

Digital Channels Surpass Bankers

Until now, banker attributes dominated perceptions of 'ease of doing business'

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As commercial banks fundamentally transform business and service models, wholesale executives are starting to adjust.

New data show that relationship strength is driven by 'ease of doing business,' which is increasingly a function of strong digital channels rather than banker attributes.

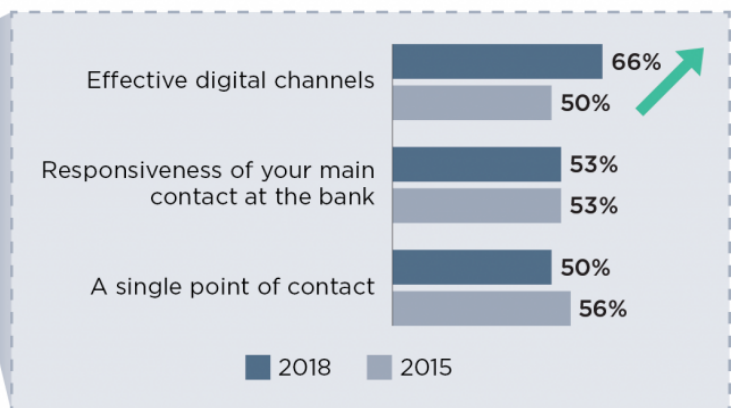
In our report, [Banking in an Era of Consumerized Digital Expectations](#), we see how consumer experiences are driving the push for improved banking technology.

DIGITAL AS A DRIVER OF EASE OF DOING BUSINESS Middle Market Companies

Key drivers of overall satisfaction



Key drivers of Ease of doing business



International capabilities 1%

Source: Greenwich Associates Market Pulse 2015, 2018

This digital reality reflects a "win/win" milestone in the development of the modern banking landscape. It allows expensive relationship managers to allocate more time to higher value selling activities, while routine maintenance is self-administered through increasingly well-considered and designed websites and mobile apps.

While there will always be a need for internal client advocates, the current environment needs relationship managers to be out telling their bank's story with prospects and building revenue.

Read [Banking in an Era Consumerized Digital Expectations](#) to learn more about other factors responsible for a dip in customer satisfaction.



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