Though Leadership
Branch vs. Digital Banking
July 2026

Q1. Which one of the following banks or credit unions do you currently use for your primary banking needs? This would be for a checking and/or savings account. (Select one)

DO NOT RANDOMIZE
I do not do any banking [anchor at the top. Skip to next omnibus] **[ANCHOR]**
A national bank i.e. Chase, Bank of America, Wells Fargo
A regional bank i.e. Santander, PNC, KeyBank
A small local/community bank
A federal credit union
An online-only bank (e.g., Ally, Discover, SoFi, Chime) (specify)

ASK ALL
Q2. Does your primary bank(s) or credit union(s) have physical bank locations that you can have access to?

Yes
No

ONLY ASK IF Q2 YES
Q3. In the past 3 months, how often have you…?

	Never	Once	2-3 times	4-6 times	7+ times
Gone inside the branch bank personnel **not ATM**					
Gone inside the branch for ATM **not bank personnel**					
Used the drive thru window (not an ATM)					
Used the drive thru ATM (not window)					

ASK ALL
Q4. Below is a list of ways you could interact with your primary bank. For each, select how you interact with your primary bank. Select all that apply for each column.

RANDOMIZE-ITEMS DOWN THE SIDE.
Deposit cash or checks
Withdraw cash
Open a new account

Apply for a loan or mortgage
Resolve a problem or dispute
Contact customer service
Get advice on financial products
Access a safe deposit box
Notary or document services
Check balances
Transfer money between accounts
Pay bills
Send money to others (Zelle, Venmo, etc.)
Review statements
Set up alerts
Apply for credit card

RANDOMIZE-OPTIONS ACROSS THE TOP.
Do inside the branch bank personnel **not ATM**
Do inside the branch for ATM **not bank personnel**
Do this via drive thru the window (not an ATM)
Do this via drive thru ATM (not window)
Do this via online/mobile app
Don't do this at all **MUTUALLY EXCLUSIVE**

ONLY SHOW Q5 IF SELECTED MULTIPLE ANSWERS FOR ANY ONE ITEM
Q5. And which is your preferred method for each? (Select one for each)
SHOW LIST FROM Q4 OF THOSE THAT SELECTED MULTIPLE RESPONSES AT Q4

ASK ALL
Q6. If you had to choose, which statement best describes your ideal banking relationship? Select one.

DO NOT RANDOMIZE
I want to do everything digitally and never need a branch
I want mostly digital, but a branch nearby "just in case"
I like a mix of both digital and in-person
I prefer in-person for most things, but use digital for basics
I strongly prefer in-person banking for almost everything

ASK ALL
Q7. Think about the LAST TIME you visited a bank branch. How would you rate that experience overall?

DO NOT RANDOMIZE
Excellent
Good
Neutral
Poor
Terrible

I haven't visited a branch in over a year **→ SKIP TO Q9**

ASK ONLY IF Q7 EXCELLENT, GOOD, NEUTRAL, POOR OR TERRIBLE.
Q8. In a few words, what made your last branch visit **[Q7 RATING]**? **(OPEN-END)**

ASK ALL
Q9. What, if anything, would make you visit a bank branch MORE often in the future? (Select up to 3)

RANDOMIZE
Shorter wait times
Extended hours (evenings/weekends)
Better/more knowledgeable staff
More private spaces for conversations
Coffee, Wi-Fi, comfortable environment
Financial education workshops
Help with digital tools (app tutorials)
Appointment scheduling
Nothing—I have no desire to visit branches**—ANCHOR**
Other (please specify) **—ANCHOR**

ASK ALL
Q10. Looking ahead 3 years, which of the following do you believe will be TRUE for you personally? (Select all that apply)

DO NOT RANDOMIZE
I will rarely or never visit a physical bank branch
I will use only drive thru services at a bank branch
I will have switched to an online-only bank as my primary bank
I will still want a branch nearby, even if I rarely use it
I will rely more on my phone for banking than I do today
I will want MORE human interaction with my bank, not less
I will use AI/chatbots for most banking questions
I expect branches to look/feel completely different than they do today
I don't think much will change in how I bank

DEMO QUESTIONS FROM OMNIBUS TEAM
AGE
GENDER
ETHNICITY
REGION
URBAN VS RURAL
HH INCOME