



Breaking the Speed Trap: Why Banking's Top Performers Focus on Process Consistency



Executive Summary

Financial institutions (FIs) using nCino demonstrate market outperformance across critical profitability metrics compared to their carefully matched peer groups. As revealed through a recent comprehensive analysis of 490 FIs in the United States, nCino customers exhibit, on average, 63.9% better Return on Average Assets (ROAA) and 75.1% superior Return on Average Equity (ROAE) relative to their non-nCino peers.¹

nCino offers two fundamental operational improvements that may underscore these performance advantages: greater processing consistency and enhanced loan processing speed. Statistical analysis confirms that greater process standardization is associated with the strongest financial returns. FIs that excel at standardization and funding speed also achieve 127% better ROAA and 120% superior ROAE.

These findings present FIs with a strategic, data-backed framework for performance optimization. Rather than pursuing speed at all costs, the results indicate that FIs should also establish consistent, standardized workflows. While speed enhances returns, consistency enables them. FIs that master both can fundamentally alter their competitive position.

¹ nCino Operations Analytics Pro, Profitability and Performance Study, 2025.

Research Findings: Operational Drivers of Financial Success

The research outlined below leverages data from nCino Operations Analytics, which provides FIs with visibility into operational performance metrics, historical trends, and anonymized peer benchmarking. The study compares 112 nCino customers with 378 peer institutions across the United States, matching them across 15 weighted financial characteristics for comparability.² Analyzing performance and regulatory reporting data, the results indicate a directional relationship between back-office operational performance and front-line financial outcomes like ROAA, ROAE, and Efficiency Ratio.

Table 1: Relationship Strength Between nCino Metrics and Financial Performance
(Expressed as Percentage Correlations)³

nCino Metric	ROAA	ROAE	Efficiency Ratio
Time to Approval	17.4%	20.5%	-11.4%
Time to Booking	13.8%	14.2%	-11.0%
Most Common Path	15.8%	25.7%	-11.0%

Process Consistency Shows the Strongest Relationship: Among the operational metrics examined, process consistency shows the strongest correlation with financial performance, particularly ROAE. nCino measures process consistency using a Most Common Path Score, which uses process mining to track how closely loan routing follows intended workflows. Process consistency shows a 25.7% positive correlation with ROAE, which is the strongest relationship uncovered, challenging conventional assumptions about which operational metrics matter most for financial performance. The results of the study show that FIs with standardized processes—even when slower—achieve three times better return on assets than FIs that prioritize speed over consistency (see Figure 1).

Speed Metrics Show Modest but Important Impact: The data on approval and booking speed show a tendency for nCino customers with quicker approvals to deliver better shareholder returns than those with quicker funding times, suggesting that quick credit decisions create more value than back-end processing times. Indeed, speed is more powerful when combined with strong processing consistency, demonstrating that speed amplifies the benefits of standardized workflows rather than replacing them.

² **Peer Group Construction Methodology:** Normalization is applied using standard scaling to identify five comparable non-nCino peers for each nCino customer analyzed; however, because some financial metrics are considered more influential in defining similarity, a set of manually defined feature weights is applied after scaling. The model weights 15 financial characteristics to reflect their relative importance. For example, portfolio composition, geographic region, asset size, total loans, and specialized portfolios received differing weights based on their relative impact on peer comparability.

³ **Percentage Correlations** show relationship strength on a scale from -100% to +100%, not the probability of occurrence or portion of causation. These percentages represent the strength and direction of the linear relationship between variables.

The Path Forward

Speed attracts headlines, but the results from nCino's Profitability and Performance Study reveal that consistency is the bedrock of operational excellence. FIs racing to be fastest without standardizing processes achieve only modest gains, while those building consistent workflows—even if slower—substantially outperform. The ultimate winners master both, fundamentally altering their competitive position in ways that neither speed nor consistency alone can achieve.

Market Leaders (Blue): FIs achieving both good consistency and speed cluster in the top-right quadrant, indicating the highest financial returns, with 127% better ROAA and 120% superior ROAE. These institutions have mastered both operational dimensions and demonstrate transformational financial performance.

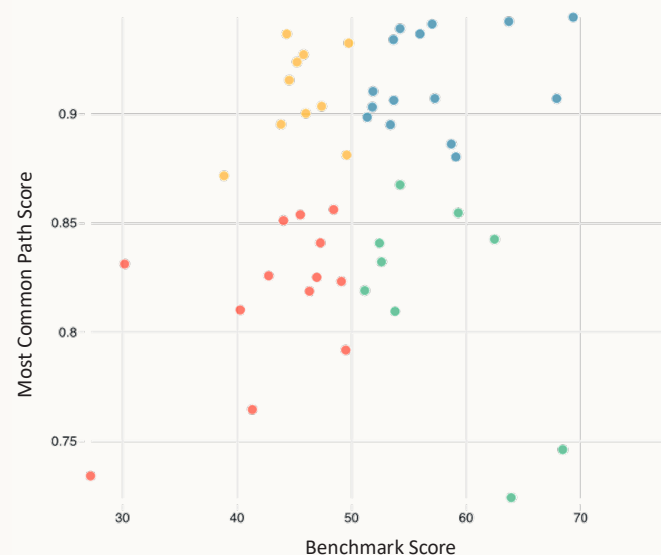
Consistent Performers (Yellow): FIs with strong process consistency but slower processing times still experience remarkable results, achieving 77% ROAA and 95% ROAE outperformance. Their position in the upper-left quadrant demonstrates that getting it right matters more than getting it done fast.

Speed Chasers (Green): Institutions prioritizing speed over consistency show scattered performance with 26% ROAA and 53% ROAE improvements. Despite faster processing times, the results suggest that inconsistent workflows limit the ability to capture value.

Underperformers (Red): FIs that demonstrate poor speed and poor consistency cluster in the lower-left quadrant, showing the weakest performance improvements.

Figure 1: Speed vs. Consistency Performance Quadrants

Distribution of FIs by Benchmark Score (speed) and Most Common Path Score (consistency), with four color-coded performance quadrants and associated financial outcomes



While movement along either axis improves performance, vertical movement (representing consistency) delivers consistently greater value across profitability metrics when compared to horizontal movement (representing speed), but the highest-performing institutions systematically excel at both, demonstrating a sustainable competitive advantage.

nCino Performance Advantage

nCino customers outperform their peers by approximately 64–75% across key profitability metrics, with those mastering both speed and consistency showing the greatest returns on average. While correlations are modest across single measures of speed and consistency, the pattern is clear. Operational excellence and superior financial performance go hand in hand.

Drive Shareholder Returns: FIs with strong processing consistency show 95% better ROAE, even with poor speed. Add speed, and performance jumps to 120% above peers. nCino customers routinely report improvements in measures of standardization and consistency on the platform: One customer automated 600% more activities. Another eliminated 86% of duplicate data entry. A third automated 100% of policy exceptions. With nCino Operations Analytics, FIs can more readily identify process deviations and systematically eliminate them; for nCino customers in this study, consistency is correlated with nearly 2x ROAE outperformance.

Accelerate Asset Returns: Fast decision-making and funding correlate with better asset utilization, and nCino customers achieve remarkable speed improvements. They report compressing timelines dramatically—91% faster decisions and 93% faster booking, in some instances. Another reduced underwriting from 23 to 2 days while standardizing at every stage. The highest-performing nCino customers demonstrated 127% ROAA outperformance, excelling at both speed and consistency, which is a pattern that is reinforced by operational improvements throughout the lending lifecycle as reported across nCino's customer base.

The association of process consistency with financial returns indicates that FIs should prioritize workflow standardization as a foundation for performance improvement. Operations Analytics Pro offers FIs the essential tools to pursue performance optimization by providing visibility into operational performance metrics, historical trends, and anonymized peer benchmarking. With the ability to identify specific inefficiencies using time and cost optimization capabilities, Operations Analytics Pro quantifies the potential financial impact of improving standardization and speed, allowing FIs to systematically address operational factors that correlate with the 127% ROAA outperformance observed among top-quartile institutions in this study.

In an increasingly competitive landscape, speed alone no longer delivers the market advantage that it once provided. Operations Analytics Pro amplifies the value of nCino's lending solutions, allowing FIs to benchmark operational performance against peers, identify consistency gaps, and accelerate standardization to fundamentally alter competitive market position.



ncino.com