

人物誌 Portrait



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本期《專業天地》專訪了監管局成員謝小玲女士，與各位持牌人分享她在金融行業中的豐富經驗。

In this issue of *Horizons*, we interview Ms Phoebe TSE Siu-ling, member of the EAA, to share with licensees her extensive experience in the financial industry.

問：根據你在金融行業的豐富經驗，地產代理應該採取怎樣的策略或態度來保持在現今物業市場上的競爭力？

Q: Based on your extensive experience in the financial industry, what kind of strategy or attitude should estate agents adopt to remain competitive in the property market nowadays?

答：其實地產代理行業與銀行業有些類似，大家都是服務性行業，也會接觸到金額不小的交易，提供的服務也會影響到客戶作出重大投資的決定。同樣地，行業的競爭也十分之大，以前人們常說「銀行多過米舖」，我相信地產代理店的數目也不相伯仲。因此，最重要是秉持良好的服務態度，凡事應以客人的角度出發，瞭解客人的需要，而不是一味硬銷；同時要具備專業能力，對市場狀況熟悉，能向客人提供專業意見；當然保持誠信更是十分重要，因若得不到客人的信任，彼此關係便難以維繫，生意也就無從做起。就如監管局最新推出的宣傳計劃的口號一樣，一個優質

A: In fact, there are similarities between estate agency business and the banking industry as they are both service industries. Practitioners of both industries will deal with transactions involving large sums of money and their services will affect their clients' decision in making a major investment. In addition, the competition in both industries is also very intense. In the past, people always say that there are more banks than rice shops, but I think the number of estate agency shops is no less than the branches of banks in Hong Kong. A good service attitude is of utmost importance which includes thinking from the clients' perspective and understanding the clients' needs instead of blindly hard-selling. At the same time, practitioners must be professional and be familiar with the market conditions, and be able to give professional advice to clients. Integrity is of course even more important. If one cannot earn the trust of clients, the relationship will be difficult to maintain and a deal cannot be closed. Just like the

的地產代理必須具備「三言兩與」，即「言出必行」、「言之有物」、「言而有信」，和「與時並進」、「與客同行」，才能保持在現今物業市場上的競爭力。

問：上面提到「專業」是地產代理最重要的品質之一，你建議他們可以做些甚麼以提升專業水平？

答：持續進修有助提升專業水平。監管局提供了不少培訓的機會。建議代理必須參與持續進修，做到「與時並進」，對最新的法規要求、市場的走勢等有充分的了解，提升自身專業水平；正所謂「一分耕耘、一分收穫」，裝備好自己有助於提供專業意見，贏得客戶的信任，爭取到生意，與客戶也會保持良好的長遠關係，客戶也會更樂意轉介生意給你。

問：作為銀行業的高層管理人員，你可否與地產代理公司的管理層分享一些建議，如何可有效地監督前線員工，尤其是令他們更加守法循規？

答：銀行業是在高度監督和規管的環境中營運。借鑒他們的經驗，我會建議地產代理公司的管理人員，首先應該以身作則，明確指出「守法循規」是公司的底線，通過會議及不同管道將這要求清晰地傳達公司各層級。其次，可以設立一個客觀的獎懲制度，鼓勵守法循規行為，而對於任何的違規行為，即使違規者是一個表現突出的銷售人員，也不應有任何包庇容忍。另外，也要有一個良好的監察及匯報機制，能夠追查到實際執行的情況。例如指定行為監督負責人，或委派神秘顧客、也可以作出抽檢等。當然最重要的是應要培育出發自內心「守法循規」的公司文化，這是最具挑戰性也需要最長時間才能做到，假如公司員工的流動性高就更加困難，但這應該是每間公司追求的內部管治的最高境界。希望和各地產代理公司高層一起繼續努力。

slogan of the latest EAA's publicity promotion, a quality estate agent should have good "5A" qualities namely "Adherence", "Ability", "Accountability", "Advancement" and "Affinity", so as to remain competitive in the property market nowadays.

Q: It was mentioned above that being "professional" is one of the most important qualities of estate agents. What would you recommend them to do to enhance their professional standards?

A: Continuing education can help enhance professional standard. The EAA has provided many training opportunities. I advise that estate agents must participate in continuous training in order to attain "Advancement" in their professional standard and have a thorough understanding of the latest regulations and market trends. Hard work will pay off. Well equipping yourself will help provide professional advice and win the clients' trust. It helps business and can maintain a good long-term relationship with your clients, and as a result they will be more willing to refer businesses to you.

Q: As top management in the banking industry, could you share some tips with the management of the estate agency companies on how to effectively supervise their frontline staff, in particular for better compliance?

A: The banking industry is operating under a highly supervised and regulated environment. Borrowing their experience, I would recommend that the management of the estate agency companies ought to lead by example at first and specify that compliance is the bottom line of the company. They should convey this requirement to different levels clearly and carefully through meetings and different channels. Secondly, an objective award and sanctioning system could be set up to encourage compliant behaviours and there should be no tolerance for any breaches, even if the non-compliant staff is a top salesman. In addition, there must be a good monitoring and feedback mechanism that can keep track of the actual implementation, such as assigning officer in charge for behavioural supervision, deploying "mysterious customers" or conducting random inspections. Of course most importantly a heart-felt culture of compliance should be fostered within the company. This goal is the most challenging and will need a long time to achieve. It will be more difficult if the staff turnover rate is high, but it is the highest level of corporate governance that every company should aim for. I hope that the top management of estate agency companies will continue to work hard with us.