

Empathetic Banking

Video Transcript



Opening Scene:

Close up of a photo on the wall of Lucy and a group of 10-12 posing in front of the bar. Shows several framed awards: Best Restaurant 2019, 2018, 2017, 2016.

Pan to Lucy in her otherwise empty restaurant, sitting alone with her accounting books, stacked bills, and open laptop. Dim screen glare illuminates the distress on her face.

On screen is a news headline: Easing restrictions pave the way for tourists' return, but is it too late?

Lucy clicks to her email, showing a storm of email with subject lines screaming crisis:

Electricity Bill: OVERDUE
ABA: BUSINESS CREDIT CARD FINAL NOTICE
Restaurant Wholesaler: FINAL NOTICE

A reassuring subject-line gets her attention:

YourBank: We're here to help you meet your financial obligations and continue your business

Lucy clicks, opening the email:

Hi Lucy,
Times have been tough for many small business owners and we know a little help can go a long way. We've noticed a significant decrease on the balance and deposit activity of your business account, and we're aware that your loan deferment is expiring soon. We value you as a long-time customer and we're here to help.

Whether it's a loan deferment, a small-business loan with favorable rates, or loan consolidation options, we're here to find a way forward for you and your business.

We have several ways you can reach out to us.

Connect via text chat
Connect via video chat
E-mail us
Call us
Schedule a visit

Lucy clicks "Connect via text chat" and a chat box pops up displaying this text:

"Hi, Lucy. This is Mark. I understand you are contacting us so we can help you with your financial situation. How can I help?"

Scene change: Mark's workspace

Mark sits at a dual-screen workstation. One screen shows chat box, top of the chat box is labeled "SMB Outreach reply." A second box shows "Customer Mood" represented by a neutral emoji. Another box labeled "AI response tool" shows options with "View customer dashboard" highlighted. On Mark's other screen, Lucy's profile is displayed, includes her photo and some of her customer details:

Customer history: 5 years, 4 months
A status reads "Small Business Loan Deferment."
A COVID risk map panel shows a locator pin within a boundary that is orange. There are also areas that are red, yellow, and green.

Lucy types in all caps:

NO IDEA HOW I WILL KEEP MY BUSINESS GOING UNTIL TOURISTS RETURN :(

Close up to Mark's screen showing the chat box, Customer mood and AI response tool.
Customer mood indicator changes from neutral to worried emoji
AI response tool displays "Recommended Action: Connect customer to local branch rep."
and lists three available reps. One of them is Sabina Harris.

Mark types:

Don't worry, Lucy. We understand the uncertainty you're feeling. I'm happy to help but I see that Sabina from your local branch is available via video chat. Would you prefer to meet with Sabina?

Lucy types:

Yes pls

Scene changes to Sabina at the local branch. Sabina sits in private, contemporary office. It shifts to a view of Sabina's dual-screen workstation like Mark's. Instead of a chat box, Lucy appears in a video chat. The Customer mood still shows as worried and the AI tool shows "View customer dashboard" highlighted.

Sabina says:

Hi, Lucy! I'm Sabina. It's wonderful to meet you. I've heard great things about your restaurant. I'm looking forward to meeting you soon.

Lucy (visibly distressed) responds:

You may be the last one. I don't know how much longer I can keep it open.

Data on-screen shows Customer mood indicator changing from worried to weary, after Lucy speaks. A new prompt appears under the AI response tool pop-up that shows suggested responses:

"I can't imagine..."

"That's truly awful..."

Sabina says:

I can't imagine how hard it's been but I'm going to help get you through this, okay? Now, I have all of your account information in front of me, including your loan deferment details. I'm confident we can help you get your restaurant back on track.

Additional prompts appear in the AI response tool:

"Ask Lucy for input..."

"Kindly suggest additional ideas..."

Sabina continues:

I have a number of ideas on how to help, but I want to ask: What sort of concerns do you have?

Fades out then fades in to show Sabina's screen: It's clear that some time has passed as Sabina and Lucy have discussed options in detail. The video chat box is open and shows "call time: 20 minutes, 6 seconds". Lucy's emoji indicator shows slightly smiling. The AI response tool shows a new prompt: "Inform customer that YouBank can pre-fill..."

Sabina speaks:

Okay, based on what we have on file, I can pre-fill your loan consolidation application. You'll just need to review, confirm, and submit.

Lucy responds (unsure):
Okay, but...this feels like a lot...

Lucy's emoji changes to worried on Sabina's screen.

Lucy continues:
...will you stay in touch?

Sabina responds in a reassuring way:
Don't worry, I will be here with you all the way. Our app will show you your current status, but, rest assured, I will also keep you updated via email and text every time the application status changes.

Back to a view of Sabina's screen. The AI response too shows the prompt Sabina last picked "Inform customer of status tracking." Lucy's emoticon changes to a smiling face under Customer mood.

Lucy says:
You've been amazing, Sabina! I'm already feeling so much better.

Sabina responds:
Oh, you are so welcome! I'll be in touch soon.

Fades out then fades in a mobile phone ringing on a tabletop at Lucy's restaurant. Sabina's name shows in the caller ID. Lucy picks up her phone.

Lucy:
Hi, Sabina

Sabina answers:
Hi, Lucy!

Lucy asks:
So... good news or bad news?

Sabina responds and we see her screen. The Customer mood shows a smiling face and Loan Application Status window displaying "Approved".
No need to worry... you're approved!

Lucy responds happily:
Oh! That's such a huge relief! Thank you, so much!

Sabina's screen shows Customer mood as a very happy hugging-face emoji.

Scene change: A view of Lucy's outdoor restaurant patio. She mingles among customers seated on the patio.

Tourist customer:
Excuse me, I wanted to tell you what a lovely cafe you have! It's such an oasis!

Lucy responds with a smile:
Why, thank you! Not too long ago I expected our little oasis would dry up!

Zooms out to a silhouette of Lucy and her customer laughing.

Text appears:

Learn how we can help you achieve a future vision of empathetic banking.
www.accenture.com/BankingonEmpathy