



FUTURE BRANCHES  
INSIGHTS

# Universal Tellers and the Future of In-Person Banking

How Training, Technology, and Team  
Empowerment are Forever Changing  
the Branch Experience



# Foreword from the Producer

On behalf of the entire Future Branches team, thank you for taking the time to explore this new research on universal tellers and the future of in-person banking. This report reflects the voices of senior leaders across banks and credit unions who are rethinking what frontline roles, branch experiences, and customer relationships should look like in a digital-first era.

Throughout these pages, you will see how universal tellers are moving from concept to reality, with most institutions piloting or planning programs and expecting to expand them in the next year. The findings highlight why this model matters now: institutions are looking to address staffing pressures, close experience gaps, and meet a broader range of needs through a single, empowered frontline role, supported by better training, modern technology, and a renewed focus on relationship-building.

I appreciate your continued commitment to elevating the branch experience for your customers and communities. I speak for the entire Future Branches team when I say we look forward to supporting you as you test, refine, and scale the universal teller strategies that will define the next era of retail banking.



Kaitlyn Meade  
Program Director  
**Future Branches**

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## Executive Summary

“Universal tellers” are cross-trained employees capable of handling traditional teller duties as well as more complex tasks like account openings and product recommendations. At a time when consumers are doing most of their banking online, this model is positioned as a strategic asset in maintaining the relevance and profitability of bank branches.

Drawing on new survey data, this report explores how banks and credit unions are adopting the universal teller model to transform






frontline branch operations. Here, readers will learn about emerging implementation trends, staff deployment strategies, and leaders’ outlooks on how universal tellers will improve the customer experience, drive branch revenue, and support organizational growth.

As financial institutions seek greater flexibility and efficiency in their branch networks, universal tellers will be central to meeting a broader range of customer needs, including the ongoing need for person-to-person banking.

# About the Respondents

One hundred leaders from banks and credit unions were surveyed to generate the results featured in this report.





## Institution Type:

-  **20%** Global Banks
-  **21%** National Banks
-  **20%** Regional Banks
-  **19%** Community Banks
-  **20%** Credit Unions

## Role:

-  Marketing
-  Branch Operations
-  IT
-  Channel Strategy
-  CX
-  Executive Management
-  Retail Delivery

## Seniority:

-  **24%** C-Suite
-  **25%** Vice President
-  **25%** Department Head
-  **26%** Director

**67%**

have **51–2,501+** physical branch locations

# Key Insights

**62%**

are already piloting universal tellers.

**82%**

expect to expand their universal teller strategy in 12 months.

**55%**

operate with 1–25% of branch staff under the universal teller model.

**ONLY 38%**

say their tellers are very effective at relationship-building.

## Top Implementation Challenges

- Regulatory compliance (**57%**)
- Technology limitations (**54%**)

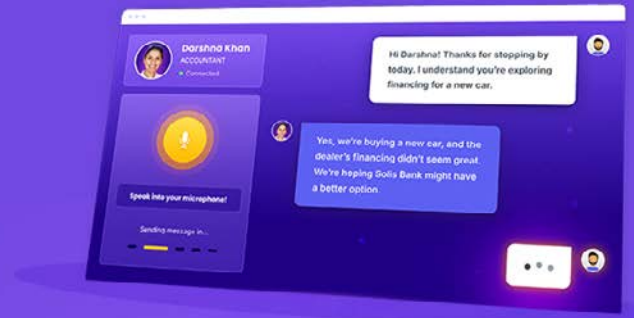
## Critical Skills

- Relationship-building skills (**42%**)
- Problem-solving and adaptability skills (**40%**)

## Top Training Methods

- Cross-departmental rotations (**59%**)
- Role-playing exercises (**56%**)
- Microlearning exercises (**52%**)

# Accelerate & Scale Your Universal Banking Model with LemonadeLXP



Whether you're piloting universal teller roles or scaling them across your network, **LemonadeLXP helps you build skilled universal tellers** who are consistent, compliant, and customer-centric from day one.

## \* Learn

### Modern, Interactive Training for Real-World Skills

- **Slash Time-to-Competency:** Accelerate cross-training across teams to get bankers floor-ready faster.
- **Mitigate Risk:** Strengthen compliance, procedural accuracy, and product fluency through bite-sized learning.
- **Build Confidence:** Strengthen teller performance with risk-free, scenario-based practice before facing a customer.

## \* Academy

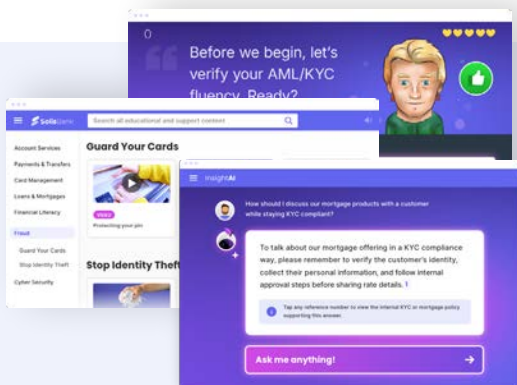
### Customer Education That Lifts Digital Adoption

- **Boost Digital Adoption:** Drive uptake and repeat use of key digital features.
- **Increase Completion Rates:** Cut abandonment in high-value digital journeys.
- **Elevate Branch Conversations:** Shift routine "how do I...?" questions to self-service so universal bankers focus on higher-value conversations.

## \* InsightAI

### Instant Performance Support and AI Role-Play

- **The "Digital Tap on the Shoulder":** Deliver consistent, compliant answers across every branch instantly during live interactions.
- **Automate Knowledge Maintenance:** Generate always-up-to-date training directly from your source documents.
- **Safe Practice:** Build stronger service and communication skills through AI role-play in a judgment-free environment.



## The Lemonade Advantage

### The All-in-One Platform for the Universal Teller.

LemonadeLXP brings everything together in a single experience—learning, knowledge, AI-driven support, and hands-on practice.

[Learn More](#)

# Universal Teller Pilot Programs Will Scale Up Soon

The flexible universal teller model enables banks and credit unions to serve a wide range of customer needs through a single frontline staff member. By integrating these expanded capabilities, institutions aim to strengthen both operational efficiency and customer experience.

Once, this was a conceptual model that banks and credit unions were exploring. Now, the model has moved beyond the planning phase at most financial institutions showing interest.

## Which of the following best describes your institution's current approach to universal teller implementation?

Fully implemented across all branches

■ 4%

Piloting in select branches

■ 62%

Planning implementation in the next 12 months

■ 31%

Considering implementation, but no firm timeline

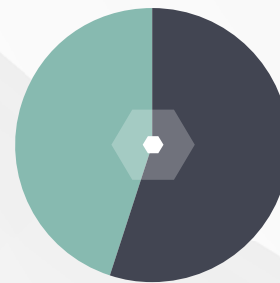
■ 3%

Not currently pursuing or expanding a universal teller model

■ 0%

Currently, 62% of organizations in the study are piloting universal tellers in select branches, while 31% are planning implementation and just 3% remain in the consideration stage.

## What percentage of your frontline branch staff currently operate under the universal teller/ banker model?



- 0% 0% (We use traditional specialized roles)
- 55% 1-25%
- 45% 26-50%
- 0% 51-75%
- 0% 76-99%
- 0% 100% (All frontline staff are universal)

Despite widespread adoption, the scale of implementation remains modest. Over half of organizations (55%) operate with only 1-25% of frontline branch staff under the universal teller or banker model. This suggests that while institutions recognize the value of cross-trained employees, most are taking a measured approach to integration rather than committing to full-scale transformation.

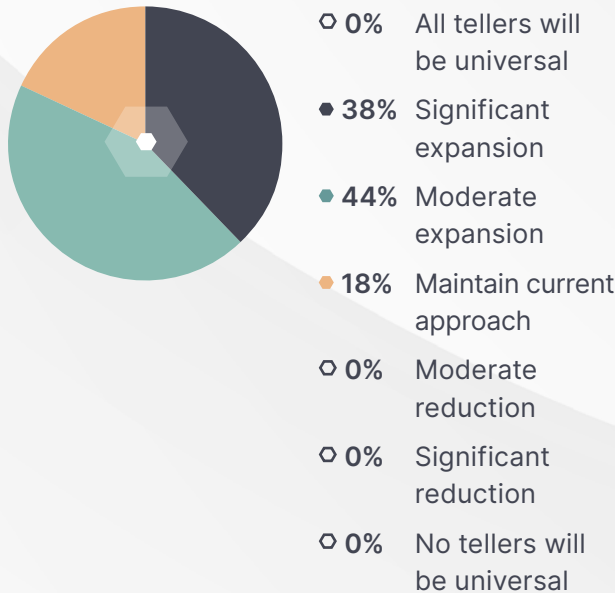


Nonetheless, the data reveals strong confidence in the model's future. Most respondents expect their organizations will moderately (44%) or significantly (38%) expand their approach to universal tellers over the next 12 months. Combined, this represents 82% of organizations planning to grow their universal teller workforce.

The gap between adoption rates and staffing levels is striking. While nearly all institutions have moved past consideration into active piloting or planning, the majority maintain universal tellers as a minority segment of their workforce.

This cautious scaling likely reflects the training investment required and the need to validate results before broader rollout, suggesting that organizations are treating this as a strategic workforce evolution rather than a rapid operational overhaul.

Looking ahead to the next 12 months, how do you expect your institution's approach to universal tellers to change?

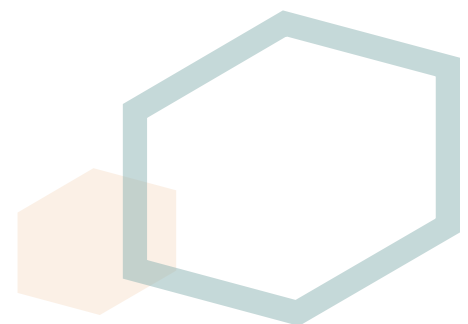


### Practitioner Perspectives: Universal Banking Allows for More Meaningful Conversations

At Future Branches Boston 2025, leaders shared their thoughts on universal tellers and the universal banking concept with audiences. Many believe this model enables branches to operate more efficiently and with leaner teams.

However, leaders believe the most important aspect of the universal teller model is that it empowers employees to have more meaningful conversations with customers and members. Technologies like Interactive Teller Machines (ITMs) further free staff from routine tasks, allowing them to focus on relationship-building.

Universal bankers, therefore, need both technical banking skills and human-centric skills like empathy, active listening, and creative problem-solving. It is these skills that will drive the most value at branches moving forward.



# Tellers Struggle Most with Compliance, Systems, and Relationship-Building

The universal teller strategy equips branch staff to handle a full spectrum of banking needs, from transactions to advisory services. Yet, implementing this model presents significant challenges, requiring banks and credit unions to navigate complex customer relationships and overcome technology limitations.

The survey results reveal a mixed landscape for universal teller effectiveness across key banking functions.

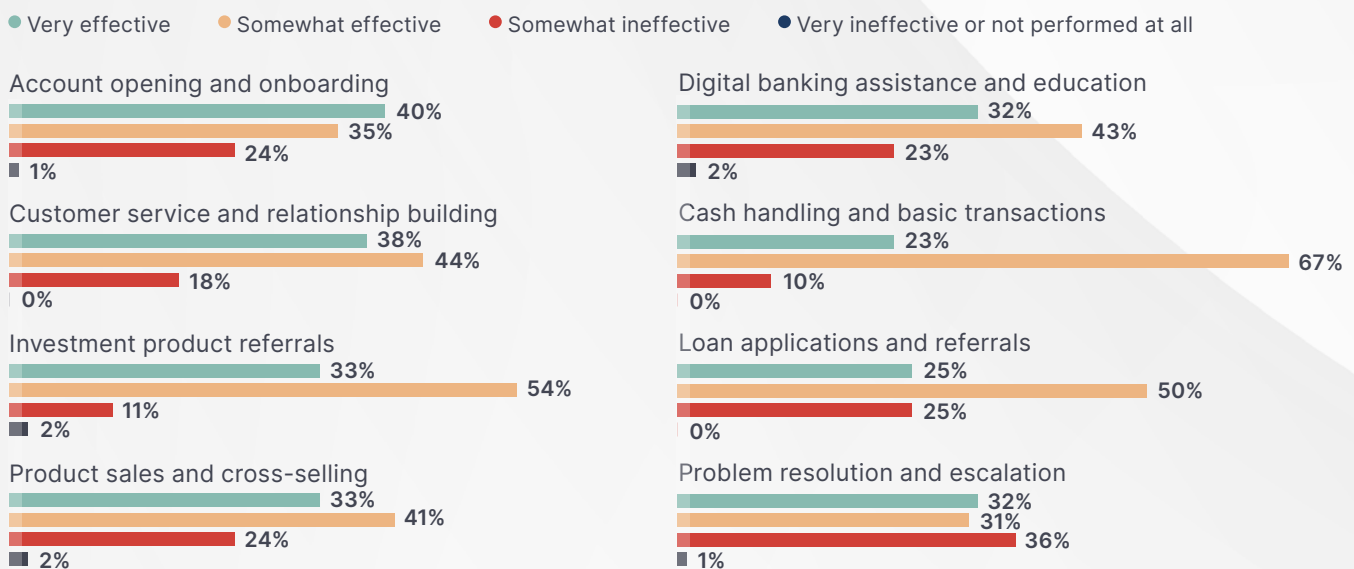
Regardless of whether they currently use universal tellers, a significant number of respondents indicate their tellers and bankers are very effective in key areas. Forty percent rate them as very effective at

account opening and onboarding, while 38% say the same for customer service and relationship building.

In each case, about one-third of the respondents or more say their tellers are very effective at customer service relationship building (38%), making investment product referrals (33%), and engaging in product sales (33%).

However, most respondents say their tellers are only somewhat effective at cash handling and basic transactions (67%). Furthermore, more than one-third of respondents (37%) indicate their tellers and bankers are either somewhat ineffective (36%) or very ineffective (1%) at problem resolution and escalation.

## Whether you currently use universal tellers or not, how would you rate the current effectiveness of your tellers and bankers in the following areas?



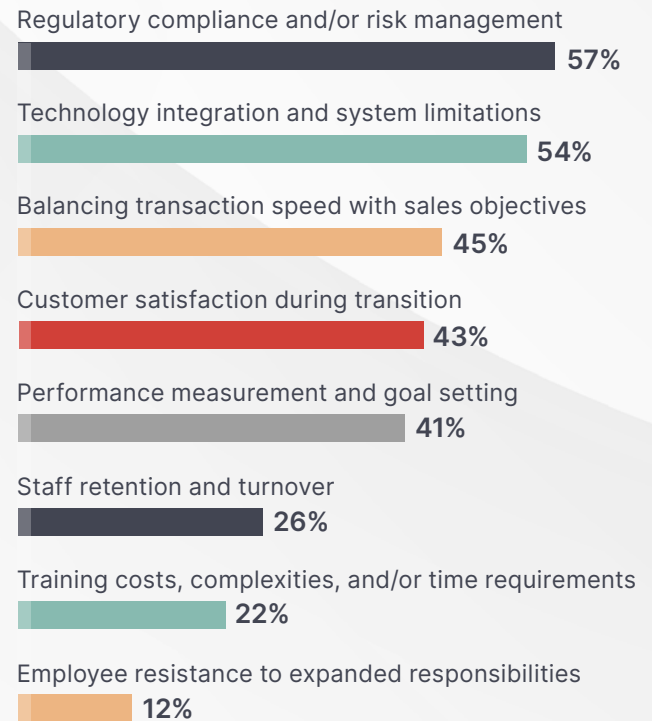
This data reveals some notable strengths and shortfalls. While tellers excel at transactional activities like opening accounts, they struggle with more complex customer challenges. This suggests that cross-training for universal tellers should focus less on sales-oriented skills and instead prepare employees for the critical relationship-building moments that occur during problem resolution.

Although today’s customers often prefer self-service when it’s an option, they prefer speaking to a human when attempting to accomplish complex tasks. One study found that 71% of U.S. consumers turn to branches mainly to solve specific and complicated problems. Banks could improve revenue from primary customers by up to 20% by building more meaningful customer relationships.<sup>1</sup>

Tellers who are trained and equipped to act on behalf of the customer or member will be in a better position to deliver excellent experiences.

Respondents’ top challenges to universal teller implementation and effectiveness are regulatory compliance (57%) and technology or system limitations (54%).

**What are the top three (3) challenges your institution faces with universal teller implementation or effectiveness?**



“What I’ve seen with universal banker models is that you train people on many different things, but they only do a subset of those things. However, with AI assistance, the universal banker model makes more sense. Properly assisted with AI, they could become experts in many different things, but I want to make sure people are doing high-quality work and not reverting to what’s easier.”

- Marc Sylvain, Senior Vice President, Strategic Planning & Innovation, Liberty Bank, Panel: “Evolving Staff Roles and Skills for the Future of Banking,” Future Branches 2025

<sup>1</sup> Abbott, Michael, et. al. “Banking Consumer Study: Reignite human connections.” Accenture. March 20th, 2023. <https://www.accenture.com/us-en/insights/banking/consumer-study-banking-reignite-human-connections>

Significant portions of the respondent base also say balancing speed with sales objectives, maintaining customer satisfaction during transition periods, and measuring performance are challenges.

These operational barriers highlight that universal teller success depends not just on employee training, but on having the right infrastructure and compliance frameworks in place. Organizations investing in the universal teller model should prioritize upgrading their technology platforms and streamlining compliance processes to fully unlock the potential of their cross-trained staff.

For example, at Future Branches Boston 2025, speakers on a panel identified that the deployment of robust CRM systems and artificial intelligence enhancement represent some of the biggest technology challenges. Addressing these will require investments and operational changes.

## Practitioner Perspectives: Change Management and Universal Teller Development

At Future Branches Boston 2025, leaders pointed to training and change management as two of the biggest barriers to the universal banker model. Training must be continuous, extending beyond initial onboarding, with regular updates as new features and products come online.

The speed of change can also create anxiety, especially among long-tenured employees. Facing unfamiliar technology and expanded responsibilities, some may push back against the changes or struggle to adapt.

To address these issues, some speakers suggested using transparent communication about the “why” behind the changes. Frontline staff should also be included in decision-making at the branch level, as this can build trust and familiarity with new tools and workflows.



# Staffing Challenges, Competition, and Customer Relationships Are Driving Adoption

The universal teller model has the potential to transform traditional teller roles into comprehensive customer service positions that blend transactional efficiency with sales and advisory capabilities. Understanding what drives institutions to adopt this model, as well as what steps they're taking to prepare employees, reveals critical insights about the future of branch operations and workforce development.

The top two reasons banks and credit unions are developing universal tellers at their branches are increasing market competition (50%) and staffing challenges (43%). More than one-third of the respondents (38%) say improving the customer experience is a top driver as well.

These findings suggest that fintechs, online banks, and other disruptors continue to challenge the profitability of branch networks, driving institutions to offer new types of value that cannot be replicated online.

While competition remains the top catalyst, organizations are also facing operational pressures around talent availability. Finding and keeping staff has become challenging, forcing branches to downsize and shift their focus areas. Training staff members to act as universal tellers could enable branches to become problem-solving and community-building centers for customers, rather than retail banking locations and transaction centers.

## Which of the following are the two (2) most important factors driving your institution's interest in or adoption of universal tellers?



This connects to the third driver: Banks and credit unions see an opportunity to build connections with the people who rely on them by offering them more capabilities and comprehensive, human-centric service at branches.

As consumers continue to move everyday transactions online, branches staffed by universal tellers offer a human connection when needed.

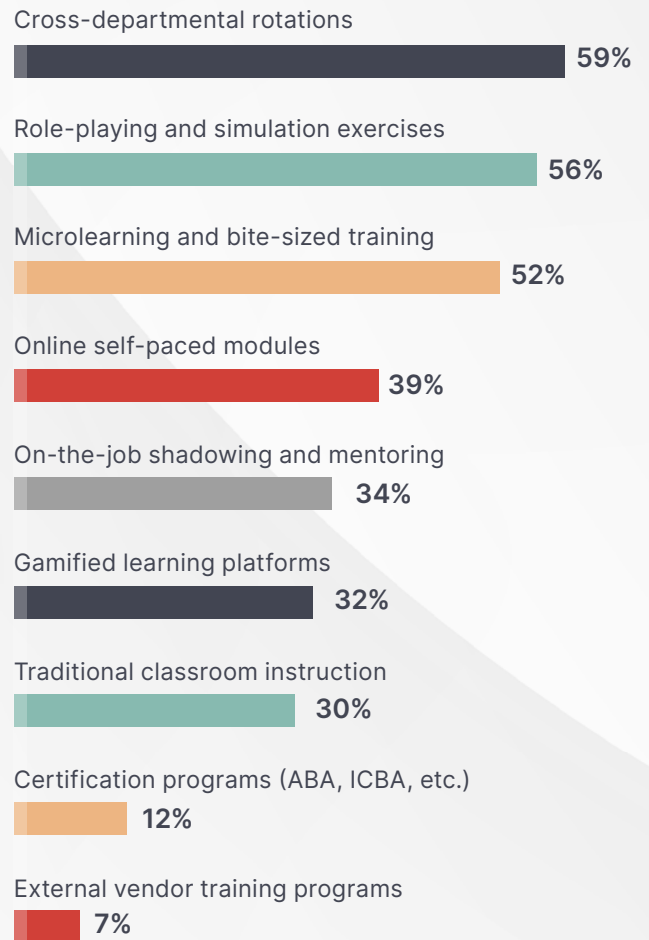
When it comes to training, organizations rely heavily on cross-departmental rotations (59%), role-playing and simulation exercises (56%), and microlearning and bite-sized training (52%).

The strong preference for experiential learning methods indicates that universal tellers will need hands-on practice to master their expanded responsibilities effectively. These scenarios will be critical in preparing them for real customer interactions.

Meanwhile, the respondents' preference for microlearning suggests institutions plan to upskill their current workforce rather than hire externally. These types of experiences are easier to fit into the day-to-day responsibilities of current associates.



**Which of the following training methods has your institution found most effective for developing universal teller capabilities?**



Universal tellers will need many traditional skills to serve their functions, but they will also need to expand their focus in other areas.

Nearly half of respondents identify sales and relationship-building skills (42%) as well as problem-solving and adaptability (40%) as extremely important capabilities for universal bankers.

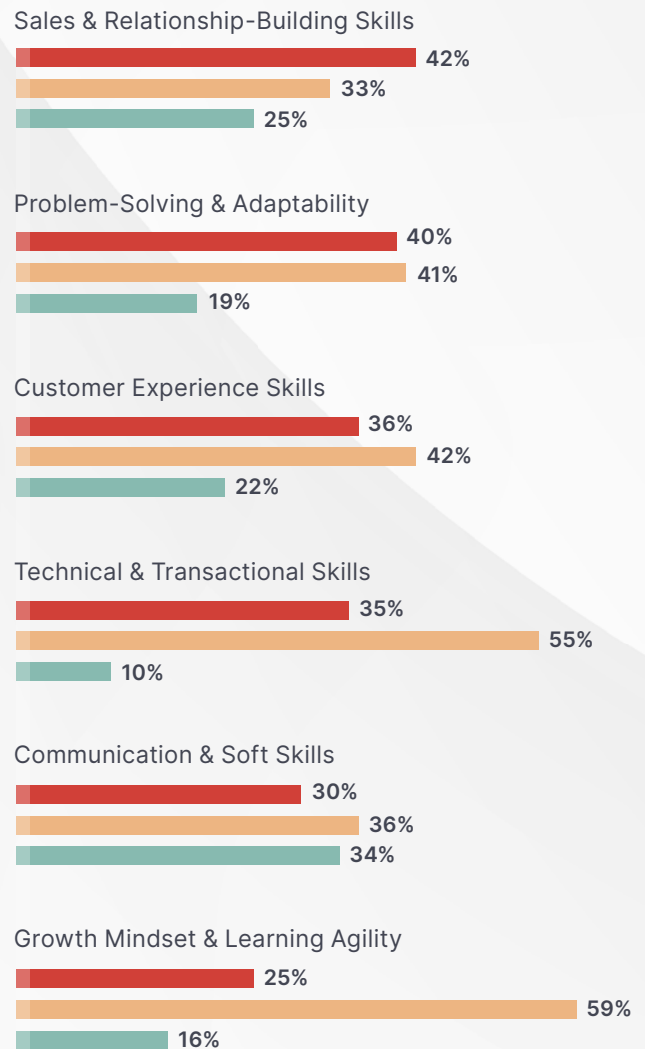
The balance between interpersonal skills and cognitive flexibility stands out as particularly important. This suggests that technical banking knowledge matters, but the universal teller role is primarily designed to build stronger bonds with customers.

Organizations are prioritizing employees who can think on their feet and build lasting customer relationships. These are competencies that will become critical as these bankers handle increasingly complex interactions without escalating to specialists.

The universal banker concept is centered on empowering front-line staff to deliver comprehensive solutions in real time.

### How important are the following skills for becoming an effective universal teller?

- Extremely Important
- Very Important
- Moderately Important



**CASE STUDY:**

## AI-Powered Learning Platform Addresses Training Needs for Universal Tellers

Leaders from financial institutions spent a significant amount of time discussing universal tellers at Future Branches Boston 2025. They shared ideas and strategies related to the concept, as well as solutions designed to support it.

John Findlay, CEO of LemonadeLXP, presented the company’s AI-powered training solution. The Learning and Knowledge Platform (LXP) was designed specifically to address the training challenges facing banks and credit unions as they undergo digital transformation.

### How LemonadeLXP Trains Universal Tellers

Findlay’s presentation directly addressed the industry-wide trend toward universal tellers.

The system allows institutions to easily create affordable training tools for their universal teller program. It starts with creating a private, secure database by uploading documentation in virtually any format.

The AI synthesizes this information to automatically author training content. Using the platform’s “Blueprint” feature, institutions can create comprehensive courses on topics like “Universal Banker” with minimal manual effort.

**The system then generates:**

- Video content
- Comprehensive written articles
- Interactive games and puzzles
- Crossword puzzles for knowledge reinforcement
- Virtual customer interactions

Systems like LemonadeLXP’s can dramatically reduce the time and cost of creating training content. Through gamification and real-time performance support, they can cover the complete training lifecycle required to upskill employees as universal tellers.



# Banks and Credit Unions Discuss the Benefits of Universal Tellers

Banking institutions implementing universal teller models report transformative benefits across operational efficiency, customer experience, and workforce development. These advantages demonstrate why this approach has become central to branch transformation strategies.

## Operational Excellence and Efficiency Gains

Financial institutions cite dramatic improvements in operational performance through universal teller deployment.

Leaders report that “customer wait times have decreased, and branch production has increased.” The elimination of departmental silos creates smoother workflows, as one respondent notes: “The constant exchange of information between departments that used to lead to delays and confusion has absolutely decreased.”

Resource optimization emerges as a recurring theme. Universal tellers enable branches to “continue servicing at normal levels despite changes in staffing levels,” while “even with lesser staff on the floor, it helped us to provide high-quality service.”

The model reduces idle time and creates workforce agility, with tellers able to “pick up the slack wherever it is needed.”

## Enhanced Customer Experience and Satisfaction

The universal teller model fundamentally improves customer interactions by eliminating handoffs and repetitive information gathering. As one leader

emphasized, “clients do not need to give information to several staff members.”

This streamlined approach means “customers love not being passed around.”

Respondents report measurable satisfaction gains as well. One institution noted “better customer retention as a result of faster, smoother, and more integrated service experiences.”

The ability to provide comprehensive service builds stronger relationships, with “customers enjoying being able to fulfill all of their needs at one teller.”

## Workforce Development and Employee Engagement

Universal teller capabilities transform employee experience and skill development. Leaders report that “employee engagement scores have improved as tellers feel more valued and capable.”

The expanded responsibilities create career advancement opportunities, as “tellers have a broader understanding of operations, which prepares them for possible leadership positions.”

Respondents highlight cultural benefits, as well. One respondent says that the model “promotes more ownership among employees.” Another says it creates “a solution-based setting, with tellers taking the initiative to look for ways to increase client satisfaction.”

Empowering employees in this way can help them avoid burnout and become “well-rounded financial service professionals” equipped for evolving industry demands.

# Conclusion: Universal Tellers Have a Critical Role in the Future of Branch Banking

The research demonstrates that universal tellers have become a critical component of modern branch strategy. Financial institutions are moving decisively from pilots to broader implementation, driven by competitive pressures, staffing constraints, and the imperative to deliver more meaningful customer relationships.

**The model delivers measurable results across three critical dimensions:**

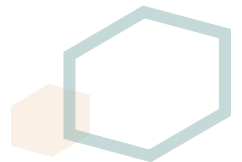
1. It improves operational efficiency through reduced wait times and workforce flexibility.
2. It enhances customer satisfaction by eliminating hand-offs and creating seamless experiences.
3. It strengthens employee engagement through expanded capabilities and career development opportunities.

Challenges around compliance, technology infrastructure, and performance measurement remain. However, most institutions plan to expand their universal teller programs within the next year.

Bringing this vision to life will require investment in experiential training, upgraded platforms, and the redefining of branch roles. Banks and credit unions that embrace universal tellers will position their branches as relationship-building centers, ready for the future of banking.

## Key Suggestions

- 1 **Invest in comprehensive cross-training programs that emphasize problem-solving and relationship-building:** Universal tellers need hands-on experience with complex customer interactions, not just transactional competencies, to build lasting relationships that drive loyalty and revenue.
- 2 **Upgrade technology infrastructure and streamline compliance processes before scaling universal teller deployment:** Addressing system limitations and regulatory challenges early ensures that cross-trained staff can operate efficiently without being hindered by outdated platforms or cumbersome procedures.
- 3 **Start with pilot programs but plan for significant expansion within the next year:** A measured approach allows institutions to validate results and refine training methods while maintaining momentum toward broader transformation of the branch workforce.
- 4 **Prioritize hiring and developing employees with strong interpersonal skills and cognitive flexibility:** The universal teller role demands staff who can adapt quickly, think independently, and connect authentically with customers facing complex financial needs.



## About the Author



Future Branches Insights, the industry research and digital publishing arm of Future Branches, delivers cutting-edge data and analysis on trends, challenges, and opportunities in the retail banking and branch transformation sectors. Through comprehensive research reports, webinars, and thought leadership initiatives, we empower senior-level banking leaders to make informed strategic decisions and stay ahead in the rapidly evolving financial services landscape.

Our deep industry intelligence not only informs banking leaders but also connects innovative solution providers with key decision-makers, fostering a dynamic ecosystem that drives the future of branch banking and customer experience in the financial services space.

For more information, please visit [wbrinsights.com](http://wbrinsights.com).

## About Our Sponsor



LemonadeLXP is an all-in-one learning and knowledge platform for community banks and credit unions. It powers staff training, frontline enablement, and customer education through engaging, interactive learning experiences to drive growth across every channel.

For more information, please visit [lemonadelxp.com](http://lemonadelxp.com).

