

## How Innovative Banks Train Employees In A Pandemic (Bankdirector.com)

Until recently, PlainsCapital Bank conducted training like many other banks — in person.

The \$13.8 billion asset institution has branches that stretch from north Texas to Houston, and down to the Rio Grande. The 1,000-mile area is served by just three in-person training facilities; it required immense logistics and expense to get employees there. So when PlainsCapital banking services training manager Jennifer Williams was introduced to microlearning, the concept just clicked.

Microlearning is exactly what it sounds like: short, frequent learning sessions lasting a few minutes each, which are often completed digitally.

Learning in bite-sized chunks aligns with the speed of modern life. Williams notes “[t]oday’s world is so fast paced. Twitter is 280 characters, TikTok is short videos.” Most people are conditioned to pay attention in short bursts. This is true in learning environments too. Microlearning has been shown to produce a 25% lift in knowledge retention rates compared to traditional, long-form methods like in-person instruction, according to John Findlay, founder and CEO of game-based learning platform LemonadeLXP.

PlainsCapital, a unit of Hilltop Holdings, embraced the concept of microlearning when it launched LemonadeLXP for employee training earlier this spring. The timing was fortuitous; the rollout occurred just as Texas announced a shelter-in-place order that put the kibosh on in-person instruction as a result of the Covid-19 pandemic.

LemonadeLXP educates bank staff with interactive, microlearning modules and role-play scenarios. The platform provides product simulations that help both employees and customers learn how to use digital banking tools. And learning materials can be repurposed as branded, searchable content for the bank’s website, app or call center reps.

But it’s not *what* LemonadeLXP does that makes it attractive to banks like PlainsCapital. The magic is in *how* the company approaches learning: by making it a game.

The dynamic, game-based nature of Lemonade stands in stark contrast to the static experiences provided by traditional learning management systems — even the ones that have been “gamified” by awarding users with accolades. The team at LemonadeLXP is emphatic about the difference between being game-based and gamified. Around the office, they refer to “gamification” as “lame-ification.”

“It’s a lazy approach to try to spice up learning,” says Findlay. “[Gamification] doesn’t change the learning experience. All it does is tack game elements onto it — give you a badge or points for completing the same old crappy learning experience.”

While these small rewards may have appeal at first, that tends to wane quickly. “Some people might read a couple extra PDFs the first time, but when they see that that badge has no context, no relevance, it quickly loses its enticement factors,” he says.

That’s why, instead of rewarding task completion with badges, Lemonade rewards actual knowledge with real game scores.

Scores have power because they challenge the user to learn from their past mistakes. Scores compel people to revisit — and thus retain — information to beat their own record. That pursuit is what makes game-based learning so compelling.

Scores also help PlainsCapital manage training more effectively. “Before, when we were in-person training, [employees] would leave and we had no real clue, no concrete evidence, of what they retained and what they didn’t,” says Williams. “Now we can see exactly by their scores where our knowledge gaps are.”

The new learning experience makes training less burdensome for employees, without sacrificing efficacy. In the past, employees sequestered at training facilities would feverishly respond to emails at every break in an attempt to stay caught up while out of the office, Williams says. Now, employees train for 5 minutes a day and are retaining more knowledge than ever. PlainsCapital has increased its learning average from 63% to 93% in the first half of this year.

There’s also a financial case to be made for microlearning. In long-form learning models, employees spend about 47 hours a year in training at an average cost of about \$654 per employee, according to Findlay. Microlearning cuts training time down to 22 hours — supposing employees engage for just 5 minutes out of each day — resulting in \$300 in savings per employee annually.

Today, PlainsCapital Bank engages employees with Lemonade via prize sweepstakes, scavenger hunts and certificates. They’re exploring a “brag board” idea and launching brand new games every week, regardless of whether they have a new product or service to promote. Next, Williams will focus on expanding the use of LemonadeLXP to reduce call center times.

“Lemonade was a game-changer for us,” she says.