



United Community Bank (UCB) Partners with CSP to Empower Rapid CX Improvement Post Acquisition

As one of the nation's top 100 financial institutions, UCB is deeply committed to providing a superior customer experience (CX) and best-in-class service to markets across the southeastern U.S.

As part of this commitment, UCB has partnered with CSP for over 20 years to collect and analyze CX insights across multiple UCB channels and touchpoints through a comprehensive Voice of the Customer (VoC) platform. This program has proven particularly vital to ensuring a consistent and unified service quality culture amid UCB's ongoing growth and expansion efforts. Following a recent acquisition to expand its regional market share and footprint, however, the bank faced unforeseen challenges that led to a marked decline in customer satisfaction levels. Working with CSP, UCB implemented immediate, proactive strategies to identify root causes and empower staff to rapidly and dramatically improve CX and loyalty metrics.

THE CHALLENGE:

Growing Strategically while Prioritizing CX

In early 2022, UCB faced a pivotal challenge when it sought to expand its market presence in western and central Tennessee through the acquisition of Reliant Bank. As is often the case, a large percentage of Reliant's customers were reluctant to embrace UCB after the conversion, particularly since Reliant had made several acquisitions of its own immediately prior to UCB's. Customer concerns and frustrations were then compounded by a series of unforeseen staffing challenges that disrupted service delivery during the integration of Reliant's 24 branches into UCB's network during Q3 2022.

Prioritizing CX throughout, UCB immediately began collecting VoC feedback from its new Tennessee markets in Q4 2022, and then worked with CSP to conduct a more comprehensive Overall Satisfaction survey in January 2023. With results from both programs showing that customer satisfaction levels were well below UCB's CX and loyalty standards, the company immediately set out to bring the new markets up to par.

THE SOLUTION:

Empowering Teams with a Unified Customer-First Culture

Recognizing the urgency of the situation, UCB's senior management took proactive steps to realign the organization's focus and bolster its customer-centric approach. This included conducting a series of in-person strategy sessions with UCB's leadership team and managers from the new Tennessee markets to empower, support, and foster synergy across the organization.

UCB also partnered with CSP to identify key CX drivers and formulate a comprehensive strategy to enhance the relationship with new Tennessee customers and ensure the consistent delivery of positive experiences. This included:

- ✓ **One-on-One Meetings:** Managers in the Tennessee region engaged in discussions with key frontline tellers and bankers, giving them a platform to voice concerns and insights on improving CX at their respective branches.

✓ **Training and Coaching:**

Educational sessions informed Tennessee managers about key CX drivers, techniques to increase advocacy and Net Promoter Score (NPS), UCB cultural priorities, CSP coaching and training tools, resources and monthly "CSP Champion" initiatives to enhance and sustain positive CX.

Together, these efforts helped resolve customer concerns while strengthening UCB's customer-centric culture and CX processes across all markets.

THE RESULTS:

Fast, Dramatic Improvement in CX and Loyalty Metrics

By prioritizing a customer-first approach, tackling acquisition challenges head-on, and fostering a culture of continuous improvement, UCB achieved its strategic expansion goals while reinforcing its unshakable commitment to superior customer care and best-in-class banking services. In partnership with CSP, UCB achieved measurable gains across key CX metrics across the recently acquired Tennessee branches. This included:

- ✓ **Steady increase in new market customer loyalty metrics, including gains of as much as 12 basis points.**
- ✓ **Significant improvement in post-acquisition NPS scores, increasing over 5x, from January 2023 to January 2024.**
- ✓ **Continued upward trend of CX and loyalty metrics bank wide.**

UCB's commitment to its vision, "We Exist because of the Customer," permeates its culture and has been cultivating the bank's exceptional customer experience within Tennessee's new markets. Keri Wise, UCB's Senior Vice President of Retail, underscores the crucial link between employee engagement and enhanced customer service, stating, "Our Tennessee leadership is doing an extraordinary job in actively engaging, training, and empowering our team members to fully grasp their pivotal role in supporting customers financially and upholding our reputation as the 'bank that service built'."

Working closely with CSP, UCB was able to elevate CX and instill a consistent service quality culture across its entire organization. CSP's long-standing and proven model of helping bank clients focus on the Key Drivers of the Customer Experience, training their staff on how to deliver those drivers, and consistently delivering a high level of service to the Key Drivers, correlates to a steady increase in all of the Loyalty Metrics. UCB's commitment to "grow while remaining small" is evident in its ongoing dedication to continually enhance customer satisfaction and loyalty. This dedication is exemplified through initiatives aimed at empowering employees, nurturing a supportive work environment, and ingraining a customer-centric mindset into the fabric of the organization.

To learn more, contact sales@csp.com

UCB has earned widespread recognition for its CX leadership, including:



Ranked #1 in Customer Satisfaction with Consumer Banking in the Southeast Region by J.D. Power's U.S. Retail Banking Satisfaction Study, in 8 of the past 10 years running, including 2024, also receiving #1 in Trust.



15 Coalition Greenwich awards for Excellence and Best Brand with national honors for Overall Satisfaction in SMB banking.



Recognized by Newsweek as one of the Most Trusted Companies in America.