

# Driving Branchless Growth with *In-App Customer Engagement* for a Leading Digital Bank

## OBJECTIVE

The objective was to penetrate new markets such as India and Indonesia without establishing physical branches, instead leveraging a digital-first strategy through a **Digital Bank** model. The aim was to acquire customers rapidly and compete with established players to gain market share in the shortest possible time. To support this, the bank required a quick-to-deploy **in-app communication** solution that would facilitate **seamless customer onboarding** and serve as the ongoing **customer service platform**, fully integrated within the Digital Banking app.

## SOLUTIONS

Tetherfi implemented an end-to-end in-app engagement experience, allowing customers to initiate **chat & video** sessions and **request callbacks within the bank's mobile app**. A blended agent desktop enabled agents to manage both voice and chat/video interactions from one interface.

Key features included:

- Real-time conversion of live chat to voice calls (agent or customer initiated)
- Auto callback registration when agents are unavailable or queues exceed thresholds
- Seamless routing and skill-based chat assignment
- Integration with CRM, analytics, and quality monitoring systems
- Scalable architecture with rollouts across India, Indonesia, and Singapore

## BENEFITS

Tetherfi deployed a secure, scalable Click-to-Chat/Video and Callback solution powered by our Mobile SDK, Unified Agent Desktop, and Preview Dialer, allowing the bank to deliver real-time assistance, reduce infrastructure costs, and increase customer satisfaction in a mobile-first world.

 Significant reduction in cost to serve

 Seamless scalability across global branches

 Improved customer retention through callback recovery of dropped chats

 Analytics-driven insights into customer interaction patterns

 One agent managing both voice and chat, improving workforce productivity



## Company

DBS Bank, or The Development Bank of Singapore, is a leading multinational banking and financial services company headquartered in Singapore. It is known for its strong financial performance, digital innovation, and focus on Asian markets, particularly Southeast Asia and Greater China.

## Location

Singapore with operations across India & Indonesia

## Tetherfi Solution Deployed

Click-to-Chat & Callback Solution via Tetherfi Mobile SDK & TMAC Unified Agent Desktop