



IT & Operating Model

VIDEO BANKING CAN PROVIDE AN ANSWER TO THE REQUEST FOR INCREASED PRODUCTIVITY

People prefer to interact and learn visually. Our perception of what makes a good experience is influenced by the context of interactions and the interplay between our senses. This is particularly important as customers increasingly desire (and often do) control the time, place, channel and form in which they receive information. To date communication technology could not fully translate these communication types involved in face-to-face, therefore a targeted approach to the use of video is critical.

A study of large European and North American banks and insurance companies found that 80% provided some form of video, either on their own site or on syndicated platforms such as YouTube, but very few have already started to interact with customers for retail banking, commercial or business banking.

The recent developments in the field of digital video and communications technologies, such as interactive kiosks, have opened full breadth of opportunities to create valued experiences and improve productivity. This can be achieved using several technology experience concepts:

1. **Expert Anywhere** – Enable customers in a branch, at home, or on the road to access experts, advisers or specialists located at other branches, contact centers or centers of expertise.



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2. **My Banker On Demand** – Deepen the relationship between your customers and staff by enabling customers to use their device of choice, environment of choice and moment of choice to access information or make contact with known staff.
3. **My Trusted Advisor** – Become a vital part of customers’ day-to-day lives, using advanced digital interactivity to create exciting new, augmented experiences that add genuine value.

Be IT specialists can provide full project skills and experience in order to define the appropriate interactive model and implement video collaboration capability services throughout the bank.