



# Creating a Mobile Customer Service Continuum

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Nearly 140 million Americans have used mobile banking in the past 30 days. For many of them, the mobile banking app has become their primary account management tool. Just 42% of these consumers, however, believe that they can resolve most customer service issues through their bank's mobile app. Most continue to turn to the call center or the branch for even simple requests. Mobile support today is mired in static help content, promised response times often measured in business days, links that send customers out of the app to a browser for answers, and implementation of emerging voice and virtual assistant options whose response more often than not is, "I don't know how to help with that." Banks must support a continuum that extends from simple search and FAQs to AI-powered assistants to live chat and warm transfers to the call center will significantly lift customers' confidence in the mobile channel and reduce the urge to automatically tap the "click-to-call" button.

## Key questions discussed in this report:

- Why do mobile bankers continue to turn to the call center for help?
- What types of help and support content are commonly available in mobile apps?
- What are the risks to banks that provide poor servicing through the mobile channel?
- What functionality are banks leveraging to meet demand for real-time responses?
- How are banks working to make digital interactions more personal?

## Consumer Surveys

- A random-sample panel of 11,448 consumers conducted online from April to May 2019. The margin of error is  $\pm 0.92\%$  at the 95% confidence level. The margin of error is higher for questions answered by sub-segments.

## Digital Scorecards

- A quantitative analysis of the availability of over 400 total features in mobile and online banking at 25 of the top FIs, by assets, in the United States. Data were collected from April to May 2019. Screenshots were captured between July and August 2019.

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