

THE FINANCIAL BRAND

FORUM

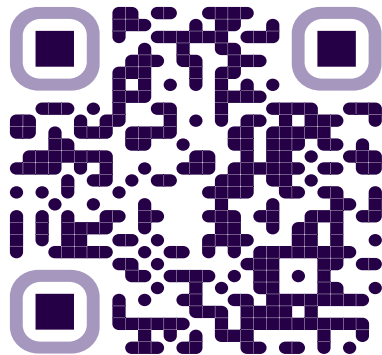
DBSI

From Oncology to Opportunity

Lessons in Humanizing the
Banking Experience

EJ Kritz, Chief Experience Officer

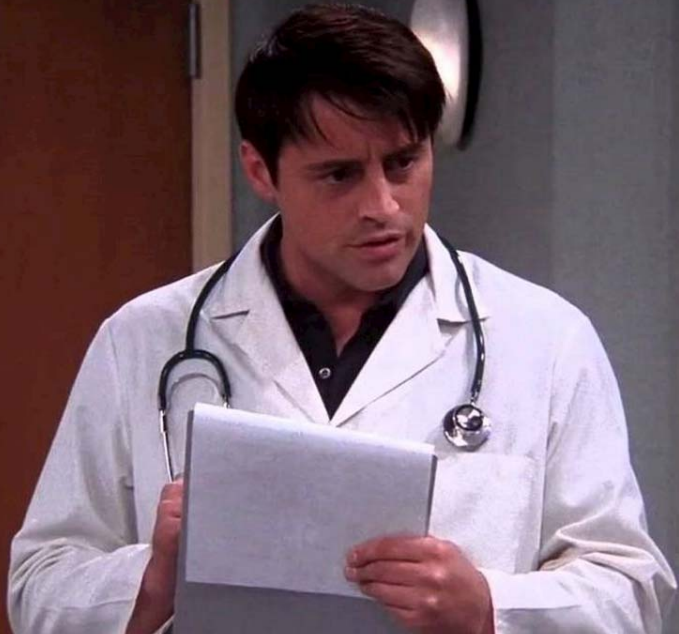
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Personalization =
Psychological
Safety



GENERAL

Environment
communicates
Empathy
before a
single word is
spoken.





Physical Space Signals Whether
the Organization Actually Cares



SYNOVUS



Anticipation is the
Highest Form of
Personalization

**You already
have the data!**

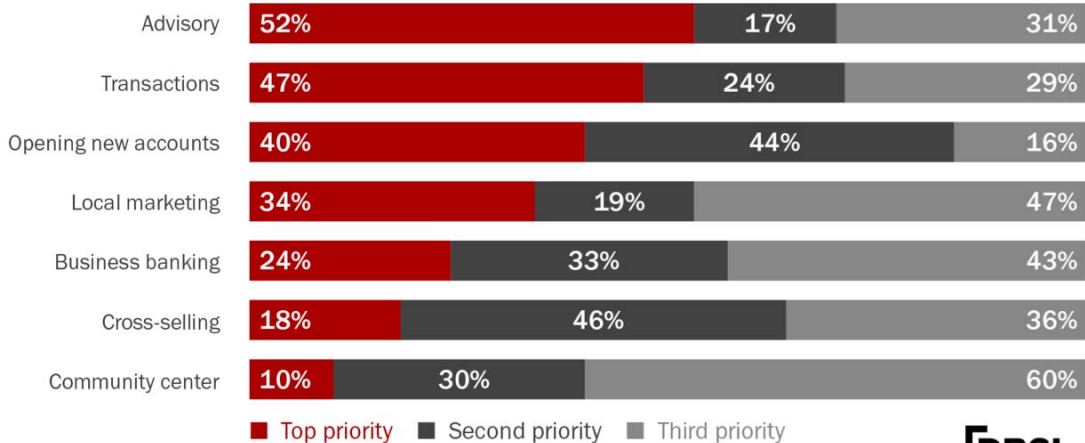


Welcome to
Our Table

Embed
tech into
Consult
Spaces

PRIMARY USES OF BRANCH NETWORK

“How would you categorize the priority of your branch network in the following categories?”



Source: Digital Banking Report Research © March 2026 Digital Banking Report

Trust is Built
in the
Moments
When
Things Go
Wrong





Cancer Centers are designed
for tough conversations.

The two most
important
words in any
service
system:
Your Name





VS



Systems Don't Create Loyalty

People Do

Cancer Care

"EJ, we've been expecting you."

- ✓ They know my diagnosis
- ✓ They know my treatment plan
- ✓ They know my family
- ✓ They know my fears
- ✓ They know my name

In cancer care, personalization can save your life.

Typical Banking

"I can help whoever is next."

- ✓ Swipe your card
- ✓ State your problem
- ✓ Repeat your story
- ✓ Wait for help
- ✓ Question your choices

In banking, personalization still hasn't arrived.

Personalization isn't a feature. It's dignity.

Key Takeaways

- ✓ Personalization is the difference between being a person or a number
- ✓ Space shows whether you care
- ✓ Anticipation is the best from personalization
- ✓ Trust is built when things go wrong
- ✓ Systems don't create loyalty – **people do**





The goal of personalization isn't to know more about your customers.

It's to make them feel known.