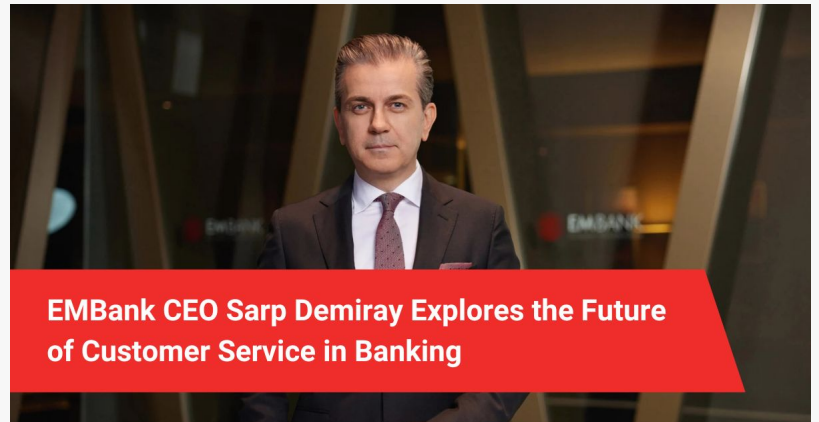


EMBank CEO Sarp Demiray Explores the Future of Customer Service in Banking

Sarp Demiray, CEO of European Merchant Bank (EMBank), examines the historical shortcomings and future prospects of customer service in the banking sector.

VILNIUS, LITHUANIA, May 13, 2025 /EINPresswire.com/ -- Sarp Demiray, CEO of [European Merchant Bank \(EMBank\)](#), examines the historical shortcomings and future prospects of customer service in the banking sector, highlighting the need for genuine transformation beyond mere technological adoption.



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In his recent LinkedIn Pulse article titled "Are You Being Served? AI, Customer Service, and the Quality of Banking", Sarp Demiray delves into the persistent issues that have plagued customer service in banking, despite decades of technological advancements. He argues that while banks have invested heavily in digital tools, these are far from perfect in enhancing the customer experience.

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Technology should augment, not replace, the human element in banking”
Sarp Demiray, CEO of European Merchant Bank (EMBank)

Demiray traces the roots of customer dissatisfaction to the early days of online banking, where the focus was predominantly on cost reduction and operational efficiency. He notes that this approach led to a

depersonalised service model, where customers were often left navigating complex systems without adequate support.

"The initial wave of digitalisation in banking prioritised automation over personalisation, leading to a disconnect between banks and their customers," Demiray observes. He emphasises that this legacy continues to affect customer perceptions, with many still viewing banks as impersonal institutions.

The article further critiques the overreliance on technology as a panacea for service issues. Demiray points out that while tools like chatbots and AI-driven platforms have streamlined certain processes, they often lack the empathy and nuanced understanding that human interactions provide.

"Technology should augment, not replace, the human element in banking," he asserts. "True customer service requires a balance between digital efficiency and personal engagement."

Demiray calls for a paradigm shift in how banks approach customer service. He advocates for a model that integrates technological tools with a renewed emphasis on human-centric values. This includes training staff to handle complex customer needs and redesigning digital platforms to be more intuitive and responsive.

Demiray concludes by stressing that the future of banking lies not in the next technological breakthrough, but in the industry's ability to genuinely understand and meet customer needs. He urges banks to move beyond superficial fixes and commit to meaningful, customer-focused transformation.

About European Merchant Bank (EMBank)

European Merchant Bank (EMBank) is a licensed bank based in Vilnius, Lithuania, dedicated to serving local SMEs and fintech companies across the globe. With a focus on digital innovation and customer-centric services, EMBank strives to redefine banking by integrating advanced technology with personalised support.

About Sarp Demiray

Sarp Demiray is the CEO of EMBank, bringing over two decades of experience in the banking sector. He is recognised for his expertise in digital transformation and his commitment to enhancing customer service through a balanced integration of technology and human interaction.

To read the full article, visit: [Sarp Demiray on LinkedIn](#)

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