

Relationship banking case study

Driving growth through relationships.

How one bank extended their relationships beyond the branch to drive deposits, loyalty, and efficiency.

April 2025



Over the past two years, banks have faced a perfect storm of rising costs, deposit outflows, regulatory tightening, and economic uncertainty. In response, many financial institutions have doubled down on key differentiators such as interest rates, fees, product offerings, niche banking, innovation partnerships, and improved customer experience through relationship banking.

Emerging data now confirms that personal banking relationships not only help insulate banks from rate shocks but also drive long-term sustainability and growth.

Relationship banking beyond the branch

For more than a century, one of our client partner banks has built its reputation on delivering comprehensive financial solutions to individuals and businesses with a personalized approach. Recognizing the changing landscape, the bank launched an initiative in early 2020 to extend their personal banking relationships beyond its nearly 100 physical branches.

To bring this vision to life, the bank partnered with Agent IQ, enabling account holders to interact with their personal bankers digitally—just as they would in a branch. With bi-directional and asynchronous authenticated messaging, customers could reach out anytime, confident that their banker would respond when available.

Bankers also gained the ability to proactively reach out to their customers—a crucial part of community banking. By introducing push notifications as an additional channel, the bank was able to meet customers where and how they prefer to engage. This opened up new opportunities to connect, discover unmet needs, and create a seamless experience where customers could ask open-ended questions and receive meaningful guidance from a familiar banker.



The best thing to happen to banking (beyond the branch)

The response from customers was overwhelmingly positive. Many praised the ability to stay connected with their banker, sharing unsolicited feedback such as:

This is amazing!

I love that I got to choose you as my banker.

Really cool way to bank.

I'm telling my mom how wonderful this app and you are.

Thanks so much for this service—best thing to happen to banking.



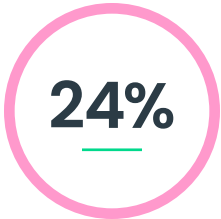
Much like in-branch visits, customers often chose to wait for their personal banker, even when another banker was immediately available. While many of our client partner banks are thinking about efficiency, this institution prioritized giving bankers the time and space to build meaningful relationships through ongoing conversations. As a result, they've thoughtfully managed assignments to balance responsiveness with relationship-building.

Adoption among bankers was equally strong. Often, new tools feel like an additional burden, but this service empowered bankers to oversee their own customer relationships. Since its launch, the bank has seen zero elective attrition among bankers using the system. "We have created a level of service that feels almost nostalgic—like coming into the branch and seeing the familiar face of a banker who has served you for years," remarked one executive.

The real value of a relationship

Many banks aspire to provide a differentiated and personal service but worry about the financial implications. While digital tools are often deployed to improve efficiency and cut costs, this client partner bank believed that empowering their bankers to do what they do best—serve their customers, would drive stronger customer relationships and, in turn, greater product adoption.

A recent study comparing customers with and without a personal banker validated this belief. Customers who had a personal banker for at least two years were:



higher average balance holdings



more likely to have checking and savings accounts



more likely to have checking and loan accounts



more likely to have a checking and CD account



more likely to use bill pay



more likely to use Zelle®

Additionally, 66% of customers with a personal banker had more than one deposit account, compared to just 27% of those without a personal banker. Moreover, customers with a personal banker were half as likely to call the call center, demonstrating that personal digital engagement leads to fewer service requests and improved efficiency.

Beyond the data

Behind these numbers are real-life stories of customers strengthening their relationship with the bank after positive experiences with their personal banker. While many factors influence a customer's experience and their decision to adopt additional products and services, it is natural to question whether the program's success can be scaled across the entire customer base. However, given the demonstrated impact, the bank sees the cost of not expanding the service as too great to ignore.

Ultimately, the bank credits the success of the program to its outstanding bankers. Strong training, clear corporate values, and a shared commitment to building lasting relationships have fostered a culture where bankers feel supported in serving their customers. The Agent IQ partnership simply provided the tools to extend that service—anytime, anywhere.



Transforming digital banking with meaningful connections

Agent IQ is redefining digital banking by restoring the personal connections that have long set financial institutions apart. Our AI-augmented relationship banking platform delivers measurable business impact:

- ✓ **Stronger account holder relationships**—Account holders with a personal banker have 24% higher balances and are 3X more likely to have a loan
- ✓ **Higher deposit growth**—AI chat integration in account opening increases funded accounts by 4X
- ✓ **Greater digital engagement**—Account holders with personal bankers are 5x more likely to use Zelle®
- ✓ **Improved operational efficiency**—Up to 70% reduction in call center volume
- ✓ **Enhanced employee satisfaction and retention**—Bankers appreciate the platform's ability to deepen relationships without adding to their workload.

By bridging the gap between digital convenience and human connection, Agent IQ enables banks and credit unions to thrive in an increasingly competitive, digital-first environment. With a proven track record, innovative technology, and a commitment to strengthening financial well-being, Agent IQ is leading the future of relationship banking beyond the branch.

The future of banking is personal, and Agent IQ is making it possible.

Believers in digital relationship banking.



Launch your Lynq experience in just
6–8 weeks.

Learn more at agentiq.com

