Online Member Service

Tackle the Surge Efficiently ...
Without Sacrificing Member Experience

Today's Speakers

**John Fernandez, SVP
Revenue Marketing**

- 20+ Years in Revenue Marketing
- Responsible for Demand Generation, Sales Dev., and Analytics

Dan Michaeli, CEO

- Co-Founder of Glia
- Award-winning industry speaker & thought leader

**Steve Kaish, SVP
Product Marketing & Technology Partners**

- Responsible for Glia Go-To-Market Positioning
- 30+ years of Enterprise SaaS and Customer Service experience

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The New Normal for Member Service

WFH Members

Limited in-branch services

WFH Employees

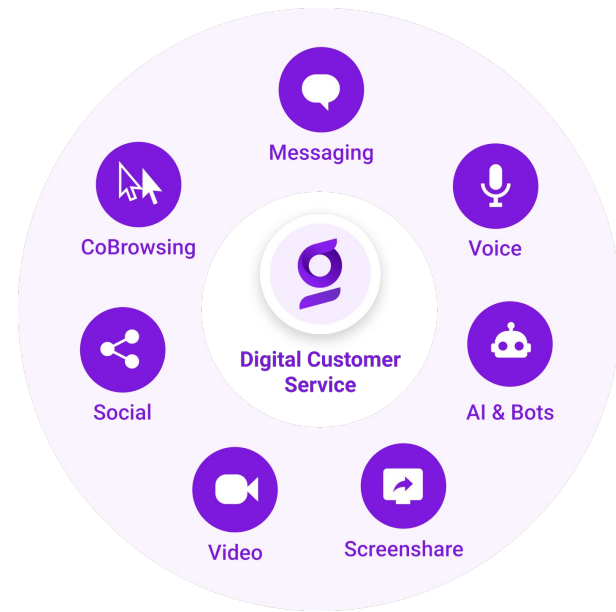

Surge in online banking

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Agenda

- **Introducing Glia**

- **Traditional Customer Service vs. Digital Customer Service**

- **Digital Customer Service Demonstration**

- **Surging Online Member Service - Credit Union Stories**

- **Credit Union Work-From-Home Survey Results**

- **Q&A**

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Introducing Glia

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Glia platform

- Glue all channel options together

- Support all communication with members

- Makes modern member experience possible

Messaging · CoBrowsing · Voice · Social · Digital Customer Service · AI & Bots · Video · Screenshare

Select Clients

CapitalOne · Deutsche Bank · TRANSAMERICA · NUMERICA CREDIT UNION · PSECU · JOHNS HOPKINS FEDERAL CREDIT UNION · OneNevada CREDIT UNION · Ascentra credit union · TwinStar CREDIT UNION

Recent Awards

Finovate Spring Spring 2019 San Francisco · **Finovate Europe** Europe 2019 London · **Finovate** Fall 2019 New York · **CUNA GAC** Gov't Affairs Washington DC · **CUNA Tech** Technology Council Chicago · **Finovate** Europe 2020 Berlin
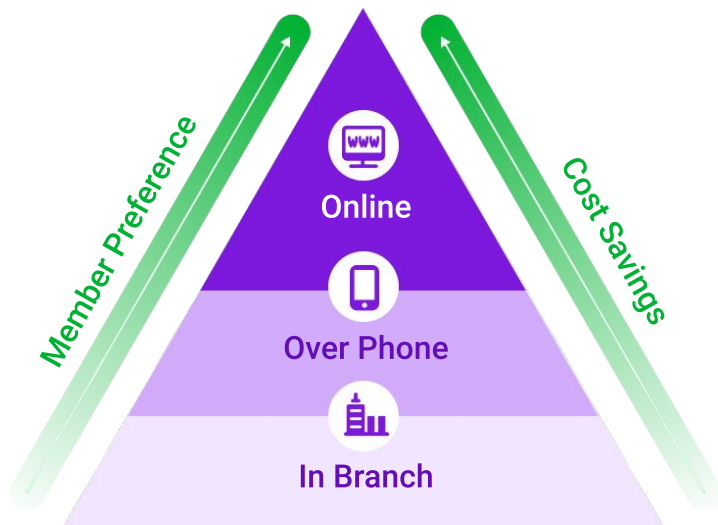
Glia's Mission

Reinventing how businesses support their members ... online!

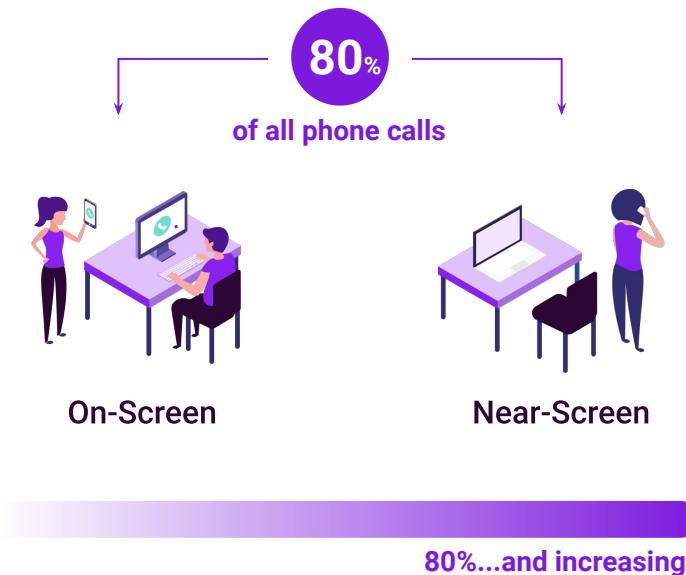# Member Preferences Have Evolved

Traditional telephony services are no longer enough to satisfy your members
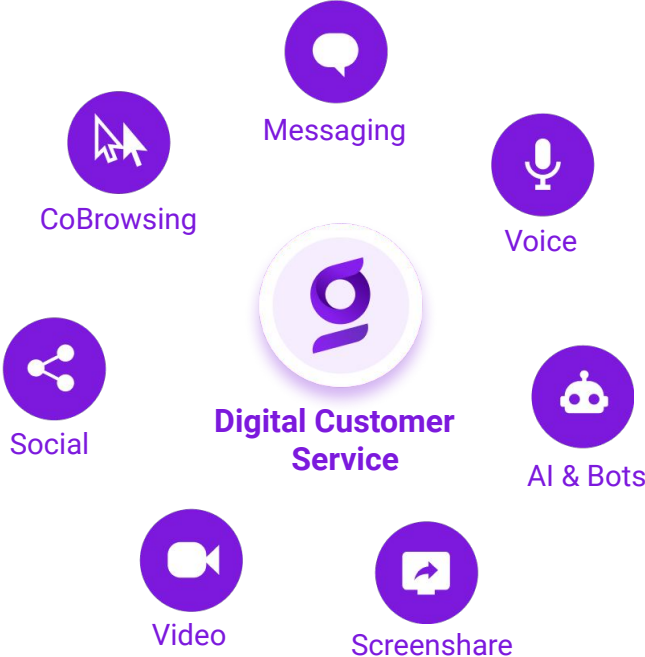
Members Moving to On Screen

Member Preference

Cost Savings

Online

Over Phone

In Branch

But Member Service Remains On Phone

80%

of all phone calls

On-Screen

Near-Screen

80%...and increasing

*Glia Clients and CEB, The Effortless Experience

Introducing Digital Customer Service

Messaging

CoBrowsing

Voice

Social

Digital Customer Service

AI & Bots

Video

Screenshare

Fragmented vs. Seamless DCS
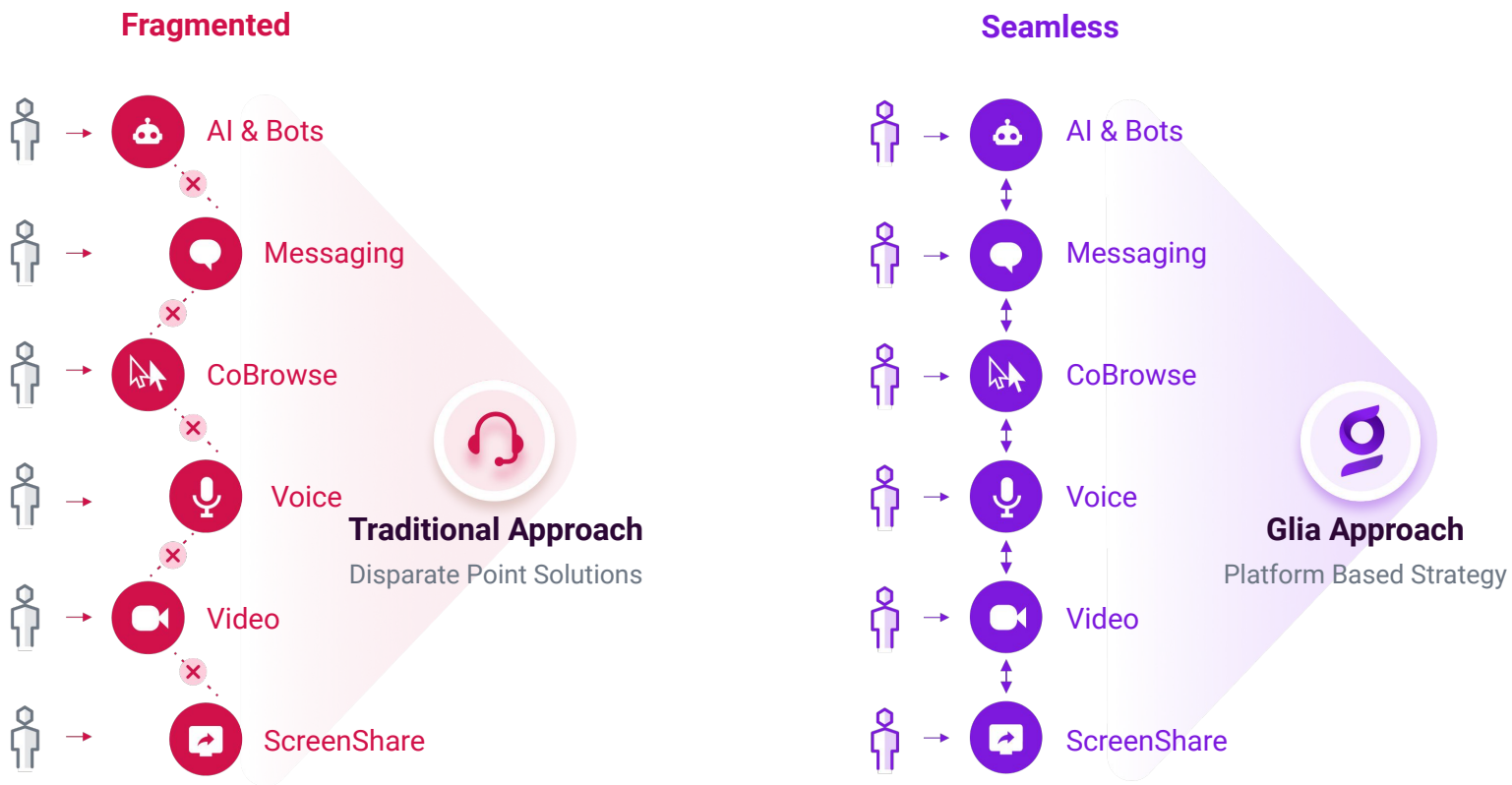
Demo

Demos Overview

Key Takeaways from Today's Demos

1. **Demo on Mobile with Webinar Attendee**
   - **Key Takeaway: Seamless Transition Between Channels**
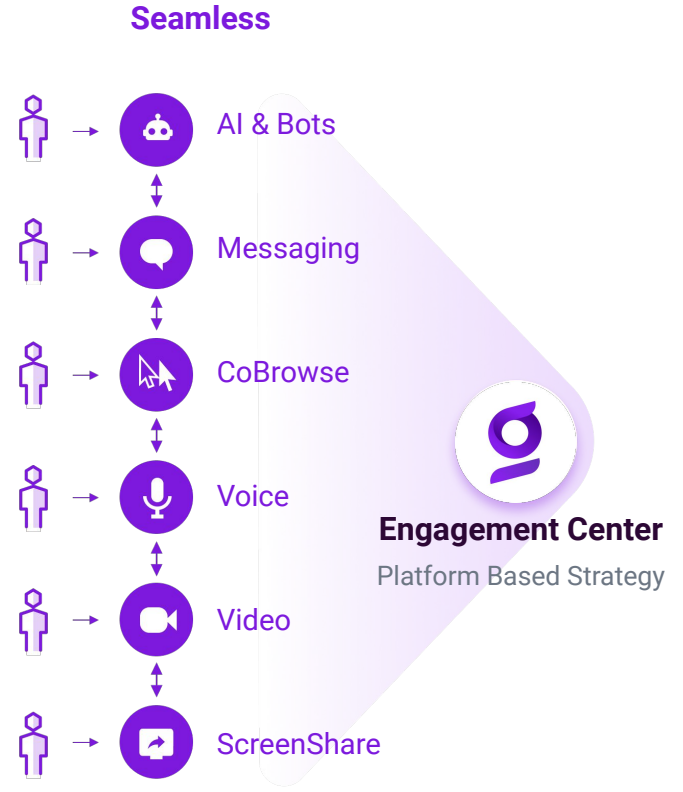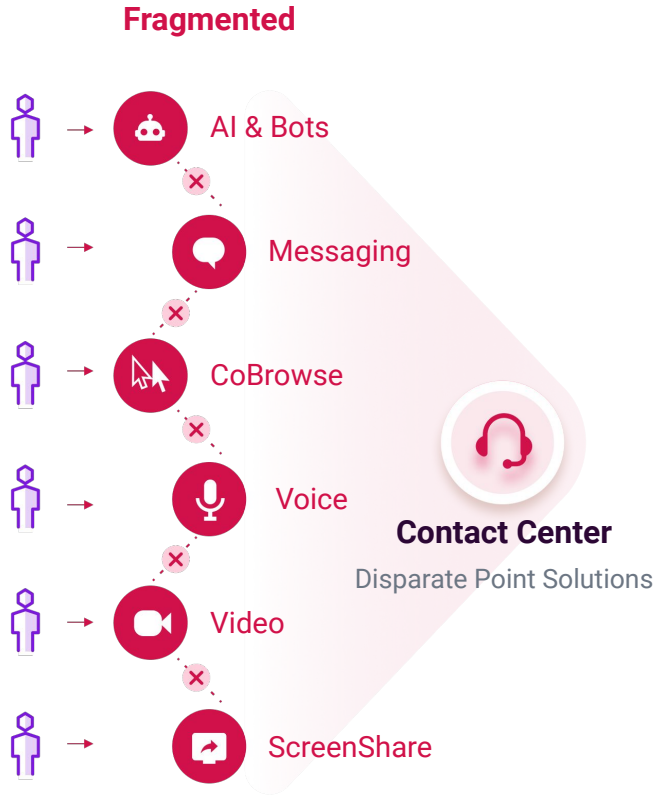   - Meet Members right on Application Flows or Online/Mobile Banking

2. **Demo on Desktop Online Banking**
   - **Key Takeaway: Create a Virtual Branch Experience**
   - Offer Members to communicate in any way they choose

3. **Demo of AI Management Platform**
   - **Key Takeaway: Easy Automation using Glia's Orchestration Layer**
   - Use any bot framework (agnostic), create teams of bots and treat bots like agents
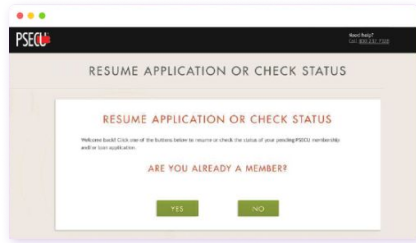
Fragmented vs. Seamless DCS

Fragmented

Seamless

AI & Bots

Messaging

CoBrowse

Voice

Video

ScreenShare

Contact Center

Disparate Point Solutions

AI & Bots

Messaging

CoBrowse

Voice

Video

ScreenShare

Engagement Center

Platform Based Strategy

Credit Union Stories

PSECU

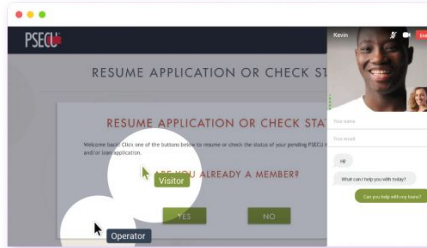## Enabling a frictionless member experience

Challenge

Wanted to increase loan application completions & member acquisition while improving member experience.

Also wanted to improve servicing efficiency *without* increasing staff. Unwilling to sacrifice service levels for efficiency gains.

Solution

Added Glia's digital member service platform into all online member applications & workflows - including CoBrowsing, Live Observation, & AI-powered member/operator assistants.

"Members are only a call or click away from assistance, and with CoBrowsing our agents can guide them online like never before."
– George Rudolph, PSECU President

Results

↑ **1.5x Application Growth**
Helping members past online sticking points stimulates new member and loan completions

↓ **18 Second Drop in AHT**
Reduced Average Handle Time from enhanced visitor context and AI-assisted interactions

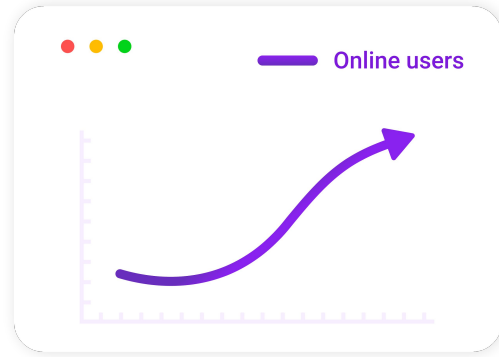↑ **160%+ YOY Growth in Digital Engagements**
Members show growing demand for online interaction

PSECU

COVID-19 Response

Demand

Online users

Supply

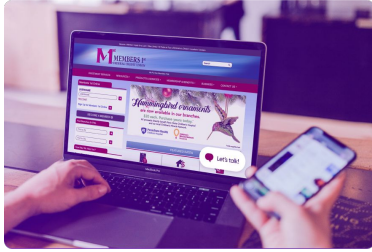- Already branchless

- 2x online engagements

- WFH Call Center reps, move phone agents online

- Expand bot usage

- Multi-chat to increase productivity

Members 1st Federal Credit Union

Leveraging Glia Technology to Improve Members' Online Experience
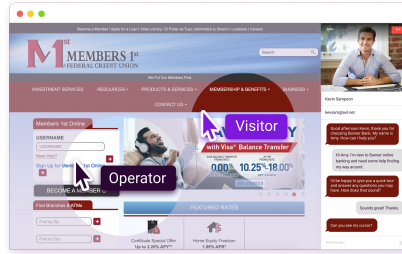
Challenge

Wanted to simplify experience for members frustrated with IVR

Primary goal was to improve member satisfaction and servicing efficiency

Wanted a future-proof solution to grow with needs (like AI automation)

Solution

Implemented a member engagement solution using Glia with Live Observation, CoBrowsing, chat and AI management to give members the options they wanted.

"Members and associates love the seamless digital engagement. We love the commitment and guidance that Glia's customer success team provides...a true partnership!"
– Director, Members 1st

Results

↑ 4.7/5 Satisfaction

Member rating for CoBrowsing and online reps

↓ Up to 5 Min. Shorter
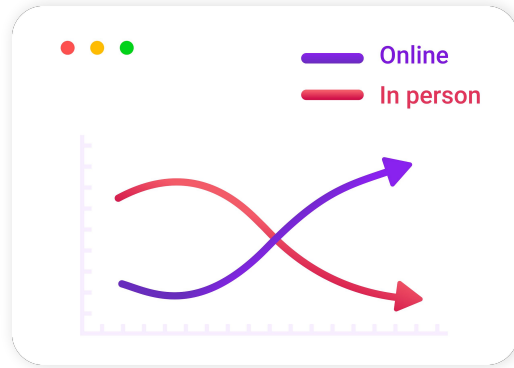
Reduction in interaction time over phone/IVR based calls

1 One Unified Solution

Single platform needed for current and future needs

Members 1st Federal Credit Union

COVID-19 Response

Demand

Supply

- Branch Appointments Only
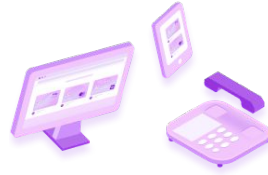
- 2x online engagements

- Branch employees → online reps

- 73% of employees work-from-home
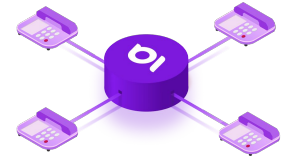
Additional Business Continuity Stories

On one day's notice

Clients moved from in-office to WFH. (Some sent desktops home)

In 4 days

A new CU client goes from contract to full digital-first call center.

In less than 48 hours

A $4B FI moved 250 reps from legacy-based phone system to Glia-based WFH without interruption.

Handling the Surge - Best Practices

Reallocate staff

- Move branch employees to online
- Move phone agents to online

Maximize productivity of reps

- Use multi-chat for online engagements
- Offer online engagement on all websites
- Remove phone number from websites to encourage online engagement
- Add CoBrowsing to inbound phone calls

Equip work-from-home reps

- Purchase Chromebooks, laptops or send desktops home
- Use PC headsets, with Mobile or Home Phones as back-up

Ensure phone strategy for WFH reps

- Forward calls to phone systems built for WFH

Survey Results

Work From Home Survey Overview

- **Survey Targeting Credit Unions throughout the United States**

- **16 Questions**

- **Responses received between April 13th & April 21st, 2020**

- **All Results Anonymized**

- **N=88**

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3 Key Insights

1. **The Impact Is Real**

2. **We Are All In This Together**

3. **We Will Get Through This**

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The Impact Is Real

- **89%** saw impact to branch operations

- **78%** saw reductions in branch traffic

- **94%** saw increases in call volumes

- **83%** saw more first-time calls from Members

- **92%** saw increases in usage of online banking

- **77%** have at least some MSRs working from home

We Are All In This Together

- **We asked 3 types of classification questions:**

  ○ **Region in the US (Northeast, Mid-Atlantic, Southeast, Midwest, Southwest, Rocky Mountains, West Coast)**

  ○ **Assets Under Management (>$5 billion, $1 billion - $5 billion, $500 million - $999 million, $250 million - $499 million, $100 million - $249 million, <$100 million)**

  ○ **Location of majority of branches (Urban, Suburban, Rural)**

- **No statistically significant differences in answers across any section of the data**

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We Will Get Through This

- **39%** have added Member Service Representatives

  ○ **Confidence in Having Enough MSRs: 8.1 / 10**

- **48%** have added technology to support Members

  ○ **Confidence in Having Enough Technology: 7.4 / 10**

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What Does The Future Hold?

- ## Member behavior has changed significantly

  - Going into branches less/not at all

  - Using online banking more

  - Calling via phone for support more

    - It remains to be seen what the impact on Member behavior is long-term

      - While we expect life to get back to normal as much as possible, Members are now more familiar and comfortable with these digital channels, and to some extent that will shape Member behavior

What Does The Future Hold?

- **"Business Continuity" will be redefined**

  - Before, business continuity was thought of as natural disasters, acts of terror, or other one-time, localized incidents

  - This scenario is different - large groups of individuals can't be together anywhere, regardless of location

    - Work from home is not just a lifestyle anymore

    - Even in the most critical of businesses such as Credit Unions, ways to conduct business remotely are paramount

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Haven't Completed the Survey Yet?

- **Please do! You can access the Survey at:**

glia.com/Member-Servicing-Survey-2020

- **Full Results will be published on the Glia Blog**

- **10 respondents will get a $100 Gift Card**

Questions?

Have an Immediate Need?

1 Reach out to us

2 Plan with your Glia Customer Success Manager

3 Deploy your home agents in 48 hours, complete with online training!

Contact us at: www.glia.com/wfh

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Thank You