**Independent Banker**

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**Columns**

**[tag] From the Top**

**[hed] Staffing for the digital future**

[quote] “We can teach technology, but we can’t teach the passion that comes with community banking. It has to be inherent.”

[body]

Digital banking is here to stay, and everything from our online banking to our mobile apps needs to speak to that customer journey. To that point, my community bank recently upgraded our mobile app to offer enhanced product features and a stronger customer experience.

Before rolling it out, we had to focus on internal education. While our data center managed technical questions 10 or 20 years ago, frontline staff have become the de facto source for all answers in today’s environment. When a customer has an issue logging in or executing a transaction, they start with our frontline teams.

These shifts in customer needs work their way into changes in our staffing practices. Today, we pursue more tech-savvy staff. We can’t expect someone who doesn’t have a smartphone to be able to walk a customer through their app experience. More than ever, all bank employees participate in digital operations.

That translates to important action steps for the bank. For instance, we encourage our employees to use our digital banking products. Having firsthand experience with our offerings will give them a deep knowledge of these products’ inner workings.

We also implemented an internal marketing campaign to get our employees excited and talking about our digital products. For instance, we created a “scavenger hunt” checklist of activities to finish in the new app, with a prize for completion. So, when employees were done, they really knew how to navigate the app—before customers came in and asked for help.

We also regularly send key staff to educational training with ICBA. As the banking environment transforms into a more digital space, we want our teams to be up to speed on how the industry is evolving and what that means for the products and services we offer.

In turn, we’re hiring for the future. As we staff up, we seek candidates who buy into the community bank model. We’ve found that our more successful employees believe in banking locally and keeping resources in the community. We can teach technology, but we can’t teach the passion that comes with community banking. It has to be inherent.

Recruiting and retaining staff is a huge focus for us all. I know we have some of the greatest staff in the world, and I’m so appreciative of what they bring to this digital-first landscape. In that spirit of gratitude, let me also say that I’m thankful to be a member of this community, and I wish you and yours the very happiest of Thanksgivings!

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*[side bar] My top 3*

It’s the season of gratitude, and I am so thankful that:

1. My family is healthy.
2. I have a career that I love.
3. I was given the opportunity to be ICBA chairman.