



Even in the complex matrix of the past that comprised organic growth, banks were faced with the challenges of increasing market share profitably and growing core deposits. Today, despite advances in online and mobile banking applications, one of the front lines of that challenge is still the branch. But, it is even more challenging today, as we are dealing with new regulatory concerns, less-than-favorable margins for the foreseeable future, changing consumer banking patterns, and increased need for revenues and loan growth hurdles, all while the industry ponders: How do we consolidate or re-invent to remain independent? Activity levels, volumes, and transactions have been diminished.

Retail branch employees are the true face of the organization and must go beyond good customer service to provide extraordinary customer value that keeps “Happy Camper / Raving Fan” existing clients and brings new ones in the door because the bank has something different and better.

Consider what is often expected of branch employees :

- Create an environment that welcomes the customer the minute they walk in the door, from décor to greeting
- Determine why customers come into the branch, and then efficiently move them to the right place in the branch—new accounts, teller line, mortgage services, investment services, insurance, commercial services, etc.
- Once the customer is in the right place, effectively meet the customer’s needs by listening and responding correctly in a customer-centric manner
- Build relationships with the customer that will bring them back and encourage them to send referrals
- Sell them new products or services
- Explain the bank’s pricing policies, especially as it relates to fees
- Solve customer problems relative to account errors—bank- or customer-created mistakes
- Expand the bank’s brand in the community
- Refer customers to other areas of the bank—be knowledgeable of all of the bank’s offerings
- Stay compliant with regulations and bank policies
- Manage the branch as if it were their own business—dealing with people and customer issues and concerns while meeting bank goals.

It can be overwhelming, but setting the right expectations and having the right processes, technology, and structure in place can make it—once again—a fun, growth-oriented business.

Through data gathering questionnaires and onsite analyses, the team at RPI helps the bank determine

- How effective are today’s branch interactions?
- Do we have policies and procedures in place to guide our branch staff?
- Do we have the right technology in the branch?
- Have we introduced new technology (tablets, kiosks) to streamline branch transactions?
- Are the right employees in these crucial branch positions?
- What skills and training do they need to provide the best possible service?
- What strategies, tactics, and methods are deployed to generate sales?
- What are the appropriate goals for your branches in terms of loan, deposit, fee growth, and other key metrics?

Based on the evolving role of the branch in industry best practices, RPI provides both a baseline analysis of the existing branch practices and recommends ways to maximize the branch environment, technology, and staff training.