

WHAT COMPLEXITY SHOULD YOU STOP CARRYING?

Executive Briefings

Key Takeaways

- Familiar complexity is not necessarily required complexity; periodically test whether yesterday's processes still serve today's needs.
- Focus improvement where cost, friction, and risk intersect rather than trying to eliminate every imperfection.
- Choose the business problem before choosing the technology intended to solve it.

Estimated Reading Time: 5 minutes

Complexity accumulates quietly.

A process gains another approval. A new application solves one problem but creates another handoff. A temporary workaround becomes permanent. A regulatory requirement adds a step that remains long after the original process around it has changed.

Eventually, nobody remembers exactly why everything works the way it does.

They simply know that it works.

Usually.

As 2027 priorities take shape, look at where your bank has spent this year compensating for complexity. The next question is harder:

Which of those conditions are you no longer willing to carry?

Don't Confuse Familiar With Necessary

Banks have good reasons to be cautious about change.

Operational continuity matters. Security matters. Regulatory compliance matters. Customer trust matters. A process that appears inefficient may contain controls or institutional knowledge that are not immediately obvious.

That deserves respect.

But caution can also allow unnecessary complexity to become familiar enough that nobody challenges it.

“This is how we've always done it” rarely begins as an excuse. More often, it reflects a process that **once made sense**.

The question is whether it still does.

Ask what would happen if the process were designed today. Would it contain the same steps? Require the same handoffs? Move through the same systems? Depend on the same manual checks?

If the answer is no, the bank may be maintaining yesterday's solution to a problem that has already changed.

Familiarity is not evidence of necessity.

Decide What Is Costing Enough to Matter

Not every inefficient process deserves a 2027 initiative.

That distinction is important.

Some workarounds are inexpensive, understood, and low-risk. Some older systems perform their jobs reliably. Some manual processes occur infrequently enough that changing them would produce little meaningful return.

Leave them alone.

The goal isn't to eliminate every imperfection in the institution.

It's to identify where complexity has become expensive.

That expense may appear in staff hours spent reconciling information. It may show up in slower customer response, duplicate entry, reporting effort, inconsistent data, difficult onboarding, or an overdependence on employees who know how to navigate processes that are difficult to document.

It may also appear as risk.

A process that depends on several manual handoffs creates more opportunities for something to be missed. A system that only a few employees understand creates operational dependency. Fragmented information can make it harder to see the whole picture when a decision needs to be made quickly.

The strongest candidates for change are often where ***cost, friction, and risk intersect***.

Consider the Customer Without Making Everything Customer-Facing

Customer experience matters.

But improving customer experience does not always begin with something the customer can see.

A faster digital interface cannot compensate indefinitely for a slow process behind it. Giving customers more ways to initiate a request does not necessarily help if employees must still move information manually between systems to complete it.

Sometimes the best customer-experience investment is an operational improvement entirely invisible to the customer.

Better information flow can shorten response times. Simplified processes can reduce errors. Greater visibility can help employees answer questions without transferring customers or searching several systems.

The customer experiences the result without ever knowing what changed.

That is enough.

Choosing Also Means Saying “Not Yet”

A meaningful 2027 agenda requires exclusion.

There will always be more opportunities for improvement than budget, staff, and organizational capacity can comfortably support.

Trying to advance too many initiatives simultaneously can create exactly the kind of complexity the bank is trying to reduce.

So choose.

Which constraint has enough operational impact to justify attention now?

Which improvement could remove friction from several processes rather than just one?

Which change would reduce risk while also making work easier?

Which limitation will become more expensive if another year passes without addressing it?

And which worthwhile improvements can wait?

“Not yet” isn’t failure.

It’s what allows the organization to put sufficient attention behind the priorities that matter most.

Closing Thought

Once leadership decides something needs to change, the temptation is to move immediately toward products, platforms, and providers.

Resist it for a little longer.

Define the problem clearly enough that potential solutions can be judged against it.

What needs to become easier? What needs to become faster? What information needs to become more accessible? What risk needs to be reduced? What repeated effort should disappear?

If the problem cannot be described without naming a technology, it may not yet be understood well enough.

That clarity protects the bank from solving the wrong problem exceptionally well.

And it gives technology partners a better job to do: help determine the best way to achieve an outcome the institution already understands.

As the 2027 agenda takes shape, the strongest modernization plan may not be the one containing the most projects.

It may be the one that makes the clearest choices.

Finish strong by deciding which complexity has earned your attention. Start stronger by leaving behind what your bank no longer needs to carry.

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.