

CITIZENS BANK OF KENTUCKY

Fulfilling an Omnichannel Vision through a Business Banking App



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—Carolyn Sisco, AVP of Account Operations Center, Citizens Bank of Kentucky

There is no denying the importance of a mobile banking app for financial institutions. In fact, mobile banking has become the consumer’s channel of choice when engaging with their financial institution, as validated by the [2018 Citi Mobile Banking Study](#), which found that a whopping 91 percent of mobile banking users nationwide prefer using their app over going to a physical branch.



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Delivering on the tremendous demand for mobile banking is critical to the success of any modern banking strategy, but a lingering fact remains: If your bank offers mobile banking to its retail customers, it is vital that commercial customers reap the same benefits from their mobile experience. And business customers’ needs are decidedly different from those of consumers.

Creating a uniform impression—for every category of customer—lies at the heart of an omnichannel banking strategy for institutions like Citizens Bank of Kentucky. Located in Paintsville, Kentucky, the \$589 million bank wanted to drive its omnichannel initiative by extending its digital offerings for its commercial accounts through an easy-to-use mobile app. For Carolyn Sisco, assistant vice president of the bank’s account operations center, implementing a [business banking app](#) was all about enhancing the customer experience.

“We wanted to provide our business customers with the same experience on their mobile device that they would have on their office desktop,” Sisco says.

With that goal in mind, the bank collaborated with CSI to deliver that reality to its commercial customers.

AN OMNICHANNEL VISION

A critical component of an [omnichannel philosophy](#) is seamlessness, or the cohesion of the customer experience across all banking channels. When Citizens Bank of Kentucky rolled out its business banking app, the bank wanted to ensure there would be no learning curve for its commercial customers. Indeed, the app has delivered:

“I think that our business customers are going to get a truly seamless experience from the app,” Sisco says. “It looks and feels the same as other channels, so I think most customers won’t need a lot of instruction because it’s familiar to them.”

Simple implementation of the business banking app was also an important factor for the bank. With the help of CSI’s team, Citizens Bank of Kentucky was up-and-running shortly after testing the app.

“We took our time on our side, making sure we knew how the app was going to look, and that it had the necessary internal documentation,” Sisco states. “When we gave the go-ahead to CSI, implementation was a breeze.”

Once the app went live, the question on the minds of the bank’s executives was clear: how would utilization of the app fare with the bank’s varied set of commercial customers?

BUSINESS BANKING AT EVERY SIZE

Today’s businesses range from multinational giants to locally owned “mom and pops,” generating a wide range of needs. That challenge of diversity was indicative of Citizens Bank of Kentucky’s business customers, according to Sisco:

“Our commercial customers run the gamut from large to small. Recently, we’ve offered products that are more geared toward larger businesses, but we still service smaller businesses that use similar features within the app.”

Business banking app features like [ACH origination](#), check fraud prevention and on-the-go bill pay capabilities allow companies of all sizes to complete important business functions from anywhere. That mobile functionality is especially beneficial to the bank’s smaller commercial customers, some of which are just a stone’s throw away.

ONE STEP CLOSER...

From a customer-centric perspective, CSI’s business banking app has brought Citizens Bank of Kentucky one step closer to fulfilling its omnichannel vision, a fact that brings Sisco a great sense of satisfaction:

“At the end of the day, we can tell our business customers they have a well-rounded app that delivers a consistent experience; that any time of the day or night, they can bank with us without any challenges. We are very proud of that.”



BANK PROFILE

Website: <https://www.wercitizens.bank>

Location: Paintsville, KY

Assets: \$589M

Founded: 1910

ABOUT CSI

Computer Services, Inc. (CSI) delivers core processing, managed services, mobile and Internet solutions, payments processing, print and electronic distribution, and regulatory compliance solutions to financial institutions and corporate customers across the nation. Exceptional service, dynamic solutions and superior results are the foundation of CSI’s reputation and have resulted in the company’s inclusion in such top industry-wide rankings as the FinTech 100, Talkin’ Cloud 100 and MSPmentor Top 501 Global Managed Service Providers List. CSI’s stock is traded on OTCQX under the symbol CSVI. For more information about CSI, visit www.csiweb.com.