

the new normal: uninterrupted 24/7 service

Today's accountholders expect access to exceptional support when they need it. Oftentimes, that means at nights, on weekends, and at peak-volume times. It also means over the phone; via email, live chat, text, social media; and in person.

Simply put, accountholders expect a great experience regardless of the circumstance or channel.

how accountholders want to reach you

The Microsoft 2019 State of Global Customer Service survey polled 5,088 individuals across Brazil, Germany, Japan, the United Kingdom, and the United States to better understand the customer, their expectations, frustrations, and perceptions of the delivery of customer service. The results reconfirm that customer service plays a pivotal role in the customer experience and serves as a brand differentiator, as **90% of respondents indicated that customer service is important to their choice of and loyalty to a brand.**¹

The majority of customers continue to use 3 to 5 channels to get their issues resolved, and voice remains the preferred channel to contact customer service. Email, self-service, and chat follow closely behind. However, email has started to decline with self-service (53%) and chat (48%) growing in use. This increase in self-service could be based in the advances in the technology such as artificial intelligence (AI) and machine learning, making self-service even easier to use by both the customer and the agent. It's therefore not by coincidence that **86% of respondents expect a self-service option and two-thirds try self-service first before contacting a live agent.**²



They're opening accounts, applying for loans, and finalizing documents. To most accountholders, these features are considered business as usual.

accountholder frustrations

Microsoft's Global State of Customer Service report found there was little change from 2018 in the channels used by consumers.

Using the telephone (or other voice channels) to reach customer service still rules with this channel being used most by 71% of respondents. And of the consumers surveyed, "An overwhelming 75% of respondents want the agent to know who they are and their purchase history. This expectation has remained steady for the past five years. This year, respondents reported that only occasionally (31%) did the agent have this information."³

An article published by *Forbes* states "The smart play is instead to take a 'best of both worlds' approach. If you pair human intellect and empathy with the ease of technology (i.e., video chats or online chats with real people), consumers will likely reward you for it."⁴

how you can help

In the race to provide round-the-clock support, some financial institutions have been piecing together solutions that work technically but not practically, resulting in a fragmented experience. You need to make sure what you're offering is a single, unified experience across all your channels, paying special attention to your phone and digital touchpoints.

Look for [call center solutions](#) and [digital platforms](#) that will seamlessly blend into your brand identity – a personal service with real humans that will make your accountholders feel like more than just a "ticket." After all, today's consumers still value the human touch – and retaining it can set you apart from the competition.



On average, nearly two-thirds of respondents go directly to self-service rather than immediately engaging an agent. Brazil and Japan engage self-service the most with 79% and 70%, respectively. The UK also led the way, choosing self-service first with 58%, while the US and Germany tied at 57%.²

delivering 24/7 service

[Learn more](#) about how to give your accountholders the experience they deserve.

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sources

1. Microsoft: [*Global State of Customer Service: The Transformation of Customer Service from 2015 to Present Day*](#), 2022.
2. [*Global State of Customer Service*](#), 2022.
3. [*Global State of Customer Service*](#), 2022.
4. [*Financial Institutions Think Consumers Are All About Digital, But Customers Still Want That Human Touch*](#). *Forbes*, June 29, 2021.