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Stubborn Customers

 Coaxing the Analog Hold-Outs in a Digital Age

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USAA

OUR MISSION



The mission of the association is to facilitate the financial security of its members, associates and their families through provision of a full range of highly competitive financial products and services; in so doing, USAA seeks to be the provider of choice for the military community.

THE USAA STANDARD



Keep our membership and mission first

Live our core values: **Service, Loyalty, Honesty, Integrity**

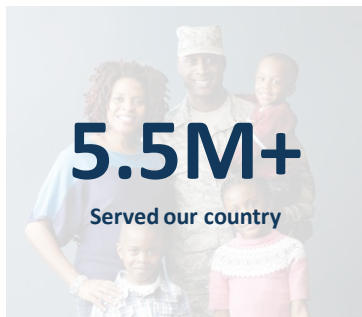
Be authentic and build trust

Create conditions for people to succeed

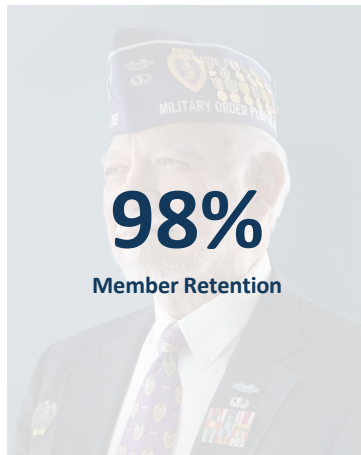
Purposefully include diverse perspectives for superior results

Innovate and build for the future

Our Members



Military



Loyal



Satisfied

Identifying the Hold-Outs



Tenure



Digital Adoption

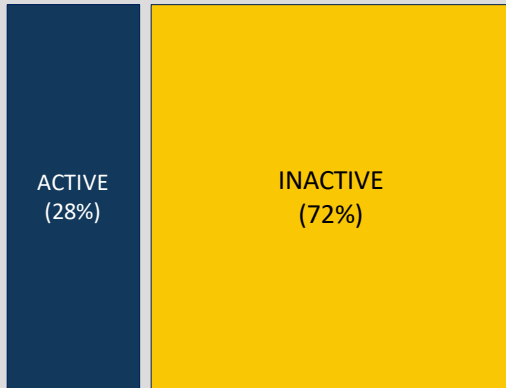


Call Reliant

Myth-Busting: Age isn't the big factor

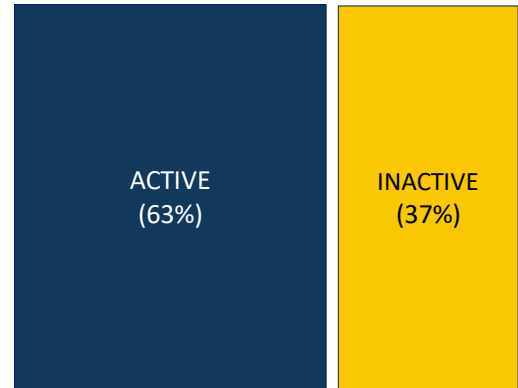


MILLENNIALS



... who only have car insurance

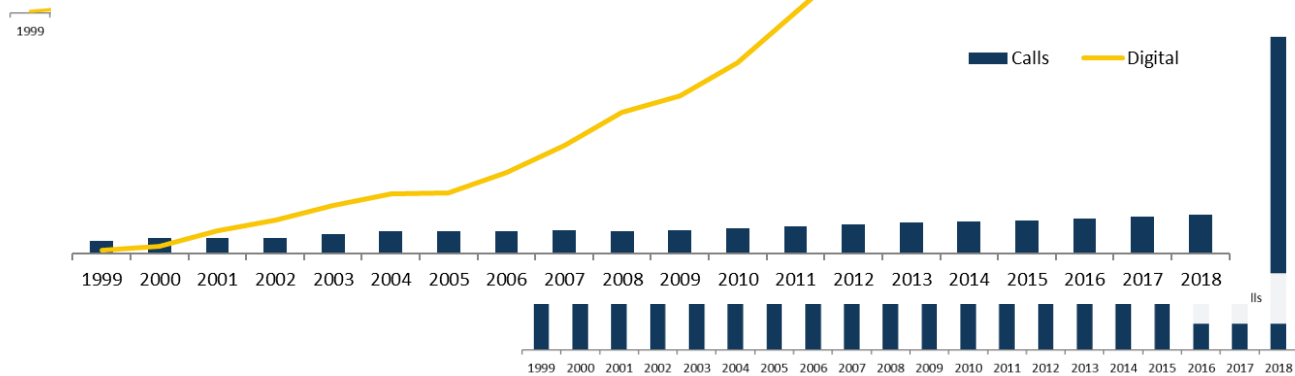
BOOMERS



... who have a checking acct

Customer needs are stronger than demographics

Myth-Busting: Digital isn't always a substitute



Why Don't They Use Our Digital Stuff?

AVAILABILITY

AWARENESS

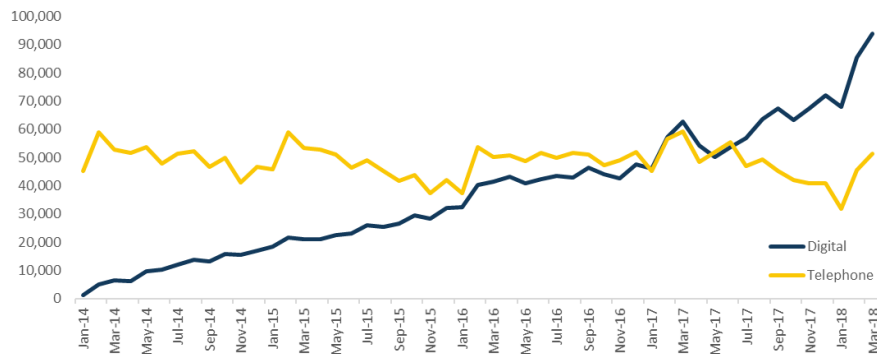
INCENTIVE

EFFECTIVENESS

Availability – “Easiest” to Identify

AVAILABILITY

Fulfill A Need: ATM Limit Increase



Look for Archaic Business Rule Constraints

Why Don't They Use Our Digital Stuff?

AVAILABILITY

AWARENESS

INCENTIVE

EFFECTIVENESS

Awareness – Look for Usage Patterns

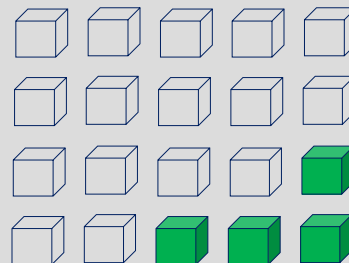
AWARENESS

Find Your Digital “Rookies”

Frequency: Low



Depth: Low/Med



Why Don't They Use Our Digital Stuff?

AVAILABILITY

AWARENESS

INCENTIVE

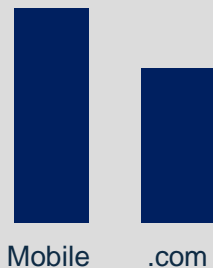
EFFECTIVENESS

Incentive – Look for Usage Patterns

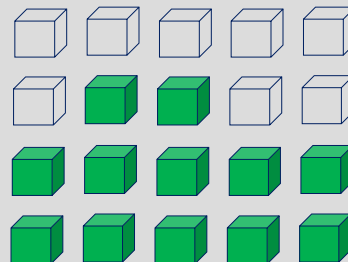
INCENTIVE

Zero-In on Power Users

Frequency: High



Depth: Med/High



Why Don't They Use Our Digital Stuff?

AVAILABILITY

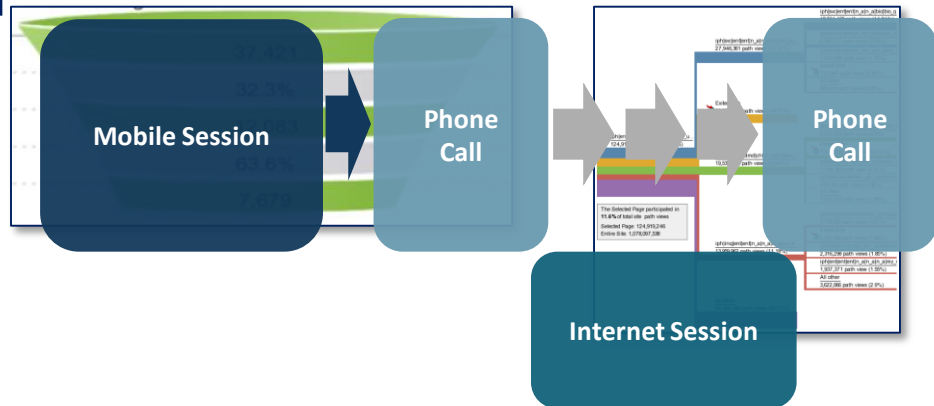
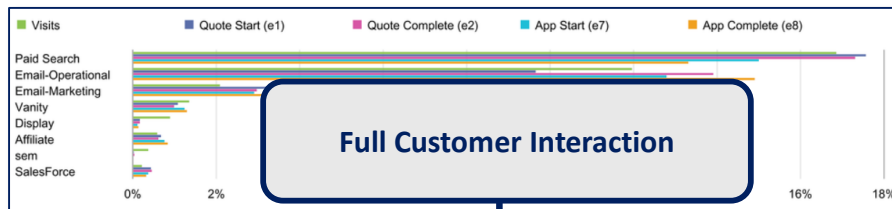
AWARENESS

INCENTIVE

EFFECTIVENESS

Effectiveness – Hard to Stitch Together

EFFECTIVENESS



60% of calls
are Conversational

Are Your Digital Channels Ready for Conversations?

40% of calls
Are Transactional

How the Digital Analyst Can Help

Highlight Availability Disparity

Expose Awareness Gaps

Champion Digital Incentives

Visualize Full-Channel Effectiveness

