

Empowering *Branchless Growth* Through a *Digital-First App-Only Banking Model*

CHALLENGES

To support its vision of complete digitalization across regions, the bank aimed to **eliminate the limitations of traditional**, voice-based customer service. High operational costs, outdated service models, and complex contact center infrastructure were slowing down digital growth. The bank needed to **reduce** its total cost of ownership while improving SLA performance and delivering consistent customer experiences. The key challenge was to enable a **fully digital service** journey that supports high-volume, real-time engagement—without the need for physical branches or legacy voice systems.

SOLUTIONS

Tetherfi deployed a robust **app-integrated engagement** platform that enabled the bank to deliver **live chat and audio IP communication directly through its mobile app**. A unified agent desktop (TMAC) was implemented to support multi-channel customer interactions with a seamless omni-channel experience. The solution featured intelligent routing powered by the Tetherfi Work Queue Engine, ensuring real-time, skill-based routing and minimized wait times.

To support performance and compliance, all audio IP calls were **securely recorded** using the Tetherfi WebRTC Recorder and **encrypted** through Tetherfi's Key Management System (KMS). The platform was also tightly integrated with the bank's CRM, giving agents full visibility into customer profiles and interaction history. Custom agent profile settings allowed efficient handling of concurrent chats, supported by analytics for optimized workflow and scheduling.

BENEFITS

 SLA improved from 70% to 85.7% within one month

 Chat success rate reached 93.5% with minimal escalation to voice

 Reduced wait time to under 15 seconds through intelligent routing

 Reduced contact center costs by eliminating legacy voice infrastructure

 Enabled complete branchless engagement for customer onboarding and servicing

 Significantly lowered abandonment rates due to concurrent chat handling



Company

Recognized as the Best SME Bank in Asia, this forward-looking financial institution is focused on delivering seamless digital experiences across its expanding customer base. With an eye on innovation, the bank continues to lead the region in digital transformation, redefining service models through app-first strategies.

Location

Indonesia, Thailand, Vietnam

Tetherfi Solution Deployed

App-Only Customer Engagement Suite with In-App Chat, Audio IP, Unified Agent Desktop, and Intelligent Routing Engine