

Highlights from the  
Support EXP  
Executive Summit

# **21 Reasons** Traditional Training Fails

## 21 Reasons Traditional Training Fails

Support EXP recently conducted a 4-hour executive summit exploring the 21 reasons investments in traditional front-line employee training so often fail to deliver the expected results. (The group actually discovered a 22nd reason.)

With a wealth of combined experience, the panel was composed of former financial institution executives and thought leaders in the financial services industry, including: Marguerite Baudean, former SVP at Whitney Bank; Steve Stryker, former COO at Scott Credit Union; and Dawn Woods, former financial services VP. The discussion was moderated by Rhonda Sheets, President and CEO of Support EXP.



**Rhonda Sheets**

Support EXP President, Founder and CEO. Rhonda is a renowned thought leader in credit union/banking CX and has 25+ years of expertise training managers and executives.



**Marguerite Baudean**

Former SVP of \$15B Bank. Marguerite has 30+ years of experience managing complete end to end operations and performance of sales and service operations.



**Steven Stryker**

Former Credit Union COO. Steven is a proven financial services professional with over 20 years as an organizational leader, including 10 as a C-Level executive.



**Dawn Woods**

Former Financial Services VP. Dawn is an established marketing and business development leader with demonstrated expertise in the financial services industry.

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# 1

## Training is not aligned with specific corporate objectives.

"In any organization, leadership is responsible for establishing the connection to corporate objectives, whether it involves a customer service initiative, a training initiative, or a financial initiative. Whatever the initiative is, the entire organization has to understand not only its purpose and how it aligns to the overall organization, but what the business outcomes are going to look like by having this initiative in place."

"It's critical for the success of any training program to have alignment to specific corporate objectives. **Too often, organizations will develop siloed training programs. It's hard for companies to stay connected internally. It's very easy for a separate department to create something completely disconnected from corporate objectives.** When it's disconnected, the employee on the front line is focused on what they need to do to succeed. Because success is in most cases defined by corporate objectives, the training becomes nice stuff to know, like trivia. No one in the financial services industry would put

together a training program on beekeeping because that's not the focus of the business. As silly as it sounds, if you don't have it aligned with the corporate objectives, then you might as well be teaching beekeeping to your front line, because they're just going to gravitate to what it takes to be successful."

"Who is responsible in the organization for identifying purpose and for aligning the people, processes, products, channels – aligning all of that toward purpose? Who's responsible in the organization for establishing the purpose that cascades all the way down through the training elements in the organization?"

"It starts with the executive leadership. **It starts at the very top, with the mission and the vision that have to be transferred down the line to everyone. That vision translates into purpose, and that purpose then translates into the very tactical and practical details.** That has to move all the way down into the front line, where the training and the resources allocated toward the front line are actually aligning with that purpose or that vision."

"Where does that alignment fail? It can fail at that middle management or front-line management level. Managers might be working on the set of priorities that determine their own success and might not give proper focus to some of the corporate objectives as they filter down. They might be focused on very tactical things that are required of their branch or department and therefore they send a mixed message to their staff. Or maybe they don't think that the training has value or that the mission is completely aligned with what they believe determines success in their business. So their views influence the team."

"Middle management may not understand the mission as it is transmitted from executive management, or they may not take the time to communicate it to the frontline. They're supposed to bring the strategy down tactically to the front-line team, and they need to make sure the front-line employees understand that what they do, day in and day out, shapes the organization in the eyes of the customers. That's a critical skill set that middle management needs, and that's where the breakdown often occurs."

"Many times, middle managers are so much more comfortable managing at the task level. That's a place that they understand. But coming up from that is managing at the objective level. **Those middle managers need to tie those tasks that the front line is doing, day in and day out, into specific objectives. Then they can move from objectives into that sense of purpose.** It takes a lot of care to tie training to overall purpose and mission, but when it's done well, the organization can transform and succeed."

"When that happens, you know it. You can feel it. You can taste it. It's in the atmosphere. Sometimes it's very hard to define but you know everything is moving forward and it has momentum. It's exciting for management and most importantly it's exciting for staff. There is a sense, a momentum, within the culture that we are all in this together and what I do, day in and day out, is not just an event but is tied in to something greater, perhaps even something noble."



# 2

## Training is viewed as an event rather than a continuous process.

Just as in school, it can seem as though training is done only with a specific test in view. If employees are “training to the test,” what does that mean when it is over? How is training measured after that? But to change the culture to where ongoing development and improvement is an ongoing expectation, and then also increasing the ownership of the individual employee to live and breathe the mission and vision every day – that’s a very powerful tool that will transform financial institutions.”

“Individuals who are willing to learn and grow and change continuously are the most successful ones at their careers. Developing and acquiring new skills is the best insurance against an uncertain future. Learning agility is the key to success today in an ever-changing and very demanding environment.”

**“There’s a gap between learning and actually doing.** In the classroom the employees are learning, and then somewhere down the line that learning has to filter in to behaviors that are actually changed and locked in. So training is viewed in this model as an event rather than a continuous process.”

“What drives event-type training within an organization? It could be a response to a specific failure: a customer complained about something or there was some sort of crisis or a “fire” of some sort. We’ve identified some level of friction or damage, so let’s put together training that will address that specific area. Afterwards it goes back to how it was, with a sense of, “we’re covered in that area.” But in reality if there’s more of a proactive look at what the training needs are, a lot of those failures can be avoided in the first place, opportunities can be identified, and the whole overall picture can just be much better for the organization.”

# 3

## Training events disrupt work, removing people from their roles.

“Another reason that traditional training fails is that it’s disrupting the workflow. It’s removing people from their roles. Why is this a problem?”

“For one thing, it can build resentment. Employees are busy, they have endless things they need to do, and now they have this training and they don’t see how it connects with what they’re doing on a day-to-day basis. They don’t see why what they are supposed to be learning makes a difference. So they’re going to sit there and all the while be thinking about the million things that they have to get done: I’ve got my tasks. I’ve got my appointments. I’ve got all these things that I need to attend to to meet my goals so that I can continue in my job. And if they resent being there because they’re not getting anything out of it to help them with their immediate goals, the training is simply not going to get their full attention. The workflow has been disrupted for both them and their teams.”

“So it can build resentment and lower employee morale if the training is not seen as being relevant and useful and purposeful. Even if the training is well-connected to corporate objectives, if the employee has a bunch of...

...deadlines and work building up, he or she is distracted and can't fully engage in the training event. That can create a huge challenge."

"As a limited resource, time is a huge potential problem. When an employer is devoting and allocating that time and other resources for employees, and pulling them off of the front line, that has to equate to something very meaningful and tangible. There's a big struggle there, and if employees feel that there's no connection to the training they definitely don't want to go. Even if they do go, they're not going to give it their full attention and it's just a waste of time and money."

"Not only should those front-line managers be supporting their employees' successes, but **time spent in training environments has to directly equate to closing that next deal or to serving that next customer well or differently or better.** Then the employee is feeling good about what he or she is delivering through their personal skill set and through the relationships they are building."

# 4

## Employees view training as punishment for personal flaws and failure.

"Imagine a situation where a frontline employee is hitting the mark all the way through. They are meeting or exceeding expectations, they know how to build relationships, but then they are pulled off of the front line into a training class. They might view this as punitive or a waste of time. They might think that, just because everyone's not getting it and not meeting their goals, they have to suffer with the rest. Why is that a problem?"

"First, it dilutes high achievers. The high achiever is brought down and feels very resentful for having to sit through something that they know they have mastered. So it's lowering the standard of what the training is offering. They can look at the training as not being customized or personalized to them."

"Having training that is really tailored to the individual is much more critical today. For the other employees who do need the training, it's up to the leader to communicate the spirit of it: **we're here investing in you, and part of our job is to make sure you achieve success for yourself, for the organization and for the customer.**"

"It's hard to escape that performance management culture that most organizations have. The employee sits there in their performance review and is told that they need to improve on this, they need to improve on that. And usually an improvement plan includes training. So when they're being told that they have to go to training with everyone else, the backhanded implication is that they need to work on the skill being addressed in that session. If an employer is just assigning training across the board, the high achievers feel a little insulted and also confused, if it involves a skill they thought they had already mastered. So how the training being offered is communicated plays a crucial role in the effectiveness of training efforts."

# 5

## Employees dread long, boring and rehash-of-the-basics training.

"Many employees assigned to a training session think going in that it's a waste of their time. They have so much on their plate, and many times they've been through the training before. In addition, it's not customized to them. It attempts to address all the skills needed at the front line or across the organization. It's not tailored for them. It's not personalized. It's just something they have to get through to "check the box." And in their mind they're also saying, does this organization know me? Do they know what I'm able to do?"

"Think of what basketball stars like LeBron James or Steph Curry would think if they were taken into a session to work on dribbling, something that they've mastered. They should be thinking about advanced skills, not basics. An employee in a similar situation would think, "This is not an issue for me. I've been doing it all my life and how dare you put me through this." If not overtly, it's still

leaving that image in the mind of the employee that their employer doesn't know them. What does that do for overall engagement?"

"There's a saying that the best engagement is to be fully known and fully valued. When an employee has skills that could possibly be leveraged in a leading or mentoring role but they're enduring something that they know someone on the other side of the team needs, that creates that disengagement or ambivalence."

**"Failing to tap into employee strengths is a big waste for most organizations.** We all have areas that we need improvement in, but allowing people to shine and to use their strengths for the good of the organization, for other team members, and for the customers is where the focus should be. Customized training tailored to the individual employee would definitely help to really bring out those strengths that will be beneficial and valuable to the organization."

# 6

## Employees have limited time and competing priorities to fit in a training class.

"We're in an environment where the mandate is to do more with less. Accomplish more in less time. Time being that precious commodity is a significant element when structuring training, and organizations tend to default to traditional types of training."

"If a financial institution is delivering training in a traditional classroom format, it's got a scheduled time. It's going to pull the employee from the front line and typically it's not going to be the best time. All front-line employees are confronted with juggling their day to begin with. Layer on top of everything else having to go to a classroom training session. There's probably travel time involved, and they still have everything they need to get done in a day, especially if they're in a sales organization. They're missing prime opportunities every

minute they're out of the branch and that can be a challenge."



"Time is such a precious resource, and the first and foremost thing should be the customers served, day in and day out, because that's where the employee's paycheck comes from. **Going to a training class gets in the way of really serving who they are there to serve.** So they have a frown on their face when they have to go to a training class, especially a class that's boring and not tailored to them."

"If you're working in a bank today, the checklist is long and it continues to be added to every day, and it seems like it never gets completed. But first and foremost is the focus on the customers. When an employee is taken out of the branch, they're being taken away from the customers. Every moment that these employees are out and away from the front line and in the branch is a moment they're missing opportunities. At the same time, these financial consumers are going to be served by someone, even if it's somewhere else."

# 7

## There is no needs assessment at the individual, team, group, or industry level.

"Why don't financial institutions customize training to each employee's needs? Is it possible that they don't know – whether it's 20 or 200 or 2,000 front-line employees – what each individual needs? Traditional training fails in many cases because there just simply isn't a personalized way to assess employee needs at the individual level, the team level, the group level, or even the industry level. There are tools out there to identify each employee's strengths, weaknesses, and areas for improvement, as well as the skills that need to be addressed for that individual team member. But often this is just not being done, or it's just being done sporadically."

"The ideal training solution provides a continuous needs assessment. Most organizations perform needs assessments as an event. **A continuous needs assessment system can provide feedback at the individual level, which ties into customization but also shows how the team is doing.**"

"Then take it a step further – not only doing needs assessment at the individual level, but at the team, group, and ultimately industry levels. Most HR people would think there's nothing out there that could execute on that scaling up of a needs assessment process. Especially an assessment that is scientifically grounded, best practice-based, and aligned to corporate objectives."

"We seem to have no trouble identifying problems across all industries, but we're not so adept at finding out what the root of a problem is – the problem beneath the problem. For the financial services industry, the bigger problem is the inability to fuel growth. Institutions are not getting the sales transactions, not hitting the numbers. But discovering the problem underneath that problem involves finding out what actually needs to happen at the behavioral level in order to develop, learn, and master specific skills so that front-line employees know how to deepen relationships with customers."

"**Financial institutions need to get under the problem to the root cause,** and there are not a lot of instruments out there assessing at the behavioral level."



# 8

## Training is restricted to a classroom-delivery model.

“Think of the traditional training model: there's a schedule and there's a classroom and the employee attends according to that schedule. Based on that employee's day that schedule might not be the most efficient use of his or her time when the training is being delivered. If I'm a front-line employee, not only do I want training that's designed for me as far as content and quality, I also want it in terms of delivery on a time schedule that fits into my day so I can maximize both ends of it – my productivity during the time I need to be in branch or in department, as well as leveraging my downtime and allowing me to utilize that time effectively and develop myself. So much focus on migrating from traditional models is applied when it comes to making processes paperless, et cetera, but still that training tends to lag behind.”

“It's a very traditional model and financial institutions have to look at it holistically and ask, what else can we do to customize this training and deliver it at a time that our employees need it but also best suits them?”

“The time involved in going to a classroom-style training session is a problem today. With so much technology at our fingertips, employees ask: Why can't you deliver it right to my desktop? Why can't you deliver it when I have time to do it – anywhere, on my time. Not on someone else's time. **They want something that's on-demand, something that's customized to them.** Generic classroom training should not be delivered with the type of technology that's available today. When you want information on any subject matter, you Google and it's there for you. So why can't we move to on-demand training rather than classroom training?”

“In addition, that training is taking place in a sanitized area. In other words, there are no customers, no interruptions. It's great because the employee can focus but emotionally they're not in the same setting that they're going to be in when they have to execute for real. That may make it a little bit more of a challenge when it comes to execution on what they're learning. If they're going to demonstrate the behaviors in a quiet, clean setting with no interruptions, how are they going to handle it when they're live, when they have people in a line, when they have phones ringing, when they have co-workers coming to them? How they execute is going to be totally different than that classroom setting where everything is set aside and they can focus. When employees learn in the actual branch environment, they're going to have a far better chance of executing in that same environment.”

“Classroom training is very sterile. Oftentimes it's not reality. Yes, there's role-playing, but it's not going to be the front line when everything is happening. There's lots going on in branches today. Employees have to keep their composure and keep moving forward, and the classroom training does not simulate reality.”

**“It's critical to observe employees in the moment and give feedback in the moment.** Receiving feedback directly from those who matter most – customers – is really the way to train going forward today. For today's problems, needs, and opportunities, training needs to mirror what employees' expectations are today around training itself.”



## Managers with training responsibilities lack time, resources, and/or skills.

"There's so much on the plate of the front-line manager. With all of the responsibilities they have, time is limited and a very precious resource."

"Even where managers have themselves mastered certain service and sales skills, they lack the ability to teach those skills to others. In many cases, they don't even know how they do it. They think intuitively when they're using those skills, and so it's hard for them to train to them. It's like someone who does math fairly well explaining a solution: they'll forget some of the steps because they see the answer so easily. That's why typically a great salesperson cannot be a trainer."

"Financial institutions need to bring in folks who are professional sales trainers, who can teach sales by pulling it down to a process so front-line employees can learn those key steps."

"Sometimes managers have the idea that they can just pull something off the shelf anywhere to fulfill their training requirements. They can look on the internet for "sales training" and come up with a cookie-cutter skills program. They might not know how to teach it, but they'll feel that they're at least doing something to address the training issue."

"Even if an institution takes its best salesperson and promotes them to sales trainer or branch manager or some other strategic position, and even if they are great at communicating to staff the steps they go through, they're still a filter for what gets taught. They're going to talk about the things that have driven their success. It may be personality-related and it may not, but they're not going to give you the complete picture that will apply to all front-line people. You're not going to get all the necessary skills. Even when you've got the best there sometimes can be limitations, even if they're not conscious ones: I'm going to preach to you the things I'm good at, because I'm passionate about them and I know I have success with them and I want to share my success with you."

**"A financial institution has to have a very comprehensive catalog of detailed service and sales training techniques and steps.** Having a methodology that addresses the expected front-line behaviors is so important. If an organization doesn't have it, training in essential skills won't be repeatable, and they're not going to get broad success across the board."

# 10

## Training subject matter is generic, boilerplate, one-size-fits-all.

"Training subject matter is too often generic or boilerplate, kind of this one-size-fits-all, now go and do, and employees are leaving that training still asking, "But how?" Maybe they're asking, "But why?" Or maybe they're saying, "What should it even sound like? This is so general for me. And now I'm supposed to go out there and apply it."

"There is a vast amount that trainers have to know and do. Where does the training for service and sales skills reside in terms of importance relative to all of the perfunctory yet necessary training that has to go on? Where does service and sales training typically reside in the organization in terms of importance?"

"Usually it resides right in the line and not in HR. Typically the district regional manager, the executive over that line of business, is where the service and sales objectives and training and oversight are going to be executed with the front line. It's not going to be in a back office function because the line management and the executive over that line of business know how critical it is to help develop those sales skills and those people skills. **It's all about building relationships and keeping customers long-term, having those customers refer more customers to the organization and having them stay longer.** So all of the skillset related to sales and service resides at the line. They are the ones who really are the champions for bringing in the right people to help train their team."

# 11

## Too much information is shared too quickly to be absorbed and utilized.

"It's kind of like that Penguin Effect: I am now in the classroom. I'm this penguin on this sponge and the sponge is filling up with a lot of water and now I'm sliding right off and so I'm grasping maybe some of these elements but now I'm going back to my task and most of that is being left behind."

"Many organizations feel that if they educate the staff they're just going to go out and execute. It's just going to happen naturally: we offered this, the box is checked, so naturally everyone's just going to do it. They're just going to do it because they know how to do it. Financial institutions have to take the next step. They've got to inspect what's going on and make sure it's being applied, because if they don't there's a good likelihood it's not. "Checking the box" by offering training is just not enough, particularly

when most front-line training involves individuals who are still learning and developing in their careers."

**"Organizations have to manage the leading indicators, day in and day out.** At the training session, the..."

... employee will have an introduction to whatever the initiative is or the skill that needs to be developed. But the way it takes hold in the organization is managing around those leading activities. That is a critical part of the training – what happens after they come out of that training session. It can't be one and done. So for it to take hold in actual performance, it has to be managed day in and day out."

# 12

## Training is not customized to the individual employee.

"In today's competitive economy, if employers are not dealing out the training and opportunities for professional development at the level that their high performers want it, need it, and can consume it, they are going to go on to where they can use those skills, or be challenged, or continue their development."

"The high achiever can become a little disenchanted, having the perspective that the organization doesn't know them, doesn't see what they can do. Their manager is not observing or acknowledging their performance. Then that employee goes to the training and it's more general and it's slow-paced,

at least to them. They become easily distracted. And it immediately puts that high performer at risk to become disenchanted with the organization and end up somewhere else. Suddenly their heart's not in it. Their head might still be there but their performance is at risk when their heart's not in it."

"In addition, training hasn't come up with solutions across the whole industry that are more customized and personalized for the individual. They've always offered generalized training. There need to be solutions out there that are on-demand, that allow team members at the front line to kind of pick and choose what's best for them, or what skills they and their manager agree need to be developed. It's critical to have skill developmental plans, competency plans in place at the individual level. That hasn't been addressed across the entire industry and that is what's needed today."

"What keeps an organization from delivering truly individually customized training? They simply don't have the data. Management needs a source for the insights and information necessary to make individual customization possible. It can't just be based on a manager's observation of a single, isolated situation. Where's the proof? Where's the data? Where is the evidence? Traditional employee performance reviews are the "lagging-est" of all lagging indicators."

**"Without behavioral data you can't deliver customized training, and most financial institutions don't have behavioral data at the individual level to be able to implement individual customization.** That behavioral data, that customer feedback, is the information that is mandatory for customization to happen."

"Unfortunately, many organizations look at training as an expense rather than an investment in the team member. What's critical today is the individualized nature of training being offered. Going to a training class is just yesterday's way of approaching the issue. On-demand, personalized, individual-level training is imperative..."



...today because employee skills are all over the board. That will be the key to success going forward, for any and all organizations.”

“When you're talking about high performers or high achievers, you can't underestimate the cost to the organization. The high performers have been doing the work, have been building relationships, have connectivity. They're doing things, so the loss or the disengagement of the high achiever is real dollars and cents to the organization. At this stage organizations can't afford to not be as customized as possible.”

“When a business's goal is building the greatest teams, it needs to start with the most important resource, that human capital, and develop it to the best of its ability. If you're picking teams, you want to have an All-Star team. If an employer want to retain the hearts and minds of its All-Star players, it has to have training where the objectives are clearly aligned with the corporate objectives.”

**“Training has to be delivered in a manner that appeals in a very customized way to each employee's learning abilities and speed, and makes them feel competent in what they do.** And that employee can observe or have proof of that competency other than just their own self-view of it. If an organization builds a nucleus of a team of players like that, it's going to win in the marketplace. There's no doubt about it.”

# 13

## Training does not focus on specific behaviors and skills.

“The problem underneath the problem, in many cases of training failure, is determining what actually needs to happen at the behavioral level in order to develop, learn, and master specific skills, so that a financial institution knows how to deepen relationships with customers, as opposed to the kind of Walgreens experience where you're checking out at the counter and they're asking, “Did you want a candy bar, too?””

**“The financial institution needs to get under the root cause,** but there are not a lot of instruments out there assessing at the behavioral level. Think of it this way: if you see a doctor for a bad headache, a prescription for aspirin just doesn't feel right. He's

done nothing to diagnose what the root cause is. Organizations will want to get data about their employees' performance, so they'll conduct an employee engagement survey. Basically what it tells them is they have a headache – employees are not engaged, but it doesn't tell them why and how to even begin to triage or treat the situation without knowing the root cause. Without it, they might be prescribing aspirin for a brain tumor, so to speak. That would be malpractice in the medical field but in corporate America we're completely fine with, “Let's get an employee engagement survey” and “Let's invest more dollars in training” without any specifics because we know that training is an issue with our employees and they're not engaged. Let's give them aspirin.”

“What happens between the bank customer and the front-line employee in that moment of interaction to really fuel growth? What's happening there is what determines what's going to appear on the balance sheet as a lagging indicator. When a financial institution is looking at having all the right teachable moments, the right...

...behaviors, the right skills, and the right needs assessment, it is primarily relying on training providers. In most cases, though, those training providers do not have the resources of trainers who have really excelled at professional service delivery and professional selling.”

# 14

## Employees see no connection between what they're learning and their job.

The whole thought process of new employees today seems to be characterized more by critical thinking or challenging of authority. Whether or not it's a generational attribute, that's part of their DNA. They're thinking, "Okay, I really need to understand why this is important. How is this really making a difference to me?"

"Employees today are completely raising the bar in terms of what is needed to grab and hold their attention. That doesn't mean that an organization's training approach has to be flashy, but it has to be meaningful and purposeful, where the front-line employees feel that they're making a

difference in their jobs. Some studies also suggest that newer people coming into organizations have more of a philanthropic mindset than previous generations. So, **there's reinforcement and validation of their role in the idea that what they are learning is not only useful, but it's going to make a difference.** Many people want to really dedicate their heart and their head to their work, and they want to make sure the organization they work for has their same core values."

"In today's world, if an employee doesn't get that sense that their contribution is important, they're going to tell everybody about it. That information is so readily available on social media. Employers are being rated all the time. Back in the day when you had to fill out a paper job application and have a beautiful resume printed on nice paper, the only way you could find out about a company and its corporate culture was through word of mouth. You actually had to know someone who worked there. Not anymore. In just a few minutes online, you can find tons of feedback on how employees feel a company's training aligns with its corporate culture."

"Potential employees are seeking out that information, taking it in and making choices. So it can have an impact on the talent a business attracts, as well as the talent it retains."

# 15

## Employees see no connection between what they're learning and their personal success.

"Like many businesses, financial institutions are in a war right now for resources. Just sourcing and retaining that front-line talent is a massive undertaking. It used to be that Wall Street or Madison Avenue determined the winners in the marketplace. Now it's the new Main Street that's determining the real winners, and Main Street is expressing itself through social media."

"If an employee has a great professional development experience, it's going to be heard and it's going to be heard loudly. Conversely, if their expectations regarding advancement are not being fulfilled, that's going to be heard

very loudly as well. So it's important for leadership to connect the dots for the front line to understand the outcomes and anticipated benefits of any training initiative or program: What's in it for them? What's in it for the organization? What's in it for the customer? That communication is critical and it needs to be reinforced, day in and day out."

"The team wants to do well, but they need to understand the "whys." That's why it's important that their leaders are constantly connecting the dots for them, from the strategy down to the tactical - what they do, day in and day out, and how it contributes to the overall success of the organization. Those three key stakeholders - the organization, the customers, and the employees - need to be addressed in the implementation of the initiative or program."

"A company's front-line employees are its ambassadors. They are living and breathing the organization in the customer experience, and they are PR, sales, customer service. They are wearing all these hats. The moment they post something on social media, the moment they say something in the community, their employer can gain or lose market share based on how passionate or how fulfilled they feel in their job. If they feel fulfilled and passionate, their organization is going to win more in the marketplace. If they're not, that's going to come back to bite that organization as well."

"Employees need to feel that they're succeeding by some measure and, on a larger scale, they have to see their successes creating successes for the customer. Then they have to see not only that the customer successes and their individual successes are actually bringing success to their immediate team, but to the larger organization. When all of those things come together, there's that sense and that feeling of accomplishment."

**"Without a sense of connection between their learning and their job, employees see no connection between what they're doing and their personal success. This lack of connection is a recipe for training failure.**

Employees are not going to buy in to the program. They feel like it's a waste of time, when time is a critical resource for everyone involved. Even if they're sitting in a classroom or in a training environment, it doesn't necessarily mean they're learning. Employees want to contribute at a higher level, with both their head and their heart. But it's not until they see that sense of purpose and they're interested personally that it actually becomes interesting and engaging to them. That's why it's critical that leadership articulate that purpose time and time again, and bring it all the way down to the training environment."



# 16

## Training does not occur until long after the teachable moment.

"Given all of their responsibilities, managers often lack the time to coach or train at the individual level. Certainly they are unable to observe every transaction. So it is very difficult for the manager to catch the employee in the moment doing what it is that needs to be corrected."

**"To get consistent top level performance, training has to have connection to the experience.** If this connection is not there, financial institutions are just going to get the same mixed performance they may already be experiencing. The time lag as a manager makes it challenging. Consider, for example, where a manager is required to give reviews quarterly, or a big annual

review. He or she tries to keep notes on what they witnessed, but when they have the reviews for the employee, they forget half of what they were going to say or it doesn't have the same tone or weight to it as it had in the moment. That makes the coaching or training much less effective because it's not right after the event."

"In the branch setting, the manager is typically very close to the employees serving the customers. They're overhearing those conversations. The best thing to do is, as that interaction is completed, walking up and saying, "You know, I heard this but let me make sure you understand it this way..." Being able to coach in the moment is invaluable and getting information directly from the customer is invaluable to help build those skill sets."

"Going to a classroom training or waiting 90 days or six months, you've lost the opportunity to fix that behavior. The manager might even jot it down and just never get back to address it with the employee. Delivering some type of on-demand training that gives that feedback very quickly that same day is invaluable. If you wait 90 days to correct a behavior, you've got 90 days that that incorrect behavior can be repeated. Then it becomes a habit and it's much harder to unlearn than it is to learn."

"Any time you're waiting – collecting data, reviewing data – then going back and trying to triage the bad or incorrect behaviors, you put yourself at risk for allowing your staff to do what's incorrect and creating a habit that it's going to be difficult to unlearn. The other downside of waiting 90 days to address an incorrect behavior is that the emotion of that customer interaction has long passed. When you're trying to remember how it felt, it doesn't have the same impact if it's not being taught right after a difficult customer interaction. The immediate human reaction when a person is not confident about something is to avoid doing it. That's definitely not what you want on the front line. You want interaction, you want people pushing beyond their areas of comfort, but if they're not confident they're just not going to go to the places that you want. It's very dangerous to let that happen. It's that sense of, is the organization here to really support the objectives I've been given and to equip me for that, or is the organization here to work almost in a counteractive way to the objectives I've been given: the growth goals, the engagement goals, the deepening the relationship goals."

"Having that feedback coming directly from the customer and coming very soon after that encounter, it becomes undeniable that this learning opportunity applies to me. This is something I need to work on."



# 17

## Training is not reinforced.

"When front-line employees have continuous assessment of their skills coming in, they're evolving because they are getting feedback on a regular basis that is telling them what they are doing well, what they need to continue to do, and where they need to succeed. Having that happen, day in and day out, is going to continue to raise the bar."

**"The most critical feedback is how the customer feels.** The Golden Rule is one thing but the Platinum Rule is to do what the customer wants, how they want it, when they want it. Feedback directly from the people that matter the most, the customers, is what is needed in employee assessments. That feedback is critical because front-line employees are there to serve the

customer, do right by them, and understand just how they want to be served. That's the Platinum Rule: how they want to be served."

"Too often, organizations are designing out training programs that are not connected to the customer experience and what customers are expecting. In today's world the expectations bar keeps getting set higher and higher, and the voices keep getting louder and louder when that dissatisfaction is not felt. How do we go from a siloed training idea to a new idea that says the only way a financial institution is really going to fuel growth is if it is delivering service in both service and sales skills that is engaging the customer in such a way that they want to stay with the organization, they want to buy more from the organization, they trust the organization more, and they talk to others about the organization in more powerful ways?"

"When the customer sees that the institution acts on their feedback, they become engaged. If an organization is looking to install some type of program where they want their customers to be their advocates and refer more to them and buy more from them and stay with them longer by acting on that feedback, this will heighten the engagement of the customers. And in turn it's going to heighten the engagement of the front-line team. It's a win-win situation for all involved."

"So if a financial institution gets feedback from the customer, acts on it and implements what the customers are saying they want done, it's just a "Wow." The engagement will go up exponentially. Isn't that a novel thought, that an institution would actually enlist the feedback directly from the customer and then further act on it to actually improve the organization?"

"It goes back to the reason for having the training. That's why people get aggravated. They don't need to learn trivia when time is a precious resource. If it's not a high-gain activity, they don't want to deal with that. Instead, is it going to help the customer or the employee or the organization?"

**"Training is only an introduction. If a financial institution wants it to become part of the culture, the DNA, part of how they do business, then it has to be reinforced day in and day out. It has to be coached to. It has to be observed and corrected. Otherwise, it's wasted effort and resources. You can't just have an introduction and think everyone's miraculously changed. It has to be trained to day in and day out. Otherwise we've wasted time and money."**

"It has to be reinforced in two dimensions: coaching to correct behaviors and also reinforcing employee strengths that are part of the interaction. People tend to soar with their strength, so it should be rewarded and recognized when it occurs."

"Getting feedback directly from the customer is undeniably connected to that employee learning. Sometimes..."

...you think you're good at something but truly you're not and you're in denial, but when you get that feedback direct and firsthand, it helps you come to grips with what you really need to work on."

"The feedback the employee is receiving as a result of an experience is their reality, so now they can proceed based on the desired behaviors that need to be reinforced based on this actual reality."

"Not only the team member needs to go to training but the manager and the line manager need to go because they're the ones reinforcing it. If they don't go to the training, what is that saying to their front-line team members? That says it's not important. Everyone needs to go. When a manager is visiting the branch, when they're out there coaching, when they're out there talking to the customers or talking to team members they should be reinforcing that training. Otherwise, it's just going to fall flat."

"So often when that investment is happening for classroom-type training, those that are to reinforce that training aren't even in that session. One would hope that they possessed the skills to do that further coaching and development, but often that's not reality. Their presence at the training is a visible cue to the employee that there's concern on the behalf of management. But it needs to be reinforced in the branch environment."

"Ultimately, **it's up to the employee to engage. They have to take ownership of what they've learned in executing it.** Having a tool that delivers it right to them will help in that aim. Then giving the manager oversight will help reinforce that learning as well. When they learn it first and they can teach it, most likely they're going to reinforce it out in the front line."

# 18

## No actual, measurable impact on performance is realized.

"If an executive is trying to get their organization to adopt a training solution, and they want them to spend money, the other side of that equation is revenue. What is that executive going to commit to in order for their organization to say yes? They need to be specific as to the profitability and revenue the solution will bring in. What are the business outcomes that can be tied to this training? When HR asks for any type of training, they should have some type of ROI analysis done or some type of calculations ready to go to show the bottom line, what they will commit to on revenue, productivity, growth and retention. That has to be addressed upfront with the CEO or CFO. Otherwise, why would they spend the money?"

"A financial institution is supposed to take care of its customers, but it needs to be sustainable long-term, and that is done through dollars and cents. **What is it going to bring to the bottom line? Plus, there needs to be some insight that behaviors and individual performance have changed.** Not only does that executive touting the solution do the analysis and ensure the results, they also want to be able to demonstrate at a macro level that the performance of the front line has changed, the way those employees interact with customers has definitely changed, and here's the analytics to prove it."

"The analytics should show how the customer service reps were performing prior to training, then show how..."

...their behaviors have changed post-training. Now those results can be tied directly to the training because the data shows how skills have been managed, coached, and improved. The manager can show that they have taken their team and these individuals from here to here."

# 19

## Lack of managerial time to provide/allow for training.

"Oftentimes managers are not equipped to train, or lack the skill set to train. That's not usually where their expertise is. In many cases, managers are promoted in the organization because they did sales well, but they really do it more intuitively, and they can't train to it. They really haven't broken it down into process steps. The best organizations invest in their people and use that as a compensation tool and as a retention tool. **When organizations invest in their people, it sends the message that the organization is trying to set an employee up for long-term success** for their career at that organization. That acknowledgment of potential goes a long way."

"When the organization invests in its people and identifies where they're doing well and what skills need to be developed, then works on those skills with them, that sends a powerful message that they value them and that they want them there long term."

"Every employee wakes up wanting to be successful before they go to work. Having the commitment of management to that success, to allow them to develop themselves to work on the rough spots and really shine with the strong spots, is important to their ego and self-esteem. That will lead to long retention and loyalty to the organization as well as engagement while at work."

"Managers are employees too. They have rough spots, they have strong spots. To think that a manager will be the master of everything that they're engaged to do would be foolish. They're juggling multiple priorities. When you're an employee, you've got someone managing you in there, laying out your day and what you have to execute. When you're a manager, you've got someone that you've got to manage, a group of people that you've got to direct, and activities to take care of. Then you're in a reporting structure where someone's laying out to you different priorities, and between all that you've got to find time to get your people trained so that they're proficient at what you expect and you're going to get the outcomes that your supervisor or the organization at large demand."

"Managers are put in a vise and it's squeezing down on them. They can't create more hours in the day, so finding the time to develop each employee is critical but very challenging."

"If you layer on top of that the tendency to avoid the things that we're not good at, that could be a recipe for disaster. There are just so many factors that land on the plate of the manager that it's very hard for them to stay dedicated to allowing that time for training, creating that environment where people can be taken off the line and put into the training environment."



“Whether its core training, specialized training, whatever that training might be, in order to have engaged employees that will be loyal and highly productive, it is critical to train them the way that works best for them.”

# 20

## Lack of executive support for the training initiative.

“Many employees, whenever they step into a new environment, envision themselves at the top of the organization. Then they do what they think is important to the top of the organization so they can ultimately be one of them. If a manager is telling an employee that they have to do training because it’s important, it’s a mandate they have to execute on, but there’s no reinforcement from the executive suite, emotionally the employee is going to go with the executives. What’s important to them is going to be important to the employee because they want to sit in that executive chair someday.”

“The employee wants to know how to think, feel, and execute like one of the executives. The manager’s directive might be important to the employee, but they’re just going to give it lip service. They’re not going to fully engage. The initiative is not really going to take hold without executive buy-in. It’s critical that the executive see the value and the benefit of any initiative to three stakeholders: the customers, the employees, and the organization. If they can’t see where it’s going to benefit those key stakeholders, there won’t be executive buy-in and it’s just going to fall flat.”

“There are so many priorities competing for attention at the executive level. They’re going to pay attention to where they can get the biggest “bang for their buck,” as far as the organization is concerned. If it’s not going to produce that revenue and profitability, they’re going to ask, why are we doing this? Maybe it wasn’t sold correctly, or maybe they are not getting data on a regular basis that shows that change is happening. **If you can provide data supporting that the behaviors have changed, that the training has had an impact on the organization at large, and you can show it on a very individual level up to a very macro-level, now you’ve got the attention of that executive.**”

“And it goes beyond that introduction, the initial sale and sign-off. The executive wants to see that the program is successful because they have to report to either the board or the CEO. They want to be able to tell them a story about how their team engaged and changed behaviors on the front line and then look at the positive results that followed. There’s data to support every step of the way. If it can be provided in a format that it can be shared at the executive level, you’re going to get executive buy-in.”



# 21

## ROI cannot be established.

"Any endeavor that's executed by a financial institution has to generate some sort of income. If it doesn't, it's not going to be a going concern for the long term. If there's a project like training that an officer or managers want to execute, and they're just hoping that everyone is going to feel good about it and that results won't matter, the chances of getting it approved and executed in the organization are slim to none if they cannot establish that ROI."

**"If ROI is not established at the outset, there is no measurement financially that training has changed what's occurring in the organization.** There is no way to relate business changes back to what has just been executed. It

could be lack of data, but the door is open to someone blaming or crediting outcomes on the market, depending on what's occurring. Essentially what happens is this training is rolled out and then it just kind of fades away over time."

"In traditional training classroom training it's learn, learn, learn, now go and do. And that "doing" is happening over time. Then there's the next classroom training that's a month or a week or a quarter later. The lack of immediacy of the results diminishes the ability to create a correlation between the training or change in employee behavior and those results. The results may not happen in a consistently measurable way. A long-term trend line is possible, but it does not feel as effective as executing that training, immediately changing behaviors, getting feedback, and modifying behaviors. Having those continuous analytics and measurements on an ongoing, regular basis is critical to establishing ROI and determining if making this investment was the right decision."

"Part of any good service experience is being able to connect with a customer, being able to analyze what the front-line employee is hearing, being able to advise, and being able then to advance into actually deepening that relationship. Imagine this happening hundreds of times throughout the day across a financial institution's channels, across the network, across the enterprise, and getting instantaneous feedback on specific service experiences across the enterprise."

**"Front-line employees tap into this feedback and, as a result of very specific techniques based on where there was an assessed deficiency, the next service experience represents improved performance through feedback directly from the customer.** How excited would the executive suite be about something like that? Getting feedback in the moment, being able to address those skills right then and there, not having to go to a classroom, just addressing it right before the next interaction with a customer. That's a game changer."

"When an organization delivers something like that, it is growing in a very consistent, sustainable way that's creating a best-in-class culture, one experienced not only inside the organization, but by the customer, the end user of that experience."

## and the bonus 22nd Reason...

# 22

### Training fails to meet the needs of today.

“The first question to ask in assessing lack of training effectiveness is, what's the organizational strategy, the employee strategy, and the customer strategy, and is front-line employee training tied to all of them? An organization has to be learning agile because today's customers are very demanding. **Because things are changing in the moment, training has to be in the moment. An organization needs to deliver training that's ever-changing based on customer need and feedback. Training that's customized to the individual.**”

“Technology is really changing everything rapidly so everyone has to rethink how they deliver training. In-the-moment training based on customer feedback is essential and so that has to be well thought-out. Technology has changed the way we think and do business, as consumers, as an employee or an employer. People coming into the workforce today expect everything in the immediate. So training has to be delivered electronically, remotely and a time that fits the employee's schedule. Technology-enabled means they can customize the world to fit themselves. If I want my employees to engage, I've got to customize their work world to fit them. I need to deliver training to them about them at a pace that they want, that will help them excel with their strengths and provide feedback as immediately as possible regarding their performance.”

“Because of technology, everyone wants instant gratification, and training is the same way. It's just another thing that has to be delivered in the same format because the technology is really dictating how we deliver everything. On-demand and in-the-moment are critical today. Most people are using technology to influence the way the world comes to them. If an employer wants to retain the best and brightest coming into the workforce, they're going to have to be able to meet the needs of those people. In addition to achieving the objectives of the organization you want to be able to measure the ROI, you want to be able to get immediate feedback on the performance of your staff and be able to trend how behaviors are changing and be able to prove that you are executing on what you set out to do.”

“The questions that need to be asked in a very serious way are, can that front-line employee succeed with the way the organization is equipping them? Can the financial consumer succeed financially with the way the front line is being equipped? Ultimately, can the organization succeed with the way the front line is being equipped today?”

“In a tight labor market where people are going to the best opportunities, financial institutions may not be getting the same caliber of candidate for front-line positions they were getting a decade ago. They probably...

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...don't have all the skills that an employer expects. They're not getting the experience. If training is delivered in an old format, how long can that employer get away with that and still develop and retain the best and brightest of this group?"

"Executives and maybe the Learning and Development Group within an organization tend to know when training is not effective. They just don't know what to do about it. So they keep doing the same thing over and over again, looking for that bright shining light that will help them move this from where it is today to where it needs to be."

**"Everything needs to be looked at starting with the customer.** It used to be that when an organization designed a process, they started with their back office and moved to the customer. Today it's not that way. It's been flipped around. Largely because of technology, today the organization starts with the customer and then works to the back office. That's how anything should be designed, training included, and getting that feedback directly from those who matter most is critical for the training needed today. That kind of training is effective in driving front-line performance that can set an organization apart."

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