

A human centric approach to support member's digital experiences

BSA 2023 Interactive workshop
Steve Lowe



Last year we discussed...



The Future:

Connected customer Journeys that support everyone's needs.

Digital Experiences That Go Further

Digital channels need to evolve from being Transactional, lifeless, dry environments.

It's about communication and building a two-way dialogue.

So how do we do that?

Use the opportunities created by **Consumer Duty** to assist & place members needs first and enable a two-way dialogue easily with just a few clicks.

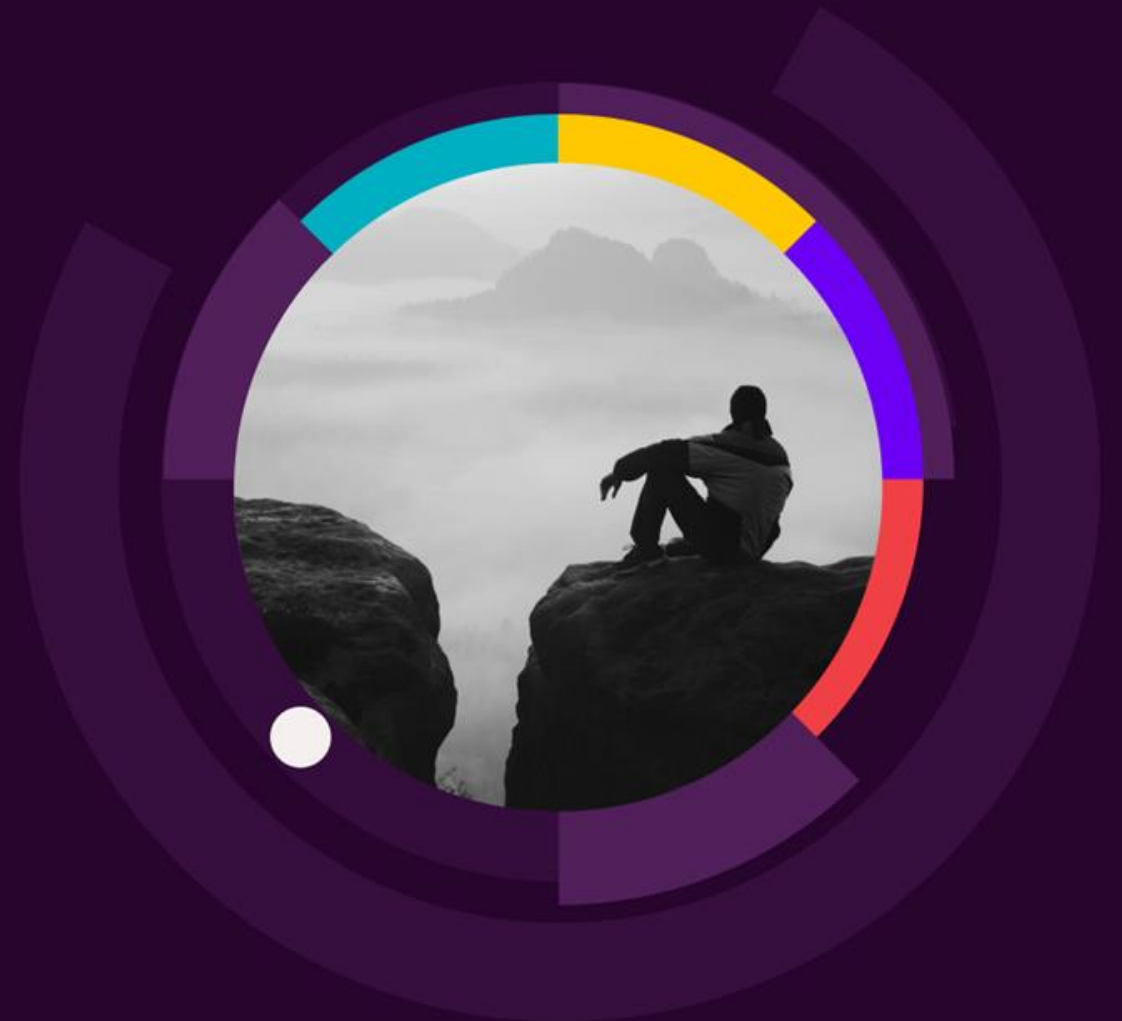


Financial wellbeing is enhanced

When members feel more connected with financial services that simplify their everyday lives as well as access to their money.

Budgeting tips and savings tools can help member's with day-to-day finances.

Conversational chat can help solve more complicated questions.



“We really need to speak to someone

About our mortgage maturity options”

This is not straightforward...



Mortgage Retention Offers

Your residential mortgage account is maturing in 1 month, but we don't want you to lose out on some great rates that we currently have. If you do nothing we will move you to a standard mortgage account.

Mortgage details

Account number 123456789
Balance £1,822.00
Maturity date 01 May 2021

Your options

Choose from a list of carefully selected offers, tailored to you:

Member Exclusive 3 Year Discount Mortgage D487

Initial rate	2.79% until June 30 2024
Followed by our SVR, currently	5.3%
The overall cost for comparison	4.7% APRC
Maximum loan value	90%

Fees

Product fee	£0
Account fee	£0
Valuation fees	no
Society contribution to valuation fee	no

Features

- The interest rate you pay on this mortgage will not fall below 1.99%.
- A £215 Additional Borrowing Fee and a £125 re-inspection fee are payable where applicable.

[More info](#)

[View EIS](#)

Need help?

Check out our FAQs
or
Call us now on 0800 000 0000





Of course! I'll connect you with one of our agents to discuss your options. Please wait a moment.

Chatbot

Agent joined the chat



Hello! My name is Alex, and I'll be happy to help you with your mortgage maturity options. Can you please provide me with your mortgage reference number?



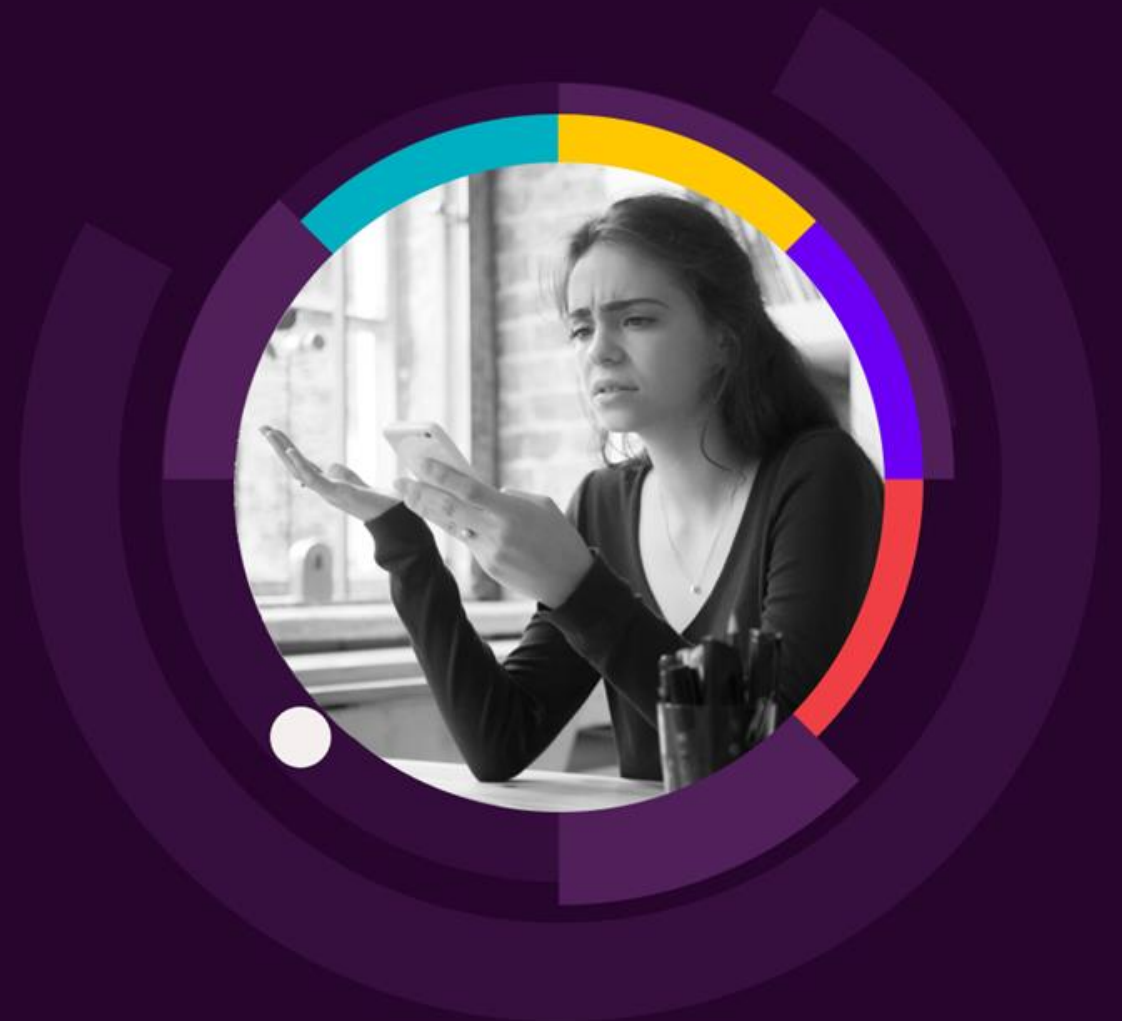
Alex



So, there is a better way to do dialogue.

That's going beyond existing chat.

By delivering an in-person two-way experience for online customer collaboration.





Building Societies add value to community engagement.

By providing digital connections for receiving donations, from contactless devices and QR codes.

By putting members in direct contact with local charitable coordinator's.

Use this approach to promote engagement with community projects.

See how many fellow members are supporting various projects, and how you can chip in to make a difference.

Nominate projects of your own choice.





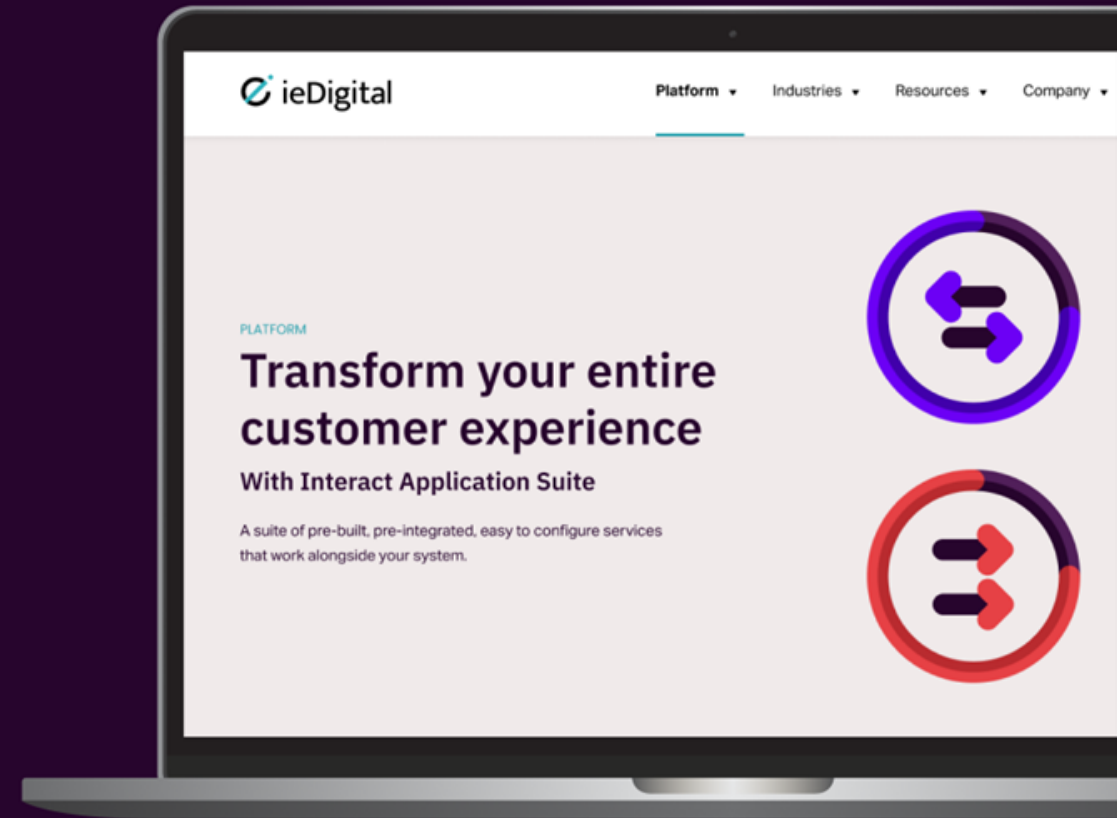
Capturing feedback through digital channels.

Communicate at the most appropriate time.

Generate accurate and useful information.

Deliver better outcomes for members.

Helps increase advocacy.

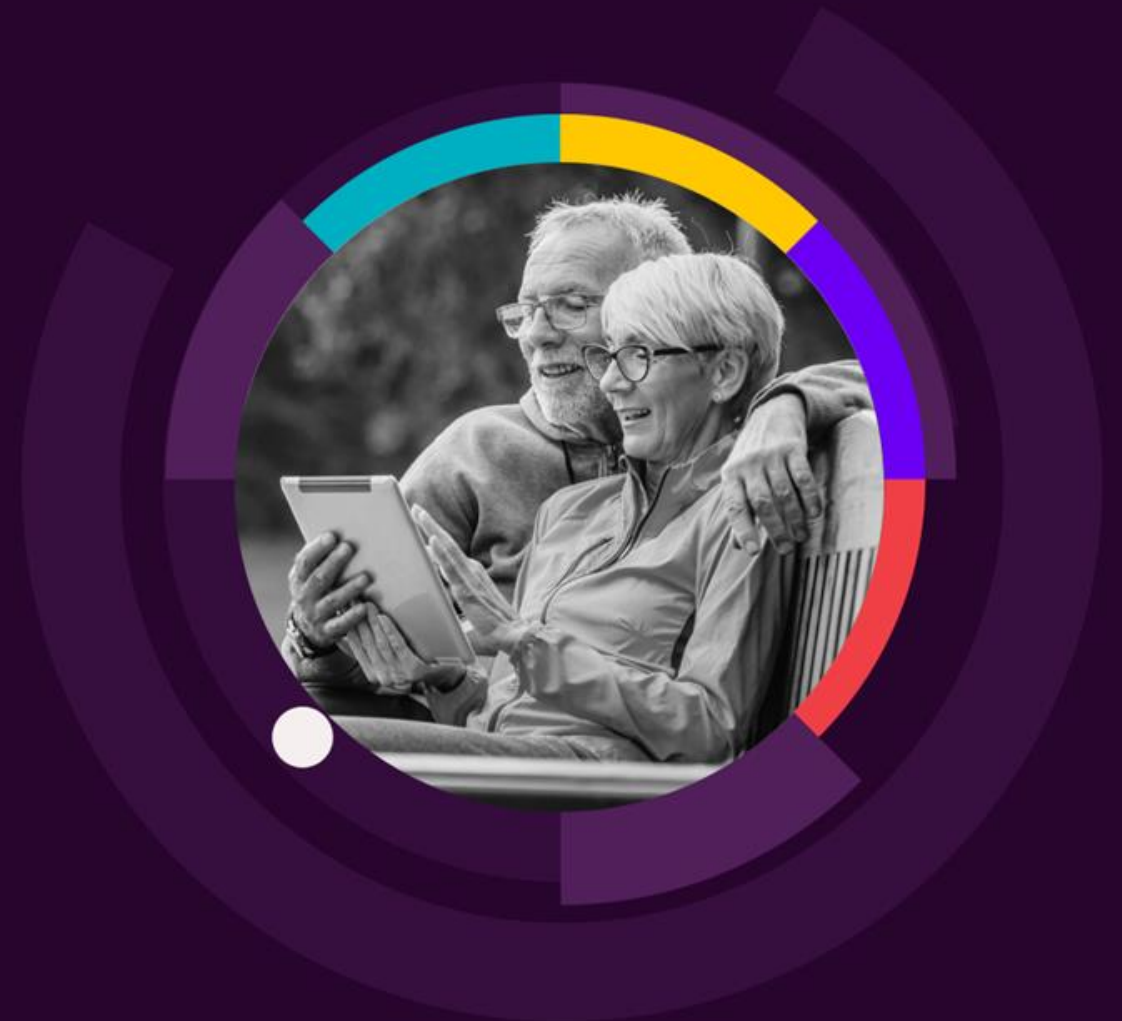


Interactive Workshop:

Digital Experiences that go further

Please discuss and share your ideas how societies can engage with members more effectively to build two-way dialogue, for examples

1. Encourage human conversation
2. Impact of consumer duty
3. Charities and community work



Gathering all our thoughts

Your ideas and suggestions will be available on our website. Scan the code to save the link.



Come and see what everyone has come up with!

Thank you!



Thank you