ZEBRA

International Branch Bank Employee Survey

Executive Summary

The Sixth Annual International Branch Bank Employee Survey uncovers persistent challenges faced by branch employees, such as outdated scheduling tools, fragmented systems, and limited customer engagement. These obstacles lead to high job dissatisfaction and turnover, with half of the respondents considering leaving their positions within the next six months. This report details the survey's findings and outlines actionable opportunities for improvement. It demonstrates how modern tools and integrated workflows, particularly those that facilitate shared information between work and scheduling, can alleviate administrative burdens, enhance the employee experience, and improve customer satisfaction. By addressing these areas, banks can position themselves strategically in the competitive financial services market, ensuring long-term growth and customer loyalty.

What Your Branch Employees Told Us

1 **Customer Engagement:** Employees express a strong desire for more meaningful customer interactions; however, 41% report spending less than half their time on these activities. This limited engagement is a concern, as it directly impacts customer satisfaction and loyalty, highlighting the need for more efficient operational processes.

2 **Mobile Tools and Systems:** A significant gap exists in mobile tool availability, with only 11% of employees able to request shift swaps via mobile and 78% dissatisfied with current scheduling processes. Employees are increasingly frustrated by fragmented systems, which detract from their ability to manage schedules effectively and efficiently.

3 **Management Burden:** Managers are overwhelmed by the time spent on scheduling and administrative tasks, now averaging 11.6 hours weekly. This increase from previous years indicates a pressing need for improved visibility and streamlined processes to enhance branch effectiveness.

These findings underscore the urgent need for solutions that can address these core challenges, enabling both employees and managers to focus on their primary roles and improve overall branch performance.

41%
of Branch Employees report spending less than half their time on customer engagement

78%
of Branch Employees dissatisfied with current scheduling processes
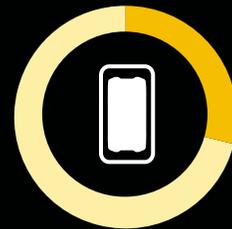
11.6hrs
average spent on scheduling and administrative tasks per week

Enhancing Customer Experience Through Operational Efficiency

Branch employees are committed to providing quality service, yet administrative burdens often limit customer interaction time. Survey data reveals that 70% of customers wait more than six minutes for service, with 25% waiting over eleven minutes. These delays are compounded by system inefficiencies, where 42% of employees cite fragmented apps as a primary barrier to prioritizing tasks and adhering to compliance guidelines.

Simplifying branch execution and reducing administrative tasks by unifying disparate systems can significantly enhance operational efficiency. By managing and tracking branch activities through a unified platform, banks can improve visibility for management, offering real-time line-of-sight into completion rates and exceptions. This integration increases spans of control and reduces costs, ultimately allowing employees to focus on high-value interactions. Simplifying branch processes not only boosts employee satisfaction but also drives repeat business and referrals by enhancing the overall customer experience.

+6 MINUTES wait time
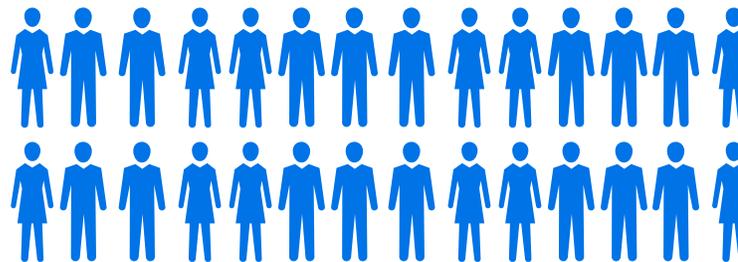
Unifying Solutions:

- ☑ **Improve service times**
- ☑ **Streamline workflows**
- ☑ **Allow employees to focus**
- ☑ **Impact on customer loyalty**

Supporting Employee Flexibility and Retention

Retaining skilled branch employees is critical, especially as half of the respondents indicated plans to leave their roles within the next six months. Scheduling flexibility and mobile access are key drivers of satisfaction; however, only:

11% of employees can request shift swaps on their phones

50% of employees lack schedule visibility

Providing branch staff with mobile self-service tools for scheduling, communications, and branch execution can dramatically boost engagement and satisfaction. Mobile-first access to schedules, time off requests, and availability enables employees to manage their preferences, thereby enhancing their control over work-life balance. This flexibility supports employees' personal needs and strengthens branch performance by ensuring a stable, well-staffed environment. Enhanced employee satisfaction through improved scheduling tools can lead to higher retention rates, reducing recruitment and training costs associated with high turnover.

EXIT→

50% of respondents intended to leave their job in the next six months

Managers Overwhelmed by Scheduling and Administrative Tasks

Managers are spending an increasing amount of time on scheduling and administrative tasks, which detracts from their ability to focus on strategic leadership and branch effectiveness. In 2018, the average manager spent 8 hours a week on these tasks, but our latest survey shows this has increased to 11.6 hours. Additionally, 52% of branch managers felt their scheduling solution gave them little to no visibility into how staffing impacted branch effectiveness, up from 38% in 2024.

Managers' time spent on scheduling and administrative tasks

2018 – 8 hours/week
2025 – 11.6 hours/week

Upgrading staff modeling, forecasting, and alignment with AI-powered workforce management can transform these challenges. By enabling managers to easily schedule above the branch, these tools reduce costs and eliminate the need for manual float pool processes. This technological advancement not only streamlines scheduling but also enhances strategic oversight, allowing managers to focus more on leadership and strategic initiatives, thereby enhancing overall branch performance. By automating and integrating these functions, managers can direct more energy toward leadership and strategic initiatives, enhancing overall branch performance.

Managers who felt their scheduling solution gave them **less** visibility into how staffing impacted branch effectiveness

2024 – 38% of branch managers
2025 – 52% of branch managers

Streamlining Administrative Tasks to Boost Job Satisfaction

High job satisfaction is closely tied to employees' ability to focus on meaningful, customer-facing responsibilities rather than routine administrative tasks. Currently, **79% of employees say their job satisfaction would increase if they could reduce time spent on non-customer-facing tasks**, with the average employee spending two hours weekly on logging and administrative forms.

39% of
employees
want to eliminate
paper forms

33%
of employees
struggle to prioritize tasks
among multiple responsibilities

Implementing integrated branch execution solutions can centralize routine tasks—such as scheduling adjustments, compliance logging, and form completion—into a single, accessible platform. This approach frees up employee time, enhances job satisfaction, and ensures more focus on customers. Furthermore, replacing paper-based processes with digital solutions improves operational efficiency, reduces errors, and promotes an agile branch environment ready to meet regulatory standards. As banks move towards digital transformation, these changes will also position them as forward-thinking employers, attracting top talent in the industry.

Conclusion

The 2025 survey findings highlight a pressing need for modernized tools and integrated solutions to address both employee and customer needs. Prioritizing mobile-friendly scheduling, unified branch execution, and digital administrative tools can enhance operational efficiency, improve job satisfaction, and foster stronger customer relationships. Banks investing in these improvements will not only retain their employees but also position themselves as leaders in customer service, securing long-term loyalty and growth in an increasingly competitive market. By addressing these issues head-on, banks can transform challenges into opportunities, driving innovation and excellence in service delivery.

Modern workforce scheduling software will:

Contribute to employee work-life balance and increase retention

Give employees control over complex aspects of their schedule – shift swaps, requesting time off, picking up shifts at alternative branches

Integrate customer appointments into branch forecasts to ensure the right employee, with the right skills is there to serve the customer

Modern branch operations software will:

Increase efficiency by automating and simplifying the completion of operational and administrative tasks

Free employees to spend more time with clients, boosting customer loyalty and helping lift sales

Improve corporate task compliance by providing visibility and real-time updates into completion status.

The stakes are high. The banks who invest in these technologies will retain their best employees, attract top talent, and keep customers happy and loyal. The banks that don't will lose out.

Zebra Workcloud for Banking

Optimizing branch operations, elevating customer experiences.

Leading banks, including **two of the top three US banks**, depend on Zebra for nimble staffing and agile operations to:

Reduce Cost

Improve Execution

Increase Revenue

Boost Retention

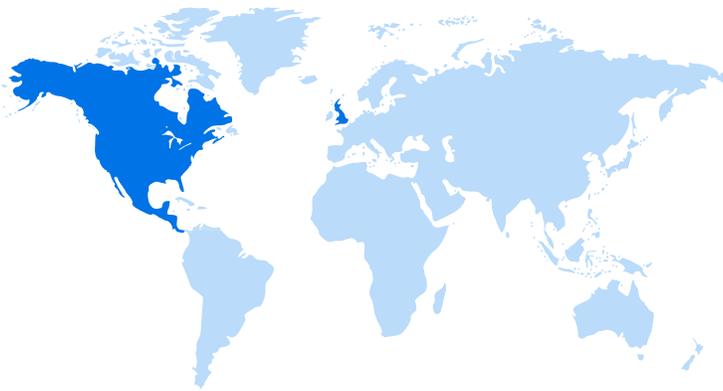## ZEBRA FOR BANKING

AI-Powered
Workforce Management

Modernized
Branch Operations

Staffing Efficiency • Employee Productivity • Branch Controls
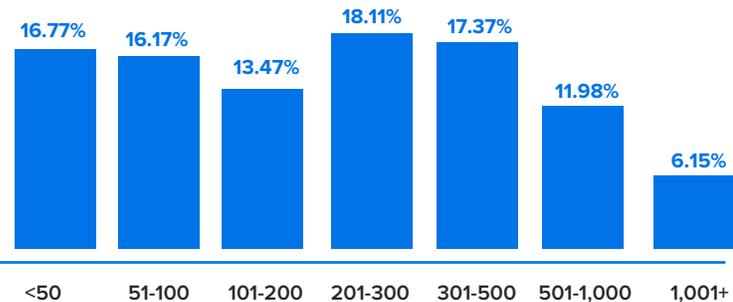
Our Survey's Audience

Location

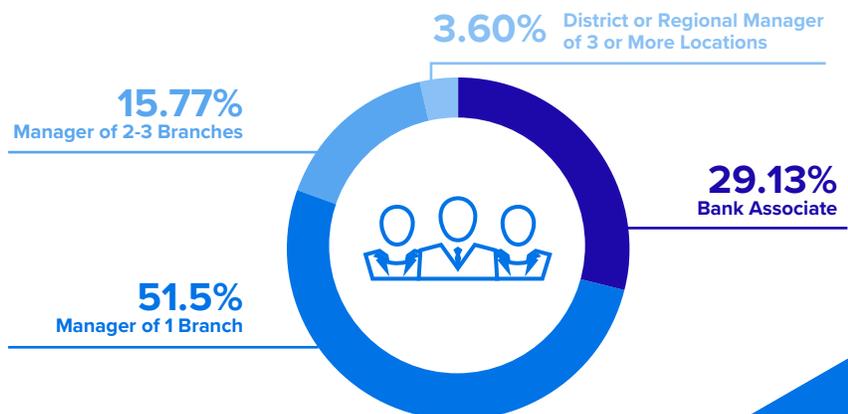In our sixth annual survey, we heard from

1,300
bank employees

from the **US and UK**

Bank Size

The employees were segmented by number of branches:

<50	51-100	101-200	201-300	301-500	501-1,000	1,001+
16.77%	16.17%	13.47%	18.11%	17.37%	11.98%	6.15%

Current Role

3.60% District or Regional Manager of 3 or More Locations

15.77% Manager of 2-3 Branches

29.13% Bank Associate

51.5% Manager of 1 Branch

ZEBRA

Learn more about our branch operations
and workforce management tools at
https://www.zebra.com/banking