

 THE COUNCIL

# MANAGING CHALLENGING CONVERSATIONS WITH YOUR CLIENTS

*Dorothy Carter Ph.D., University of Georgia*



UNIVERSITY OF  
**GEORGIA**  
Terry College of Business

# Your Presenter: Dr. Dorothy Carter

- Industrial/Organizational Psychologist
- Director of the Leadership, Innovation, Networks, and Collaboration (LINC) Laboratory at the University of Georgia
- Active researcher and instructor focused on leadership and teamwork in organizations
- Works with NASA, the military, scientific teams, and senior executives to facilitate effective leadership, communication, and collaboration processes across industries

[www.linclabresearch.org](http://www.linclabresearch.org)



**Importance of organizational communication**

**Defining “challenging conversations”**

**Three polling questions**

**Part 1: Focus on “the self”**

Understanding emotional labor

Distinguishing hot and cold cognition

**Part 2: Focus on “the team”**

Setting a mutual purpose

Establishing psychological safety

**Part 3: Focus on “the client”**

Communicating sympathy

Communicating understanding/empathy

Communicating realistic expectations

Managing conflict

Communicating support

Understanding the impact of virtuality

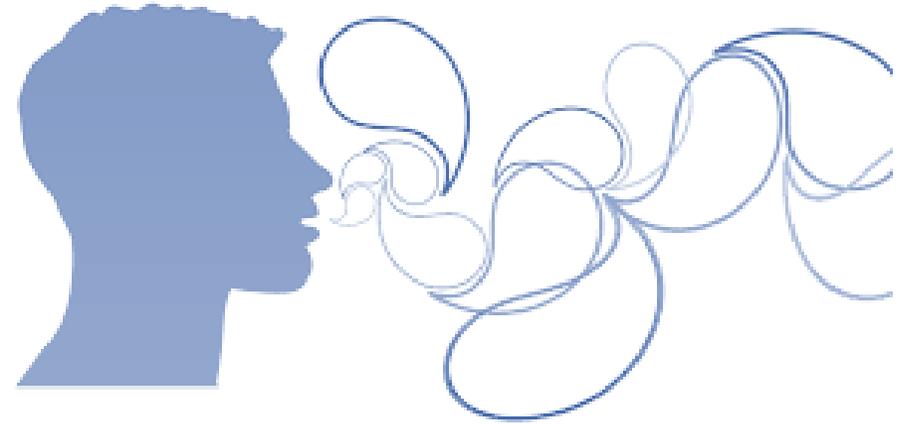
**Part 4: Developing your action plan**

**Discussion/Questions**

# AGENDA

# Importance of Organizational Communication

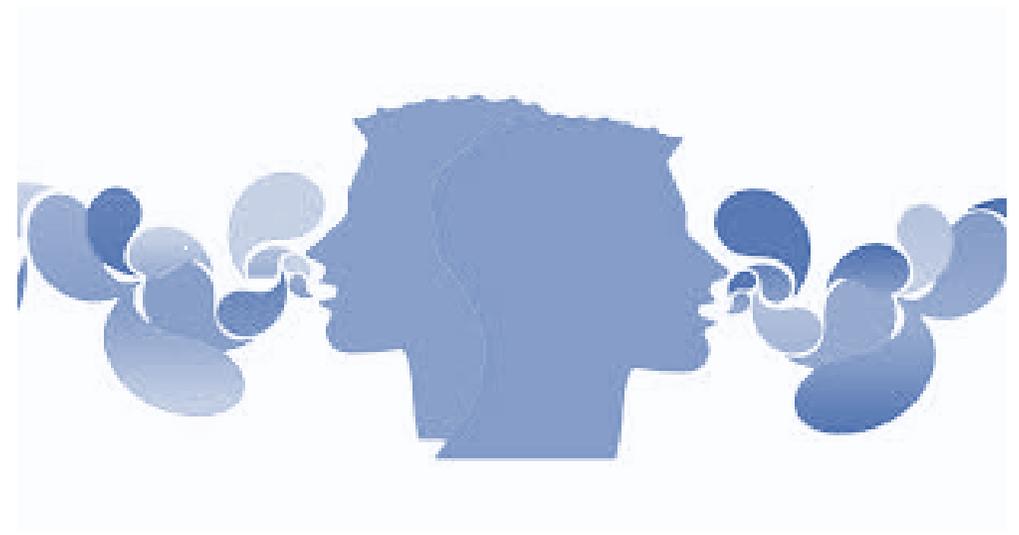
- Communication is an essential element of effective leadership and team functioning
  - E.g., feedback from leaders to subordinates
  - E.g., information sharing among teammates
- Communication skills of front-line employees can significantly impact client satisfaction, and public perception, and organizational success
  - Front-line employees = employees who interface directly and regularly with clients



# What are “Challenging Conversations”?

**Involve one or more of the following:**

- Emotionally-laden subject matter
- High-stakes outcomes
- Dynamic/uncertain environments
- Differing opinions/perspectives
- Virtual communication platforms



# First Polling Question

Do you anticipate that you will be part of a “challenging conversation” as part of your job in the upcoming weeks?  
(yes or no)

# Second Polling Question

Have you attempted to AVOID a job-related challenging conversation in the past month?  
(yes, no, n/a)

# Consider the Following Scenario

*You (an insurance broker in this case) hear from a client who is clearly upset. Her business has been closed for weeks and she is facing the possibility of bankruptcy. She is assuming her business interruption coverage will cover the loss of revenue due to the pandemic, but her business claim was denied. You must explain to her that loss due to the pandemic is not covered by her business interruption coverage.*

# Third Polling Question

Did you experience stress while you  
read the client example?  
(yes, no)

# Throughout the Presentation

Please add questions or examples of challenging conversations you would like to discuss into the chat box

PART 1:  
FOCUSING ON  
“THE SELF”

# Why the Client Example may Elicit Stress

- Emotionally-laden subject matter ✓□
- High-stakes outcomes ✓□
- Dynamic/uncertain environments ✓□
- Differing opinions/perspectives ✓□
- Virtual communication platforms ✓□
- **Requires that you engage in “emotional labor” ✓□**



# Emotional Labor

- **Emotional Labor = Managing emotions for a wage** (Hochschild, 1983; Grandey et al., 2000)
- Organizations have implicit & explicit display rules governing employees' emotional displays toward one another and toward clients
  - Employees' emotional displays can significantly affect clients' feelings (e.g., satisfaction), attitudes (e.g., loyalty), and behaviors (e.g., hiring a service)
- **HOWEVER**, emotional labor can take a toll...
  - Associated with resource depletion, burnout, performance issues, etc.



**Burnout**



# Emotional Labor Strategies

- **Surface acting** = Regulating the emotional displays
- **Emotional suppression** = inhibiting emotions
- **Emotional dissonance** = detachment from the situation (e.g., avoiding)
- **Deep acting** = Consciously modifying feelings in order to express desired emotion
  - **Attentional deployment** = thinking about other events that call up needed emotions
  - **Cognitive change** = reframing this situation in such a way as to reduce emotional impact
- **Automatic regulation** = Generating the desired emotional response automatically (with practice)

# Emotional Labor Strategies: What Works?

- **LESS EFFECTIVE:**

- **Surface acting**
- **Emotional suppression**
- **Emotional dissonance/avoiding**
- **Often driven by ‘instrumental’ motives (e.g., pay, safeguard job, adhere to rules)**
- **Create “mismatched” emotional states**
- **Associated with negative consequences for employee health, pay, & performance**

**SURFACE ACTING/SUPPRESSION:** Creates problems for you  
**AVOIDING:** Creates problems for you and problems for the client (they may turn elsewhere for help)

- **MORE EFFECTIVE:**

- **Deep acting - attentional deployment**
- **Deep acting - cognitive change**
- **Automatic regulation with practice**
- **Often driven by motives to feel better personally, motivate the customer, create positive atmosphere, prevent escalation of conflict, and keep control**
- **Create “matched” emotional states for employees**
- **Associated with positive consequences for employee health, pay, & performance (Mesmer-Magnus et al., 2012)**

**EXAMPLE OF COGNITIVE CHANGE:** Rather than thinking “this conversation will be really tough,” think “I will feel so much better after I help provide my client with clarity”

# Remember the Client Example

*You (an insurance broker in this case) hear from a client who is clearly upset. Her business has been closed for weeks and she is facing the possibility of bankruptcy. She is assuming her business interruption coverage will cover the loss of revenue due to the pandemic, but her business claim was denied. You must explain to her that loss due to the pandemic is not covered by her business interruption coverage.*

Emotional displays that are likely to be appropriate:

- Sympathy
- Understanding/Empathy
- Level-headedness as you offer realistic expectations
- Concern – striving to help

# However...

- You're might be experiencing your OWN emotions in the time of COVID-19...
  - Social isolation, anxiety, depression
  - Sense of uncertainty for yourself, your friends, your family, your career, etc.
  - New work-life balance issues arising as you attempt to balance career, family, parenting, teaching, new work demands, move to virtual work, etc.
- Further, clients might be reactive, uncivil, aggressive at times



# “Hot” vs. “Cold” Cognition



PART 2:  
FOCUSING ON  
“THE TEAM”

# Setting a Mutual Purpose

- Bigger picture goals:
  - Locally: Build a positive long-term relationship with your client
  - Globally: Contribute to positive norms for social behavior as we all co-create a “new normal”



# Importance of Psychological Safety

- A shared belief that the team (or relationship) is safe for interpersonal risk-taking (Edmondson, 1999)
  - E.g., disclosure of concerns, problems, feelings, etc.
  - Characterized by: Interpersonal trust, mutual respect
- Well-established antecedent of team learning and effectiveness (e.g., findings from [Google](#))
- Think of yourself as the “leader” of a team with your client
  - A primary responsibility of team leaders is to facilitate a psychologically safe team climate
  - ***But how do we do this...??***

PART 3:  
FOCUSING ON  
“THE CLIENT”

# Remember the Client Example

*You (an insurance broker in this case) hear from a client who is clearly upset. Her business has been closed for weeks and she is facing the possibility of bankruptcy. She is assuming her business interruption coverage will cover the loss of revenue due to the pandemic, but her business claim was denied. You must explain to her that loss due to the pandemic is not covered by her business interruption coverage.*

Emotional displays that are likely to be appropriate:

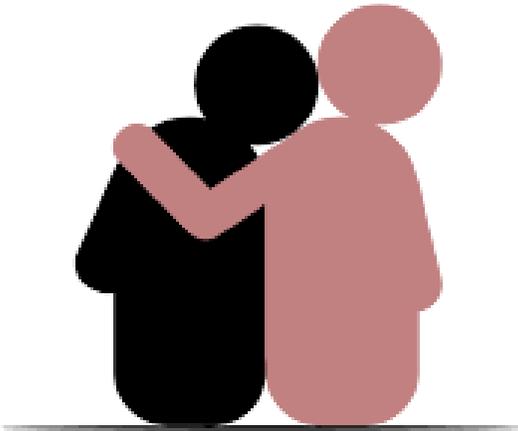
- Sympathy
- Understanding / Empathy
- Level-headedness as you offer realistic expectations
- Concern – striving to help

# Communicating Sympathy

- **Goal:** Make it known that you are aware of the client's distress and you have compassion for them
- Techniques:
  - Signal an interest in the client's perspective
  - Listening with undivided attention
  - Ask leading questions (fact finding)
  - "I am sorry you are experiencing this"
- May require MORE conversation time than usual; be sure to build time for expressions of sympathy into your schedule! (and time for recovery between calls)



# Communicating Understanding/Empathy



- **Goal:** Make it known that you understand the client's situation and inner psychological experience
- Verbal affirmations
  - E.g., "I see", "I understand", "I hear you", "thank you for explaining that"
- Paraphrasing situational details you have heard
  - E.g., "I believe what you're saying is..."
- Reflecting feelings you have heard
  - E.g., "I understand this has been a very difficult loss for you"
  - But try not to "mirror" negativity/aggression
- Avoid technical jargon and/or explain technical terms using simple language each time

# Communicating Realistic Expectations

- Be specific and honest
  - Know the limits, don't over promise, explain obstacles
- Maintain a consistent and calm tone of voice
- Use positive phrasing
  - E.g., “It is helpful to consider...” rather than “We can't...”
- Communicate some uncertainty when appropriate
  - E.g., “going forward with this decision might...”
  - Sounds less dogmatic and is better received (Yeomans et al., 2020)
- Explain reasons, but avoid too many extensive explanations
  - E.g., “therefore..”, “because...”
  - Could sound authoritative and invite arguments



# Conflict Management: What Works?

## Less Effective: Individualistic Approaches

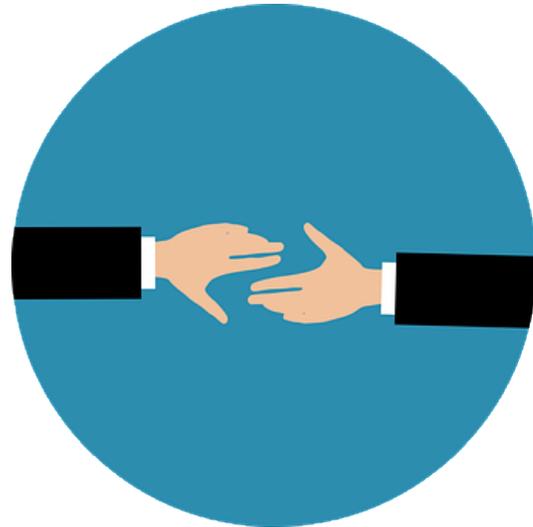
- **Competing (moving against)**
- **Avoiding (moving away)**
- **Accommodating (moving away)**
- **Compromising (moving away in some respects, moving against in others)**
  
- **Preserve individuality; but subjugate the team to safeguard the disparate views of the individuals**

## More Effective: Collectivistic Approaches

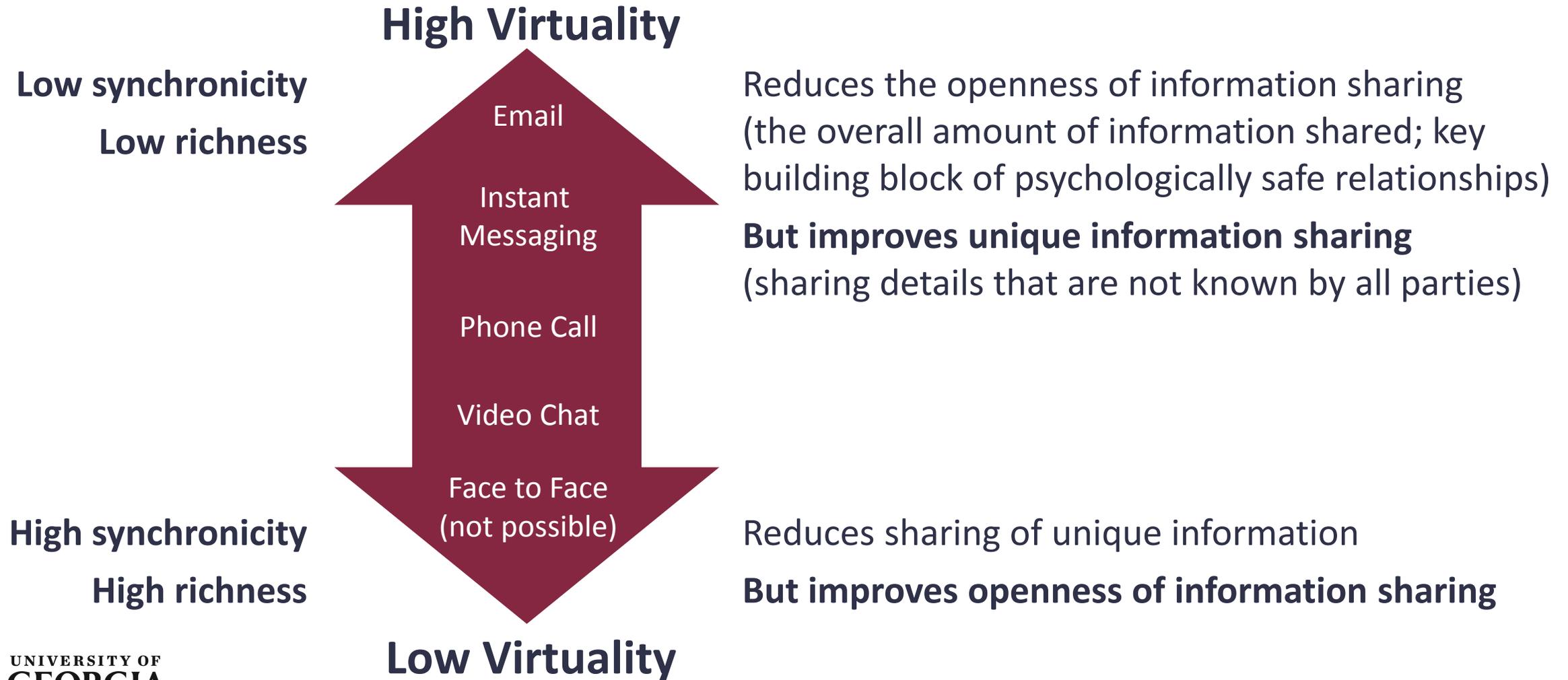
- **Collaborating (moving toward)**
- **Openness (open sharing of information)**
  
- **Incorporate differences in individuals' viewpoints while still preserving the focus on the team**

# Communicating Support

- Connect clients to available resources
- Remind them what you have done, and what you will do for them
- When appropriate: “I will look into that further for you”
- Schedule follow ups to check on clients after initial conversations
- *Bonus: giving support to others has a positive impact on your own well-being and increases your resiliency in times of crisis!*



# Understanding the Impact of Virtuality



# DEVELOPING YOUR ACTION PLAN

# 10 Questions to Consider

- 1. How can you reframe the situation to elicit appropriate emotions (deep-acting)?**  
*e.g., rather than “this will be difficult for me,” think “I will feel great once I help my client through this”*
- 2. What stress-relief/recovery strategies help bring you to a “cooler” state?**  
*e.g., deep breathing exercises, stretching, talking to a loved one, etc.*
- 3. How would you behave if your goal is to ensure a positive long-term relationship with the client?**  
*e.g., you would not avoid the situation and/or act competitively/authoritatively*
- 4. What ‘fact-finding’ questions can you ask to better understand clients’ experiences?**  
*e.g., “tell me more...”*
- 5. What phrases do you feel comfortable using to signal sympathy?**  
*e.g., “I am sorry you’re experiencing this right now”*

# 10 Questions to Consider

- 6. What phrases do you feel comfortable using to signal understanding/empathy?**  
*e.g., “I hear you,” “I understand this has been a very difficult loss for you”*
- 7. What “jargon” do you use regularly that clients may not understand; how can you rephrase it?**  
*e.g., try practicing terminology with a friend – do they understand?*
- 8. What materials can you prepare in advance to offer support to your clients?**  
*e.g., available loans? details of recent bailout packages? websites?*
- 9. How can you remind yourself to use “collectivistic” conflict management in the moment?**  
*e.g., keep the mutual purpose in mind (positive long-term relationship)*
- 10. What communication platform should you use for this conversation?**  
*e.g., maybe use less virtual platforms (e.g., video chat) for initial challenging conversations to facilitate openness, then switch to less virtual (e.g., email) for follow up details*

# QUESTIONS / DISCUSSION



**The Council** of Insurance Agents & Brokers



**UNIVERSITY OF  
GEORGIA**  
Terry College of Business

[www.linclabresearch.org](http://www.linclabresearch.org)

**THANK YOU**