***Building Business Acumen***

**National Contact Center New Hire Challenge Training**

Veterans Benefits Administration

[Status]

**References:**

**KM ARTICLE**

* [PCR Call Handling SOP (va.gov)](https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001001/content/554400000011346/PCR-Call-Handling-SOP)
* Haines, Steven The Business Acumen Handbook (2019) self- published

Lesson Content

# What is Business Acumen?

Business acumen is someone's ability to understand business issues. It is the collection of both general and organization-specific knowledge about how things get done and why. It is a key characteristic for leadership and shows up in the questions someone asks and the decisions they make. Often, people struggle in situations like, introducing a person when you’ve forgotten their name, knowing what humor is appropriate with co-workers or customers or handling a person that comes on too strong. If you do not use appropriate business acumen, it shows a lack of consideration and professionalism. People then make judgments about you that can be lasting.

This “business common sense” is built over time much like surgeons, musicians, and pilots. It is a skill that can be acquired and gets better with practice.

In simpler terms, business acumen is a combination of skills and knowledge specific to your position. Business acumen it is an added benefit which generally leads to success in your career.

Ask yourself the following:

How well do you understand your business/industry?

How well do you understand your customers?

Do you know what drives performance?

# Characteristics of Business Acumen

### Control What You Can

Think about a typical day at work. Review the list below of the things that demand your time, energy, and attention. Then check the column to the right to indicate whether each item is in your control or not.

|  |  |  |
| --- | --- | --- |
| **What demands your time, energy, and attention?** | **In your control** | **Out of your control** |
| Starting your day on time |  |  |
| System issues |  |  |
| A customer with a difficult claim issue |  |  |
| Distractions in your office |  |  |
| Policy Updates |  |  |

Once you evaluate what is within your control you are better able to achieve your goals. Establish what you can control; you may not be able to control who calls in for assistance or the next policy change. You can control the tone of voice you use to answer the line when the customer is placed in your queue or how quickly you review the policy update for understanding. Having the mindset where you can differentiate what is in your control and what is outside of your control is critical.

Often times, the need for control is rooted in an attachment to the perceived outcome you have envisioned. Letting go of the notion that, you know what’s best, will allow you to explore alternatives and new possibilities.

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### Build resilience

When something goes wrong, do you tend to bounce back or fall apart? Resilience is your ability to cope with and bounce back from stress and adversity, and hopefully even grow through the experience. Resilience is like a muscle—it can be built up with practice and repetition. The constant ups and downs of dealing with change can equip you to handle subsequent changes more effectively. Resilient people take action when dealing with challenges and setbacks and find learning experiences from those challenges. They have an increased sense of purpose and know the importance of balance in action and rest.

You may find yourself more resilient through different challenges than others. Resilience is not a fixed state and is developed and strengthened over time.

### Display Patience

When feeling refreshed and well-rested, it is easy to be patient. It is a little more challenging when, for example, you’ve slept through your alarm, your child spills red fruit drink on your clothes, and you leave your coffee mug on the top of your car—all before you leave the house in the morning.

Lack of patience is usually an issue of time, i.e., you feel as if other demands are more pressing, as if someone is taking too long, or as if you could do something more efficiently yourself. So how do you put on your best game face and act patient when you are not feeling that way?

Understand what your patience triggers are and make plans for how you will deal with them when they present. Patience starts with knowing not everything is within our control.

|  |  |
| --- | --- |
| Situation | Plan of action |
| Caller is not prepared for the conversation, i.e. does not have bank account on hand to make change. |  |
| Caller asks you to repeat the information you provided to them…again. |  |
| The KM system is not loading, and you are attempting to access a reference. |  |

### Respect Others

Do not deliberately belittle, embarrass, criticize, or demean others. Try a positive approach—you’ll be pleasantly surprised that the energy, attitude, and behavior you put out in the world is what comes back to you. It may not happen instantly, but it will happen.

• Always consider the intent of behavior or statement versus the impact.

• Be clear and honest in your communication.

• Communicate in a genuine way. Smile, use a professional tone and watch your posture, the caller can feel if you are focused and listening to them. What expectations do you have when someone is speaking to you or your own family member? You expect them to be kind, helpful and patient.

• Understand that negative behaviors and reactions are only a moment in time.

### Avoiding Communication Stressors

These five styles of communication, or more accurately non-communication, tend to increase stress in any organization. Take steps to avoid or minimize their negative effects.

* Pollyanna thinking: Tell people what they need to know and what they can expect, positive and negative.
* Assuming: Do not assume that your message is immediately understood. Share your message at least three different ways.
* Not taking ownership: If you have something to say, deliver your message personally, not through someone else.
* Poor communication: You can’t over-communicate.
* Sink or swim thinking: Avoid an “all or nothing” mentality. Look for more options than you think exist.

### Thank Goodness for Rude People

That’s right—thank goodness for people who are rude, obnoxious, demeaning, and demanding. They are the best teachers—showing us how NOT to act. Not only that, but they also give us plenty of experience dealing with challenging situations and allow us the opportunity to appreciate all the people who are not rude.

### Use Critical Thinking

It is normal when you begin a new role or position to have a sense of anxiety and questioning yourself as you make decisions or relay information. As a PCR, using critical thinking skills and looking for possible options and solutions is a critical part of your daily work.

Imagine a roller coaster ride at an amusement park. The riders line up and board the train. The safety bar is lowered, and the train takes you along the course. People who are frequent riders know the dips and curves and when they will catch some air. In the world of business, the jobs we take can seem like we’re on a roller coaster. Imagine how hard it would be to hop on the train while it is moving. It’s not possible. However, when we start a new job or join a new company, it almost seems like we’re boarding that moving train. From another vantage point, you may find that your business degree or experiences to date will have prepared you to handle many of the unfamiliar situations you’ll encounter. Yet you will still be expected to fulfill your responsibilities. As you become more comfortable through each interaction and situation the “turns” of the ride the job will become more familiar.

### Ask Questions

It is important to have an understanding how to clarify and explain VA benefits to the Veteran/customer knowing they may have misunderstandings from other background sources. Ask questions to get an idea of what preconceptions the customer may have and what their root issue is.

• Ask closed-ended questions to obtain specific facts and information, to direct the conversation to a particular area, and to gain commitment.

• Avoid questions that begin with “why” or “who.” They can sound accusatory.

• Avoid questions that put the customer on the spot.

When responding to the customer remember although you may have existing knowledge and experience your customer may not, which is why they have contacted you. Responding with a positive attitude and good will are contagious. Lead by example, be persistent and kind. Do not allow your own ego or belief that you know better to be a barrier in communicating with respect.

### Questioning Practice

Instructions: Write a question that would be an appropriate follow-up to each customer's statement. What steps would you take, what is within your control, what is outside of your control in the situations below?

1. “I've called three times already and my problem still isn’t fixed.”

2. “My payment was short this month. Why did you take my money?”

### Providing Encouragement

A key skill as you build your business acumen is to not only use positive language yourself, but to also lead others in rephrasing to lose a negative vocabulary. Try it out on the following statements by rewriting them.

|  |  |
| --- | --- |
| **Negative phrase** | **Positive phrase** |
| “It’s not my job.” |  |
| “We regret to inform you that your application cannot be processed.” |  |
| “You filled this form out wrong.” |  |

### *Accepting Change*

When we are not aware of updates and agency trends, it can feel like policies and procedures change on a whim. It is important to stay up to date with changes and you are encouraged to seek information and drive your self-development. Accessing resources like the VA Monthly Benefits Newsletter and KM Breaking News articles are a great step.

Being prepared for change will help you to accept changes as they come and to understand that change to policies and procedures are necessary to ensure we are taking appropriate actions to best serve the Veteran.

### Practical Application Team Discussion

Ask yourself questions such as:

• How would you tackle a tough problem?

• How do you stay organized?

• What are your working habits?

As you move through daily interactions with varying customers and peers with a range of questions and issues exercising these skills will ensure you communicate with respect and professionalism expected of those in your role.

## Knowledge Check

Question 1

What is Business Acumen?

1. someone's ability to understand business issues.
2. the collection of both general and organization-specific knowledge about how things get done and why.
3. a key characteristic for leadership
4. business “common-sense”
5. All of the above

Question 2

Match the following with the appropriate group.

|  |  |
| --- | --- |
| **Within my control** | **Outside of my control** |
|  |  |
|  |  |
|  |  |

Question 3

Which of the following is not an appropriate strategy for asking questions?

1. Ask closed-ended questions to obtain specific facts and information, to direct the conversation to a particular area, and to gain commitment.
2. Avoid questions that begin with “why” or “who.” They can sound accusatory.
3. **Ask caller to repeat the reason for calling at least twice to ensure you understand and can assist.**
4. Avoid questions that put the customer on the spot.

Question 4

What is not a characteristic of business acumen?

1. Use critical thinking
2. Ask questions
3. Provide entertainment
4. Respect others

Question 5

Not telling the customer what they need to know to avoid discussing negative information is what type of communication stressor:

1. Assuming
2. Sink or swim thinking
3. Pollyanna thinking
4. Not thinking

# Summary

Throughout this lesson we have discussed how important it is to understand and practice Business Acumen. In addition to maintaining resilience and fostering patience it is also important to remember:

* The skills and attributes necessary to effectively contribute to the goals of the organization.
* Effective strategies for overcoming challenges.
* To be more resilient in difficult situations.