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# Unlock Better Banking

3 Strategies to Harness Technology for Growth

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DBSI

**VISIONARY  
VOICES** 2025



# Navigating the **Future** of **Banking**

“Sustainable growth, operational efficiency, and community trust—these are the cornerstones of better banking.

As the banking and credit union industry undergoes rapid change, driven by technological innovation, evolving customer/member demands, and shifting regulations, financial institutions that embrace digital transformation and focus on personalized experiences will lead the way.

Adaptability and innovation are essential for thriving in this dynamic landscape.”

# The banking landscape is different.

72%

**of consumers** say they would switch financial institutions for a more seamless digital experience.

(Deloitte)

80%

**of consumers** are more likely to do business with a company that offers personalized experiences.

(Source: Salesforce, 2024)

\$340B

Artificial intelligence (AI) is projected to contribute between **\$200 billion and \$340 billion** in value across banking by enhancing productivity and efficiency.

# The opportunities are vast.

## +25%

Financial institutions that implement integrated systems to connect branches, digital channels, and backend operations report a **25% increase** in customer retention rates.

(Source: PwC, 2023)

## -30%

Banks and Credit Unions leveraging process automation have seen operational cost **reductions of up to 30%** while improving accuracy and service delivery

(Source: Salesforce, 2024)

## 30%

Manual processes account for **30% of operational costs** in traditional FIs, highlighting the need for automation.

# What's in store for 2025?

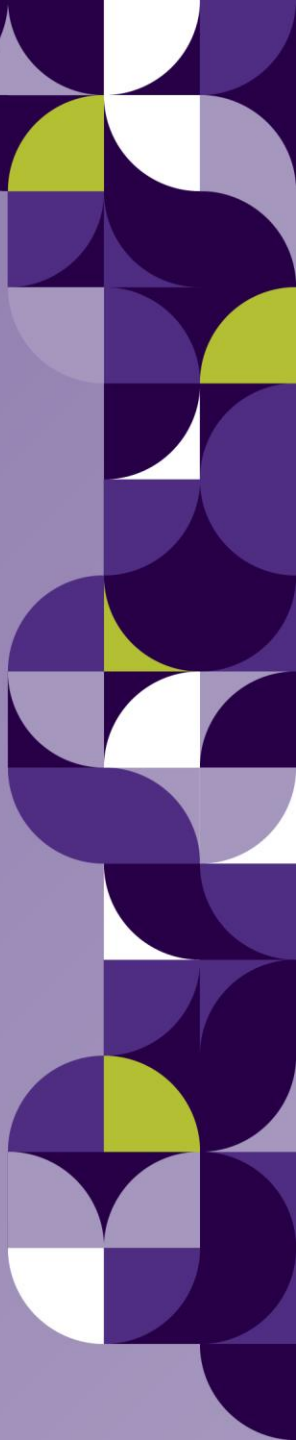
- Regulatory Changes
- Reduced Interest Rates
- Economic Impact of New Administration
- Inflation
- New Competition
- Consumer Demands





"Banking is necessary, banks are not. The role of technology is to fundamentally transform how financial services are delivered, empowering customers and enabling institutions to innovate at speed."

BILL GATES



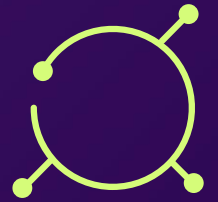
# 3 Strategies to Power Growth



Branch Modernization  
Technologies



Digital Banking  
Technologies



Connecting  
the Dots

## STRATEGY 1

# Modernize the Branch Experience





# Branch Modernization 2025

Branch transformation strategies in 2025 aim to create value by **balancing high-tech innovation with the human touch**, ensuring relevance in an increasingly digital landscape while strengthening customer trust and engagement.



# What is the role of the branch?

- Physical branches aren't going anywhere
- Today, they're shifting from transactional to advisory and experiential
  - Advisory and relationship building
  - Complementing digital banking
  - Self-service and automation
  - Community and brand presence
  - Smaller, purpose-driven spaces
  - Supporting a hybrid workforce

# Modernization Technologies



Cash Automation



Digital Tools



Automation



Self-Serve Kiosks



Video Banking



Tablet-Based  
Concierge Banking

# Technology is the **great enabler.**

Transform branches to high-value hubs

Deliver exceptional consumer experiences

Allow staff to focus on personalized, advisory services in -person

Connect innovation thru technology to human connections

STRATEGY 2

# Embrace Digital Banking





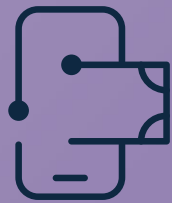
# Digital Banking 2025

Consumers now expect financial institutions to offer not just essential services digitally but also **features that prioritize convenience, speed, and innovation.**

Failure to meet these expectations can lead to frustration and switching to competitors offering superior digital experiences.

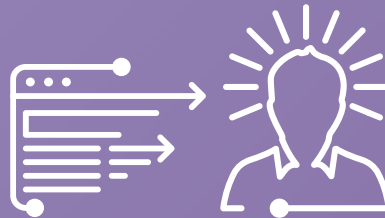


# Digital banking: yesterday to today.



**Online and  
mobile banking**

**T H E P A S T**



**Bridging the gap between  
the digital and physical  
worlds**

**T H E F U T U R E**



**Elevated  
Personalization**

# The Digital Fundamentals



Electronic Signatures



Digital Receipts



Check21



Digital Onboarding



Digital Acct. Services

# Technology is the **great enabler.**

Enhance Operational Efficiency

Improve Consumer Experiences

Increase Security and Compliance

Strengthen Competitive Positioning



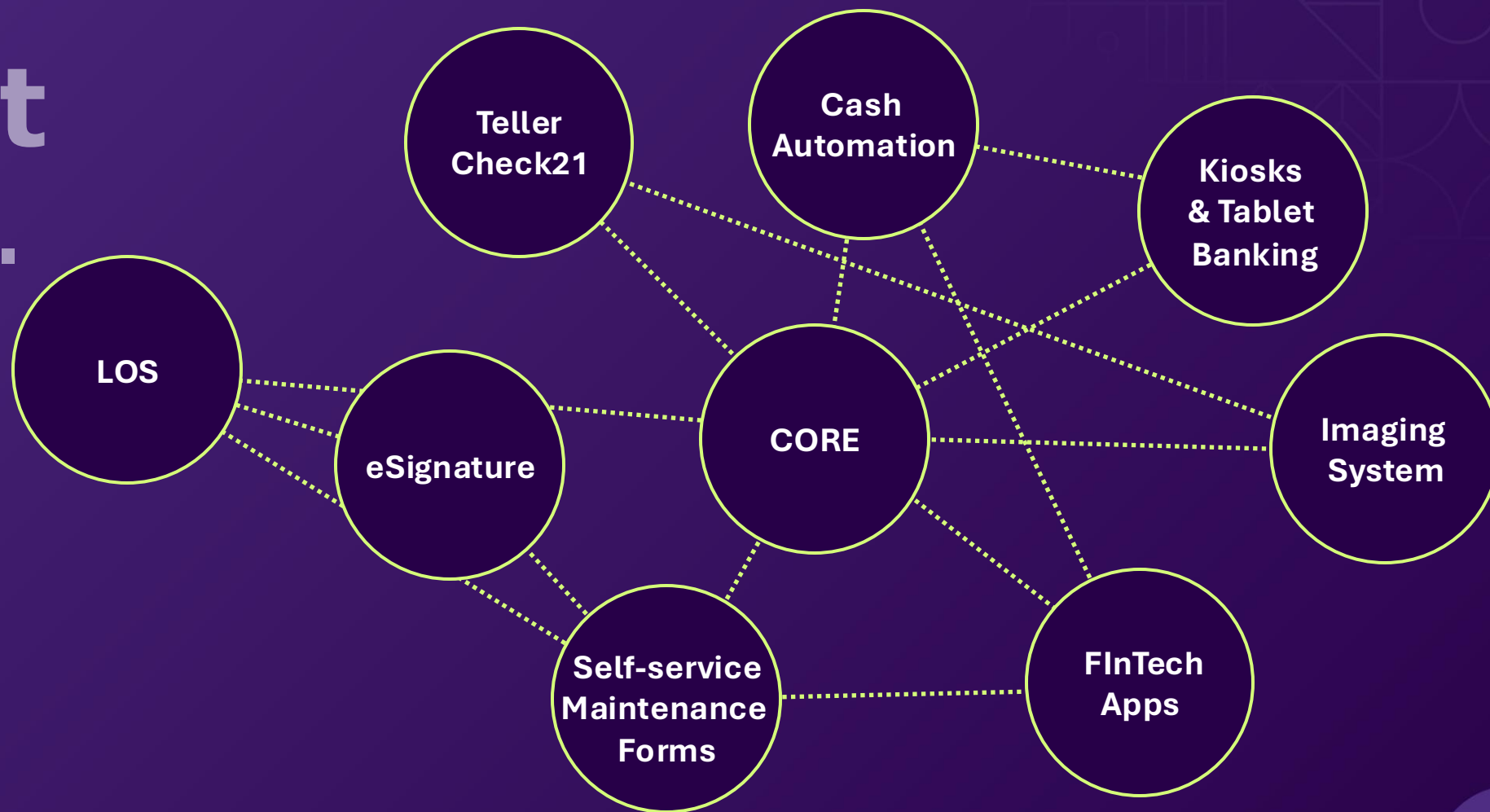
STRATEGY 3

# Connectivity





# Connect the dots.



# The value of connecting applications and technology



Enhance  
operational efficiency



Data-driven  
insights



Reduce costs  
and complexity



Improved  
consumer experiences



Accelerated  
innovation



Strengthen competitive  
advantage

# The blueprint for growth.

Technology is not just a tool but a strategic growth driver for banks and credit unions.

It empowers them to serve their customers better, optimize operations, and stay competitive in an ever-changing financial landscape.

By investing in and leveraging the right technologies, institutions can unlock new levels of growth and success.



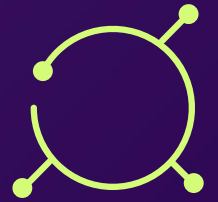
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**Thank you!**



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