From Teller Line to Teller-less:

Aligning Your Mix of In-Branch Employees and Technologies with Customer Interests

A 2019 Future Branches Report

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Introduction

As banks focus on perfecting their in-branch strategies, new technology adoption and expanding the capabilities of in-branch personnel have become competitive necessities. Now, banks are developing new techniques for in-branch staffing and technology adoption to deliver on efficiency, financial, and customer experience requirements. But what do those techniques involve, and how can they create the most desirable environments ahead of their direct competitors?

In this report, we investigate how developing customer-facing technologies such as tablets, video conferencing, and digital signage are transforming the physical bank for customers and their expectations. We look at new investments in personnel training and how personnel interact with technologies to streamline transactions with customers. Finally, we'll uncover how this new age of banking can improve personalization while driving the bottom line.

Key findings from the study include:

21% of banks believe they are behind their competitors in terms of the sophistication of their in-branch technology—that is, the degree to which they have modernized their physical branches.

Nearly half of banks (**48%**) are prioritizing implementing new technologies across all their branches; similarly, nearly half of banks (47%) are prioritizing training in-branch personnel on customer-facing technologies.

In each case, at least half of banks have adopted—or plan to adopt in the near term—automated services (**50%**), tablets for customer use (**54%**), and other self-service tools (**54%**) for their physical branches.

Although **68%** of banks consider themselves 'competitive' or 'a leader' in terms of the capabilities of their in-branch personnel, only 36% are encouraging in-branch personnel to improve and personalize customer experiences as a strategic priority.

In respondents' written responses, one of the most often-cited pain points in terms of preparing in-branch personnel to use new backend or customer-facing technology is a lack of consistent training among personnel. **Forty-four percent** of respondents also cited this as a pain point in quantitative questioning.

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About the Study

Future Branches partnered with the WBR Insights research team to conduct an industry survey of 100 banking professionals. Most respondents represent national (32%) and regional (38%) banks. Nine percent represent global banks; the remaining respondents represent smaller community banks (8%) and credit unions (13%).

Respondents describe their company type

Global Bank
9%

National Bank
32%

Regional Bank
38%

Community Bank
8%

Credit Union
13%
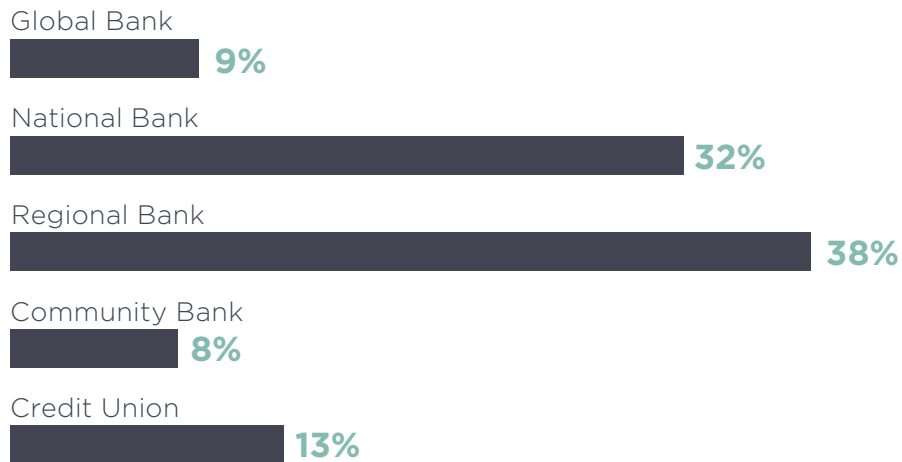
Nine percent of respondents describe their roles as executive management. Most respondents describe their roles as either marketing (18%), real estate (15%), branch operations (15%), or information technology (14%).

In each case, less than 10% of respondents describe their roles as sales and service (9%), customer experience (7%), or retail delivery (6%).

Fewer respondents describe their roles as channel strategy (3%), branch distribution (1%), or some other role (3%).

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Researchers asked respondents to share more details about their branches and their business value. Over half of respondents (54%) claim their banks have 51 – 500 physical branches. Most remaining respondents (27%) represent banks with 500 branches or more, some with over 5000 branches. Fewer respondents (19%) represent banks with only 1 – 50 branches.

How many physical bank locations do you have?

1 – 50
19%

51 – 500
54%

501 – 1000
10%

1000 – 5000
14%

5000+
3%
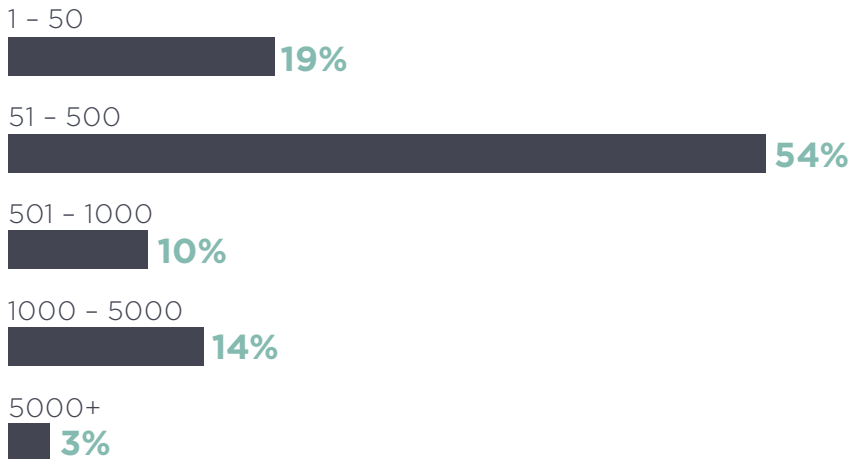
The majority of respondents (68%) claim their physical branches drive over half of their organizations' total revenue. In fact, 19% of respondents claim their banks are 'branches only,' meaning 100% of their revenue comes from physical branches.

But while no banks in the study are 'digital-only,' nearly one-quarter of respondents (23%) claim their organizations receive only about half of their revenue from branches—the other half is driven by digital channels. Meanwhile, only 9% of banks receive less than half of their revenue from physical branches.

What percentage of your revenue comes from physical bank locations?

We are digital only.
0%

1% – 24% revenue
4%

25% – 49% revenue
5%

≈50% revenue
23%

51% – 74% revenue
33%

75% – 99% revenue
16%

We are branches only.
19%

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Three tips for tackling your digital transformation

How is the financial industry approaching the hurdles of digital transformation?
We asked the experts.

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1. Get every department to buy-in

"Digital transformation. It's a great buzzword. But basically, it silos the ownership of the member or customer experience into one or two groups... What we really need is ownership from all areas of the business to truly transform that customer experience."

ERIN HENNESSY, CHIEF INNOVATION & MARKETING OFFICER, UNITED FEDERAL CREDIT UNION

Your digital transformation isn't a "digital" initiative, it's a company-wide commitment. Without complete buy-in and interdepartmental communication, the most that can be expected is a series of disconnected upgrades. With an overarching strategy you have the opportunity to create a seamless, omnichannel experience.

2. Prioritize integration

"One of the biggest challenges is the integration of all systems into one... Being able to have these channels melt together will certainly open up a lot of doors and make the omnichannel experience better for our members."

NICOLE LAVEN, SVP MARKETING & COMMUNICATIONS, MAINSTREET CREDIT UNION

Complex, disconnected systems are still a major barrier to creating an omnichannel experience. Each of your channels - contact center, mobile, branch, or website - should be integrated into one cohesive digital ecosystem that allows you to create an easy, consistent experience for your customers and staff.

3. Get data, get personal, get business

"Companies like Amazon or Netflix are using data to create experiences that are more personalized than we've ever seen before... and that expectation is now moving across all digital experiences."

STEPHEN MENON, VP PRODUCT, FINN AI

Digital leaders are winning new and ongoing business with personalization, and you can too. Customers provide you with data at every touch point, from booking links to appointment details. If you connect your data with technology that can organize it into business insights, you too can deliver the personalized experience that will both earn you loyal customers and set you apart from the competition.

Most Banks Have Achieved or Are Approaching In-Branch Technology Sophistication

"Moving ahead with time and ditching legacy systems has helped us with some of the best digital technology in our branches. But with limited installations, we are yet to achieve a higher competitive level."

IT Professional, Global Bank

As banks strive to increase footfall at their physical branches, they must create convenience for their customers in every form to remain competitive. As a result, every role in the branch demands faster, more customer-centric capabilities that boost their appeal. As one respondent observes, it is "the need of the hour" to adopt technology as a platform to compete with other branches run by their competitors.

Most banks are either 'competitive' or 'a leader' in terms of in-branch technology sophistication—the degree to which they have modernized their branches.

We are already a leader in our field.

19%

We are competitive in our field.

44%

We are average compared to our competitors.

16%

We are behind our competitors, but we are making meaningful progress.

20%

We are behind our competitors, and we are not making meaningful progress.

1%

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Most respondents feel they are already highly competitive in terms of their in-branch technology's sophistication—that is, the degree to which they have modernized their physical branches. Nineteen percent claim they are already leaders in their respective fields, and 44% claim they are competitive in their respective fields.

Still, 16% believe they are only 'average' compared to their competitors. In sum, 21% believe they are behind their competitors, although most (20%) believe they are making meaningful progress. For these banks, technology upgrades are an essential part of achieving their broader goal to make banking processes easier and more convenient.

Larger financial institutions may have an advantage over their smaller competitors in regard to accessing and deploying new in-branch technologies. Indeed, every respondent who represents a global bank, as well as a majority of respondents representing national banks, claimed they were "already a leader" in their field or that they were at least "competitive." According to one global bank respondent, "It's our global presence that allows us to siphon some of the best technology that is developed internally or by external service providers."

> "Being one of the largest retail banks, we have a capable R&D department that has developed newer systems and technologies. With the R&D department choosing digital inclusions in branches, we have been able to install some of them in recent years for our customers."
>
> Marketing Professional, National Bank

> "We have been an attraction for technology consultants and service providers over the years to try new technology which they have developed, and which we can use in our branches."
>
> Marketing Professional, Regional Bank

For larger organizations, this could be due at last in part to the availability of more funding for research and development (R&D), as well as access to more innovative in-house talent. This access, in turn, can lead to more personalized technology services for customers. As one Information Technology professional from a national bank puts it, "We have been able to achieve our level of sophistication by developing technology on our own, so that it matches to our operations and the demands of our customers."

But many smaller organizations are still competing with their larger counterparts. This is primarily due to the increasing availability and affordability of external technology consultants, many of whom are more willing than ever to trial new technology innovations within smaller banks and their branches.

Nonetheless, banks of all sizes are working with a mix of internal and external development teams to improve the sophistication of in-branch technologies. While larger banks are more likely to have robust internal R&D teams, smaller organizations with internal teams often can deploy their solutions more efficiently. According to one respondent representing a regional bank, "Our R&D team is closer to our operations as the size of our organization is smaller. The innovation lead time is much shorter, in our case."

Although some banks have achieved in-branch technology success by following market trends, personalization and matching customer demands appear to be the primary drivers of new technology investments. One respondent from a national bank even claims that all their bank's services and technological implementations "are in place because of the needs of customers."

This evidence matches industry trends regarding in-branch customer experiences, in which banks and other financial institutions are attempting to bridge the gap between their digital customer service models and their in-branch services. To remain competitive, branches will need sophisticated technology solutions that allow customers to easily shift between both channels, and that provide exceptional experiences.

Bank customers depend on self-service and automation to carry out routine transactions with their financial institutions. However, they require more personalized, face-to-face services for larger transactions, such as taking out a loan or a mortgage. Since these transactions most often occur in physical branches, expanding the capabilities of in-branch personnel is also a differentiating competitive factor.

Banks Empower Personnel with Technology Training and New Customer Service Capabilities

"We understand our employees like they understand our customers. Knowing what they are capable of and building further capabilities is an organizational development policy, which is why we have some of the most capable personnel working with us."

Retail Delivery Professional, Global Bank

The introduction of new technologies, including automation and self-service technologies, has dramatically changed the roles of in-branch personnel. Nonetheless, their roles can become important differentiators in terms of how physical banks compete. Once consigned to carry out repetitive tasks and services, in-branch personnel can now spend more time developing new capabilities and providing better, more personalized customer experiences, especially when assisting customers with more complex financial transactions.

Most banks are 'competitive' or 'a leader' in terms of the capabilities of their in-branch personnel—their technology training and customer service capabilities.

We are already a leader in our field.
22%

We are competitive in our field.
46%

We are average compared to our competitors.
18%

We are behind our competitors, but we are making meaningful progress.
13%

We are behind our competitors, and we are not making meaningful progress.
1%

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As with their in-branch technologies, most respondents feel they are already highly competitive in terms of the capabilities of their in-branch personnel—that is, their employees' technology training and customer service capabilities. Twenty-two percent claim they are already leaders in their field, and 46% claim they are competitive in their field.

Meanwhile, 18% believe they are only 'average' compared to their competitors. Thirteen percent believe they are behind their competitors but are nonetheless making meaningful progress, while only 1% believe they are both behind their competitors and not making any meaningful progress.

Respondents who are leading the industry in creating meaningful branch experiences cite specific best practices for achieving this status. In written responses, respondents refer to their organizations' cultures and training initiatives as driving factors behind the success of their in-branch personnel.

"It's the personnel who are seated at the front desks… who understand the needs of customers, and then make suggestions internally to include certain technology that will assist the customers and their in-branch needs."

Sales and Service Professional, National Bank

"Just like technology, it's all about matching customer demands. Every role in the branches demands certain capabilities—and [the] faster our personnel grow with these capabilities, the better we get with our services."

Customer Experience Professional, National Bank

According to one respondent from a national bank, "We imbue a culture in our personnel to set certain standards in the positions that they work in. These expectations bring out the best capabilities in them." Another national bank respondent cites both experience and a robust training program as important: "Experience matters in the field of banking. We believe in having personnel with optimum experience in order to provide the best services to our customers. [Our] training programs are rigorous and effective to assure [a] desired level of experience."

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Now, branches have a distinct opportunity to use employee-facing technologies to match new customer expectations. Instead of investing in technology training simply as a necessity, top-performing banks and credit unions are developing training programs based on unique demands for service from their customers. By adjusting their training programs to accommodate these needs, they can set higher expectations for their personnel, developing their capabilities to reach a level of sophistication today's banking customers expect.

Deploying more selective hiring practices, creating better alignment with the culture and goals of the organization, developing more effective KPI policies, and enacting more ongoing technology and service training programs will be essential for empowering in-branch personnel moving forward. Strong internal training departments coupled with a willingness of personnel to develop new capabilities are the best ways to put these new, technology-driven capabilities into practice.

"Our bank has stood the test of time due to the capabilities that our personnel have held through all these years. It's an important part of our organizational culture to build talent within our organization."

Marketing Professional, Regional Bank

"Building trust with customers is the most important part of our organizational culture. This is a capability we [ensure all our] personnel possess before being introduced in the branch."

IT Professional, Global Bank

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Banks Adapt Their In-Branch Technology Goals to Meet Customer Demands

> **"We want customers to choose our services over our competitors, which is the basic reason why we have installed sophisticated technology across certain branches around the country."**
>
> Sales & Service Professional, National Bank

Since the arrival of the ATM in the 1980s, customer demands for fast and convenient banking solutions have accelerated; most in-branch technology investments continue to be driven directly by those demands. In addition to back-end solutions, branches are investing heavily in customer-facing technologies like digital signage, video conferencing tools, and even biometrics as part of their new interactive teller machine (ITM) networks.
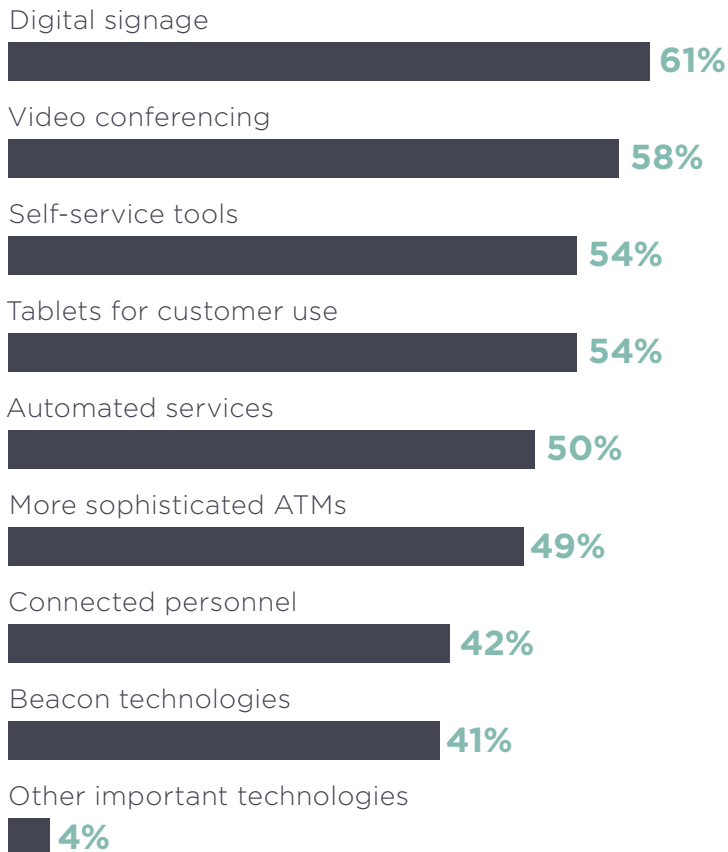
Broadly speaking, banks in the study have adopted a wide range of in-branch technologies, or they plan to adopt them in the near term. Still, a deeper look at the data shows that few have invested in all the technologies measured in the study.

Most have prioritized digital signage (61%), video conferencing (58%), self-service tools (54%), and tablets for customer use (54%). Half of banks prioritize automated services, and nearly half (49%) prioritize more sophisticated ATMs, either as recent investments or as upcoming investments in the near term.

Fewer banks prioritize connected personnel (42%) and beacon technologies (41%). Four percent claim they prioritize other important technologies as well, either as recent investments or as upcoming investments in the near term.

Based on these results, it's clear that banks are prioritizing customer-facing solutions—specifically, self-service technologies and digital display technologies—above others. The fact that over half of respondents are prioritizing video conferencing technology is significant. This is indicative of an ongoing trend to expand branch services into new geographical areas by creating "hub and spoke" branch arrangements and by enabling internet-connected customers to reach trained personnel from the comfort of their own homes.

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Banks prioritize a wide range of in-branch technologies—they have either already adopted them or plan to adopt them in the near term.

Digital signage
61%

Video conferencing
58%

Self-service tools
54%

Tablets for customer use
54%

Automated services
50%

More sophisticated ATMs
49%

Connected personnel
42%

Beacon technologies
41%

Other important technologies
4%

"The bank wants more customer interaction at the branch. We believe we can achieve the desired levels of interaction through technology services."

Information Technology Professional, Regional Bank

"It's important to maintain a unified network with banks within the country. This needs effective connectivity from our branches, too, which has led to technological upgrades in certain branches."

Executive Management, National Bank

In a "hub and spoke" model, a central regional branch location plays host to most of the area's specialized personnel, such as loan and mortgage specialists. Meanwhile, linked satellite branches provide underserved areas with easy access to these personnel through video conferencing technologies and other tools. This, in effect, enables the branch's specialized services to reach locations which may not provide much in-branch foot traffic but are nonetheless significant enough to warrant the bank's physical presence.

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Banks Share Specific Pain Points When Training In-Branch Personnel

Researchers asked each respondent to share their biggest pain point in terms of preparing their in-branch personnel to use new back-end or customer-facing technologies. Respondents made clear that some of their most significant challenges revolve around these three pain points:

1.

Training in-branch personnel of different age groups to use new technologies in a uniform way.

"Having personnel from different age classifications being trained on a single platform for the future… the challenge is that different age groups have different learning styles."

Marketing Professional, Regional Bank

"It's the generation gap that still exists in our organization that disrupts the uniformity of training personnel on new customer-facing and back-end technologies."

Information Technology Professional, National Bank

"Training millennial and senior personnel on the same technology and expecting a similar level of understanding."

Real Estate Professional, National Bank

2.

Retaining personnel after spending resources on training them.

"The challenge is when personnel get trained from us and then chose to leave, which makes us hire new individuals and spend on training them again."

Retail Delivery Professional, Global Bank

"Retention of new recruits post-training is a challenge as they use us as a platform to build their careers."

Marketing Professional, Regional Bank

"Assuring that we hold the personnel who have the technological knowledge to run these systems without spending much on training them to use these systems."

Marketing Professional, Regional Bank

3.

Ensuring employees retain their knowledge after training and continue to grow in their abilities.

"We do have the skill required, but since certain skills can't be measured, we find it difficult to track development in skills after certain training programs."

Channel Strategy Professional, Global Bank

"It's a vast industry. There are numerous services that we provide and a larger list of activities that go on at the back end. So, the pain point is to cluster as many services as possible on one platform and expect our personnel to know each and every part of it."

Real Estate Professional, Regional Bank

Respondents also noted that scheduling time for employees to train, developing effective training content, and acquiring buy-in from decision-makers were all significant pain points.

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Banks Attempt to Align Branch Strategy with Customer Satisfaction in the Digital Banking Age

"Our bank wants to give complete experiences to our customers and to keep them excited by introducing new technologies on a regular basis."

Marketing Professional, National Bank

For most customers, visiting their local bank branch is an errand. This is driving a significant rise in demand for mobile banking, where there has been a steady investment by banks into new digital and self-service capabilities. But banks are beginning to reimagine what capabilities their branches should employ by analyzing customer demands and preferences. They are addressing key customer needs, but they are also addressing new and emerging pain points in their own technology deployment and training programs.

Researchers took a closer look at key pain points associated with the capabilities of both in-branch technology and branch personnel, asking respondents to share how they are prioritizing and expanding in those areas.

Half of banks (50%) are prioritizing making banking more seamless with their customers' personal lives as they expand the capabilities of their in-store technologies and personnel; most banks (51%) also consider this a pain point in terms of execution.

Expanding upon the types of services offered in their branches is both a priority (48%) and a pain point (47%) for nearly half of banks. Nearly half of banks (48%) claim implementing new technologies across all their branches is a priority; however, only 38% of banks consider this a pain point in terms of execution.

Similarly, nearly half of banks (47%) are prioritizing training in-branch personnel on customer-facing technologies; only 36% consider this a particular pain point.

Respondents identify which techniques they are both prioritizing and which they consider particular pain points in terms of expanding the capabilities of their in-store technologies and personnel.

■ Priorities　■ Pain Points

Making banking more seamless with our customers' personal lives
- Priorities: **50%**
- Pain Points: **51%**

Expanding upon the types of services we offer in our branches
- Priorities: **48%**
- Pain Points: **47%**

Implementing new technologies across all of our branches
- Priorities: **48%**
- Pain Points: **38%**

Training in-branch personnel on customer-facing technologies
- Priorities: **47%**
- Pain Points: **36%**

Adapting workflows to increase in-branch efficiencies
- Priorities: **38%**
- Pain Points: **46%**

Training in-branch personnel on new back-end technologies
- Priorities: **41%**
- Pain Points: **44%**

Delivering on key metrics with our new in-branch investments and initiatives
- Priorities: **43%**
- Pain Points: **36%**

Educating customers on recent changes to how our branches operate
- Priorities: **41%**
- Pain Points: **28%**

Educating customers about using new in-branch technologies
- Priorities: **36%**
- Pain Points: **32%**

Encouraging in-branch personnel to improve and personalize customer experiences
- Priorities: **36%**
- Pain Points: **31%**

Adapting our in-branch staffing methods to align with new strategies
- Priorities: **34%**
- Pain Points: **21%**

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While the implementation of new customer-facing technologies is not a very significant pain point, training new staff to use back-end technologies is leaving some banks struggling, as is adapting new workflows to make branches more efficient. Only 38% of banks are prioritizing adapting workflows to increase in-branch efficiencies, while nearly half (46%) consider this a pain point. And while only 41% of banks consider training in-branch personnel on new back-end technologies a priority, 44% consider this a pain point.

Furthermore, although 43% of banks consider delivering on key metrics with their new in-branch investments and initiatives a key priority, only 36% consider it a particular pain point.

Finally, 41% of banks prioritize educating customers on recent changes to teach them how their branches operate. However, only 28% perceive this as a pain point; and while over one-third of banks (36%) consider educating customers about using new in-branch technologies a priority; only 28% consider it a pain point for their organization in terms of execution.

"It's the complexity of using these systems. Customers want swift solutions, but on the other end of the desk, achieving these solutions takes longer because the system is complex and requires different checks before any information or solution can be provided."

Real Estate Professional, National Bank

"We are doing well in terms of our service. Most of it is also credited to our vision of being the best within a certain industrial geography. Our personnel understand this vision and follow our strategies, which improves their capabilities, too."

Marketing Professional, Regional Bank

In each case, just over one-third of banks consider the remaining techniques a priority. This includes encouraging in-branch personnel to improve and personalize customer experiences as well as adapting in-branch staffing methods to align with new strategies.

As only 34% of banks are focusing on adapting their in-branch staffing methods to align with new strategies, it's clear that banks are placing an emphasis on retaining experienced employees and educating them on new technologies rather than replacing them. However, many respondents have noted that retaining employees after investing in their training is also a key pain point.

At first glance, banks of every size appear to be prioritizing both the deployment of new in-branch technologies and the training of their in-branch personnel. These changes are being driven primarily by the needs and demands of customers themselves. To accommodate their customers' needs from the branch, banks are increasing their in-house programming staff or working with external technology consultants to provide new types of products, services, and banking tools.

In combination with their technology investments, banks are prioritizing the development of robust training regimens to get their in-branch personnel up to speed on both the latest customer-facing technologies and the most efficient back-end technologies. This has led to the need for banks to develop their own training programs internally or to rely on external technology providers for training materials.

As a majority of banks consider themselves 'competitive' or a 'leader in terms of the in-branch capabilities of their personnel, these trainings are clearly a worthwhile investment.

Nonetheless, it is both training itself and increasing branch efficiencies which banks cite as primary pain points. They struggle to create comprehensive training programs which accommodate branch personnel of different backgrounds and different levels of experience. Furthermore, measuring the development of personnel after training, keeping training relevant as new technologies continue to disrupt the industry, and retaining personnel after investing in their training are all pain points.

"Retaining the personnel after we have spent on training them on the technology that they have [is our biggest pain point]. When they choose to move to another organization, we have to spend on training the next person, which does have a cost challenge."

Sales and Service Professional, Regional Bank

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Conclusion

> "Ten years down the line, bank branches will be smarter in terms of technological inclusions and customers will prefer coming to the branch as there will be virtual consultants who will provide more accurate services and solutions."
>
> Sales and Service Professional, National Bank

Today's banking customers are much different than they were 10 years ago, and will only continue to change. Looking to the future, banks will need to develop and implement agile training and technology development programs that adapt in real-time to industry disruptions.

Banking customers are growing increasingly savvy with technology but highly expectant of expert, face-to-face interactions with capable in-branch personnel or virtual assistants. They want their banking done quickly, but they still have a desire for the types of personalized experiences that can only come from setting foot in a banking branch—even if that means completing complex transactions with the help of in-branch technology in addition to personnel.

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About the Authors

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Future Branches, a three-day networking event, explores how financial institutions are capitalizing on their physical spaces by revamping in-branch technology, revitalizing their front line associates and reimagining branch processes to meet the ever-changing demands of their customers. Learn more at https://futurebranches.wbresearch.com.

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