

## Case Study

# Tata Communications Kaleyra Helps Banca Widiba Offer a Seamless Banking Experience with its Video Solution



# Introduction

After becoming accustomed to new virtual service options during the pandemic, today's consumers demand a greater degree of flexibility and efficiency from their financial institutions. More than **67%** of consumers globally use video calls to communicate with businesses and service providers. Video calls have been growing substantially over the past few years, presenting banks and financial organisations an excellent opportunity to meet new demand.

A growing number of financial customers prefer to interact with their bank face-to-face for more complex matters, and video conferencing offers the best avenue for combining digital empowerment and human expertise. Below is a case study about how Banca Widiba, a digital bank, used **Tata Communications Kaleyra's** services to redefine customer experiences.



Vertical  
**BFSI**



Product  
**Video**



Location  
**Italy**



Client Since  
**2020**

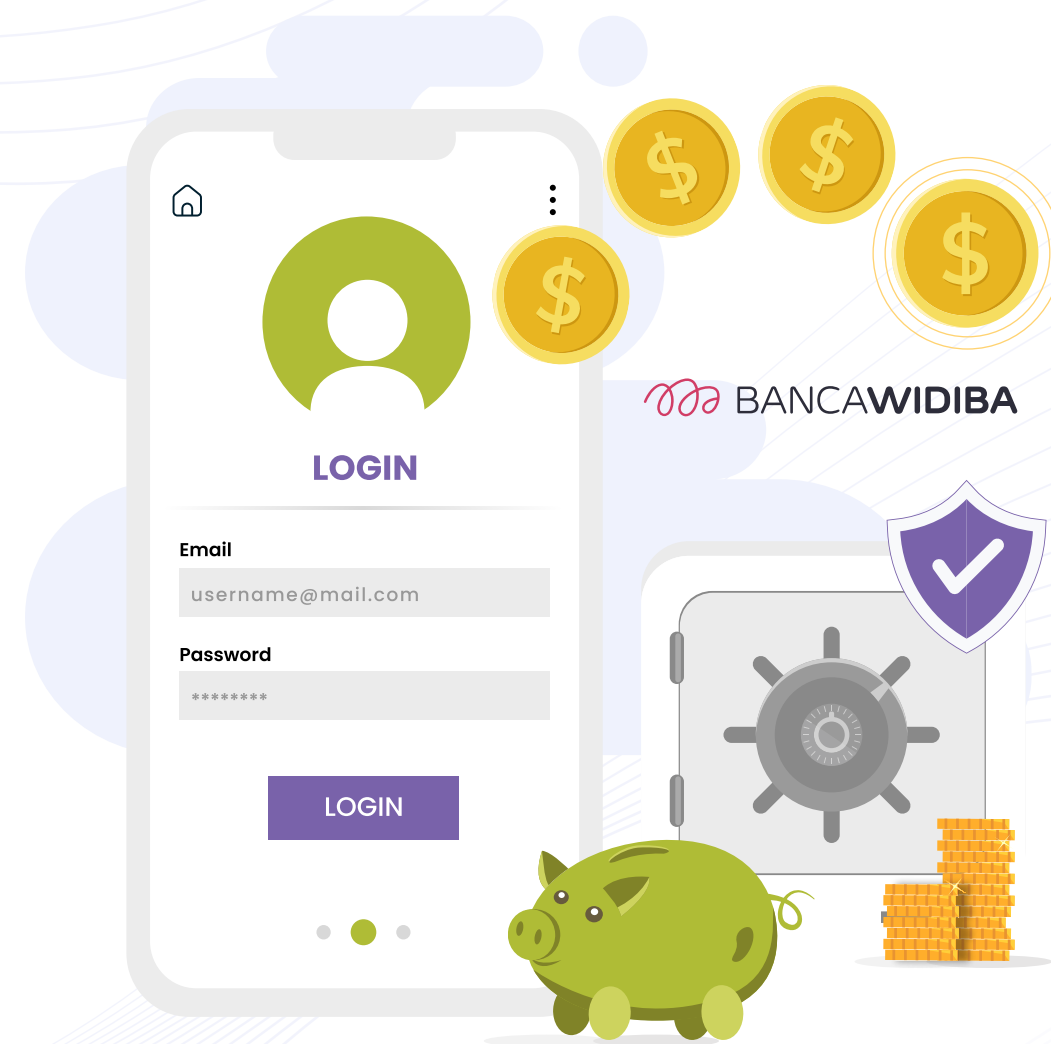
# About Banca Widiba

Banca Widiba is a digital-first bank founded in 2014 to provide customers with an innovative approach to managing finances. Named one of the World's Best Banks by Forbes in 2024 and winner of Qorus Reinvention Awards in Europe, it prides itself on delivering a high-value services through the use of a digital platform that can be customised by users to suit their own particular needs.

Banca Widiba offers a customisable online platform and a network of over **500** financial advisors throughout Italy. It provides a complete range of products and services for the daily management of savings and investments. The bank distinguishes itself in the market for a relationship model based on the expertise of the advisory network.

With significant growth across all business fronts, continuous innovation and relationships make Banca Widiba a solid organisation capable of listening to and interpreting people's needs.

Technology is said to be in the DNA of the bank, and it is constantly striving to ensure its growing base of customers continues to benefit from the latest cutting-edge developments. In doing so, it knows it will fulfil one of its leading priorities, which is to make any banking transaction an easy and intuitive experience for customers.



## Banca Widiba's Goal

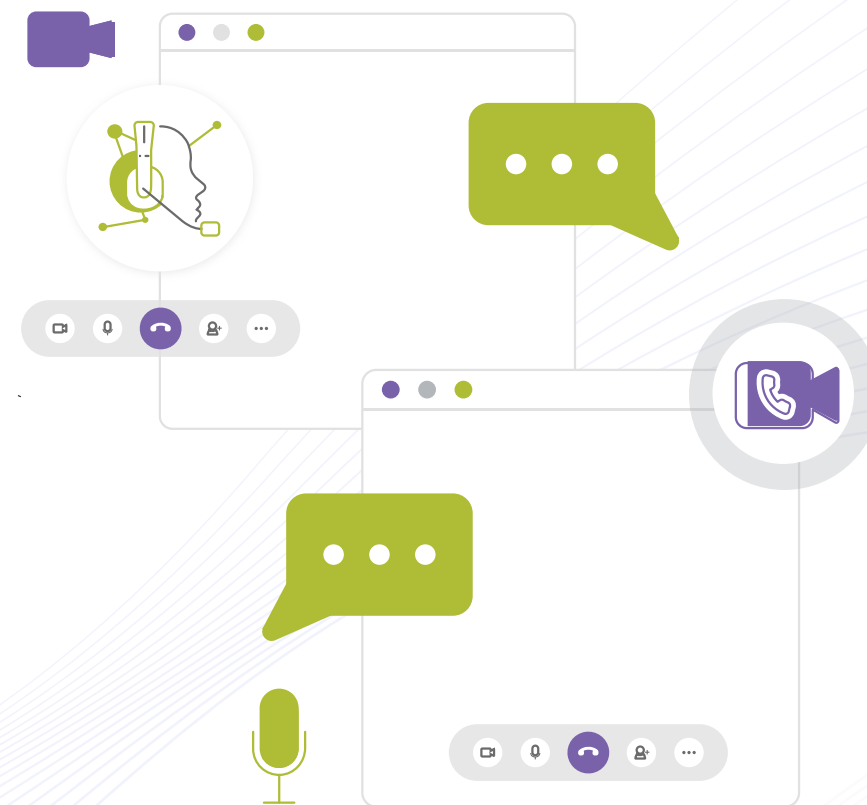
Banca Widiba's goal is to provide a more personalised, efficient, and secure digital banking experience through real-time communication.



## Banca Widiba's Key Requirement

Since its inception, Banca Widiba has aimed to be a brand that is capable of listening to customers and interpreting their needs in the best possible way. To accomplish this, the brand chose to invest in video banking to foster the experience of dialogue and interaction and enhance security processes.

Banca Widiba wanted to create a new remote branded relationship channel for its customers. The bank wanted to set up a video communication service called "Dialogue" to enable face-to-face interaction between its agents and customers. Through "Dialogue," the bank also wanted to allow its customers to connect with its agents, directly from the bank's digital touchpoints.



# How Tata Communications Kaleyra Addressed Banca Widiba's Requirements

**Tata Communications Kaleyra Video allows customers to interact with Banca Widiba through a new remote communication channel, thereby creating a seamless customer experience.**

Using Tata Communications Kaleyra Video API, Banca Widiba provides its customers with a digital and branded communication channel to interact with its agents, preserving the brand identity and enhancing caller security.

The digital customer communication channel offers a seamless experience for the bank's users, available directly from the company's digital touchpoint used on a daily basis.



# Connecting Customers with Bank Agents through Dialogue

Tata Communications Kaleyra helped Banca Widiba launch "Dialogue", a video banking service facilitating remote collaboration and human dialogue between customers and the bank. By connecting the human component with technical expertise, Dialogue can, on one hand, respond swiftly to new customer needs that have arisen as a result of the pandemic and, on the other hand, continue to service increasingly digital users in the post-COVID era.



## Click-to-Call (Video and Audio)

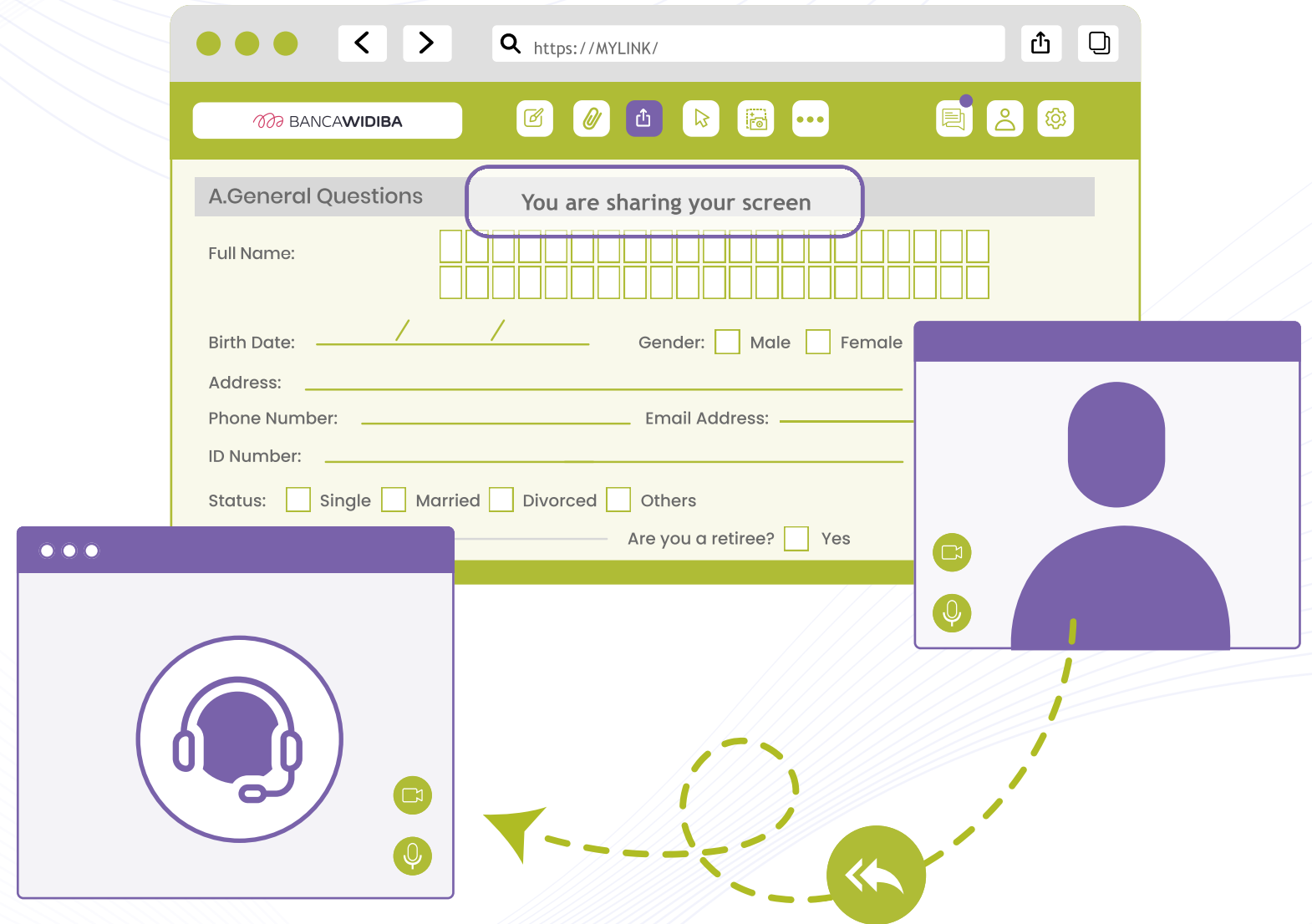
Customers tend to have many banking queries, and all of them require an immediate response. Though Banca Widiba's website offers a good amount of information, customers would want to know more details about certain financial products and services or receive additional information on specific transactions. Click-to-call (video) was the perfect solution. Banca Widiba's click-to-call feature allows customers to easily request a callback from agents, offering a convenient and efficient way to access personalised assistance.

**Tata Communications Kaleyra** helped Banca Widiba handle thousands of video calls seamlessly. The video API fetches, processes the details of customers and connects the call to the assigned bank agent.



# Screen Sharing and Other Value-Added Features

Our extensive video calling solution offered Banca Widiba many useful collaboration features that included screen sharing. The agents were able to provide quick remote assistance to banking customers to help resolve queries in a collaborative manner.

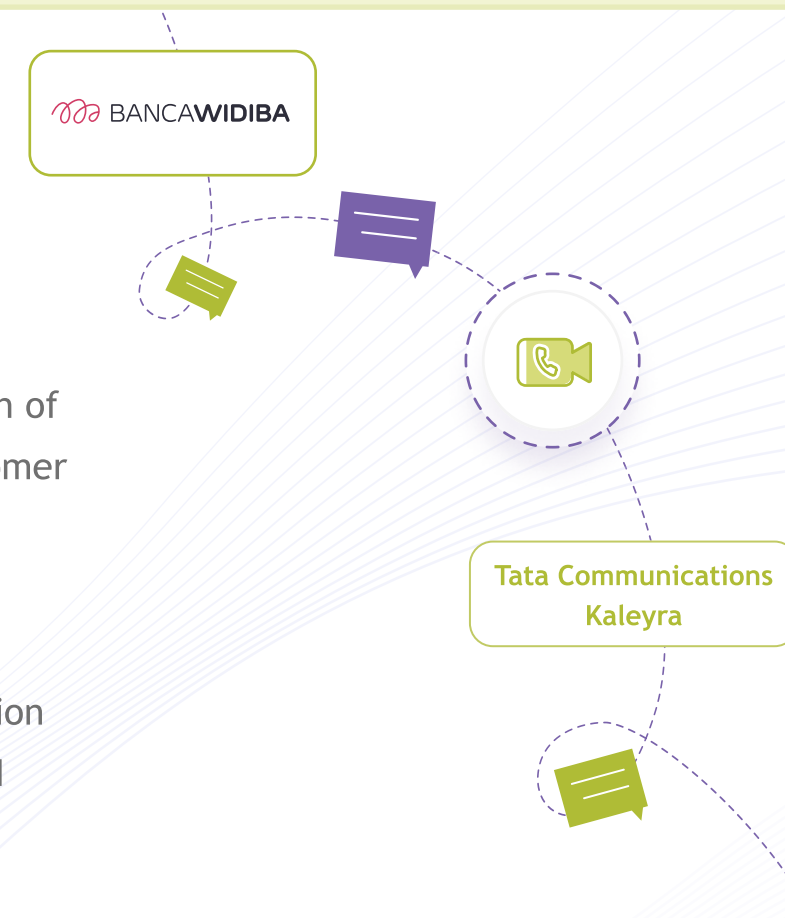




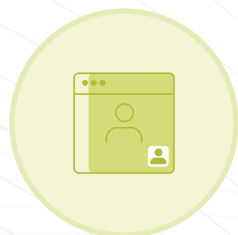
Tata Communications Kaleyra Video enables a native and secure channel based on WebRTC protocol with audio, video, and collaboration features between the financial institution and its customers.

## The Impact of Tata Communications Kaleyra-Widiba's Collaboration

Tata Communications Kaleyra's cutting-edge video banking solution empowered Banca Widiba to enhance customer engagement, seamlessly managing a large volume of calls while preserving the personal connection of face-to-face interactions. In just one year, the bank saw a **30%** increase in outbound call success, with customer satisfaction reaching an impressive **4.8** out of **5**. Average call times dropped to **4** minutes and **24** seconds, boosting operational efficiency and enabling faster resolutions. This not only increased customer loyalty but also drove organic growth through referrals, expanding Banca Widiba's market reach. Banca Widiba recently activated inbound and outbound calling via in-app calling. Customers can initiate calls through a Call-to-Action button in the app, while agents can proactively reach customers via VOIP notifications. Both services use API and SDK integrations for seamless call setup and activation.



# Banca Widiba Business Outcomes from Implementing Tata Communications Kaleyra's Video Services



## Enhanced Customer Support

Tata Communications Kaleyra's video solution was implemented within a few months, enabling Banca Widiba agents to engage with customers via live video calls. This resulted in a **30%** increase in outbound call success and an impressive customer satisfaction score of **4.8/5** within the first year.



## Streamlined Communication and Productivity

With most banking operations now digital, Banca Widiba's shift to Tata Communications Kaleyra's cloud-based communication model has streamlined customer interactions. Average call times dropped to just **4 minutes and 24 seconds**, significantly improving operational efficiency.



## Digital Interactions' Growth Forecast

Tata Communications Kaleyra Video served as one of the simplest ways to connect with customers. The real-time video calls allowed the bank agents to communicate with customers and address their queries efficiently. In the near future, it is expected that more than **80%** of Banca Widiba's customers will switch to digital communication channels to interact with agents.

# Future Operational Developments Due to the Collaboration

In the future, Banca Widiba and Tata Communications Kaleyra will work together to improve other banking processes.

## Outbound Campaigns to Support the Sales Team

Banca Widiba will be able to trigger outbound calls via its app. The in-app calling features, clubbed with other value-added functionalities, will strengthen customer security and support the proposition of new products and services.

## Service Model's Evolution

Customers will be able to purchase the bank's products and services directly through the video-enabled channels.

For more information, visit us at [www.tatacommunications.com](https://www.tatacommunications.com)

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