

**LIVE WEBINAR:**  
Thursday, December 14, 2PM ET

# Community Bankers Survey on the 3 Ds **Deposits, Differentiation, and Decisions**



Hosted by  
Mike Branton  
StrategyCorps Partner

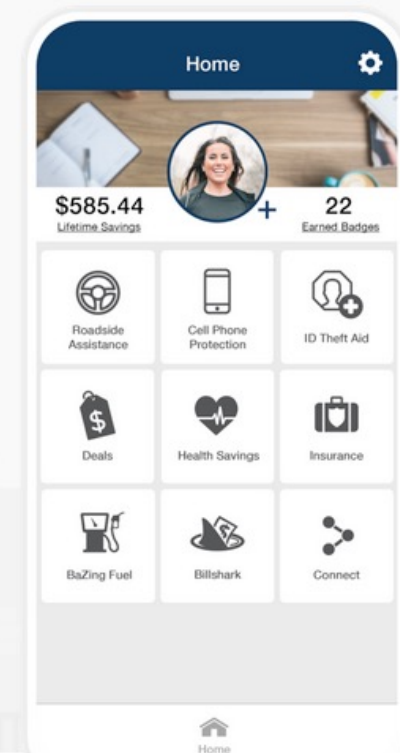


# What StrategyCorps Does

## Optimize Your Checking Performance

More financial productivity, better consumer and SMB engagement, increased primacy, less reliance on overdraft and penalty fees — all driven by actionable analytics and mobile-first products for retail and small business checking customers.

Retail and small business checking products are more important than ever in growing relationships, generating revenue, growing market share, and boosting or sustaining your earnings.



# Our Solutions



## CheckingScore

Identify who is a primary customer or member and who isn't. Benchmark your current checking performance. Discover actionable insights to implement a strategy to optimize checking performance and consumer connection.

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## BaZing

Our customizable, white-label mobile rewards app brings modern, in-demand, mobile-first benefits to your checking account lineup. The result? Digital engagement like none you've ever seen and the ability to unlock the subscription revenue pricing customers prefer.

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**REINVENTING CHECKING ACCOUNTS**

BOB SHREVE  
Director of Research  
Cornerstone Advisors

A WHITE PAPER COMMISSIONED BY  
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**Reinventing Business Checking**  
The Key to Growing SMB Relationships

BOB SHREVE  
Director of Research  
Cornerstone Advisors

STEVE GROSSMAN  
Director of Research  
Cornerstone Advisors

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**Revenue Recession Realities**

The Bankers' Perspective

Banking Industry Research by  
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How Embedded Fintech Can Help Banks and Credit Unions Combat the Revenue Recession

STEVE GROSSMAN  
Director of Research  
Cornerstone Advisors

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**2023 Revenue Challenges**  
What Bankers Are Planning

The Bankers' Perspective

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**GETTING OVER AND BEYOND OVERDRAFTS**

The Bankers' Perspective  
2022

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# Consumer and SMB Deposits

Outlook and Top Priorities  
for 2024

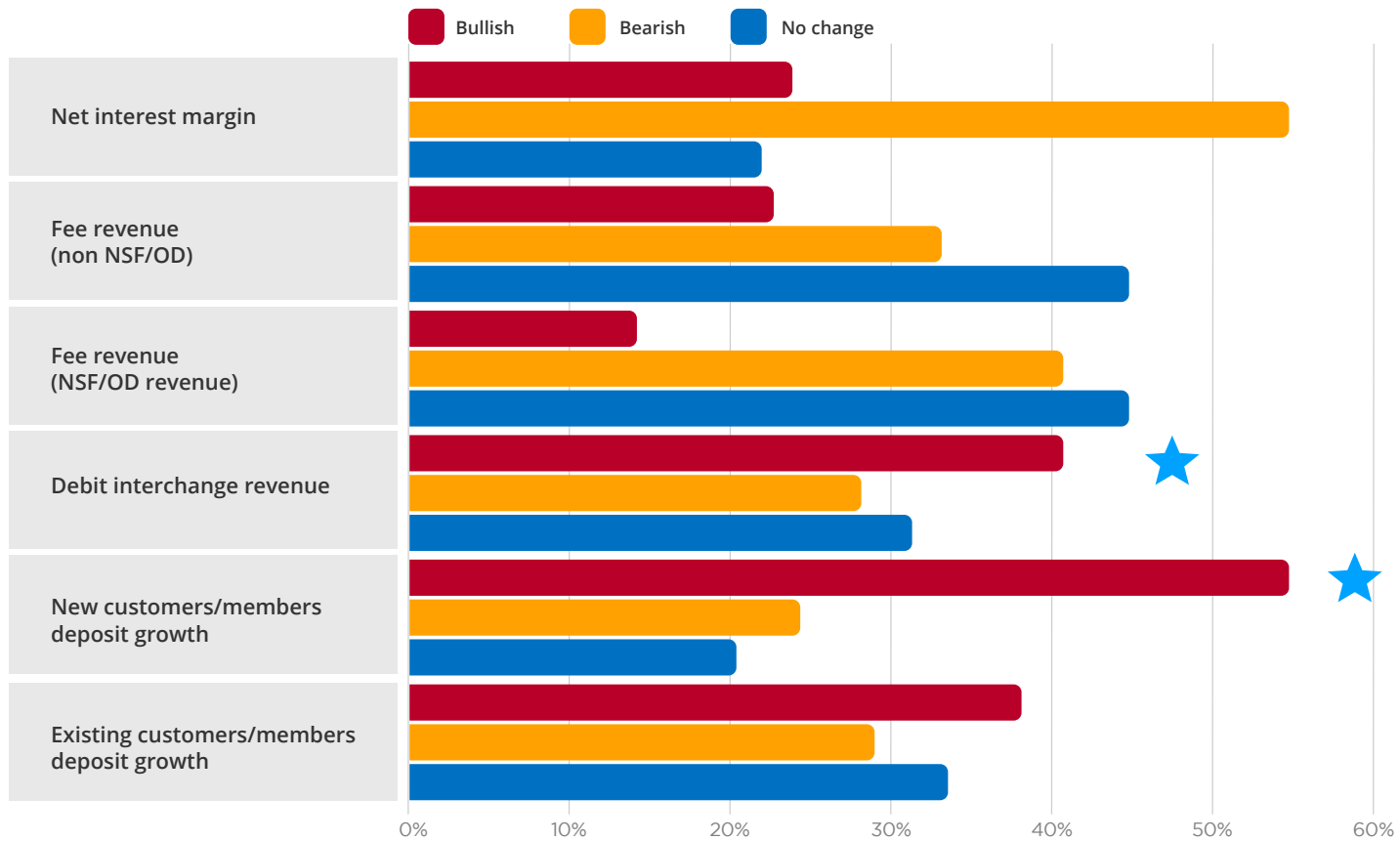
The Bankers' Perspective

## INQUIRIES

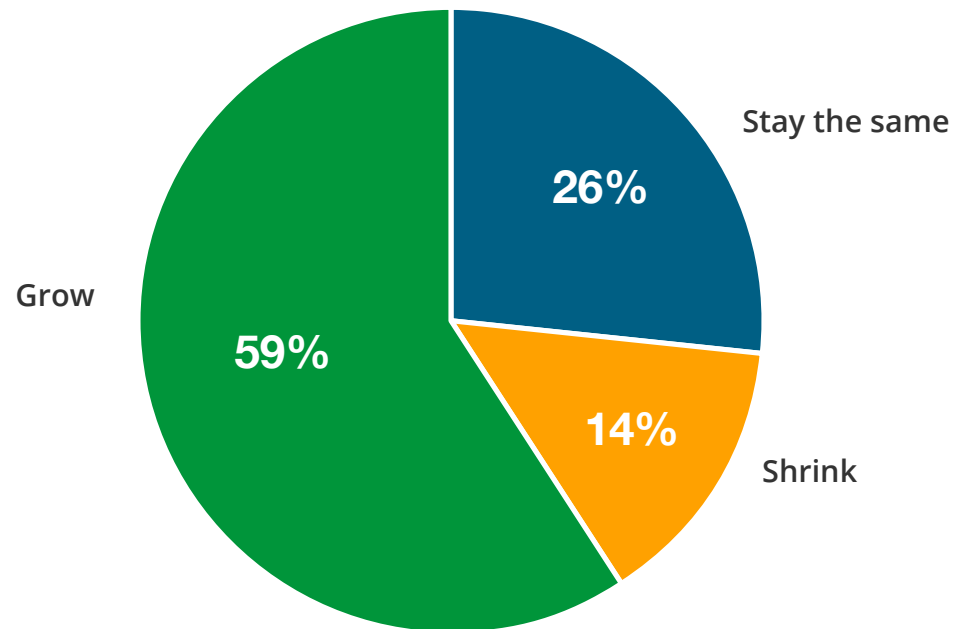
<b>01</b>	What is your 12-month outlook on traditional sources of deposit related revenue compared to today?	<b>1</b>
<b>02</b>	What are your top priorities when dealing with consumer deposits?	<b>2</b>
<b>03</b>	What are your top priorities dealing with SMB deposits?	<b>3</b>
<b>04</b>	What are your top concerns related to consumer deposits?	<b>4</b>
<b>05</b>	What are your top concerns related to SMB deposits?	<b>5</b>
<b>06</b>	Deposit expectations in 2024	<b>6</b>
<b>06A</b>	If you expect your deposits to grow, what are your target goals in the next 12-15 months?	<b>7</b>
<b>06B</b>	If you expect your deposits to grow, what are your target goals in the next 12-15 months?	<b>7</b>
<b>06C</b>	If your deposits are shrinking, does this have more impact on your consumer or small business deposits?	<b>8</b>
<b>07</b>	What's your main focus for expanding deposit growth?	<b>9</b>
<b>07A</b>	If your main focus is acquisition, are your target growth goals focused on consumer deposit growth or small business deposit growth?	<b>10</b>
<b>07B</b>	If your main focus is organic growth, are you more focused on consumer deposit growth, or small business deposit growth?	<b>11</b>
<b>07C</b>	If your main focus is both acquisition and organic growth, which of these is more important?	<b>12</b>
<b>08</b>	Do you expect your deposit-related non-interest income in 2024 to rise?	<b>13</b>
<b>08A</b>	If you expect your deposit-related non-interest income to grow, what is driving that growth?	<b>14</b>
<b>08B</b>	Which do you expect to contribute more to your deposit-related non-interest growth?	<b>15</b>
<b>09</b>	Rank in terms of these FIs successfully competing against your FI in growing deposit-based consumer customers/members.	<b>16</b>
<b>10</b>	Rank in terms of these FIs successfully competing against your FI in growing deposit-based SMB customers/members.	<b>17</b>



**01** What is your 12-month outlook on traditional sources of deposit related revenue compared to today?

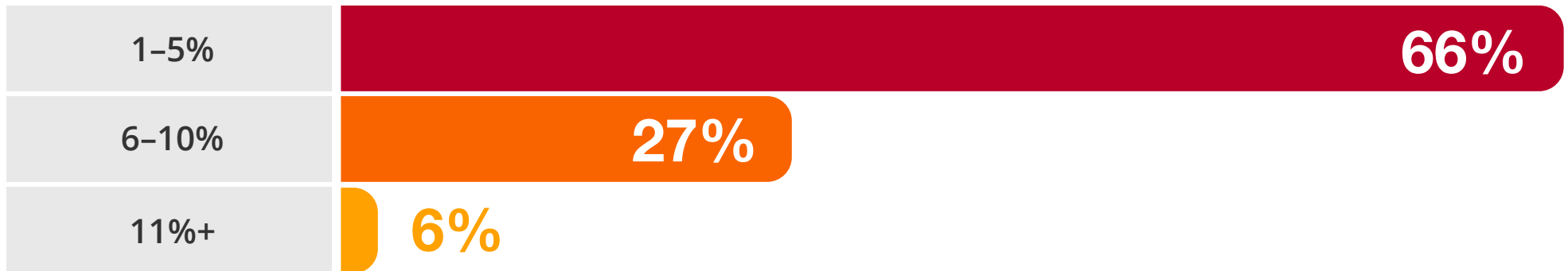


**06** Do you expect your deposits in 2024 to:





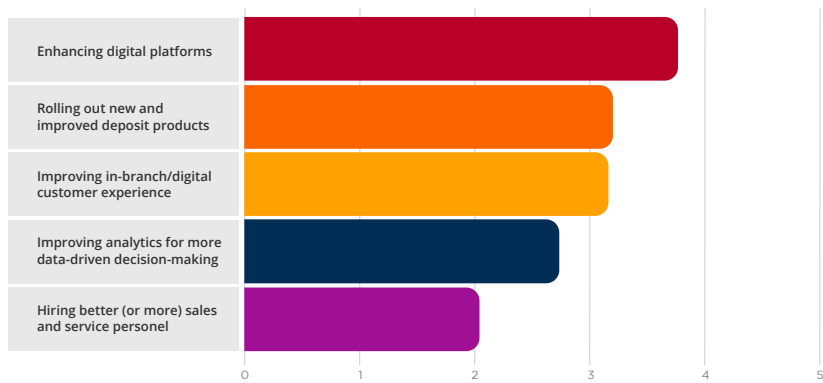
**06A** If you expect your deposits to **grow**, what are your target goals in the next 12-15 months?



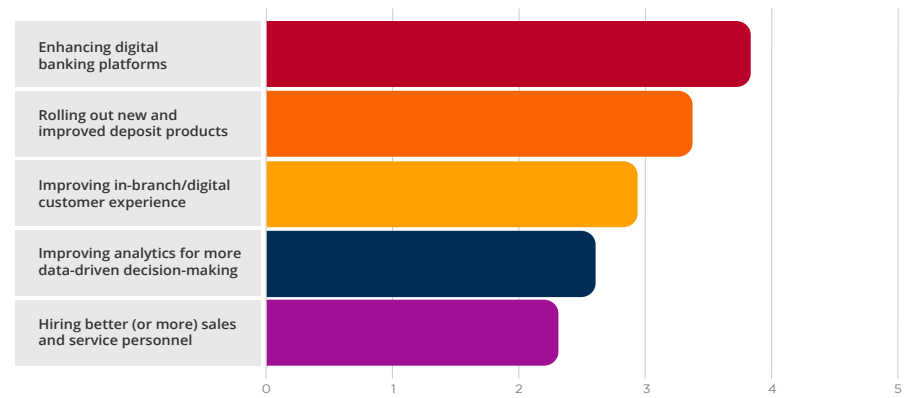
## 06B Which deposit growth is more important?



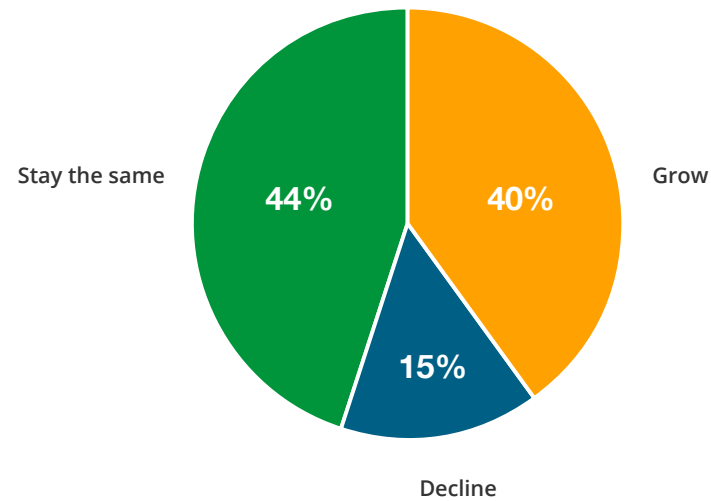
**02** What are your top priorities when dealing with consumer deposits?  
(rank in order)



**03** What are your top priorities dealing with SMB deposits?  
(rank in order)



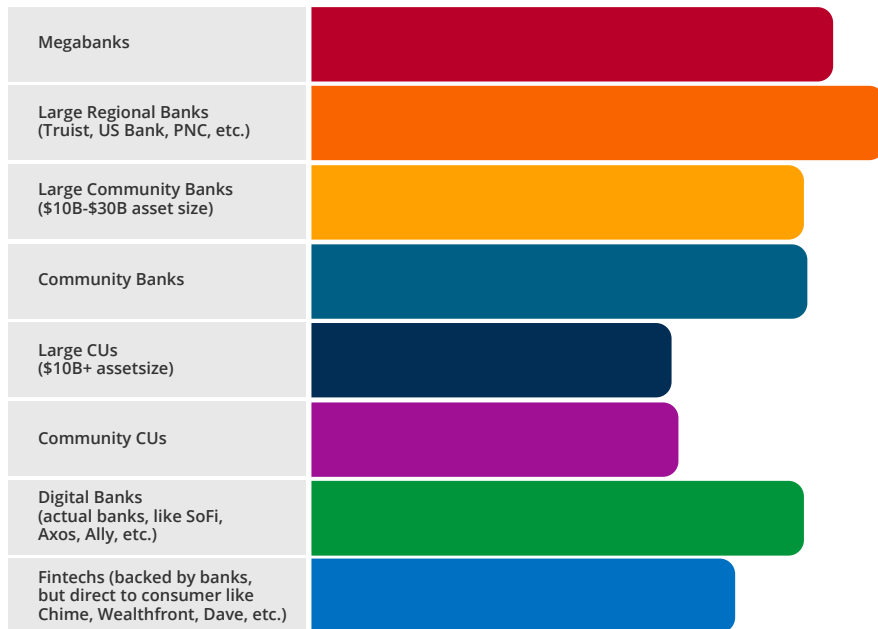
**08** Do you expect your deposit-related non-interest income in 2024 to:



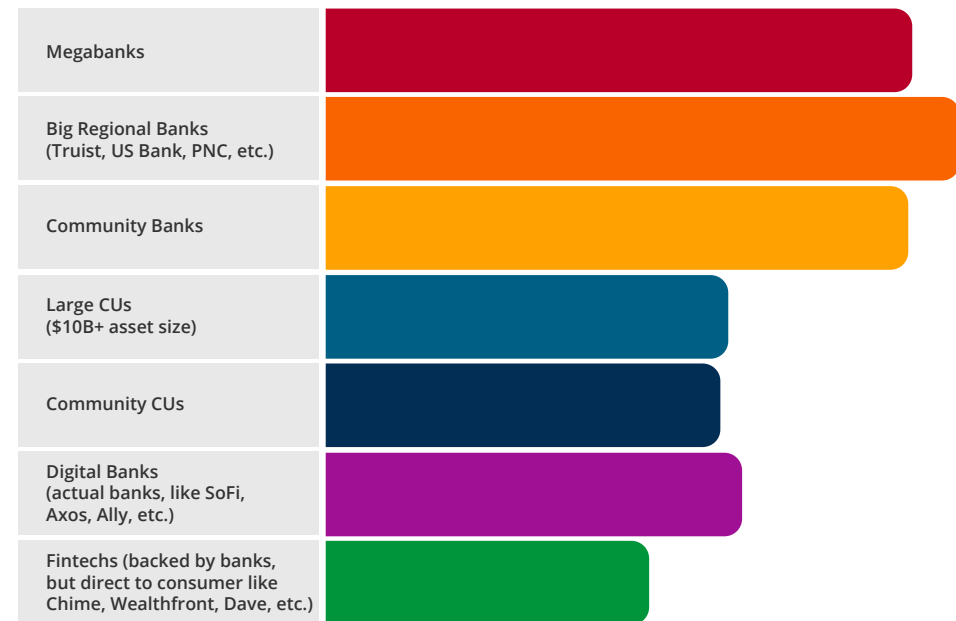
**08A** If you expect your deposit-related non-interest income to **grow**, what is driving that growth?



**09** Rank in terms of these FIs successfully competing against your FI in growing deposit-based consumer customers/members.



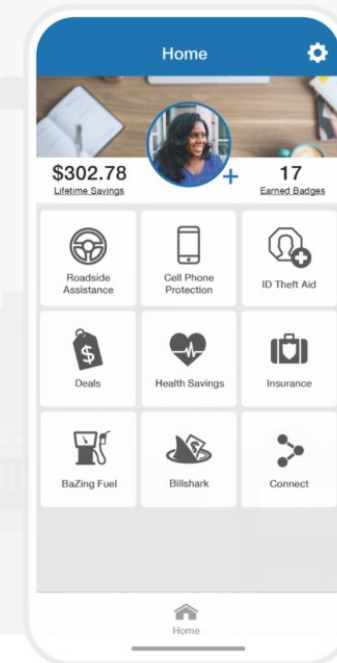
**10** Rank in terms of these FIs successfully competing against your FI in growing deposit-based SMB customers/members.



# Unleash the Power of Great Checking

More financial productivity, better consumer engagement, increased primacy, less reliance on overdraft fees — all driven by actionable analytics and mobile-first products.

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To download  
the survey results, visit  
[www.strategycorps.com/2023-deposit-survey-gen/](http://www.strategycorps.com/2023-deposit-survey-gen/)

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