The Future of Banking: How a Top-Five U.S. Bank Delights Customers by Bringing the Human Touch to Their Digital Experience

In 2018, Glance was hired by one of the largest U.S. banks to add "visual engagement" to the bank's existing website and online banking app. Bankers and service reps in the call center are able to instantly launch Glance Cobrowse sessions to join the customer in the browser, see the web page, and guide customer navigation. Glance Cobrowse helps banking customers complete online transactions including opening accounts, depositing checks, and more.

The future of banking is digital. The power players knew this before a worldwide pandemic struck. However, COVID-19 was the accelerant to shift both the financial industry and consumer mindset about digital from a "nice to have" to necessity.

As consumer behavior has shifted toward digital among younger demographics, the bank was already focusing on retail branch reduction. With the pandemic forcing shutdowns, digital banking soared among all demographics, and humanizing the online experience became a company focus.

Customer experience: "do it yourself" vs "do it with me"
The bank's omnichannel strategy is a two-pronged approach. There's a "do it yourself" approach, powered by a knowledge base that helps customers to self-service, and then there's the "do it with me" approach in which bankers and service agents can join a customer in the digital engagement, to see their screen and give them guidance.

As part of this "do it with me" approach to customer support, this financial company initially sought out Glance to provide a simple, secure solution for their service team to connect and cobrowse within their CRM environment. Based on early successes, they have expanded their use of Glance to other departments.

Taking the in-branch experience digital
Amid the COVID-19 pandemic shutdown in 2020, safe social distancing measures meant moving the in-branch experience to the digital environment for both bankers and customers. Online banking had doubled from the previous year and now was becoming over 75% of account transactions. Loan officers and tellers had to transition their interactions from in-person to online.

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Transitioning to remote work
The need for innovation became the "Aha" moment for the leaders in the bank's Omnichannel and Online Strategy departments. They quickly decided to empower their in-branch tellers and business banking teams with visual engagement tools such as cobrowse and screen share. With one simple click of a button, business banking team members were able to join customers in the online application and help small businesses file for Payroll Protection Program (PPP) government loans. Glance Agent Video was added to the mix. Agent video lets the customer see a live video stream of the bank staff member who's helping them with their digital transaction. Seeing the friendly face of the banker or teller helps to add the human element to the digital interaction. Agent video is proven to increase customer satisfaction and net promoter scores.

Building trust while increasing customer satisfaction
Even with the accelerating adoption of digital banking, customers still value the human touch and desire human expertise, guidance, and empathy from bank staff. These are qualities that can't be replicated using AI, knowledge bases, bots, and robo-advisors. Through the benefits of the "do it with me" approach using Glance, this bank could see a reduction in median session time, enabling customers to conduct their banking business more quickly and efficiently. Glance is proud to partner with this bank to see results that helped create a digital experience standard.

### From challenge to opportunity
By creating an omnichannel approach to their online banking experience, this leader in banking was able to retain current customers and focus on the growth of new customers. Their high-touch "do it with me" approach with cobrowse and screen share has helped bank staff to provide real-time assistance to retail customers and small businesses who are struggling to navigate through the app. Glance's visual engagement tools were a part of their PPP strategy which provided over $7 billion in loans.

Looking ahead
As online banking tools gain popularity, digital banking has become the single most important modality for customer interaction. The forward-thinking leadership team at this bank got that. They've embraced a digital omnichannel approach and understand that the move to digital banking means blending automated and human experiences to provide a top-notch customer experience. As this institution stays ahead of the game, they look at Glance's visual engagement tools to increase their customer trust among consumers.

Large financial institutions are striving to build and improve their digital customer experience. The urgency has never been greater, and the brands that do it best stand a better chance of winning and retaining customers. Glance is engineered to be easy to implement on the employee side and, without any software to download, easy to use for the customer.

The Glance Guided CX Platform

Video Chat

Mobile Camera Share

Cobrowse

Screen Share

Mobile App Share
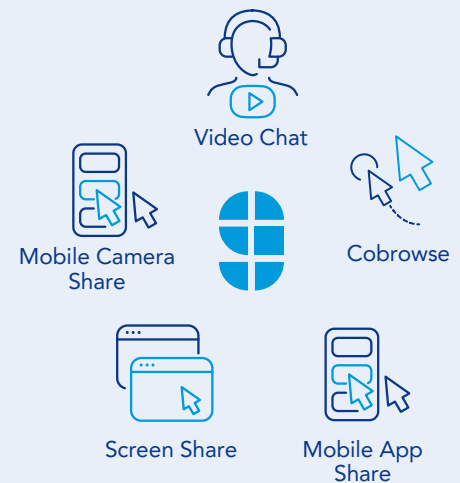
Glance takes technology compatibility out of the equation. Glance gives the agent one consistent UI, integrated within the enterprise's CRM, ITSM, or call center system. The agent can join a sharing session with just one click regardless of what device or platform the customer is using — desktop app, desktop or mobile browser, or native mobile app. Your customers appreciate that the sharing session requires no download or plug-in installation.

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Glance Guided CX™ helps enterprises earn, keep, and grow customers through instant, personal, human-to-human collaboration sessions within their mobile apps, portals, and websites. Glance is easy for everyone and works on any platform or device.

The world's most recognizable brands trust Glance in moments that matter to build relationships, increase revenue, and boost customer lifetime value. Discover how to create wow-worthy human CX at glance.cx.

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