

# How Cumberland Building Society increased customer engagement and drove revenue with live chat.

## The Cumberland

Financial institutions aren't typically known for pioneering customer engagement and support. When a regional mortgage lender stepped outside of its comfort zone and adopted live chat based on the success of that channel in other industries, it opened the door to a new realm of modern, personalized, and highly effective customer experience.

 The Cumberland

Customer Profile

## Cumberland Building Society

### Headquarters

Carlisle, United Kingdom

### Website

[www.cumberland.co.uk](http://www.cumberland.co.uk)

### Industry

Finance

### Comm100 Customer

Since 2017

### Need

Build and expand a new and easily accessible customer engagement channel

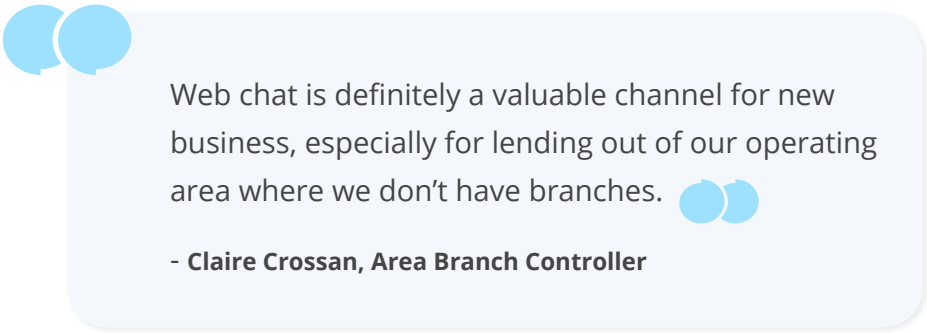
### Solution


Comm100 Live Chat

## Modernizing Customer Communication

Cumberland Building Society (The Cumberland) is a mutual organization owned entirely by its savers, borrowers, and current account holders. Similar to credit unions in North America, The Cumberland competes with larger financial institutions, earning trust and loyalty through localized service and support.

Dedicated to developing a world-class customer experience, The Cumberland focuses on continuous member engagement. Having seen the growth of live chat in other sectors, the customer experience team led by Bob Matthews, Customer Experience Manager, understood the potential value of incorporating live chat into its customer engagement strategy. They sought a solution that would enable them to build relationships with new customers and to provide a new support channel to existing members while reducing costs and workload on their call center.



Web chat is definitely a valuable channel for new business, especially for lending out of our operating area where we don't have branches. 


- **Claire Crossan, Area Branch Controller**


Bob worked with Claire Crossan, Area Branch Controller, to ensure that The Cumberland's live chat solution would satisfy their business-generating expectations as much as their customer experience expectations. The first solution

the Cumberland considered failed to meet security requirements. The problem was an inability to block IP addresses for chat windows, thereby limiting where chats can originate. As the 10th largest building society in the United Kingdom by assets with a diverse range of services including consumer and business banking with internet banking and a mobile banking app, commercial mortgages, estate agency, and vehicle finance, the Cumberland needed a solution that addressed their security concerns and aligned with their culture of good conduct, strong compliance, and risk awareness.

## Maximum Security, Guaranteed Uptime

Having discounted the first vendor's solution, The Cumberland found and signed up for a free trial of Comm100. Once up and running, they never looked back. Comm100 checked all the security control boxes including IP restrictions for agent access. The Enterprise trial package also offered industry-leading availability and reliability. For example, Comm100's MaximumOn technology ensures that live chat stays on during scheduled maintenance and through unexpected server failure, and even protects from potential data loss.





We knew within 2 weeks that we didn't need to test any other solutions. 

- **Bob Matthews, Customer Experience Manager**

With Comm100 The Cumberland can now offer a consistent customer experience and handle customer enquiries without fear of security breaches or service outages. Other notable features such as PCI compliant forms, credit card masking, SSL/TLS encryption, GDPR and HIPAA compliance minimize risk and ensure that the Cumberland and its members' personal and financial data exchanged through live chat will always remain safe and secure.

The decision to implement Comm100 was made even easier by the fact that it took about an hour to get live chat up and running, including agent training.




It's so simple to train your staff on Comm100, they'll be up and running quickly. As for the business, there's no doubt that it will drive new revenue. 


- **Claire Crossan**

## Measuring Impact

The Cumberland rolled out Comm100's live chat solution August 2017, starting with support for new mortgage customers and applicants. It didn't take long to expand coverage across all consumer and commercial products, thanks to Comm100's flexible and easy deployment. By late June 2018, the company had logged 5,700 conversations on live chat, averaging 34 chats per day and growing.

Comm100's ease of use, simple interface and powerful reporting allows Bob and Claire to maximize agent productivity while providing customers with a progressive customer service experience. Comprehensive analytics help Claire identify new business coming in through live chat conversions – to the tune of nearly 7 million pounds of lending in the first six months, with slightly less than half of that coming from outside of their branch operating area. Being able to demonstrate ROI has been a major benefit, and something that Bob didn't think would be as easy.



Comm100 puts the customer and agent experiences first, but they also deeply understand the need to show measurable impact. Comm100 has made easy work of proving the benefits of live chat. 

- **Bob Matthews**

Comm100 live chat has helped the Cumberland develop more positive personal relationships with both existing members and new customers, offering them an easier way to connect. Through the post-chat survey, the team is also able to keep a pulse on their users and collect feedback to continuously improve the experience. Currently, The Cumberland boasts a high feedback score of 4.7/5, with 62% of post-chat respondents stating if they weren't able to communicate through chat, they wouldn't have picked up the phone and called.

62% of The Cumberland's chat users said they would not have picked up the phone to call if chat was not available.

## The Final Word

The Cumberland has used live chat to step up its game in delivering exceptional customer service through increased accessibility to its existing members and new customers. For their customers, quality service and support are now just a single click away. The Cumberland's current live chat hours are from 8am to 8pm Monday through Friday and 9am to 4pm on Saturdays. Through the addition of Comm100's live chat solution, The Cumberland has given their customers an alternative communication channel to complement their existing branch, telephone, and online channels. Thanks to live chat, they've expanded their reach, collected valuable feedback, and significantly increased their mortgage business by engaging and having meaningful conversations with their users.

For those organizations still contemplating the use of live chat, Bob has this to say:

**"Think about how you and your staff communicate in business and personally. It's all about messaging and conversations. You need to get there soon."**

## About The Cumberland

The Cumberland is a mutual organization, owned entirely by its savers, borrowers and current account holders. They're a building society that does things a bit differently. They do what you'd expect, mortgages and savings in a friendly branch environment, but also do things you probably wouldn't expect too. They're the only regional building society in the UK to provide current accounts, complete with internet banking, a mobile app and Apple and Google Pay to help customers manage their money. They also offer vehicle finance, an estate agency and a commercial lending/banking division. A forward-thinking organization that also values community building and takes its social and ethical responsibilities seriously, The Cumberland is committed to providing excellent customer experiences and putting its members first. Take a closer look at [www.cumberland.co.uk](http://www.cumberland.co.uk).



## Let's chat

Comm100 is a leading global provider of omnichannel customer experience solutions with a mission to make online service and support delivery more genuine, more personalized, and more productive through meaningful conversations. Let us show you how.

[Learn more](#)