

# P3

DBSI

## Promise, Pressure, Proof:

The Impact of Branch Transformation

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sound  
credit union 

# About Sound Credit Union

*Sound Credit Union is a member-owned financial services cooperative rooted in the Pacific Northwest, built on the belief that there is **real power in we**.*

- Founded in Tacoma, Washington in 1940
- Sound exists to stand with its members, employees, and communities through all waves of life.
- Focused on inspiring financial confidence—not just delivering transactions.
- \$3.3B in assets, 26 branches across four counties and 95 miles
- 175,000 members, 440 employees



## **Why this matters here:**

*Our approach to branch transformation isn't about buildings—it's about how our brand, culture, promises, and accountability show up across the entire organization.*

**Considering branch transformation forced us to confront a hard truth: our brand promise (driven by member expectations and competition) was evolving faster than our organization.**

# Branch Transformation Is No Longer a Channel Strategy – It is a Brand Commitment



## **Brand Promises Don't Break in Marketing**

They break in inconsistent operations and culture.

## **Branches are a Commitment Hub**

Branches act as visible commitment points promising ease, speed, and ownership on behalf of all teams.

## **Organizational Cultural Shift**

Branch transformation triggers cultural tension and demands collaboration and alignment across all member-supporting departments.

## **Beyond Physical Redesign**

True transformation starts when all departments are empowered to **consistently** deliver on the new member promises.

# The P<sup>3</sup> Framework Overview

## **Promise in Branch Transformation**

Branches evolve to advisory hubs, making stronger promises of personalized experiences.

## **Pressure from Elevated Expectations**

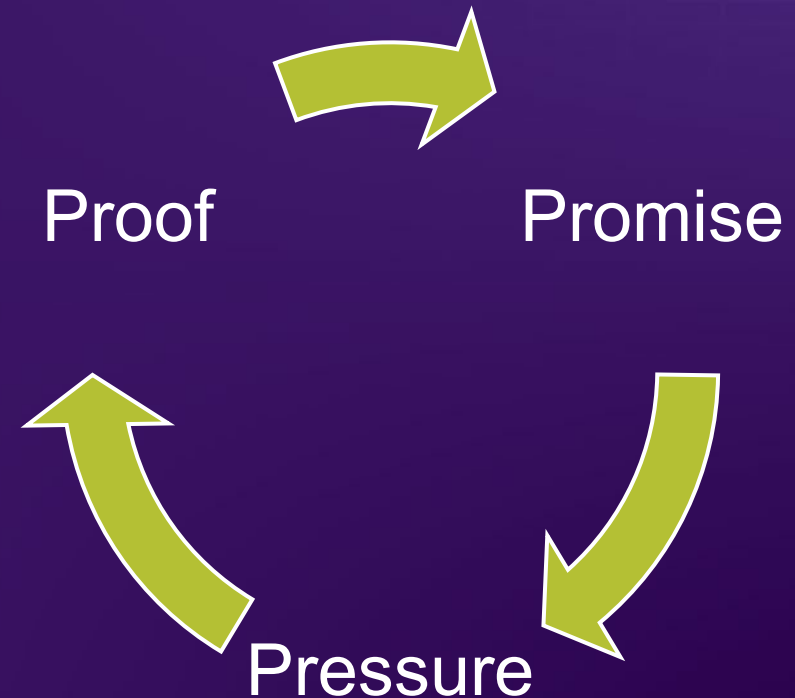
Pressure arises when back-office systems, processes, and metrics misalign with front-office experience goals, creating organizational strain.

## **Proof in Execution**

Proof appears in key operational moments showing if the organization meets promises through empowered employees and efficient processes across channels.

## **Cultural Impact of Transformation**

This framework highlights cultural and operational shifts essential for successful enterprise-wide branch transformation.



# Promise: The New Branch Contract



## A Brand Promise Made Physical

A branch isn't just where the brand shows up—it's where the brand is tested – by members and staff.

## Employee Empowerment and Ownership

Empowered employees take full ownership of member needs through consultative conversations.

## Back-Office Accountability

Back-office functions must align to fulfill branch-level (and brand) promises, ensuring a seamless member experience.

## Organizational Alignment

Rethinking workflows, silos, and trust is essential to uphold the brand promise across the credit union.

# Pressure: Organizational Friction Created by Growth

## Metric Mismatch

Branches focus on member satisfaction while back-office prioritizes efficiency, causing conflicts and friction.

## Escalation Impact

Empowered branches increase escalations, leading to higher complexity and greater emotional, cognitive, and work loads in support departments.

## Operational Ambiguity

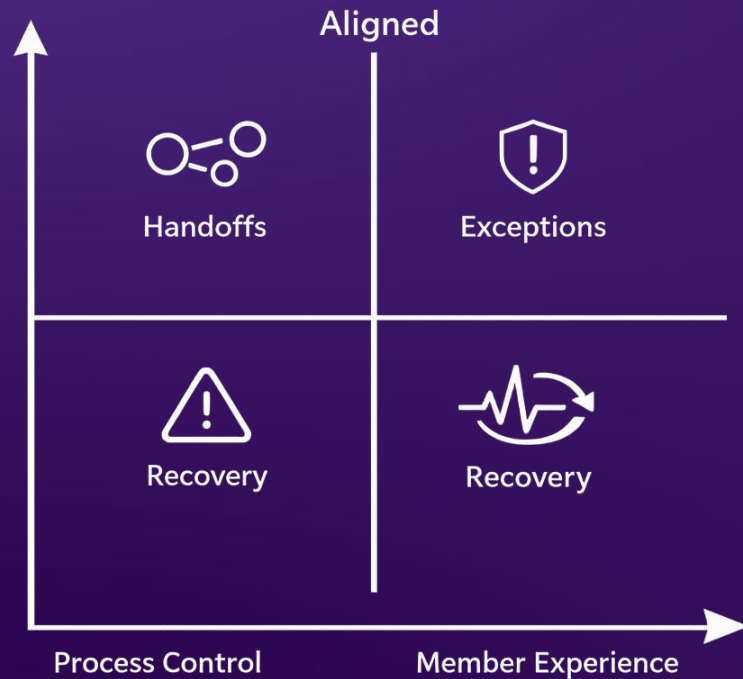
Teams face ambiguity resolving gaps between old processes and new service expectations, feeling misaligned and overextended.

## Cultural Gaps and Transformation

Pressure reveals cultural gaps requiring leadership alignment, simplified processes, aligned technology, and empowered teams for successful transformation.



# Proof: Where Brand Is Revealed



## Seamless Member Handoffs

Handoffs reveal if teams work as one or operate as disconnected units, impacting service continuity.

## Handling Exceptions

Handling of exceptions showcase whether procedural control (“risk”) or member experience is prioritized, exposing brand risks.

## Effective Recovery

Speedy and graceful recovery by empowered employees builds member trust and restores brand loyalty.

## Proof in Real-Time Actions

Proof of brand happens in real-time interactions requiring alignment, collaboration, training, and empowerment.

# Unintended Consequences

## Emotional Intensity in Contact Centers

Contact centers handle frustrated members requiring empathy and strong problem-solving skills after failed digital attempts.

## Legacy Process Challenges

Lending and card teams struggle with legacy processes that prioritize accuracy and risk avoidance over speed, causing tension with member expectations.

## Cultural Burden and Disengagement

Back-office staff often feel unseen and disconnected, leading to disengagement and cultural burdens during transformation.

## Brand Impact

Every workaround creates inconsistency, erodes trust, puts employee advocacy at risk, and drags growth—because every operational failure is a brand moment in disguise.



# Leadership Blind Spots and Enterprise Alignment



## Transformation Visibility Gap

If your dashboards are green, but your support teams are exhausted — you don't have alignment. You have delayed friction.



## Misaligned Metrics Impact

Celebrating branch success without considering strain on support teams creates organizational blind spots.



## Cultural Shift Necessity

Empowered branches require trust, autonomy, and shared accountability across back-office teams.



## Cross-Functional Communication

Clear communication and early involvement prevent misunderstandings and promote morale and innovation.

# Establishing Alignment



## Evaluate Team Promises

Assess if frontline promises align with back-office capabilities and workflows.



## Assess Metrics

Review performance indicators to ensure they support a positive member experience and avoid internal friction.



## Identify Hidden Burdens

Recognize teams silently absorbing transformation stress to prevent employee burnout and member dissatisfaction.

# What We're Doing About This at Sound

- Focus on First Contact Resolution
  - *“If you're not helping a member directly, you're helping someone who is.”*
- Socialized the idea that branches focus on advisory conversations, with the support of the back office.
- Centralized lending
- Modifying risk posture: manage, don't avoid

# Closing Thoughts

## **Aligning Culture and Leadership**

Successful transformation requires alignment of culture, operations, and leadership around the member promises and expectations.

## **Empowering Teams and Communication**

Empowering teams through open communication and updated processes fosters member-centric decisions and shared ownership.

## **Culture as the Foundation**

Culture shapes behaviors and collaboration, making transformation sustainable beyond visible branch changes.

## **Balancing Efficiency and Empathy**

Balancing operational efficiency with empathy and flexibility ensures a seamless, high-quality member experience.

***You don't scale experience with design—you scale it with trust, alignment, and accountability.***

# Branch Transformation Is a Brand Decision

The real question is not:

“Did we build the right branch?”

It’s:

***“Are we building an organization capable of keeping our brand promise?”***