

Reducing Call Center Volumes

New BECU Mobile App Helps Mitigate Call Center Volumes

BECU is the fourth largest credit union in the United States with more than 1 million members and over \$16 billion in assets. BECU is known for offering user experiences that not only foster member loyalty but create raving fans who encourage their friends and family to join the institution.

The Challenge

For years, one of BECU's main challenges was providing members with the best experience when it comes to managing their financial lives online. At the same time, it had two conflicting issues: how to connect with its members, while also giving them the autonomy to manage their finances on their own terms.

It was time for BECU to offer its members a powerful, self-serve mobile app in order to optimize the member experience and increase member loyalty. In fact, a [study by Bain & Company shows that strong digital tools create a cycle of higher adoption](#) and digital-first habits among financial services customers, contributing to greater loyalty.

The Solution

BECU's switch to the MX Helios mobile app – which consistently receives 4.9 star ratings in both the Apple and Android app stores – has aided in the call center transformation. With Helios, BECU was able to successfully engage members online, through mobile.

"The overall decrease in calls in favor of digital interaction is a measure of success for an active contact center like ours," said Nathan Hickman, Vice President, Contact Center at BECU. "We think it's a better experience for our members, giving them flexibility and access to their information or help when they need it."

With a hybrid approach, BECU's customer support has given contact center reps more opportunities to introduce BECU product offerings, as well as other time-saving approaches to serve its members.

In the near future, BECU plans to turn the curve even more by improving the login experience – adding 'password reset' and 'forgot username' as user options. These improvements have the potential of reducing expenses by \$600,000 in the BECU Contact Center.



BECU is being as proactive as we can be to the digital shift and automation and the newer ways members want their issues resolved. It's a healthy curve that keeps us up with the times while driving our business objectives. **With our partnership with MX and the tools they provide us, we're positioned well to drive that curve.**

Nathan Hickman

Vice President, Contact Center at BECU

In the three years since BECU introduced its MX-powered mobile app, the credit union has experienced a meaningful reduction in telephone volume. Members are moving away from phone calls in favor of online and mobile banking – resulting in an evolution of the types of incoming calls to the BECU Contact Center.

Introducing the app frees up BECU agents to help members solve real issues – such as the types of accounts they should open, increasing member loyalty and positive sentiment. This isn't just a change in types of calls, it's much bigger than that. As BECU has rapidly grown its member base over the past three years, the percentage of growth in call center volumes continues to fall. BECU has seen a reduction in year-over-year total call volume growth: from 8.8% in Year 1 to 1.5% in Year 3.



Key Benefits



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About MX Mobile Banking

MX offers a fully-featured digital banking platform that empowers financial institutions and fintechs to deliver data-driven, contextual, and personalized experiences.

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