focused on service is much like trying to teach someone an inherent cultural value, which can be extremely difficult, if not impossible. A more effective strategy is for the firm to recruit and hire people who are already service-driven. This means that the recruitment process has to be designed to find and attract people who are passionate about seeing things from the client’s perspective, even anticipating the client’s needs. Recruiting takes on deeper meaning and requires looking beyond a candidate’s experience as may be expressed in their resume or online profile. Instead, the hiring process should be built to consider the innate service talent that a person may bring to the position, and so to the organization.

“Hire and retain people who have the heart of a servant.”

—James Watts, Managing Director, Advisor Relations, TD Ameritrade Institutional

A. DEVELOP A HIRING PLAN AND ADJUST BASED ON ORGANIZATIONAL GROWTH

The first step in service-minded hiring is to make sure that the organization has an effective **hiring plan**, identifying desired competencies for each position, and building recruitment advertising based on these desired competencies. Key to this process is hiring that is informed by the organization’s business strategy. For example, if an RIA firm seeks to attract a more youthful clientele, this organization may need to hire an advisor who is experienced serving the next-generation demographic, or who himself might be representative of this target market.

Hiring Service-Minded Associates



It can be difficult, if not impossible, to teach an associate to be service-focused. It’s much more efficient to hire an associate who already possesses the attribute of being service-driven.

B. BUILDING A CULTURE THAT ATTRACTS SERVICE-MINDED TALENT

Attracting talent that understands the service vision and can become living examples of the service culture that has been defined requires positioning the organization as an attractive place to work, even beyond compensation and benefits, both of which other organizations easily may be able to match, or better. A real differentiator in attracting the best candidates is to build a culture of service that becomes embedded within the organization. Logically, service-minded individuals will be attracted to organizations where a culture of service, to some extent, already exists.

Organizations seeking to build a culture of service focus on treating applicants and job candidates with the same level of service that they will be expected to deliver, if they are hired. In doing this, an organization is able to establish the culture of service from the very first interaction with a potential associate. The hiring process is, by nature, dialogic – a conversation between two entities seeking mutual benefit from an evolving relationship. The service orientation of the organization can be presented as evidence of the caliber of service being sought in the new hire.

Additional Guidance

To help navigate the processes of talent development, the TD Ameritrade program **Building High-Performing Teams** offers practice management insights and a variety of resources to help RIAs assess, design, build and lead their teams so as to maximize productivity and create a culture of service. Access these resources at: humanfinance.com/RIA

Firms can build stronger, more service-competent teams by focusing on business strategy and desired behaviors or competencies with an eye to developing diversity reflective of the client base that the firm seeks. In particular, a best practice for organizations is to have descriptions of what skills, knowledge and technical qualifications the firm needs at that specific time. Part of this process should include analyzing the candidate's behavioral characteristics. As candidates are reviewed, they should be assessed for position-specific competencies, or the behavioral traits they need to fill a defined position within the firm. The review process should also consider the candidate's organizational competencies, or how well they are likely to fit into the firm's cultural environment, including work pace, management style, communication norms and future directions. This is referred to as **Competency-Based Hiring**.

A competency model facilitates a hiring process focused on ensuring that the needs of both the job seeker and the employer are met. In particular, the hiring organization identifies key job descriptions, but also the behaviors required by high performers in the position. While these descriptions will vary from firm to firm, and from one period to another, there may be some required traits and competencies.



Competency Model

While talent descriptors like these may not be immediately evident on a resume, behavioral interviewing can identify such innate abilities.



Unfortunately, firms often veer away from sound hiring strategy by making common errors. While a common practice among family-owned businesses is to hire within the family, if the hired talent doesn't fit the competency required, this practice may jeopardize the achievement of their business strategy. Another potential pitfall is only hiring people from similar cultural, or even collegiate, backgrounds as themselves, therefore missing opportunities to build a diverse team that will better complement the skills of the existing team.

Organizations also need to remember that candidates making their way through the application and interview processes, along with existing associates, are their most valuable assets, and should be treated with the caliber and quality of service for which the firm seeks to be recognized.



“In hockey, players are taught to skate to where the puck is going. Similarly, firms should hire for where the organization is going. Firms need the right hire for the right role at the right time.”

—Tai Cheng, Managing Director, TD Ameritrade Institutional



However, even having developed a successful hiring plan matched to business strategy, and having identified key competencies that candidates ideally have, organizations still can fail to attract the best possible talent. Often, growing organizations may not have the brand recognition of more established organizations, resulting in a more limited hiring pool. Yet there are ways that less recognized organizations might establish brand awareness and recognition, building candidate interest in working for the firm, therefore increasing the potential candidate pool.

How Lesser Known Firms Can Build Recognition Among Potential Job Candidates

- ▶ Get involved in community events, offering workshops or seminars on finance and investing
- ▶ Participate in job fairs and guest speaker talks at nearby colleges and universities
- ▶ Sponsor local teams or partially sponsor events at the community level

Common Hiring Pitfalls	Effective Hiring Practices
Forget about business strategy when hiring	Keep business strategy top of mind when hiring
Hire only for short-term needs	Examine candidates' potential for growth beyond their current needs
Stay close to home for the wrong reasons: <ul style="list-style-type: none"> ▶ Desire to help or work with friends and family without matching skills to needs ▶ Recruitment process failing to attract sufficient pool of applicants ▶ Comfort with people who are "like-minded" 	Consider all applicant possibilities: friends, family, and people from diverse backgrounds Build a diverse candidate pool by increasing public awareness of the firm, through community participation and building links with local institutions
Think of the hiring process as a one-way interview: the firm is screening the applicant	Recognize that job candidates are also screening the firm and want to learn how the organization fits their career goals or personal needs
Not considering your brand awareness in the recruiting process	Participate actively in social media platforms for the purpose of building the firm's credibility

Step 3

Creating a Culture of Learning



The reality is that for RIA firms trying to establish a culture of service, hiring the right people and maintaining that team is extremely important. Client needs change, as do market conditions, and in order to keep up with these dynamics, an organization's workforce needs skills that evolve in response to, and sometimes in anticipation of, changes. It can help to remember that talent development is an ongoing process, and not something that can or should be accomplished in random, short-term measures. Once the hiring process has been configured to attract the service-minded talent that matches the organization's business strategy, the firm must continue the process of ensuring that service remains an integral part of culture throughout the organization.

Both the competitiveness and rapid rate of change in today's business environment dictates that learning is a necessary component of building the service organization. In particular, today's RIA is preparing to serve a population that is undergoing major demographic shifts. The channels by which clients communicate with organizations and through which they gather information about the world around them is also changing rapidly with the addition of digital and social media. This also means that advisor firms are called on to think through issues like generational differences and rapid technological evolution.



“Creating a culture of learning is a journey starting with assessing your current learning capabilities within your organization. Are you open to hearing feedback from your associates? Do they have an opportunity to provide you with input to innovate? Are you open to an environment where mistakes are okay?”

—Christy Thomas, Senior Manager, Human Capital Development, TD Ameritrade Institutional



“Because of the fast pace of change today, if you don’t have a culture of learning to keep pace with your clients’ needs, you risk being out of business.”

—Catherine Manginelli, SPHR, Managing Director, Talent Management, TD Ameritrade Institutional

Now, more than ever, organizations seeking to build a focus on service need to ensure their teams are ready to respond with the relevant array of “soft skills,” from being clear in their intent and messages, to communication defined by sincerity. Through training, team members gain competence in delivering friendly, attentive service that demonstrates care for clients on a human level. Soft skills training can focus on helping associates develop abilities such as:

- ▶ Putting the client first and understanding things implicitly from the client perspective
- ▶ Communicating in a way that demonstrates respect and understanding
- ▶ Making connections and listening empathetically

Training can also help associates serve clients who have experienced a service breakdown. Ultimately, training can help create experiences that are so surprisingly positive and memorable that clients will tell others about their impressions of the organization.

Yet, when it comes to training, there can be as many hurdles as there are incentives to learning. One major challenge is complacency. Many organizations reach a certain level of success, and are content to remain at that level. A major problem with this logic is that if the organization stops learning and growing, it can eventually stagnate, ultimately suffering reversal of the positive growth established in prior years. For this reason, RIA firms successful at creating a culture of learning typically ensure that at least one person within the organization has the direct responsibility of charting new growth and building business strategy.

“If behaviors don’t change, results will stay the same.”

—Matt Robinson, CEO, Research Based Solutions



Challenges for RIAs Seeking to Build a Culture of Learning An Interview With Matt Robinson, CEO of Research Based Solutions

Research Based Solutions is a developer of assessments designed to measure those skills, abilities, competencies, and behavioral characteristics critical for elite performance, offering effective solutions to help organizations identify and select top performers. Matt Robinson is CEO of Research Based Solutions and helps organizations drive significant improvements in revenue growth and expense reduction.

Questions	Answers
<p>Q: Why should RIAs pay close attention to learning, soft skills and emotional intelligence?</p>	<p>A: The challenge for most RIAs is not having someone around them to challenge the notion that they have reached their full potential. So, with complacency, the sense is that things are going well, there is no need for training, and no need to develop soft skills – so the practice becomes static and revenue begins to flat line. To address this:</p> <ul style="list-style-type: none"> ▶ Recognize that complacency has set in ▶ Identify the likely cost of complacency ▶ Realize that emotional intelligence is critical, because ignoring it can have significant impact on client satisfaction, success in selling conversations, and retaining clients that were so hard to win ▶ Separate their own emotional needs
<p>Q: For RIAs who handle HR concerns themselves, what should they remember when building a culture of learning and service?</p>	<p>A: First and foremost, model the behavior you are trying to instill in your organization. Also, avoid transactional training, and instead search for training that allows for repetition, and that reports back to you what learners have accomplished in their training.</p>
<p>Q: How can growing firms manage all the day-to-day concerns of running a business while also looking at soft skills training?</p>	<p>A: Give associates the resources to learn new skills, refresh those skills along the way, and spend what time you do have validating those skills that are being used on the job. Our company’s philosophy is to have a system that allows for efficient diagnoses of areas in which an associate needs development. You need diagnosis, treatment, prescription, and follow up to get results.</p>
<p>Q: What’s one thing RIAs should think about or do to build positive, memorable client interactions?</p>	<p>A: Model the interactions you want associates to have with clients in your interactions with them. Clearly there are times for “difficult conversations,” but in general, as you interact with staff members let your associates see in action exactly what you want from them. It amazes me the impact one person can have on a company’s client experience.</p>

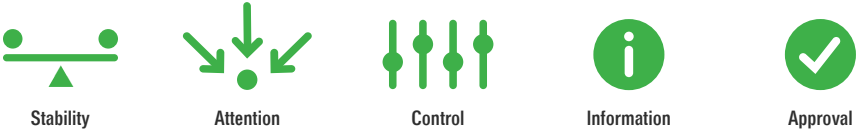
Another challenge for RIAs is their understanding of what defines a successful learning strategy. For advisors, an important component of building a successful practice is the development of **emotional intelligence**. This is simply the ability to sense, understand, and effectively accommodate differences in clients' motivations and personalities.³ It is, of course, a key competency for people who work within RIA firms and allows associates to modify their service delivery to meet the emotional needs of clients.

When associates understand how their own emotional needs impact their behavior and communication, they also become more sensitive to the emotional needs of clients, and how to adjust their communication to what is best for the client. Clients who have an emotional need for control, for example, may become emotional when they feel they don't have any control over a service interaction with the organization. As their focus shifts to regaining that sense of control, such a client might lose sight of their original business need. Similarly, clients who have a high need for information, may wish to be informed more frequently along the path to having their concerns met, and may welcome updates on how a problem is going to be resolved, and how soon the resolution will be achieved.

Understanding client behavior requires recognition of five basic emotional needs that drive client behavior. It is also important to recognize that each individual experiences each of these emotional needs at different times, and that the five needs can overlap with each other. For this reason, advisors find it insightful to recognize that emotions drive client behavior, and that communication with clients should take this into account.



Client behavior is driven by the need for:



Yet understanding what goes into developing emotional intelligence can often feel like a somewhat arbitrary process. Some organizations adopt random strategies; for example, simply sending team members to participate in a conference or seminar that seems to fit the bill, without clear knowledge of whether that program is right for their team. Instead, organizations are wise to consider better-proven approaches that are tailored for the specific needs of the organization. One recommended approach is to consider programs that include a robust online curriculum and provide opportunities for team members to revisit what they have learned, then apply their new insights and strategies within the work environment.

³ As discussed by Matt Robinson CEO of Research Based Solutions, in a 2012 InvestmentNews article

Additional Guidance

AchieveGlobal provides online, in-person and blended learning training programs that help organizations and their associates to “Own the Customer Experience” and develop emotional intelligence. See achieveglobe.com

“In the financial industry, having associates who possess emotional intelligence is integral to success. People are very emotional about their money. Maya Angelou said it best in her quote: ‘I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.’”

—Catherine Manginelli, SPHR, Managing Director, Talent Management, TD Ameritrade Institutional

Step 4

The Importance of Grooming Top Talent to Model Your Service Culture



The saying goes that the organization is only as strong as its leaders. Similarly, an organization’s service culture is only as strong as the service commitment of its leaders. For this reason, an important aspect of creating the service culture is talent development that focuses on top talent – the leadership of the firm who will ultimately model the organization’s service culture. Leadership in the 21st century is, more than ever, a complex matrix of practices.⁴ Yet everything it takes to be an effective and service-focused leader can be distilled into six zones:

- ▶ **Reflection:** Exhibit an ability to assess their own strengths and weaknesses
- ▶ **Society:** Practice principles like fairness and respect to attend to individual and group welfare
- ▶ **Diversity:** Prove a talent to navigate and build on human differences
- ▶ **Ingenuity:** Create a climate that encourages through innovation
- ▶ **People:** Connect with others on the human level, through emotional and individual connections
- ▶ **Business:** Demonstrate strategic thinking to organize the work of others

Clients need the assurance that there is continuity of the people with whom they entrust, from month to month, year to year, and even through the decades of their relationship with the firm.

⁴ Developing the 21st Century Leader by AchieveGlobal

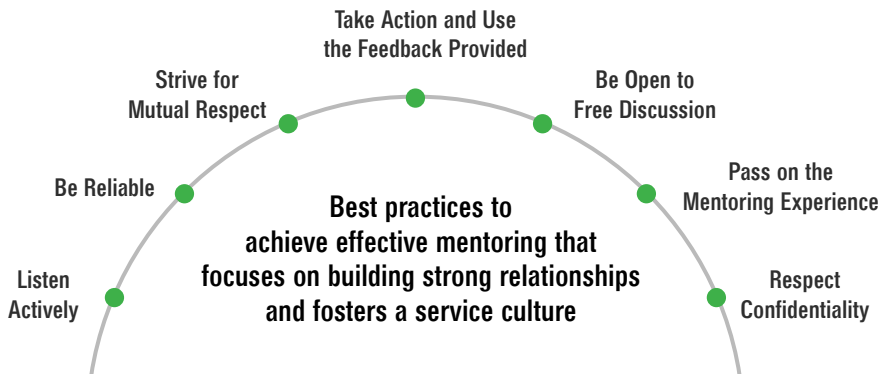
Additional Guidance

Breakout Growth offers a series of guidebooks and white papers designed to help firms build toward sustainable growth through focus on adding key positions to their teams.

Access these resources at humanfinance.com/RIA

To groom their top talent to lead a service-driven organization and build high-performing teams, organizations often have multiple levels of focus, including building a plan for succession management, training and development, mentoring and coaching. Through each of these focuses, organizations can ensure that their talent has the requisite skills and behaviors that contribute to the service culture, and that there is consistent preparedness of talent for new challenges, changing times, or even the departure of personnel from the organization. A major question for firms to consider is: If someone at the leadership level leaves the organization for one reason or another, how prepared is the organization to continue serving clients seamlessly and meeting or exceeding their needs?

Through mentoring and coaching, leaders can also encourage a learning environment where the culture of service can be reinforced. It's also through mentoring that organizational leaders can ensure that continuity in the quality of service that will be provided to clients, even if a key member of the leadership team departs. It is important for firms to affirm that any mentoring initiatives come from a place of sincerity. Management can assess needs through mentoring activities, and by listening to associates to determine his or her individual needs that may also be met through mentoring. Often, the less formal mentoring programs are most successful, and lead to greater connection and chemistry between mentor and mentee.



Step 5

Measure. Manage. Reward.



Once the culture of service has been created, the organization must continue to evolve in pace with the changing needs of clients. Adopting a three-tiered program can help the organization continue to evolve in response to the changing needs of the clients in order to keep pace with the changing environment.

This program includes three important tiers:

- ▶ **Measure:** Get feedback about what clients want from individual service transactions and interactions with the organization.
- ▶ **Manage:** Assess whether and how well the organization is meeting the needs that have been defined, and how the organization should work to improve on its performance over time.
- ▶ **Reward:** Reward associates who are delivering service excellence, contributing to client satisfaction and who are contributing to the organization's net advocacy scores.

Through this process, the organization becomes self-aware, and more proactive and purposeful in the definition and maintenance of its culture of service.

A Sustainable Service Culture to Satisfy Clients. Starting From Now.

Service is a much-used and often misunderstood term. For this reason, having a clear picture of what can be done to improve service or further establish a commitment to being service-minded can be a challenge.

Twelve steps a firm can take toward creating a culture of service

- 1.** Set out to exceed client expectations.
- 2.** Learn about client values and needs by setting up listening posts and communication possibilities that provide opportunities for feedback from both clients and associates, about how the firm's culture of service can be improved or actualized.
- 3.** Define the culture of service from the client's perspective.
- 4.** Remember it's never too late to start. Small but consistent and strategized changes in how an organization thinks about and delivers service to clients can make a big difference.
- 5.** Involve staff in figuring out what is important to the organization and its clients, giving them a sense of agency, involvement and purpose. Take an inventory of touch points between the organization and clients. Be sure that all touch points are value-added activities.
- 6.** Develop a hiring plan, and hire team members who have an innate desire to serve.
- 7.** Develop a culture of "yes," helping clients to find an ethical and legal way around obstacles.
- 8.** Remove roadblocks to providing good service.
- 9.** Create a culture of learning.
- 10.** Lead the way to being service-minded. If organizational leaders are passionate about service, it's more likely team members will be service-minded.
- 11.** Measure. Manage. Reward.: Get feedback about what clients are looking for in individual service transactions, assess how the organization is meeting those needs, and reward behaviors that deliver service excellence.
- 12.** Connect with the heart, not just the head. It's all about how people communicate, focusing on courtesy, kindness and empathy.

About the Contributors

AchieveGlobal

AchieveGlobal provides skills training and consulting in leadership development, sales effectiveness and customer service, through workforce development programs that adapt to both the unique needs of the organization and to the world's contrasting and changing cultures.

Research Based Solutions

Research Based Solutions is a developer of assessments designed to measure those skills, abilities, competencies and behavioral characteristics critical for elite performance, offering effective solutions to help organizations identify and select top performers.

TD Ameritrade Institutional

TD Ameritrade Institutional is a leading provider of comprehensive brokerage and custody services to over 4,500 fee-based, independent registered investment advisors and their clients. Our advanced technology platform, coupled with personal support from our dedicated service teams, allows investment advisors to run their practices more efficiently and effectively while optimizing time with clients.

To learn more, please call us at [800-934-6124](tel:800-934-6124) or visit tdainstitutional.com.

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