

# how to improve branch performance & streamline branch operations processes



The past few years have called for undeniable change in the financial industry. They've called for forced branch closures, highlighted the importance of contact centers, and accelerated adoption of digital channels. They've shined a spotlight on the need for banks and credit unions to have technology in place that will improve branch performance so you can offer the service your accountholders deserve.

By improving branch performance, you can be there for your accountholders where they need you to be – whether that's at the branch, on the phone, or through a digital channel. After all, branch support doesn't stop at the branch doors.

To streamline your branch operations and enhance accountholder service through the speed, accuracy, and convenience that comes with automation, start by:

- Improving staff mobility and accountholder convenience.
- Empowering contact center agents to provide high-quality service.
- Optimizing your core and complementary solutions to enhance accountholder service, convenience, and loyalty.

## improve staff mobility & accountholder convenience

“In an industry built on having human connection at branches, the coronavirus pandemic has and will continue to change the way [people] interact with their bank or credit union,” said Connie Hancock, Technical Product Manager at Jack Henry™.<sup>1</sup> By offering branch employees a modern mobile application that has seamless integrations to multiple back-end systems, they’ll be able to offer the technology, speed, and convenience accountholders have now become accustomed to in their everyday lives.

What if you or your employees could walk up to a branch visitor and help them open an account using a tablet? Or meet them down the street to discuss a home or business loan (with a connection to your core system in hand)? How much easier would it be for your employees? How much more convenient would it be for your customers and members?

When your employees can support sales and operational processes from anywhere with real-time accountholder information at their fingertips in the branch or remotely, these digitally empowered employees can respond to requests in a more personable way – taking the conversation to the branch lobby, to a coffee shop, or over a Zoom call. “Having the ability to engage with the [accountholder] from anywhere inside or outside the branch and build those relationships makes doing business more efficient and appealing.”

What’s next? Look for a solution that improves the mobility of your staff, allowing for personal service at the moment of need.

## empower contact center agents to provide high-quality service

As its adoption and usage continues to grow in popularity, digital banking has become the new lobby. Banks and credit unions are fast-tracking transformation efforts and increasing investments in digital experience enhancements with a strong



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focus on service and engagement – looking for the optimal balance between self-service automation and high-touch personal service when and where the accountholder needs it. And where they need it is everywhere: a consumer expectations survey found that when it comes to user engagement, **82% of consumers reach out by phone** (making it crucial for banks and credit unions to offer live phone support even outside of regular business hours), **62% contact via email**, and **43% use live chat**.<sup>2</sup>

As the role of traditional banks and credit unions continue to evolve, improving digital agility and maintaining your ability to create authentic connections will require improved integration of contact center and branch channels with a holistic digital-first strategy. That's why you'll see traditional call centers evolving into true contact centers – with banks and credit unions upskilling their agents and empowering them with the tools they need (quick and easy access to information, single logins, and authentication – to name a few) to improve the service they deliver.

What's next? Be proactive when it comes to accountholder engagement by implementing solutions with deep digital capabilities, covering channels like phone support, online and mobile, and live chat.

## optimize your technology platform to enhance accountholder service, convenience & loyalty

Your core platform is the heart of your service, innovation, efficiency, and future. And when paired with automated, accountholder- and employee-friendly complementary solutions like payments and lending, it stands to be the difference between accountholders who leave and ones who stay for life. Because at the end of the day, when branches offer automated solutions for repetitive processes, there's more time for financial counseling, relationship development, and learning about real accountholder needs.



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All systems require some type of regular investment, and this is particularly true for your core. Whether you're on a cloud-based platform or in-house, it's important to stay up to date. Things are changing at a hurried pace in the industry and it's paramount that you stay at the forefront. To maximize your most significant investment, regularly review it, keep it clean, keep it in the know, and keep it up to date.<sup>3</sup>

What's next? Make sure your core processes are functioning at their optimum levels to best support your accountholders and your employees. Consider partnering with a consulting service that knows your core and can help you increase its efficiency, implement automation, and assist with planning, design, or re-engineering of your banking processes.

## why streamlining branch operations processes is key

Jack Henry is committed to helping you streamline processes and utilize innovative technologies that will reduce barriers to financial health and promote financial freedom for the people you serve. Without multiple logins, lengthy information searches, or being confined to a desk, tellers and advisors can offer faster service – creating a more satisfying experience for everyone involved.

### optimize your operations

[Learn more](#) about our branch operations processes solutions.

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).

#### sources

1. Hancock, Connie. *Star Qualities: The X Factors to Consider in Branch Banking*, Jack Henry FinTalk, accessed December 9, 2021.
2. *Customer Service Expectations Survey*, Gladly, accessed December 9, 2021.
3. Major, Pete. *Are You Ignoring Your Core*, Jack Henry FinTalk, accessed December 9, 2021.