



# SOLVING THE HUMAN FACTOR DEFICIT IN FINTECH

Omnichannel delivers personalized human-to-human experiences in financial technology.



Consumers love the speed and convenience of digital banking. However, they still crave human interactions in an industry saturated by AI and automation.

Personalized guidance, empathizing with customers' pain points, and assistance with complex inquiries are solutions only people can deliver.



Omnichannel communications keep the human factor alive in FinTech. This approach enhances the customer experience, builds trust, and embeds the human touch into every digital interaction.

# DIGITAL BANKING WITH A PERSONAL TOUCH

Over 75% of consumers use online banking. Others turn to FinTech companies for investments, loans, insurance, crypto, and payroll solutions. But while these digital services are fast and frictionless, the desire for human interactions is increasing.

Customers want to talk to real humans who can provide swift resolutions for complicated queries. They demand personalized engagement and one-on-one guidance to overcome their financial

challenges. Additionally, consumers want to chat with FinTech brands on their communication channels of choice.

Omnichannel strategies fuse the convenience of digital with the personalization of people. Customers can use chatbots to get quick resolutions for straightforward issues and transactions. For more complex problems, customers will be seamlessly connected to a live agent without experiencing any disruptions.

## CUSTOMERS BENEFIT FROM OMNICHANNEL BECAUSE IT:



Delivers  
asynchronous support



Enables  
fast and secure payments



Provides more  
personalized experiences



Allows them to talk with chatbots  
or live agents across all channels

Omnichannel is also valuable to FinTech businesses. Compared to brands with little or no omnichannel strategies, companies with complete strategies were:

**4X**

more likely to report  
incredibly loyal customers

**3X**

more likely to report the customer  
experience they deliver deserves an 'A'

**3X**

more likely to report annual  
revenue growth

**2X**

more likely to respond to  
customers in real-time

# OMNICHANNEL BEST PRACTICES FOR FINTECH BRANDS

Use these omnichannel best practices to deepen trust, foster closer customer connections, and add a human touch to your FinTech services.



## Keep it personal

A one-size-fits-all approach to customer support doesn't cut it anymore. Every customer is different, and their needs vary from day to day. Use data from your [customer relationship management \(CRM\) system](#) to segment consumers by their unique pain points, traits, and needs. This lets you create personalized messages for individual customers.



## Let them pay their way

Allow customers to complete transactions right from the chat of their preferred channel. Flexible payment options boost satisfaction.



## Integrate all channels

Be available to customers across all communication channels, including [SMS](#), [WhatsApp](#), [Facebook Messenger](#), [Instagram](#), and [Viber](#).



## From bot to person

Give customers the option to seamlessly transfer from a chatbot to a live agent for help with complicated queries. They can use chatbots for simple self-service, like paying bills.

## MITTO KEEPS THE HUMAN FACTOR ALIVE IN FINTECH

[Mitto Conversations](#) lets FinTech companies manage all conversations, queries, support, and feedback from a single user-friendly platform. Easily personalize your messages with custom templates, automate support with AI chatbots or automated message flows, and streamline communications by organizing chats.

# FINTECH TEMPLATES

## Payment Reminder

Hi Joe, this is a friendly payment reminder. Your installment of [AMOUNT] is due on [DATE]. Make your payment here: [LINK]



Hi Liz, your personal loan of [AMOUNT] has been approved. If you have any questions, please respond directly to this text.



## Loan Approval SMS

## Mortgage Notification

Hi Tom, we have important updates about your mortgage application. View your loan status here: [LINK].



Hi Kate, we've detected some unusual activity with your card ending in [CARD NUMBER]. Please login to verify your details: [LINK].



## Fraud Alert

**WANT TO ADD  
THE HUMAN TOUCH TO  
YOUR FINTECH SERVICES?**

Contact Mitto today to learn more

