

WHAT DID IT TAKE TO MAKE 2026 WORK?

Executive Briefings

Key Takeaways

- **Strong results can conceal the manual work, workarounds, and complexity required to produce them.**
- **Repeated employee compensation can reveal operational constraints before those constraints become failures.**
- **Use the evidence from 2026 to identify where unnecessary effort should not follow the bank into 2027.**

Estimated Reading Time: 5 minutes

The numbers tell you how the bank performed in 2026.

They may not tell you what it took to get there.

A successful year can still contain thousands of small accommodations: information gathered from multiple systems, manual steps added to otherwise digital processes, employees bridging gaps between applications, duplicate work performed because one team cannot easily see what another already knows.

The customer may never notice.

Leadership may rarely see it.

But the bank absorbs the cost every day.

As leaders begin looking toward 2027, look beyond what the bank accomplished. Ask what employees had to do behind the scenes to make those accomplishments possible.

Success Can Hide Complexity

Banks are remarkably good at adapting.

That is partly necessity. Institutions operate within demanding regulatory requirements, changing customer expectations, cybersecurity threats, legacy technology, newer digital platforms, third-party relationships, and processes built at different moments for different purposes.

Over time, people learn how to make those pieces work together.

An employee knows which system contains the most reliable information. Another knows the spreadsheet needed to complete a report. A team develops an extra review step because two applications do not reconcile cleanly. Someone becomes the person everyone calls when a particular process stops behaving as expected.

The work gets done.

That can make the underlying complexity easy to accept.

But adaptation and efficiency are not the same thing.

A workaround that succeeds every day is still a workaround.

Look for the Cost of Compensation

Not every extra step represents a serious problem.

The useful question is whether repeated accommodations are beginning to consume resources the bank could use more productively elsewhere.

Where did employees spend time locating or reconciling information?

Which processes still require data to be entered more than once?

Where does completing a customer request depend on moving between systems that were never designed to work together?

Which reporting or compliance activities require substantial manual preparation?

Where are experienced employees compensating for process limitations through knowledge that exists largely in their heads?

And where has the bank become accustomed to these conditions simply because they have existed for years?

Individually, each may appear minor.

Across hundreds or thousands of transactions, customer interactions, reviews, approvals, and reporting cycles, small inefficiencies accumulate.

The cost may appear as labor. It may appear as slower response. It may increase the opportunity for error. It may make training harder, scaling more difficult, or change more disruptive.

Sometimes the most important operational constraint is not the one that causes a crisis.

It's the one everyone has learned to live with.

Ask What Complexity Prevented

Looking backward shouldn't focus only on what caused difficulty.

It should also consider what complexity kept the bank from doing.

Was an improvement postponed because integration would have been too difficult? Did limited access to information prevent a team from responding as quickly as it could have? Did an existing process make a new customer experience harder to introduce? Did staff spend so much time maintaining current operations that improvement itself became difficult to prioritize?

Those questions reveal another cost of complexity: opportunity.

An inefficient process consumes today's resources.

A limiting process can also constrain tomorrow's choices.

That distinction matters as leadership considers 2027.

Don't Turn the Review Into a Technology Audit

The purpose of looking back isn't to create a list of old systems.

Age alone doesn't make technology ineffective. A longstanding application that performs its role reliably may deserve to remain exactly where it is.

Likewise, newer technology doesn't automatically eliminate complexity. Adding another platform without understanding the process around it can simply create another place for information to live and another interface employees must navigate.

Start with the business.

Where did friction repeatedly appear? What required more effort than the outcome justified? What created unnecessary risk, delay, duplication, or dependence on manual intervention?

Only then ask whether technology contributed to the problem — or could contribute to the solution.

Modernization should follow evidence, not age.

Closing Thought

A year of operations produces more than financial results.

It produces evidence.

It shows where processes held up under pressure and where employees had to compensate. It reveals which dependencies proved manageable and which became constraints. It demonstrates where the institution remained flexible — and where complexity made change harder than it needed to be.

That evidence is valuable precisely because it comes from the real operation rather than a planning exercise.

Before deciding ***what*** the bank should change in 2027, understand what 2026 already ***taught*** you.

Look behind the results.

Look at the work required to produce them.

Look at what your people repeatedly had to overcome.

Because the clearest case for improvement may not be found in what failed.

It may be found in everything your organization had to do to make sure it didn't.

Finish strong by understanding what it took to make 2026 work. Start stronger by deciding what should not require that much effort again.

Start the Conversation

- Every successful modernization initiative begins with a shared understanding of where you are today and where you want to go next.
- If your leadership team is evaluating modernization priorities, Anchor Bridge Innovations would welcome the opportunity to start that conversation.