



From Calls to Clicks:

How First Reliance Modernized Customer Support

Challenge:

First Reliance Bank aimed to support digital customers effectively while preserving the high level of service provided in their branches. The bank needed a flexible support tool that could offer its customers multiple ways to interact with the bank, as well as fill gaps with its support team during non-banking hours.

Solution:

The bank integrated the Glia digital support tool and Posh AI digital assistant to enhance available support options and provide 24/7/365 assistance to its customers.

Results:

First Reliance has sustained a lower call volume between 18-22% since the implementation of the tools. The bank has also experienced a 2-minute reduction in call service time.

First Reliance Bank is a 25-year-old community institution headquartered in Florence, South Carolina. Ranked among the top 20 banks in South Carolina by asset size, it has more than \$1.1 billion in assets and services more than 15,000 households.

First Reliance prides itself on building lasting relationships with its customers through a combination of modern technology solutions and high-touch banking services. With a growing number of customers engaging with the bank through digital channels, First Reliance sought more robust support solutions than its current telephone-based channel could provide.

The goal was to enable customers to be self-sufficient, said Walter Reese, Vice President, Digital Banking at First Reliance. “We wanted them to use our technology and not have to go to the telephone to call in for support. Having to go through telephone menu choices to get support they need is obviously old fashioned in our world.”

Using Technology to Transform Customer Care

In January 2024, First Reliance integrated Glia and Posh AI into its Consumer and Business Banking platforms, making digital support accessible through online and mobile channels. Together, these tools deliver a seamless, turnkey digital service experience that surpasses traditional support. Since the launch of these tools, First Reliance can provide its customers with 24/7 assistance.

During business hours, customers use Glia to connect to the bank’s call center via their preferred channel—video, chat, voice, or phone. Support teams can also easily employ screensharing to quickly understand and address customers’ needs.

All chat interactions are initially routed through Posh AI. This chat-based, human-like AI—nicknamed “FReDA” for First Reliance Digital Assistant—allows the bank to set up unattended FAQs to answer customer questions. During regular business hours, if customers require additional help beyond pre-existing chat topics, they can transfer to a human agent. Outside of regular business hours, Posh AI’s chat bot steps customers through common support topics to help them troubleshoot. According to Reese, even if customers who bank off-hours just get basic banking help through FReDA, it provides a much better experience and bridges service gaps.



Charting Immediate Results

First Reliance realized results soon after rolling out the features. Customers immediately engaged with the new digital support options, with chat emerging as the most popular choice. Additionally, chat capabilities in Glia created internal efficiencies for First Reliance, as a single agent could handle multiple conversations at one time.

The highly interactive co-browsing tool was also particularly helpful for efficiently servicing customers. As First Reliance's support agents viewed a customer's screen, they were able to better assess the current situation and quickly point the customer in the right direction.

"When customers are asking a question," Reese said, "maybe they aren't using the terms we're used to. But when you see their screen, you know exactly what they're doing, and it makes it a much easier transition. You can solve their issues in a timely manner."

Since implementing digital customer support, First Reliance successfully reduced support phone call volume 18-22%. The bank's customers have embraced the new AI assistant, as 90% of customers who initiate support through the chatbot choose to engage with FReDA, and the other 10% opt for direct support from customer care.

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Additionally, the average call handle time before the implementation was nine minutes. With both Glia and Posh AI support tools in place, the average time was reduced to less than seven minutes. First Reliance also measures satisfaction with the new support process, and customers were overwhelmingly positive, giving its team and process a 4.3 out of 5 rating.

The tools have also kept staffing costs in check. Despite significant growth at the bank, the Glia and Posh AI implementation allowed First Reliance to keep the size of the call center static.

The impact of First Reliance's new support options extended beyond metrics. The tools met a critical demand by enabling customers to bank how, when, and where they prefer—an expectation in today's digital banking landscape. These modern solutions allowed First Reliance to evolve its customer experience and strengthen relationships in the process.

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