

How risky is it to steer my customers into specific delivery channels?

Very. We don't advocate broad-brushed strategies that try to treat all customers the same. In the recent past, most of us in the industry thought we could take a customer and categorize him or her as an "electronic banker" or "teller banker" or a or "PC banker."

What we're finding is that people tend to use all of the channels, but they use them for different reasons. A customer might be very comfortable with calling the bank on the phone to see if checks have cleared or to advise of an address change.

However, that same customer might prefer to make their deposits in person. The banks that are on the leading edge of evaluating these behaviors are looking at what channels customers use for specific activities.