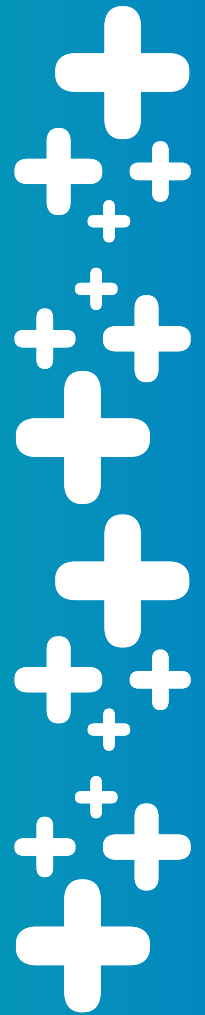


ATENTO

**Transforming  
the Financial  
Industry with  
Innovation and  
CX Technology**



# Content:



**Page:**

The role of CX in the financial, fintech,  
and insurance industry

Key financial customer journeys

Enabling approaches to the best CX

Atento, the smart solution

Real impact, smart results



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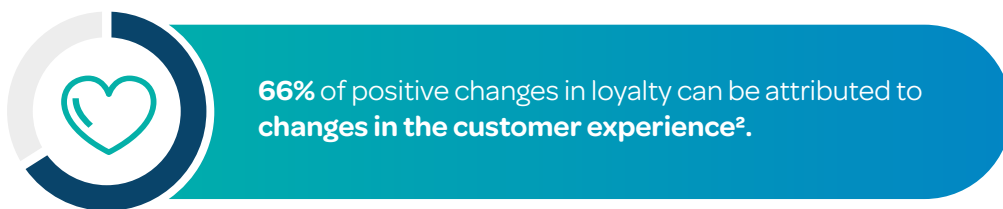
**6**

## The role of CX in the financial, fintech and insurance industry

Customer expectations are constantly evolving, which is why their experience has become a key differentiator for financial and insurance institutions. It is no longer enough to offer competitive products, the trend in the sector is to **create efficient experiences that fully meet the needs of consumers**. The risk of not implementing it is losing their loyalty:



While, price, interest rates, and product convenience continue to play critical roles in the industry, in the age of experiences, **customer loyalty depends on access to advanced, agile, and automatic features and tools** that allow them to have a **smooth and frictionless journey**:

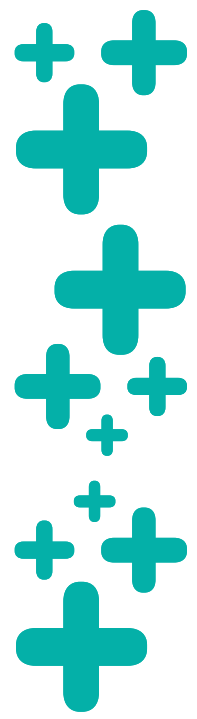


The benefits of implementing a consistent and comprehensive experience go far beyond fostering loyalty. **Satisfied customers invest more, churn less, and recommend** brands, making **it more cost-effective to serve them**:



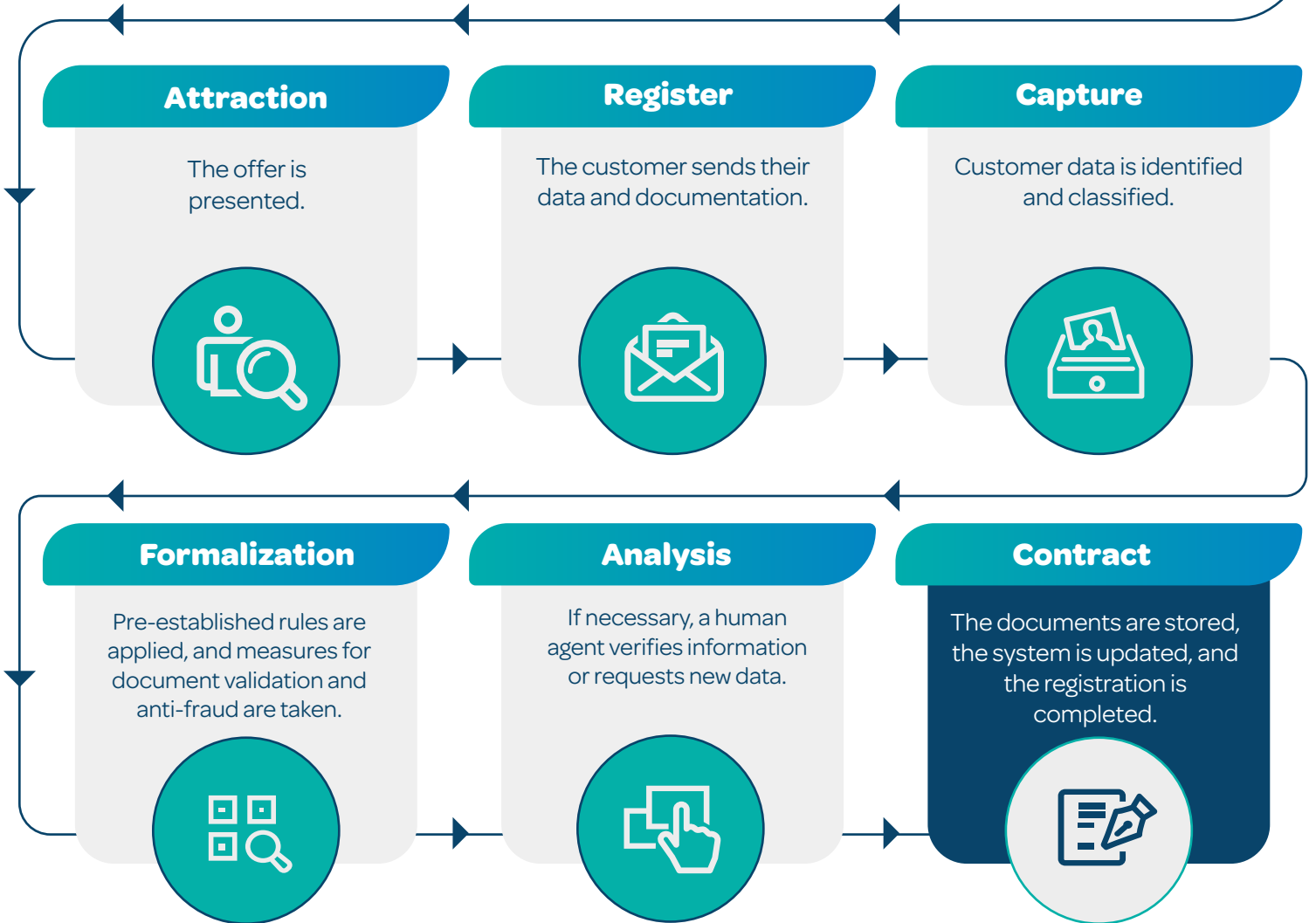
## Key Financial Customer Journeys

To respond to these trends, financial organizations must rethink their approach to customer relationships at every touchpoint. Some vital processes to scale the relationship with consumers include:.



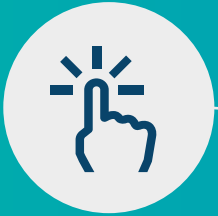
**40% of customers abandon complicated onboarding processes<sup>3</sup>.**

Onboarding is the first opportunity to demonstrate a commitment to **the customer experience**. Reducing stress, saving time and minimizing errors are essential. Here is an ideal journey for onboarding processes:





After adapting and providing **quality customer service** while efficiently resolving any requests, it is possible to **scale the relationship and** increase its value by implementing a **cross-sell and upsell journey**.



## Contact

The customer connects with the brand at all touchpoints.



## Lead

The customer reacts to an advertisement



## Connection

The Contact Center communicates with the customer through their preferred channel.



## Conversion

The personalized details are presented and accepted.



## Onboarding

Automated onboarding processes



## Enabling Approaches to the Best CX

To ensure a satisfactory, smooth and successful experience at key customer touchpoints throughout their entire journey, financial institutions must **incorporate the following approaches and tools:**

### Analytics

Collecting customer information at each interaction allows for in-depth understanding and the creation of accurate profiles.



78% of consumers would trust brands with their data for a better experience<sup>4</sup>.

### Personalization

Customer-tailored communications. From addressing them by name to personalized offers based on their data.



Personalization can increase annual revenue by up to 10%<sup>5</sup>.

### Security

Protecting customers' confidential information must be a priority in the financial industry. The reputation and satisfaction of consumers depend on it.



75% of customers change banks due to a fraud problem<sup>6</sup>.

### Human Touch

The best experiences in the sector combine digital and self-service channels with the expertise and empathy that only a specialized human agent can provide.



69% of consumers want to talk to a human agent to solve their problems<sup>7</sup>.

These capabilities require an extensive **technological infrastructure** and expert professionals, not only in CX, but also in the financial industry. For this reason, many companies in the sector rely on **Atento's** as their **Business Process Outsourcing (BPO)** and **Business Transformation Outsourcing (BTO)** partner

## Atento, the smart solution

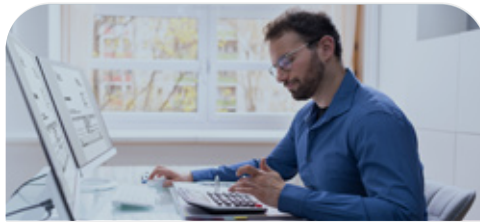
For more than a quarter of a century, we've delivered value to our partners and their customers in the **financial industry** through true **CX innovation**.

**Atento Studio AI** is one of our latest advancements designed to transform the **operational efficiency** of your customer contact and drive **analytics, personalization, security**, and the **human touch** across all your channels by:



### Atento Insights

Turning data into **business intelligence**. We interpret vast amounts of information to make informed decisions, **personalize** services, and reveal what your customers really want.



### Atento Knowledge

Providing dynamic real-time insights that empower **human agents** with the most current and relevant data. An **intelligent co-pilot** that empowers human intervention to deliver the best experience for your customers.



### Atento Conversations

Facilitating natural, fully personalized conversations with **generative AI** that understands your customers, speaks your brand's language, and **finds the right answers** instantly.

Thanks to the power of **artificial intelligence** and **expert support focused on customers**, we have been able to achieve:



**+22% customer satisfaction**



**+30% productivity**



**Financial Goals Multiplied x2**



**6-day faster resolutions**



**-19% errors**



**-36% workload**

## Real impact, smart results



At Atento, we aim for **measurable results** that reflect **your business needs**, **brand values**, and the type of **relationship** you want to build with your customers long-term.

Here are some of our success stories in the **financial industry**:

### Boosting social media complaint management

One of Brazil's largest credit and debit card operators sought to **improve customer satisfaction** in handling complaints across its digital and voice channels.

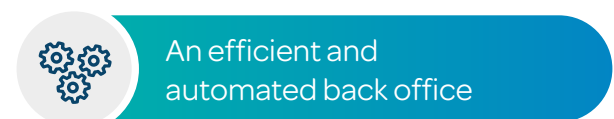
Atento implemented a strategy focused on the customer experience, including personalized **service** and **real-time analysis** of interactions, plus a team of expert agents, achieving:



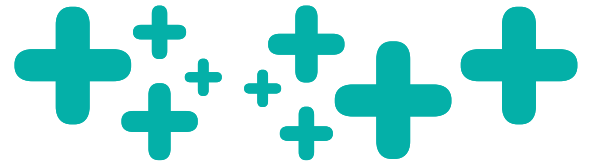
### Automated back office to increase productivity

A financial institution handling data exchange for claims analysis and fraud prevention faced a **26% increase in back office processes**, affecting productivity.

We developed 7 **automations and an intelligent distribution tool** to reduce the backlog of cases by better managing the workload, resulting in:



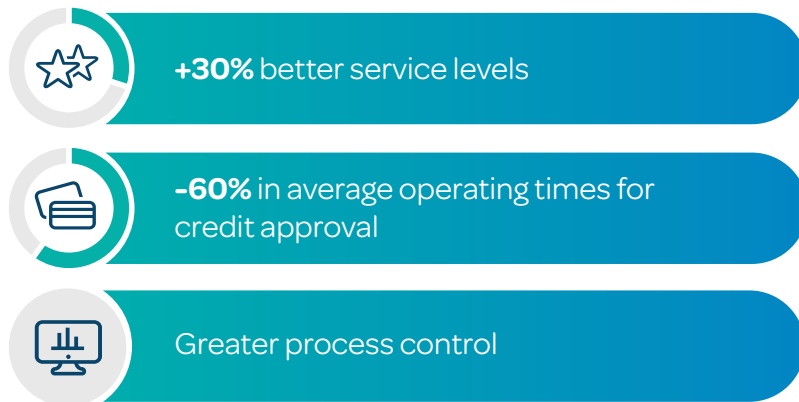




## Efficiency and agility in the generation of credits

A multinational bank needed to improve efficiency in **credit generation** to remain competitive in the Mexican financial market. They sought **to reduce service times and improve process control**.

We developed a tool that **automates the reception and distribution of files** by segmenting the process into phases handled by **specialized personnel**. The results were:



# ATENTO

If you are looking to **improve the relationship with your customers** and boost the perception and placement of your **financial products or services**, Atento is your ideal partner.

## Contact us!

 [atento.com](https://atento.com)

 [Atento](#)

 **Technology**  
with human touch

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