

## The Power Of Objections

We spent three days last week sharing relationship development practices and skills with bankers from Kansas and Nebraska. It was wonderful hearing bankers network in-person again. The energy was fantastic.

One of the topics the bankers discussed was the challenge of handling customer objections. If we really plan to help customers find the best financial solutions for their money, we will occasionally face some reluctance or indecision. Objections can actually help guide our conversations, so it was great to read the June 25th post from Seth Godin.

If you aren't signed up to receive Seth's daily blog post, visit his website and register your email address. <https://seths.blog>

Here is a copy of his recent post on objections.

### When The Objections Change

An objection is a useful way to understand what someone wants or needs. "I might buy that, but I need one that comes in red," helps you learn that the color choice matters to this person.

Sometimes, it's possible that an objection can be overcome. "I just found a red one in the warehouse," certainly deals with the color issue.

If that happens, if new information overcomes a previous objection, it's often followed by a new objection. "The safety issue you said you were worried about is addressed in this peer-reviewed study..." And then there's another objection, and another...

What's actually happening is the person is saying, "I'm afraid."

It might be, "I'm afraid to tell you that I'm not interested." But it's more likely that it's, "I'm afraid of the unknown, I'm afraid about what my friends will think, I'm afraid about money..."

And there are two reasons that people won't tell you that they're afraid. First, because our culture has taught us that fear is something to be ashamed of. But far more than that, because we're concerned that if we share our fear, you'll push us to go forward, and we're afraid to do that.

When dealing with someone who's afraid, when they're objecting to something that's important, it's tempting to imagine that more evidence will make a difference—that it's the objections that matter. But more studies of efficacy or public health or performance aren't going to address the real objection.

Money ("it's too expensive") is a common objection, but it's often not the real reason. Price is simply a useful way to end the conversation.

"I'm afraid" is something we don't want to say, so we search for an objection instead.

And what leads to forward motion? Either a shift in the culture, in peer approval, which lowers fear. Or sometimes, the fear of doing nothing exceeds the fear of moving forward.