BRITTNY WILLIAMS · GROWTH STRATEGIST

Growth Gap Assessment

Prepared for Test Submission, Chief Executive Officer · September 21, 2026

Test Bank

GROWTH READINESS | Building

YOUR RESULTS

Top growth opportunities

Real pieces are working. The gaps are in consistency and connecting them together.

1

START HERE

Digital Onboarding & Experience

Your top opportunity is likely losing people at the exact moment they've decided to become a customer. Account opening friction doesn't just cost you the account, it costs you the relationship before it starts. This is where I'd start: mapping the application flow a customer experiences today and finding the friction points. Relieving friction in the happy path can often outperform marketing campaigns.

> Cornerstone Advisors' 2026 digital banking benchmarking, covering roughly 150 banks and credit unions, found 3.36 digital account applications are abandoned for every 1 completed.

2

Data & Insights Readiness

If your team can't quickly access and act on customer data, every other strategy gets harder to execute. Only 20 percent of community banks have invested in data analytics in the past five years.

3

Acquisition Channels

You may not know your best acquisition channels well enough to double down with confidence. Nearly 6 in 10 institutions still set their marketing budget by adjusting last year's number.

Where you stand across all ten areas

Largest opportunity first, strongest area last.

Digital Onboarding & Experience	SIGNIFICANT GAP
Data & Insights Readiness	SIGNIFICANT GAP
Acquisition Channels	DEVELOPING
Lifecycle Engagement	DEVELOPING
Deposit Growth Strategy	DEVELOPING
Offer Precision	DEVELOPING
Partnerships & Infrastructure	DEVELOPING
Marketing Results & Measurement	DEVELOPING
Brand & Value Proposition	SOLID
Customer Knowledge & Segmentation	STRONG