Why Financial Institutions are Rethinking Service Delivery

More than half of bank customers (55%) use apps on phones or other mobile devices as their top option for managing their accounts.*

- Consumers increasingly expect **seamless digital convenience** when interacting with their financial institutions
- Economic pressures and the rise of digital-first banks are accelerating the **need for innovation**
- AI cannot solve everything—**channel inefficiency** is often overlooked and remains a critical challenge

What Organizational Efficiency Means

Aligning all service channels

Eliminates inefficiencies, manual processes, and inconsistent experiences.

Benefits

- ☑ Reduced operational costs
- ☑ Improved customer satisfaction
- ☑ Unified customer journey

Half of consumers still prefer to visit a branch to solve their problems.**

- Still the **second most** utilized channel, after digital
- **Outperforms** ATMs, drive-thrus, and contact centers
- Essential for **in-person needs**: check cashing, business deposits, fraud-sensitive transactions

The Path Forward

- Study how members use each channel
- Train teams for consistency across all platforms
- Use real-time data to deploy staff where they're needed most
- Embrace data to drive strategy
- Integrate delivery channels
- Make branches advisory hubs—not just transaction centers.

let's engage.

Engage fi can help with your organizational efficiency strategy, contact us today.

*https://www.aba.com/about-us/press-room/press-releases/consumer-survey-banking-methods-2024

**https://thefinancialbrand.com/news/banking-branch-transformation/how-consumers-value-and-use-branches-is-shifting-insubtle-ways-183768