



Breaking Barriers

Removing the Hurdles of Experience Transformation

**VISIONARY
VOICES** 2025

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Roundtable Discussion

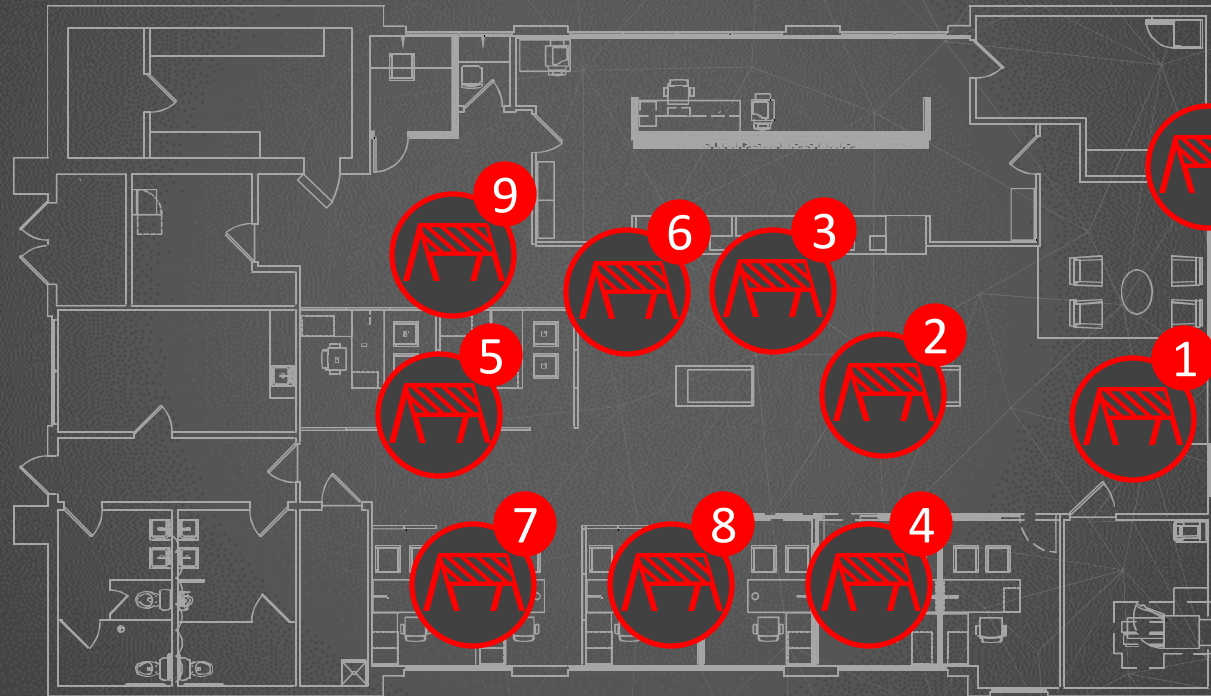
1. Have you encountered this barrier, and how have you addressed it?
2. What in your mind is a better way to overcome this barrier?
3. What expected impacts to Staff or Client Experience will this produce?



WHAT GETS IN THE WAY?

TOP TEN BARRIERS TO EFFECTIVE SERVICE

- 1 FIRST IMPRESSION
- 2 ENGAGEMENT
- 3 WAIT TIMES
- 4 PEOPLE CHOICE
- 5 PROBLEM RESOLUTION



- COLD TRANSITION 6
- FSR CONFINEMENT 7
- PARTIAL SERVICE 8
- GETTING STARTED 9
- ATTRACTION 10

BARRIER: ATTRACT

Branch visits
are **down**.

2% of clients enter
a branch with the
intention to buy.

Transactions
are down **4-5%**.

BEFORE





24/7 RECOGNITION



BARRIER: FIRST IMPRESSIONS

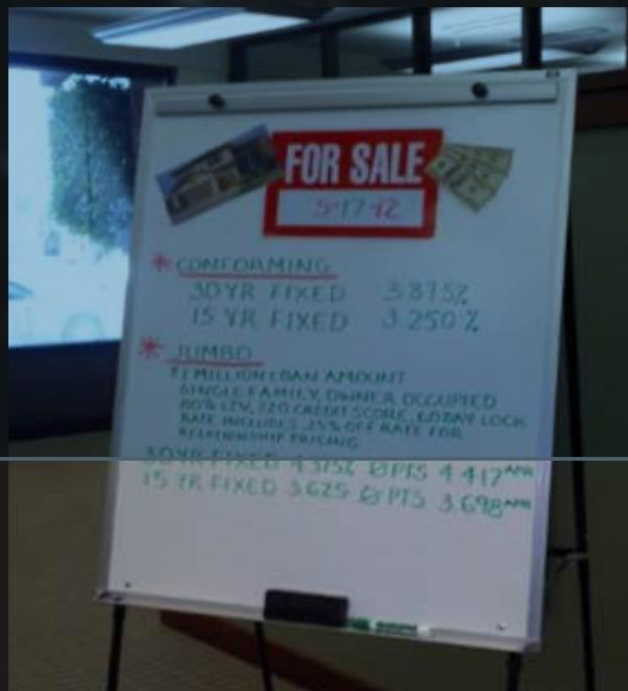


NOT the right
first impression.

BRAND ELEMENTS ARE #1



HOW DO CLIENTS **CURRENTLY** **LEARN** ABOUT THE SERVICES YOU OFFER?





THE PART
TRUST
WE'LL HELP YOU
PREPARE FOR
Tomorrow
OUR TEAM HAS THE
EXPERTISE, OBJECTIVITY,
AND RESOURCES TO GIVE
YOU A SUPERIOR SOLUTION

NOT JUST A
PLACE TO WORK
OR
MANAGE
money

A BETTER SOLUTION
FOR BRANCHES

BARRIER



PEOPLE CHOICE

In traditional queue lines, you can't choose who you want service from—the client gets whoever can serve them next.

50% **WASTED TIME,**
100% **FRUSTRATION.**



WAIT TIMES

90 SECONDS:
The amount of time it takes before your sense of time distorts.



PRIVACY

Proximity affects one's sense of security and comfort.



COLD TRANSITIONS

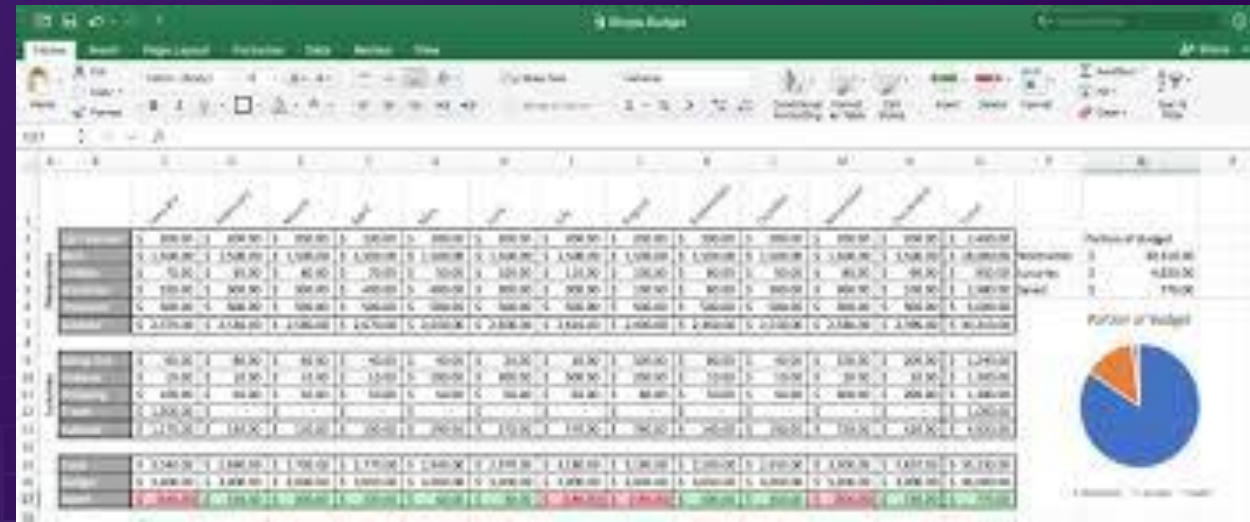
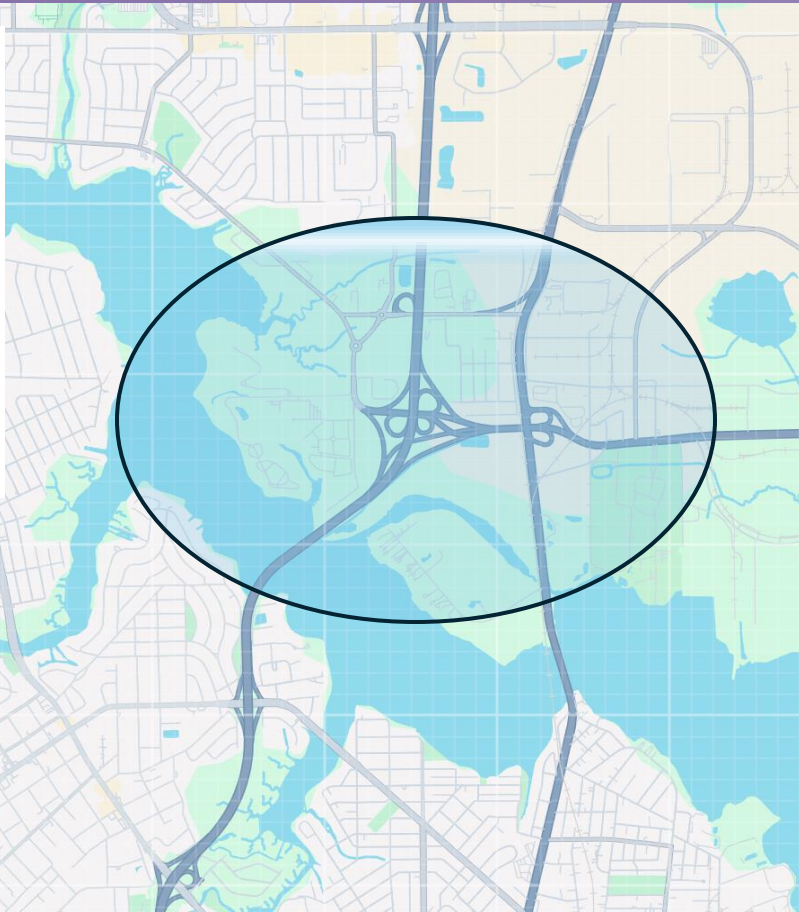
What do tellers do when they have sparked a client's interest in a new product who then needs to see a specialist?

BARRIER

PEOPLE CHOICE, WAIT TIMES, PRIVACY & COLD TRANSITIONS



Branching Decisions – Expansion / Relocation



Branching Decisions – Expansion / Relocation

THE BETTER WAY



Market Exploration

Prioritize branch
expansion plans



Site Selection

Define the appropriate
means of market entry



Branch Projections

Determine the performance
expectations of the
branching decision



Business Intelligence

Capture new customers and
expand relationships within
existing markets

BARRIER: UNIVERSAL ASSOCIATES

Banker is opening an account for a client who wants to deposit cash into the new account.
What can the banker do?

1



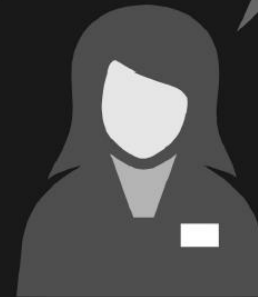
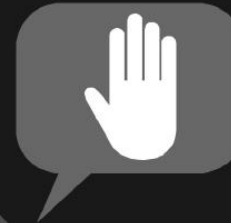
Ask the client to get in line
for the next teller to process the
cash deposit

2



Get in line for the client

3



Have the banker go behind
the teller line and ask a teller
to pause and process
the transaction

Thank You!

