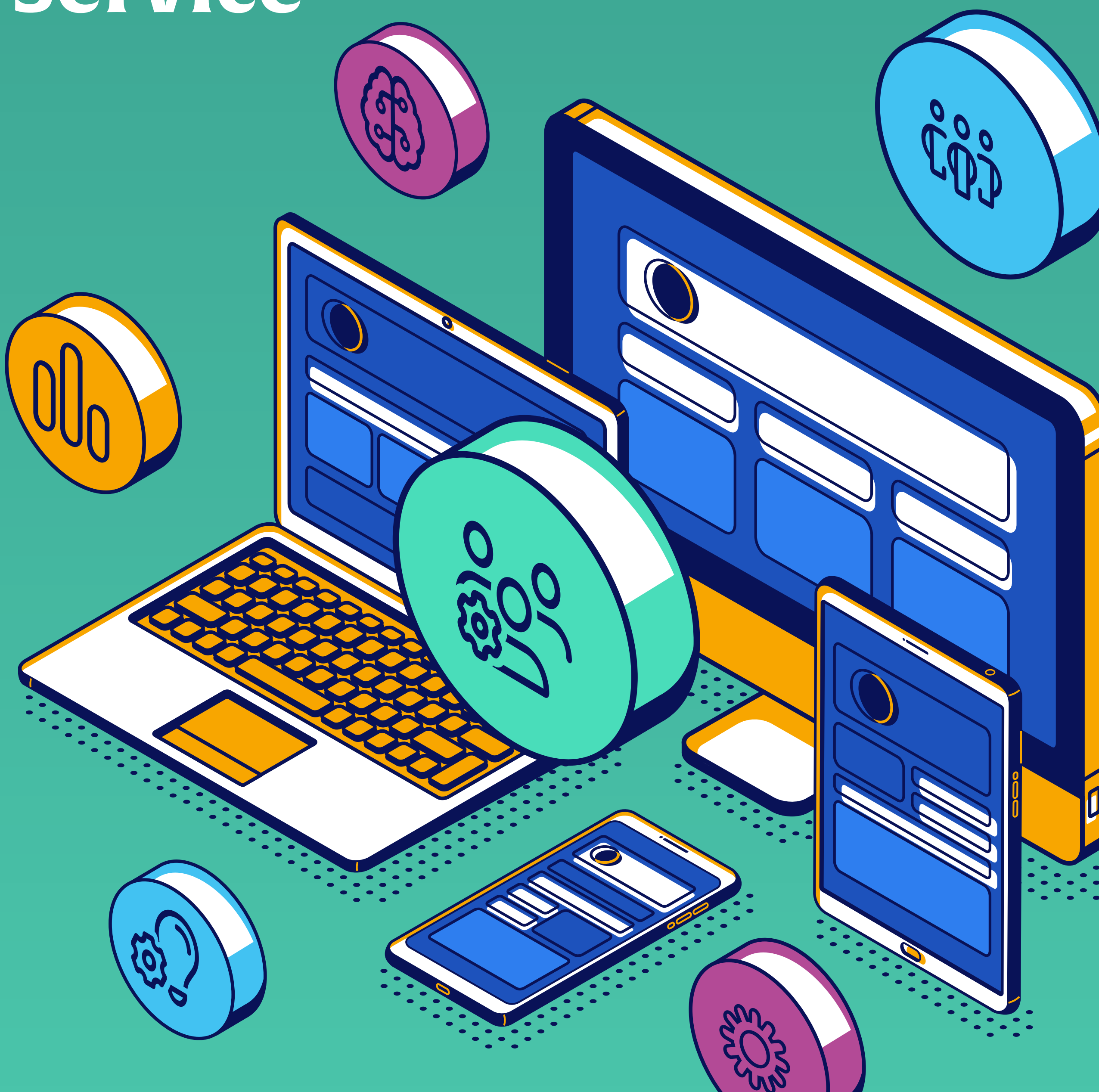
Alkami

ALKAMI'S BUDGETING & STRATEGIES PLAYBOOK, 2026

# Empowering the Next Era of Banking Through **Digital Sales and Service**



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# State of the Industry

# A Changing Workforce & The Great Generational Wealth Transfer

According to the U.S. Bureau of Labor Statistics, a generational transformation is expected to impact the U.S. workforce by 2033 with a decline in participation as the aging population retires.  According to Gallup, greater than 50% of U.S. employer-businesses are owned by people at or near retirement age. Seventy-four percent of these business owners have plans to sell or transfer ownership, and around 27% plan to shutter their operation. However, 40% admit they are still uncertain about their exact succession plan. What the Gallup poll also reveals is that 24% of business owners ages 55 and up plan to grow/expand their operations in the next five years, and that rate jumps up to 57% for owners aged 55 or younger.

With millions leaving the labor force, Generation Z (Gen Z) will be the largest generation in the workforce at 31% (currently 27%) by 2035. Globally they represent almost two billion of the population. As of 2024, in the United States there is almost an equal share of baby boomers and Generation X (Gen X), with the millennial generation leading, and Gen Z is a close second.

At the same time, the largest financial transition in modern history is taking place as the intergenerational wealth transfer is now estimated to have $124 trillion change hands, with Gen Xers receiving the most over the next decade, but millennials to inherit more over the course of the next 25 years. Thirty-seven percent of Americans expect to receive some type of inheritance from older relatives or loved ones in the next 10 to 20 years, according to recent research conducted by Alkami in partnership with The Center for Generational Kinetics. The same research revealed that millennials are significantly more likely than Gen X and baby boomers to expect to receive enough inheritance to pay down some of their debt and invest in their future from their older relatives or loved ones in the next 10 to 20 years.

As these transitions unfold, the impact on financial services represents a pivotal advisory moment: an opportunity to guide business owners through growth and succession planning. Stepping up to offer the advice and tools to protect the legacy they've built, and ensure their next move doesn't come at the cost of operational disruption or lost enterprise value. Simultaneously, banks and credit unions can emerge from service providers to trusted advisors by supporting future beneficiaries with financial wellness, relevant product recommendations and advanced digital tools as emerging decision-makers are shaping their own financial identities and future plans.

# Generational Distinctions in Banking Preferences

Each generation defines value, trust, and loyalty differently[1]. When surveyed about their current financial products and banking preferences, and which products they plan to acquire over the next twelve months, each generation of digital banking consumers revealed differing sentiments. Knowing these distinctions can give financial institutions the intelligence to adapt their strategies accordingly depending on the generational mix of current and target account holders.

On Loyalty

On Value

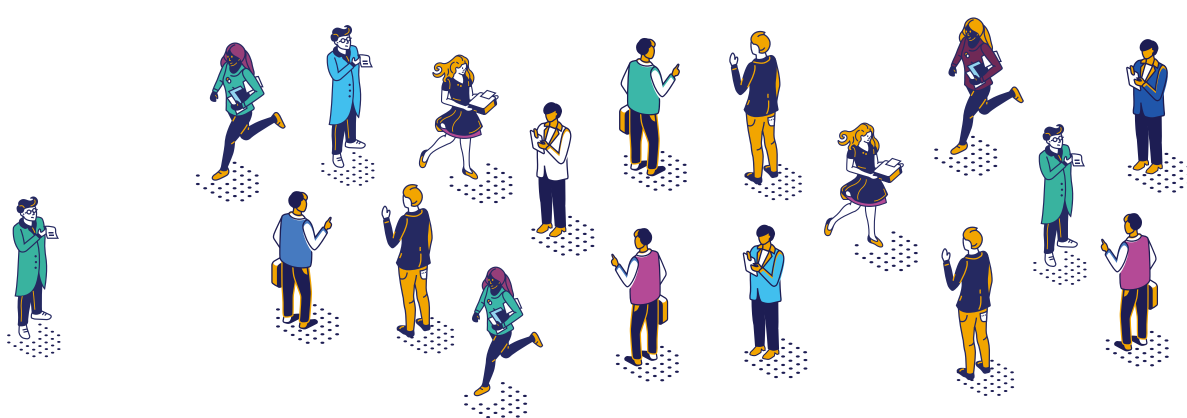
On Trust

## Gen Z (Ages 22-29)

Define their primary financial institution (PFI) as the one where they do the most digital banking (online/mobile) and where they use their debit card the most — both tied as the **#1** criteria across generations.

This generation seeks immediacy, seamless user experience (UX), and anticipatory digital experiences. They are highly financially-minded, skeptical, want transparency, and savings tools.

They are heavily influenced by family/friend recommendations — **68%** bank where they do because of this, the highest of any generation.



## Younger Millennials (30-36)

Like Gen Z, they view their PFI as where they conduct the majority of digital banking, not necessarily where their paycheck is deposited.

High expectation that artificial intelligence (AI) and personalization will shape their banking experience; **57%** are comfortable with their financial data being processed by AI if it improves their experience.

Most likely to switch providers for a better digital experience (**62%**, highest of all generations). Highly responsive to personalization and are ready and eager for AI-driven banking.

## Older Millennials (37-45)

Share the same "digital-first" definition of PFI as younger millennials, but with a heavier emphasis on personalized financial guidance given their life stage (peak earning years, mortgages, family responsibilities, and wealth transfer).

Entering peak earning years and expecting to inherit significant wealth; many anticipate receiving enough inheritance to both pay off debt and invest in their future. They value personalization and financial guidance that supports major life transitions.

They define "primary" less by branch convenience, more by **trust** and digital engagement that feels relevant.

## Gen X (Ages 46-59)

More cautious in switching digital banking providers, but the same trends toward digital-first primacy apply. Define PFI increasingly by digital engagement quality rather than traditional measures like direct deposit.

Still in peak earning years, balancing kids and aging parents — so they need direction in financial planning and see value in flexible, personalized guidance.

They place relatively higher weight on financial planning services and advisory support compared to younger groups.

## Baby Boomers (Ages 60-65)

Surprisingly aligned with younger generations in defining PFI: they also say it's the institution where they do most of their digital banking and debit card usage.

They value trust, proactive guidance, and legacy planning (retirement, business succession, estate, etc.).

Many still overindex with regional and community financial institutions (RCFIs) — making them a critical bridge for engaging the next generation during wealth transfer. Keep this group trusting you will pay off through referrals.

# The Relevancy Gap and Today's Definition of Primacy

A recent study revealed that 38% of consumers at RCFIs[1] said their provider's product recommendations had become more relevant over the past year. That's not just behind—it's statistically behind both mega/national financial institutions (45%) and online-only neobanks (53%), with the gap widening year-over-year[1]. Whether it's recommending the right credit product, prompting a timely savings action, or surfacing the next best financial move, relevance is what keeps a primary relationship active and growing. Yet regional and community financial institutions continue to trail behind national banks and neobanks in delivering these personalized, timely experiences.

Digital-first consumers, especially younger generations, expect interactions that match their needs in real time. Without investments in faster onboarding, data-driven personalization, and proactive engagement, RCFIs risk widening the gap further and losing ground with every touchpoint that misses the mark. This urgency is being fueled by both behavioral momentum and market pressure. Neobanks and fintechs are raising the bar by delivering seamless, intuitive, and predictive digital experiences. Consumers are responding, as the research[1] shows that those who engage frequently with mobile and online banking are significantly more likely to deepen their relationship (through new deposits, loans, or service adoption) but only when digital expectations are met.

Satisfaction and loyalty hinges less on the number of digital features a financial institution offers, and far more on how seamlessly those features fit into their day-to-day lives. RCFIs must invest in platforms and strategies that power data-driven personalization, smart onboarding, and proactive engagement to close the gap, no matter the generation. Research[1] shows that 65% of digital banking users believe AI will dramatically change how they interact with banks in the next five years. And when account holders are completely satisfied with how their data is used to make relevant product recommendations, they are more likely to be loyal to the provider, more likely to recommend the provider to family and friends, and more likely to engage in other digital banking products, tools or features from the provider[1].

The path to earning account holder trust and primacy has fundamentally changed. RCFIs that continue to rely on traditional technology may find themselves losing out on new business and growing their current account holder portfolio. Not because of inferior products, but because they failed to engage early, ask the right questions, and show up where and when it matters.

# The Regulatory Outlook

The regulatory climate is becoming more tailored to the needs of smaller institutions, with recent rollbacks in open banking and overdraft rules, and growing skepticism toward one-size-fits-all frameworks like Basel III. RCFIs should watch for increased regulatory scrutiny around capital adequacy, account closures, and Community Development Financial Institution (CDFI) funding. Economically, watch your data for signals indicating a rise in delinquencies or slowing of loan growth.

**Strengthen Compliance Posture:** Bolster governance, ensure documentation of risk decisions, and prepare for exam shifts focused on clear, objective measures of operational safety.

**Plan for Merger & Acquisition Flexibility:** As regulators ease merger constraints, evaluate strategic growth or consolidation opportunities while shoring up balance sheets against softening economic indicators.

**Modernize Selectively:** Use the regulatory breathing room to invest in digital banking, fintech partnerships, and data management tools—but with strong compliance oversight.

The foreseeable future brings both regulatory opportunities and challenges. Proactive planning, capital discipline, and smart technology adoption will differentiate resilient banks and credit unions.

# The Next Era of Banking

# The Next Era of Banking Is:

## Anticipatory Banking

Anticipatory Banking is a modern approach where financial institutions predict and meet account holders' needs before they're expressed, using integrated technology and intelligent insights to guide outcomes, not just respond to requests, delivering the highest level of relationship banking.

### Key Characteristics

- Proactive rather than reactive
- Personalization at scale
- Rooted in unified data and real-time insights
- Delivered across channels (mobile, web, secure messaging, etc.)
- Designed to improve both user outcomes and institutional performance

# And Will Be Powered By A:

## Digital Sales and Service Platform

A digital sales and service platform is the foundation for Anticipatory Banking, combining best-of-breed solutions into a best-of-suite platform that integrates account opening, digital banking, and data-driven marketing. Helping financial institutions onboard, engage, and grow relationships more intelligently and efficiently.

### Key Characteristics

- A single, integrated platform
- Data-driven and real-time enabling Anticipatory Banking
- Supports omnichannel engagement across digital and in-branch
- Delivers platform-level return-on-investment (ROI), not just feature-level value
- Empowers relationship bankers and staff with context and tools to serve better

## A Shift from Personalization to Anticipation

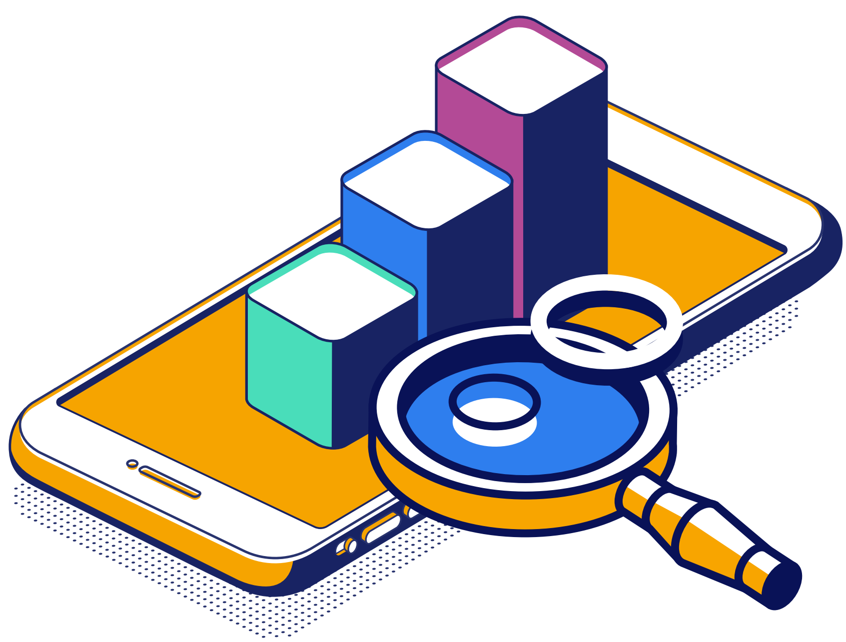
When Alkami Chief Executive Officer (CEO) Alex Shootman sat down with Broadview Federal Credit Union (Broadview) Chief Executive Officer Michael Castellana, their conversation didn't stop at digital strategy. Their expansive dialogue led to envisioning the next era of banking, where institutions will move beyond the limitations of reactive service into proactive insight-led experiences that are one step ahead.

"We were brainstorming what's possible with great data and technology," recalls Shootman. "And then Michael said something I'll never forget: 'I would call it Anticipatory Banking.'"

The term stuck. But more importantly, so did the vision behind it.

For Castellana, Anticipatory Banking means moving beyond traditional notions of customer service, leaning into the full potential of data, digital, and trust.

> **"Our account holders give us data...If we use that data right, we can be three steps ahead of them, answering questions they haven't yet asked."**
>
> **MICHAEL CASTELLANA**



To Castellana, banks and credit unions have the opportunity, and responsibility, to evolve into something much more profound. “We need to be their CFO (Chief Financial Officer). Their accounting department. Their CEO, in some cases. We need to ensure they’re maximizing their financial wherewithal before they even realize where the gaps are.”

This proactive mindset is reshaping how institutions like Broadview approach account holder engagement, turning data into insight, and insight into action. Whether it’s prompting a member or customer to refinance for a better rate, nudging them toward investing after a large deposit, or preemptively flagging financial risk, the financial institution is building trust through displays of compassion, foresight and anticipating needs.

> **“We can fundamentally change banking if we change the way we use the data we already have.”**
>
> **MICHAEL CASTELLANA**

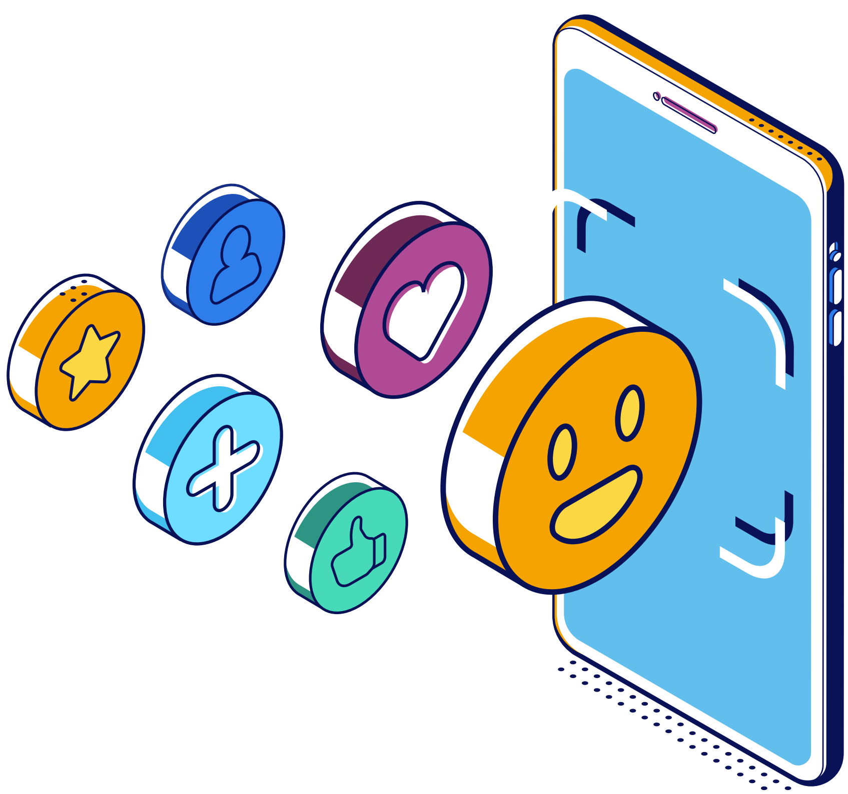
**Watch the full conversation between Alex Shootman and Michael Castellana:**

## Redefining Relationship Banking

**46%** of account holders say their financial institution could do more to anticipate their needs[1].

Merely offering digital access is no longer enough; consumers expect data-driven engagement that makes banking feel personal and proactive. The financial services industry must evolve. Not around replacing people with technology (even in a digital-first world, human connections have incredible impact) but around the partnership that humans can have with technology to enhance their innate ability to care for and support each other.

This is a call to action for every institution. Not to digitize faster, but to deliver sales and service from a unified platform, in order to securely and at scale anticipate needs. This next stage of relationship banking is about purpose, and the belief that financial institutions, empowered by data and led with heart, can elevate entire communities.



## **The Strategic Shift:** Prioritizing Journeys

As digital channels continue to monopolize the banking experience, journeys will define loyalty. Account holders don't differentiate between a mobile application (app) and a human conversation—they measure the institution by how well those moments fit together to anticipate their needs and simplify their financial lives. Whether it begins with a first-time visit to your website, a call to your customer center, or a conversation in a branch, they expect every interaction to feel personal, consistent, and seamlessly connected. Institutions that master this journey-centric approach will earn more than satisfaction; they will earn deeper loyalty, stronger product adoption, and advocacy that fuels growth.

That's where a digital sales and service platform changes the game, unifying onboarding and account opening, digital banking and data and marketing. This is not just a platform for digital, it's a platform for people (including your staff).

- Relationship bankers become data-informed
- Call center staff get real-time access and context
- Account holders and businesses feel taken care of

The near future will belong to the financial institutions that know their account holders best, and serve them with the tools to act, guide, and grow—before they ask. Using a digital sales and service platform provides the strategy, the automation, and the intelligence to lead in the next era of relationship banking.

# **One Platform:** Building a Tech Stack for Digital Sales and Service

## The Key Plays To Onboard, Engage, and Grow Relationships

# The Four Plays for Digital Sales and Service Platform Success

PLAY ONE

## Fast and Frictionless Onboarding

**40%** of digital banking consumers said they would be more likely to switch providers if another offered a five-minute online or mobile account opening experience. This emphasizes the importance of streamlining digital onboarding processes to capture and retain account holders, particularly among younger, digital-first demographics.[1]

Generational shifts, digital-native entrepreneurs, and the demand for new deposits have made onboarding and account opening a critical growth opportunity for financial institutions. First impressions matter, whether a prospective account holder is on their computer, mobile device, or in a branch. Those first few interactions set the stage for what could happen next. The right account opening solution delivers a comprehensive experience regardless of the channel the application begins on. If a retail or business applicant has questions, it allows them to pause their application and get in touch with a call center representative who can offer them the 1:1 support they need and swiftly resume the process without starting from scratch. That's true omnichannel.

By deepening the connectivity between account opening and digital banking, financial institutions can delight new account holders throughout the entire onboarding process with automated approvals and faster access to new accounts – not to mention the streamlined workflows that will benefit employees. A digital sales and service platform helps financial institutions convert opportunities into acquisition with fewer clicks, smarter risk tools, and seamless handoffs across channels. Speed removes friction, satisfying the retail five-minute account-opening hurdle reducing abandonment and shows that you value the account holder's or business's time and satisfaction, at the most expensive acquisition point.

## Technology to Consider

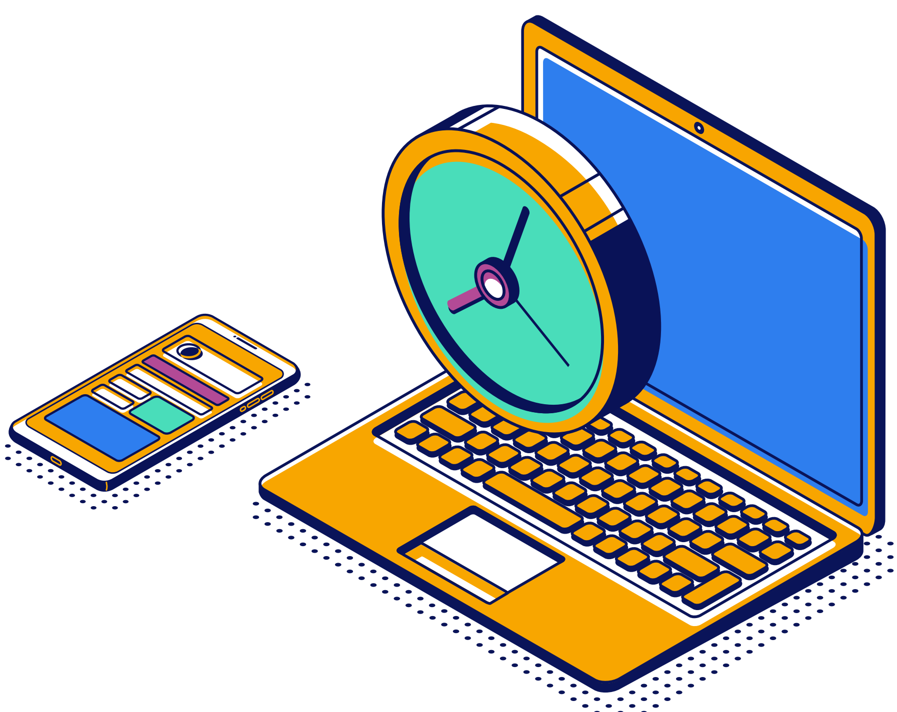
- Omnichannel Retail & Business Account Opening

## How to Run the Play

- Optimize onboarding across retail, business, and branch flows using an omnichannel approach
- Implement abandonment recovery with digital retargeting and in-branch application continuation
- Use risk-based decisioning to automate low-risk approvals and fast-track funding

## Expected Outcomes

- Faster conversion
- Increased funding rates
- Lower abandonment during onboarding
- Increased net new deposits



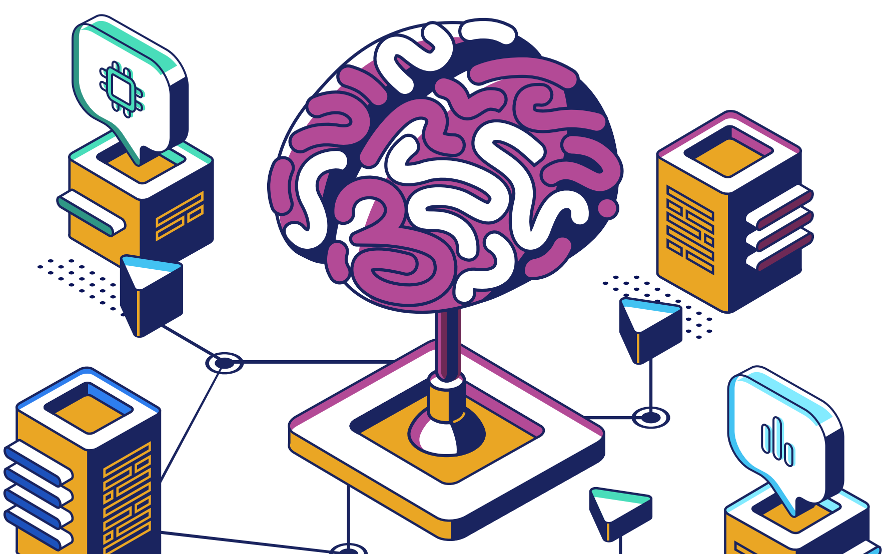
PLAY TWO

# Engage Intelligently

**84%** of digital banking Americans say the quality of the digital banking experience is essential or important to their consideration in a new primary financial provider.[1]

Engagement can't simply be measured in logins. Account holders expect personalized financial tools and service, and businesses expect digital experiences that mirror the platforms they use to run their operations. In fact, 70% of digital banking consumers surveyed say the quality of a financial institution's app or online banking directly signals "how much that institution truly cares" about them. Seventy percent also believe AI will have the biggest overall impact on customer service, the top selected use case. As financial institutions fight for primacy, engagement is the key to staying relevant and driving user satisfaction as account holders expect anticipatory experiences that adapt to their behavior, predict needs, and deliver value before they ask.

Digital banking is the anchor of engagement and pathway to primacy. A modern strategy is powered by data insights to drive regular activity that delivers an exceptional UX to handle both retail and business banking together with the right access and tools for each cohort. The mobile experience is more than a place where an account holder simply checks balances or pays bills; it should be an intuitive and speedy destination that empowers the user with convenience and anticipates their next step in their financial journey. For almost half of digital banking users, their primary provider is the one where they conduct the majority of their mobile and online banking – in the top two reasons paralleled with debit card usage to these digital channels.[1] Each interaction should be tailored and make digital banking a place they continue to return to as they work to achieve their financial goals.



## Technology to Consider

- Advanced Notification Delivery
- Account Aggregation
- Financial Wellness Solutions
- Chat with Agent and Manager-Facing AI Tools and Virtual Assistants

## How to Run the Play

- Send timely alerts to drive real-time engagement
- Deliver goal-based engagement with tools like savings challenges, charitable giving, or credit monitoring
- Offer a full financial picture by enabling account aggregation
- Simplify support with live chat, AI tools, and virtual assistants
- Make money movement effortless with peer-to-peer (P2P), instant transfers, and loan payments
- Automate resolution with dispute management to build trust

## Expected Outcomes

- Increased product usage, deposits, loans and revenue
- Higher engagement and expansion
- Reduced support volume and operational inefficiencies

PLAY THREE

## Grow the Relationship

**60%** of digital banking Americans say it's important for their data to be used to make relevant product recommendations (e.g., the perfect card, loan, or investment account).[1]

Relevance is the cornerstone of deeper, more meaningful relationships with account holders. By leveraging daily transaction data, the system generates powerful insights that enable institutions to truly understand their account holders as individuals. This deep understanding empowers them to deliver timely, personalized cross-sell offers that resonate, fostering increased product penetration without resorting to intrusive "spammy" tactics.

For example, the ability to easily identify specific account types, such as businesses operating within standard retail accounts, presents a significant strategic advantage. By proactively offering tailored business solutions, such as invoicing, expense tracking, and cash flow insights, financial institutions can encourage these users to adopt business accounts and significantly increase engagement, ultimately driving higher interchange revenue. Similarly, recognizing life stages like identifying parents creates opportunities to introduce products such as wealth management and youth banking tools. Beyond these existing indicators, predictive AI models can take these a step further by pinpointing account holders most likely to adopt specific deposit products, such as certificates of deposit (CDs) or money market accounts. This foresight enables more targeted, proactive marketing and stronger product adoption.

Furthermore, integrating always-on marketing automation ensures that these targeted messages reach the right audience at the right time. With audiences automatically refreshed daily, financial institutions can maintain the relevance of their communications, ensuring that each message truly resonates with the individual account holder. This continuous optimization not only drives product adoption but also enhances the overall account holder experience, solidifying the financial institution's position as a trusted and valuable partner.

## Technology to Consider

- Predictive AI & Data Insights
- Full Funnel Marketing

## How to Run the Play

- Target high-potential accounts using predictive AI and transaction data cleansing
- Automate personalized offers with full funnel marketing, email campaigns, and pre-approved offers
- Expand reach with programmatic digital advertising that meets users where they are

## Expected Outcomes

- Higher cross-sell conversion
- Growth in deposit balances
- Growth in loan volume
- Revenue from new product uptake
- Better ROI on marketing campaigns

PLAY FOUR

## Guard What Matters

**79%** of organizations were victims of payments fraud attacks or attempts[4].

As real-time money movement increases, so does risk. At the same time, banking consumers have a low tolerance for friction, and see AI as having an immediate impact on security and fraud protection[5]. A digital sales and service platform helps you balance both, using smart detection, fast remediation, and built-in controls that don't get in the way.

In 2026, the institutions that win will be the ones that make security feel seamless. With capabilities like Positive Pay, behavioral biometrics, and real-time financial identity threat protection, you need a layered security strategy that works behind the scenes, empowering your staff to act quickly and giving your account holders and businesses confidence in every transaction.

That means combining preventive, detective, and responsive security layers:

- **Prevent** fraud at the point of account opening and throughout the digital banking experience
- **Detect** risky behavior in real-time
- **Respond** automatically and intelligently before damage is done

This layered approach builds confidence and empowers your staff to act quickly and gives your retail account holders and business clients the trust they need to transact freely.

## Technology to Consider

- ACH and Check Positive Pay
- ACH Returns & NOCs
- Account Takeover Protection
- Hard & Soft Tokens
- Phishing & Pharming Threat Prevention

## How to Run the Play

- Block payment fraud with ACH & Check Positive Pay, Teller Validation, and Origination Verification
- Stop digital threats early using account takeover protection, credential stuffing protection, and tokens
- Detect and disrupt fraud rings with mule account detection and anomaly-based fraud detection tools
- Strengthen payment oversight with ACH returns & NOCs and dual authorization controls
- Prevent phishing and pharming with proactive takedown and site monitoring tools
- Equip fraud teams with real-time alerts, case insights, and financial crime reporting
- Reinforce trust with built-in identity protection and user-facing fraud tools

## Expected Outcomes

- Reduce fraud losses
- Faster incident response
- Greater account holder and business trust
- Lower manual fraud management burden

# The Financial Institution Leaders Powering What Matters Most

## Connexus Credit Union

**Driving Member Relationships, Retention and ROI with Digital Banking**

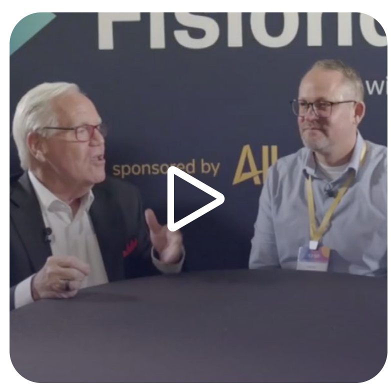
Connexus Credit Union has rapidly expanded the breadth and depth of digital banking services and products that they offer their regional members – all with the goal of providing their members with a simple, reliable and relevant user experience.

## Quontic Bank

**Accelerating Deposit Growth and Customer Acquisition**

See how Quontic Bank processed account openings in approximately 3.5 minutes, delivered over $150M in new deposits in 2024, and achieved high automation and online banking adoption rates.

## Mountain America Credit Union



**Member-Centric Digital Evolution**

In this episode of The FIsionaries™ Podcast, Mountain America Credit Union discusses wanting to build a true digital twin to their branch. A seamless, intuitive experience that matched the care and personalization of in-person service. With digital account opening and digital banking integration, they were able to push that vision forward.

# The Path Forward

PHASE 1

## Benchmark Your Position – Assess Digital Maturity

With the ubiquitous focus on digital transformation, the digital banking experience has become one of the most decisive factors in a consumer's relationship with their financial provider. Half of digital banking users say[1] they would switch providers if another company offered a better user experience.

For bank and credit union leaders, digital maturity has become a strategic mindset where strategy, technology and culture are the accelerators of transformation. Top-performing institutions in the retail maturity model report up to 5x average annual revenue growth[2] compared to their peers, and on the business banking side, the most digitally mature experience nearly 10x average annual revenue growth[3] than their least digitally mature peers. They've moved beyond channel parity into platform performance and optimization.

These institutions are using their digital banking platform to turn every interaction into an opportunity for deepening the banking relationship and making their teams more efficient.

> **"Digital maturity is quickly becoming the single most important driver of growth and efficiency in banking. The widening gap between the leaders and their less mature peers is foundational to how these institutions are strategically aligning culture, strategy, and technology to meet rising expectations across every channel[2]."**

**JIM MAROUS**

*Owner & Chief Executive Officer of the Digital Banking Report*

# The top factors contributing to the success of the most digitally mature financial institutions

Security & Fraud

Employee Experience

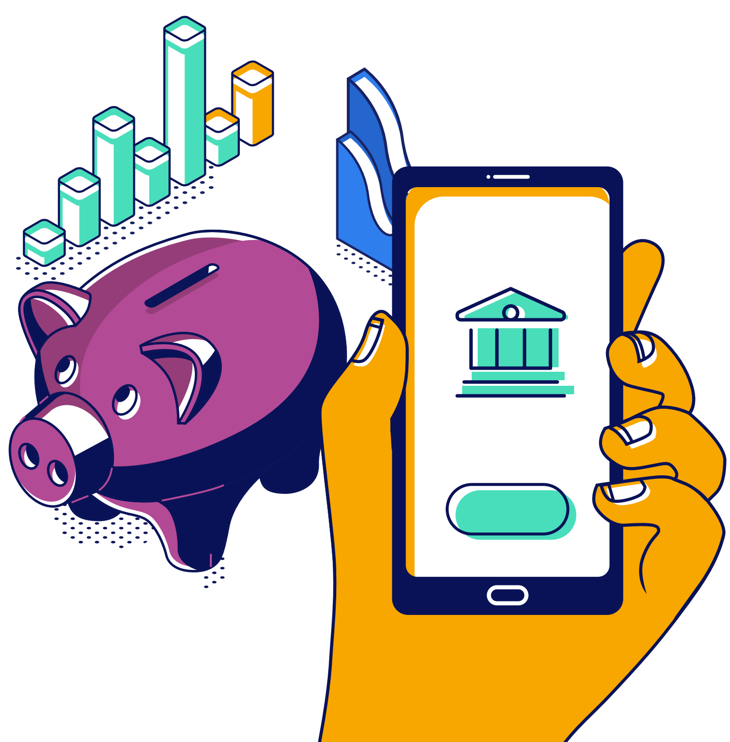
AI & Data Maturity

## Retail Banking

Leaders are fighting against fraud by empowering their account holders and operational teams with market-leading security solutions, as well as greater self-service fraud prevention and remediation.

A great UX is no longer limited to an end user benefit. Mature institutions are enhancing their employees' UX with intuitive administrative systems and deeper integrations for better connectivity.

Clean data sets the foundation of what's possible for AI and marketing automation. Leading institutions power their growth strategy with actionable data.



User Experience

Employee Productivity

Mindset

## Business Banking

The institutions who set themselves apart go beyond offering standard capabilities like digital account opening, sub user management, accounting and ERP integrations, and money movement tools to make these experiences faster and more intuitive.

These institutions not only prioritize account holder-facing technology, but also the technology and data available to their team. They have fostered efficiencies by investing in automation and the employee UX.

Technology is only part one. Mature institutions have adopted the mindset required to enable transformation, valuing and investing in technology, being aware of their gaps, and willing to take risks.

## Take the Digital Maturity Assessments for Retail and Business Banking

As your institution prepares for 2026 budgeting, take the time to truly assess where you are in the digital maturity spectrum. Each financial institution has a unique path forward.  This will help you understand your institution's current digital readiness and identify areas where anticipatory capabilities can grow.

Retail Banking Digital Maturity Assessment

Business Banking Digital Maturity Assessment

PHASE 2

## Set Cross-Functional Alignment

Holding regular touchpoints (quarterly is a start) with the bank or credit union's leadership team allows for strategics sessions that collaboratively evaluate current performance, growth strategies, and resources. These touchpoints can bring clarity on where to focus, alignment across departments, and translate leadership's vision into prioritized action plans. Whether the next step is product activation, training, data strategy, or workflow, the entire organization shares and supports the same outcomes.

What to cover in a strategic touchpoint:

- Review current performance
- Identify high-priority opportunities tied to revenue, efficiency, and account holder and/or employee experience
- Align on the most important strategic goals across teams
- Define the obstacles, measurements, and resources required to achieve them
- Build a tactical action plan, aligned to the goals
- Adopt measurable metrics such as ROI or key performance indicators in order to define what success looks like

PHASE 3

## Execute One Unified Platform to Onboard, Engage, and Grow

Anticipatory Banking is executed through one platform—a digital sales and service platform—that unifies three solutions:

1. **(Onboard)** Onboarding and account opening - an omnichannel experience that delivers a five-minutes-or-less retail account opening

2. **(Engage)** Digital banking - the pathway to primacy, where account holder relationships live and thrive through an experience that must be easy, intuitive, and personalized

3. **(Grow)** Data and marketing - tap into the deep superset of data held by financial institutions to derive insights and behavioral patterns that catalyze predictive engagements

Each solution can stand alone. Together they are transformative, enabling financial institutions to onboard, engage and grow account holder relationships while driving strategic business outcomes, like churn reduction, cross-selling, customer or member lifetime value, and profitability. The platform provides a seamless experience and holistic view of data across channels, for users and staff with security built into every layer.

PHASE 4

# Measure Success Metrics & Optimize

Leading institutions know digital maturity isn't a one-time rollout. Once you have the right tech stack in place, the work shifts to aligning with strategic goals, measuring what matters, and continually tuning the how to achieve desired outcomes. That takes disciplined performance reviews, a culture that iterates, and short optimization cycles:


## Key metrics to regularly measure and assess performance:

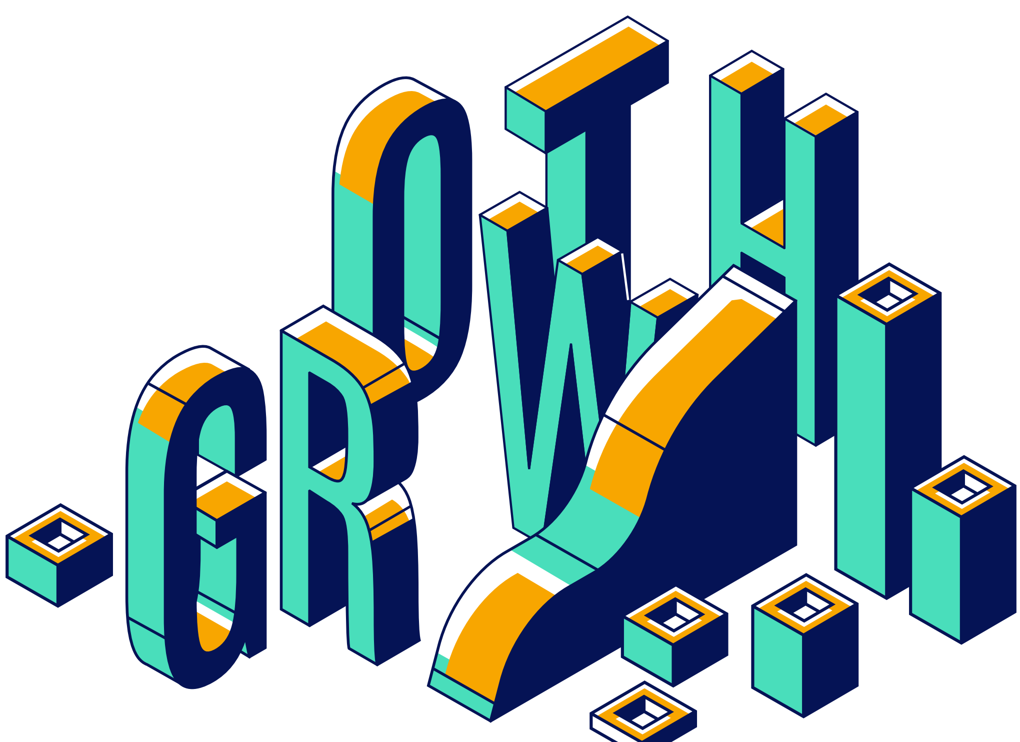
- Improvements in App Store ratings
- Improvements in Net Promoter Score (NPS) or account holder satisfaction
- Account holder feedback
- Digital banking adoption and digital channel adoption
- Product adoption
- Revenue growth
- Operational efficiency
- Fraud reduction

Set benchmarks for your key performance indicators to surface strengths and opportunities, then look to external market research like Alkami's Digital Banking Performance Metrics and Digital Maturity Models to set next-stage growth targets. Feed real-time platform insights and account holder feedback into monthly and quarterly reviews, and tie each metric to a strategic goal, an owner, and clear thresholds so teams can course-correct fast.

Showcase what works. Celebrate wins to reinforce culture and sustain executive support, and highlight proven successes so other teams can adapt quickly. Benchmarks focus the work; fast iteration moves the numbers; sharing wins turns the loop into your operating rhythm.

## **Conclusion:** Defining the Next Era of Growth

A digital sales and service platform provides the execution layer for the Anticipatory Banking vision, unifying onboarding and account opening, digital banking, and data and marketing. Operationalizing this vision requires leadership to prioritize discipline and focus. It begins with an honest assessment of digital maturity to identify current gaps and growth opportunities. From there, leadership alignment ensures resources are directed toward initiatives with the highest impact, and using the digital sales and service platform to onboard, engage, and grow account holder relationships. Execution is driven by measurable metrics; ones that will allow the bank or credit union to also test and improve.



Regional and community financial institutions need technology to effectively compete against megabanks. Those that will lead in the next decade are those that anticipate account holder needs and act with precision where they move from being reactive to proactive growth engines. Anticipatory Banking is a vision that provides banks and credit unions a framework to leverage a measurable competitive advantage that builds trust through personalized guidance. Account holders compare their digital banking experiences not just to other institutions, but to leading digital brands. By moving beyond transactions to predictive, proactive engagement, leaders can unlock stronger relationships and exponential growth.

Financial institution leaders who embrace Anticipatory Banking, powered by a modern digital sales and service platform, will keep pace with shifting consumer expectations and turn strategy into action: **anticipate, execute,** and **lead.** Those who act decisively today will define the next era of digital banking.

## Next Steps:

**Explore What Drives Your Outcomes**

**Find Additional Resources**

**Learn from Changemaker Industry Peers**

**Demo Alkami's Digital Sales & Service Platform**

## Alkami Research Resources

1. **Anticipatory Banking: Establishing Primacy Across Generations Through Digital Sales and Service** (The Generational Trends in Digital Banking Study, 2025) and the **On-demand webinar: Establish Banking Primacy Across Generations through the adoption of Anticipatory Banking**

2. **Retail Banking Digital Sales & Service Maturity Model Report** (2025)

3. **Business Banking Digital Maturity Model** (2024)

4. **2025 AFP Payments Fraud and Control Survey Report**

5. **The Application and Consumer Perception of Artificial Intelligence in Banking** (2024)

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Your **potential.** Our **purpose.**