



Focus on the All-Important “Why” in Staff Training

by [Steve Brown](#)



human resources

employees

management

Summary: When training staff on an institution’s procedures, it’s critical to go beyond the what, when and how – to really get employee buy-in. Community financial institutions must also explain the “why.” We delve further.

Safety directors at electrical contracting companies know it’s not enough to just recite OSHA regulations and possible penalties for noncompliance during weekly safety meetings with workers. They need to focus on the “why” behind the rules in order to reduce the chance that young apprentices or even seasoned journey-workers will incorporate these safety protocols. For example, safety directors will likely emphasize that many workers have been shocked after touching something that they thought was dead, but in reality, was energized, like when they change a lighting ballast in a high-rise office tower.

Employees at community financial Institutions (CFIs) may not face the same perils of electric shock, but they do face other potential perils, possible armed robberies, incidents of elder financial abuse or suspected check fraud. In each of these situations – and many more – it’s best to not only discuss the what, when and how, but also the why.

“Teaching the ‘why’ behind a decision is as important as making the decision itself,” says the CEO of an Alabama CFI. “Telling people why it matters and how it affects other aspects of your community bank signals where the bank’s priorities lie and how it supports its overall vision. Focusing on the ‘whys’ helps employees see how decisions fit together in a perfect puzzle for high-performing success, and it motivates them to be contributors to that success.”

Getting buy-in. When employees have buy-in after learning how procedures reflect your institution’s mission, strategy and mandates – and how they specifically are involved in that – they will be better able to evaluate procedures, problem solve and even point out inefficiencies and ways things could be done better. As a result, their commitment to your institution’s procedures becomes more intrinsic and less obligatory.

Building the brand. Emphasizing the why in staff training can also boost your brand and help you get a leg up on your competition.

Says one CFI training consultant: *“When it comes to differentiating from the competition and establishing strong brand propositions, banks and credit unions must also teach their employees why they are doing their jobs. Many people can balance a drawer or process loans. What can your bank or credit union do that they can’t? The why answers this question. The why goes directly back to brand. Why does the teller balance his drawer? Why does the compliance officer review countless documents? Why does the loan specialist meticulously collect information as part of the decision process? The surface-level answer goes directly back to the how of job performance. But the deeper consumer engagement level answer speaks to the why of job performance and brand building.”*

Personalize the why. In your training, you should start explaining at a high level “why” a certain procedure is necessary for the overall organization, and then bring the “why” down to the personal level for each staffer, to give them the best context. Even better, go beyond and let employees also know what’s in it for them – completing a task a certain way could save them a great deal of time and effort, and if they’re successful with tasks, such as a cross-sale, they could even be rewarded. Excelling at their jobs could also land them promotions and salary wages. Emphasizing these carrots is a great way to retain employees, something particularly necessary in this era of the Great Resignation.

Says another training expert: *“If we insert more ‘why’ when discussing the initiatives we create or procure, the likelihood of engaging the learner and hitting the performance improvement mark skyrockets.”*

If you want greater staff buy-in of your CFI’s modus operandi, be sure to let them know why it’s not only good for the institution, but also for customers, and for themselves – a win, win, win!

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Treasury	Yields	MTD Chg	YTD Chg
3M	1.95	0.23	1.89
6M	2.64	0.13	2.45
1Y	2.93	0.14	2.54
2Y	3.12	0.16	2.38
5Y	3.14	0.10	1.88
10Y	3.08	0.07	1.57
30Y	3.25	0.06	1.34
FF Market	FF Disc	IOER (Interest on Excess Reserves)	
1.58	1.75	1.65	
SOFR	Prime	OBFR (Overnight Bank Funding Rate)	
1.54	4.75	1.57	

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