TURN YOUR FRONTLINE STAFF INTO

Digital Advisors

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Introduction

As financial institutions continue along the path to digital transformation, the focus is changing.

While driving customer adoption is still key, delivering exceptional digital customer experiences is more important than ever for staying competitive. Despite the shift to digital channels, frontline staff continue to represent the face of most financial institutions, playing a crucial role in how customers perceive your bank.

Financial institutions that equip their frontline staff with the knowledge and confidence they need to promote and support digital offerings will flourish. Those that fail to do so risk driving customers back to physical branches. The question is: *How can financial institutions ensure their frontline staff thoroughly understand their fintech offerings?*

This ebook will explore the challenges of cultivating a digitally fluent workforce and share four ways to transform your frontline staff into digital advisors.

> **"**
> FIs that launch individual digital initiatives without a strong digital strategy have difficulty scaling and creating value from them.
>
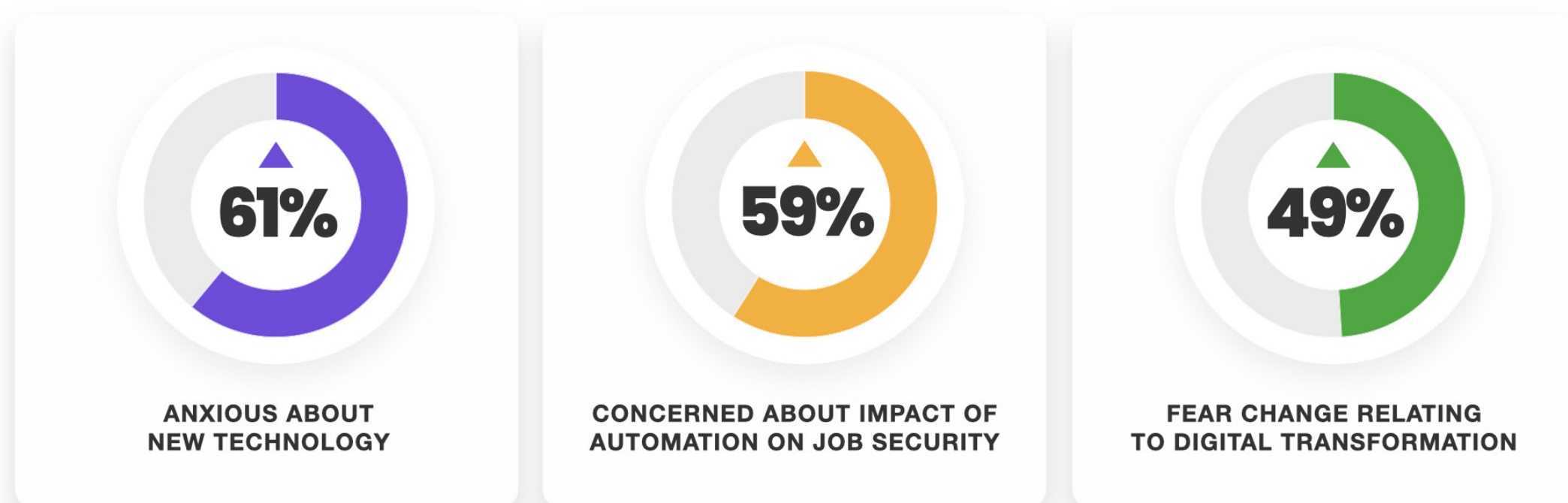> **Source: BCG Digital Acceleration**

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What's Standing in the Way of Digital Fluency?

To be successful, it's important to understand some of the challenges your financial institution may face when creating a digitally fluent frontline.

Concerns About Job Security

Frontline staff are often worried that digital banking technologies are going to eliminate their jobs. Faced with potential obsolescence, many staff members will resist new technology and cling to traditional ways of servicing customers.

61%
ANXIOUS ABOUT
NEW TECHNOLOGY

59%
CONCERNED ABOUT IMPACT OF
AUTOMATION ON JOB SECURITY

49%
FEAR CHANGE RELATING
TO DIGITAL TRANSFORMATION

Cliff Saran. "Study reveals employees' fears over digital change." Computer Weekly, October 31, 2017.

Lack of Training

Employees who don't manage their finances with their employer aren't necessarily familiar with their technology, making it harder to support customers in using digital products. Additionally, employees are less likely to recommend a digital product they don't know how to use because they lack the knowledge or confidence needed to answer questions.

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> ❝ Confidence and ease are key traits in staff members leading [digital advice] conversations.
>
> **Source: Independent Banker**

Lack of Support

In order to provide an exceptional customer experience, staff need tools to help them teach customers how to use the technology and support them when they're having problems.

If any of this hits home, don't fret. In the next section, we'll dive deeper into how your financial institution can overcome these challenges and turn your frontline staff into the confident, digital advocates you need them to be.

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4 Ways to Turn Your Frontline Staff Into Digital Advisors

So, how can you overcome these obstacles and change staff behavior? The obvious answer is: better training.

That said, traditional learning tools aren't always the best suited for the job. They lack the engagement and appeal needed to encourage regular employee participation, let alone motivate them to return for daily training.

To get the long-term retention results you need to change employee habits, the goal is to have employees engage in brief daily training sessions, ideally around five minutes each day, as opposed to lengthy six-hour sessions every six months.

To turn staff into digital advisors, you need a training strategy that:

- Quickly teaches the basics
- Lets employees practice using products
- Builds confidence to recommend products
- Encourages repeat engagement

42% of employees describe the training they receive as **"boring"** and **"useless"**.

1 Make It Fun (and Fast) to Learn the Basics

If you want employees to recommend your digital products, they need to know how they work and believe in the benefits they offer.

However, to teach employees these fundamentals, you must first engage and motivate them to learn. Short, game-based learning modules make training fun and effective. Adding a level-based structure and narrative creates an intrinsic motivation for continuous learning, with each level building on previous knowledge. This approach encourages longer sessions, deeper understanding, and better retention. As a result, employees stay engaged and motivated to continuously improve.

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> **"** Employees who can run through a technology walkthrough in under 30 seconds are significantly more likely to recommend that product.
>
> **Launchfire Internal Research, 2018**

2 Teach Staff How to Use Digital Products

If you want employees to confidently recommend your digital products, they must be proficient in using and explaining them.

After all, people are unlikely to recommend something they don't fully understand. This is where technology walkthroughs prove invaluable. They serve as excellent reference tools for support staff, and the repetitive use of these walkthroughs plays a significant role in changing staff behavior. In essence, learning about product features is just the initial step; it is through repetition that confidence is truly built.

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> *Offering staff the chance to practice in a safe environment not only builds confidence but also reduces the intimidation factor when applying these skills in day-to-day interactions.*

3 Encourage Staff to Practice, Safely

Once employees are confident in their understanding of your digital products, it's time to teach them to promote those products to customers.

Employees need to know how and when to talk to customers about the digital products that fit their needs. This requires specific training, as customers don't just walk up and lay out their problems. Employees must be trained to spot opportunities to recommend digital products.

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> Among customers who used a traditional channel in the past three months, 25% were interested in accomplishing the same task digitally.

4 Provide the Right Support Tools

Even if staff are well trained on your fintech, they'll have trouble supporting customers if they don't have the right tools.

Digital Walkthroughs

An effective approach is to create a searchable online hub featuring technology walkthroughs and simulations accessible to both customers and frontline staff. Equipped with this resource, staff can swiftly pinpoint customers' issues, providing timely and relevant assistance. This strategy of quickly resolving customer problems will minimize frustration and significantly enhance the overall customer experience.

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AI Chatbots

With rising customer expectations and increasingly complex digital offerings, your frontline needs more than just training — they need instant access to reliable information. AI bridges the gap, providing real-time data and knowledge that empowers staff to respond quickly and accurately in ways that were previously out of reach. By eliminating time spent searching for answers or relying on outdated resources, AI ensures frontline teams can deliver trusted insights instantly, which is essential to driving customer satisfaction and loyalty.

> " A recent McKinsey survey revealed that two-thirds of senior leaders expect GenAI and machine learning to reshape business practices.
>
> **Source: McKinsey**

The Squeeze

Your frontline staff play a crucial role in solidifying product adoption.

However, transforming staff into digital product ambassadors presents natural obstacles that traditional learning tools are often not equipped to address. To transform employee behavior effectively, ongoing, bite-sized training is essential. This training should not only impart product knowledge but also bolster confidence in using and recommending those products to customers.

Moreover, implementing effective support tools is vital to ensure customers have a positive experience with both your frontline staff and your fintech.
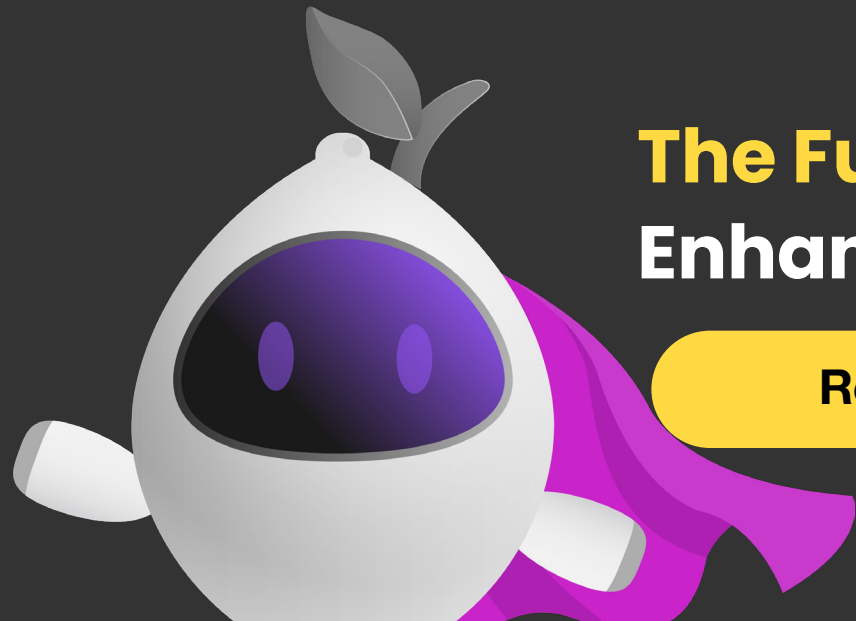
The Future of AI in Banking: How AI Can Enhance Frontline Staff Capabilities

Read the Blog

About LemonadeLXP

LemonadeLXP is your AI-powered cheat-code for knowledge management and customer support. Our all-in-one platform accelerates staff training, delights your staff and customers with instant, accurate information—right when they need it. Empower your staff to excel in the flow of work with the precision and speed of AI.

For more information, contact us at hello@lemonadelxp.com or www.lemonadelxp.com

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