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Issue 9 - Volume 1

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The Missing Link A Branch Manager's Role in Successful Marketing

By Betty Trout

Why do so many marketing programs fail to produce the results they were designed to deliver? Even after considerable thought and effort are expended on them, the results just aren't there. Often, the inability to reach the bank's full potential is not only about how marketing programs are designed and implemented. It's much simpler than that.

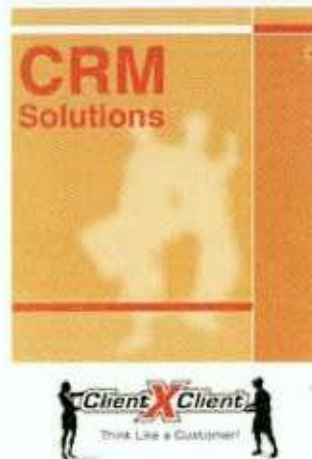
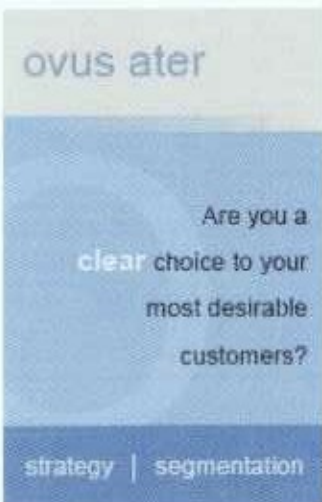
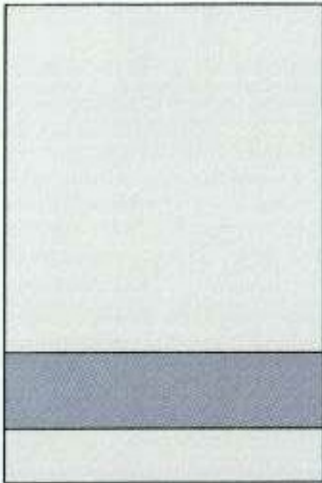
What is that missing link that drives your bank's performance?

We've witnessed a litany of issues affecting bank performance. More often than not, the missing link was at the branch manager level – managers who didn't have clear performance expectations, were unable to convey those expectations to the customer contact employees who report to them. Obviously, some forethought and training may have benefited them to the extent of improving their level of competence. But in addition to this issue, many weren't held accountable for individual performance, meaning that incentive programs were not in place to reward or penalize deficient performance. The absence of any one of these situations can spell disaster for the most carefully planned marketing program or promotion.

Ironically, instead of being groomed and selected for a future branch manager position, many managers evolved from employees who were loyal, had sunny dispositions, and excelled in a previous position. In other words, employees who weren't trained on how to manage a branch and the people who work in it hold many of these important positions. So the outcome is predictable and not entirely their fault.

By definition, a branch manager should *manage the branch*. This includes among other things, scheduling, supervising, compliance and security, customer service, making the "numbers", and supporting the marketing efforts of the bank. This





"boundary level" management position is the most effective one for driving branch performance; because branch managers are on-site, up-close and personal, they get to know associates well. They must know the strengths of weaknesses of each employee and quickly learn whose attitude needs adjusting, or who needs knowledge or skill training. Branch managers are not usually given the option to participate or not participate in a marketing program. The program and promotion simply trickles down to them. And while they may put the promotional posters up in the lobby, place the brochures on the racks, and inform their staff about the promotion – many just don't understand their role as it relates to the promotion, some don't care to know. Basic human nature comes into play here. When you're not held accountable for results, you may be less inclined to your best, ask the right questions, or seek more information. Time and time again, this is the key issue that derails most programs.

Even if you're sure you have the right person in the manager's role, it's worth re-examining the factors that can mean the difference between success and failure. Let's look at a few of the most important ones.

1. Branch managers must clearly understand the purpose and the goals of each marketing campaign. Specific results measurements should not only be established for each branch to make the goals quantifiable, measurable, attainable, and time-bound, but they should also be linked to the manager's compensation. The branch manager should be selected on the basis of ability and potential, and their compensation package linked directly to the success of their branch. Their salary should reflect their willingness and ability to manage their people effectively. Executive management should hold branch managers accountable for their branches' ability to generate new customers, improve core deposits and fees, cross sales, referrals, and customer satisfaction, etc. Only when performance is directly tied to a compensation plan will everyone take notice. And when that finally happens, you won't have to worry about your marketing programs. A well-trained and informed branch manager who previously had been a missing link in your marketing chain can become its strongest connection.

2. The manager must also be capable of communicating the goals to all branch employees, especially customer contact ones, and their respective roles in helping attain them. Managers must secure buy-in and acceptance from all employees. Performance standards must be established for each customer contact position. These can be determined by the number of referrals, cross sales, loans, core deposits, fees, etc. Specific result metrics should coincide with each employee's performance. These metrics must also be linked to the employee's reward and compensation structure, to be fully effective. This is a critical motivational link between desired behaviors and bank results. Employees must see a direct link between what they are being asked to do and "what's in it for them."

3. Branch managers must ensure their employees understand what they're supposed to do, as well as how they're supposed to do it. From product training to customer contact skills each employee should possess the skills required to do their jobs in supporting the marketing efforts. It does no good to bring people into the bank only to have an employee drop the ball. Managers must ensure key employees can demonstrate adequate product and process knowledge (*what to do*), as well as the soft skills involved in communicating to the customer (*how to do it*). Additionally, employees must be competent in the use of marketing resources such as brochures,

samples, etc.

4. The most critical branch manager task is the supervision of employees. Nonetheless, most people are not born supervisors; they must be selected, trained and held accountable for performing this important task. By definition supervision means direct observation of on-the-job behaviors and providing immediate feedback on improvement or reinforcement. The key management principle involved is you must observe and correct behaviors that drive the results you're after rather than waiting until the end of the promotion to appraise results. At that point, it's too late! Managers must invest the time to observe key employees and then provide coaching to improve skills. They must be prepared when necessary to conduct re-training on knowledge and skill areas that are deficient. This can be done in fifteen to twenty minute mini-sessions before the bank opens or during a "pizza" lunch.

Managers should meet with employees on a regular basis during the promotion to be updated on progress or issues. This provides opportunities for employees to voice concerns about who needs help or training or coaching, etc. This ongoing communication creates an *esprit de corps* within the branch by making everyone feel he or she is part of the team. It also promotes peer pressure for each employee to do his or her part in reaching branch goals.

5. Managers must hold each category of employee accountable for attaining their respective performance metrics. In other words, they must evaluate and appraise results after the campaign ends. To do this, they should compare the desired results against the actual. A discussion should ensue to trouble-shoot deficient performance, as well as to praise and reinforce acceptable performance. Employees should be rewarded immediately. Results should also be communicated through bank-wide announcements. You should make every effort to close the performance management loop as carefully as you start it. After all, a focus on results is what it's all about.

Relative to the above discussion, ask the following questions concerning your branch managers:

\$ Are they selected on the basis of ability or convenience?

\$ Do they know what's expected of them and how their performance is measured?

\$ Is their compensation directly linked to the performance of their branch?

\$ Do they have the knowledge and skills to manage the people at their branch?

\$ Do they understand the purposes and goals of your marketing campaigns?

\$ Do they communicate information about marketing programs to their employees?

\$ Do they communicate performance expectations to each employee?

\$ Do they supervise employee performance by observing, coaching, and disciplining?

\$ Do they hold regular update sessions to review interim results and address issues?

\$ Are they involved in training and reinforcing employee performance?

\$ Do they close the performance loop by appraising the results of each employee?

Betty Trout is a senior partner at the GrayTrout Group, Inc. located in Dahlonega, GA. GrayTrout has consulted with financial institutions and state banking associations on projects ranging from incentive program design, to knowledge and skill training solutions for cross selling, officer calls, referral programs, customer service, and strategic planning. She may be reached at 706.864.0804 (ext. 224). You may also email her at btrout@graytrout.com.

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