

CALLAHAN & ASSOCIATES | GALLUP®

How Credit Unions Can Create More Loyal, Engaged Members

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Today's Speakers



CHRIS HOWARD

Senior Vice President

CALLAHAN & ASSOCIATES
the credit union company

- The credit union industry's own data and intelligence firm
- Supplies the peer group and industry context behind the numbers
- Brings the trust and relationships that get tools adopted



ALEXIS LI

Senior Advisor

GALLUP®

- Global research firm known for credibility, impartiality
- Statistical rigor behind ME³ and the financial wellbeing index
- Decades of financial services and credit union experience

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At Its Core, Our Business Is Simple



Member Participation

Member Financial Wellbeing

+

Sustainable Growth

Please put your answer in the chat.

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The Universal Service Standards Of Great Consumer Experience



Save Me Time

Help me get things done efficiently while saving time and money.



Give Me Choices

Offer a variety of products and services so I can choose the right solution for me.



Deliver Value

Give me confidence I’m getting good value for the money I spend.

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The Universal Service Standards Of Great Consumer Experience



Surprise & Delight Me

Go beyond what I expect to make my experience feel special.



Make Me Feel Valued

Demonstrate that you sincerely care for me, make me feel important and special.



Get It Right The First Time

Deliver a consistently excellent experience from the start.



Help Me When Things Go Wrong

Respond with empathy and resolve problems when things go wrong.

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Engaged Consumers Are…

5.4x

more likely to be loyal and stay with their financial institution.

2.5x

more likely to own multiple products with their financial institution such as loans, credit cards, mortgage, insurance, investments, home equity and financial advisory services.

5.6x

more likely to consider their financial institution as trusted advisors and contribute more business on high-value products.



Source: Gallup 2018 Retail Banking Study

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What are the moments that matter most in creating emotional engagement or driving emotional disengagement?

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What Makes A Moment ***Truly*** Matter?

Some experiences have the power to strengthen or erode trust long after the moment has passed.



High Personal Significance

Something important is at stake for the member, whether financially, practically, or emotionally.



Heightened Expectations

The member particularly needs the credit union to deliver on its promises, demonstrate care or provide reassurance.

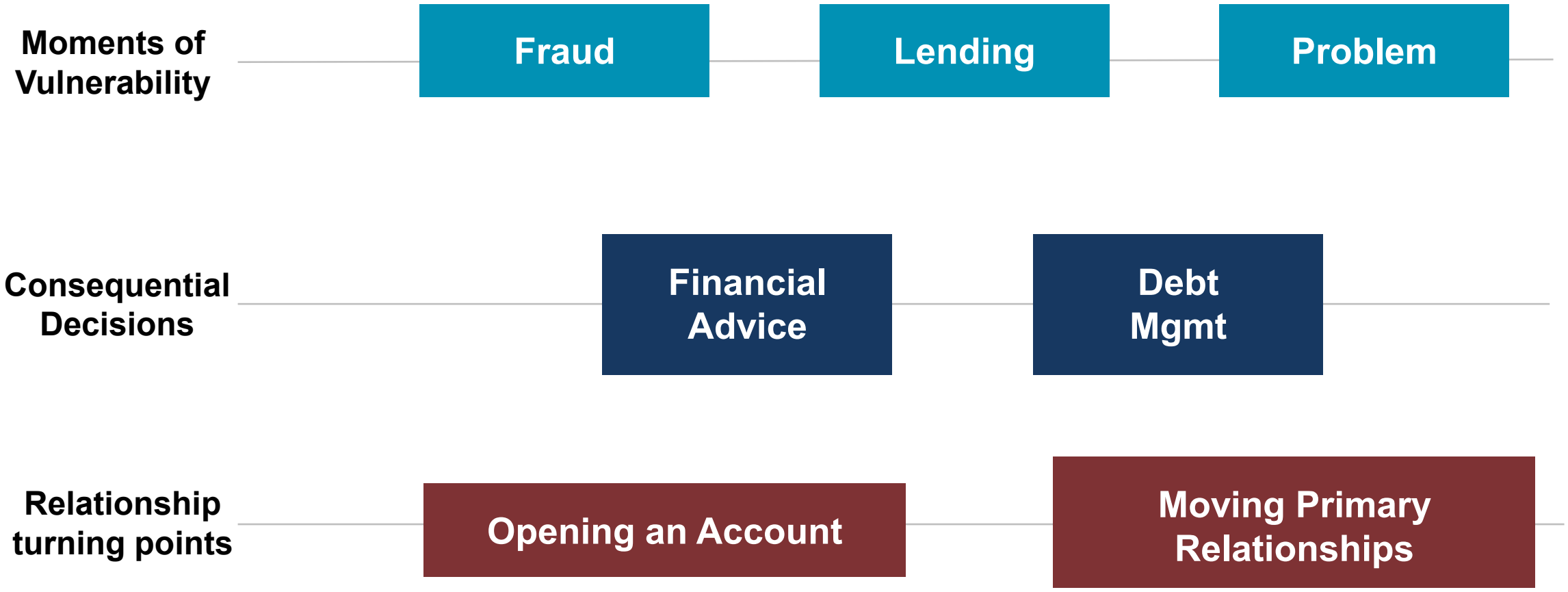


Lasting Relationship Impact

Changes the member's trust, emotional connection and future behavior well beyond the immediate interaction.

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What Are The Critical Moments That Matter?



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Embedding Member Care And Inclusion

CHANNEL CONSISTENCY

Ensure members experience seamless, reliable service in every channel — and smooth transitions when they switch between them.

DIGITAL EMPOWERMENT

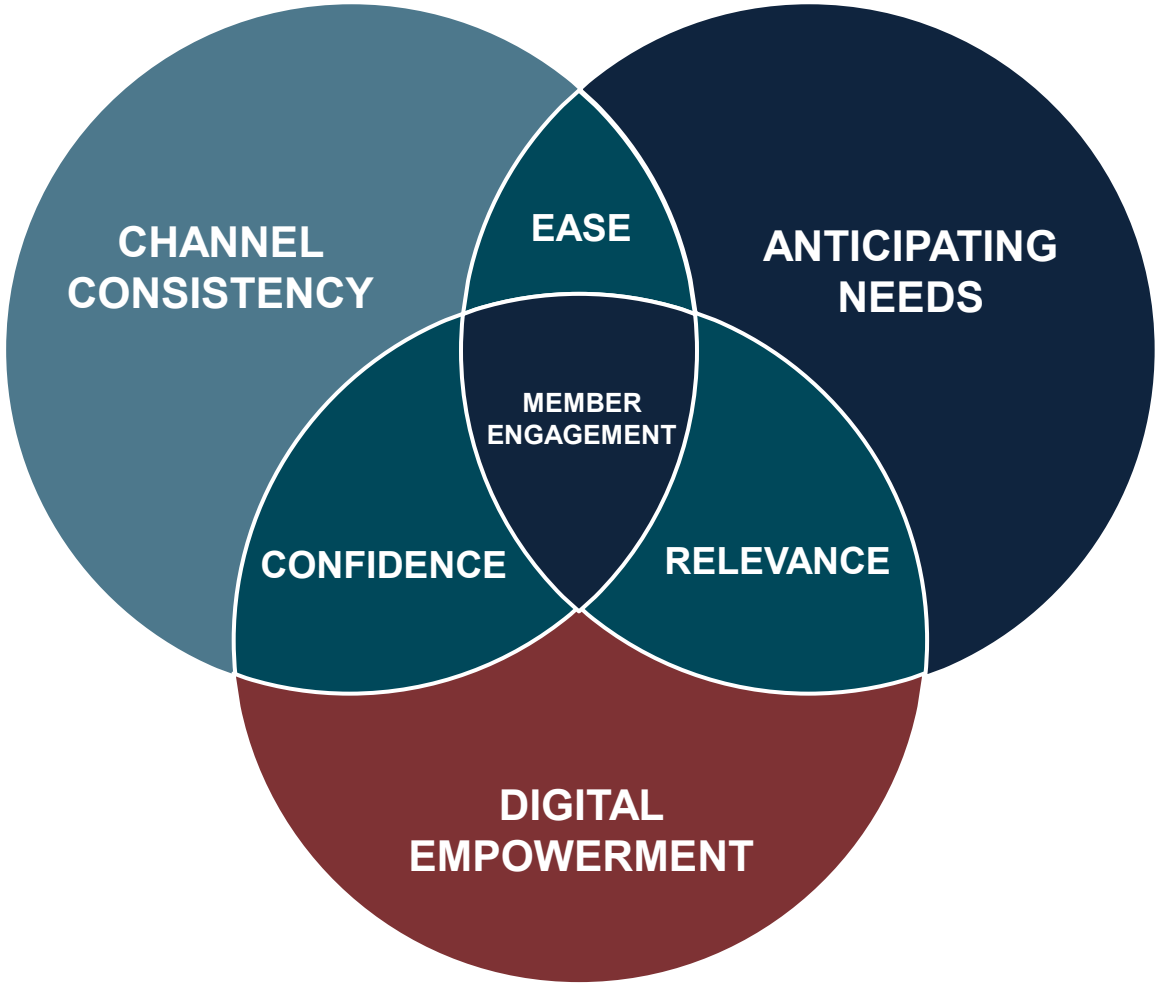
Equip members with the digital tools they need and want and actively support adoption through personalized conversations and education.

ANTICIPATING NEEDS

Move from reactive to proactive by better understanding where members are in their personal journey and what they might need — even before they ask.

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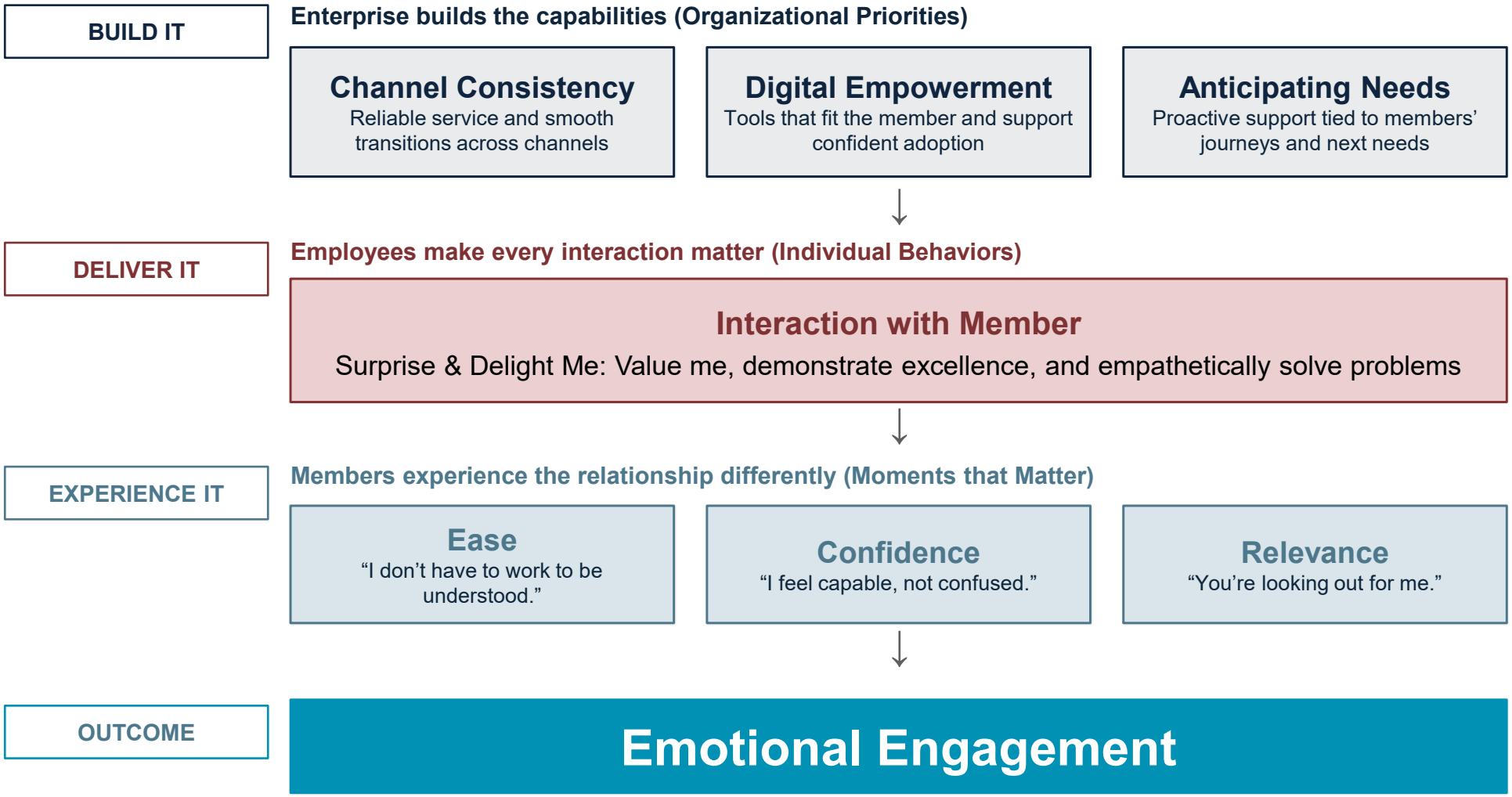
Delivering On Members' Embedded Preferences



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Making Every Interaction Matter



The organizational capabilities are what leaders build.

The interaction is how employees deliver it.

Ease, confidence and relevance are what members should feel.

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Questions?

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Ready to Put These Insights to Work?

If you're interested in seeing how leading credit unions are turning insights like these into measurable results, we invite you to explore the Member Engagement & Financial Wellbeing Consortium.

Combining Gallup's behavioral science with Callahan's credit union expertise, this multi-year program helps credit unions build a stronger, more sustainable institution while delivering better life outcomes for the members they serve.

Cohort space is limited, so connect early to learn about available opportunities.

Scan to explore program details and schedule a conversation.

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