

# innovate your channels to exceed customer expectations

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Your bank has always focused on services and products that can best serve your customers



but the digital revolution is in full force and threatening to disconnect your customers:



Fintechs are continually rolling out innovations



Google and other newcomers are leveraging their brands and customer-centric experiences



Customer expectations are skyrocketing

## your traditional channels are burdened:



A total of 2,927 U.S. **branch closures** occurred in 2021, up 38% from 2020<sup>1</sup>.

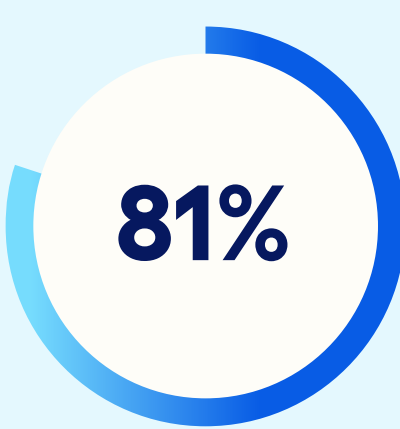


Over the next two years, FIs top strategic priorities are to improve digital offerings by 66% and customer service by 56%<sup>2</sup>.

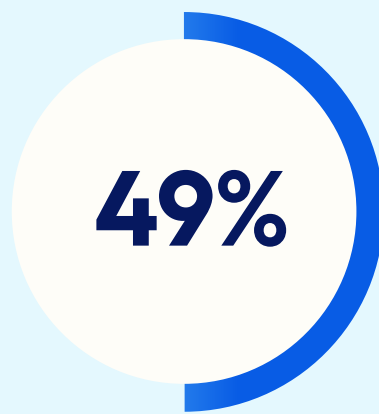


58% of FIs recognize the #1 trend in retail banking is a **customer-centric perspective** and the **elimination of friction** from the customer journey<sup>3</sup>.

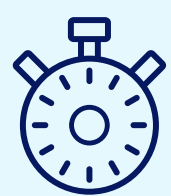
## and the risks to your business are real . . .



81% of banking CEOs are concerned about the speed of technological change more than any other industry sector<sup>4</sup>.



49% of FIs are concerned about their failure to innovate over the next two years<sup>5</sup>.



In response to these risks, you're investing more time and capital into the digital channel.



It also adds to the disparity between your call center, branch, and digital customer experiences and increases your administrative burden.



However, bringing in more technology is proving to be costly and complex.



You're also concerned that the digital channel is hindering what made your bank great in the first place: personal service and close relationships.

## the solution to these dilemmas?



Integrate innovative technology across all your channels for a powerful customer experience.



Your priority should be to extend your capabilities and create a consistent and personalized experience across all channels, including the digital space.



This way, you'll accommodate long-term growth and stay ahead of the technology trends shaping today's financial services industry.



As demands change for better solutions over time, you can develop more forward-thinking experiences that continue to resonate with your customers.

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

1. Banks Set Record for U.S. Branch Closures as Pandemic Took Toll, Bloomberg, 2022.  
2. Technology Capabilities Assessment, Jack Henry, 2021.  
3. Top 10 Retail Banking Trends and Priorities, the Financial Brand, 2020.  
4. Financial Services Technology 2020 and Beyond: Embracing disruption, PwC, 2020.  
5. Technology Capabilities Assessment, Jack Henry, 2021.