Financial services and the digital customer experience

Trends, trust and technology in an evolving industry

TELUS International
Introduction

Customers today have higher expectations of financial services brands than ever before. They also have more options. The industry landscape now features traditional institutions, fintechs, and increasingly, techfins — ever-present tech giants like Google, Amazon and Alibaba that are introducing their own financial products. It’s a new world and customer experience (CX) is at the center of it.

But how did we get here? The answer lies in innovation and the futuristic trends and technologies that we’re watching take off. There’s autonomous finance services that can take action on a customer’s behalf, the skyrocketing uptake of digital wallets, new forms of data-driven personalization and much more. Rising to meet heightened customer expectations, dynamic brands are striving to make every interaction tailored and effortless, two terms that just a few years ago were unlikely to be used in reference to CX in the financial services industry.

Despite all of the innovation, one thing remains constant: Trust is top of mind. While artificial intelligence (AI) hesitation, data breaches and market volatility may impact consumer confidence, brands that focus on building trust through transparency, data ethics and user-friendly CX will make inroads and attract new customers. **Trust us on this one.**

You can also rest assured that in the pursuit of trust and top-tier service, help will come in the form of technology. With increasing regularity, AI-led technology, like chatbots and robotic process automation (RPA), is saving companies time and money by tackling repetitive tasks, making sense of data and freeing up humans to handle high-touch functions. These solutions are getting customers to the answers they need without ever having to encounter hold music. It’s a new world indeed.

Of course, we know that navigating an ever-changing world isn’t easy. But just because it isn’t easy doesn’t mean it isn’t worthwhile. For over 16 years, TELUS International has served the digital CX needs of global financial services and fintech brands. As trusted partners in the industry, we implement new technologies, processes and practices in order to delight customers and maximize business results.

It remains imperative that financial services firms, new and old, create robust customer support practices in order to ensure loyalty, retention and growth. The words that follow take a closer look at customer service best practices, trends and expert insights as they relate to helping you achieve this goal.

**Thanks for reading!**
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CX trends you can bank on

With the 2010s focused on earning customer loyalty, the 2020s are proving to be about elevating the customer experience in the financial sector. A recent survey by Adobe found that 40% of financial services organizations cited keeping step with constantly evolving customer expectations and behavior as a key challenge, while 63% of financial services organizations placed CX at the top of their priority list.

Better CX delivery is being driven by the advancement of technology and its growing presence in the market. Innovations in AI, RPA and data analytics — as well as the sophistication of chatbots, voice technology and blockchain — are fostering a high-tech, high-touch CX atmosphere. Concurrently, the lenses of cybersecurity and data ethics are being applied to every innovation that hits the market. Customer expectations are growing in parallel.

The intersection of these innovations will continue to propel the industry forward, says Ron Shevlin, author of the book Smarter Bank and managing director of fintech research at Cornerstone Advisors. “When talking about voice, AI, chatbots and personalization, there are definitely some things that are unique to each of those three circles, but I very much envision them as a Venn diagram that overlaps.”

The coming years are about much more than simply keeping up. For financial services companies, they’ll be about continually experimenting and innovating in all aspects of the customer experience. And it all begins with understanding the trends — here’s what you can expect.

Digital wallets and other paytech solutions will move to the fore

The evolution of CX expectations in other industries will continue to creep into the financial services industry. Take the loyalty industry: Having done away with plastic cards in favor of digital alternatives, consumers have gotten used to using mobile apps to complete transactions.

According to Merchant Savvy, the global payment market is expected to eclipse $3 trillion by 2024, a jaw-dropping increase from the $1.15 trillion total of 2019. Further, a Finder.com survey conducted in 2021 found that 39.8 million more Americans reported having used a digital wallet than just two years prior. Serious momentum is building, but in the years to come a digital wallet will be more than just a storage device for loyalty cards and bank accounts.

“To me, the idea of the digital wallet is that it doesn’t just store the information. It provides some intelligence to help you make smart decisions at the point of interaction,” says Shevlin. “It’s a trajectory we’re only at the start of.”

Part of creating a great customer experience means making interactions seamless for users. Digital wallet innovators like Alipay and WeChat Pay in China, for example, offer augmented reality coupons and build loyalty programs right into spending. They link users with valuable insights about their spending habits in real time.
Elsewhere, Google Pay has been riding the wave of digital wallet adoption, becoming a force in the world of mobile payments. But its plan to include a branded merchant button right within the app that allows users to purchase products they find online without having to leave Google is a prime example of the kind of stickiness the brand is developing with its financial service offerings.

As an idea, digital wallets may not be all that new, but the inventive ways they are being used and iterated upon are making this a fascinating space to watch.

**Techfins will change the market share**

Tech-savvy fintech start-ups have long been seen as the arbiters of change for the financial services industry, and have a collective market value of more than $1 trillion to show for it.

Their hard-won popularity is inspiring a new genus of financial technology companies: techfins, aka big tech firms that are introducing their own financial products. These heavyweights are using marketplace momentum and digital ubiquity to gain a foothold in the fast-growing financial sector. We’ve already talked about a few in relation to digital wallets, but that’s just the start of a wider trend. Uber, for example, is building out financial products for drivers and customers via its Uber Money division, which will include everything from bank accounts and debit cards to a mobile banking app.

Techfins already enjoy a high degree of consumer trust and usage. And now that financial technology is more widely accepted, it makes sense for these big firms to use their insight, expertise and current tech platforms to deliver financial products.

The arrival of techfins is a catalyst, not a catastrophe for the industry. The narrative of disruption has a tendency to create a divide between those that can keep pace and those that can’t. However, as a heavily regulated industry, the law and compliance will always play a deciding role in financial services innovation. Rather than losing market share, traditional financial institutions will likely capitalize on the changes by finding ways to reinvent the CX around borrowing and by partnering with investing upstarts.

Everyone on the playing field — fintechs, techfins and traditional financial services companies — should be particularly mindful of CX as the industry evolves.

All financial services brands need to be sensitive to the changes they’re introducing to customers and ensure that adaptation is a two-way street. Balancing new technologies with consumers’ needs and demands is the best way to drive customer experience innovation — and ultimately, the best way to remain competitive.

**Personalization will redefine CX**

The financial services industry has been looking for ways to use data to tackle customer needs on a more personal level for the past decade. This search has been particularly prominent for banks. According to analyst firm IDC, the banking sector is one of the top investors in big data and business analytics.

Data has helped drive marketing initiatives like customized offers. However, Shevlin sees the future of personalization in "the ability to have relevant conversations with customers appropriate to the type of relationship they have [with the company]."

Financial services firms will be able to create 360-degree profiles of consumers from the pool of client data made up of current products, call history and customer analytics, and deliver relevant experiences that allude to “hidden links.” That context will help personalize the entire experience.

"It could be a sales call with a real person, or it could be a completely automated process,” says Shevlin. Regardless of the channel, the interaction “will take different avenues and angles based on what the customer says and who the customer is and adjust the language and the tone and the content of the conversation [accordingly]."

At the end of the day, finances are personal; it only makes sense that customers have come to expect increasingly personalized experiences. With heightened personalization comes the impression that a brand truly understands the individual customer, how they like being communicated to, what they’re saving toward, and thanks to data and machine learning, what they might want before they even realize it.

**Autonomous finance will benefit firms and customers**

As tasks related to loans, financial advice and teller services become automated and augmented by improvements in AI and machine learning, more and more humans will be free to focus on the higher-value,
personal touch elements of CX. RPA will help firms slash the time it takes to tackle things like compliance, credit card applications and mortgage processing, making previously tedious tasks almost immediate.

The growing presence of automation in the industry has placed us at “the dawn of autonomous finance,” according to Forrester. In a recent report, Forrester defined autonomous finance as “algorithm-driven services that make financial decisions or take action on a customer’s behalf.”

It may only be dawn, but we can see the sun rising steadily. According to a survey within the report, one-in-five U.S. online adults agrees with the statement “I trust computer algorithms can make good financial decisions on my behalf.”

Autonomous finance is all about saving customers’ time and money — it should reduce complexity in an industry that often sees customers left with an intricate web of products across several different brands. A typical customer might have their investments with a fintech company, their checking account with a traditional bank, mobile payments through a techfin, credit cards from different institutions, and their insurance policies, mortgages and student loans in a myriad of other places. When customers seek guidance, they are finding clarity hard to come by — even after waiting on hold for support or reading dense product descriptions.

Businesses that embrace autonomous finance and prioritize customer-centricity will reap the benefits — and their customers will thank them for it. While brands develop a better understanding of customers and improve efficiency, customers will enjoy simplicity, cost savings and proactive support.

Voice will speak for itself

The next decade will see the proliferation of conversational voice technology — specifically, its use to transfer funds and make deposits as a result of improved voice recognition.

“Everybody is very much focused on creating (apps) for voice interfaces like Siri, Alexa [and] connecting the devices to their banking infrastructure,” says Shevlin. According to Mercator Advisory Group, 67% of smart-speaker owners said they are comfortable using conversational interfaces for banking transactions.

Banks are already responding to the trend. Bank of America, for instance, launched an AI-empowered digital helper and within six months it had six million users, doubling the bank’s daily client engagement. This will be just the tip of the iceberg in the years to come as conversational voice technology becomes increasingly prevalent in the industry.

The road ahead

You can bank on these five trends making a positive impact on the fintech and financial services industry in the years to come. That is, assuming that the innovative companies embracing the trends are earning and maintaining consumer trust. “Trust rises above all other imperatives,” wrote Salesforce in their State of the Connected Customer report. For success in financial services, trust is a tenet. Salesforce went on to share a truly staggering statistic — 99% of customers believe companies need to improve their trustworthiness.

In the words of Warren Buffett, “It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you’ll do things differently.” Read on for a closer look at trust in the financial services industry.
What’s trust worth to you?

Customer trust is a big deal in financial services. It’s the topic on the title slide of countless presentations and that’s not changing anytime soon. **Next slide, please.**

Establishing trust is pressing, as there is a degree of lingering skepticism in the industry driven by a recent spate of security breaches and uncertainty regarding unfamiliar technologies. Increasing fintech adoption will depend on how well brands can bridge the trust gap. To do that, they must first gain a better understanding of what’s making consumers wary and then design customer experiences that instill confidence.

**Trust in financial services**

In financial services, trust and a commitment to protecting consumers’ information, money and investments are paramount to the overall customer experience. In their Trends in Financial Services report, Salesforce found that as a result of the COVID-19 pandemic, 82% of customers say a company’s trustworthiness matters more this year than last.

Financial services is a complicated, even mysterious, industry in which customers place trust in firms and individuals often out of necessity, rather than desire. Skepticism is not a surprise, really — skyrocketing student debt, stock market volatility, and high-profile bad actors have shook customer confidence.

Of course, it’s difficult to trust what you do not understand, and financial literacy is a real problem. The U.S. Financial Literacy and Education Commission found that only one-third of adults could answer at least four of five financial literacy questions on fundamental concepts. To make matters worse, many people don’t know who they can trust for guidance: The Financial Educators Council polled Americans and found that over 20% did not feel they had anyone they trusted to answer questions about finance. Forrester, in their aforementioned report on autonomous finance, shared that 35% of online adults in the U.S. used the word “anxious” to describe how they feel about their financial situation. In the U.K., 17% responded with the word “uncertain.” That all culminates in a real challenge for industry companies.

At TELUS International, we know where there is a challenge, there is an opportunity. Trustworthy brands can stand out from the pack, especially if they focus their efforts on customer-centric communication, transparency and products that help customers achieve their financial goals. But not only that, we know the challenges incumbent to the industry, like fraud. That’s why our fraud division is focused on promoting ethical conduct, combating asset misappropriation, managing fraudulent statements and preventing corruption or any other unlawful activity. For brands looking to foster trust, partnering with a CX leader can have a transformative impact.
Trust in tech

While technologies like AI-powered virtual assistants, chatbots and RPA can elevate CX by speeding up the fulfillment of consumer requests, trust issues surrounding AI and data privacy continue to be a hurdle for consumers.

A Longitude/Mastercard study from August 2020 found that less than a third of consumers (30%) feel comfortable interacting with AI, and more than half (53%) believe AI “will always make decisions based on the biases of the person who created its initial instructions.” In a different study, Salesforce found that only 27% of consumers completely understand how companies use their personal information.

Companies that benefit from automation must address these trust issues, wrote Ajay Bhalla, Mastercard’s president of cyber and intelligence solutions, in an editorial for the World Economic Forum. “The thirst and drive to innovate with these new technologies at speed must be balanced with the need to carefully build consumer trust in those same innovations,” says Bhalla. This is becoming especially relevant now that wider adoption of digital transactions throughout COVID-19 has accelerated the volume and pace of data creation, boosting the role of AI. The key lies in bringing consumers on that journey.

As Bhalla pointed out in his editorial, high-profile cases of AI misuse have had a tremendous impact on consumer trust. “The subsequent fallout has also raised greater global awareness of the broader issues around the use of data and our personal information,” he wrote.

But consumers actually use AI and chatbots more frequently than they realize. It’s AI that finds them the best route in Google Maps and cues up the next show on Netflix; it’s just that consumers are not consciously choosing AI in those circumstances, but rather passively letting AI help them. So we know consumers aren’t totally opposed to using AI if they can predict how it will serve them, and if that help is streamlined into their existing customer experience.

Trust in fintech

Fintechs face the difficult challenge of proving they are trustworthy to customers who may be skeptical of both “financial services” and “technology.”

The lack of trust represents an obstacle when it comes to autonomous finance in particular. For one thing, autonomous finance relies on personal information and rich customer data — bits and bytes that a distrustful customer is unlikely to volunteer on a whim. It is imperative that brands prioritize transparency from the outset in an effort to build trust, clearly outlining what data is being collected, why it is being collected, and how the collection can benefit the customer. For brands, there is potential here to highlight how customer data is fundamental to creating relevant personalized experiences.

Gabi, a fintech that helps people compare insurance rates, is a perfect example. Describing trust and their customers, Gabi’s founder and CEO, Hanno Fichtner has said, “We save them a lot of money on the same coverage. We explain the benefits of sharing their data and communicate that we don’t sell or share their data with anyone else.” Other industry firms should take note.

While fintechs like Gabi are making conscious decisions to build rapport with their customers, techfins are able to do so even more organically. Since technology companies like Amazon, Google and Uber already enjoy a high degree of trust, usage and
brand recognition, they have something of a head start establishing consumer confidence in their financial products. But they shouldn’t take it for granted. Calling back to the sentiment shared by Warren Buffett, trust is hard won and easily lost.

The way forward for all types of financial services companies is customer centricity. Put your customers first — earn their trust — and the rest will follow. Establishing guiding principles grounded in data ethics is the perfect place to start.

The growing importance of data ethics in CX

In the wake of sweeping digital privacy changes, such as Europe’s General Data Protection Regulation (GDPR), consumers have gained more control over the personal data they provide to organizations. An additional benefit of this newfound power is the ability to hold organizations accountable on how their data is used.

According to digital security software company Thales, the majority of consumers say companies are responsible for protecting them from data breaches, with 64% reporting they’re “unlikely to do business with a company where their financial or sensitive data was stolen.” Data stewardship and protection, therefore, is an issue that affects every company’s reputation, customer trust and overall business health.

“With so much data available on consumers and so many examples of companies selling and misusing that data, customers are wary of sharing information with brands,” says Blake Morgan, author and CX futurist.

The mishandling of data can have lasting negative impacts on brands, but take heart: The solution to keeping data safe and its owners happy lies in the adoption and implementation of data ethics. Tweaking the way you view data management and being transparent about your approach can result in a better CX and stronger brand image.

“Data transparency is the foundation of customer trust in our modern world,” says Morgan. “Companies that are transparent and ethical with how they use customer data not only build trust, but also have a competitive advantage.”

With this in mind, financial services companies have posted privacy notices on their websites that explain their data processing and security practices; outlining, in plain language, the intended purpose of their data collection; and disclosing the possibility of a data transfer or the use of third-party data where relevant.

“Customers are more open to sharing their data when they understand how a company will use it, and are confident their information is protected and won’t be sold or shared,” Morgan explains. Whatever amount or type of data customers are willing to volunteer, she encourages organizations to maximize it to deliver the “amazing” customer experience consumers crave.

As financial services companies apply data ethics to their management of sensitive customer information, they must consider it in the context of their overall customer service strategy. Caring for your customers’ personal and financial information is just as important as ensuring they experience short response times and quick query resolutions when they call, text or chat.
How can companies be more ethical with their data?

The answer may lie in understanding quality over quantity. Peter Fader, professor of marketing at the Wharton School at the University of Pennsylvania and co-author of The Customer Centricity Playbook: Implement a Winning Strategy Driven by Customer Lifetime Value, believes that if you use only the data you really need, ethics come naturally.

“There’s a misconception out there that the more personal data you have, the better it will allow you to understand a person. That if we can just get enough data and throw it into our machine-thinking model, we’ll know everything about the customer. But that’s not true,” says Fader.

According to Fader, the data he relies on most is “rather bland” and doesn’t include media habits, social media or even geolocation. “Our forefathers in direct marketing did their homework really well and handed us the rubric of RFM — recency, frequency and monetary value,” Fader says. When it comes to building effective predictive models, he adds, “That’s all I want to know.”

Knowing that our society is at a pivotal point in time when consumers are watching to see how enterprises will choose to handle the information they’re given, data ethics isn’t just a good idea — it’s a must. “Businesses are all claiming to offer awesome customer service,” Fader says. “But, we are now at the point when they will be held accountable for how they achieve it.”

By putting trust in data ethics, demystifying financial products and services, and remembering that the brave new world of financial services revolves around the customer, brands can thrive. Next, the technologies that are changing CX in the industry for the better.
Meet the new bots on the block

Consumer expectations are evolving, but thanks to AI innovation, help is on the way. By harnessing the power of next-gen technologies and digital accelerators to create high-tech, high-touch experiences, brands can bridge the gap. It’s time to meet the bots that are making it all possible.

Chatbots

As a broad definition, chatbots are software solutions that can emulate human conversation through text or voice. Powered by AI, these bots enrich their own databases and continually learn how to get better at the task at hand. They are fast, efficient and capable of handling high volumes of cases and data, making them an essential part of modern CX delivery.

Often, chatbots are deployed to handle relatively straightforward customer touchpoints, thereby freeing up human agents to help those who need extra attention. They can be informational, handling basic questions; personalized, answering account specific questions; or transactional, pulling directly from back-end systems for specific transactions on behalf of customers.

Regardless of chatbot type, there are real benefits for financial services firms. In support of their human counterparts, a chatbot can work 24/7/365 and assist numerous customers simultaneously. Chatbots are also utterly consistent — they have no difficulty staying on brand and they don’t get hungry.

The potential benefits have not gone unnoticed. Executives and their companies are implementing chatbots with increasing regularity. TELUS International, in partnership with Pulse, surveyed 100 executives who have implemented chatbot technology. Cost savings were estimated by 82% of respondents thanks to the implementation of a chatbot and nearly three-quarters (74%) saw improvement in customer satisfaction scores. Those are promising results, but things get even more impressive when you look at recent industry projections — a study from Juniper Research found that by 2023, the use of chatbots in banking will save 862 million hours, equivalent to nearly half a million working years.

And it doesn’t stop there. Once you have a chatbot up and running, you’ll have a goldmine of information waiting for you in the chat transcripts, which can provide innumerable insights about customers, including their common concerns and queries. Smart brands within the industry will use these transcripts to hone their customer experience, inform other support channels and enhance their on-demand content like knowledge bases and FAQs.

Key considerations for chatbot implementation

A good philosophy to have when approaching the creation of a chatbot is “pain points first, products second,” says Deniz Güven, CEO at Mox Bank.
Güven emphasizes that an effective bot can only be developed when a brand understands — in detail — the key service challenges their customers face on a regular basis.

One challenge we’ve spent a lot of time talking about is trust, and a chatbot with the highest possible security standards is one way to foster confidence with consumers. Customer financial data is especially sensitive, which requires careful consideration between cloud-based and on-premise solutions. Cost, security, maintenance and other resource requirements must first be weighed in order to make the decision that’s right for your business.

It’s important to understand what your bot can do, and to make allowance for its limitations. Some financial services companies now offer premium live-chat services for high-value customers who will appreciate, and benefit from, a more tailored, concierge-level experience. Since investing requires a high level of trust between customer and provider, online chat serves as a highly personal, instant communication channel to build rapport and foster interactions between brand and customer.

**RPA**

Chatbots are to the front-end of CX what RPA is to the back-end. Sometimes referred to as digital co-workers, RPA applications can replicate human actions to streamline processes. Customer onboarding, for instance, often requires tedious manual entry for setting up individual accounts. RPA can easily tackle this task, freeing up people to focus on other steps of the CX journey. RPA can also be used to sift through large volumes of data to identify fraud and trade mismatches, research clients more quickly for the Know Your Customer process, and process check deposits and borrowing approvals, among other tasks.

Used judiciously, RPA can speed up processes, clear bottlenecks and enable your team members to use their creativity for the benefit of your customers. It also has tremendous cost-saving potential — up to 75%, according to a report by KPMG.

In the financial services industry specifically, RPA doesn’t just cut costs; it can also contribute significantly to the bottom line. Juniper Research estimates that RPA revenues in banking will reach $12 billion by 2023. That’s a 400% jump between the $200 million RPA raked in during 2018. It’s also a testament to the rapid adoption currently underway.

While RPA has been in use for more than a decade, particularly in insurance companies that use it in their underwriting processes, its potential applications continue to grow and evolve. For instance, RPA can help financial services companies provide 24/7 support for important activities and processes. “By using RPA and IPA [intelligent process automation], financial institutions are finding they can get the real-time support they need, and they can use staff more strategically,” according to a PwC article.

One of the newer applications of RPA in financial services is in the area known as robo-advising, a popular fintech application that automates financial
advice and investment management. Juniper Research predicts that by 2023, the robo-advising industry will have $4.2 trillion under management, at a growth rate of 60% per year.

That isn’t to say that investors don’t care about human-driven customer support. Juniper Research also found that customers tend to prefer hybrid solutions that combine the best of RPA with the human touch, which together provide optimal service to customers.

**Key considerations for RPA implementation**

Despite the rush to install RPA, many implementations face a number of challenges. That’s because companies too often use a “plug-and-play” approach without clearly defining their goals, or the cultural impact automation will have. Companies may treat an RPA implementation like they would introduce a new piece of software, without considering its unintended consequences.

While RPA doesn’t require a huge employee retraining or reengineering effort, it does lend itself to the need for upskilling talent to manage more higher-value work. In other words, their job functions don’t fundamentally change, but the mix of their daily responsibilities does.

Still, not all processes are ripe for automation. A simple guiding principle to follow is: Automate what is simple and stable, rather than what is complex or potentially costly to automate without additional work. “In general, it makes sense to start with activities that are more rule-based and more repeatable,” according to PwC. “But you need to start with understanding the processes, because doing the wrong things more efficiently doesn’t benefit anyone.”

RPA is indeed poised to take the world of finance by storm, as evidenced by its rapid growth. The benefits for those that move quickly are significant, so it’s important to formulate a thoughtful strategy and get started sooner rather than later.

**High-tech, high-touch CX**

You can’t create a high-tech, high-touch customer experience without the touch. It takes real people to make strategic decisions, to help customers through complicated tasks and to dream up and build the products and services that are going to change financial futures for the better. Trust, empathy and connection between customer and company, between human and human, are every bit a part of the future of CX as they were in the past.

The good news is, businesses don’t have to choose between high-tech and high-touch. Machines and humans can work together in order to maximize the value of a brand’s personalization efforts, and to avoid the pitfalls of an unbalanced relationship between the two. Using technology to support human interactions, not replace them, is where the real opportunity lies.
Customer experience can get overlooked in evolving industries like financial services. Building and launching new products and services are paramount in the quest to acquire new customers. All too often, customer acquisition remains a priority until demand outstrips an organization’s ability to serve them. In other words, brands tend to deprioritize customer support until they start losing customers due to poor service.

The key to long-term success, however, lies in creating a customer experience that elevates the brand throughout the customer lifecycle. And for that, leading companies partner with TELUS International. The right partner can sustain and improve your customer experience, helping to build your top line and reduce costs. But it is not enough for a partner to simply be efficient. Beyond efficiency, the right partner is adept at working with fast-growing, innovative companies and has experience navigating the complexities of the financial services industry, including PCI certification. In other words, the right partner knows the industry today and where it will be tomorrow.

If you’re interested in discussing how to launch or improve your own digital or customer experience programs, please reach out:

telusinternational.com/contact