



LIFE IN THE 2025 BRANCH

AI-assisted support and specialists' advice converge in the bank branch of the future

Customers like Kate expect a digitally infused branch along with a relationship coach for support

Hi, Kate. Don't forget your meeting with Paul from Bank Co. today.

WELCOME
Smart ITM

HI, KATE
PAUL IS ON HIS WAY

Make money from your assets...
Learn how today!

WOW!

Self-Service

Hi, Kate!

Advice

Bank Co. looks and feels very different from a traditional branch.

It features self-service options, comfortable furniture and semiprivate meeting places for 1:1 consultations ...

... plus community space for other giggers and like-minded young professionals.

Paul shares a dashboard powered by artificial intelligence that's designed for gig-economy professionals.

Kate's dashboard

International Business Income

Manage Multiple Revenue Streams Local Business Regulations

A B C A B C

Manage My ...

They build a hyperpersonalized money management tool she can use anytime, anywhere.

Paul shows her how to further customize her AI-enabled virtual financial assistant.

Digital currency

Peer-to-peer payments

Bill payment with Bank Co. credit card

AI-assisted financial management

Investment advice

The virtual assistant will learn Kate's behavior over time, helping her make better decisions.

Branch employees rely on digital assistants and bite-size training

Paul has just completed his consultation with Kate when he gets a notification from his virtual assistant.

Hey, Paul...

This would be a good time to reach out to Simon.

I really want to buy a boat.

Scenario A Scenario B Scenario C

Simon-retirement

If he buys that boat, it will delay his retirement by three years.

Or he could buy a used boat with minimal impact.

Paul has an hour before lunch and decides to do a self-paced training program.

INVESTMENTS
SECURITIES
BLOCKCHAIN

While at lunch ...

Pull up my afternoon.

Team huddle is up next at 3 PM.

CALENDAR

3 PM Team huddle (client feedback)

4 PM Client meeting at WeWork

DAILY FEEDBACK

Sam ★★★★★

Kate ★★★★★

Customer Impact 85%

RELATIONSHIP NET PROMOTER SCORE®

STAN 9

CHE 8

MARC 7

LANA 9

ANDY 6

DESI 7

TRAINING MODULES

Investments

Blockchain

Securities

Lana is a promoter.

You could congratulate her on buying her new home.

We should proactively offer home insurance on all new house purchases.

Service Suggestions

Insurance

Furniture discounts

How can we improve your service?

Do you have any recommendations for tradesmen?

Later at the team huddle ...

Virtual assistant improvements

Customer feedback & recommendations

BACKLOG

Rewards

Transparency

Real-time info

Remin

She needs tradesmen recommendations.

After the meeting, Paul heads to WeWork for his 4 PM client meeting.

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Read more:



Reimagining the Digital Bank Branch of the Future: Let's Get Practical
www.bain.com/digital-bank-branch