



CUSTOMER STORIES /

The M&T Bank logo, with "M&T" in a bold, green, serif font and "Bank" in a green, sans-serif font, all contained within a light beige rounded rectangle.

M&T Bank achieves double-digit benefits by modernizing its CX platform

A strategic initiative to modernize its customer experience (CX) technology led M&T Bank to implement the Genesys Cloud CX® offering. Along with improving its customer and employee experience, the bank has achieved an 11% reduction in cost per call and an 80% decrease in dropped calls.

**11%
decrease**

in cost per call

**80%
reduction**

in dropped
calls

**6 legacy
applications**

eliminated

AT A GLANCE

Customer: M&T Bank

Industry: Banking/financial services

Location: United States

CHALLENGES

Outdated technology hindered service enhancements

PRODUCT

Genesys Cloud CX

CAPABILITIES

AI and automation, Digital, Inbound, Outbound, Analytics and reporting, Workforce engagement management

PARTNER

Cognizant

A commitment to excellence in customer experience

M&T Bank has long stood for making a difference in people's lives, with a deep-rooted commitment to customer experience. With 22,000 employees and \$200 billion in assets, the bank's branch and ATM network span the eastern U.S. from Maine to Virginia and Washington, D.C. M&T Bank continues to distinguish itself with a mission of providing exceptional customer service designed to build lasting relationships.

Yet, as customer expectations continue to evolve, the bank understands the importance of keeping pace with technological advancements, prompting M&T Bank to modernize its CX technology, as well as enable more productive, timely collaboration across teams.

Knowing the right partner was crucial for its CX transformation, M&T Bank carefully evaluated several technology providers. "Our customer experience is a reflection of our brand, which means the quality of those experiences will have a direct impact on our brand. Choosing the right partner allows us to deliver those loyalty-building experiences," said Justin Poser, EVP, Head of Enterprise Contact Strategy. "Plus, this wasn't a decision we wanted to revisit every few years. We needed a partner who could evolve with us — and Genesys is committed to continuous improvement."

The decision to implement the Genesys Cloud™ platform was driven by several additional criteria, including robust cloud-based current capabilities, a clear roadmap for future innovations, and a shared commitment to collaboration and excellence. Security, resiliency and uptime were also table stakes.

M&T Bank now has more than 65 business lines and over 300 queues fully implemented on the Genesys Cloud platform and has eliminated six disconnected legacy applications. This provides a strong foundation for delivering consistent customer experience quality across the organization. "The whole bank being on this one world-class platform affords us a lot of benefits because, as Genesys releases new enhancements and we bring them forward, they'll be available to the entirety of our organization," said Poser.

The transition to Genesys was part of a broader agile transformation at M&T Bank. Not only did the bank bring in new technology, but it also changed the way its teams work together to implement that technology. The aim was to eliminate silos and bring business and technology teams closer together to collaborate from the outset of any projects.

"All the enhancements Genesys Cloud brings, plus our Immersion Center, has led us to a new stage where we're more ready than ever to deliver increased rates of continuous improvement, both for our employees and our customers."



Justin Poser

EVP, Head of Enterprise Contact Strategy,
M&T Bank

The Immersion Center: Bringing the customer experience to life

One of the most groundbreaking initiatives resulting from the bank's customer experience transformation was the creation of its Immersion Center — a workspace designed to bridge the gap between leadership, technology teams, and frontline employees. "It started with a core insight: How can we enable our leaders to be more closely tied to the voice of our customers and use that insight to drive continuous improvement?" said Poser.

The Immersion Center enables leaders to listen to customer calls across different departments — from retail banking to collections to fraud prevention — providing firsthand insight into customer needs and service pain points. By offering direct exposure to customer interactions, the Immersion Center fuels continuous improvement, allowing for more rapid iterations in customer service enhancements.

With more than 600,000 customer interactions happening every month, the potential for gathering actionable insight is immeasurable.

As Shelley O'Brien, Contact Center Department Manager at M&T Bank, describes other areas of value: "The Immersion Center is an opportunity to bring the customer story forward. We created it to bring together frontline bankers with other employees to showcase how customers are serviced daily across the many ways they contact the bank. It also provides our internal technology partners with an opportunity to see firsthand how bankers use the system, identifying pain points and prioritizing improvements."

Eliminating silos between teams speeds up innovation and issue resolution. Now technologists can walk over to bankers and ask questions rather than having to schedule meetings that might not happen for days or weeks. "This enables us to get insight more quickly, which then allows us to increase our feedback loops and accelerate the rate of our continuous improvement," Poser said.

Additionally, the close collaboration and insight allows the bank to better prioritize any work that needs to be done related to CX technology — especially if it will more quickly eliminate a customer pain point. And once updates are made, Genesys Cloud enables the bank's internal technology partners to listen to customer calls with bankers to hear customer feedback directly. The team can also share their findings with their internal business partners and executive leadership to show exactly how the team is supporting customers.

"It's an easy process to be able to use the system to showcase customers and share their feedback," said O'Brien. "Having all that information immediately available also enables us to provide coaching, if needed."

"We're partnering closely with Genesys to explore new capabilities like agent assist and predictive routing while ensuring responsible AI implementation."

Craig Stanton

Engineering Director, M&T Bank

Accelerating innovation with AI and automation

With Genesys in place, M&T Bank is also strategically leveraging AI and augmentation to support its bankers more effectively — all within strict company policies, industry regulations and guidance from the company's AI teams.

Beyond AI, M&T Bank has also integrated the Genesys bullseye routing feature, which dynamically reallocates call volume based on banker availability. "During busy times, calls are directed to a secondary group if their primary call type isn't active, which allows us to provide that exceptional customer service and support as efficiently as possible," said O'Brien.

Using Genesys Cloud WEM functionality makes it much easier and more efficient for bankers and supervisors to see schedules and quality monitoring information. Previously, this information was spread across several systems.

Additionally, the internal chat functionality allows bankers to quickly connect with colleagues while on a call with a customer — improving service quality and reducing the likelihood of a transfer or escalation. Supervisors can review chat data to help with coaching and monitoring.

"The ease of pulling data from the Genesys platform and the reporting capabilities have improved our ability to make more data-driven decisions, provide better coaching and make key changes quickly," added O'Brien.

Measurable impact and business outcomes

The impact of the transformation has been profound, delivering tangible results across the organization. Over the past year, service bankers have been able to take about 100 more calls per month each. At the same time, M&T bank has seen an 11% decrease in cost per call by optimizing operational efficiency.

The Genesys Cloud platform has also enabled the bank to route customers to the right banker faster, leading to an 18% reduction in call transfers and an 80% drop in disconnected calls. This speed and reliability are key elements of the exemplary service M&T Bank strives to provide its customers.

"All the enhancements Genesys Cloud brings, plus our Immersion Center, has led us to a new stage where we're more ready than ever to deliver increased rates of continuous improvement, both for our employees and our customers," added Poser.

"Bringing our technology and business teams closer together has been one of the biggest game-changers. The Immersion Center has helped us drive real-time improvements that simply weren't possible before."



Shelley O'Brien

Contact Center Department Manager,
M&T Bank

A roadmap for continuous improvement

The approach to transformation taken by M&T Bank reflects that commitment to continuous improvement. By implementing Genesys across all 65 business lines and 300 contact center queues simultaneously, the bank quickly built on its foundation of excellence, creating a framework for long-term success. "We made the decision to go broad rather than deep right away. This allowed us to get everyone on the same platform quickly, making future enhancements easily scalable across the organization," said Stanton.

"We want to make sure that our customers are supported in the best way possible, regardless of the channel they use to interact with us," added O'Brien.

As M&T Bank looks ahead, its plan is to continue building out its customer-first strategy — powered by innovative technology and strong partnerships. Partnering with Genesys enables the bank to move new capabilities forward in a safe and responsible way, as well as easily see the value of the investment in the platform. It also helps to ensure that the bank can continue to set the standard for excellence in financial services.

"There's nothing more exciting than improving experiences for both employees and customers," concluded Poser. "And now, we have the tools and partnerships to do it at an accelerated pace."

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