

Cultural Diversity in Our World Today

How diversity conscience are you? How important is it to have a culturally diverse office? The answer of course is “it is very important to have a diverse office”.

The buying power increased for different ethnicities from 1990-1999 by the following:

- African American 73%
- Asian 102%
- Hispanic 84%

We can only imagine what we shall see as % increase between 2000-2050. It will be significant.

To what degree are you involved in community activities that would allow minorities to notice you favorably?

Let's First Look at Where Cultures Vary with These Universal Practices

These are suggested practices based on generally accepted rules of etiquette. Our Champions Business Etiquette course covers this topic very well.

- Conversational distances – Americans stand arm's length apart. Most nationalities do not invade the other's space except the Middle Eastern people. The Middle Easterners typically stand very close to the other person.
- Pointing – not appropriate in any culture
- Using first name vs. family name – wait to be offered the first name by the other person. If not offered, then, Mr. or Ms. Is appropriate for addressing others
- Body contact – avoid body contact; however, Mexicans are friendly with their hugs and kisses upon first greeting. Don't be taken aback.
- Voice level – keep it lower than usual for other cultures than US citizens. Americans are louder when talking with others than most other cultures.
- Hand gestures – palms up shows openness and honesty in most cultures. Try to avoid hand gestures on the whole other than a right hand over your heart demonstrates honesty.
- Body posture – try to keep your body size in proportion to your client. Sometimes it would be acceptable to sit down so a taller person would not overpower a shorter client.
- Personal appearance – always dress up; you will never offend anyone by dressing up.
- Willingness to ask or answer questions personal questions – do not ask personal questions without asking if your list of questions are acceptable to ask.

Common Behavior to Avoid

- Putting your hands in your pockets
- Using first names unless given permission to do so by the prospect

- Crossing legs and showing the soles of your shoes when doing so
- Invading other's space (36" apart is a good distance)
- Direct eye contact
- Physical contact
- Showing impatience
- Telling jokes – just don't do it

Narrow the Cultural Gap with the Following Guidelines:

- Use common words in their most common meaning. For example, a dog is an animal not a house in poor condition.
- Show appreciation for other's music, art and customs.
- Never make judgments about other's politics, or religion.
- Show respect for those whom the client cares about, their children, pets, grandchildren, charities, church.
- Minimize talk in general and parallel the pace of speech your client displays in their communication with you.
- Validate the other's beliefs and opinions.

Pacing and Echoing Guidelines

Be flexible – time means many things to different cultures for example:

- Being 10 min. late is acceptable in Japan but being "on time" is better.
- Italians find being 2 hours late is acceptable.
- In Latin America and Mexico you can be 1 hour late.
- Mexico you should be at least 30 min. late out of respect to your host.
- Germany and England accept 30 min. of tardiness as being on time.
- Americans believe you must show up at exactly the decided time or you are late and maybe considered rude if one is tardy.

Agents should be flexible and try to match the behavior style of their prospect. The matching can be displayed through posture, body language as well as verbal.

Keep in mind some clients will want to spend a lot of time talking to you and getting to know you, the agent, prior to getting down to business.

Cultural Stereotypes about Americans

- Too direct
- Too honest
- Too quick to show all they have

By knowing these stereotypes are generally thought to be true, try not to display them.

Some Other Techniques for the Agent to Consider.

1. Make yourself the equal size of your client by keeping arms to your sides and avoid open hand and arm gesturing; keep your personal space more closed when talking and gesturing.
2. Use a bow or head nod to indicate another person – try not to point

Superficial indications of an Individual's Buying Power Include the following:

- Dress and personal appearance
- Food and eating habits or manners
- Personal behavior they demonstrate while talking with you
- Car they drive

There should be only a few rules for deciding a person's buying power.

1. They were pre-qualified by an RMLO, lender.
2. They have the capacity to make the decision.