

Beyond the Teller Line:

Designing the Next-Gen Banking Experience

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The New Importance of Branch Strategy

High Usage & Demand:

Roughly 52% of consumers visited their primary branch one to four times in the past 12 months.

Customer Acquisition & Sales:

Branches account for 72% of newly acquired accounts. Furthermore, 69% of consumers prefer a branch within 15 minutes to consider switching to a new institution.

Trust & Brand Image:

Two-thirds of consumers feel that having a branch nearby confirms the stability and availability of their financial institution.

Reinvestment:

Major banks continue investing heavily in branch expansion and modernization. JPMorgan Chase (160 new branches/600 renovations in 2026), Bank of America (150 new branches through 2027), and PNC Bank (300 new branches by 2030) just to name a few.

Bank Branch Usage by Age Group (Typical Patterns)

<u>Age Group</u>	<u>Most Common Branch Use</u>	<u>Typical Frequency / Preference</u>
Gen Z (18-24)	→ Open accounts, cash deposits	Low overall preference for branches but many visit at specific milestones like account opening.
Millennials (25-40)	→ Similar to Gen Z but more varied	Still low overall branch preference, but heavier than Gen Z when needing help; most do banking via mobile.
Gen X (41-56)	→ Mixed digital and branch use	Moderate visits; combination of online and branch depending on task complexity.
Baby Boomers (57-75)	→ Financial advice, complex products, investment / loan discussions	More likely than younger groups to go in person, higher preference for face-to-face help.
Older Adults (75+)	→ Full range: deposits, withdrawals, financial planning	High in-branch reliance due to lower digital adoption.

AUTOMATING TRANSACTIONS + ELEVATING CONVERSATIONS

Customers love the convenience of digital—but still need that human connection at key moments



Digital is now table stakes, not the differentiator

Over 80% of routine transactions now happen through mobile or online banking—but customers still want human guidance when decisions feel complex or emotional



Trust is built face-to-face

Studies show 70%+ of consumers say trust increases when they can interact with a knowledgeable person face-to-face—especially for mortgages, small-business lending, and financial advice.



First impressions still happen in person

Nearly 3/4 of new account openings occur in a branch, making that first physical experience a make-or-break moment for long-term loyalty.

The goal is not to replace people with technology...

It is to use technology to free staff to be more human.





Design branches to do more than transact



Design them for trust building moments

OPEN AND FLEXIBLE LAYOUTS...



Drive Engagement



**Promote Deeper
Conversations**



**Increase Meaningful
Customer Interactions**



The Shift in Customer Behavior and Expectations



Routine transactions are done outside of the branch.



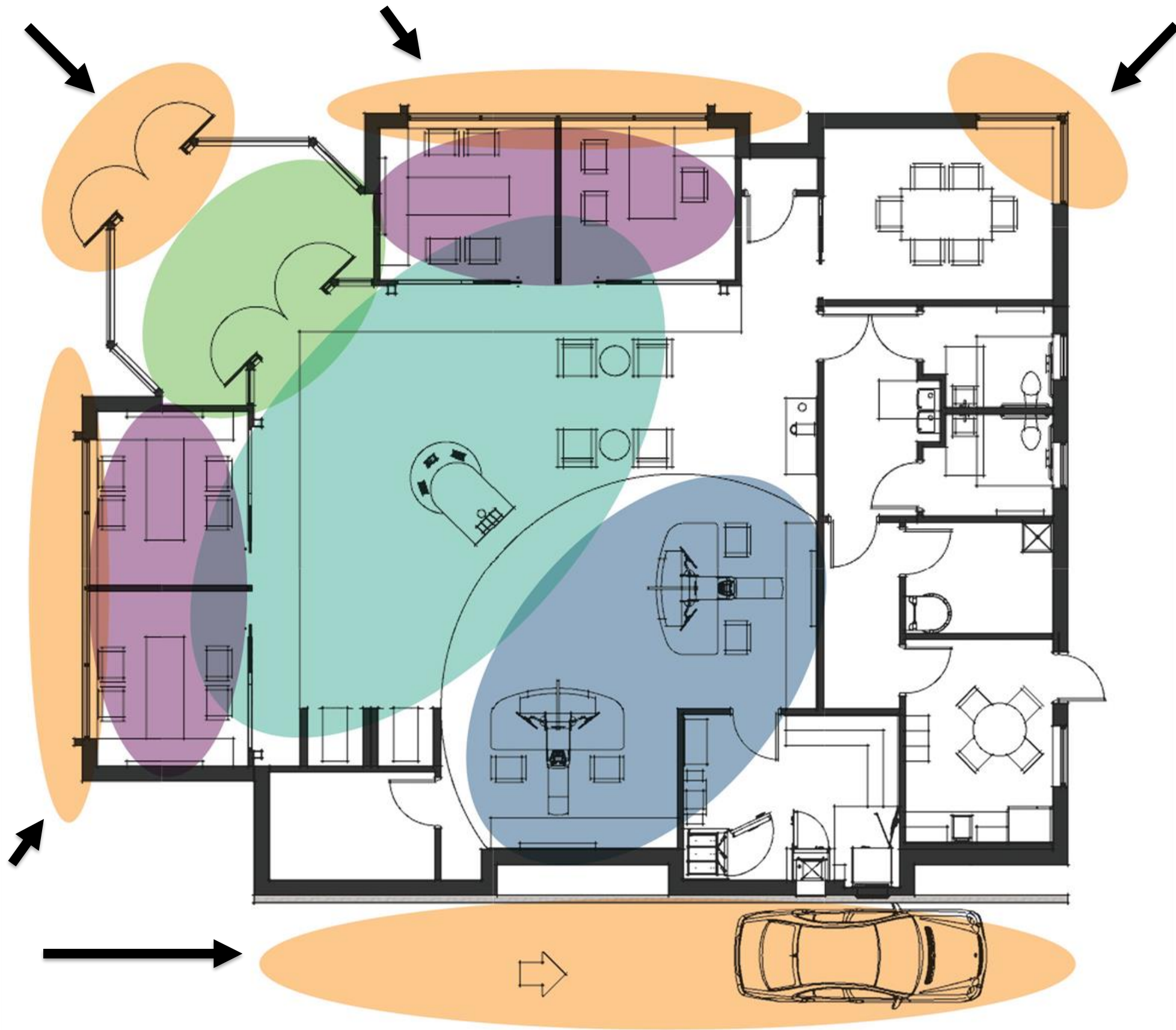
Customers come into the branch more informed.



Expectations are being shaped by retail, hospitality, and tech – not just other banks.



Creating the In-Branch Experience



PERIMETER BRANDING

Invite/Project

- Visually reflect the brand values
- Invite customers to engage on a deeper level
- Showcase the bank's mission, community involvement, and commitment to customer success.



Monroe Federal

Helping Local Banking

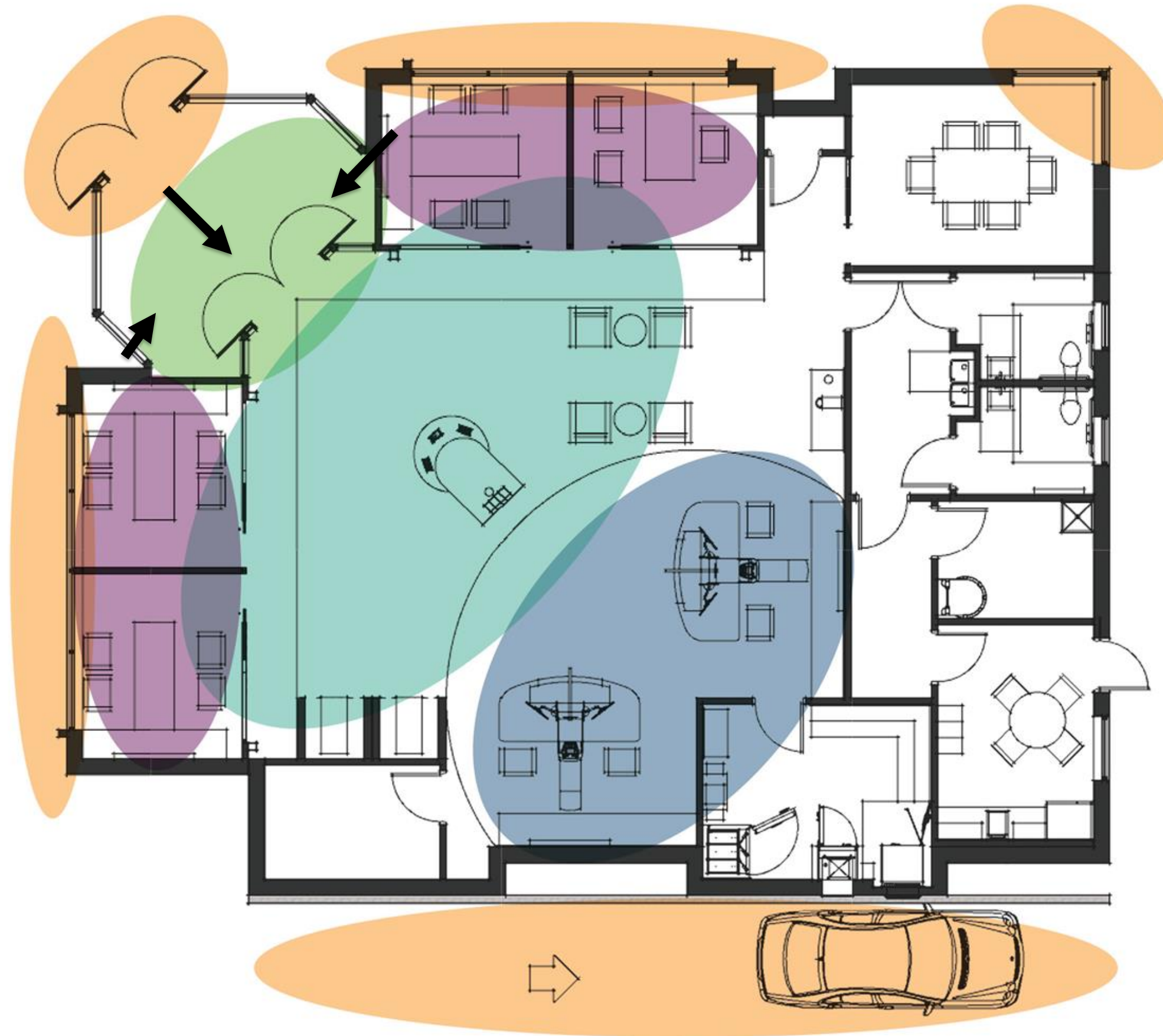
Community Bank

A new, easier way to bank.

Community Bank

WE'VE GOT THE COMMUNITY COVERED

THANK YOU FOR BANKING WITH US.



Entryway

Welcome/Connect

- First physical touchpoint in the branch experience
- Sets the tone for the entire consumer journey
- Creates an immediate impression of the brand
- Designed to feel warm, open, and inviting



at home in
Macomb
since 1917

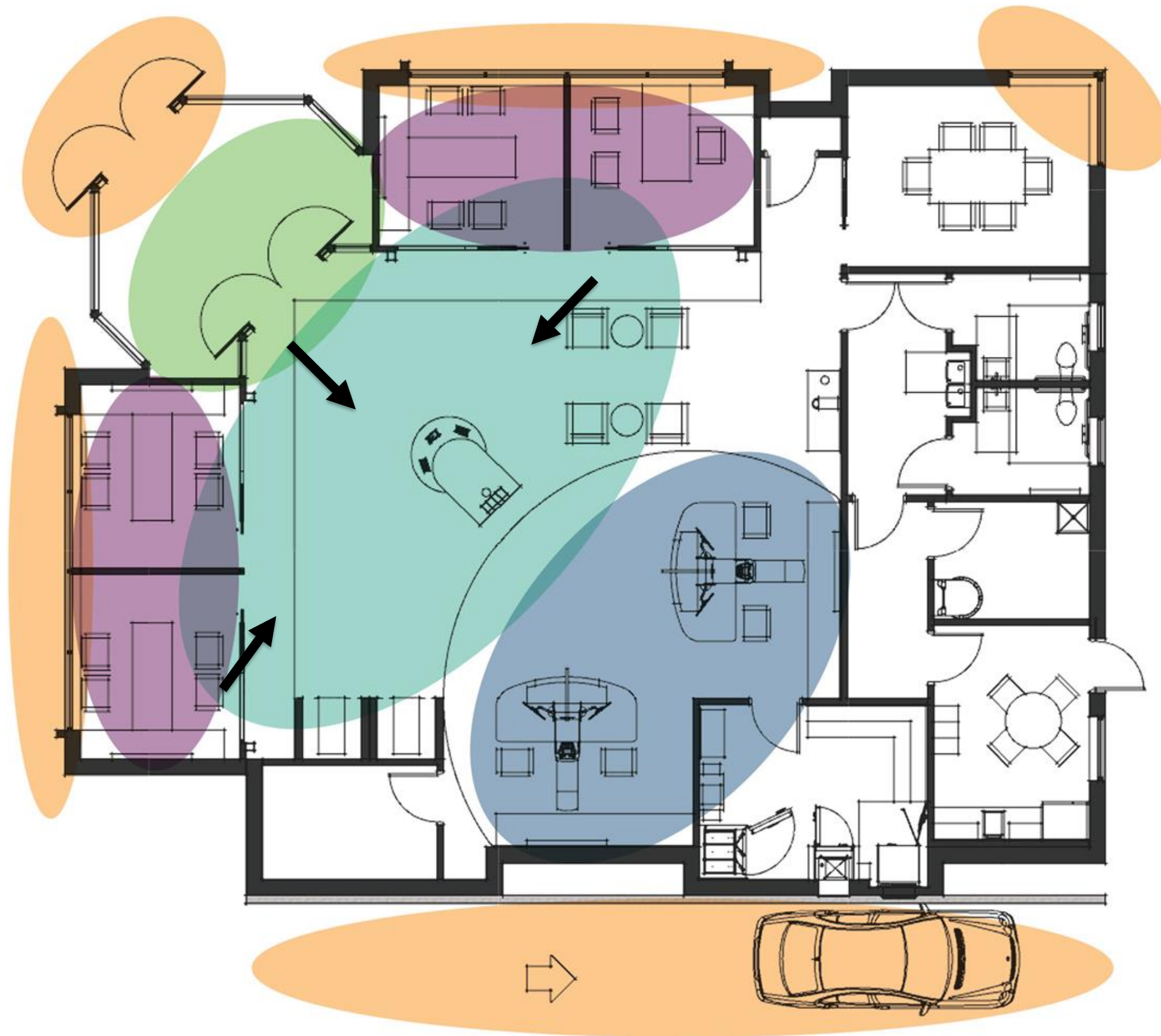
Your Hometown Bank
fsb.bank

Community Bank



Thank you.

THE KILLBUCK
SAVINGS BANK CO.



LOBBY

Host/Educate

- Staffed by friendly, approachable team members
- Immediate greeting and assistance for customers
- Designed to reflect the FI's brand, mission, and culture
- Provides educational resources – digital, printed, self-service
- Comfortable seating, clean and uncluttered layout



Tech

CENTER

R&V Bank

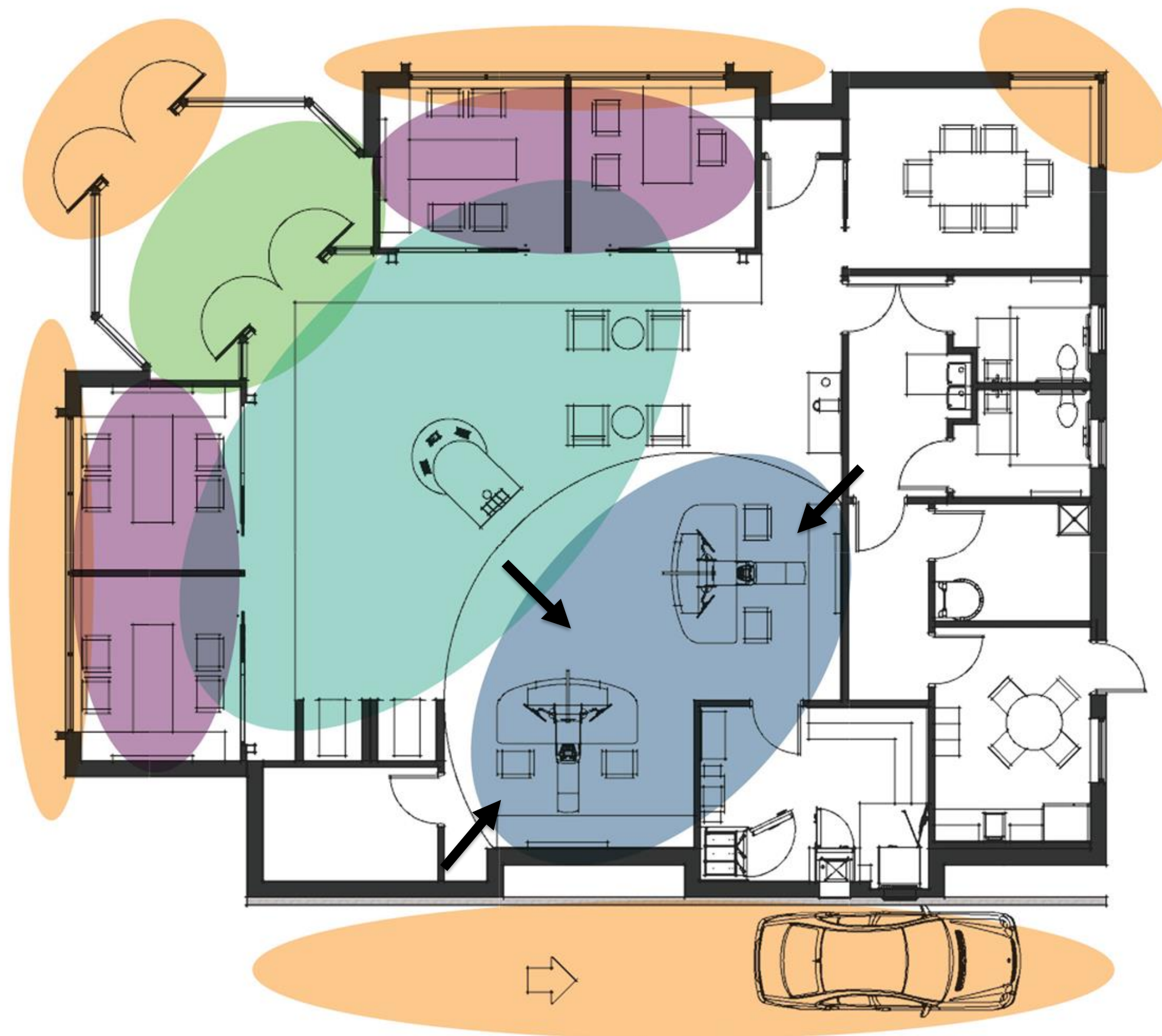
- Personal Accounts
- Business Checking & Savings
- Leave us a review!
- Treehouse Savings Club
- Spanish Resources

Locally Grown Since

2017 -
2021 -
2019 -
2006 -
1995 -
1985 -

Convenience

SERVICES
Take Us
with You!
Member Portal
Bill Payment
Account
Branch Services
Special Events
and More!

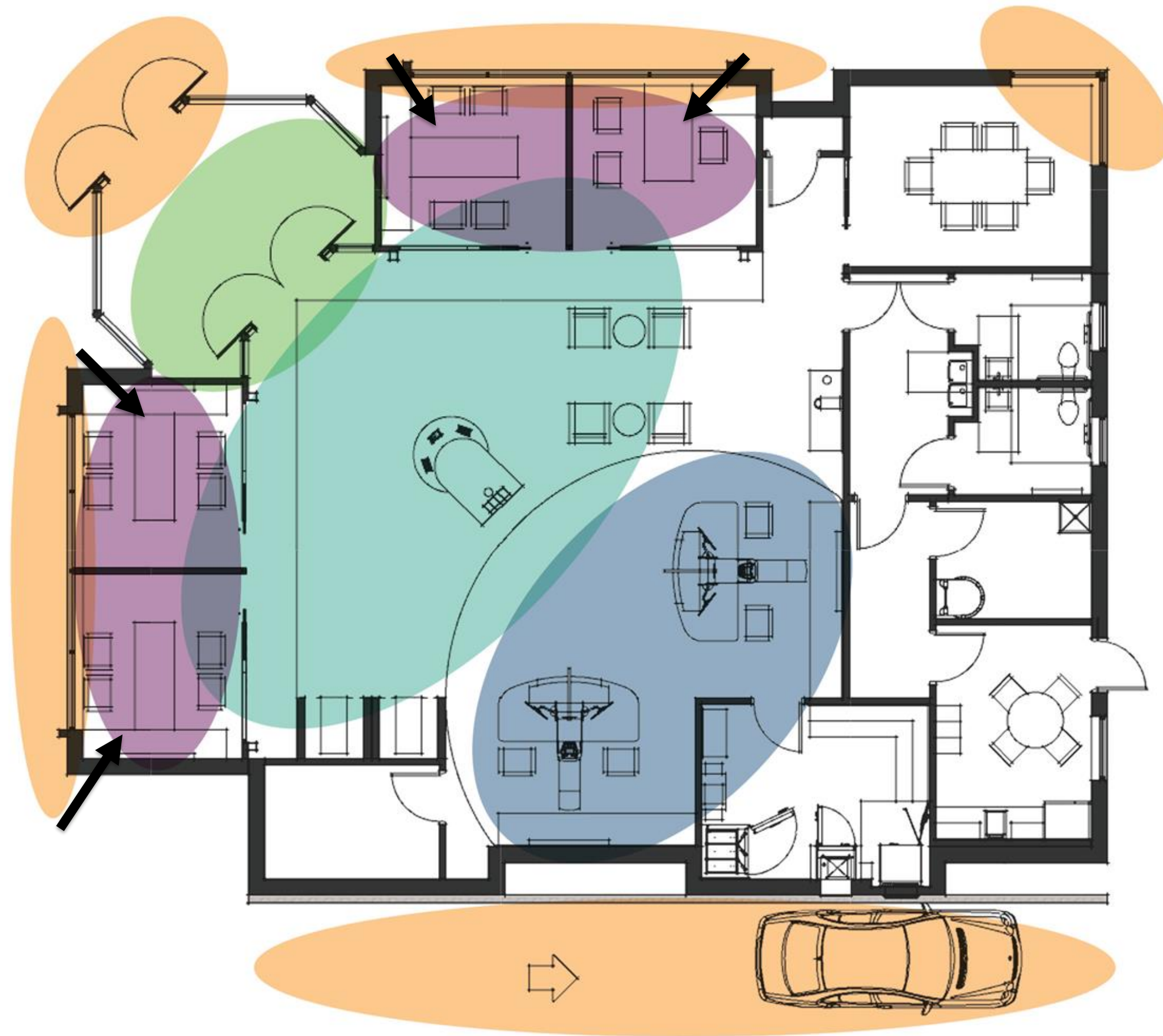


TRANSACTION

Assist

- Handles everyday banking needs: deposits, loans, quick assistance
- Creates opportunities to identify additional consumer needs
- Designed for efficiency and speed of service
- Easily accessible for all consumers





CONSULT

Advise

- Welcoming, private, and professional environment
- Designed to encourage open and meaningful conversations
- Layout supports trust and collaboration
- Easy access to digital tools and product information





**People Power
the Experience**

The customer experience will never be better than the employee experience.

Experience it forward –
What employees experience, customers will experience.





Technology does not close deals or build trust; it just gives your team time to do both.



People are still the differentiator.



Customers are the reason banks exist, and your team members are the reason customers stay.

Design spaces that support staff confidence and engagement.



Interactive Kiosks

Kiosks facilitate deeper, personalized conversations

Data from kiosks helps anticipate needs & recommend relevant products

When branches are designed intentionally:

- ✓ Space feels intuitive instead of intimidating.
- ✓ The customer journey is intentional.
- ✓ The customer experience is elevated beyond a transactional interaction



Elevated Branch Experiences Start with a Branch Optimization Strategy

Network Optimization

The opportunity is not fewer branches, but better experiences.

Banks with modernized branches consistently outperform those that simply reduce footprint without rethinking experience.



Project Showcase



Project Showcase



BEFORE



AFTER

Project Showcase



RENDERINGS
BROUGHT TO
LIFE



Thank you for listening!

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