



Community Banks Adapting to the Digital Age

[Community Banks Adapting to the Digital Age Blog Series](#)

Guests:

- CSBS Chief Economist **Thomas F. Siems**
- Federal Reserve Bank of St. Louis Supervision Policy, Research and Analysis Manager **Meredith A. Covington**
- Temple University Professor of Finance and CSBS Adjunct Research Scholar **Jonathan A. Scott**

In this episode, we explore how community banks are adapting to a changing digital landscape by analyzing banking and technology questions from the [2021 CSBS National Survey of Community Banks](#).

Chapters:

1. [1:28](#) - Why survey community banks?
2. [3:44](#) - How do benchmark interest rates impact community banks?
3. [5:52](#) - What competitive pressures do community banks face?
4. [8:41](#) - How are community banks responding?
5. [11:40](#) - How does a small bank leverage tech on a limited budget?
6. [14:20](#) - How do community banks achieve "economies of scale?"
7. [17:56](#) - Are community bankers approaching with tech excitement or apprehension?
8. [22:53](#) - What impact has Covid-19 had on community bankers' approach to tech?
9. [26:00](#) - The 2022 Survey: Inflation, interest rates and tech

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00:29:08

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- [Community Banking](#)
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202.296.2840

newsroom@csbs.org

1129 20th Street, N.W., 9th Floor, Washington, DC 20036