

# In a changing market, branch banking can still dominate

*In a webinar featuring Julian Hebron of The Basis Point and Blend's Head of Customer Success, Barry May, we discuss the untapped superpowers of branch banking. What do the incumbents have that startups don't? How can technology give branches a competitive edge? Keep reading to explore key insights from this conversation.*

## Overview

- Uplevel your branch experience with tech-powered advisors
- Extend the customer experience outside the branch
- Host community events and ramp up marketing
- Redesign the branch with a modern feel: techy, cool, inviting

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**“The branch bank that's powered by the right technology wins. You already have all the products and you have the humans you need to succeed ... Boots on the ground still matter.”**

### Julian Hebron

Founder, The Basis Point

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Digital disruption in banking does not mean the end of branch banking. Human connection remains critical in financial services and the [research proves it](#). Branch banking has decades of building trust among customers and communities. Meanwhile, many of the new players are struggling to stand out from the other “bank-on-your-phone startups.”

Here are the takeaways from the webinar focusing on how branch banking can create customer experiences that will continue to delight consumers for years to come:

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## **1. Uplevel your branch experience with “superpowered human advisors”**

From the typical startup perspective, the phone is the branch. But the research proves that consumers worldwide want to interact with real people — even as technology becomes more advanced. The branch gives banks an opportunity to build trust in person. When you equip your advisors with technology like Blend, you reinforce that trust by speeding up processes that would otherwise take days. Technology allows your advisors to resolve issues like last-minute underwriting requests and ultimately save the day for their customers.

## **2. Extend the customer experience outside the branch**

In a true omnichannel experience, there are no holes or inconsistencies between what happens in the branch and what happens after the customer leaves. The customer should have the same experience across channels, whether they’re riding the subway or sitting in their living room. Phone calls, emails, in-app notifications from the bank — they should all continue the same conversation.

## **3. Host community events and ramp up marketing**

As startups promote the concept of “experiences instead of branches,” incumbents can strengthen their community presence by hosting live events. SoFi, for example, hosts “exclusive member experiences” like local networking events, dinners, and happy hours. At SoFi payoff events, the company celebrates with members who’ve paid off loans.

Events like these are already happening in branches all over the country, but they’re not getting the attention they deserve. “Make sure you’re making enough noise about the community events in your branches,” Hebron said.

## **4. Redesign the branch with a modern feel: techy, cool, inviting**

Think Starbucks: embedded in the community and a popular hangout. Think Genius Bar at Apple. As Hebron points out, “Apple disrupted retail not because they were good at selling stuff better in a store than online, but because they offered expert advice.” Like the Genius Bar, the branch gives banks an opportunity to help customers with expert advice.

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### **About Blend**

Blend makes the process of getting a loan simpler, faster, and safer. Through our industry-leading Digital Lending Platform for mortgages and consumer loans, we help lenders increase productivity and deliver exceptional customer experiences. To learn more, visit [blend.com](https://blend.com).