

# Why Branding Expertise Matters in the Age of AI

There are key moments in a financial institution's lifecycle when a brand update or complete rebrand becomes the best path forward for growth and success. Seasoned leaders recognize these times: significant geographic expansion, entry into new markets, shifts in strategic direction or leadership, increased competitive pressure, or mergers and acquisitions. Change can be positive; a brand change often marks a fresh start and offers the opportunity to view banking operations through a new lens.

Regardless of why there is a need to make a change, branding is traditionally not a quick or easy undertaking. It requires that you perform some soul-searching. First, you must understand what makes your financial institution unique, how you're perceived by customers, vendors, and new prospects - identifying your story, vision for the future, and community connections.

You then need to translate these differentiators into a name, color palette, logo, and complete visual identity. This process requires both time and a meaningful financial investment, which often means collaboration with an advertising agency or design-build firm. Beyond simple aesthetics and the importance of building a brand that conveys trust, stability, and accessibility, your brand also needs to express what makes your financial institution what it is today. Whether that's your history, primary industries, community connections, or geographic location, there should be a clear alignment between the visual identity and your goals, mission, and vision.

## Understanding the difference between a logo and a brand

Along your design journey, it is important to understand the distinct difference between a logo and a brand. A logo is a visual symbol that represents the bank. A brand is the overall perception of how people feel about your institution. It includes your logo, but also other important elements, like your values, your history, your mission, and the way you conduct business. Think of it this way: *the logo is the face of your bank; the overall brand is your personality*. You need a 360-degree approach to branding and creative design, one that brings all aspects of branding into play.

Brand development can be quite a bit of work, and it is not as easy as many may think. These days, artificial intelligence has entered the conversation as a potential shortcut to brand development. Why? AI offers a fast, low-cost alternative to traditional design and development. But while AI presents intriguing possibilities, it also introduces meaningful risks. As we explore both approaches and the various pros and cons, it becomes clear that the most effective financial brands are built with *intention, originality, and a deep understanding of the financial institution and the communities they serve*.

## Using AI to Generate a Logo: Speed vs. Substance

Everyone is talking about it. It's all over the news as we watch artificial intelligence come to life right before our eyes. AI has seemingly made some artwork and logo creation easier than ever before. There

are many digitally accessible AI tools at your disposal. For the most part, they are easy to understand and use, and this only enhances the AI experience. The turnaround is fast, and the cost can be minimal.

AI allows anyone, even those without an ounce of creativity, to “play” graphic designer, plugging in prompts, pressing a few buttons, and generating dozens of logo concepts within minutes! If you don’t like what you see, change the prompt and see what else AI spits out. A new logo can be right at your fingertips, and on the surface, it may even appear reasonably acceptable.

But just because you **can** create your new financial logo using AI, doesn’t mean you **should**. While appealing on the surface, AI-generated logos come with some inherent risks and critical drawbacks. All of these deserve your consideration if you are tempted to use AI for your next financial services branding project. Make sure you consider the various downsides and the instances where AI doesn’t quite meet your institution’s needs:

### You should own and fully control your brand

- AI does not offer logo artwork **ownership**, so there are extenuating **copyright** concerns.
- Your AI-generated logo may resemble other copyrighted logos, leaving you vulnerable to possible complications and legal ramifications.
- You will also need a branding guide to help your marketing department oversee the use of your new brand. This is a document that AI cannot deliver unless it is prompted on what to prepare for.
- AI is a **digital medium**; it generates images for the screen, and it can be a major limitation in reproduction in the physical world and across various media, including signage and corporate materials
- When you use AI, there is **no designer relationship** to support future brand evolution. If there is a new use case, working with AI may actually increase time reeducating the application to have a starting point.

### Your brand should intentionally reflect who you are

- AI doesn’t inherently take into consideration involvement or the impact you’ve made in the communities you serve.
- Your plans for strategic growth, along with your institution’s history, purpose, culture, and long-term vision and mission, may not be meaningfully incorporated.
- AI lacks market awareness and intelligence, with no knowledge of your competitive landscape or target audience, unless it is “fed” the appropriate data.

### Your brand should “look” like you

- Brands assembled by AI can seem “templated” or visibly “AI-generated,” often **lacking uniqueness and originality** due to creating images off of existing examples.

- Because there can be limited customization using AI, outputs are often fixed, with little ability to refine key elements without drastically changing the result.
- AI delivers colors, shapes, and styles **randomly and without strategic intent**. In other words, it is likely another professional would be needed to ensure the best outcome.
- AI is limited in its ability to test your new brand and evaluate its effectiveness through research in focus groups or customer perception studies. A Q&A form is feasible, but there could be cases where the consumers or businesses answer based on “feeling” over facts, which will skew survey results.

### You should be able to fully manage your messaging

- You should be able to **explain your brand**, including what your logo represents and why it was developed.
- If your logo isn’t created considering the *who*, *what*, or *why* that encompasses the rest of your brand, there will always be a disconnect with your overall messaging.
- AI tends to lack the ability to craft visuals that connect emotionally with customers.

Despite these limitations, AI can still play a role in some stages of branding. AI tools can be useful in market research or in collecting and compiling data. It may help compile information to make determinations, but it should not be the end-run solution.

### The Proven Approach: Building your Brand with Purpose

Collaborating directly with experienced creative staff at a design-build firm or an ad agency and adopting the proven and more traditional method of branding remains the gold standard for financial institutions. A skilled designer brings more than visual talent. They bring an understanding of the overall environment, including your institution, your community, your competitors, your target market, and your long-term goals. They ask the right questions, challenge your assumptions, listen to your customer service experiences, and translate your story into a meaningful visual identity. They typically have a set process for brand design, and they should have a substantial design portfolio to share, with experience in financial services.

Your designer will spend time with you collecting critical data; they will do their best to understand your audience, clarify your value proposition, and develop messaging and visuals that consistently communicate your identity. Customization is critical in this process because no two organizations are the same. A tailored brand reflects the unique strengths, culture, and goals of your financial institution, allowing it to stand out in a crowded marketplace. Without customization, brands risk appearing generic or interchangeable, which can weaken trust and limit connection with their audience. A thoughtful, distinct approach ensures authenticity, differentiation, and long-term relevance.

## Finding the Right Design Professional: Look for a Defined Process

Your designer should understand all of this, and they should be able to explain their branding process in detail. Look for designers who value a strategic, research-driven process; one that welcomes competitive research and valuable data that may be available about your marketplace. They should have good listening skills and be able to consider input from various leadership sources. They must be flexible, using creative tools like brainstorming, mood boards, thumbnails, and sketches to get their point across. They should have a strong portfolio of brand development work, preferably in financial services. If you are building a new facility or retrofitting your existing branch network, it is wise to consider a designer who understands the impact of a brand in the future space.

Remember, a foundational principle of great brand and logo design is **simplicity** and **versatility**: a strong mark should work in black and white, scale across all sizes, and remain recognizable in any context. While more involved, this process ensures alignment across your institution and often includes input from senior management, the sales and marketing teams, and even the board of directors. The experience will help you understand your competitive positioning better, strengthening other aspects of sales and marketing.

As with most processes that are worthwhile, it takes time to develop a brand in the financial services space. This is not a task that should be done in haste, so it's important that you recognize the time investment. You should also budget the appropriate funds, understanding that this is an important investment in your future, with a significant impact on your market growth and success. With an agency or design-build firm taking the lead, the results will be worth the cost, resulting in:

- A distinctive, memorable, and trustworthy logo and brand identity
- Alignment with your institution's mission, vision, and values
- Consideration of your target market and future community growth
- Seamless integration into branch design and physical spaces
- Cohesive messaging, including tagline development
- A comprehensive brand guide with multiple logo variations and use cases

Most importantly, you'll gain a brand that builds recognition, loyalty, and long-term value, one that is uniquely yours.

## Bottom Line: Efficiency Should Never Replace Identity

No question, AI is reshaping industries across the board and branding is no exception. Whether it's collecting data for review or summarizing large amounts of information to help give direction, it's a powerful tool.

But for growth-oriented financial institutions, where trust, credibility, and community connection are paramount, the stakes are significantly higher. A financial brand is more than just a logo. It's how your financial institution interacts with its community at so many levels and touchpoints. Entrusting that

responsibility solely to automation, without human insight and strategic guidance, is a risk many institutions cannot afford. Accessibility and speed are valuable, but not at the expense of originality, clarity, and meaning. If your brand is meant to represent everything your financial institution stands for, it deserves a creative process that reflects that level of importance.



Steve Labecki, Director of Brand Development, Altitude

Steve Labecki leads Altitude's branding and rebranding initiatives as the Director of Brand Development. In this role, he is responsible for creating comprehensive brand systems for clients, including logos, color palettes, typography, graphic elements, and image guidelines. His approach is grounded in data-driven insights derived from target demographics, competitive analysis, and a deep understanding of a financial institution's unique personality and strategic goals. With over 20 years of experience in branding and graphic design, including 6 years specializing in the financial industry, Steve brings a proven history of award-winning work. His expertise enables him to craft a distinctive brand identity that not only sets an organization apart from the competition but also positions it for long-term growth and recognition.