

Customer Story

How Cabrillo Credit Union is
Transforming Member
Engagement with Comm100 Live
Chat & AI Chatbot



The Background

At CXS 2021, Jeff Epstein, VP of Marketing & Strategy at Comm100, was joined by Cabrillo Credit Union's Kelli Davis, Assistant VP of Member Support, to talk about Cabrillo's experience using Comm100 Live Chat and Chatbot and how it has transformed their member engagement.

Stage 1 – Improving member experience with live chat

Within the banking and credit union sector, live chat adoption rate sits at just below 60%. Cabrillo was ahead of the curve, implementing Comm100 Live Chat years ago when the now established channel was less well-known.

As Kelli Davis explained, for Cabrillo, live chat was their strategy “to make sure that we stayed relevant with our members throughout the whole country and give them an alternate channel to communicate with us – rather than just relying on phone.”

While adoption was slow at first, once their members became more familiar with the channel and Cabrillo began promoting it, its use has continued to grow year-on-year. As well as offering it on their website, Cabrillo has also now incorporated live chat into their online banking platform.

Why has live chat become so popular with members?

The speed of live chat is a key reason for its popularity among members, Kelli explained. Their members want to receive quick answers without having to go to the trouble of visiting the branch. They also prefer the speed of live chat over phone. While average wait time on phone is 45 to 50 seconds, it's only 15 seconds on live chat.

- **Phone wait time: 45-50 seconds**
- **Live chat wait time: 15 seconds**

Cabrillo's members also appreciate the ability to multi-task while speaking to an agent over live chat, which they can't do so well on the phone. And as Kelli explained, it's not just the younger demographics that are using the channel:

"It wasn't much of a surprise to see the younger generations engaging first... but we are starting to see Baby Boomers learning the technology and using the chat. It does require some patience by our agents as they discover the technology, but our members appreciate it, and they love using it."

Finally, but very importantly for Cabrillo, live chat has given them the ability to engage with their members on a more personal level:



Live chat can be very personal. Often people think you can't engage the same way you can on the phone, but you can. It's fun, members like it, and you just have to not be afraid to engage and put a little humor or happiness into someone's day through the written word.

Kelli Davis, Cabrillo Credit Union



Stage 2 – Providing 24/7 support with chatbots

After Cabrillo experienced great success with Comm100 Live Chat, they decided to launch Comm100 AI Chatbot in 2020. The chatbot is set up to answer common FAQs that their agents receive every day. This is popular with members as they receive quick answers without any wait time, and it's popular with their agents whose workload is reduced.



We love our chatbot. We were initially slightly nervous about it... so we started out with about 10% of incoming chats being answered by the bot. However, we soon saw the successes and where it needed correcting, and we now have it set managing about 30% of incoming chats.

Kelli Davis, Cabrillo Credit Union



The chatbot is particularly helpful for after hours and weekends when no agent is available. The chatbot can manage these members' questions independently, allowing Cabrillo to offer their members 24/7 support; something they simply wouldn't be able to do without the technology.

- **30% of chats managed by the chatbot**
- **75-78% chatbot resolution**

