

Data-Driven Strategies to Optimize the Retail Banking Experience

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LEVEL5

THE FINANCIAL BRAND

FORUM

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- De La Rue
- Glory
- Equifax
- RR Donnelley

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- Market Analysis
- Growth Strategy Development
- Customer Experience Design
- Technology Solutions



KURT KLASSEN
Executive Vice President





INDUSTRY CHALLENGES

- Inflationary pressure
- Increased rate environment
- Deposit run-off post-pandemic
- Fierce competition



Success requires commitment to
a long-term strategy that ~~ÁÉVÁVÁVÁ~~ÁIInšňňIŮ
andŮ ŮŮMIhňčĕh VPIA ` Ů Ů š Ppř ÁÉ n.

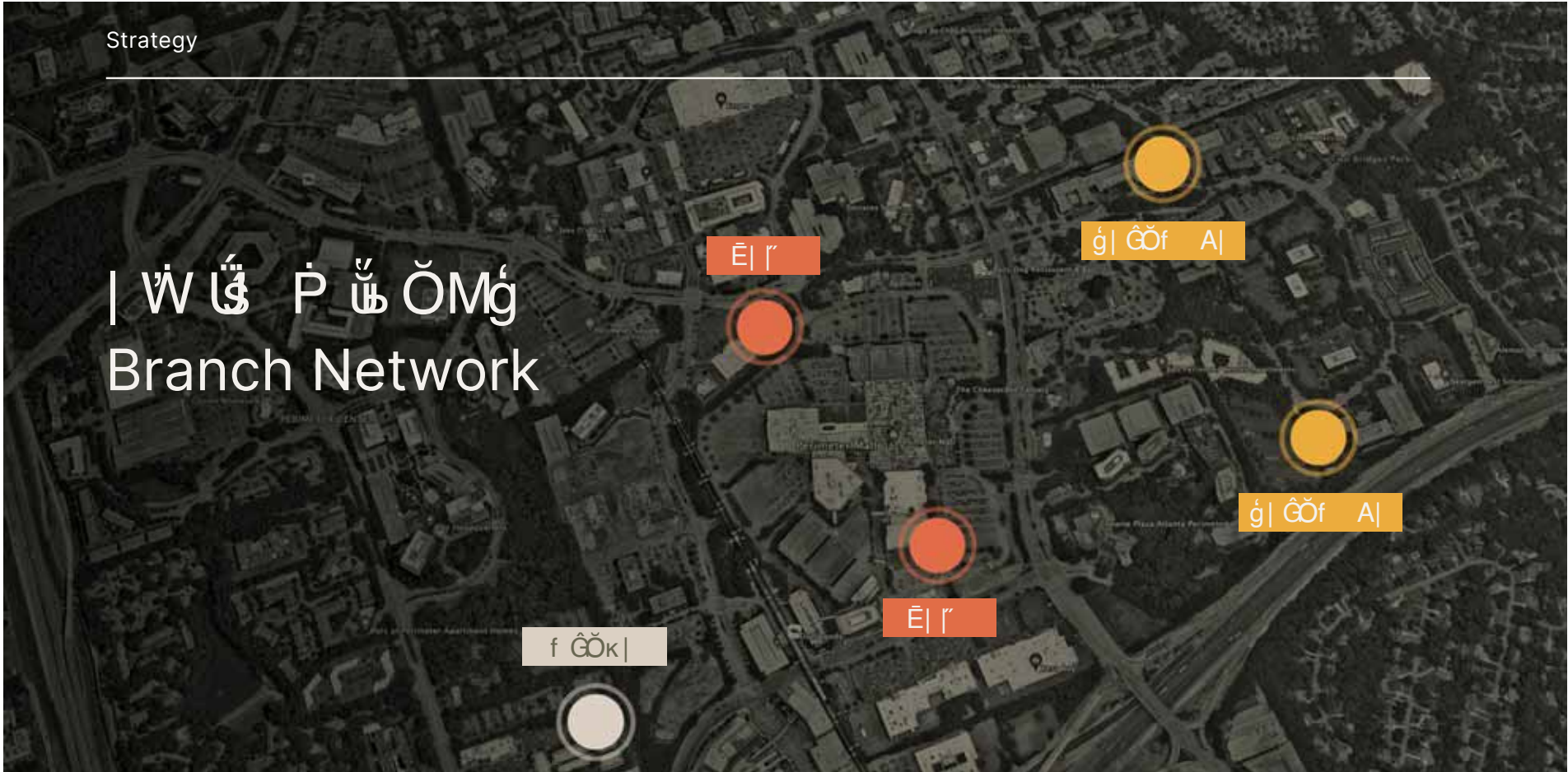
GOJ ' ŮA| g Ī ŮM,,| n Ů10+ Years)

- Keep, Move, Close
- Growth Opportunities
- Density vs Coverage
- Know Your Customers
- ITM/ATM

STRATEGY

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ě hũn
your branch
network

Branch Network



Identify
the key
risks and
opportunities.

Identify the key risks and opportunities.

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κ Π Π₊ Π₊ Π₊ Π₊ Π₊: staffing products

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ΒĘ ' κŔ„

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staffing
products
services

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an ATM/ITM
placement
strategy.

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AĪ ZĀĪ

” ħŵIHŅĀĪĪĪŵŕ ŝ ħŭ
z ꞤśŔŶĪĪŵ based
on both loan &
deposit opportunity.

Aĩ ZĀĩ

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Aĩ ZĀĩ

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Who you win with &
where to find more
just like them

Define the timing & ñ ħś âĤ 'A

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STRATEGY

- Evaluate existing branch performance.
- Identify growth opportunities.
- Know your customer.
- Understand staffing, products, services, & tech (ea. trade area).
- Prioritize based on market opportunity.
- Define timing & sequence (10-yr. Impact).
- Execute the plan!

PRO TIP:

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P A E

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This will help your organization to anticipate and prepare for growth.



SITE
SELECTION

The Importance of franchise

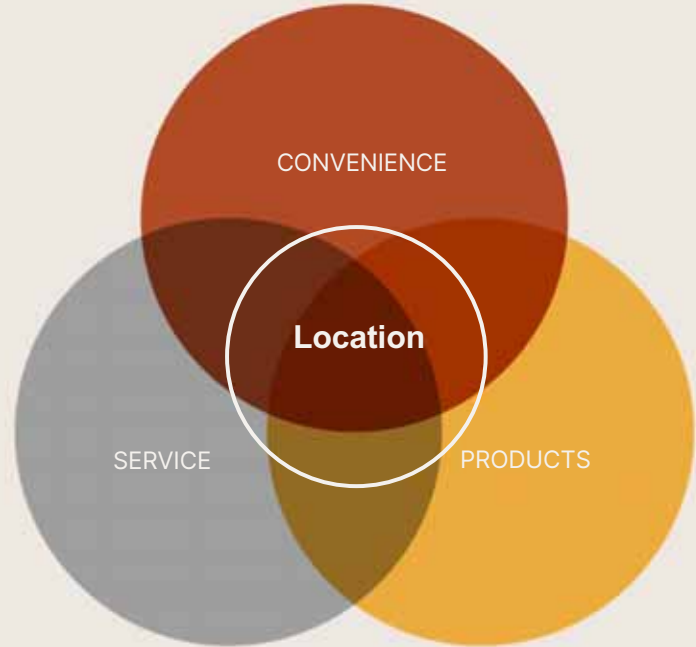


of consumers like
the convenience of
mobile banking



of consumers prefer
to visit a branch

Banking is a routine destination which provides convenience, service and products.



SITE SELECTION

GOJ ' ŮA| g Ī ŮM„| n Ů

- Acquire sites | Build Inventory
- Location³
- Don't Cut Corners
- Beware of Retreads
- Convenience & Access

SMALL CHANGES

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PRO TIP:

You can always improve
the building. Ъ ŕ ś ŧ â Ą
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ΠΡΑΓΜΑΤΑ
„Ρ ΑΕ

Supply is Limited.
Our counsel is to purchase
and inventory the sites
necessary to fuel your
future growth ambitions.

CUSTOMER
EXPERIENCE

Creating
Personalized
Experiences



Emotionally
connected clients
are



Financial Institutions
focused on customer
experience are

Customer Experience



Data-Driven Strategies to Optimize the Retail Banking Experience

DIFFERENTIATE
OR DIE

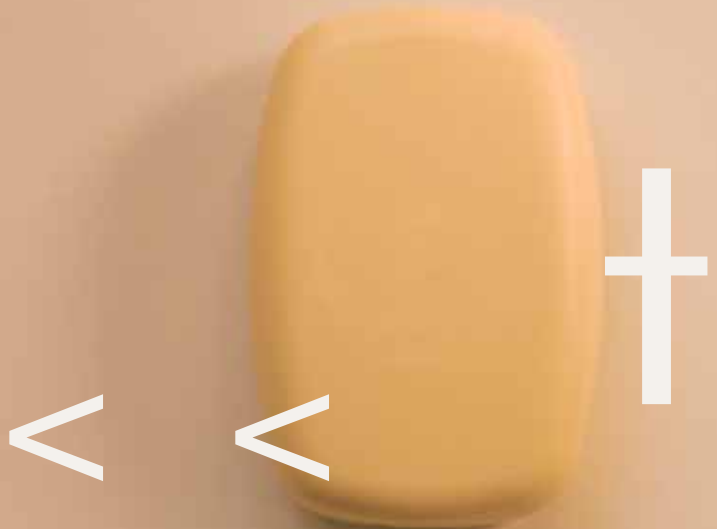
SECOND
EDITION

Survival
in Our Era of
Killer Competition

JACK TROUT

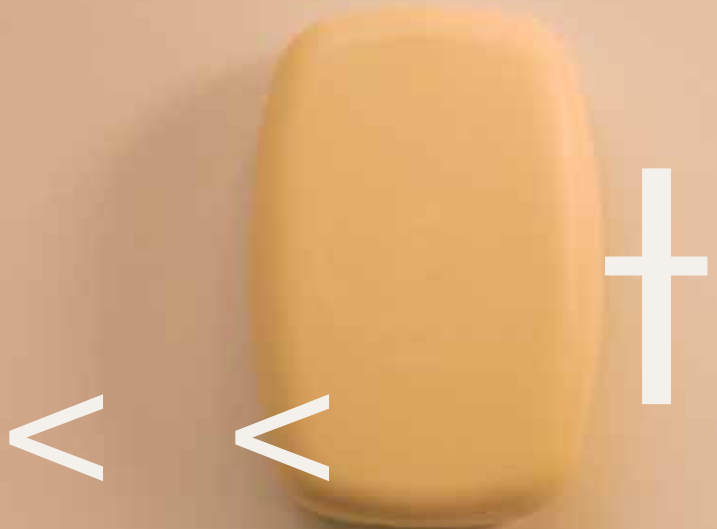
Coauthor of Penning and Marketing Profits
WITH STEVE BIVVIN

Customer Experience



Data-Driven Strategies to Optimize the Retail Banking Experience

Customer Experience



Data-Driven Strategies to Optimize the Retail Banking Experience

How to Execute on f śñŘ ĄÉ ħŭ | zę ħVI&P





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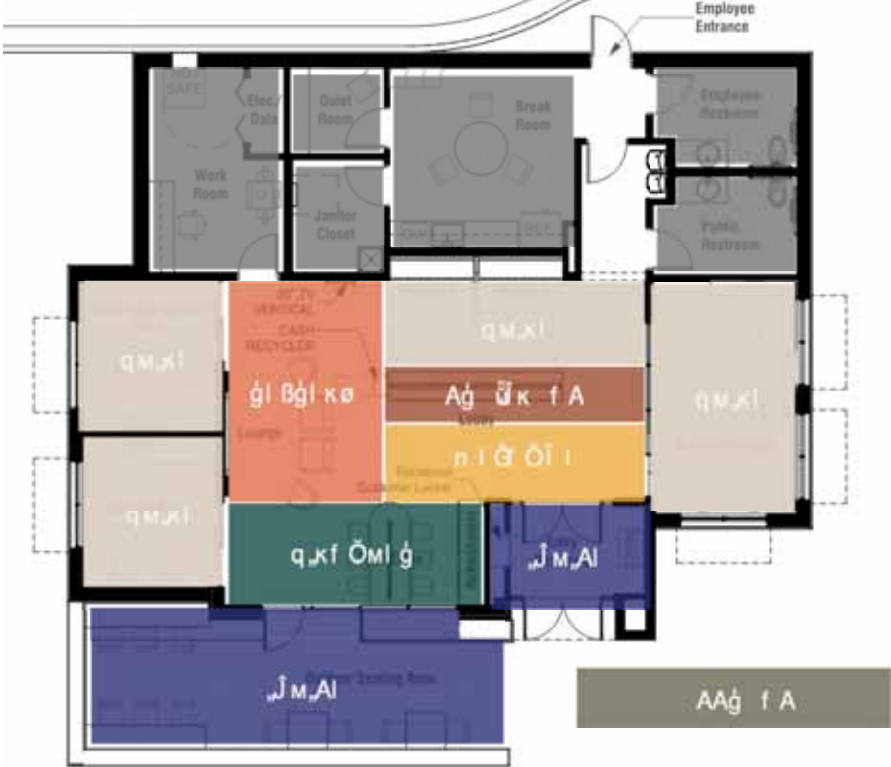
- Create immersive experiences
 - Take out the trash
 - Involve everyone
 - VIP Treatment
 - Leverage unobtrusive technology
-

Creating engagement



Branch Design

Identify
P0 UAr a n.



Branch Design

Identify
Pò ũAr â ñ.

Add key
ŪÆ âñ.

- Welcome Wall
- Greeter Station
- Digital Signage
- Standoff Logo
- Cash Recycler



Branch Design

Identify
Pò Ǟr â ñ.

Add key
Ú Á â ã.

Define
P Þ ð â r Ú ð Ǟ Ǟ II



Branch Design

Identify
Pò ùr â ñ.

Add key ñVIðŭ
ÚÉ âñ.

Define
P Þðâr ŭ ðŭVñII

Clarify Ér W É âPĂ
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A branch that sells for you 24/7... enhancing the billboard effect



Site adapt the design to maximize accessibility & visibility

Identifiable Iconic Design Element(s)

Signage & Branding from each Direction

Exterior landscape & Lighting

Digital Signage creates movement & attracts attention

Site adapt the design to maximize accessibility & visibility

Identifiable Iconic Design Element(s)

Signage & Branding from each Direction

Exterior landscape & Lighting

Digital Signage creates movement & attracts attention

f h' P ŧ PŰMIŧ â' Æ âP

- Community
 - Experience
 - Trust
-



A ĭ , Ě Ħ Ħ

Financial institutions identify
as a differentiator but CU's
must begin by defining what
that means to them!

PRO TIP:

Institutions focused on customer experience are

TRAVEL
„PÁE“

Define your differentiated service delivery & approach & create the environment needed to support it.



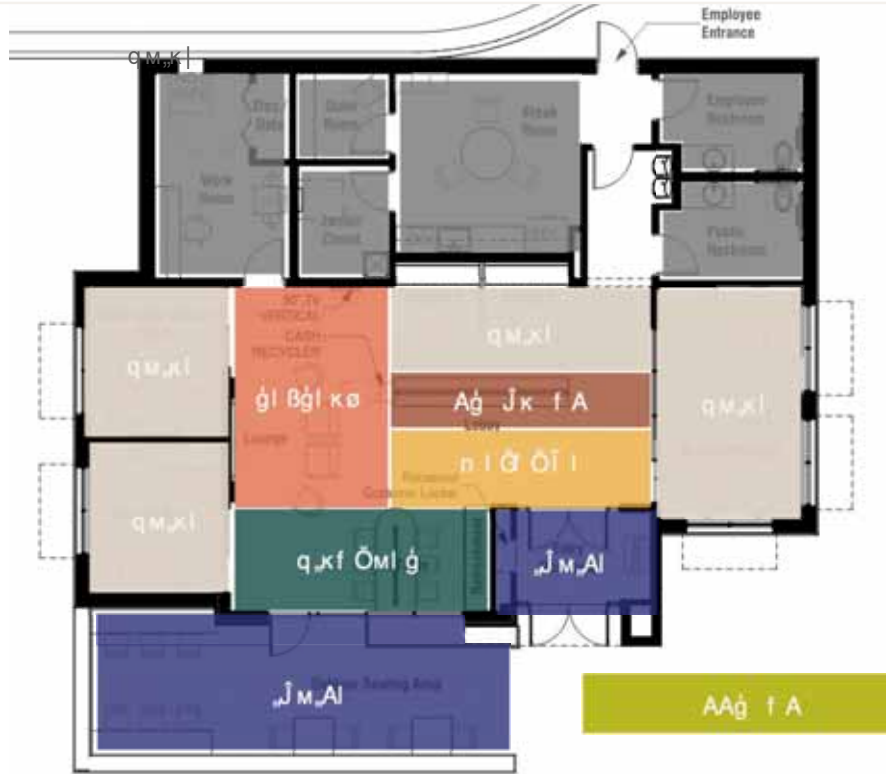
TECHNOLOGY

Technology as your secret weapon

TECHNOLOGY: TOP 7 TIPS

- Don't tech for tech's sake
- Requires a strategic perspective
- Establish technology impacts by zone
- Define your service delivery preferences
- Focus to what it can do vs. what it does
- Functionality in your ecosystem
- Alignment to member experience & journey

Technology



Technology



1. Create or confirm a scheduled appointment

Create or confirm a scheduled appointment

2. Increases recall rates by more than 38%

Increases recall rates by more than 38%

3. Queued transactions via tablets

Queued transactions via tablets

4. Provide expertise on all products & service

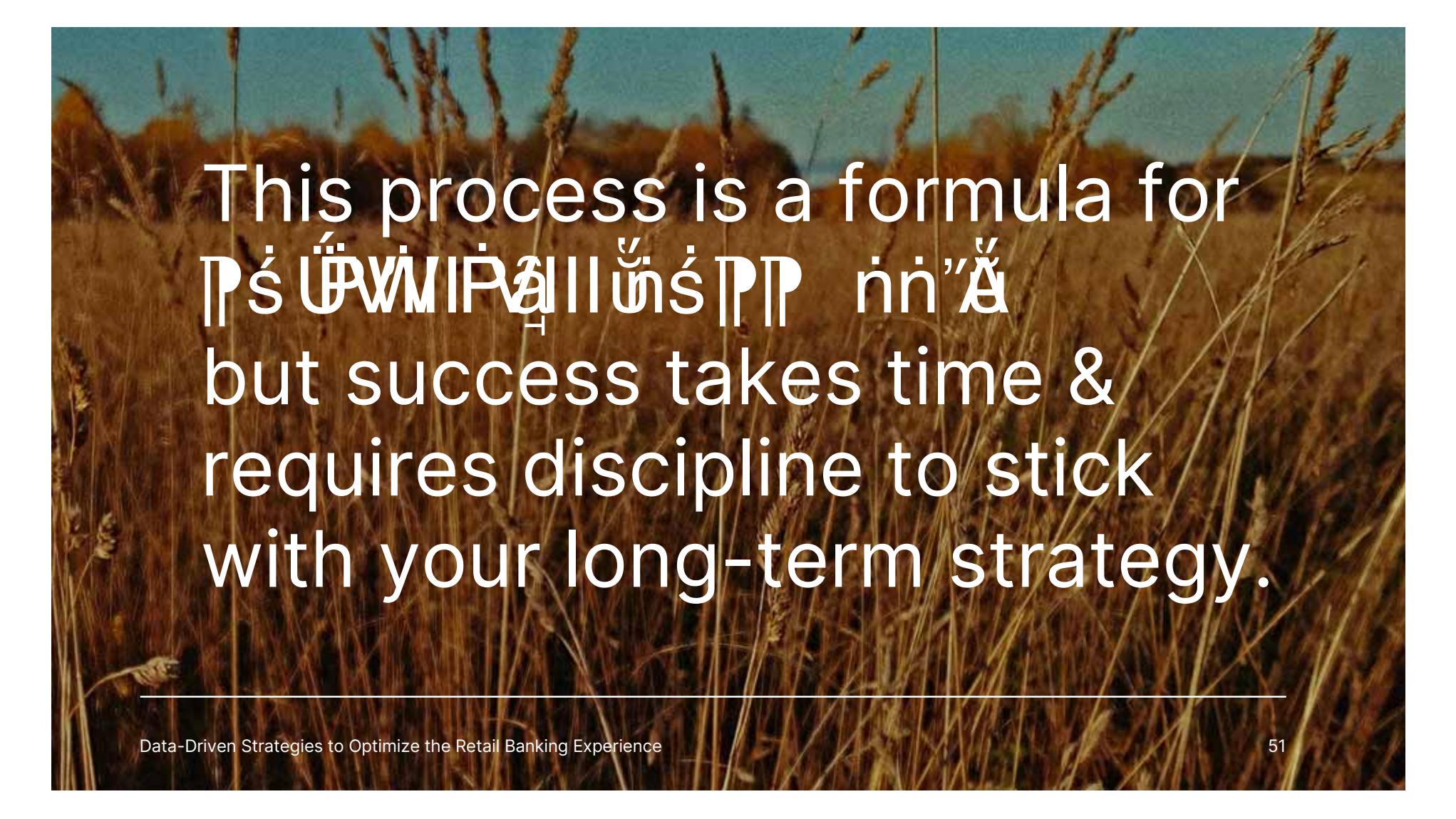
Provide expertise on all products & service

PRO TIP:

High tech should
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ě ħPŮ ůř śhŮ λw' hűPĥ P w'Ă
Ensure alignment with your
existing ecosystem to provide a
seamless experience across
multiple delivery channels.



This process is a formula for
but success takes time &
requires discipline to stick
with your long-term strategy.

Thank You

“ ħ ʋɪɹǎ 'úâ'ǎ ś úɪǎ ħ' X 'A

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Booth #B431