

"I'm saving
so much time!"



TEMENOS
THE BANKING SOFTWARE COMPANY

"Love the
extra attention!"

Making Digital Banking Human

Did you know that recent studies show that emotional connections can increase customer lifetime value up to **800%** for financial services firms?

Here is how your bank can build emotional connections via digital banking in **3 easy steps**:

Adding features that **"wow"** their customers

By introducing unexpected, different or "cool" features into online and mobile banking apps, banks can build emotional connections with their customers. A worthy proponent of this approach is Tesla, which adds unique capabilities to its cars such as **dancing door wings** that help create emotionally connected brand enthusiasts.



Connecting with the customer's lifestyle...

...by offering digital banking journeys that connect with the customer's everyday needs, values, and aspirations.

A great example of this is **Flowe**, an environmentally friendly challenger bank that targets a younger demographic. Flowe helps customers build a more sustainable future via a range of initiatives, including a debit card made of recycled wood. Flowe helps their consumer to be more eco-friendly by offering personalized advice and gentle nudges based on the CO2 impact of the user's transactional behavior.

Adding a human touch

Bringing more humanity to the digital banking experience can help banks build stronger emotional connections with customers. According to [Deloitte](#), the merging of digital and real-life experiences is a key component in achieving an excellent overall customer experience. Adding a human touch to the digital experience is achievable by seamlessly enabling access to real-life interactions and communication via audio/video chat or screen sharing and offering easy access to human interactions in digital banking journeys whenever the customer needs it.

In conclusion, to successfully engineer digital experiences that enable positive emotional bonds, banks will need to adopt a mindset that focuses on emotional engagement and customer intimacy as much as functional superiority.

Get in touch

To find out more about how to Make Digital Banking Human, [contact us](#)

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"This laptop is now
kitty territory,
human!"



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[temenos.com](https://www.temenos.com)

About Temenos

Temenos AG (SIX: TEMN) is the world's leader in banking software. Over 3,000 banks across the globe, including 41 of the top 50 banks, rely on Temenos to process both the daily transactions and client interactions of more than 500 million banking customers. Temenos offers cloud-native, cloud-agnostic and AI-driven front office, core banking, payments and fund administration software enabling banks to deliver frictionless, omnichannel customer experiences and gain operational excellence.

Temenos software is proven to enable its top-performing clients to achieve cost-income ratios of 26.8% half the industry average and returns on equity of 29%, three times the industry average. These clients also invest 51% of their IT budget on growth and innovation versus maintenance, which is double the industry average, proving the banks' IT investment is adding tangible value to their business.

For more information, please visit www.temenos.com.

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