Machine Translated by Google
RCMOS - Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VI, v.1 2025 | Submission: 09/11/2025 | Accepted: 12/11/2025 | Publication: 15/11/2025

The digitalization of retail banking and the role of consultative service in the adoption of electronic channels.

The digitalization of retail banking and the role of consultative service in the adoption of electronic channels

The digitalization of minority banking and the role of consultative attention in joining electronic channels

Mariana Borges de Figueiredo
Financial Management

CPA-20 certified by the Brazilian Association of Financial and Capital Market Entities — ANBIMA

SUMMARY

This article analyzes the digitalization of Brazilian retail banking and the role of consultative service in customer adoption of electronic channels, digital contracts, and electronic signatures. The research begins with a bibliographic and documentary review on digital transformation, operational efficiency, banking relationships, data protection, and compliance, articulating these elements with observations arising from the author's professional experience in a retail bank branch. The study demonstrates that the adoption of digital tools depends not only on technological availability but also on the ability of banking professionals to guide the customer, reduce resistance, preserve trust, and ensure the proper use of remote channels. It concludes that digitalization, when accompanied by qualified consultative service, strengthens operational efficiency, improves customer experience, and contributes to the sustainability of banking portfolios.

Keywords: Banking digitization. Consultative service. Digital signature. Retail banking. Portfolio management.

ABSTRACT

This article analyzes the digitalization of Brazilian retail banking and the role of consultative service in customer adoption of electronic channels, digital contracts, and electronic signatures.
The research is based on a bibliographic and documentary review on digital transformation, operational efficiency, banking relationships, data protection, and compliance, combined with observations from the author's professional experience in retail banking branches. The study demonstrates that the adoption of digital tools depends not only on the availability of technology
but also on the banking professional's ability to guide customers, reduce resistance, preserve trust, and ensure the proper use of remote channels. It concludes that digitalization, when supported by qualified consultative service, strengthens operational efficiency, improves customer experience, and contributes to the sustainability of banking portfolios.
Keywords: Banking digitalization. Consultative service. Electronic signature. Retail banking.
Portfolio management.

1. INTRODUCTION

Brazilian retail banking has undergone intense transformation in recent decades.

especially with the expansion of electronic channels, banking apps, and contracts

Digital and electronic signatures. The physical branch, previously focused on activities

Transactional platforms have begun to share space with digital platforms capable of processing payments.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google

Year VI, v.1 2025 | Submission: 09/11/2025 | Accepted: 12/11/2025 | Publication: 15/11/2025

Transfers, product purchase, registration updates, and remote signature of...
documents.

This change altered not only the operational structure of banks, but also their function.
The role was performed by the agency professional. The relationship manager no longer acts as such.
He started as someone who performed only routine business tasks and went on to play a significant role in
Customer guidance, building technological trust, and adapting portfolios.
from traditional to new service models.

Literature on the financial market demonstrates that banking institutions play a role.
a central role in the intermediation of resources, in the provision of credit, in the collection of deposits and
in the provision of financial services to society (ASSAF NETO, 2018; FORTUNA, 2015).
With digitization, these functions have come to be performed in an increasingly digital environment.
more technological, requiring the reorganization of internal processes and a change in the relationship with
the users.

Although digitization has increased the operational efficiency of financial institutions, its
Implementation presents practical challenges. Some clients, especially those...
Accustomed to face-to-face service, they initially show resistance to the use of tools.
digital. This resistance may be associated with uncertainty regarding the legal validity of
electronic signatures, fear of fraud, difficulty navigating applications, or
A preference for human contact in transactions of greater financial importance.
In this context, the present article aims to analyze the importance of customer service.
advisory role in the process of adopting electronic channels in retail banking. The central hypothesis is
that digital transformation, in order to produce consistent results, depends on the performance of
professionals capable of combining technical knowledge, communication skills, and expertise.
Operational responsibility and customer guidance.

2. METHODOLOGY

The research adopted a qualitative approach, descriptive and exploratory in nature. The study
It was developed from a bibliographic and documentary review on the financial market.
digital transformation, portfolio management, information security, data protection and
banking relationship.

Classic authors in the financial field and regulations relating to the system were considered.
banking, data protection legislation and institutional references on certification and

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS – Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VI, v.1 2025 | Submission: 09/11/2025 | Accepted: 12/11/2025 | Publication: 15/11/2025

professional performance in the financial market. The analysis also incorporates observations stemming from the author's professional experience in a retail banking agency, especially in portfolio management routines, goal tracking, client relations and Adapting internal processes to digital tools.

The methodology does not intend to present a statistical or quantitative study, but rather to discuss... Based on technical literature and applied experience, the factors that influence adherence to Customers use digital channels in retail banking.

3. DIGITALIZATION OF RETAIL BANKING

Digitalization in the financial sector has changed the way banking services are provided. Operations that previously required physical presence are now being carried out through channels. remote services, reducing queues, extending opening hours and offering greater Customer convenience. Digital product contracting, electronic signature of Documents and app-based customer service have become important tools for increasing... The productivity of institutions.

Contemporary banking activity involves not only traditional financial intermediation, but also the offering of products, services and solutions structured across various channels, which This increases the need for integration between technology, relationships, and management (FORTUNA, (2015). In this sense, technology acts as a tool for scalability and efficiency, but not It eliminates the need for analysis, guidance, and qualified service.

In simple transactions, the customer can use electronic channels independently. more complex operations, such as credit, insurance, investments, financing. Whether it's housing or financial reorganization, advisory support remains essential for to ensure the understanding, safety, and suitability of the solution presented.

Banking digitalization, therefore, should not be understood as a complete replacement of... The professional... not as a relationship between manager and client, but rather as a reorganization of that relationship. Stop spending time on repetitive tasks and start focusing your efforts on guidance. Relationship building, analysis, and conducting operations that require trust.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google
RCMOS – Multidisciplinary Scientific Journal The Knowledge.
ISSN: 2675-9128. São Paulo-SP.

Year VI, v.1 2025 | Submission: 09/11/2025 | Accepted: 12/11/2025 | Publication: 15/11/2025

4. DIGITAL SIGNATURE, SECURITY AND CUSTOMER TRUST

Electronic signatures are one of the key elements in the modernization of contracts.
banking. Its adoption reduces travel, decreases formalization time, and facilitates the process.
Document archiving and increased traceability of operations. However, adherence to
The customer's understanding of its validity, safety, and purpose depends on them.
The General Data Protection Law reinforced the need for proper treatment of personal data.
personal information, requiring organizations to pay attention to its purpose, security, and...
Transparency and responsibility in the use of customer data (BRAZIL, 2018). In the environment
In banking, this requirement is in addition to the duty of operational security and information protection.
financial.

Similarly, the National Monetary Council's regulations on security.
Cybersecurity establishes parameters for security policies, for processing and...
data storage, as well as for contracting technology services by
institutions authorized to operate by the Central Bank of Brazil (BANCO CENTRAL DO
(BRAZIL, 2021a). These elements reinforce the importance of secure digital processes and
understandable for users.

Resistance from some customers often stems from a lack of familiarity with
digital environments. Users accustomed to physical signatures may express insecurity.
in the context of procedures carried out through applications, tokens, biometrics or confirmation.
Electronics. In these cases, the manager's role is crucial in explaining the procedure.
to clarify the risks, provide guidance on safety precautions, and demonstrate what the tool does.
part of a controlled institutional process.

Practical experience in bank branches shows that the adoption of digital signatures tends to...
increase when the customer receives direct guidance and perceives concrete benefits, such as
Speed, convenience, and reduced bureaucracy. In a given monitoring cycle.
Internally, for example, the portfolio managed by the author achieved full adherence to the use of
digital signatures in applicable transactions, a result associated with ongoing guidance from
clients and the organized management of the migration process.

This type of result demonstrates that digitization does not depend solely on implementation.
technological support from the institution. It requires adequate communication, a consultative approach, and
Close monitoring of the portfolio.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google

Year VI, v.1 2025 | Submission: 09/11/2025 | Accepted: 12/11/2025 | Publication: 15/11/2025

5. CONSULTATIVE SUPPORT AS A TRANSITIONAL TOOL DIGITAL

Consultative sales differ from purely transactional sales by taking into account the customer profile, The client's needs and financial situation. In the context of digitalization, this approach allows the manager to act as a facilitator in the transition between in-person service and the use of... of electronic channels.

Advisory guidance is especially important when it involves products or decisions. significant financial impact. The client needs to understand not only how to use the digital tool, but also the content of the contracted operation, the risks involved, the costs, obligations, and expected benefits.

Professional certification and technical knowledge contribute to the quality of Customer service. The CPA-20 certification, for example, is associated with mastery of concepts in... financial market, investment products, suitability, ethics and regulation, essential elements for proper interaction with banking clients (ANBIMA, 2025).

Understanding how financial products work, their risks, and their suitability. The client profile is also highlighted in the literature on the capital market (PINHEIRO, 2021).

The bank manager, therefore, acts as a trusted agent. Their role is to translate the Technological and financial complexity in accessible language, while preserving the security of Operation and quality of the relationship.

6. DISCUSSION BASED ON THE AUTHOR'S PROFESSIONAL EXPERIENCE

The author's experience in managing individual client portfolios at a financial institution. Large-scale implementation allows us to observe that digital transformation produces better results when... accompanied by operational leadership and clear communication with the client.

During periods of internal process modernization, the manager's active guidance contributes... To reduce doubts, avoid rework, and broaden the acceptance of digital tools. The client who understands the purpose of the electronic signature and perceives security in the procedure. They tend to adapt to the new model more easily.

Furthermore, digitization facilitates the monitoring of indicators and the organization of... Commercial routines. Internal performance dashboards, portfolio reports and systems of

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google

Year VI, v.1 2025 | Submission: 09/11/2025 | Accepted: 12/11/2025 | Publication: 15/11/2025

Monitoring allows professionals to identify opportunities, prioritize contacts, and...
Follow the progress of the goals. The author achieved, throughout her professional career, a score
maximum in corporate goal dashboards and internal performance recognition, with
results related to the ability to align service, operational organization and
commercial execution.
The analysis suggests that digitalization does not reduce the importance of human capital in retail.
banking. On the contrary, it increases the need for professionals capable of using technology.
With responsibility, guide clients and maintain quality in the relationship.

FINAL CONSIDERATIONS

The digitalization of retail banking is a relevant process for the efficiency of the system.
Financial. Electronic channels, digital contracts, and electronic signatures have reduced costs.
operational improvements have increased customer convenience and accelerated the formalization of...
operations.
However, technology alone does not guarantee full adoption or quality in
The digital transition depends on the performance of skilled professionals capable of developing relationships.
to guide the client, reduce insecurities, explain procedures, and preserve trust.
built into banking services.
Consultative support plays a central role in this process. It allows the
The adoption of digital tools should occur in a responsible, understandable, and aligned manner with...
Customer needs. Practical experience in agencies demonstrates that results
Consistent improvements in wallet digitization stem from a combination of technology and knowledge.
Technical skills, efficient communication, and operational discipline.
It can be concluded that the future of retail banking does not lie in the complete replacement of customer service.
Human, but in the integration between digital channels and qualified professionals. Technology
It expands scale and efficiency; human capital ensures trust, guidance, and suitability.
of financial solutions.

REFERENCES

ANBIMA. Detailed Program of the ANBIMA Professional Certification — CPA-20. Version 10.9. São Paulo: Brazilian Association of Financial and Capital Market Entities, 2025.

ASSAF NETO, Alexandre. Financial Market. 14th ed. São Paulo: Atlas, 2018.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Machine Translated by Google

Year VI, v.1 2025 | Submission: 09/11/2025 | Accepted: 12/11/2025 | Publication: 15/11/2025

Central Bank of Brazil. CMN Resolution No. 4,893, of February 26, 2021.
This document outlines the cybersecurity policy and requirements for contracting data processing, storage, and cloud computing services. Brasília, DF, 2021a.
BRAZIL. Law No. 13.709, of August 14, 2018. General Law on the Protection of Personal Data — LGPD. Official Gazette of the Union: Brasília, DF, 2018.
FORTUNA, Eduardo. Financial Market: products and services. 20th ed. Rio de Janeiro: Qualitymark, 2015.
PINHEIRO, Juliano Lima. Capital markets: fundamentals and techniques. 9th ed. São Paulo: Atlas, 2021.

This article is published in open access under the Creative Commons Attribution license, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.