

Digital customer engagement defines a competitive edge for banks

“Get closer than ever to your customers. So close that you tell them what they need well before they realize it themselves.”

- Steve Jobs, Apple

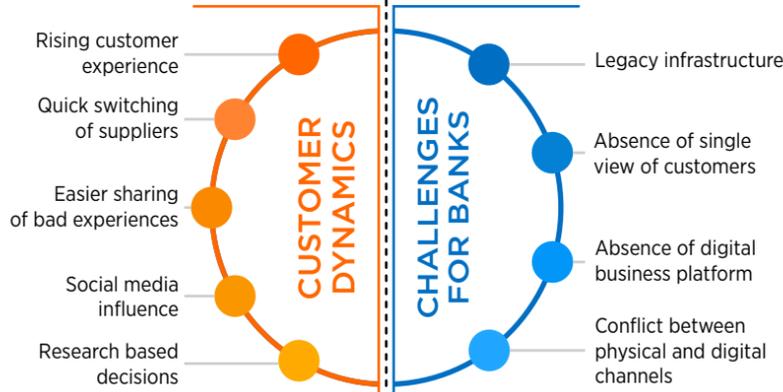


“Research shows that loyal customers are worth up to 10 times as much as their first purchase.”

74% Consumers use three or more channels to connect to customer service

According to EY's Global Consumer Banking survey, engagement is critical for competitive differentiation at a time when banking is largely commoditized. Better experiences, which are often the **No. 1** factor in achieving engagement, is a clear motivator for customers to switch banks.

Roadblocks banks face to deliver seamless customer engagement



- Despite the challenges, banks must engage with their customers through omni-channel touchpoints across branch networks, mobile apps and websites to retain customers
- Prioritize business process transformation, use analytics to drive targeted engagement and offer personal recommendations based on what customers are talking about

Keys factors for improving Customer Engagement

Convenience

Today's customers are time strapped, this means that convenience is not just a benefit- it's a central principle of a strong customer experience.

Agility

Technological acceleration now means that capturing connected customers depends on a brand's ability to take an agile approach. Business must adopt tools and analytics that recognize market changes and shifts in buyer behavior, as well as scalable systems that enable fast action when opportunities present themselves.

Personalization

Customers expect interactions to be real time, highly personalized, and tailored to buying preferences, transactions history and user behaviors.

Consistency

Consistency is vital when building a true omni-channel business, but it is also essential to create experience based on a unified brand presence that customers can trust.

Empowerment

Brands that empower and inform customers to make the best purchasing decisions are creating loyal customers.

UniServeTM NXY for Banks

Innovative customer engagement hub built on UniServeTM NXY addresses all prevailing challenges and transcends customer expectations.

- Unified platform for digital customer engagement
- BPM engine that specializes in end-to-end digitization of business processes
- Personalized & interactive engagement with customer communication management solution
- Personalized up-sell and cross-sell opportunities through omni-channel campaign management solution



How will UniServeTM NXY impact you?

- Improve revenue, through personalized marketing messages based on business intelligence derived from demographics, transaction history and capturing customer feedback
- Higher customer retention because of improved customer satisfaction
- Through video onboarding, reduction in customer support costs related to billing by 5-7%
- Personalized, clear and consistent communication through multiple channels like print, e-mail, SMS and Web enhances customer experience
- Optimize security and convenience with additional authentication factors and gain the trust of customers
- Increased revenue opportunities through personalized marketing messages
- Consistent customer engagement resulting in improved customer experience index