

# Transformation Defined

What it really means, why it matters, and what banks can learn from luxury hospitality



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- Why are we still talking about branches?
- What is transformation anyway?
- Why it matters
- What we can learn from luxury hospitality
- How to create a culture of transformation
- Q&A

# Why are we still talking about branches?

- Digital adoption is high
- Foot traffic is down
- Predictions of “the death of the branch” continue

Yet... branches remain one of the most expensive and powerful assets banks operate

# Branches aren't disappearing - clients are merely becoming more selective

- Visits are less frequent
- Intent is more specific and meaningful
- Stakes are higher
- Trust matters more than ever

# Branches must respond through transformation

## FROM

- Transaction focused
- Counter based
- Process driven

## TO

- Relationship focused
- Conversation based
- Experience driven

# What is branch transformation anyway?

Redefining the role of the branch in the 360-degree client experience through the strategic alignment of the physical space, staffing, technology, and culture to deliver high-value moments that inspire trust and deepen relationships



# Your clients don't compare your branch to other banks. They compare it to everything else they experience.

- Clients expect better experiences everywhere
- Branch costs are real and continue to increase
- Talent expectations and ways of working have changed

# Luxury hospitality already solved for this

## Luxury hospitality tackle:

- High expectations
- Emotional moments
- Expensive real estate
- Consistency at scale



# What do luxury hotels know that we should learn?

1. Space sets the tone
2. Staff are hosts, not gatekeepers
3. Consistency builds trust
4. Technology should disappear into the experience
5. Moments matter more than transactions

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# Creating a culture of transformation ensures continued innovation and growth

1. Start with a clear, shared point of view
2. Align measurement with what you value
3. Invest in and empower talent
4. Institutionalize experimentation
5. Story time matters

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Q & A