

# Landmark Bank Strikes the Perfect Balance Between Community and Technology



Landmark Bank puts its money where its mouth is. Behind the company's promise of honesty, integrity and downhome service is a strong family legacy that spans generations. The financial institution, which serves Missouri, Oklahoma and Texas, takes pride in its "big reach, small feel" service approach.

Landmark is unique in the community banking space. "We have a sweet spot where we're big enough to provide cutting-edge technologies yet small enough to have real customer relationships," explained SVP, Chief Information Officer Brenda Emerson. It's this delicate balance that enables the organization to provide a truly welcoming, "at-home" environment while ensuring the financial well-being of each customer.

Landmark wanted to elevate its digital banking strategy by enabling smarter communications while preserving its community feel. "Helping customers holistically with all of their financial needs is a huge differentiator and driver of trust, but we needed to maintain that personal touch."

Here's how we helped Landmark strike a perfect balance...

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– **Brenda Emerson**, CIO, Landmark Bank

### Challenges

- Maintain the personal service feel of a community bank, while deploying technology to support cost-effective growth
- Replace an outdated video system with a true high-definition meeting and training experience
- Bringing services to banking clients when, where and how they want them as client expectations evolve

### Blending Physical and Digital

Research shows that most customers prefer human assistance for more complicated interactions—a common occurrence in financial services.

“We really wanted to make sure we were bringing services to people when, where and how they wanted, yet still enable a strong relationship with a trusted advisor,” Emerson said. “It’s rare that you’ll have a financial expert in every location, but a customer should be able to come in and be put in touch with a specialist and get that great experience. And that goes across all locations. A customer might show up in an office in Texas with the expert being in Missouri and still have that good, personal relationship.”

“There might be 10 or 15 people in a local branch—and they’re really great people—but someone may come in with complicated wealth management needs. Being able to connect with a specialist quickly in real-time enables us to bring this elevated level of service to the table,” Emerson explained.

For less complicated banking services, Landmark wanted to ensure anytime, anywhere, any-device support that met customers where they were. “If you want to check your balance at 7 AM, you can talk to a human. If you want to bank on Sunday afternoon, you can do that autonomously. If you want to walk in, you can do that too. It’s critical that the experience is consistent and the service is just as great as if you were to walk into any of our branches.”

Also important was the ability to flexibly innovate and grow. “We have to stay in the game by leveraging new technologies that customers want and need,” Emerson said. “For example, one thing I’m really interested in is voice authentication. Today, about 25% of our call center experience is customer authentication. This is important, of course, because we want to ensure the utmost consumer and financial protection. But we know the technology is there to enhance the banker and customer experience.”

And of course, there’s the internal employee experience. “We want our bankers to work with us for the long haul, and so we have to bring tools to the table to make their work more enjoyable and efficient while maintaining authentic connections,” Emerson explained. “This personal touch is just as important to our employees as it is to our customers.”



### Value Created

- Landmark maintains a leaner business model as it grows, with a skills-based contact center and smart voice response solution
- The bank reduces travel costs by holding meetings and training sessions via video
- The bank expands the reach of high-value, revenue-generating services by connecting customers and experts with video
- Landmark delivers on its promise of “Here for You” banking

## The Perfect Solution

Avaya Aura ended up being the perfect solution for Landmark. This advanced suite of communication products empowered the financial institution with advanced team collaboration, application development and customer engagement tools to deliver experiences that matter.

Avaya Equinox—as part of the platform—provided Landmark’s employees with a true digital workplace that allowed for seamless, personalized collaboration regardless of location, circumstance or individual preferences. This includes a full scope of UC support: phone, chat, SMS, video and more.

The company found video to be particularly advantageous, using the service for internal meetings, customer meetings, employee training and more. In fact, the organization held over 1,600 video meetings in 2018 alone (averaging 6-7 sessions each day). “It has changed our world. It’s an amazing technology that has brought us closer to each other as bankers and also to our customers,” Emerson said.

Of course, the platform also enables customers to initiate and escalate interactions across all channels of communication to access financial services and engage with Landmark on their terms. The open architecture also offers easy-to-use APIs and SDKs for easily customizing and building new solutions to continually meet customer needs.

## The “Why” Behind Avaya

For Landmark, it all came down to reliability and sustainable growth.

“About 20 years ago, we installed our very first Avaya system. We had looked at several vendors, but Avaya really had a strong product for Landmark that we felt we could reliably grow with. I’m pleased to say we made the right decision,” Emerson said.

“I had no idea how much we would grow 20 years ago, but I knew Avaya was the right partner. They were able to evolve and grow with us while enabling us to meet our customers’ needs—and they continue to do so today. When I’m looking for a good solution, Avaya’s just on the list to call.”

From the very top to her local account manager, Emerson said working with Avaya has been an amazing experience that has fueled their relationship. “Across the board, it’s understood that Avaya is more than just a phone. We all see just how much has been brought to the table.”

## Seeing the Big Picture

Landmark takes pride in being the gold standard for community banking: financial well-being with welcoming hospitality. We carefully stepped in to help the company deliver more innovate financial services without compromising its meaningful, personal touch.

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### Solutions

- Avaya IX Workplace
- Avaya IX Contact Center
- Avaya IX Executive Video
- Avaya IX Room Systems

### About Landmark Bank

Landmark Bank is a community bank with \$2.1 billion in assets and 42 locations in 28 communities across Missouri, Oklahoma, and Texas. The bank offers innovative financial services that simplify life, and advanced technology that makes banking easy. For more information, visit [LandmarkBank.com](http://LandmarkBank.com).

### About Avaya

Businesses are built on the experiences they provide and every day millions of those experiences are built by Avaya (NYSE:AVYA). For over one hundred years, we’ve enabled organizations around the globe to win—by creating intelligent communications experiences for customers and employees. Avaya builds open, converged and innovative solutions to enhance and simplify communications and collaboration—in the cloud, on premise, or a hybrid of both. To grow your business, we’re committed to innovation, partnership, and a relentless focus on what’s next. We’re the technology company you trust to help you deliver Experiences that Matter. Visit us at [www.avaya.com](http://www.avaya.com).