

The Truly Digital Church

Earlier this year, LifeWay made the announcement that it had decided to close all 170 of its physical stores. The Christian bookstore will instead move all of its efforts online.

They are not alone in their decision.

Retail banking is experiencing a steep decline in branch visits. In 2017 alone, 1,700 branches closed.

The older model for books and banks was bricks. Banks, for example, put their stock in physical branches, which is why there are (were) so many of them. The idea was that the means for expanding customer base was branch location and convenience. Putting a branch every 3-5 miles was the key to customer attraction and retention.

No longer.

Think... when you want to buy a book, where do you turn?

Amazon.

When you have banking needs, do you think branch?

No, you think *phone*.

Banks aren't stupid. They are realizing that when they eliminate a branch, they eliminate high costs (brick and mortar buildings are expensive, not to mention staffing them). Further, they can then re-invest those resources into cheaper and more efficient online services. They are even able to make the digital experience more convenient and personalized.

Win-win for both the bank and the customer.

So what does the future hold?

Let's stick with banks.

Analysts are pointing to five powerful paths to connect with customers:

1. **Online and mobile** for secure electronic transfers on all tech platforms and for nearly all transaction types, including payments and trading.
2. **Telephonic services** for information, problem solving and help. Artificial intelligence offers a great way to support this channel.
3. **Enhanced ATMs** with private, secure enclosures for large cash deposits, cashier's checks,

money orders, bonds and/or video chats. This personalizes service in more locations for customers while lowering overhead.

4. **House calls and business calls** for investments, loans, notary services and new customer contacts. Think “Geek Squad” for banks, where bankers visit consumers. Customers consider it a tremendous positive when met on their terms and turf.

5. **A redefined in-branch experience** that accounts for the other four connections.

So what should banks do?

Again, analysts have their suggestions:

- **Leave the branch alone** if your customers resist change and prefer traditional experiences.
- **Keep the branch location** but downsize and/or redesign it to better serve needs. This might work well with diversified customers in high-density, high-touch or high-service locations. Redefine the experience as you go; forge partnerships with food and beverage or other service businesses to split costs and reimagine customer care.
- **Close the location**—sublease or sell it. Know the main types of branch transactions and fill voids to retain current customers. You could replace branches with enhanced ATMs or position house-call bankers for regular area coverage.
- **Create connections customers value most.** The days when customers met banks on their terms have turned around. Bankers must connect whenever and wherever customers have questions, post transactions or need financial services.

It doesn't take a bank analyst to choose the option that holds the most potential: it's creating connections that customers value most. And this realization is not just for books and banks. As a recent *Fox News* report chronicled:

Church, as we've known it for the past few generations, is over. Every church you've ever attended, or that you drive by on your way to a Sunday sporting event, was built on a physical attendance model that is location-centric.

As a result, church leaders and pastors have spent time every week encouraging, inviting and pleading with people to come to a specific place at a specific time on Sundays. This approach has created church staffing models, systems and ministry strategies focused on improving attendance. It's also why there is an annual Top 100 list of America's most-attended churches.

But that way of doing church is dead.

That may be an overstatement, but the sentiment is correct. Our culture has shifted from the physical to the digital, and church growth based on the physical must be rethought in light of the digital. There is a clear place for the physical – there is no escaping the biblical and theological mandate to gather and worship and practice the “one-anothers” – but the future of the growth of the church will not be realized through physical means as much as digital means. Meaning, it

will be the digital that fuels the physical.

I won't even attempt to lay-out the implications of this for various tactics.

Suffice it to say, the implications are staggering.

The bottom line is that we can no longer do “physical” church in a “digital” world.

> [Read more from James Emery White.](#)
