



CUSTOMER SUCCESS STORY

# Deploying an AI Agent for Driving Referrals: Cape & Coast Bank

**Ken Tingle**

First VP, Business Intelligence Manager



# Turning Customer Relationships into Referral Growth with AI Agents

**100**

YEARS SERVING  
LOCAL COMMUNITIES

**\$1.7M**

IN ASSETS

**1921**

FOUNDED

**11**

OFFICES




# About Cape & Coast Bank

## Who We Are:

1. Community bank serving Cape Cod and Southeastern Massachusetts
2. Relationship focused organization
3. Strong emphasis on customer experience
4. Significant investment in CRM, data, and AI governance

## Why Referrals Matter:

1. Great customer experiences often happen across departments
  2. Opportunities are frequently discovered by someone other than the final product owner
  3. We wanted to make collaboration easier, more consistent, and more measurable
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## The Myth

"Once we buy an AI agent, the value will come."

## The Reality

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Successful agents require:

- Strategy
- Governance
- Data
- Context
- Process design
- Change management
- Human oversight

The technology is often the easiest part.



## The Myth

"Governance  
is a roadblock."

### Good Governance Enables

Governance answered:

- What data can be used?
- Who owns decisions?
- How do we monitor outcomes?
- How do we manage risk?

### Lesson Learned

Organizations that skip governance move faster initially.

Organizations with governance move farther.



# AI Was Not The Problem

## Before We Talked About Agents:

1. What problem are we solving?
2. Who benefits?
3. How will we measure success?

## What We Found:

1. Missed referral opportunities
2. Inconsistent referral behavior
3. Reliance on memory
4. Limited visibility into collaboration
5. Difficulty scaling coaching and best practices



# The Five Questions To Ask First

Question	Example	Why
<p><b>What business outcome are we trying to improve?</b></p>	<p>Increase referral volume by 25% while improving referral quality.</p>	<p>By defining both volume and quality as outcomes, we ensure the agent drives meaningful growth rather than simply generating more activity.</p>
<p><b>How will we measure success?</b></p>	<p>Referral volume &amp; conversion rate increase while time spent identifying opportunities decreases.</p>	<p>Looking at all three metrics together helps determine whether the agent is creating value or just creating more work.</p>
<p><b>What decisions should the agent make?</b></p>	<p>The agent identifies a customer with a large maturing CD and recommends a conversation about reinvestment options.</p>	<p>The agent can analyze thousands of accounts and detect opportunities much faster than a human. This allows employees to spend less time searching for opportunities and more time engaging customers.</p>
<p><b>What decisions should a human make?</b></p>	<p>The banker reviews the recommendation and knows the customer recently discussed purchasing a home, making a different product recommendation more appropriate.</p>	<p>The banker has relationship context that does not exist in the system. The human can apply judgment and personal knowledge to determine whether the recommendation truly fits the customer's needs.</p>
<p><b>What happens if the agent is wrong?</b></p>	<p>The agent recommends a CD conversation for a customer who already informed the bank they plan to use those funds for a home renovation next month.</p>	<p>Without a review step, the employee could have an awkward conversation that damages trust. Designing for mistakes ensures the agent remains a helpful assistant rather than becoming a risk to the customer experience.</p>



# Why We Started Small

## Start

- Small
- Targeted
- Measurable

## Avoid

- Enterprise-wide AI rollouts
- Dozens of use cases
- Unclear ROI

## Our First Pilots

- Knowledge Agent
- Referral Agent

Two focused use cases with clear outcomes



# Building The Foundation

## What AI Actually Needs:

Not just data.

AI needs:

1. Definitions
2. Context
3. Business rules
4. Process knowledge
5. Trusted sources

## Example:

An agent cannot recommend the right action if:

1. Products are inconsistently defined
2. Processes vary by department
3. Business rules live in people's heads

Garbage in still equals garbage out.



## Business & Tech Need to Collaborate:

Business provides:

1. Process expertise
2. Desired outcomes
3. Success criteria

Technology provides:

1. Architecture
2. Integrations
3. Controls
4. Deployment support



# Agent Workflow

1. Recognize Opportunity

2. Recommend Referral

3. Provide Supporting Context

4. Employee Reviews Recommendation

5. Employee Decides

6. Referral Submitted

7. Track Outcome

8. Tune Regularly




# Lessons Learned So Far

## Start Here:

1. Identify one meaningful business problem.
2. Define success before building.
3. Establish governance early.
4. Prepare your data and context.
5. Keep humans in the loop.
6. Pilot before scaling.
7. Learn before expanding.

## AI Agents Are Not a Technology Project:

1. They are an organizational readiness project.
  2. Organizations that focus only on the agent will struggle.
  3. Organizations that focus on strategy, context, governance, and people will create agents that employees actually trust and use.
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**Thank you!**