

# Personalized Digital Banking with a Human Touch



# Meet the speakers



**Ionut Encescu,**

Head of Products & Digital Innovation Hub

**First Bank**



**Vitor Barros**

Head of Platform Evangelism

**FintechOS**

Now  
presenting



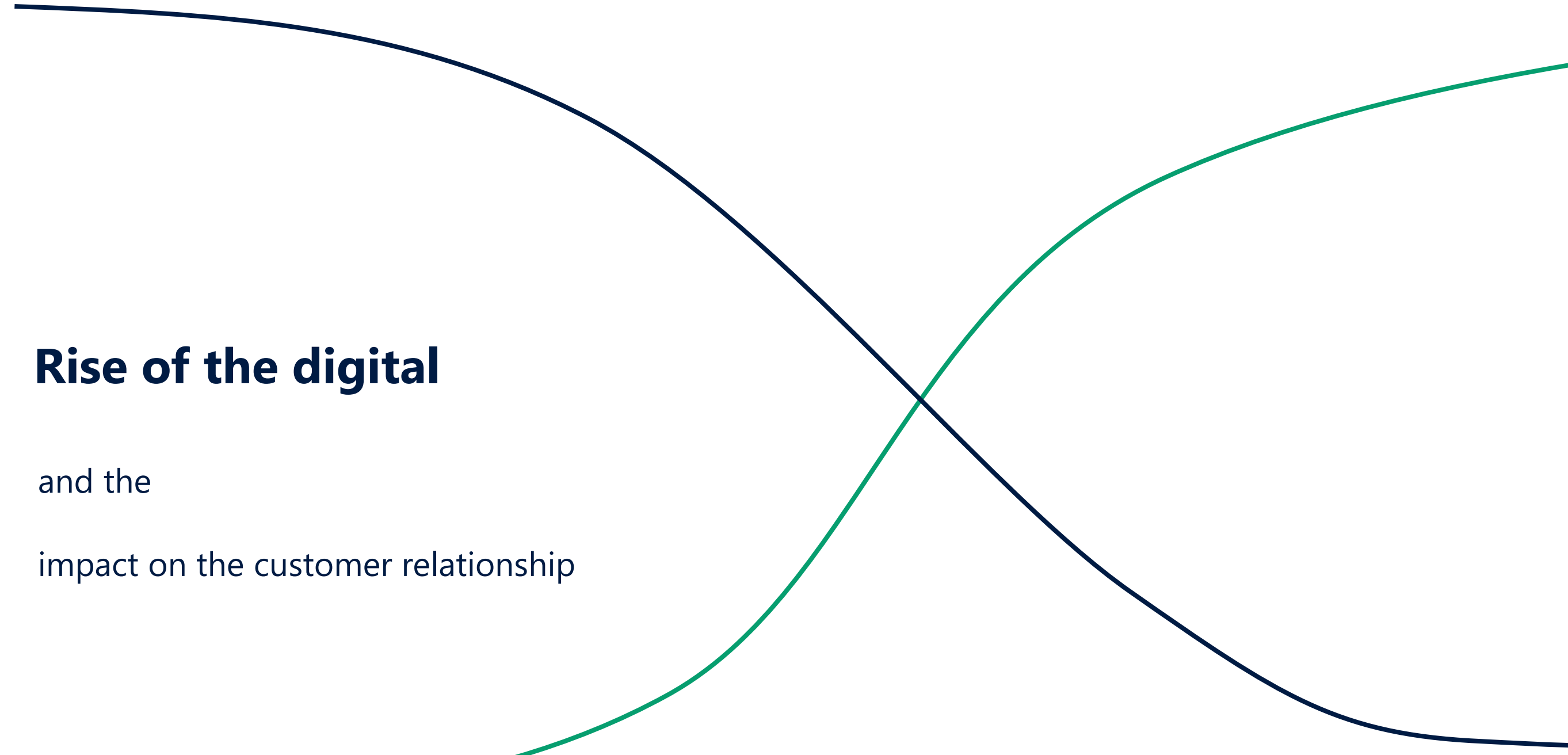
**Vitor Barros**

Head of Platform Evangelism

**FintechOS**

# Intro

Human connection



## Rise of the digital

and the  
impact on the customer relationship

Digital access



**“The rush to digital is depriving banking of its traditional human touch”**

Accenture, Banking Consumer Study: Making digital more human, 2020

**29%**

of survey respondents trust their banks to look after their long-term financial wellbeing, compared with **43%** two years ago (Accenture)

Gallup research suggests that emotional connections with fully engaged customers net an additional

**23%**

of revenue

Online and mobile banking **growth** is expected to increase by

**54%**

compared to 2020

**80%**

of decisions humans make every day are driven by emotion (Deloitte Digital)

# Intro

Human connection

## Rise of the digital

and the  
impact on the customer relationship

How?

Digital access



# “How”?

Let's discuss the approach

## **Context over data**

The importance of context on building understanding

## **Build customer connection**

Eliminating friction and creating emotional links

## **Humanize support**

How customer support can be a key driver on building loyalty

## **E.g. Video Banking**

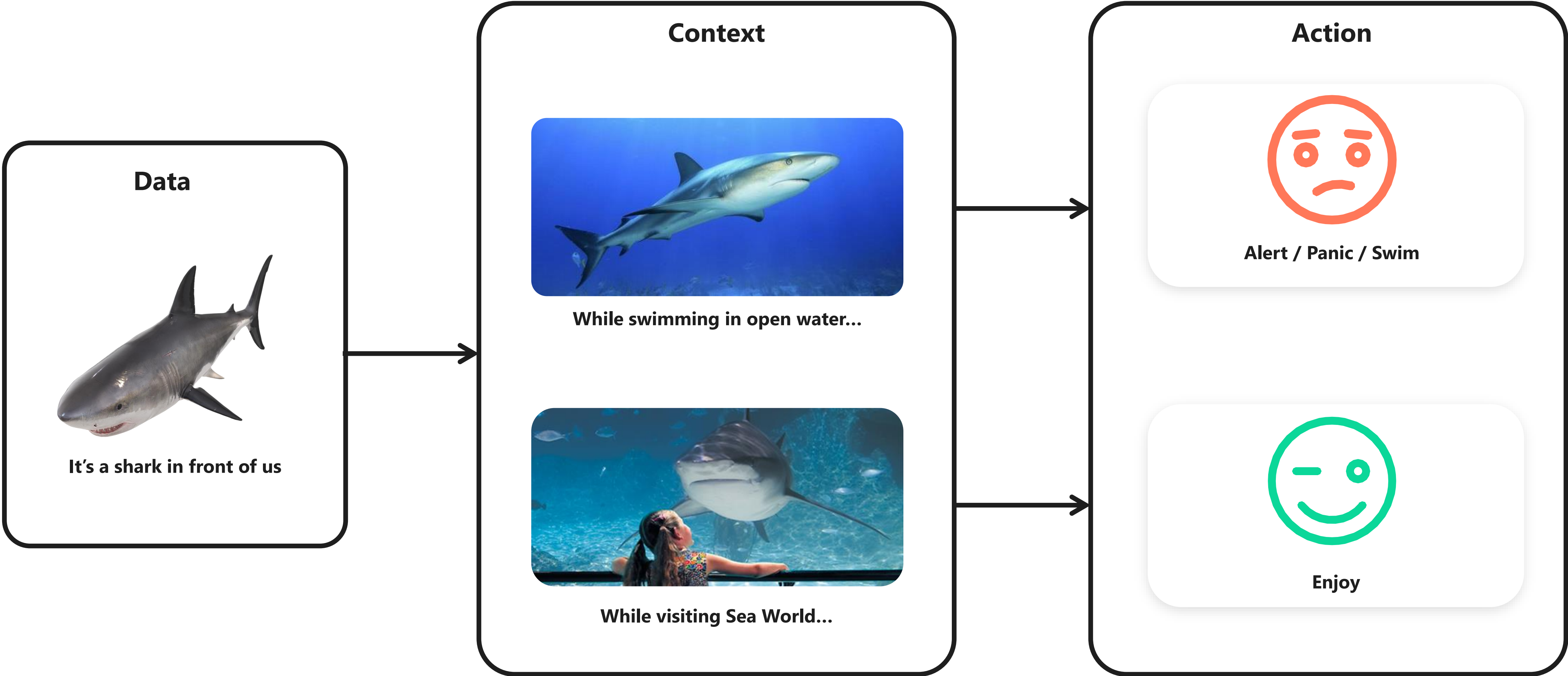
Providing human connection... remotely

## **E.g. Relationship management 2.0**

Reducing friction, simplifying the process and reducing approval time

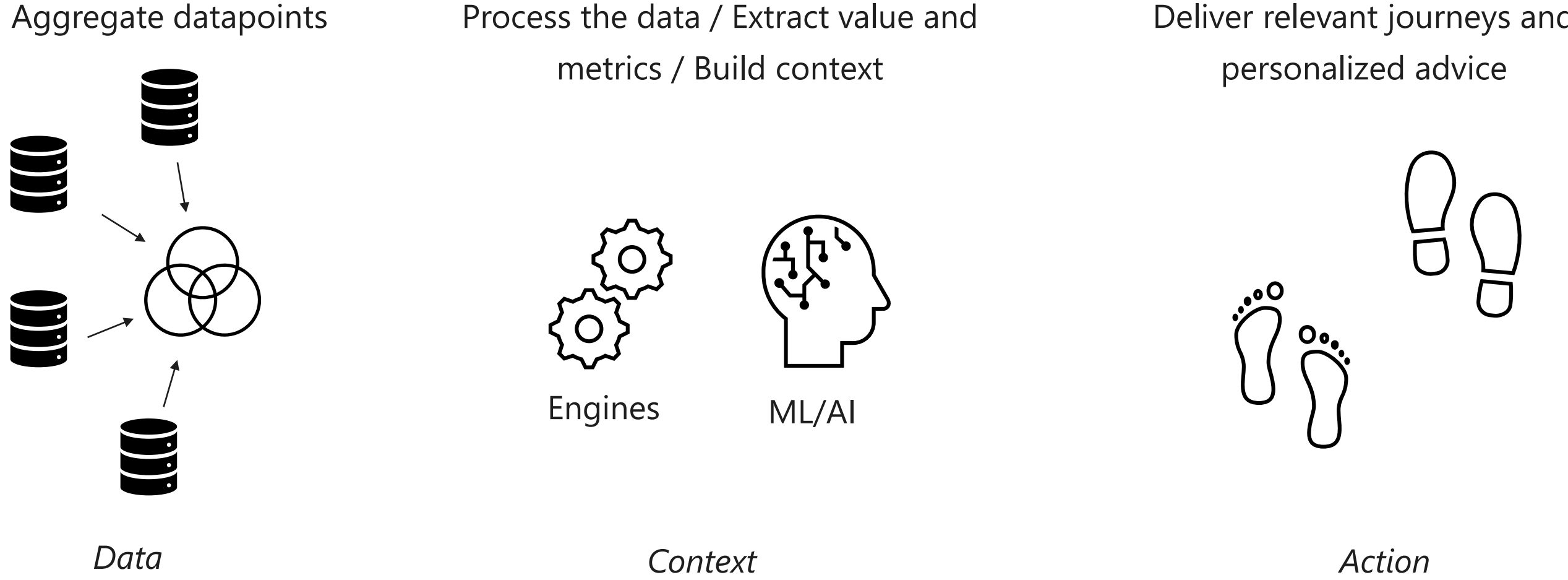
## **Q&A session**

# Context over data



# Context over data

## What does it mean for financial institutions



# Delivering a more human centric customer experience

Here are three building blocks for creating experiences that meet the human need to be seen, valued and heard:

**Capture and respond to emotional data**

**Invest in the digital capability to deliver personalized experiences**

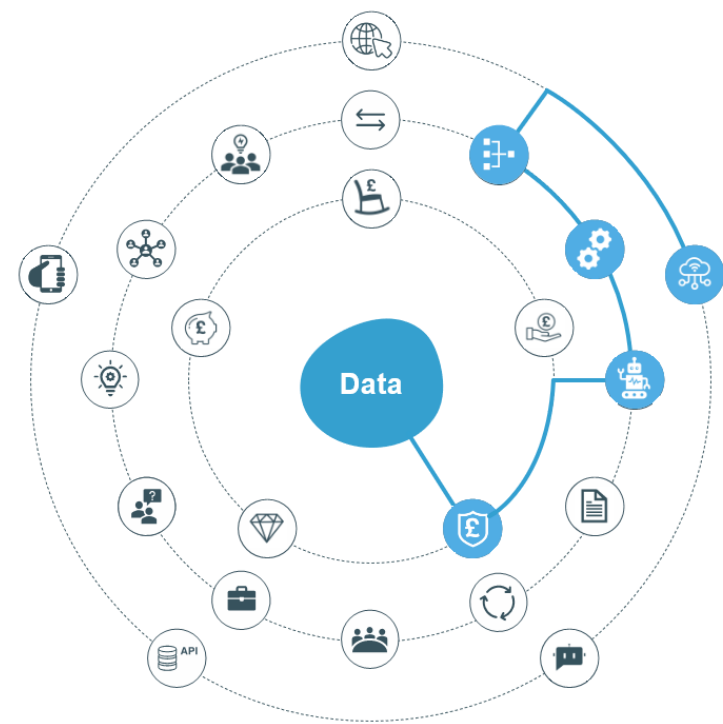
**Rethink how products and services are delivered**



# Build customer connection

## Tailored customer journeys

Flexible platform should be at the core

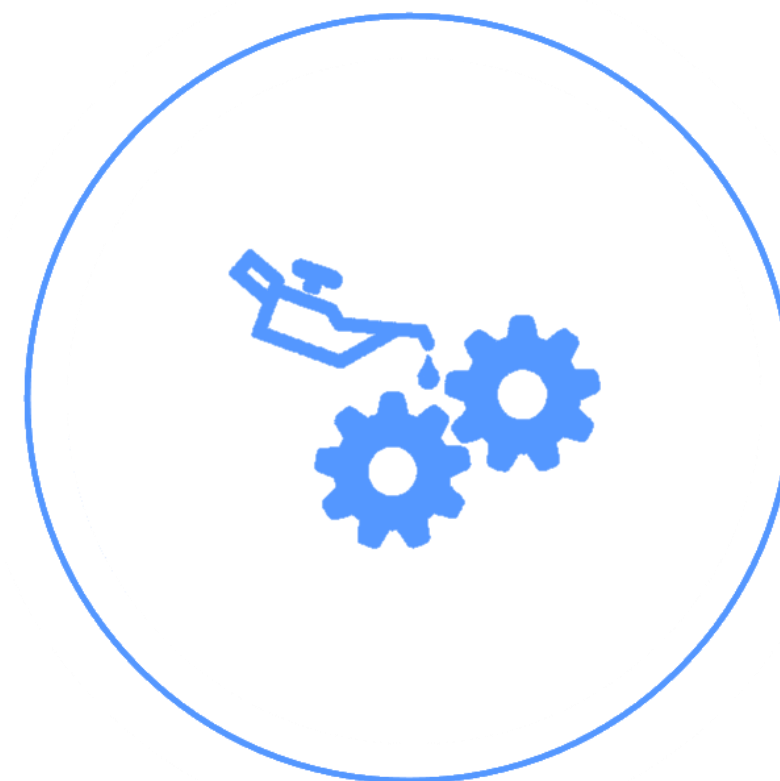


*“Empathetic Banking Leaders (...) use data insights to engage with their customers. Rather than forcing customers through a particular touchpoint, they offer customers channel choices based on their emotional state and financial need.”*

Accenture, 2021

## Reduce friction

Remove friction from every journey



*“This is changing rapidly with competition increasingly being digital and frictionless, and emotive digital experiences quickly becoming the core to a bank's value proposition.”*

Deloitte Digital, 2021

## Digital meets physical

Complement a frictionless experience with human connection when relevant



Support the customer

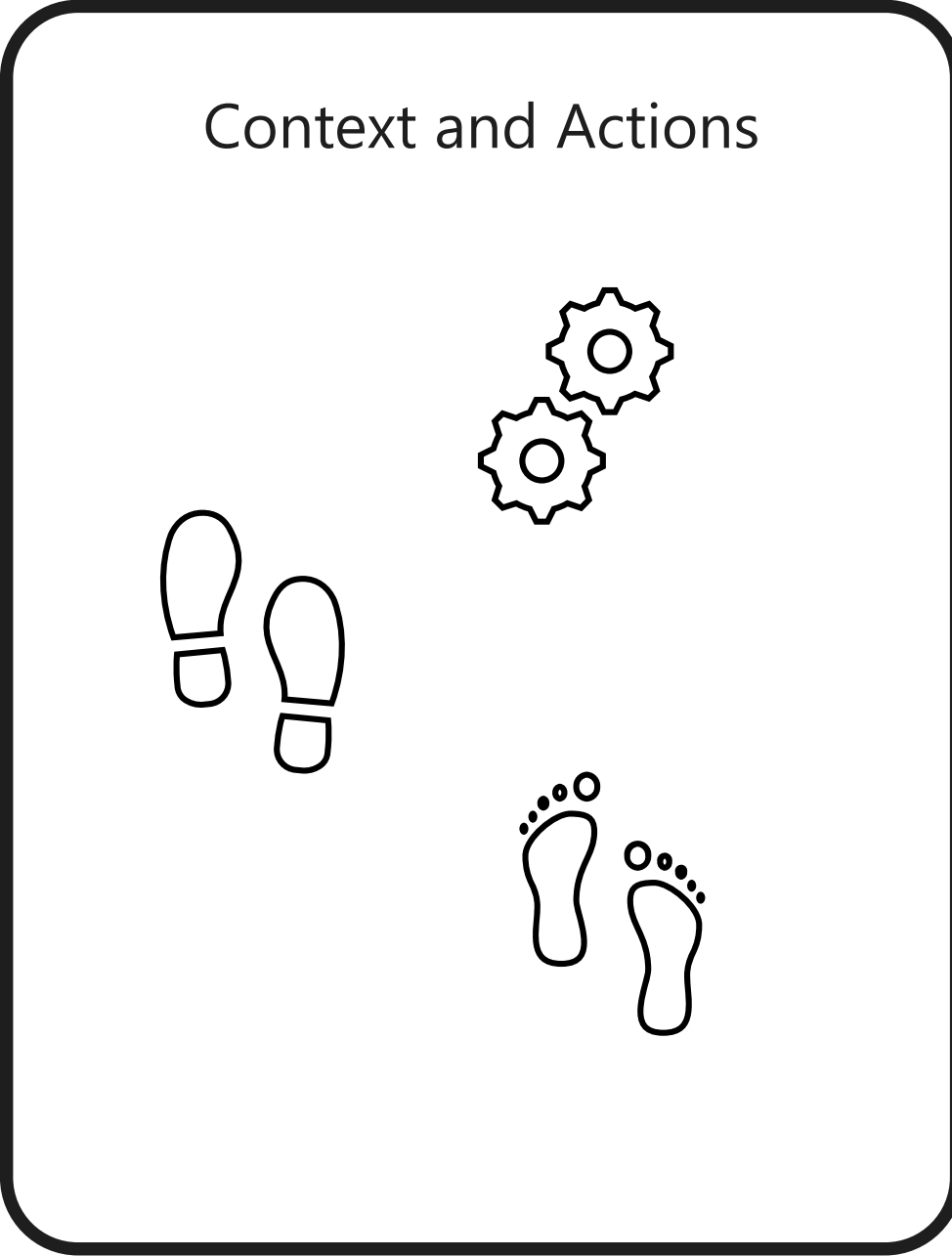
And in some years... deliver digital humanization at scale:

- “Smarter” chatbots (indistinguishable from human)
- Automated intelligent voice calls (google IO 2018)

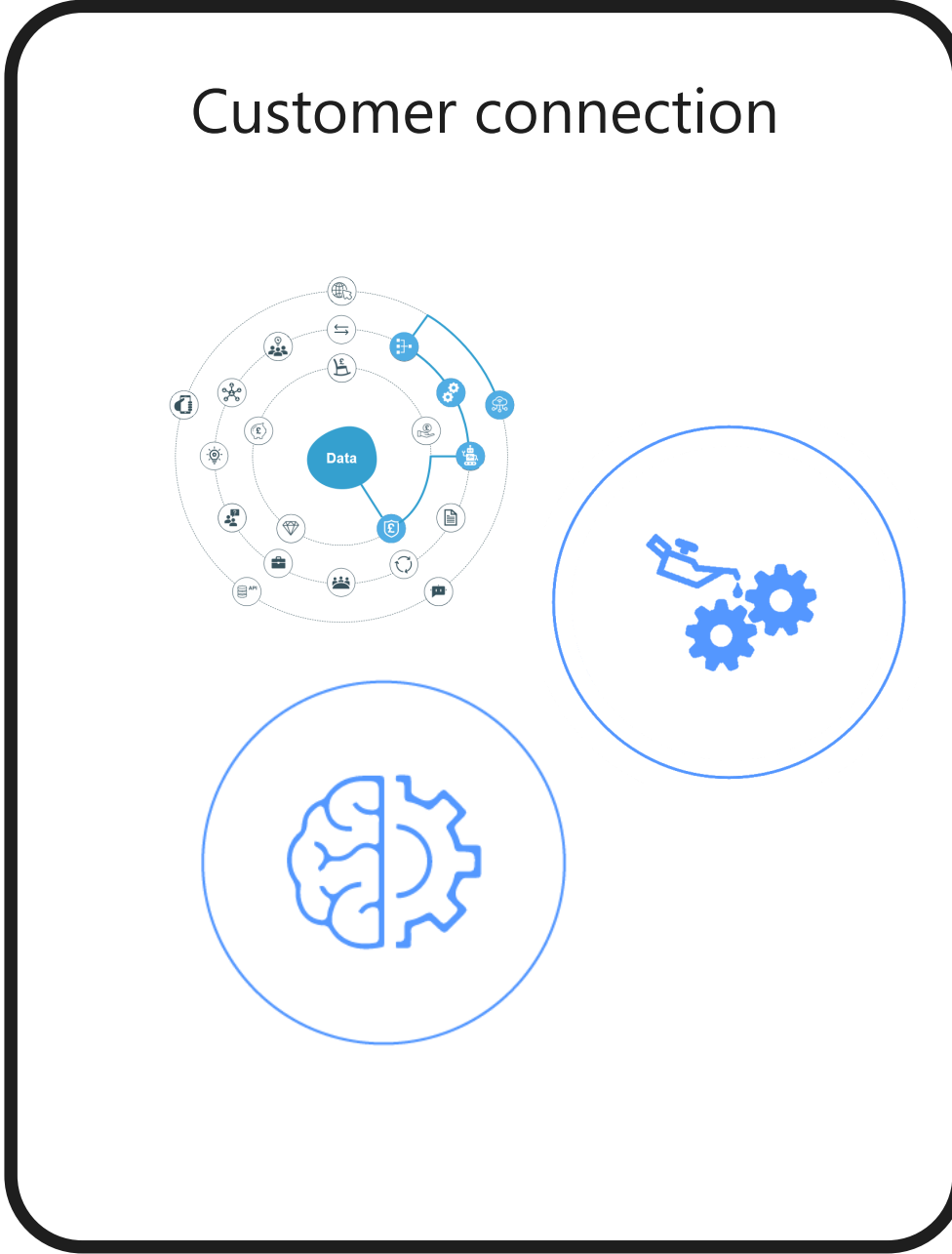


# Humanize support

## Build value



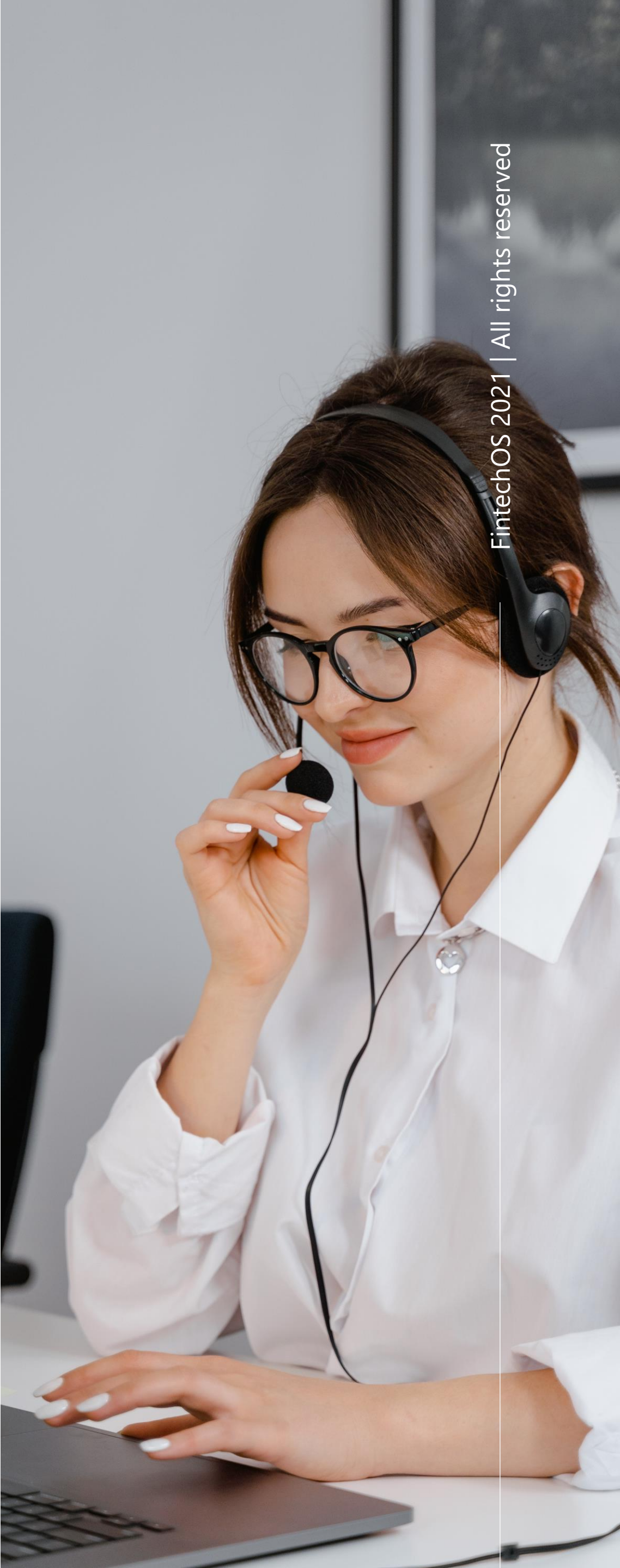
## Deliver value



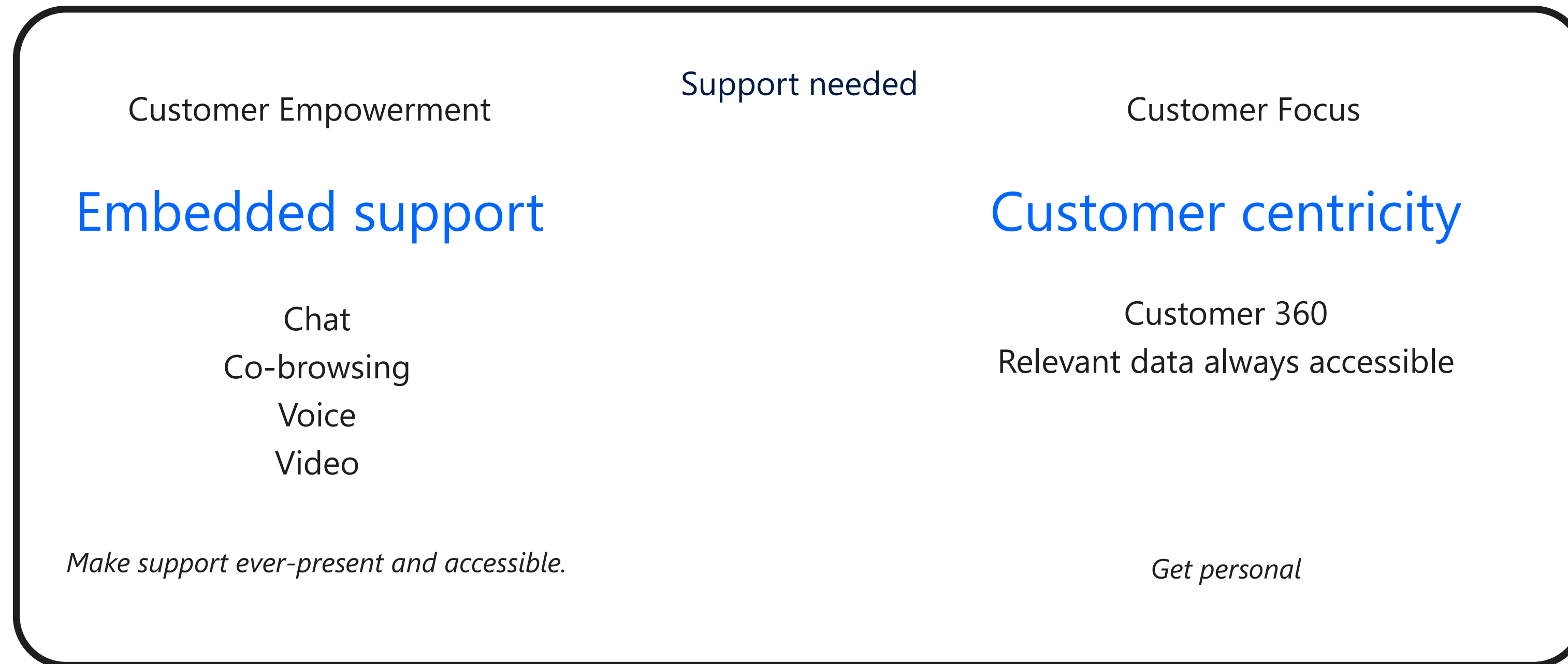
## Next?

Life's good

Support needed



# Humanize support



For the staff to provide timely help and address issues, the right tools and mechanisms need to be in place.

*"We see our customers as invited guests to a party, and we are the hosts. It's our job every day to make every important aspect of the customer experience a little bit better."*  
*Jeff Bezos, Founder & CEO of Amazon*



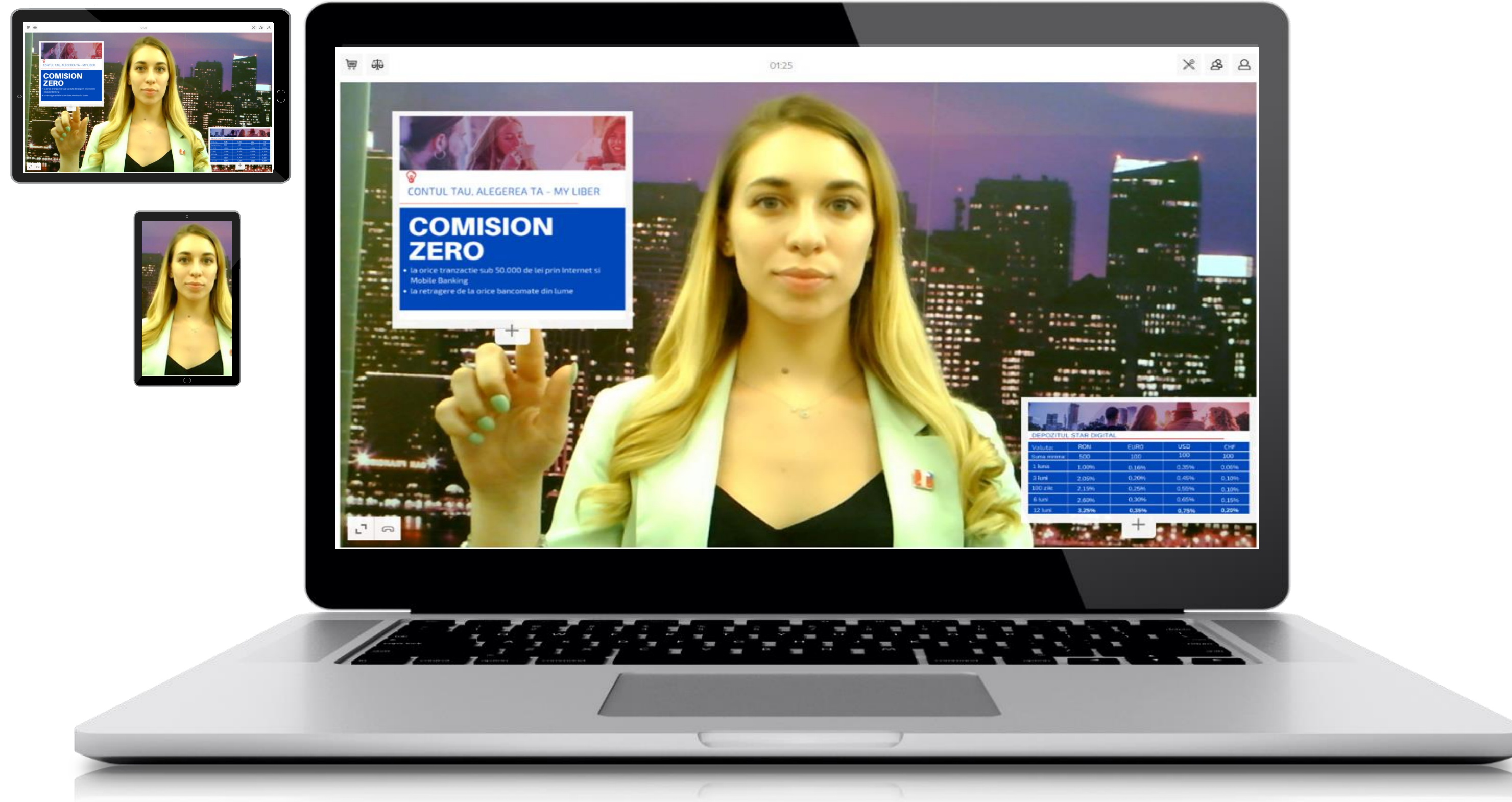
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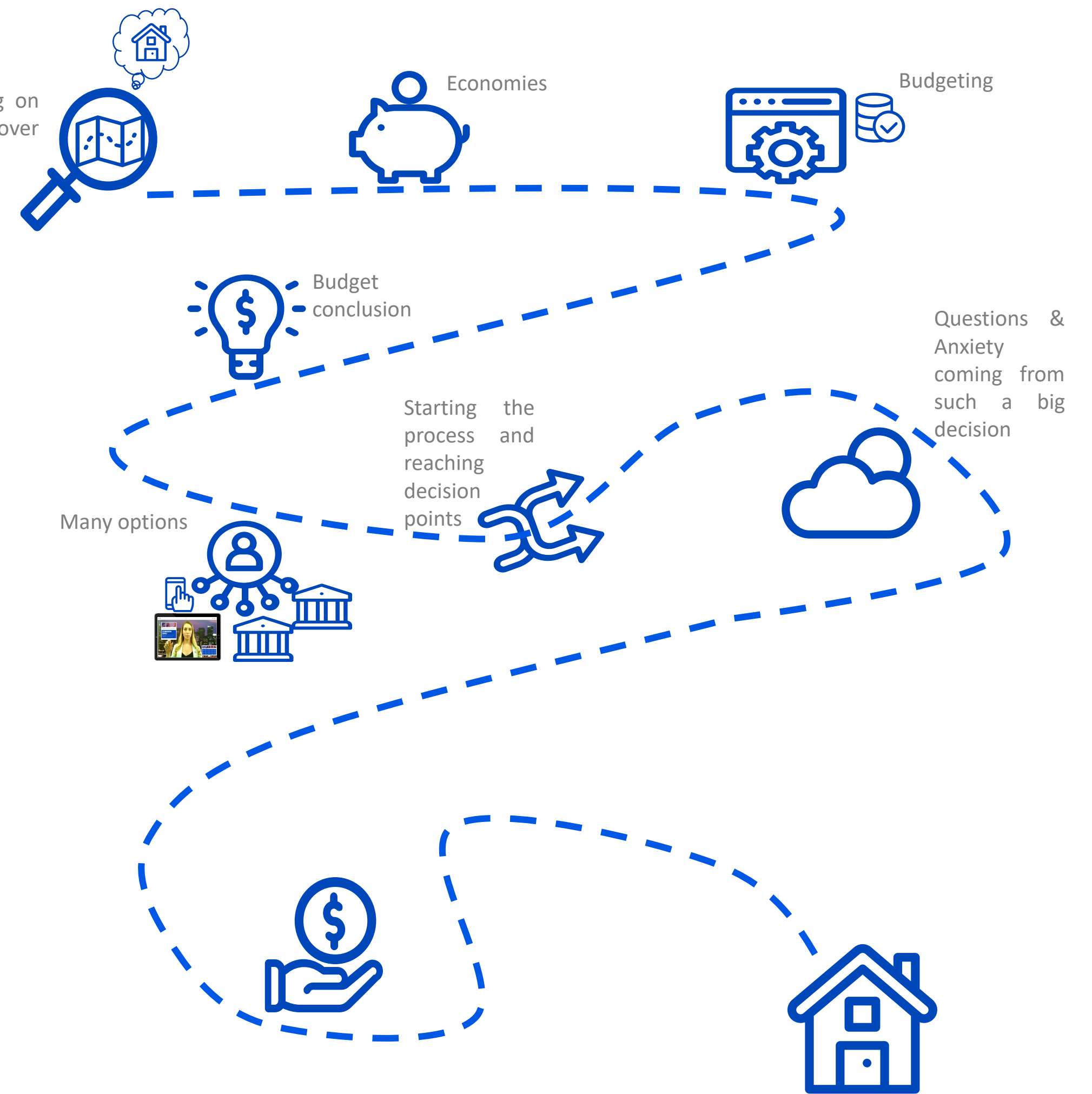
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# Video Banking

Providing human connection... remotely



Start researching on how to cover your need



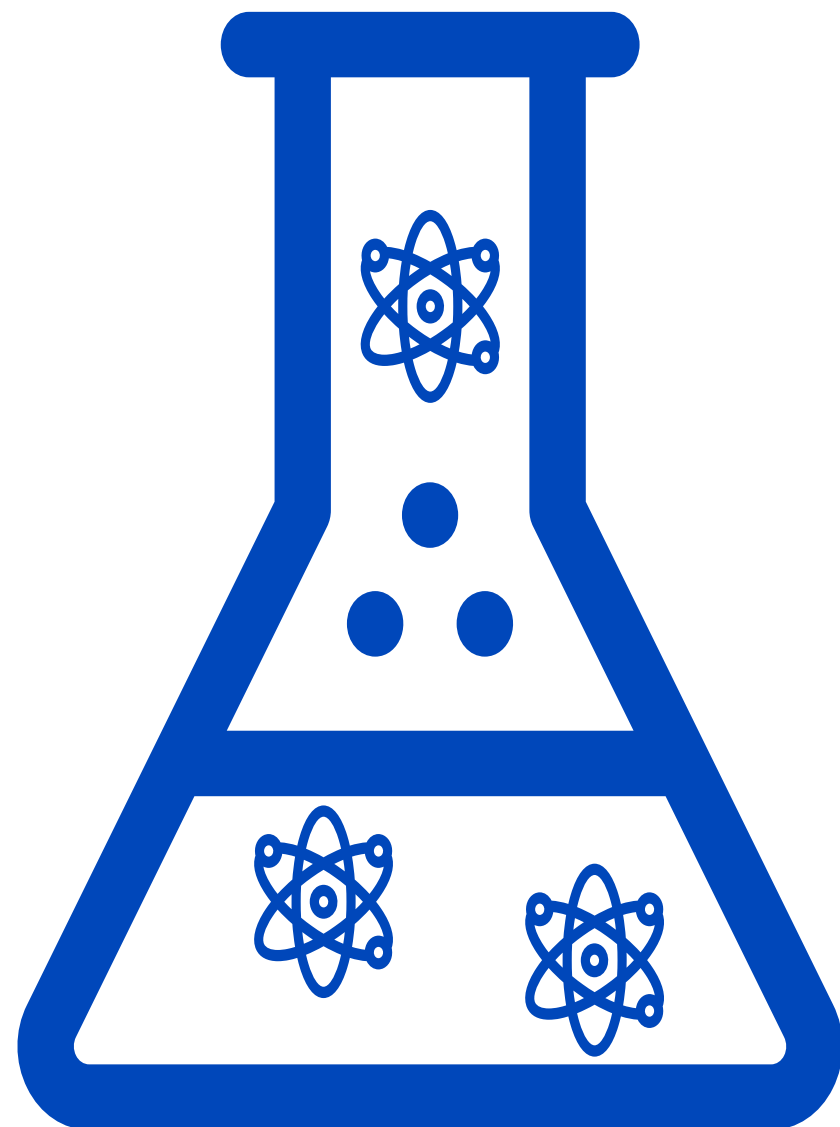
► <https://www.firstbank.ro/firstbank/videobanking>

# Relationship management 2.0

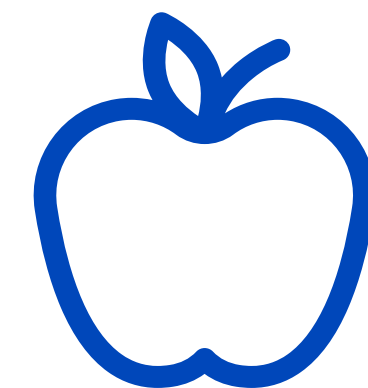
Reducing friction, simplifying the process and reducing approval time

for SME lending

It's all about finding the right formula for the customer...



The right product...



Simple...



Fast...

# Live Q&A session



# Thank you!

**Any questions, anytime:**

please reach us at [webinar@fintechos.com](mailto:webinar@fintechos.com)

