



THE NEW NORMAL:

# Uninterrupted 24/7 Member Service

Symitar

Today's members expect access to exceptional support when they need it. Oftentimes, that means at nights, on weekends, and at peak-volume times. It also means over the phone; via email, live chat, text, social media; and in person.

Simply put, the Modern Member<sup>SM</sup> expects a great experience regardless of the circumstance or channel.

"[Consumers] expect to be able to use the channel that's most convenient for them, or best suited to their issue."

## HOW MEMBERS WANT TO REACH YOU

A consumer expectations survey, published by HubSpot, polled nearly 1,000 adults aged 18 and over in the United States.<sup>1</sup> The survey found that "with the rise of smartphones and social media, consumers have a multitude of communication channels at their disposal, and they expect to be able to use the channel that's most convenient for them, or best suited to their issue."

According to the survey, the standard consumer uses an average of at least three types of channels to contact the companies with which they do business. So, what are the winning channels? **Phone, email, and live chat.** When it comes to user engagement, 82% of consumers reach out by phone. An overlapping 62% contact via email and 43% use live chat – and they're doing more than simply checking balances or paying bills. They're opening accounts, applying for loans, and finalizing documents. To most members, these features are considered business as usual.

## MEMBER FRUSTRATIONS

Microsoft's State of Global Member Service report found the most frustrating aspect of a member's service experience to be phone related. More than a third of U.S. respondents (34%) chose "Automated Telephone System (IVR)/inability to reach a live person for member support."<sup>2</sup> The consumer expectations survey agrees. Of their consumers surveyed,

98% try to skip the IVR in order to get to a human agent. Once they do reach an agent, 61% say they feel “as if they’re treated like anonymous tickets, rather than individuals.”

An article published by CU Today explains, “While most members could tend to finances via a credit union’s app or mobile website, a human connection was needed from time to time. These credit unions met members’ needs through extended or 24/7 call center availability or secure chat features once inside the mobile or online portal.”

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## HOW YOU CAN HELP

In the race to provide round-the-clock support, some credit unions have been piecing together solutions that work technically but not practically, resulting in a fragmented member experience. You need to make sure what you’re offering is a single, unified experience across all your channels, paying special attention to your credit union’s phone and digital touchpoints.

Look for call center solutions and digital platforms that will seamlessly blend into your credit union’s brand identity – a personal service with real humans that will make your members feel like more than just a “ticket.” After all, as a credit union, the trust that comes from human touch is what sets you apart from other financial institutions.

Want more information about how you can deliver Modern Membership<sup>SM</sup>? [Learn more.](#)

### SOURCES

<sup>1)</sup> [2018 Customer Service Expectations Survey: Trends and Insights from Consumers About Customer Service](#), 2018.

<sup>2)</sup> Microsoft: [2017 Microsoft State of Global Customer Service](#), 2017.

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