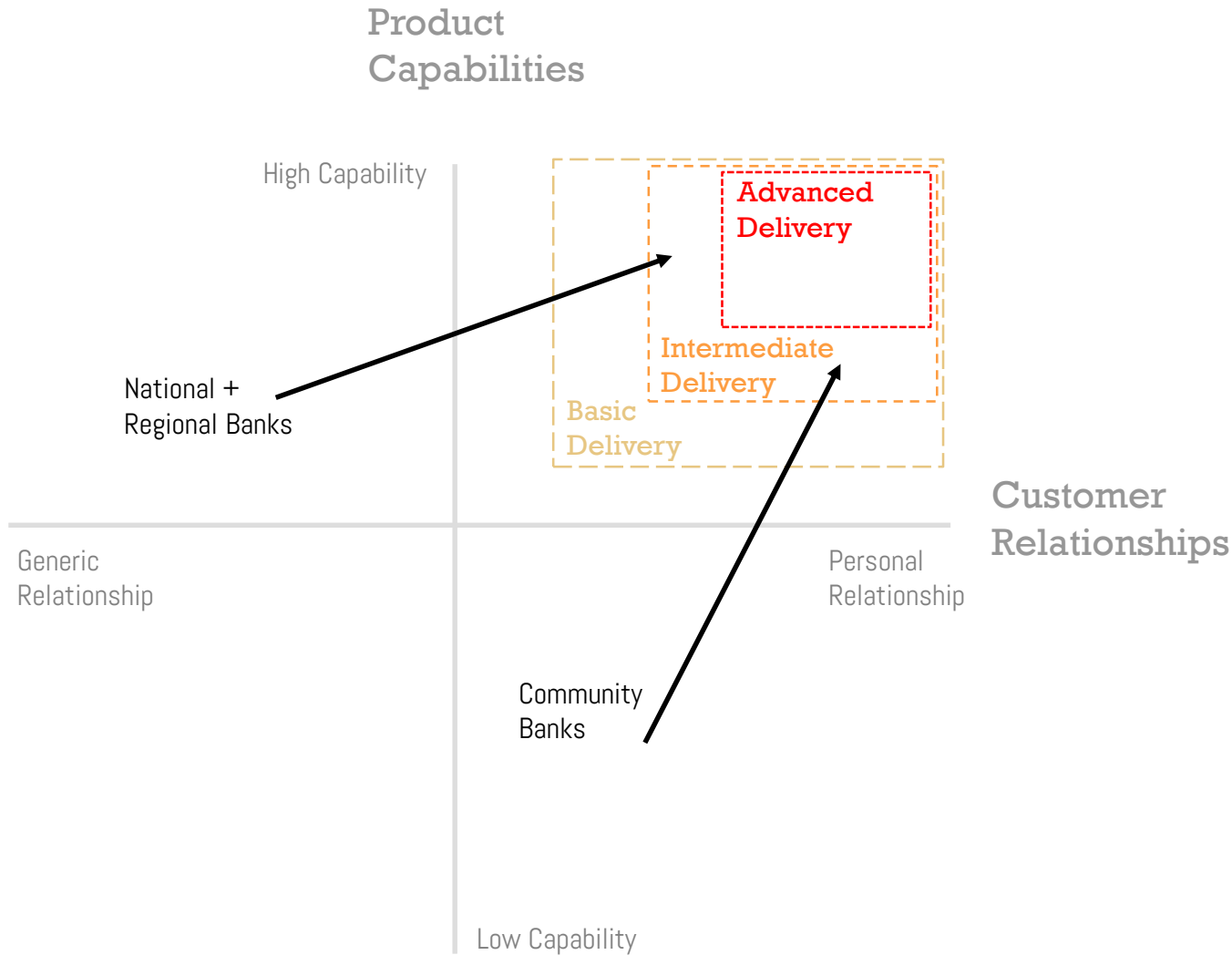


# Growing Uniformity in Banking Service Delivery



## How Technology is Changing Traditional Competitive Advantages in Banking

### National + Regional Banks

As banks actively work to access and act upon their data to drive more personal and responsive customer engagements, it is becoming more possible to deliver the level of customer service that has traditionally been the domain of community banks.

### Community Banks

With the increased accessibility of advanced bank technology now being introduced by a wide range of financial technology providers, such as mobile banking, peer-to-peer payments, online lending portals, and data management systems, community banks can increasingly afford to offer the same services and products that were once reserved for big banks.

## Differentiation in the Face of Uniformity

As expectations around banking service delivery become more uniform, community banks should look to strategically incorporate new technologies as they become accessible to improve service delivery, while concurrently leveraging the unique aspects of what they deliver in order to differentiate themselves (e.g., community impact, local business affiliations, etc.)