

Transforming Compliance Training: From Obligation to Engagement

By Laurie Rowe, CRCM

Virtual Compliance Office | Virtual Partners

Compliance training is essential in banking, yet one of the greatest challenges for bank compliance officers is transforming this critical requirement from something employees dread into an experience that is both engaging and effective. While the regulatory stakes are high and the material is often complex, the real test lies in helping employees not only complete the training, but truly understand and apply it in their daily work. Creating that level of comprehension requires more than checking a box—it demands thoughtful design, meaningful delivery, and a commitment to making compliance feel relevant rather than routine.

Most of us think of compliance training as the assignments we receive every year through various learning platforms. These are usually in the form of webinars and come with a test at the end. This method of training serves an important purpose and carries significant value. It is an effective way to show auditors or examiners exactly what has been covered and how annual training expectations have been met, with clearly documented attendance records.

To support this process, Compliance Alliance has introduced the Compliance Hub Task Manager—a streamlined tool that allows institutions to assign and track training, with an audit-ready history available whenever it's needed.

While this approach is important, it should not be the only method used for effective compliance training. True comprehension often requires more interactive, memorable experiences—elements that can make training not only more effective, but more enjoyable.

Make Learning Interactive

Everyone likes to play games. Introducing gaming elements, such as leaderboards and rewards, into compliance training can enhance engagement. Friendly competition among employees, real-time feedback, and point-based achievements can make learning regulatory requirements more entertaining.

A fun example I've seen is a bank-wide Olympic games theme. Each employee was randomly assigned to a country and awarded medals for various compliance achievements. There was even an opening ceremony to kick off the compliance festivities and a closing ceremony to recognize those with the most gold medals.

Create Real-World Scenarios

Government regulations are far from easy to understand—even for compliance officers who work with them every day. When presented through real-world scenarios and case studies, complex regulations can become much easier to grasp.

Case studies highlighting actual compliance successes and failures help employees relate key compliance issues to their daily job functions. These can be situations that have occurred at your own bank or examples you've learned about from other institutions. Detail the scenario and ask employees what they would do in that specific situation. They may have encountered it before and didn't know how to react or respond—but now they will.

Initiate Immersive Training Experiences

Engaging exercises such as role-playing and simulations give employees the opportunity to practice compliance scenarios in a safe environment. This hands-on approach can increase confidence and help ensure employees are prepared for real-life situations.

These exercises can also be fun to set up. Have key bank leaders—such as the CEO or Chief Lending Officer—play different customer roles and present questionable or “shady” transactions to frontline staff. The better they play the role, the more interesting and memorable the experience becomes.

Incentives and Recognition

Some employees thrive on recognition and will go the extra mile to earn it. Using certificates, email kudos, or small rewards to highlight employees who excel in compliance training helps foster motivation. Public acknowledgement not only reinforces the importance of compliance, but also encourages broader participation.

A monthly email recognizing an employee who has gone above and beyond, or a gift card drawing limited to those who participated in extra training, are just a few simple ways to build momentum.

To support effective compliance training and provide ideas for increasing engagement, Compliance Alliance offers several tools to help institutions build a strong program. These include live and previously recorded webinars covering a wide range of compliance topics, as well as Compliance Minutes—short, focused videos that break down key regulatory rules and requirements.

Engaged employees are more likely to retain the critical compliance knowledge they need to perform their job functions effectively, reduce risk, and protect the bank. By implementing one or more of these strategies, institutions can transform compliance training from a tedious obligation into a dynamic and effective educational journey.