The Evolving Branch Banking Strategy

Description: New Research Examines The Continued Evolution Of Bank Branches And The Movement Toward Branch Reconfiguration

The new research report 'The Evolving Branch Banking Strategy' reviews the importance of face-to-face communication when discussing complicated financial products and service such as loans, time deposits, and investments.

"Even while many banks, credit unions, and other financial institutions are right-sizing or otherwise reconfiguring their branches, most realize that in-person service is still important to their customers and members," comments Ed O'Brien, author of the report.

Highlights of this report include:

- Banks and credit unions' efforts to create branches that meet (and exceed) customer/member needs while containing costs by balancing the desire for in-person expertise with 24x7 access as well as access to digital solutions
- Emergence of new branch strategy as many financial institutions are reducing the number of branches they operate or reconfiguring their branch layouts
- New variations in branch layouts
  - including open concepts with dedicated zones for basic transactions
  - self- and assisted-service interaction
  - private areas for advice-based services
  - and teller automation and cash recycling equipment to enhance the overall customer experience
- Changes in the fundamental role of tellers and other branch through expanded sales and service training aimed at promoting cross- and up-sell efforts and increasing overall customer satisfaction

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