Customer Story

Mascoma Bank Unifies the Service Experience with Salesforce.

Mascoma Bank, a trusted financial institution with $3 billion in assets, offers retail banking, wealth management, and private banking services across New England.

salesforce | **aws**

1 Challenges

Disparate Systems. Disconnected service. Disgruntled customers.

Mascoma Bank's disparate systems were compromising service teams' capacity to respond and manage cases quickly and effectively. This was leading to lengthy and dissatisfying customer experiences. The bank was facing a host of issues including:

- **Multiple disconnected systems** required staff to constantly switch between applications, slowing response times
- **Limited visibility** into customer data across channels, increasing wait times and leading to high dissatisfaction
- **Outdated technology** led to high rates of abandoned online applications and their balance, transfer money across accounts
- **Lack of self-service options** for customers, preventing them from choosing their preferred method of interaction
- **No centralized system** for tracking customer interactions, creating friction due to lack of contextual data
- **Manual data entry** leading to errors and duplicate work

2 Solutions

Mascoma Bank partnered with Salesforce to connect the service experience.

With Salesforce, Mascoma Bank is working to achieve a 360-degree view of customer relationships for its service reps. The implementation started with internal IT service management, then expanded to customer-facing services.

This is the latest step in their ongoing transformation toward more efficient, customer-centric banking services – all powered by data- and AI-driven technology.

> "The biggest opportunity that I'm looking forward to is getting all of our users into Salesforce because they're still working with a couple of systems. Getting them into that one system where they can perform all of their actions would be absolutely fantastic."

**Lindsey Gardner
Product Owner / Manager
Mascoma Bank**

3 Results

45 minutes
cut of manual data entry per new loan.

98 %
decrease in call center hold times.

13 days
to process 1 year's worth of loans.

Improved Efficiency

- Saved time for reps with less system switching and more automated tasks
- Automatically validated customer addresses, reducing errors
- Increased case deflections with self-service, freeing staff for higher-value work
- Streamlined customer authentications

Better Customer Experience

- Built a unified view of customer cases and conversations
- Lowered case resolution times
- Increased consistency of customer interactions across channels
- Enhanced digital engagement options

Enhanced Communication Capabilities

- Implemented multi-channel customer engagement with email, chat, and voice – with plans for expanded SMS and two-way messaging capabilities
- Improved tracking and reporting of customer interactions across channels

Products Used

- Service Cloud for unified customer service
- Service Cloud Voice with Amazon Connect for telephony and a streamlined customer support experience
- Digital Engagement for live chat capabilities through the website integration layer connecting core banking systems

4 Future Plans

Mascoma Bank eyes embedded AI as the next step.

Mascoma Bank will continue to expand its Salesforce implementation with plans to:

- **Complete its migration** of all customer data for a unified view
- **Implement predictive, generative, and assistive AI** for enhanced customer service and increased rep productivity.
- **Expand self-service** with digital options with Agentforce and a dedicated Help Center and Customer Portal
- **Launch two-way SMS** communications to interact with customers