PSECU & Glia

Delivering a Frictionless Credit Union Member Experience

👤 Customer

Company: PSECU

- Largest credit union in Pennsylvania
- Headquartered in Harrisburg
- $5B+ assets under management and 450K members both in and out of state
- Digital-first delivery model
- Founded as a not-for-profit in 1934
- Committed to seamless member journeys

⛰ Challenge

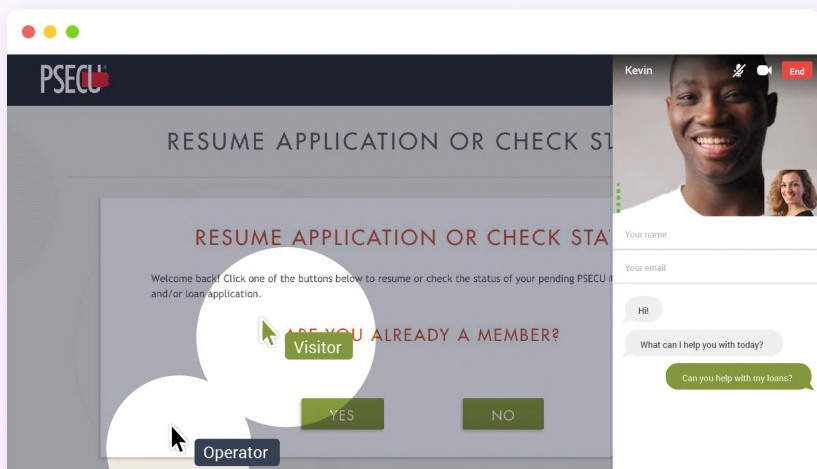- Exceed members' digital interaction expectations online
- Increase new member acquisition and loan applications
- Enable agents to serve growing member base more efficiently

Solution: Digital Member Service Platform

- Launched Glia prior to core conversion to ensure enhanced member support during transitions
- Easily & quickly integrated Glia into proprietary online banking system with a single line of code!
- Extended chat into mobile banking
- Members can engage using the channels of their choice
- Glia's Success Team helps drive volume, value, & strategic direction

- AI-powered Virtual Assistants provide conversational member support - without needing to call
- Intelligent Operator Assistants provide contextually relevant responses using machine learning
- Associates use Live Observation & CoBrowsing to contextually guide visitors to complete new account and loan applications
- Efficiently scale agents with growth

📊 Results

-18s — Decrease in AHT with AI operator assistance

160% — Growth in digital engagements year-over-year

1.5x — Increase in completed online applications

"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

Seamless On-Screen Experiences — CoBrowsing

Case Study

The Customer

PSECU is the largest credit union in Pennsylvania. Founded in 1934, this innovator has grown to more than 450K members and $5 billion in assets under management since then. With a digital-first delivery model, the credit union sets the bar high for member engagement and service excellence.

PSECU's commitment to seamless member journeys has been a key differentiator, allowing the credit union to rise above its competitors, and compete with big banks who offer similar products and services.

Challenge

PSECU required a robust customer experience solution to help execute upon their member engagement strategy. This strategy included goals to increase new member acquisition and loan application completions, improve credit services support, and enhance usage across their overall digital properties.

Above all, PSECU wanted an easy-to-use member service solution that would ensure excellent experiences and empower representatives (MSRs) to provide efficient, exceptional support along the member journey.

Solution

PSECU recognized Glia as the best digital engagement solution to uphold its commitment to seamless member journeys. But planned core infrastructure upgrades almost put the initiative on the back burner. Yet with Glia's strategic guidance, it became clear that implementing omnichannel care first would improve member assistance during the transition. Members now engage wherever they are, using their channel of choice.

The Credit Services group first rolled out Glia's chat in 2016 to support loan applications. Building upon that success, PSECU quickly expanded to new member and mortgage applications. Glia monitors a member's live session and, if they appear stuck, an agent can proactively offer chat.

"Glia's digital member service technology aligns with PSECU's anytime, anywhere banking model and truly helps maximizes the value we provide our members "
– George Rudolph,
* PSECU President*

Live Observation and CoBrowsing prevent members from flying blind and have uncovered sticking points in online forms that PSECU was able to fix to further improve conversions.

Transaction Services uses Glia to assist members logged-in to online banking. Members eagerly embraced the addition, so the team made a strategic decision to further enhance the online support experience with the help of AI (artificial intelligence).

For routine questions, an AI virtual assistant can converse with members to resolve a growing number of inquiries without further human assistance. However, the intelligent chatbot is quick to recognize when it doesn't have a confident answer so it can route the interaction, with full context, to an MSR.

AI-powered Operator Assistants suggest contextually relevant agent responses, unlike canned phrases used by most contact center technologies. Machine learning tracks usage and provides prescriptive analysis to the PSECU team for continuous refinement.