



How to Motivate Clients to Act

Even enthusiastic clients can stumble when it's time to complete tasks. Here's how planners can help motivate them

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MY COACHING CLIENTS routinely share their frustrations about prospects and clients who fail to act. I expect you've had similar experiences. A prospect agrees to work with you, but then fails to complete the onboarding process. The same irritations occur with existing clients. A client agrees to follow your recommendations, but then doesn't complete the tasks to execute the plan. It's aggravating when a "yes" derails into procrastination and delays. I vividly remember a conversation with a coaching client about this disappointing trend: "Barbara, I'm good at closing prospects. They're excited and ready to start. Then the trouble begins. I send the onboarding packet, and the whole process grinds to a halt. How do I fix this frustrating pattern?" I immediately asked, "What does the prospect have

to do to complete the onboarding packet?" Not surprisingly, I learned there was a robust series of tasks to complete. That's the problem. A conversation with a prospect naturally focuses on the work the adviser will do and the benefits the prospect will receive. Of course, the individual is enthusiastic. It's so easy to say, "Yes, I'd love you to help me." Unfortunately, that enjoyable conversation often triggers an avalanche of homework. Enthusiasm flies out the window when their workload begins.

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Unfortunately, that's the nature of human motivation. It's an energy that shifts from one goal to the next, based on immediate desires. As a result, it's fickle. We've all experienced a lack of motivation when we need it most. The desire to eat well flies out the window when we're tired, stressed, or hungry. In that moment, the ease and pleasure of junk food sabotage our nutrition goals. Sadly, all our goals suffer from the unreliability of motivation. Any habit or feeling that competes with an aspiration will undermine our best intentions. Fortunately, psychologists have found ways to overcome these natural barriers to long-term success.

Don't Expect Motivation to Last

The first step is to understand the nature of motivation. Motivation is inherently unreliable and inconsistent (Fogg 2020). Knowing that we can't count on motivation is a huge step toward success. Expecting prospects and clients to stay enthusiastic after your "yes" conversation leads to frustration when they fail to complete their tasks. When we recognize that motivation is going to flag, we can plan for it.

Understand Different Drivers

Even though enthusiasm waxes and wanes, some drivers are more reliable than others. The weakest motivators are external incentives, like rewards or special benefits. These work temporarily, but suffer from diminishing returns. The initial pleasure quickly fades, and recipients come to expect the incentives, which erodes their motivating power.¹ A workplace example is the shift to remote work during COVID-19. This temporary exception quickly became an expectation that was difficult to reverse. I routinely advise leaders to plan extra rewards carefully. Well-intentioned incentives may become expectations that demoralize staff when the treats end. Expecting rewards to motivate staff is tricky and the weakest form of motivation. The same is true for clients.

Activate the Best Motivation

When you're working with prospects and clients, don't rely on the financial reward to maintain motivation. Waiting decades for the results of wise financial planning fails as an incentive. Logically, the long-term financial benefit *should* push the client forward, but as you know, it often doesn't. Instead of relying on distant rewards, focus on internal motivators: values, virtues, and defining experiences. These personal and emotional aspirations are the most enduring. Even better if they're self-generating and ever-present.

As financial planners, you uncover client values as a routine part of planning. As you probe, notice the emotional drivers. In addition to values, like caring for loved ones or charitable giving, notice how they describe themselves. Take note of virtues like organized, conscientious, thoughtful, responsible, etc. If your client identifies as a "responsible person," the client will be motivated to do things that are "responsible." Also, notice personal stories like "My parents were a huge burden. It was awful," or "I'm so grateful for my parents' advanced planning. It made things easy for me." Negative and positive experiences create strong emotional incentives. Note and affirm the internal motivators that will move the client forward.

Make it Super Easy

Of course, prospects and clients are enthusiastic when the purpose of a meeting is to show your work on their behalf, and the benefits they'll receive. All they have to do is say "yes." It's so easy! Unfortunately, their next steps take more work. Financial tasks are often time consuming and unpleasant. It's no surprise that clients don't get things done. What started easily is now a hassle.

To get going, clients need an easy first step. You can prompt the client by asking, "What's the easiest thing you can do to get started, and when is the most convenient time for you to do that?" It's best if they select a specific time during a routine activity. "On Monday, while making coffee, I'll call my banker" is far better than "I'll call my banker sometime next week." After clients commit to an easy action plan, warmly thank them for taking the next step to meet their goals. At this point, you can also affirm the emotional drivers that are most compelling for the client. You could say "You're so responsible that getting things moving is natural for you, so thanks for taking the time to plan next steps

with me today,” or “You shared how your parents’ advanced planning was a tremendous gift. Thanks for taking time to get this important, advanced planning started.”

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This simple process accomplishes five motivation techniques at once. First, you overcome clients’ natural dread of tackling a project by making it easy to start. Second, you boost commitment by engaging clients in creating their first step. Third, prompting clients to schedule a *specific* time helps them execute. Fourth, creating a quick success fuels motivation to take the next steps. Finally, connecting the next steps to a powerful emotional motivator builds their energy to keep going. If you’re willing, facilitate ongoing execution with extra support.

Build in Help

Clients’ motivation will drop as soon as a project gets complicated, frustrating, or tedious. Unfortunately, it’s unlikely that clients will confess “I’m procrastinating” or “I’m stuck.” Instead, they’ll make excuses, feel worse about the whole effort, and procrastinate even more. You can avoid this trap by building in help. If possible, schedule regular contact to facilitate progress. Even better, engage related professionals, such as accountants or attorneys, to help the project get done. Admittedly, this is more effort for you and your staff, which is demotivating. But focus on how good it will feel when you’re no longer frustrated by clients who procrastinate.

Use the Power of Routine

When you find success with a couple of clients, embed the steps into your routine. Research has shown it’s more effective to add to an existing routine than to create a whole new procedure (Arlinghaus and Johnston 2018). The client who calls the banker while brewing coffee on Monday will likely do it because it’s tied to a daily habit. The same principle applies to helping clients act. For example, helping a client plan a first step adds less than five minutes to your client meeting. Asking how you can help a client move forward, while calling anyway, is simple. Any small steps to support client action will improve their speed and execution. The key is to cheerlead and facilitate their success, so they feel good and keep going. The conscientious clients will complete tasks even faster, and you’ll help stalled clients get moving. Everyone will be happier, you and the clients.

Small Steps Win the Big Race

Undoubtedly, you’ll still have clients who struggle to move along. But, like financial planning, small steps build significant results over time. These techniques will work for you and your clients. The key is to focus on achieving small wins and build step by step. ■

Endnote

1. See <https://thedecisionlab.com/reference-guide/psychology/hedonic-treadmill>.

References

- Arlinghaus, Katherine R., and Craig A. Johnston. 2018, December 29. “The Importance of Creating Habits and Routine.” *American Journal of Lifestyle Medicine* 13 (2): 142–144. doi: 10.1177/1559827618818044.
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