



Six Mobile Banking Tips For Maximum Engagement

📱 mobile banking customer experience

Summary: Many community financial institutions have entered the digital app game. We have six tips to keep the engagement going.

Strangely, Apollo 17 Astronaut, Harrison Schmitt was allergic to moon dust. Sometimes, it is not easy to know how you will adapt to new environments. But, many community financial institutions (CFIs) have adapted to the adoption of mobile banking.

But, there is no time to rest on your laurels. Customer engagement and satisfaction is important for continued success. A recently released [Bank Director report](#) speaks to this point, offering sound advice as CFIs move forward with their mobile banking strategy. While the report focused on big banks, we extracted the following advice about must-have features and functions that are relevant to financial institutions (FIs) across the spectrum.

1. **Keep it simple.** Remember that customers primarily use mobile banking to view account information and move money. Scrap the outdated aesthetics and consider a sleek, modern look that focuses on getting customers to where and what they want quickly and functionally.
2. **Reduce cognitive load.** Think fewer words and more graphics. Avoid jargon that customers may not understand. Another suggestion: Keep things light, using conversational and simple terms.
3. **Focus on functionality.** We've all used apps that take a long time to load or crash soon after. So, find ways to get customers the information they desire quickly. Consider this: when a San Francisco FI launched a feature that allows customers to see their balance information prior to logging in, a 333% uptick in active mobile users followed.
4. **Facilitate engagement.** Push notifications are alerts that appear as a number on the app or pop-up a short message for a quick period of time. These notifications can encourage engagement 21% of the time, according to a RetailDive.com report. One secret to success is using the customer's name, customer preferences, or location to personalize the message. Don't just sell; help provide valuable information.
5. **Target marketing.** When one larger Midwestern FI released an updated version of their mobile app last year, it included about 100 new personalized tips that appeared as cards below the customer's account balances. The institution used AI, pulling in a customer's financial data and app usage patterns, to offer relevant information. The trick, of course, is to know what's relevant.
6. **Test drive.** With each app release or update, test it with a segment of your customers (instead of just your internal staff) as a beta release before releasing it to the larger group. Then, listen to their feedback and use their suggestions to improve on it. This will ensure that you give customers what they are looking for and ultimately increase your app usage.

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