

A Shift to Universal Staffing... a Challenging Commitment



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Advancements in technology have been the impetus for change in almost everything we do. It has allowed businesses to become more streamlined and efficient and people to enjoy greater flexibility and conveniences. Technological improvements have even changed the playing field within the financial arena by opening up new opportunities within branch design and staffing.

When it comes to branch design, there is no denying that branches are getting older and out dated. Half of today's branches are over 20 years old with one out of three being built before 1980. Transactions within the branch have continually declined while mobile banking usage is on the rise. Member habits and expectations, technological developments along with regulatory requirements and demographic/economic differences are creating an imperative need for credit unions to change. Credit unions need to rethink the size, number and locations of their branches, and look for more efficient, cheaper methods to do business. One such method is the implementation of a new staffing model called Universal Staffing. This new approach to staffing is becoming very prevalent as it allows for fewer tellers, greater convenience, increased productivity, improved member satisfaction and a boosted brand experience.

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The adoption of the Universal Staffing Model not only goes hand in hand with the need for change in branch design but also changes the type of employee you must recruit and train. The fundamental principal of this new model is the combining of teller and platform positions into one universal role – a role which requires fewer but highly educated, well-rounded individuals.

Since this significant modification does allow for fewer branch staff and alters the way the staff interacts with members, the layout and design of the branch must also be altered to support the new experience. Credit unions must emphasize the member encounter by modernizing



with dialogue pods where more personalized communication and cross-selling can occur instead of the old-style teller lines that are primarily transaction oriented. In addition, credit unions must provide more interactive member capabilities by utilizing current technology. Advancements such as iPads, touch screens, digital marketing and Interactive Teller Machines (ITMs), allow for greater member convenience and flexibility while decreasing the amount of space needed within the branch environment.

While the Universal Staffing Model usually reduces the total number of full time tellers in a branch, it does require a higher caliber and more experienced employee thus affecting your recruiting, employee evaluations and training programs. The Universal Staff need to be highly educated in all credit union products, services and procedures as well as have excellent communication, problem solving and cross selling skills. This requires a comprehensive evaluation of your existing staff to determine where strengths and weaknesses may exist. Only by evaluating your employees on the skills most

important to your credit union and the skills necessary for a successful implementation of the Universal Staffing Model, can you establish a baseline of the talent pool you are working with. This enables you to build your educational and recruiting programs around the specified needs of your existing staff as well as identify any problem areas you may need to address.



As with any change, along with the benefits comes the need for much forethought, planning and hard work. By understanding the new role of the branch employee along with the relationship between staffing and branch design, you will be well on your way to establishing a roadmap for successfully implementing the Universal Employee Model.



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