



The Expert Anywhere Approach

A Practical Guide for Retail Branch Teams

Purpose:

Help branch teams shift from transactional processing to high-value guidance by using technology to amplify, not replace, the human connection.

What Expert Anywhere Means (In Plain Terms)

Expert Anywhere is a Service Delivery model where:

- Routine transactions are handled through digital and self-service tools.
- Branch employees focus on teaching, advising, and relationship-building.
- Expertise is no longer limited to one branch location. It's shared across the branch network.

The result: Better customer/member experiences, more meaningful work for employees, and stronger performance for the financial institution.

Why This Matters in Retail Banking Today

- Customers expect speed, convenience, and clarity.
- Branches are still relevant—but their role has evolved.
- Technology handles tasks well; people handle judgment, empathy, and guidance better.
- High-traffic formats, including Supermarket Banking, depend on efficient service paired with accessible expertise.

Key Takeaways for Branch Teams

- **Technology removes friction, not relevance.** Digital tools eliminate low-value tasks so employees can focus on high-value conversations.
- **Teaching multiplies impact.** When employees help customers/members learn how to utilize mobile apps, ATMs, or video services, they increase confidence and deepen loyalty.
- **Better digital adoption leads to better conversations.** Fewer transactional visits create more time for planning, lending, and life-event discussions. This is where true relationship building takes place.
- **Expertise should travel, not sit still.** Video conferencing and remote access to experts across the branch network allow seasoned professionals (i.e., mortgage officers, lenders, and wealth management advisors) to serve customers/members from anywhere.
- **Job satisfaction improves when work has purpose.** Less repetition, less burnout, more problem-solving and relationship building emerges.

Steps Branch Teams Can Take Right Now

1. Lead with Education

- Walk customers through mobile deposits, transfers, and bill pay.
- Use plain language without corporate jargon.
- Treat every digital demo as a service moment, not a handoff.

2. Shift the Conversation

- Move beyond “What transaction do you need today?”
- Ask:
 - “What are you working toward?”
 - “What’s coming up next in your financial life?”
- Let technology handle the task; you handle the strategy.

3. Use Tools as Bridges, Not Barriers

- Introduce technology (i.e., ATMs, video conferencing, and video queuing) as ways to get help faster.
- Position video access as “direct to an expert” not “less personal.”

4. Share Knowledge Across the Network

- Escalate complex questions to experienced teammates via video or remote tools.
- Learn by observing how experts explain and solve problems.
- Build confidence by repetition and collaboration.

5. Measure What Matters

- Focus less on speed alone and more on:
 - Quality of outcomes
 - Customer confidence
 - Follow-up conversations
- Success is value delivered, not transactions completed.

The Big Idea to Remember

Technology doesn’t replace relationships. **It creates the space for them to grow.** When retail branch teams embrace their role as educators and advisors, customers/members gain confidence, employees gain purpose, and the branch becomes a strategic asset instead of just a location.

Next Step:

Start this month by choosing one digital tool and committing to teaching it consistently. The more your team teaches, the more value they create for customers/members, for the branch, and for the institution.