

## Frontline Branch Series



### **Series Overview:**

With constant change facing financial institutions, transactions falling, and overall visits declining, we must find ways to engage our clients, new clients, and the community. We must find ways to deliver better client service in a more efficient manner.

**Frontline Branch Series** is a 4-part, comprehensive series for beginning and new frontline professionals that focuses on creating a client friendly environment on a budget. This series will focus on how we deliver the ultimate client experience, streamlining work processes to make things fun for employees and the client, resulting in the optimal institution of the future. The series includes group discussion and problem solving, fresh ideas through presentation, and a case-study.

The Goals

**Frontline Branch Series** will provide employees with:

- An understanding of the challenges in our industry;
- An opportunity to learn and about the best UX- user/client experience;
- The ability to plan for the impact of technology on your financial institution and employees; and
- The skills to be an ambassador for the financial institution, and build your personal network.

### **Who Should Attend:**

Retail staff in the branches, or staff wanting to move into the branches. These professionals may be new hires, new to the field, or professionals with years of experience. They are the emerging professionals who want to become qualified to move laterally or forward in the organization.

## **The Series:**

### **Part 1 – Culture Shifting in Financial Institutions**

*Focuses on the shift from order-taking to an engaged, advisory culture and the team issues faced when changing cultures.*

### **Participant Key Skill Transfers to Take Away:**

1. Maximizing performance in the branch, especially when it's not busy.
2. Maximizing the Frontline Professional's own performance as an individual contributor on the branch team.

### **Agenda**

- Why financial institutions have challenges competing in the marketplace
- How technology is revolutionizing our business
- Winning qualities of an effective frontline professional
- Creating the advisory environment across the company
- Growing the financial institution appropriately
- Branch staffing model – Layers are collapsing
- Challenges in changing the culture
- Analyzing staff performance across the company
- Critical thinking – Seeing the big picture of company growth goals
- War Games – Plan to protect your company's market share from the competition
- The Why's – Learn the *why I am doing something* and the interworking of the job using the 80/20 Rule
- Action plan for skills transfer back to the job
- Assignment/Project to be completed before Part 2 – Improve a work process

## **Part 2 – Wowing the Client**

*Addresses the needs, wants, and expectations of the new, digital, and younger clients and employees.*

### **Participant Key Skill Transfers to Take Away:**

1. Learning how to ask great client questions.
2. Working with clients to identify goals and dreams.
3. Selling appropriate products to actualize client dreams and goals.

### **Agenda**

- Present each team's Part 1 Assignment/Project findings to the class – Improve a work process
- Expectations from top clients, whether they visit us at the branch or not
- Growing the client relationship – Onboarding and All-Aboarding
- Dream building insights – Dreams you are finding through client encounters
- Establishing baseline service standards – Hear the dream; pick the product
- Creating the ultimate UX (user/client experience) – Being a brand advocate
- Great Cross-Selling – Asking great questions to get the client talking to discover dreams
- Data vs. data driven decision-making – You know the company's products and how they help your clients. Discover ways to convert more relationships into business.
- Streamlining your work processes – Red carpet exercise
- iGen and millennial clients – trouble and opportunity ahead, must be able to manage relationships up and down with co-workers, and with client relationships
- Develop leadership skills and wow your employer – They will take notice
- Team work and flexibility go both ways – employee and employer – there is no department priority over the overall business
- Action plan for skills transfer back to the job
- Assignment/Project to be completed before Part 3: What are your top 3 questions to uncover dreams? How are you rolling out the red carpet?

### **Part 3 – Your Advisory Role**

*Presents opportunities for the business and employee to engage in activities and skills to drive results across the business for the foreseeable future.*

#### **Participant Key Skill Transfers to Take Away:**

1. Learning how to recognize a sales cue and a buying signal.
2. Learning how to leverage technology and social media as tools to help clients reach financial goals.

#### **Agenda**

- Present each team's Part 2 Assignment/Project findings to the class – What are your top 3 questions to uncover dreams? How are you rolling out the red carpet?
- Your products – What company products do you use?
- Growing the Branch – The Bored Board Concept
- Listening for Opportunities – Recognizing the sales cue or life cycle event and matching our company's products to help clients
- Referral form and procedures to get the client to the right employee for help
- The financial institution of the future – technology, artificial intelligence, and self service
- Transitioning your branch to meet emerging trends
- Team rewards – How does your team celebrate successes?
- Social skills at events and during work time – How do you interact with clients in the lobby? How do you make a positive impression representing the company while away from work?
- Social and business communication/etiquette
- Social media – What to share on Facebook, Twitter – Does it represent you well?
- Action plan for skills transfer back to the job
- Assignment/Project to be completed before Part 4 – Make a Bored Board

## **Part 4 – Ambassadorship & Growth**

*Addresses critical skills necessary to make the employee more valuable in the company, and in the community at large.*

### **Participant Key Skill Transfers to Take Away:**

1. Learning to leverage interactions away from the workplace to capture additional business.
2. Learning to best represent the financial institution away from work.

### **Agenda**

- Present each team's Part 3 Assignment/Project findings to the class – Make a Bored Board
- Being an ambassador for your company
  - Consider people you talk to within the community who mention financial issues
  - Networking with clients
  - Referrals discussion
  - Networking with referral sources and centers of influence
  - Networking with prospects
  - Building your network across lines of business at the company
  - Skills practice: Scenarios on being an ambassador for the company
- Dress in public – Better to overdress than under dress, and dress code standards at the company
- Doing it right the first time – Proof reading for accuracy
- Assessing strengths and weaknesses – Yours and the company's
- Financial Institution case study: What can you improve back at the branch? What recommendations do you have to execute these improvements?
- Summary of the series
- Action plan to bring improvements back to work