

Boosting Your Bank Branch Strategy with ITMs in 2025

Consistency Through an Agile Mindset

What if the key to a consistent, reliable customer experience in 2025 is actually an agile mindset—one that learns from small failures and iterations to continually get it right? In today's rapidly evolving financial world, embracing agility is how community banks and credit unions deliver on their hallmark promise of personal, trustworthy service—without falling behind on new technologies. Enter Interactive Teller Machines (ITMs): a mini-branch tool for community financial institutions that blends convenience, personal connection, and iterative improvement. By adopting agile practices in how we select, implement, and refine ITMs, we can systematically adapt, learn, and (yes) fail forward—ultimately achieving stronger, more consistent experiences.



by Nick Schuster

Why ITMs and Why Now?

ITMs merge self-service functionality with live video assistance to give customers the best of both worlds: speed and personal touch. Already, 25% of financial institutions have ITMs, and another 60% are planning to roll them out over the next three years. In an agile world, the real win is how quickly we can adjust these systems to community needs. Agile cycles—like frequent feedback loops—make for better deployment strategies, ongoing refinements, and more consistent reliability.




Real-Time Adaptation

Solicit and implement customer feedback quickly.



Streamlined Operations

Shift routine tasks to ITMs, freeing up staff to build meaningful relationships.



Room for "Failing Forward"

Early hiccups become lessons that shape a more robust rollout later on.



Enhanced Operational Efficiency—and Iteration

Reduced Labor Costs

Automating routine transactions allows staff to focus on high-value offerings, like personalized financial advice.

Lower Transaction Costs

ITMs can reduce transaction costs significantly—down to \$0.50-\$0.70 per interaction from about \$4.50 for traditional teller service.

Space Optimization

Rethink branch layout to foster collaboration and a welcoming community vibe, rather than a row of teller windows.

Continuous Improvement

An agile approach means you can pilot small changes—like software tweaks or interface improvements—before rolling them out branch-wide.

Extended Service Hours and Greater Reach

24/7 Availability

Place ITMs in drive-thrus, vestibules, or off-site kiosks, making banking accessible around the clock.

Remote Banking Capabilities

ITMs can bring teller services to locations that couldn't support a full branch—crucial for underserved or rural areas.

Multilingual Options

Cater to diverse communities seamlessly, collecting feedback and iterating language offerings as needs evolve.



Elevated Customer Experience & Agile Adaptation

Hybrid Model

Provide quick, self-service options for routine tasks, while live video tellers stand by for complex inquiries—continuously optimizing these workflows through iterative testing.

Faster Transactions

Minimize wait times and empower customers to take care of simple needs independently.

Personalized Assistance

Whenever extra guidance is needed, a friendly face is just a video call away—a balance of tech and human touch.

Security & Convenience

Drive-thru ITMs bring ease and safety—especially helpful for busy customers on the go.

Strategic Market Expansion, Agile-Style

Cost-Effective Growth

Building new branches from the ground up can be pricey. ITMs offer a more budget-friendly foothold for market expansion.

Flexibility in Deployment

From shopping centers to local businesses, ITMs can be tested in one high-traffic spot, refined, and then deployed in others based on real-world lessons.

Competitive Differentiation

Community FIs can stay cutting-edge without losing their personal flair—a sweet spot that big banks often can't replicate.

The Future of ITMs: Consistency Through Continuous Improvement

As 2025 approaches, delivering consistent, reliable experiences will be a top priority. But here's the twist: agility—with short cycles of testing, feedback, and iteration—is what ensures that consistency stays rock solid over time. By applying an agile lens to ITM deployment, community banks and credit unions can adapt to an ever-shifting financial world and confidently guide their customers through it.

Fail often, fail fast, and learn continuously—that's the Agile way. Every small misstep is a chance to refine and re-commit to the community-driven values that make your institution stand out. Technology may change in the blink of an eye, but a culture of agility can keep you grounded, stable, and poised for any new wave that comes along.

Embrace the Champion's Mindset

Great athletes don't become champions by avoiding mistakes—they do it by learning and iterating every time they step onto the field. Community FIs can do the same. Keep your eyes on the prize of consistent, high-quality customer experiences while welcoming the kind of iterative improvement that only an agile mindset can deliver.

Be that steady guiding light for your customers: reliable, trusted, and always ready to adapt. After all, in 2025 and beyond, it won't be the biggest banks that thrive; it'll be the ones willing to evolve—and fail forward—while staying unwaveringly committed to the communities they serve.