

EXECUTIVE SUMMARY

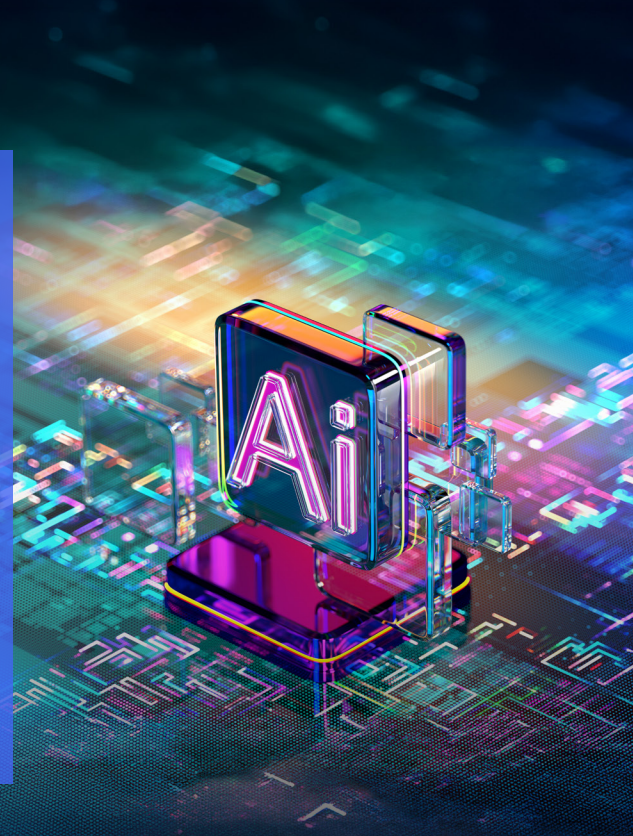
Humanizing Digital Loan Origination: Designing Agentic AI Experiences Consumers Trust

Presented by

AMERICAN BANKER

Partner Insights from

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Introduction

Technology delivers speed and convenience, yet, in an increasingly digital world, human interaction continues to matter. In fact, 82% of U.S. consumers say they want more face-to-face interaction in the future.¹ They don't want another chatbot. Consumers crave interactions that feel authentic, empathetic, and quite frankly, human.

To explore how lenders can bridge the gap between digital efficiency and human connection, Tyler Merritt, CTO, UneeQ and Michael Shepherd, Senior Distinguished Engineer, Dell Technologies, discussed how financial institutions can use digital humans to create more emotionally engaging consumer experiences throughout the loan origination journey.

The typical consumer spends just seconds on your landing page. Perhaps you successfully capture their name. But you don't know exactly what brings them to your site or what they hope to accomplish. A few keystrokes or a brief exchange with a chatbot can't reveal the consumers' emotional motivation, or what's most important to them.

Providing consumers with a face-to-face banker 24x7 isn't practical, but financial institutions can provide consumers with the next best thing: a computer generated photorealistic virtual being that acts, speaks, and interacts like a human. "When you capture consumer thoughts through conversations with a digital human rather than a keyboard, you can understand consumers better," explains Tyler Merritt, CTO, UneeQ. "You can feed vital information to marketing, sales, or product development."

Consumers are open to the idea of digital humans. Says Michael Shepherd, Senior Distinguished Engineer, Dell Technologies, "While we don't want to live in the metaverse, we're okay if the metaverse comes to us through our computer devices."

¹ Source: <https://www.pwc.com/us/en/advisory-services/publications/consumer-intelligence-series/pwc-consumer-intelligence-series-customer-experience.pdf>

Consumers engage differently with digital humans than they do with chatbots, says Merritt. Digital human increase engagement from seconds to minutes, giving lenders time to tell their story.

In addition, because consumers understand they aren't speaking with a real human who may judge them, they are more comfortable asking "stupid" questions which can raise their knowledge level, explains Shepard.

Digital Humans, Real Connections

UneeQ and Dell Technologies are making giant strides in creating digital humans that make AI more human rather than forcing humans to adapt to AI. It's a critical distinction, says Merritt, "The human is more important than the technology. The more we can incorporate the human into the technology, the more humans will interact and engage."

He adds, "The digital human presentation layer can create connection. If you own the presentation layer, you own the customer."

Deep Fake Warning: GANs vs. CGI

The technology to create digital humans exists today, but the design and implementation matters. Merritt suggests that every company create a digital human that is welcoming, empathetic, and has a personality that exemplifies its company.

But Merritt isn't talking about replicating human characters; in fact, he warns against using an actual human.

Consumers are already inundated with deep fake videos, photos, or audio recordings that seem real but have been manipulated with AI and Generative Adversarial Networks (GANs). "We don't make deepfakes, so people aren't confused wondering if this is digital or real," explains Merritt. "Consumers understand that it's not a human being just like they understand that a chatbot isn't human."

Instead of GANs, UneeQ uses Computer-Generated Imagery (CGI)—the same technology used by Hollywood to generate realistic visual effects (VFX).

While GAN may be relatively inexpensive and easy to use, consumers do not engage as well with deep fakes. "CGI is a proven storytelling tool. You have a human element. It doesn't have to represent real life," says Merritt.

The gaming industry also relies heavily on CGI. And it's obviously engaging says Merritt, citing that world gaming market revenue in 2025 was \$522.5 billion.² "People engage with this experience, full stop," says Merritt.

² Source: https://www.statista.com/topics/868/video-games/?srsltid=AfmBOop4x7nqRQ8D0MMNDzDI45KIwGC5ZIZdSLSTWOGgzuoE1dyZhtp#google_vignette

³ Source: https://www.itagroup.com/about-us/news/emotional-connection-multiplies-customer-loyalty-program-impact?utm_source=chatgpt.com

In the Age of AI, Empathy Is a Competitive Advantage

The business case for connection is strong. Consumers who are emotionally connected to brands are, on average, four times more likely to visit and four times more likely to spend.³ “Consumers want to feel something,” says Merritt. “If they don’t feel something, then you are already a commodity.”

Rather than just giving a verbal answer, digital humans should also create an immersive experience recommends Shephard, incorporating graphs, charts, calculators, or other visual elements.

Digital humans are not a replacement for humans. And sometimes, only a human will do. “Never move someone from a digital channel to another digital channel when they ask for a human, says Shepard. “And allow the human to take as much time as needed to make the customer as happy as possible.”

The goal isn’t to choose between a digital and real human, but to leverage the strengths of each.

About the Dell AI Factory with NVIDIA

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For more information, please visit [Dell AI Factory with NVIDIA](#).

** Based on Dell analysis, July 2024. Dell offers solutions with NVIDIA hardware and software engineered to support AI workloads from PCs with AI-powered features and workstations to Servers for High-performance Computing, Data Storage, Cloud Native Software-Defined Infrastructure, Networking Switches, Data Protection, HCI and Services.*