



# The Power of Physical + Digital in a Customer-Obsessed Strategy

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The Customer Obsession Advantage

**VISIONARY  
VOICES** 2026

Is this the future of the Branch?

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## Major US banks to close a staggering 1,000 branches this year

Source: Daily Mail



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## America's Biggest Banks are Closing Hundreds of Branches

Source: Business Insider



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## The last bricks-and-mortar bank could close as early as 2041

Source: Self Financial

# NOT SO FAST MY FRIEND



SOURCE: [CC BY 2.0](#)



## JPMorgan Chase To Open 500 New Branches By 2027

Source: Forbes

**BREAKING HEADLINES**

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## PNC Now Plans to Spend \$1.5B as Branch Expansion Doubled

Source: Bloomberg



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## Bank of America to open more than 165 new branches by end of 2026

Source: Reuters

# Born Digital” Companies Have Crossed Over to Brick & Mortar So Customers Can Engage When, Where, and How They Want

amazon



Source – Supermarket News



Source – Bloomberg News



Source – University of Delaware

# “Born Digital” Companies Have Crossed Over to Brick & Mortar So Customers Can Engage When, Where, and How They Want



Source – Forbes

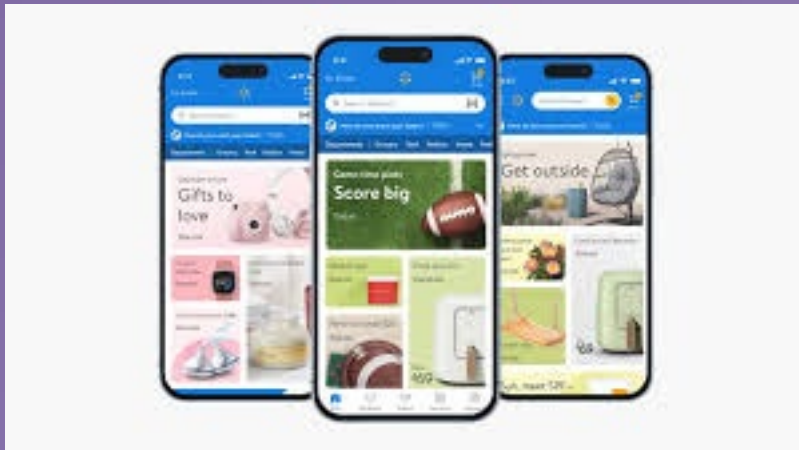


Source – Apple

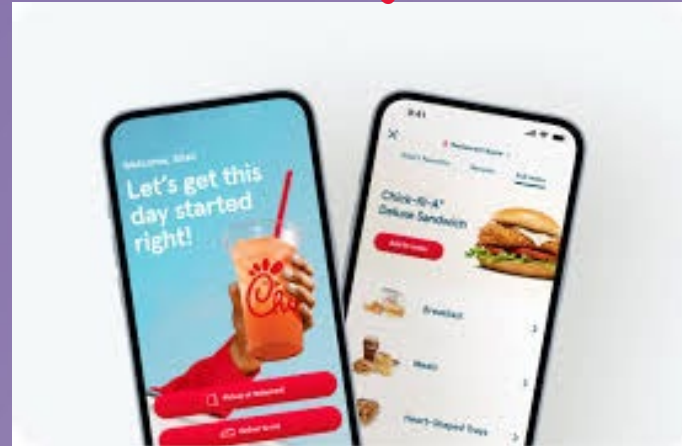


Source – Apple

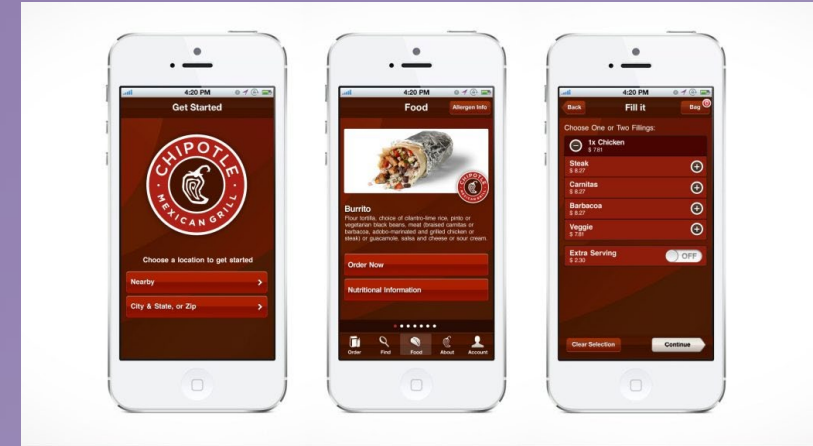
# “Native Brick & Mortar” Companies Have Crossed Over to Digital So Customers Can Engage When, Where, and How They Want



Source – Walmart



Source – Chick-fil-A



Source – Chipotle

# The Nine Practices of Legendary Customer Obsessed Companies

## Engage Personally

Personalize touchpoints with customers

Give customers what they want before they know they need it

Enable customers to engage when, where and how they want

## Deliver Exceptionally

Deliver excellently and in the moment

Minimize Customer Effort

Fix problems at the source

Raise the bar and innovate relentlessly

## Connect Emotionally

Create wow moments and connections

Empower employees to make it right when things go wrong

# Customer Obsession Mints Obsessed Customers

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82% of obsessed customers say they will extremely likely recommend you to others

42% report they have already recommended you 5+ times in the past year

44% say they always/usually share their feelings about the company with others when given the opportunity

26% say they have placed on-line reviews

88% say they will 'Absolutely' repurchase in the next 12 months.

# Customer Obsession Delivers Exceptional Business Results

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VOICES 2026

Amazon's stock price tripled from 2014 - 2017 then tripled again from 2017 - 2020

Chewy grew from scratch to become the #1 retailer of pet food on the internet in five years

Revenue for one Chick-fil-a location = combined revenues for one Macdonald's, one Starbucks and one Subway

Costco has 100M+ members who pay for the right to shop there and their shoppers average 2 times per trip what their competitors' shoppers average

Zappos grew from \$8.5M in sales to \$1B in sales in 6 years and claimed the title of the #1 shoe retailer on the Internet

# Why do customers keep visiting branches?

Establish Relationships

Helps Build Trust

Get Advice

Financial Literacy

Financial health

Financial security -  
Wealth management

Financial safety –  
Fraud Prevention  
Fraud Remediation

# Why do customers keep visiting branches?

## Diverse Mix of Customers



**BORN DIGITAL CUSTOMERS**

**35%**



**ADAPTABLE IN-PERSON CUSTOMERS**



**EARLY ADOPTER CUSTOMERS**



**DIE-HARD IN-PERSON CUSTOMERS**

**65%**

# Why do customers keep visiting branches?

They Value Relationships



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# Why do customers keep visiting branches?

Helps Build Trust

Consumers of Every Age Like Seeing Branches in Their Neighborhood



Get Advice

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76%

Say branch experience with a robust **Advice-Driven** platform increase their **Loyalty**

39%

Age 29-43 rely on professional advisors for **Trusted Advice**

29%

All age groups ranked **Industry Reputation** highest on deciding the advice is trustworthy and credible

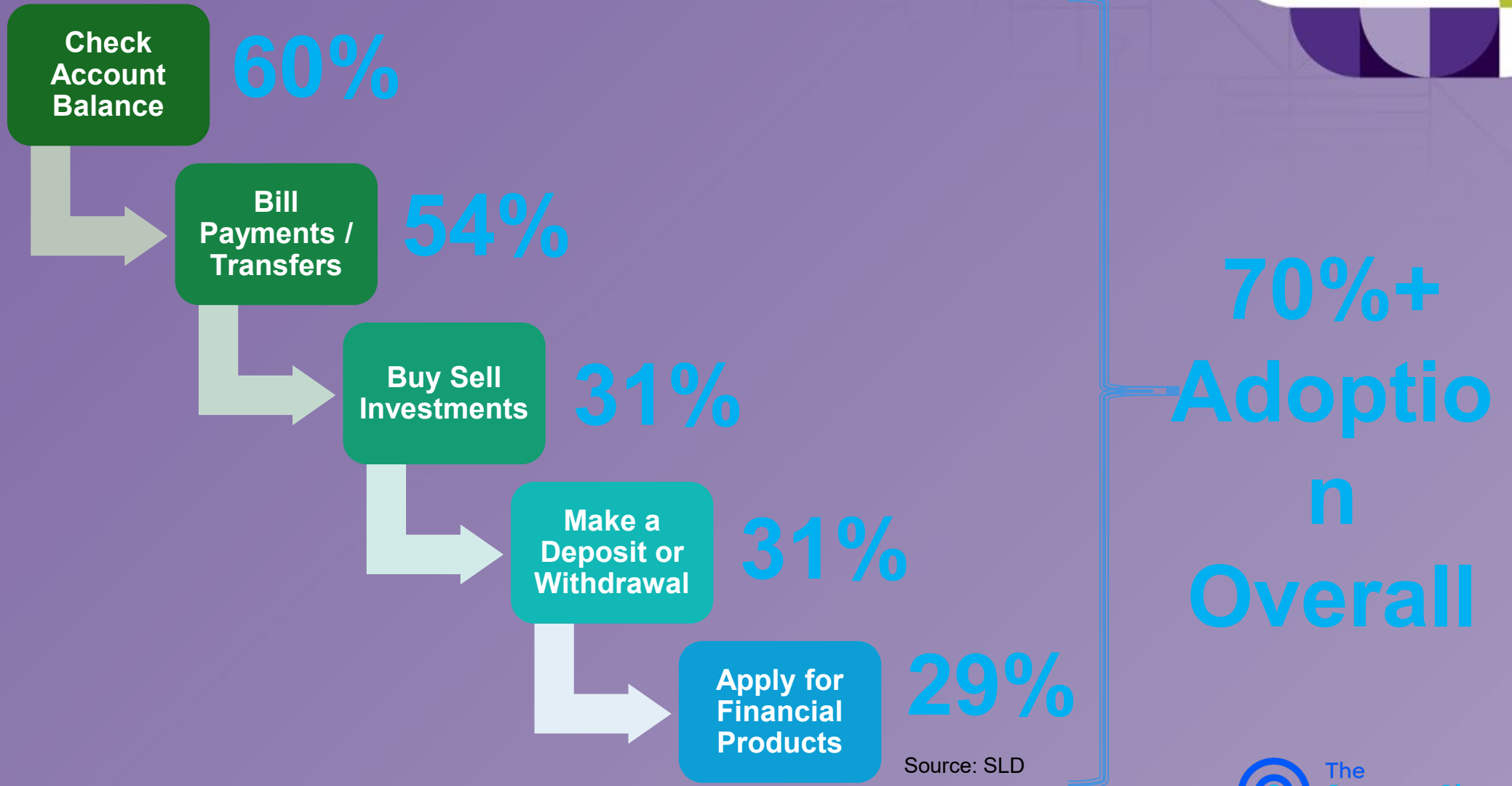
42%

Age 29-43 rely on financial institutions for **Trusted Advice**



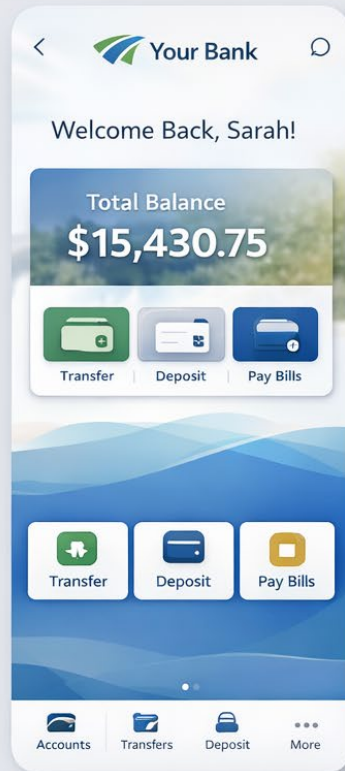
Source: SLD

# Customers Value Digital Too!

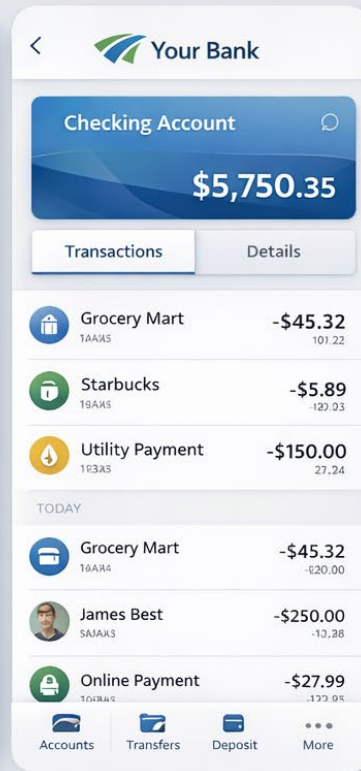


Source: SLD

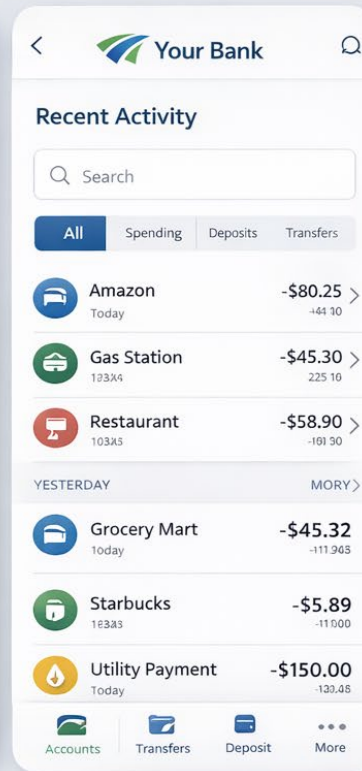
# Digital Has Its Benefits



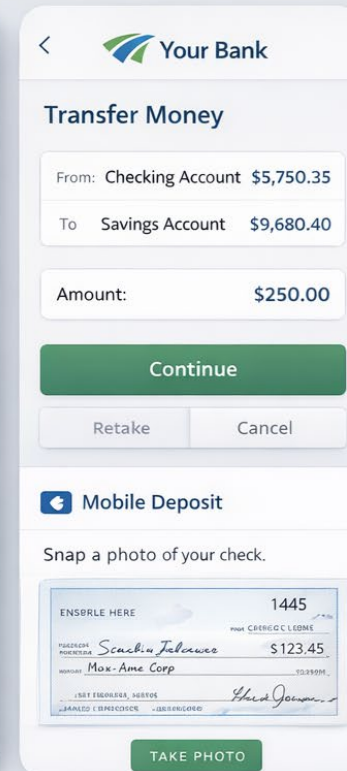
Lower Transaction Costs



Higher Transaction Volumes



Increased Product Adoption



Out of Footprint Customers

# AI is a Gamechanger for Digital

## Eight Perennially Intractable CX Problems AI is Helping Leaders to Solve

- 1) Extract Key Takeaways from Unstructured Customer Interactions
- 2) Simplify Navigation of Complex Mobile Applications
- 3) Reimagine IVRs to Fast-Track Resolution of Inquiries
- 4) Transform Chatbots into an Attractive Option for Resolving Inquiries
- 5) Minimize Time to Onboard New Customer Service Associates (CSAs) with Proficiency That Rivals Tenured Agents
- 6) Eliminate (or Minimize) Lag Time for Agents to Research Answers to Customers' Inquiries
- 7) Offload Low-Complexity Inquiries to Chatbots or Virtual Assistants
- 8) Summarize Customers' Prior Contact History

# Branches + Digital So Much Better Together Than Either Alone

20-40%

More Revenue vs. Digital Alone

30-70%

More Revenue vs. Branch Alone

43%

Net Profit Growth

37%

More POS Activity

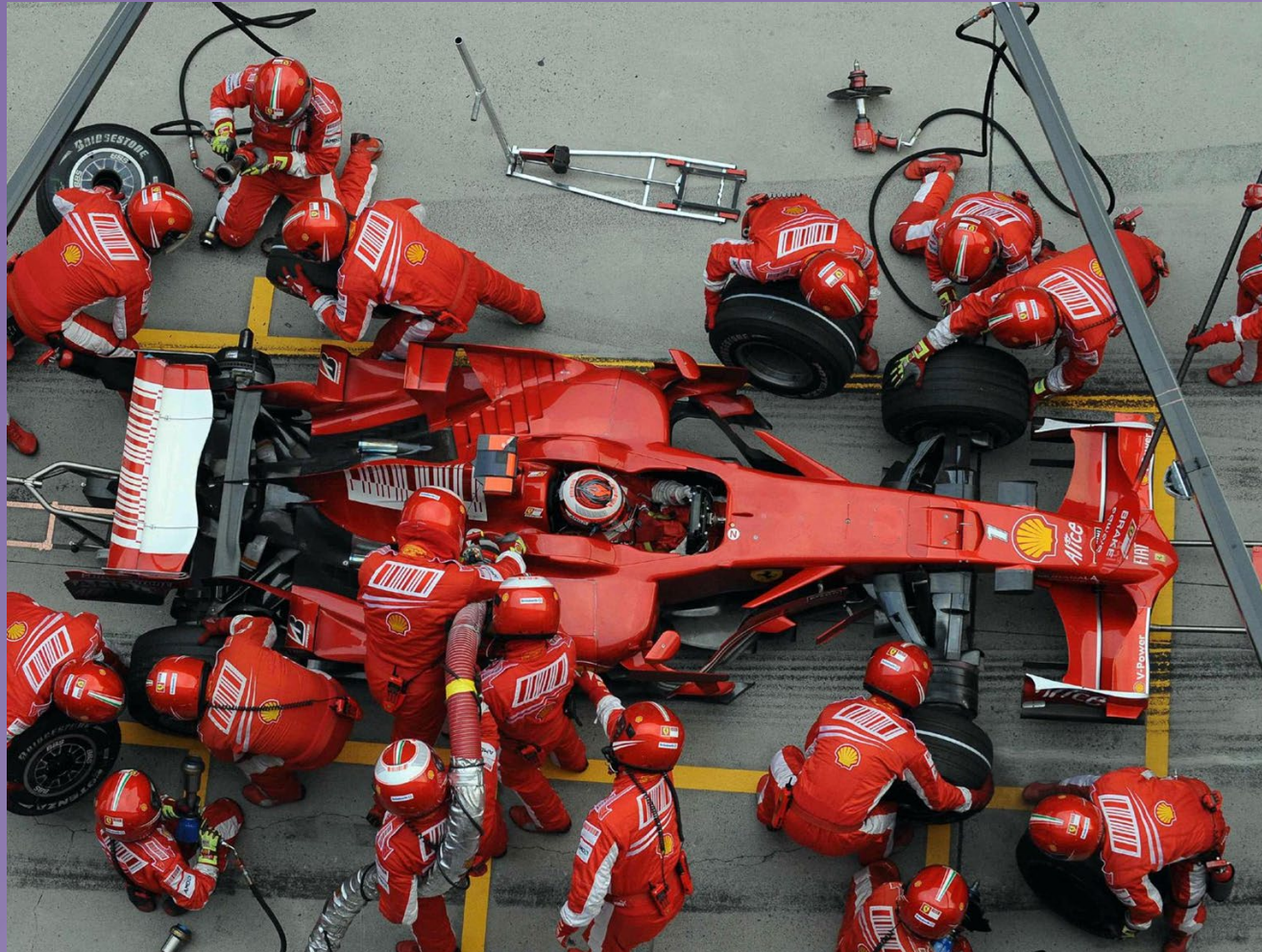
18%

Higher Loan Balances

# It Takes All Hands On Deck To Get The Win

*Show up for  
their customers  
in key life  
moments*

*Ensure  
problems are  
solved easier  
than expected*



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*Take care of  
something the  
customer needs to  
take care of before  
they do*

*Deliver what the  
customer asked for  
but then put "a  
cherry on top"*

# Thank You!

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