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Teleconference Training within Commercial Customer Service at US Bank.

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## PART ONE

### Introduction

Research suggests that effective employee training methods are of key importance in the service industry today. The service industry uses customer service as a means of differentiating its product (Davis, 2005; Farrell, 2005; Feiertag, 2005; Furunes, 2005; Higley, 2004a; Jenkins, 1984; Simons, 2005; Walsh, 2004). “Friendliness and a willingness to serve others are the tools of the hotel trade, and training is the sharpener that refines the tools into hospitality machines” (Higley, 2004b). Training is integral in creating a positive environment for customers. If organizations want to ensure customers have this type of environment, employees must have both service and technical knowledge; the employee must know what he or she is doing (Higley, 2004a). The service industry uses various forms of training in order to ensure employees have the required knowledge and skills needed to create a high level of customer service.

In many organizations, employees are spread nationwide making traditional classroom based training ineffective and expensive (Roeder, 1986). Large organizations, in particular, have difficulty reaching thousands of employees consistently and in a short amount of time can be a “logistical nightmare” (Burns, 2005). In order to accommodate the distance gap, companies have created extensive training sessions based both on the computer and the telephone. Research has shown both methods to be cost effective and to have the capability to train a large number of people in different locations simultaneously (Off the road again: Training through teleconferencing.1992; Reach out and train someone: The many faces of distance learning.2002; Teleconferencing fundamentals.2002; Davis, 2005; Eisinger & Smith, 2000; Gentry, 2005; Higley, 2004a;

Jenkins, 1984; Pollitt, 2004; Suttell, 2005). Teleconferencing, computer-based, web-based, and videoconferencing are some common training methods currently employed (Teleconferencing fundamentals.2002).

### *Purpose*

The purpose of this study was to determine a more effective delivery format for US Bank Wholesale Bank's Commercial Customer Service Weekly Training seminars.

### *Statement of problem*

This study reviewed the effectiveness of US Bank Wholesale Banking's training program designed for Commercial Customer Service. The training program, referred to as Weekly Training, occurs every Wednesday morning via teleconference. Commercial Customer Service (CCS) employees can choose between two sessions: one at 8:15 AM or one at 9:30 AM. This particular training method is currently employed to accommodate the distance between employees. The CCS department is spread across several state lines.

### *Justification*

An hour long teleconference followed by a short quiz has been the standard procedure for training within CCS for the past three years. On Wednesday mornings, CCS bankers dial into a specified training conference call for a weekly lesson. Each training session is one hour and fifteen minutes in length and focuses on new technologies or systems being used by US Bank customers. Occasionally, training will

focus on different systems available to CCS employees that may be utilized to answer customer inquiries. The training is intended to enhance the banker's knowledge base on a specified subject matter so that he or she may resolve customer issues more quickly and efficiently.

The problem that surfaced was the method of training was not as effective as it should have been because the service bankers were not devoting their full attention to the lesson. The training, as mentioned previously, was primarily via telephone. There were few hands on activities involved in the training; this caused the bankers to become bored or inattentive. In turn, service bankers began completing pre-existing customer work rather than listening to the weekly tutorial. The knowledge that should have been learned was not acquired and created a decline in customer service satisfaction. A more effective training format needed to be designed in order to resolve the US Bank Wholesale Banking training dilemma. This paper designed a more effective training method.

### *Constraints*

The effectiveness of the current training methods was not compared to the recommended training methods due to time constraints. A comparison study can be examined at a later date.

### *Glossary*

Audio-conferencing System: Voice only technology used to link multiple locations that are distant from one another (Olgren, 1997).

Audioconference: An organized meeting involving multiple sites using telephone technology that is equipped with more than one phone line. Commonly known as a conference call (Teleconferencing fundamentals.2002)

Commercial Customer Service (CCS): Department within US Bank that services corporate clientele for Commercial Banking, another division within US Bank.

Computer-based Training (CBT): “Virtually any kind of computer use in educational settings, including drill and practice, tutorials, simulations, instructional management, supplementary exercises, programming, database development, writing using word processors, and to the applications. This term may refer either to stand-alone computer learning activities or to computer activities which reinforce material introduced and taught by teachers” (Zakrzewski, Sammons, & Feinstein, 2005).

Desktop Conferencing: A virtual meeting attended via telephone with the aid of a personal computer. The usage of the computer allows attendees, who are otherwise physically removed from one another, to share documents, spreadsheets, slides or even freehand drawings (Dutta-Roy, 1998).

Distance Education: “The process of extending learning, or delivering instructional resource-sharing opportunities, to locations away from a classroom, building or site, to another classroom, building or site by using video, audio, computer, multimedia communications, or some combination of these with other traditional delivery methods” (Huebner & Wiener, 2001).

Service Industry: Includes companies whose primary focus on providing services to the public. The industry includes, but is not limited to, hotels and motels, restaurants, financial services companies, insurance companies and banks.

Teleconferencing: The use of computers, telephones or video to link three or more persons for a meeting (Chilcoat & DeWine, 1985).

Videoconferencing: Use of cameras, multimedia monitors and/or software to view persons in distant or remote locations. Used to simulate a face-to-face environment despite the distance gap (Reach out and train someone: The many faces of distance learning, 2002).

Web-based Training (WBT): Computer training technology that uses the Internet or an Intranet. WBT combines tools such as e-mail, listservs, bulletin boards and chat-rooms. WBT differs from CBT in that the learner and the trainer have access to one another (Reach out and train someone: The many faces of distance learning, 2002).

## PART TWO

### Literature Review

#### *Introduction*

Employee training is a fundamental tool to the service industry. Employees must know how to service a customer in order to reach or satisfy expectations. Customer impressions are crucial to the success of maintaining clientele, the livelihood of this industry. Due to the fact that businesses have only one opportunity to make a first impression, it is critical to have a well trained staff (Fitzgerald, 2004). Customer service can determine the success of a service industry business, such as a hotel or a bank (Davis, 2005; Walsh, 2004).

Research shows that in economically difficult times, training budgets are among the first to be cut and among the last to be increased during times of prosperity (Farrell, 2005; Higley, 2004a; Higley, 2004b). It is for this reason that educators and trainers within the industry have used technology to develop more creative training techniques.

This paper examined the current training methods employed by US Bank Wholesale Banking's Commercial Customer Service (CCS). CCS employees meet weekly via teleconference to be trained on a variety of service technologies. Currently, trainers use a combination of teleconference, computer-based and web-based technologies for the weekly sessions.

There are several methods of training to consider when developing a training program. US Bank CCS employees are spread nationwide; therefore, four of the most viable training methods for distance education have been reviewed in order to determine the most suitable for this company. To determine the feasibility of a certain training



method, it was necessary to determine the ability of a training program to reach all employees in a timely manner, the cost effectiveness of the training method, and the perceived effectiveness on knowledge retention based on previously conducted research. Teleconferencing, videoconferencing, computer-based, and web-based training methodologies were selected for review.

### *Teleconference Training*

Teleconference training is an affordable and simple training method. It is capable of delivering interactive programs to a widespread audience through the use of audio, video or audio-video techniques. The concept and theory behind the functionality of teleconferencing is simple. The communicable information commences in one location known as the originating site. This site transmits a signal to a satellite or through a digital telephone line to a single or multiple locations. The transmitted information is then sent to a coder-decoder unit which in turn processes the signal. The audience or receiver retrieves the information from speakers or video monitors (Off the road again: Training through teleconferencing.1992). Three forms of teleconference have been reviewed: audio, video, and web (Reach out and train someone: The many faces of distance learning.2002; Earon, 2003; Eisinger & Smith, 2000; Olgren, 1997).

### *Audioconferencing*

Audioconferencing is the most simplistic of the teleconference training methods as it requires “access to a telephone or a speakerphone and a way to link to multiple locations” (Olgren, 1997; Pollitt, 2004). There are a couple ways for companies to create an audioconference: a conference call or a teleconference bridge (Olgren, 1997). The

conference call method has participants manually dial the other parties involved. This form is best used for small groups. In the event there are multiple persons at one end, a speakerphone is most effective. There are portable conference telephones that employ a built-in loudspeaker and microphone that may be purchased to better aid in the audioconference. A teleconference bridge is practical for calls with many participants. The bridge is designed to “allow an attendant to set up, monitor, and control multipoint conferences without the use of an external operator” (Krissler, 1986). The bridge can be tied into the company’s PBX or directly to the main telephone lines. It maintains simplicity and ease in the teleconference arranged and it automatically adjusts the transmission levels for optimum usage (Jenkins, 1984; Krissler, 1986).

Research has identified several strengths associated with audioconferencing training. It allows verbal communication between the trainer and the participants, encouraging further knowledge development and retention (Olgren, 1997). Audioconferencing is a widely accessible technology as it only requires a telephone. This accessibility, in turn, makes audioconferencing flexible. Participants and trainers are able to dial in from any location. In addition to being able to dial into training from any location, participants are able to have feedback or discussion with other participants and the trainer is able to create a more productive training session (Pollitt, 2004). The elimination for travel costs and expensive technologies makes audioconferences the least expensive electronic technology in the distance learning realm (Off the road again: Training through teleconferencing.1992; Audio teleconferencing.1993; E-learning & teleconferencing join needs assessment to control training costs.2003; Earon, 2003; Lam,

2005). Finally, audio systems are easy to use in comparison to other technologies that are available (Olgren, 1997).

While research has shown numerous strengths, there are some suggested limitations associated with audioconferencing. Some limitations include voice-only communication, increased interpersonal distance, and more tiresome on participants (Olgren, 1997). The voice-only communication limits visual cues that are often incorporated into training sessions. Any supplementary visual aids must be sent separately via electronic mail, fax, or standard mail. When people meet by telephone for meetings or training sessions, there becomes a lack of nonverbal cues. This lack of nonverbal cues can create a sense of psychological distance; the perceived distance makes it more difficult to get acquainted and to create rapport with co-workers. In audioconferencing, participation requires “concentrated listening” (Olgren, 1997) which is more exhausting than face-to-face interaction.

With any training program it is important to “capitalize on its strengths and compensate for its limitations” (Olgren, 1997). Training mediums are only as effective as the trainer makes them. In the instance of audioconferencing, the two-way audio allows for interaction, yet it lacks visual cues. According to Olgren (1997), in order to capitalize on the two-way audio aspect of audioconferencing trainers should make the lesson as interactive as possible. Participants or students should be encouraged to participate in active learning. Active learning includes discussions as opposed to lecture only lessons, question and answer segments during the training, problem solving, or pre-work to be completed prior to attending the lesson. If the limitations are compensated for

correctly, audioconferencing is an effective training tool that can be used in the service industry.

### *Videoconferencing*

Videoconferencing uses multimedia tools such as cameras, speakers, microphones, software, coders/decoders and monitors to create a simulated face-to-face meeting for people who are in remote locations. The use of these tools makes videoconferencing more expensive than its counterparts; however, when costs are compared to travel and loss of time, it is more tangible than originally believed (Reach out and train someone: The many faces of distance learning.2002; Baker, 2001; Sprey, 1997).

There are two forms of videoconferencing: one-way and two-way video. One-way is where the trainer or leader is the only visible participant. Other participants dial in and are able to view the leader; however, the leader is not able to see participants. Two-way video, the subject of this literature review, is where all participants can be seen and heard. This form is also known as compressed or interactive video. The equipment used also allows participants to send live images, play or record segments from video, send computer-generated images and emphasize certain points by electronically drawing on the image, as well as use slides, charts or other visual aids. While information is being transmitted, the user is able to see and hear the remote sites (Reach out and train someone: The many faces of distance learning.2002; Sprey, 1997).

Videoconferencing is achieved through a series of digital channels and cameras. The camera is an analog device that produces a signal equivalent to a 90 million bit per

second data stream. The 90 Mb/s video signal, along with a voice signal, are transmitted to the remote end where it is received on a monitor and speakers. The 90 Mb/s video signal is very costly, as most television stations transmit this signal; therefore, the signal is compressed to between 45 Mb/s and 112 kilobits per second (Kb/s). Once the signal reaches the remote end, it is decompressed for the viewer. The device that completes the compression and decompression is called a coder/decoder (CODEC). This machine also completes the conversion between the analog and digital signals. The CODEC compresses the signals to the desired transmission speed using “compression algorithms” (Sprey, 1997). The algorithms or formulas can be preset by the manufacturer or the customer may use the standard algorithms that have been developed by the International Telecommunications Union (ITU).

Figure 1 illustrates the digital spectrum range available for video transmission. The figure depicts the speeds that are normally used for interactive or compressed video transmission.

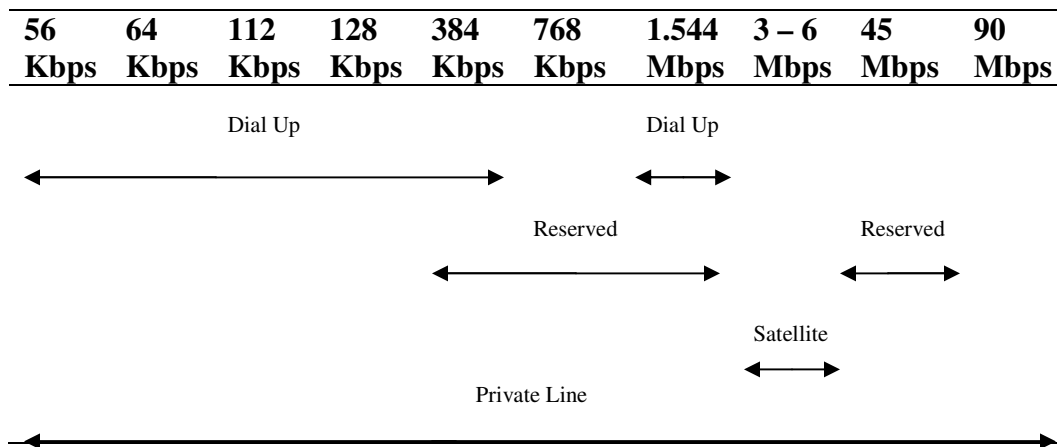


Figure 1. Range of the digital spectrum used in video transmission. From “Videoconferencing as a communication tool” by Jan A. Sprey, 1997, *IEEE Transactions on Professional Communication*, 40, p42.

The bandwidths used most frequently for interactive or compressed video transmission are at the left of the chart. The bandwidth spectrum ranges from 56 Kb/s to 112 Kb/s, the most popular bandwidth. Occasionally, as much as 6 Mb/s can be used for transmission. The larger amounts are used for satellite education purposes like the Public Broadcasting System (PBS) as they are for one-way video and broadcast television. As with the audioconference technology, when there are more than three sites participating in the conference, a bridge may be utilized so that all participants may be heard and viewed (Dutta-Roy, 1998; Sprey, 1997).

There are three different types of equipment segments that can be adapted for a company interested in implementing two-way videoconference technology: group or room-based, desktop or bridging. Rooms specifically designated for conferences may choose to use the group or room-based systems. This system uses a large monitor to project the received images. This method is best used for companies where there are many participants in one location needing to communicate to remote sites. This is the most established system in the videoconferencing realm. While this method was very expensive a decade ago, technology advancements have reduced the cost for implementation (Baker, 2001; Sprey, 1997).

Desktop videoconferencing uses personal computers to receive and transmit signals. This is most effective for a one-to-one communication, rather than one-to-many or many-to-many communication (Dutta-Roy, 1998; Sprey, 1997). Participants dial into a conference much as they would do with an audioconference. This is more intimate and interactive than the group or room-based system.

Bridging uses equipment specifically designed to connect three or more locations to conduct the meeting through videoconference. This technology is also known as a multipoint conference unit or MCU (Sprey, 1997). This MCU software algorithm coordinates the “multidirectional flow of data” (Dutta-Roy, 1998). The software allows participants to share charts, graphs, pictures, computer generated images, etc. for use during the meeting. Many companies, such as Microsoft and Lotus, have developed software for use with the MCU. A less expensive alternative to videoconference is a web conference, which uses similar technology.

### *Webconference*

Webconferencing utilizes the Internet for visual aid to communicate to remote locations through the use of a “Web-enabled application” (Imsdahl, 2005). This form of teleconference incorporates aspects of both audioconference and videoconference technology. It allows companies to use the Internet for broadcasting and meeting purposes with the benefit of using significantly less bandwidth than videoconferencing. The lower technology cost enables many small to mid-size companies to grow and expand by reducing travel and training costs (Imsdahl, 2005).

Webconferencing allows the leader to visually present information to remote participants through the use of special software. The software, similar to that used in videoconferencing, is designed allow the leader to share virtual whiteboards and even allow the leader to take control of remote participant’s personal computer to assist when needed (Dutta-Roy, 1998; Imsdahl, 2005).

As this technology incorporates aspects from both audio and videoconferencing, with a lower cost than the latter, this option is attractive to companies with smaller budgets and expanding markets. Participants communicate and listen through the use of telephones yet view the meeting through software on their personal computer.

### *Computer-based Training*

Computer-based training (CBT) places learning control in the hands of the trainee. It allows the trainee to individualize his or her own learning experience by choosing lesson topics and speed (Brown, 2001; Suttell, 2005; Wesson & Gogus, 2005). CBT uses several forms of multimedia technology to create a program to facilitate training seminars. Text, graphics, animation, audio and video can be used simultaneously to create an enhanced learning environment directly on the participant's personal computer.

There are several advantages to in employing CBT as a training method: flexibility, pace of study, ease of record keeping, content consistency, and ease of information distribution. CBT allows for great flexibility in scheduling. In a traditional classroom training session, it is often necessary to close an entire department so they are able to attend the meeting. This reduces productivity for several hours. CBT is available anywhere, anytime so travel is eliminated, in turn reducing travel costs. CBT programs are self-paced tutorials. Each participant has the ability to learn at a pace that is comfortable for him or her. Research has shown that allowing the trainee to control the learning pace encourages a more positive environment (Jacoby, 2005). As CBT is software based, there is an ease in record keeping for training personnel. Once a student



completes each course, the information is transmitted and stored in a designated database. The information that is stored includes quiz and test scores which can be used for feedback purposes almost instantaneously (Dawson, 2005) . Trainers are able to see which lessons were mastered and which lessons were troublesome, making training progress traceable. The content used in CBT is consistent so each participant receives the same lesson each time, when compared to a traditional classroom based training taught by multiple instructors. The use of personal computers in training affords participants in remote locations the same training benefits as local individuals. By reaching across state or country lines, many people can be trained simultaneously with lower travel costs and less loss of time making the information distribution much easier for businesses (Jacoby, 2005).

As mentioned previously, CBT places learning control in the learner's hands creating some weaknesses. The trainee is responsible for completing the training in the allotted time and for retaining the information transmitted through that training. As CBT is computer-based there is limited interaction with other people. In a traditional classroom setting, students are able to engage in discussions to enhance their understanding of a subject matter. There is instant feedback in the classroom. When students use computers to train, there is no human interaction, no discussion or instant feedback (Jacoby, 2005). Despite these drawbacks, CBT technology is advancing rapidly, thus reducing costs of implementation and software.

### *Web-based Training*

Studies have shown using computers as a training tool increases learning while only consuming 50% of the time as traditional classroom based training (Burns, 2005). Web-based training (WBT) shares many of the same advantages of CBT as it also uses a computer to disseminate information and therefore will not be mentioned in this section. One difference between WBT and CBT is the amount of human interaction. A typical WBT system uses HTML documents as learning resources. A system of hyperlinks “creates navigable data structures such as courses, chapters, books, etc” (Helic, Maurer, & Scerbakov, 2004). This system allows participants to have on-line chats, discussion forums, blogs, and e-mail which add value to a learning program (Giguere & Minotti, 2005; Helic et al., 2004). According to Giguere et al. (2005), on-line relationships can prove to be more emotionally charged than face-to-face communication because the face-to-face interaction is eliminated. When people don’t have to see reactions, interpersonal inhibitions are lessened.

Like CBT, WBT works best in an environment where training goals have incorporated the importance of employee of self-directedness. When participants are responsible for the learning the material on an individual basis, it is imperative to ensure self-directedness and competency goals are incorporated into the training program (Giguere & Minotti, 2005). According to Helic, Maurer, & Scerbakov (2004), because WBT is self-administered it is important to use a system with a “tutor” developed within the system to assist in monitoring the process of knowledge acquisition. The tutor monitors the “mouse-clicking” carried out by the participant. It then “prescribes” a recommended training schedule in order to achieve specified training objectives. With an

interactive system, the student is apt to retain the information than if the program was simply reading material on a computer monitor (Helic et al., 2004).

### *Summary*

A literature review was conducted on four types of training that are feasible for US Bank's CCS employees: teleconferencing, videoconferencing, computer-based, and web-based. Teleconferences are an affordable and simple training method; therefore, they continue to play a vital role in organizational training. They are capable of delivering interactive programs to a widespread audience through the use of audio or video technologies.

Computer-based training (CBT) offers more control over learning to the student, as compared to traditional classroom based training where control is maintained by the teacher. Student's using CBT have control over practice level, time spent on each subject or task, as well as learning pace. The student is able to choose when and where the training takes place, making CBT much more individualized than classroom based training (Brown, 2001).

Web-based training (WBT) is similar to CBT in many respects; however, WBT allows the instructor and the student to have communication during the training. WBT can use the Internet or the company's Intranet to deliver lessons. Bulletin boards, e-mail, computer conferencing and live chats are all accessible through WBT (Reach out and train someone: The many faces of distance learning.2002).

Videoconferences are the most high-tech of the distance learning systems. This form of training uses cameras along with multimedia software to bring a long distance

meeting face-to-face, so to speak. All sites or locations on the meeting are broadcast with images of the other location (Teleconferencing fundamentals.2002).

## PART THREE

### *Introduction*

According to Furunes (2005), “the goal of training is for its employees to master the knowledge, skill, and behaviours emphasized in training programs and to apply them to their day-to-day activities.” This point is relevant to CCS employees. The weekly training programs are intended to teach the bankers how to use new and existing bank technologies in the most effective way possible in order to better service the client. The training program that has been developed for this paper uses Furunes (2005) model of training objectives as a guide.

### *Results*

In adapting the model from *Training Paradox in the Hotel Industry* (Furunes, 2005), the development of a new training program for US Bank’s Commercial Customer Service started with an analysis of the desired results. In order to accomplish this, certain objectives needed to be outlined. These objectives worked as a guideline in order to determine the most effective communication method for the weekly training sessions.

The objectives used to measure the effectiveness of this training program were:

1. Knowledge acquisition
2. Changing attitudes
3. Problem solving
4. Participant acceptance
5. Knowledge retention:

Research has shown by using this framework, by focusing on results before implementation, student's learning will be maximized (Furunes, 2005).

Knowledge acquisition refers to the degree of new skills or information acquired by each student. Research suggests that learners who practice new skills on a regular basis gain more knowledge and skill in the specified area (Brown, 2001; Furunes, 2005). A training program that utilizes hands-on capabilities is necessary to accomplish this task. Teleconference training, accompanied by a web-conference, is effective in shortening the distance gap. In order to achieve hands-on-experience, the training session conducted via telephone should also include use of practice scenarios lead by the instructor. The participants are then encouraged to follow along on their desktop computer.

Changing attitudes refers to the training programs ability to mold or change the employee's attitude. This means that the training program should strive to alter (positively or negatively) the employee's attitude towards specific technologies or systems used to service clients. As in knowledge acquisition, it is important for the employee to gain experience. Research also shows that role play and one-on-one training work well in a general environment (Furunes, 2005). Due to budget constraints and distance gap, one-on-one training cannot be accomplished in the weekly training sessions. While in a typical sense, role play involves two or more persons in a face-to-face session, this can be accomplished over the distance gap thru the use of telephones.

Problem solving refers to the training's ability to teach the learner to better solve customer issues. Research suggests role play and hands-on experience aid in the attainment of this objective (Furunes, 2005). CCS employees deal with customer issues

on a daily basis; the training methods chosen incorporate hand-on experience in order to enhance the bankers' problem solving skills. Example scenarios can be distributed to participants prior to the weekly training session. The trainees are required to complete the scenarios before attending class.

Participant acceptance refers to how likely the trainee is to enjoy the selected method of teaching. In order to determine participant enjoyment quarterly surveys can be distributed to the bankers. The surveys should be anonymous to ensure accuracy. This will aid the training department to ensure quality training programs are being delivered.

Knowledge retention refers to how likely the trainees are to remember what they were taught. Research shows the more time spent practicing an activity, the more likely the learner is to remember (Brown, 2001). Training scenarios completed by participants can be used to increase knowledge retention. Weekly quizzes can be created by the trainer to monitor participants' short-term knowledge retention. However, it is believed the actual test of this objective comes in how capable the banker is at servicing the client in a timely manner.

### *Recommendations*

Based on the literature reviewed, 3 sample training sessions have been created; each session is one hour and 15 minutes in length. The samples are teleconference based programs that incorporate real life scenarios to enhance the learning process. The training methods purposed include a teleconference bridge, webconference such as Lotus Notes Sametime Meeting Room, and WBT. Each system allows more participant

involved learning. For illustrative purposes, the training sessions are divided into three tables (See Tables 1-3).

Table 1

Training Session One

| Hogan Navigation            |             |  |                       |
|-----------------------------|-------------|--|-----------------------|
| Day of Week                 | Duration    | Activity   | Training Method/Tool  |
| Tuesday (1 week prior)      | 1 week      | Pre-work: Hogan Servicing Scenarios.                                 | E-mail                |
| Tuesday (day prior)         | NA          | Training Announcement delivered to Participants.                     | E-mail                |
| Wednesday (day of training) | 8:13 – 8:15 | Dial into training teleconference.                                   | Teleconference Bridge |
|                             | 8:15 – 8:55 | Review pre-work.   | Webconference         |
|                             |             | Walk-through to ensure participant answers are accurate.             | Desktop Computer      |
|                             | 8:55 – 9:25 | Introduce navigational commands not discussed in pre-work.           | Webconference         |
|                             |             | Guide participants to additional resources in the On-Line Reference. | Desktop Computer      |
|                             | 9:25 – 9:30 | Answer remaining questions.  | WBT                   |
|                             |             | Guide participants to online quiz.                                   |                       |



Table 2

## Training Session Two

| SinglePoint Customer Emulation |             |  |                                   |
|--------------------------------|-------------|--|-----------------------------------|
| Day of Week                    | Duration    | Activity   | Training Method/Tool              |
| Tuesday (1 week prior)         | 1 week      | Pre-work: Hogan Servicing Scenarios.   | E-mail                            |
| Tuesday (day prior)            | NA          | Training Announcement delivered to Participants.   | E-mail                            |
| Wednesday (day of training)    | 8:13 – 8:15 | Dial into training teleconference.   | Teleconference Bridge             |
|                                | 8:15 – 8:17 | Have participants log into SinglePoint. Log into webconference so those who may not have access to SinglePoint may follow along. | Webconference<br>Desktop Computer |
|                                | 8:17 – 9:15 | Customer emulation: participants will follow along with the pre-work to resolve customer scenarios.                              | Webconference<br>Desktop Computer |
|                                | 9:15 – 9:25 | Guide participants to additional resources in the On-Line Reference (OLR).   | Webconference<br>Desktop Computer |
|                                | 9:25 – 9:30 | Answer remaining questions. Guide participants to online quiz.   | WBT                               |
|                                |             |  |                                   |

Table 3

## Training Session Three

| Training Session Three: US Bank Customer Confidentiality |             |  |                       |
|--|-------------|--|-----------------------|
| Day of Week  | Duration    | Activity   | Training Method/Tool  |
| Tuesday (1 week prior)                                   | 1 week      | Pre-work: Hogan Servicing Scenarios.   | E-mail                |
|  |             | Training Announcement delivered to   |                       |
| Tuesday (day prior)                                      | NA          | Participants.  | E-mail                |
| Wednesday  | 8:13 – 8:15 | Dial into training teleconference.   |                       |
| (day of training)  |             |  |                       |
|  | 8:15 – 8:17 | Have participants log onto the US Bank Intranet.   | Desktop Computer      |
|  | 8:17 – 8:20 | Guide participants to the US Bank Customer Confidentiality & Privacy pledges on the Intranet.  | Desktop Computer      |
|  | 8:20 – 9:15 | Have participants brainstorm examples of customer information and ways to ensure safe disposal.<br><br>Have participants discuss the importance of customer confidentiality. | Teleconference Bridge |
|  | 9:15 – 9:25 | Guide participants to the additional resources in the On-Line Reference.   | Desktop Computer      |
|  | 9:25 – 9:30 | Answer remaining questions.<br><br>Guide participants to online quiz.  | WBT                   |

One week prior to training the trainer will distribute a training announcement via e-mail. This announcement will contain customer scenarios the employee is to work through and solve prior to attending the next week's training session. An example is included in Appendix A and references a specific technology system named Hogan; Hogan is currently in use at US Bank. The example has been adapted from US Bank Wholesale Banking Training Department who has used these forms in the past. Based on the research findings in the literature review, increased distribution of the customer scenarios is recommended.

One day prior to training the trainer will distribute a training announcement including the agenda for the next day's session. This system is currently employed and requires no change.

On the day of training, employees will dial into a teleconference bridge system. This system is currently employed and requires no amendment. Once participants are actively dialed into training, the trainer should begin with the customer scenarios. Based on the research above, there is more knowledge acquisition when the learning is a hands-on experience and therefore the majority of the session should be spent on participant involved activities. In instances where hands-on experience possibilities are slim, training can be conducted through the use of a webconference, such as Lotus Notes Sametime Meeting Room. The webconference is used in conjunction with the teleconference. Lotus Notes Sametime Meeting Room is an appropriate avenue for this department due to the fact that US Bank currently employs the Lotus Notes system for e-mail. Participants will be required to follow along on their personal Desktop Computer.

Each training session involves hands-on activities the trainee may participate in to aid in knowledge acquisition.

### *Summary*

Research shows learners who practice new skills on a regular basis gain more knowledge and skill in the specified area (Brown, 2001; Furunes, 2005). In order to meet objective one, knowledge acquisition, the recommended training programs use participant pre-work assignments. The assignments are to be completed prior to attending the weekly training session and are subsequently reviewed by the trainer. This provides at minimum two opportunities to test the acquired knowledge. In addition, the forms may be retained post training session for use at a later date to refresh one's memory.

Furunes' (2005) study states participants are more likely to change their attitude when one-on-one training or role play is the selected training method. Due to the distance gap, one-on-one training cannot be accomplished during the weekly training sessions. It is, however, possible to use role play or customer scenarios to illustrate a training concept and to meet objective two, changing attitudes. In training session two, SinglePoint Customer Emulation, customer scenarios are used as the primary training tool. The participants are required to complete the pre-work which includes real life customer issues. The participants must log into the specified system to resolve customer issues as if it were a real customer call. In doing so, a role play situation can change the attitudes of the participant. He or she is now more comfortable with the system and will be able to resolve customer calls quickly and efficiently.

Furunes' (2005) data also found that role playing scenarios work well with the problem solving objective, thus meeting objective three, problem solving. Participants are presented with the opportunity to learn the most efficient ways to resolve customer problems when presented with real life customer scenarios on a weekly basis.

In order to receive valid feedback from the participants a sample training feedback form has been developed. The Training Feedback form is in Appendix B. This form should be accessible to all employees and can be completed anonymously. Training Feedback forms meet objective four, participant acceptance, by allowing participants to make suggestions to improve future training sessions. When participants have an impact on a program, attitudes are likely to improve. Feedback can alter the way trainees view training.

After each weekly training session, a web-based quiz is used in order to meet objective five, knowledge retention. This system is currently employed by US Bank and needs to be amended.

By implementing the concepts used in the sample training program, US Bank Wholesale Banking's CCS weekly training program can be more effective in meeting the needs of bankers as well as the customers. Bankers would have the experience needed to feel comfortable with new technologies and services. This in turn will create a sense of trust in the bankers and in the bank itself, resulting in higher profit margins due to a new and a retained customer base.

In conclusion, research suggests a more interactive training program would be beneficial to US Bank CCS employees. Participants are currently not maximizing their learning because they are not paying attention to the lesson. The program designed here

implements structure, interactivity, problem solving skill development and timeliness, as it occurs weekly. Should US Bank decide to implement a training program similar to the one designed for the purposes of this paper training effectiveness, employee problem solving skills and employee retention levels could increase.

## Appendix A

### Hogan Servicing Scenarios

For the following scenarios please use this account number...

**1536-0000-1009**

- 1) Your customer calls you and needs to know the most current balance in his account. What Hogan screen do you use and what is his balance?
- 2) Your customer calls and is unable to access his balance reporting. He needs his ledger and collected balances as of close of business yesterday. What Hogan screen do you use and what are the balances?
- 3) Your customer calls and is unable to identify a transaction posted to his account for \$500,000.00. What Hogan screen do you access and what type of description information can you give your customer?
- 4) Your customer calls and needs the total amount of debits and credits posted to his account last night. What Hogan screen do you access and what are the amounts?
- 5) Your customer calls and needs to know what is the difference between his ledger and collected balance for close of business last night and what is the float breakdown. What Hogan screen do you access and what are the different float amounts?
- 6) Your customer has a deposits posted to his account on the 12<sup>th</sup> of last month and needs to know the float breakdown for the largest deposit on that day. What Hogan screen do you go to and what are the float amounts?
- 7) Are there any sweeps or ZBA's attached to this account? What Hogan screens to you access to find this information? What are the sub ZBA account numbers?
- 8) What was the collected balance on this account on the 12<sup>th</sup> of last month. What Hogan screen did you look at?
- 9) What is the Sub Product Code for this account. What Hogan screen did you look at and how can you find out what the Sub Product Code means?

- 10) When was this account opened? What screen did you look at?
- 11) Who is the account officer on this account? What Hogan screen do you use to find the information?
- 12) What is the OBP code on this account? What Hogan screen do you look at and what does the OBP code mean? How do you find the answer?
- 13) What accounts are tied together for analysis purposes? What screen do you look at? What is the Key account?
- 14) What are the account numbers tied to Agri-Beef Co. tie # 6? What screen do you access the information from?
- 15) What is the key account for Agri-beef Co. tie # 6? What screen did you look at?
- 16) What kind of sweep is attached to account # 1535-0108-6927? What is the target peg balance and what screen did you use to find the information? Has the Collected balance been on track for the past 30 days? What was the sweep transaction debit for last night?

For the following scenarios please use this account number...

**1536-0010-5578**

- 17) Your customer calls and needs to know if there is a stop payment placed on his account for check # 185156 for \$301.98. What Hogan screen do you use to look up the information and is there a stop payment on this particular check?
- 18) Your customer has lost a shipment of checks mailed on 4-10-2000. They are from check # 178100 through check # 178200. Can you tell if any of these checks have posted to his account? What Hogan screen and search criteria do you use to find the information?
- 19) Are there any hard hold general alerts for this account? What screen and codes do you use and what does the alert say?



## Appendix B

### Training Feedback Form

In order to continually improve our weekly training sessions, please take a few moments to answer the following questions with your comments and suggestions.

1. What training topics would you like to spend more time going over?
2. What would you like to change about the weekly training sessions?
3. What do you especially like about the weekly training sessions?
4. What solutions can you offer to provide more effective training?
5. What general comments do you have about the weekly training sessions?

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