

REPORT

THE TRUE COST OF CUTTING COSTS: What Low-Priced Digital Banking Really Costs Community FIs



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Executive Summary

For credit unions and community banks, the decision to invest in a digital banking platform often comes down to price. However, the contract price rarely offers the whole story. What may seem like savings at the start can quickly become a multi-million-dollar cost over the following years, in the form of member attrition, security vulnerabilities, operational drag, and, worse, the expense of starting over with a new platform.

Community banks and credit unions must consider digital banking providers with a total cost of ownership approach that evaluates platforms on an equal footing. This involves evaluating direct and indirect costs over a five-year window, including potential member attrition, competitive positioning, and the possible cost of starting over.

The goal isn't to find the cheapest platform. It's to identify the best purpose-built solution that meets the institution's needs and costs the least across every dimension that matters.

The Digital Imperative: Why Vendor Selection is Critical

Over the past decade, competition has risen for community banks and credit unions, and the stakes are now higher than ever. The COVID-19 pandemic in 2020 accelerated what was already a long-term structural shift to digital banking. By 2021, many credit unions found that a number of their members had already moved primarily to online and mobile banking. A transition that would have taken a decade under normal conditions happened in the course of only a year, said Josh Wooley, CEO, Missouri Central Credit Union.

“When credit unions and banks closed their lobbies in 2020, it really forced this spike in online usage and pushed many consumers to online and mobile banking tools, changing the entire landscape.”

Josh Wooley

CEO, Missouri Central Credit Union

Since then, community banks have been striving to upgrade their systems, enhance customer experience, and deliver more value and customization. As digital, particularly mobile, has become the front door of banking for many consumers, **branch counts have declined by nearly 25%** over the past decade.¹ This has put many smaller credit unions in a head-to-head competition with neobanks that are light years ahead of them in technology, with seamless omnichannel capabilities, frictionless interfaces, and high-yield incentives.

“They put everything in one place, and they make up for human interaction with great services, and it is setting the bar for digital experiences at all banks,” said Michael Duncan, CEO, Bankjoy.

The digital experience is especially critical for smaller financial institutions, given that younger generations are mobile-first and will lead the future of banking in the current wealth transfer. Unlike previous generations who primarily banked where their parents banked, younger people are making their own choices and are primarily driven by social media. Only **23% of Gen Z bank with a credit union**, and **only 14% of those consider it their primary financial institution**. An even greater issue is that of those who do bank with a credit union, **40% say they are considering leaving in the next year**, more than double that of other generations.²

“Younger consumers don’t care where their parents banked. They are being heavily influenced across social media like TikTok, and they’re going to the neobanks.”

Michael Duncan
CEO, Bankjoy

In 2024, only **44% of credit unions grew their membership**, and over **53% reported losing members**.³

The upside is that community banks and credit unions have two things neobanks don’t and never will: community engagement and personalized services. As a result, banks that can close the technology gap can not only compete but also gain more market share, deepen relationships, and increase loyalty.⁴

While many smaller financial institutions have spent the past decade upgrading their systems and technologies, the investments haven’t always yielded results. Many banks find themselves on a hamster wheel, going with new vendors every few years. This not only costs money, but can cost members, momentum, and market position. Every migration resets the clock, and each time a community FI switches platforms, it loses three to five years it could have spent on executing a digital growth strategy instead of being caught in the cycle of implementation, disruption, and re-migration.

Avoid the “Migration Tax”

Every time a bank or credit union switches platforms, it loses three to five years of growth momentum, in addition to the direct costs of implementation, staffing, and member disruption. For a \$500 million institution, **a single unnecessary platform migration can cost \$1-2 million in expenses**, before factoring in the compounding opportunity costs.

The Hidden Costs of “Budget” Digital Banking Solutions

When considering a digital banking solution, it’s important to understand that the full and true cost rarely appears in a contract. As community financial institutions are under pressure to control costs, they typically gravitate toward the lowest-priced digital banking solution available.

However, the cheapest platform is often the most expensive decision a financial institution can make. While the numbers may make sense on paper, the real costs of a poor digital experience, customer attrition, and potential security vulnerabilities don’t appear on the balance sheet. Both underpowered budget solutions and oversized enterprise platforms have hidden costs that can lead to poorer outcomes.

“I’ve seen other credit unions roll out poor platforms that had a significant negative effect. You see poor app reviews, negative feedback, member frustration, and it can erode the confidence in your brand.”

Robert Einstein

President and CEO, UMe Credit Union

Declining Member Satisfaction and Attrition

One of the greatest hidden costs of a poorly-performing budget digital banking solution is a poor customer digital experience. Unfortunately, most members don't complain about clunky digital experiences. They often stay quiet, move most of their profitable accounts elsewhere, or close their account and leave. One survey found that half of customers are willing to leave their bank for a better digital experience.⁵

"A lot of times, you won't know. Customers either won't tell you because they have no tolerance for something that doesn't work the way they want it to. Or they might move their stuff, and you may never hear from them again," said Josh Wooley, CEO, Missouri Central Credit Union.

Gen Z and Millennials in particular have little tolerance for subpar experiences and little loyalty when they encounter problems. **More than a quarter (26.6%) of Gen Z and 22.5% of Millennials say they are likely to switch banks in the next two years, compared to only 5.3% of Baby Boomers.** And while their lives are less financially complex, they no longer view basic satisfaction as a compelling reason to stay with a bank. Deloitte notes "a single moment of friction, whether a slow transfer of funds, confusing fees, or a clunky customer experience overall, could trigger flight."⁶

Consider a credit union loses 8,000 members every year out of a 100,000-member base. If acquiring each new member costs between \$300 and \$1,000 (factoring in marketing, onboarding, and initial service costs) **this represents a financial drain of \$2.4 to \$8 million annually.**

Losing Consumers at Onboarding

A great digital environment is critical in account opening and onboarding. Weiwei Duncan, Founder and COO at Bankjoy, notes that digital account opening is where many community FIs unknowingly lose accounts and members. Today's consumers have no patience for a slow, manual, frustrating onboarding process when they can open an account at a neobank in just a couple of minutes.

Nearly half of consumers who reported experiencing digital friction during the account-opening process took their business to another bank. **Customer abandonment rates can exceed 50% if a digital account opening takes more than three to five minutes, and nearly 70% of consumers have abandoned an online application for financial services.**⁷

“Credit unions and community banks typically offer online account opening, but it’s often still manual and functions more like a basic form. Without an instant, seamless experience, members are likely to turn to alternatives like Chime,” said Weiwei Duncan.

Consider a mid-sized community financial institution with 10,000 annual account opening attempts. Industry benchmarks suggest abandonment rates can exceed 60% when experiences are slow or manual. **Reducing abandonment to 40% would result in 6,000 new accounts annually. Assuming an average annual value of \$250 per account, this could recapture \$625,000 in incremental value.**

Security Vulnerabilities & Compliance Risk

Budget banking platforms also often have notable security vulnerabilities. The financial services sector led all industries for data breaches in 2025 for the second year in a row. Supply chain attacks also doubled between 2021 and 2025, with roughly **30% of all breaches now involving a third party.**⁸ While the **average cost of a data breach now exceeds \$6 million,**⁹ the true cost can rise further when factoring in the loss of consumer trust. **Eighty-eight percent of banking executives believe a successful cyberattack would trigger client withdrawals and investor panic.**¹⁰

Generative AI is exacerbating the threat, enabling fraudsters to orchestrate more sophisticated attacks. Deloitte notes that **fraud involving advanced AI generators, social engineering, and tampering surged 180% in the past year.**¹¹ As sophisticated phishing schemes, social engineering, and account takeover attacks grow, budget platforms that haven’t invested in multi-layer defenses are easy targets.

“The bad guys are using AI for more sophisticated phishing schemes, more sophisticated social engineering tactics. There are all sorts of ways that people are using to get around additional systems now, and it’s very effective,” said Michael Duncan.

AI-powered security tools don’t just prevent losses; they compound member and customer trust into a retention advantage.

“The main goal was making sure the solution we chose would actually catch fraudulent activity, and to not spend so much manual time trying to investigate fraud. **The amount of work it saves my team daily, and that they’re able to focus that time on other tasks, I love Bankjoy’s FraudSense enough just for that, but then being able to detect real-time fraud and stop it from going through makes me love it that much more.**” said Tyler Dechaine, VP of Operations and Taunton Federal Credit Union.

Integration Failures & Operational Drain

Some smaller financial institutions let their core processor handle the digital banking components because it is cheaper and easier to manage through a single vendor. However, subpar integrations are common and can add to failures and operational drain.

Michael Duncan notes that when a lower-cost or default platform isn’t fully integrated into core systems, the perceived cost “savings” can lead to additional expenses, including manual workarounds, delayed account openings, and member calls to resolve issues.

For a typical institution with five employees supporting digital operations, and an average salary of \$70,000, spending 30% of their time on manual workarounds represents \$100,000 per year in operational inefficiency.



“A lot of times, the default seems cheaper, and it’s easier. They just let the core handle some of these other functions for us because it can. But what I think we realized over time is there are much better ways to handle some of that and let the core be the core.”

Josh Wooley

CEO, Missouri Central Credit Union

Innovation Gaps & Competitive Disadvantage

Credit unions and community banks have historically been known for helping members navigate adversity, build good habits, and achieve goals. However, big solutions don’t deliver on that value, and budget platforms typically offer commoditized features rather than the financial wellness tools that differentiate community FIs from big banks.

“That value proposition isn’t being delivered through digital banking. Everyone’s chasing the big guys, but they’re not delivering on more specialized tech to help people in their communities,” said Michael Duncan.

Every year spent on a platform that doesn’t drive engagement is a year of compounding gains you’ll never recover. For example, **financial institutions using Bankjoy’s JoyCompass financial wellness tool typically see net retention improvements of up to 15% within three months of deployment.** And the earlier the bank starts, the bigger the gains.

Growth-minded financial institutions need a partner that innovates with them, but budget vendors aren’t always investing to keep pace with the industry. Finding a solution that scales enables banks to move faster and gain the effects of compound growth over time.

Paying for Features You'll Never Use

Large enterprise solutions often carry more features than most community FIs will ever need or use. Michael Duncan notes this “legacy debt”, costs baked in from decades of development geared towards the largest institutions, is often passed down to smaller institutions that end up paying for architecture they can't fully leverage.

“A \$500 million credit union typically doesn't need an enterprise solution built for a \$50 billion bank. It's just paying for capabilities you don't need and takes away from the customization they do need,” Michael Duncan said.

Long Implementation Timelines and Burdening the Internal Team

Complex and lengthy integrations can create many problems by delaying time to value, increasing operational risk, and pressuring small teams that lack the bandwidth to manage it all. Wooley notes that many community financial institutions don't have departments for every function, and when platforms fail to automate workflows, they divert staff time from relationship-building and growth. This trade-off can be especially costly at smaller banks.

“It can't be something that's a burden on our team or needs from us that are going to require a bunch of time or skill sets that we don't have or have to outsource. We really need to know that a vendor is going to handle the bulk of the heavy lifting.”

Josh Wooley

CEO, Missouri Central Credit Union

A Total Cost of Ownership Framework

Financial institutions need a practical, structured methodology to evaluate vendor costs beyond the contract price. A total cost of ownership framework enables buyers to take a more sophisticated, detailed method for comparing platforms and finding one that best fits the institution's needs.

The best approach is to identify a value-driven, scalable solution that offers the functionality appropriate for community financial institutions. It's important to understand and evaluate the hidden costs that may lie with a digital banking vendor before you sign a contract. A five-year total cost of ownership analysis gives financial institutions a structured way to compare platforms on an equal footing. The same framework that reveals hidden costs may also reveal the compounding gains your institution could be capturing.

"Your goal shouldn't be to find the cheapest option but the option that is most effective and costs the least over time across every dimension that affects your bank's performance," said Michael Duncan.

Step 1: Start With a Five-Year Calculation Window

As most digital banking contracts run five years or longer, it is important to evaluate the true cost over that time horizon. The five-year TCO should account for three layers:

- **The contract price:** Most vendors operate with a licensing model that includes a one-time payment or, more frequently, a subscription-based SaaS model with monthly or annual billing. You'll also have to consider implementation costs, customization and integration costs, and any ongoing maintenance or support premiums the vendor may charge.

- **The direct operational costs:** These are the costs to operate and maintain the platform on a day-to-day basis. They may not always be apparent in vendor proposals, but they can add up. This can include any additional staffing and training, per-user pricing stipulations, compliance overhead, and data migration and transition costs.
- **Indirect costs related to the platform's performance:** Some of the most underestimated costs are those that don't appear on any invoice and are difficult to quantify. This can include revenue impacts, risk exposure, and competitive positioning, depending on how well or poorly the platform performs in production.

Step 2: Separate Direct Costs from Indirect Costs

Direct costs are clearly visible, easy to identify, and easy to compare. This includes costs like licensing fees, implementation costs, training, integration work, and ongoing support.

Indirect costs can be more challenging to quantify. Yet, they are essential to consider, as banks that overlook these potential costs could underestimate the cost of a budget solution by 40 to 60 percent, Michael Duncan said.

Indirect costs can include:

- Time consumed by manual workarounds
- Operational drag of poor integrations
- Compliance risk exposure
- Internal bandwidth during a complex integration

Step 3: Quantify Member Attrition and Future Accounts

Most financial institutions never quite consider the potential impact of member attrition. Chances are, you are already experiencing some form of attrition in your current digital experience. However, it's also worth considering the potential attrition of one platform versus the other.

While banks can measure account closures, withdrawals, and debt paydowns, they can't always track when consumers open accounts elsewhere. Silent revenue leakage and attribution occur when new account openings, such as auto loans, are transferred to another institution. In some cases, members may keep a checking account at their credit union or community bank but quietly migrate more profitable products to fintechs that deliver a better experience.

“People have needs... they want to invest, buy crypto, or learn how to manage their money. Quietly, they're going to different places to achieve these goals. The idea of there being a primary financial institution is melting away,”
Michael Duncan said.

If a poor digital experience leads 2% of members to quietly move their most profitable products, such as investments, auto loans, and savings, to a competitor, the lost revenues at a \$500 million organization could easily exceed several million dollars. More importantly, **the cost of investing in digital banking is measured, not just in lost revenue today, but also in generational deposit loss tomorrow, as younger members bank elsewhere with their inherited wealth.**¹²

“There is a massive cost to not providing both the experience and the features that especially our youth expect... These are the ones who are going to shape the landscape for financial services in the future. The number of millennials and Gen Z using community-based FIs is in the single-digit percentages. There's a major, major cost of survival.”

Michael Duncan
CEO, Bankjoy

Step 4: Factor in Competitive Positioning

It's essential to consider how a new solution or technology may benefit or degrade the bank's competitive positioning. These expenses won't show up on a balance sheet or income statement, but when a platform fails to keep pace with consumer expectations, it can quietly and gradually erode your competitive position.

You can evaluate vendors on their innovation cadence, average app store ratings across their client based and their track record of growing member engagement over time. For example, while **55% of the credit unions industry-wide were losing members** in 2024, **among Bankjoy clients, 70% were growing**. Consider that a solution that enables just a 2% faster growth rate could lead to a meaningfully different balance sheet in five years.

Step 5: Determine the Potential Migration Tax

When FIs fall into a pattern of making decisions for the wrong reasons, such as feature checklists and relationship familiarity, it leads to a cycle of failure that costs more time and money.

It's not uncommon for community financial institutions to go through a few platforms over a decade. Technology and consumer behaviors have changed so quickly that many banks find they need a new solution after only a few years. Weiwei Duncan notes that this "migration tax" can compound with each platform switch, adding implementation costs, diverting staff time from operations, and causing member confusion during transitions. Every time they implement a new solution and migrate, they put growth on hold.

In a typical scenario, a platform migration may cost \$250,000 in direct expenses, while also delaying growth initiatives for 12 to 18 months. **Delays that impact new account growth, cross-selling, or engagement can easily exceed \$200,000 creating a total impact of more than \$450,000 per migration cycle.**

"You are constantly in the mode of migrating, rather than partnering with your digital channel to execute on your strategies...every single time you shift, that's three to five years you lose that could put you behind your competition."

Weiwei Duncan
Founder and COO, Bankjoy

Criteria for Selecting a Good-Fit Digital Banking Vendor

Selecting a digital banking platform is a long-term commitment, often five years or more. You need to find a partner that not only fits your current needs but can scale to support your growth and is innovating to keep up with the industry.

“When we sought a new platform, we looked for a vendor that offered customization and the digital experience we needed, but that was also consistently looking to the future.”

Robert Einstein

President and CEO, UMe Credit Union

Purpose-Built for Community FIs

The best digital banking platform is one that meets the institution’s custom needs. Community banks and credit unions have distinct needs around relationship banking and community engagement. It’s critical that the vendor understands your scale, core systems, and member demographics, Wooley said. He notes that part of the process involved speaking with existing customers and evaluating solutions not just on current features, but on the roadmap and the team’s culture of continuous improvement.

“I went to vendor conferences. I met as many of their clients as I could, just to find out more information. I was looking for a willingness to not just take what they were doing and rest on it, but to continue to make changes and evolve,” Wooley said.

Core Integration Depth

It's important to ensure the solution seamlessly integrates with the bank's existing core processors and systems. A vendor's integration depth isn't just a technical specification; it demonstrates how smoothly it may work with the existing ecosystem. The potential for friction during implementation is a red flag of more risk ahead. Institutions that attempt to manage multiple siloed systems and vendors typically end up with a disjointed experience that may connect on paper but doesn't offer consistency and a seamless experience in practice, Michael Duncan said.

"You get a product, throw it together, and it's like a Frankenstein solution... aesthetically, nothing really looks like it belongs. You don't get the same efficiencies that you get from a product built from the ground up," said Michael Duncan.

Security and Fraud Prevention as Infrastructure, Not Add-Ons

Security and fraud-prevention capabilities should be part of the system and infrastructure, not an add-on. Banks must not only ask vendors about the security features they offer, but also how many layers of defense they maintain and whether they employ in-house fraud and cybersecurity experts. The greatest risk nowadays isn't just damage or fines, but the loss of customer trust.

"Once a member loses confidence in an institution's ability to protect their money, recovery is very difficult, and the reputational damage compounds across the community. At scale, that can crush financial institutions."

Michael Duncan
CEO, Bankjoy

Weiwei Duncan notes that security is “not a checkbox,” and requires multiple layers, from cloud infrastructure and hosting environment to in-house fraud expertise. A vendor that can’t demonstrate dedicated fraud and cybersecurity talent is a liability. **“I would encourage credit unions and community banks to ensure they have multi-layered security defense and fraud prevention in place. It’s a red flag when vendors don’t have a fraud or cybersecurity expert in-house,”** said Weiwei Duncan.

Scalability and a Shared Innovation Roadmap

The best way to approach a banking platform decision is to define a three to five-year growth strategy beforehand, and then evaluate vendors against that strategy, not against a checklist of features. This approach drives alignment on capabilities, rather than a purchase.

For a five-year commitment, the forward-looking roadmap should matter as much as the features available at signing. Wooley notes he selected Bankjoy in part because it wasn’t just relying on existing capabilities but actively developing new ones and was committed to innovation.

“I saw a willingness to not just keep doing what they were doing but to continue to make changes to it and evolve it. There was definitely a forward-thinking kind of plan, and there were new iterations over time.”

Josh Wooley

CEO, Missouri Central Credit Union

Member Experience as a KPI

App store ratings are one of the few visible signals of member sentiment, said Michael Duncan. He notes it is a quick way to know whether the app is satisfying members and can offer valuable information and feedback on features they may or may not like. Bankjoy also tracks online account-opening conversion rates across its entire client base, measuring not just applications started but also deposits captured and new members retained.

“If the credit union is aiming to grow 4% membership per year, our commitment to our clients is we want to help you bring 2% — meaning half of your growth — from our online account opening channels. We create a strategy around it,” said Michael Duncan.

Client References and Proof Points

Banks should also ask vendors for client references and proof points with organizations of similar size and core configuration. This includes looking for case studies, app scores, and member satisfaction data, Michael Duncan said.

“A good vendor should have proof points. We’ve had credit unions that rolled out our JoyCompass financial wellness product. And over a three-month period, the net retention increased — we’re talking 14, 15% increases in retention.”

Josh Wooley

CEO, Missouri Central Credit Union

Making the Decision: A Strategic Buyer’s Checklist

- Does the vendor integrate with your core processor?
- What is the vendor’s average app store rating across their client base?
- What is the typical implementation timeline for an institution of our size?
- What does their fraud prevention infrastructure look like?
- What is their client retention rate?
- Can they provide references from institutions with similar asset sizes and member counts?
- What does their innovation roadmap look like for the next 3–5 years?
- What happens if we need to migrate away? What are the offboarding terms?
- What is the all-in, 5-year TCO — including indirect costs?

Why Total Cost of Ownership Matters

The cost of lost accounts, silent attrition, operational inefficiencies, and migration cycles can add up to millions and have a long-term impact. The financial institutions that will thrive in the next decades aren't necessarily the ones that spend the least or most on digitizing banking platforms. They're the ones that find the right fit in a vendor that understands their scale, shares their mission, and delivers measurable results across growth, engagement, and efficiency.

The true cost of a digital banking platform isn't what you pay, it's what you gain or lose over time. Community banks and credit unions can outmaneuver megabanks and fintechs by focusing on member-first design, removing friction, and integrating financial wellness into the core digital experience.¹³

For financial institutions ready to take the next steps, the right partner will fall into this framework with a customizable solution that can measure outcomes.

Bankjoy provides a digital banking solution specifically designed for credit unions and community banks. Unlike budget providers that compromise on functionality, security, or innovation, and enterprise vendors that deliver unnecessary complexity at premium prices, our platform is purpose-built for community institutions. Bankjoy integrates with 17 core platforms, with a proven implementation track record and a 4.8 average app score across all clients.

Bankjoy works with community financial institutions to help operationalize a total cost of ownership approach to digital banking. Rather than focus solely on feature sets or contract pricing, Bankjoy prioritizes measurable outcomes like account openings, member engagement and retention, operational efficiency, and risk mitigation. Across its client base, Bankjoy has seen that improvements in these areas can meaningfully impact both growth and cost structure, often outweighing differences in upfront platform pricing.

Ready to transform your digital banking experience?

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