

PELLISSIPPI STATE TECHNICAL COMMUNITY COLLEGE
MASTER SYLLABUS

UNDERSTANDING & SELLING BANKING PRODUCTS
BKG 2010

Class Hours: 2.0

Credit Hours: 2.0

Laboratory Hours: 0.0

**Date Revised: Spring
00**

Catalog Course Description:

Course shows how to pinpoint and practice human relation skills that encourage smooth, clear and personalized communication between the customer and the bank employee. Students will learn how to identify clues when talking with a customer that can help you identify customer needs.

Entry Level Standards:

None

Prerequisites:

None

Textbook(s) and Other Reference Materials Basic to the Course:

Understanding and Selling Bank Products, latest edition, American Bankers Association.

I. Week/Unit/Topic Basis:

Week	Topic
1	Focusing on the Customer
2	Relating to Customers
3	Active Listening
4	Consumer Banking Needs
5	Small Business Banking Needs and Midterm
6	Cross Selling
7	Handling Customer Responses
8	Closing the Sale
9	Making Referrals and Recommending Trust Products
10	Review and Final

II. Course Objectives*:

- A. Understands the importance of cross selling as an element of good customer service. I,II
- B. Recognize typical prospects for various categories of bank products. I,II
- C. Describe typical bank products and services in a customer focused frame work. I,II IV
- D. Able to suggest products to prospects, overcome their resistance and close the sale. I,II,IV

*Roman numerals after course objectives reference goals of the Business and Community Services department.

III. Instructional Processes*:

Students will:

1. Use critical thinking skills to interpret and evaluate the financial statements of existing companies and make informed judgements about these statements to facilitate in decision making and problem solving strategies. *Problem Solving and Decision Making Outcome, Numerical Literacy Outcome, Information Literacy Outcome, Active Learning Strategies*
2. Discuss the impact of social, political, economic, and environmental issues on the financial statements of selected companies. *Communication Outcome, Problem Solving and Decision Making Outcome, Cultural Diversity and Social Adaptation Outcome, Numerical Literacy Outcome, Information Literacy Outcome, Active Learning Strategies, Transitional Strategy*
3. Use electronic mail to correspond with the instructor and other students enrolled in the course. *Communication Outcome, Technological Literacy Outcome*

*Strategies and outcomes listed after instructional processes reference Pellissippi State' s goals for strengthening general education knowledge and skills, connecting coursework to experiences beyond the classroom, and encouraging students to take active and responsible roles in the educational process.

IV. Expectations for Student Performance*:

Upon successful completion of this course, the student should be able to:

1. List elements of good service as seen from the bank customer's perspectives. A
2. Describe and use six practices that reflect good human relations skills. A
3. Describe the elements of interpersonal communications and factors that can affect the communication process. A
4. Explain the difference between a product feature and a product benefit and relate the two to a bank's checking and saving account. C
5. List and briefly describe the three categories of expense for which businesses require financing. C
6. Define and employ seven basic guidelines for making a product suggestion to a bank customer. D
7. List and briefly explain five techniques to use in dealing with customer's questions on objections to a product suggestion. B
8. Explain the most professional way to deal with the customer's rejection of product

suggestions. B,D

9. Describe in general terms the services provided for individuals by a bank's trust services. A
10. Discuss the human relations skills, selling skills, and product knowledge needed to provide good customer services. B,D

*Letters after performance expectations reference the course objectives listed above.

V. Evaluation:

A. Testing Procedures:

Midterm Exam 30%
Unannounced Quizzes 30%
Final Exam 30%

B. Laboratory Expectations:

N/A

C. Field Work:

N/A

D. Other Evaluation Methods:

Attendance 10%

E. Grading Scale:

90 - 100 A
80 - 89 B
70 - 79 C
60 - 69 D
Below 60 F

VI. Policies:

Attendance Policy:

Pellissippi State Technical Community College expects students to attend all scheduled instructional activities. As a minimum, students in all courses must be present for at least 75 percent of their scheduled class and laboratory meetings in order to receive credit for the course.