



# presentation topics **2024**



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Last year was a tough year for financial services. Bank failures in the Spring sparked a crisis of confidence in the sector, triggering a run on deposits, increased regulation, and strains on profitability. The year ahead will present its own set of challenges and banking professionals will look to you to stay informed about industry trends, challenges, and opportunities.

We have put together a roster of presentation topics that will help financial service professionals expand their capacity to navigate the ongoing changes in our industry. These topics are designed to inform, inspire, and present practical concepts that can be profitably applied.

Any of these presentations may be customized to meet your desired format, your convention/workshop theme, and your audience. Moreover, our fees are flexible and generally based on your unique needs.



Joe Sullivan, CEO

Call me today to book a presentation for your next meeting or conference:

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*“In the ever-evolving landscape of retail banking, the key to progress lies in courageously challenging old ways of doing things and realigning with the evolving expectations of consumers.”*

**- Joe Sullivan**  
Market Insights

2024

featured presentation

## A Survival Guide for Retail Banking



It wasn't long ago that retail banking was a fairly straightforward enterprise: you open a branch, you collect deposits, you make loans. Simple.

But today, the rapid acceleration of technologies like generative AI, the rise of embedded finance, the increase in regulatory complexity, the escalation of digital competition and more, has placed banks and bankers under tremendous pressure to adjust and evolve.

This “Survival Guide” session will share practical insights into the trends that are reshaping retail banking and provide guidance on what bankers can do to realign with consumer expectations.

Participants will be presented with actionable strategies and gain a deeper understanding of the essential principles that will enable them to thrive in the ever-changing world of retail banking.

## Also updated for 2024

### Demographic Disruption: Banking in an Aging America

America is on the verge of a demographic crisis that will disrupt every aspect of our society, our economy... and the banking industry. Millennials are entering their 40s, birth rates are falling, death rates are rising, and by 2034, older adults will outnumber children for the first time in U.S. history. Most industries — financial institutions in particular — are ill-prepared to meet the challenges, pain points and opportunities presented by a customer and employee base that is both aging and shrinking.

This powerful session explores how bankers must rethink their strategic plan for long term relevance and success in the face of accelerating demographic shifts. It is time to prepare for how consumers will spend, borrow, and save. Participants will learn:

- How the inevitable tectonic shifts in demographics (i.e. birth rate, mobility, diversity, debt, etc.) will impact demand for financial services
- Implications for service delivery and how consumer spending/savings trends will shift
- Key metrics to gauge, estimate, measure and forecast the long-term viability of existing markets
- How you will need to redefine your workplace, attract talent, and adapt your workforce for the future

### Preparing Culture for Successful Fintech Partnerships

As the financial landscape rapidly evolves, collaboration between traditional banks and innovative fintechs becomes more routine. Most

financial institutions in the U.S. have explored or entered into at least one fintech partnership, and the year ahead will undoubtedly see more agreements generated and relationships forged. And while new regulatory guidance may offer a roadmap to ensure compliance, partnerships may fail to operationalize if cultures prove incompatible.

This session will share a framework for adjusting an institution's culture and building key characteristics that promote collaboration, innovation, and adaptability. With examples from throughout the financial services industry, participants will learn:

- 4 common reasons bank-fintech partnerships fail.
- 5 ways to assess and evaluate your current culture.
- steps to remove cultural aspects that inhibit successful partnerships.
- ways to build the essential attributes a bank's culture should possess.

### Harnessing the Power of Diversity, Equity, Inclusion & Belonging

Social unrest, employee disengagement, falling morale and banking's talent shortage have served as a wake-up call for leaders to reexamine their workplace culture and their diversity, equity, inclusion & belonging (DEIB) programs. DEIB is no longer just a "nice to have" effort, as the ability to recruit and retain talent and outperform your peers on profitability increasingly depends on whether a workplace culture respects and values the unique needs, perspectives, and potential of all their team members.

When employees feel comfortable being their authentic selves, they are more engaged, productive, and innovative, which can ultimately lead to better business outcomes. This presentation shares the elements necessary to foster genuine progress within an organization. Participants will learn why DEIB initiatives can



sometimes stall and explore 4 ways to accelerate their organization’s DEIB efforts.

## Top Trends in Mobile Banking

To keep up with growing demands of digitally savvy consumers, financial institutions must continue adapting to mobile market trends. According to an *Ipsos-Forbes Advisor U.S. Weekly Consumer Confidence Survey*: “Digital banking had been gaining momentum as consumers’ primary banking method well before the pandemic...but the pandemic turbocharged the need for remote or contactless banking services, pushing consumer adoption toward digital and away from the local branch.”

The focus of mobile banking for the next few years is to make the banking app experience seamless and as personalized, comfortable, and secure as possible. This session is designed to help bankers understand what’s trending, and what mobile features consumers say they want.

## Keys to Marketing Success in 2024

The emotional and economic impact of inflation is a jarring example of how one crisis, one new trend or one new technology can turn your marketing, and your financial institution, upside down. Only the creative, agile marketer will be able to help their institution stay competitive and connected. This session explores emerging consumer behaviors and marketing trends and sets out three ways to keep your marketing less susceptible to emerging threats in the future.

This session is designed to inspire innovative thinking and help bank marketers:

- Identify the consumer behaviors that have changed as a result of the crisis,
- Modify their approach to marketing technology and messaging to align with new consumer behaviors, and
- Reimagine the role of marketing in the next normal.

## How to Build Individual and Organizational Resilience

Periods of disruption and crisis have grown more frequent within financial services; and the increasing speed of change requires individuals and organizations to develop skills to become more resilient. *Resilience* is the ability to withstand, adapt and recover from adversity and stress - and it is essential for successfully navigating an environment that is increasingly dynamic and unpredictable.

This session will focus on the characteristics of both individual and organizational resilience; and offer practices that will help improve personal wellbeing and create competitive advantage for the financial institution. Participants will learn:

- How to cultivate personal resilience.
- How to build an adaptable and accountable culture
- How to increase personal and organizational empathy
- How to stimulate organizational resilience.



[other available topics](#)

**Keeping Banking Human**  
**The Evolving Consumer**  
**Supercharge your Strategic Planning for Future Growth**  
**Standing for Equality: Connecting with LGBTQ+ Consumers**  
**Become a Banking Entrepreneur**

**The total number of branches fell for the 14th straight year in 2023, as financial institutions continued to shift investments away from physical locations and toward online and mobile platforms.**

**Also NEW for 2024**

## **You Have Too Many Branches**

If you've been in business for more than a decade, there is a good chance you've already begun to debate the future of your branch network. If not, you should. Dramatic shifts in consumer digital banking behavior, a steady drop in branch traffic, and increasing operational costs have strained branch profitability and prompted an ongoing decline in the number of physical locations.

Still, there remain approximately 78,000 bank branches and 21,000 credit union branches throughout the United States. Consumers are telling us **that's too many**.



National and regional financial institutions have shuttered thousands of branches as fewer consumers are choosing a branch as their preferred banking channel.

Yet, too often, smaller institutions get bogged down in emotionally charged questions about specific branch locations and the impact closure or consolidation could have on their culture, consumers, and communities.

This session will explore why and how the typical approach to branch optimization needs to evolve; and offer a framework for making data-driven decisions about right-sizing your branch network and reinvesting resources. This dynamic session will teach participants:

- How to understand the ways that the consumer relationship to, and expectations of, brick-and-mortar experiences are changing in the Digital Age.
- How to apply a customer-centric perspective to the traditional metrics used to evaluate branch performance.
- How to assess the profile of existing and potential branch users and identify the optimal purpose and placement of existing branches.
- How to anticipate and navigate cultural issues that often slow or derail decisions about relocation, consolidation, or closure.
- How to minimize the negative impact of closure on culture, customers, and communities.

## we have spoken for global, national, and state associations on three continents. here is a sample of the feedback we have received:

We had Joe present at our Executive Management Meeting, and he was one of the favorite presenters at the conference. Joe was very engaging and left the attendees with valuable concrete takeaways. We would have him back in the future.

June Hibbs, *Vice President & Corporate Secretary*  
**Vermont Bankers Association**

Jim Perry's presentation was once again both topical and timely – and our attendees enjoyed his session. The information he shared was not only important but necessary in this changing world in which we live.

Susan Poling Jones,  
*Professional Development Director*  
**Ohio Bankers League**

When reviewing the attendees' evaluations Joe, was rated one of the top presenters at our conference.

Renee Lawler, *Education & Marketing*  
**Minnesota Bankers Association**

Joe is an engaging speaker who has the innate ability to connect with his audience through effective storytelling and a tone that feels conversational. He demonstrates remarkable control of the subject matter being explored, creating an immediate trust with those fortunate enough to hear him speak. From practical takeaways to a shift in conceptual thinking, Joe delivers!

Gina Stratos  
*Professional Development Manager & Editor*  
**Western Bankers Association**

You were amazing to work with and your energy was contagious. I truly felt like you wanted your session and the entire event to succeed just as much as the team at OSCPA which always feels good! And overall, your material made the A Team at banks stop and think and prompted a growth mindset. Well done!

Amber McAuliffe, CPA  
*Director of Learning Engagement*  
**The Ohio Society of CPAs**



Joe Sullivan  
CEO

Joe Sullivan is the CEO and Founder of Market Insights. As a consultant, author, and speaker with 30 years of experience in the industry, the themes of relevancy and growth can be found throughout Joe's work. Over the years, Joe has been invited to share his insights with many international, national, regional and state associations and banking schools — on topics ranging from marketing and delivery network planning, to brand positioning and leadership.

Joe's forward thinking approach and energetic style engages his audiences and consistently makes him a top-rated speaker. He routinely challenges conventional thinking and creates a sense of excited urgency with his audiences.



Jim Perry  
Senior Strategist

Jim Perry is Senior Strategist at Market Insights. Jim has consulted with clients throughout the United States. Much of his work is concentrated on growth strategy, marketing, digital transformation, culture, and strategic planning. Thousands of community banks and credit unions follow him on social media for industry trends and the latest news on mergers, fintech, and much more. He has also shared his insights as a guest on top industry podcasts such as *Breaking Banks*, *Banking Transformed Podcast*, *One Vision*, and *American Banker Podcast*. He was recently cited by *Deluxe* as one of the 20 leaders in modern banking every community banker should follow.

As a consultant, trainer, published writer and public speaker, Jim is known for making complex concepts easy to understand and simple to apply.





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