



Cloud Contact Center Modernization

Doing More with Less Through
Intelligent Automation



CMSWIRE

2025 TWILIO INC. ALL RIGHTS RESERVED



Savi Chakraborty

Senior Product Marketing
Manager, Twilio

Sanchita Dhara

Director Member Insights and Market
Analytics , TDECU





Trends: The Cost of Poor CX



**Brands with outstanding CX
generate 5.7x more revenue.**

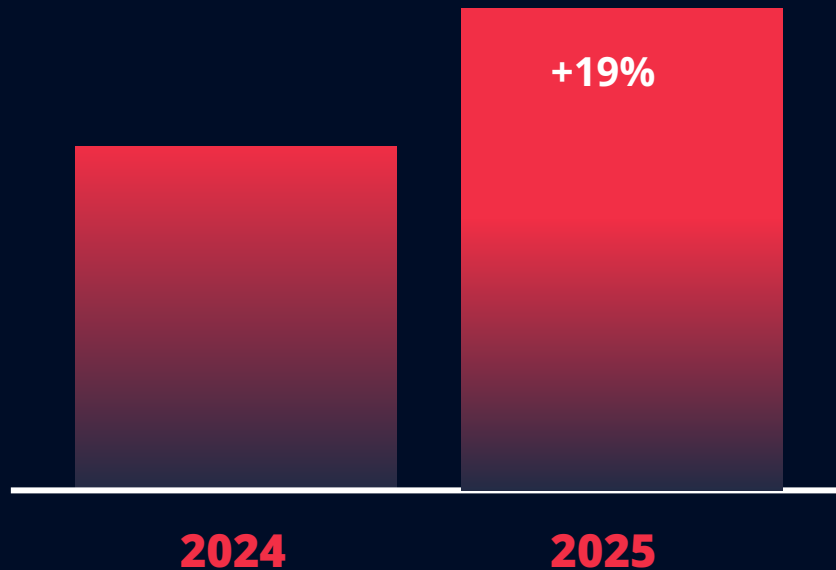
Source: Forrester, "[Drive Revenue with Great Customer Experience](#)"



The price tag of poor CX has surged 19% YOY

\$3.7T

*at risk due to negative
customer experiences*



Source: [Qualtrics](#)



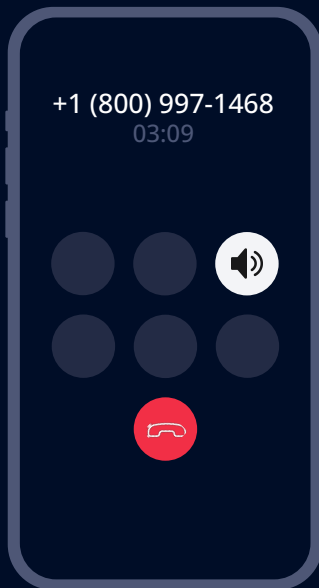
Impersonal interactions kill the customer experience



"Please provide your full name, booking confirmation number and last 4 of the credit card used to book."



"Please listen closely, as our menu items have changed."



"We understand you want to speak to someone — but please select from the following options..."



"Let's transfer you to someone who can help."



"Your issue is our top priority — your estimated wait time is 27 minutes."

***Systems aren't connected,
or data is inaccessible***

***IVR flows are hard-coded
and inflexible***

***No intelligent routing
based on context or
priority***

***Agents lack visibility
and context***



When we talk about ‘doing more with less,’ it can sound abstract. From your perspective at TDECU, what does efficiency really mean today—and how has that definition evolved over the last few years?

**Efficiency =
Containment
and Cost
Reduction**

Previously

**Efficiency =
Experience
quality,
Resolution
accuracy, Trust
preservation**

Now



Why is modernizing so hard?



Four fears are holding CX teams back from modernizing



This will be a huge upfront investment.

We will have to rip and replace all of our existing systems.

It will take too long to realize value.

AI is too complex to implement.

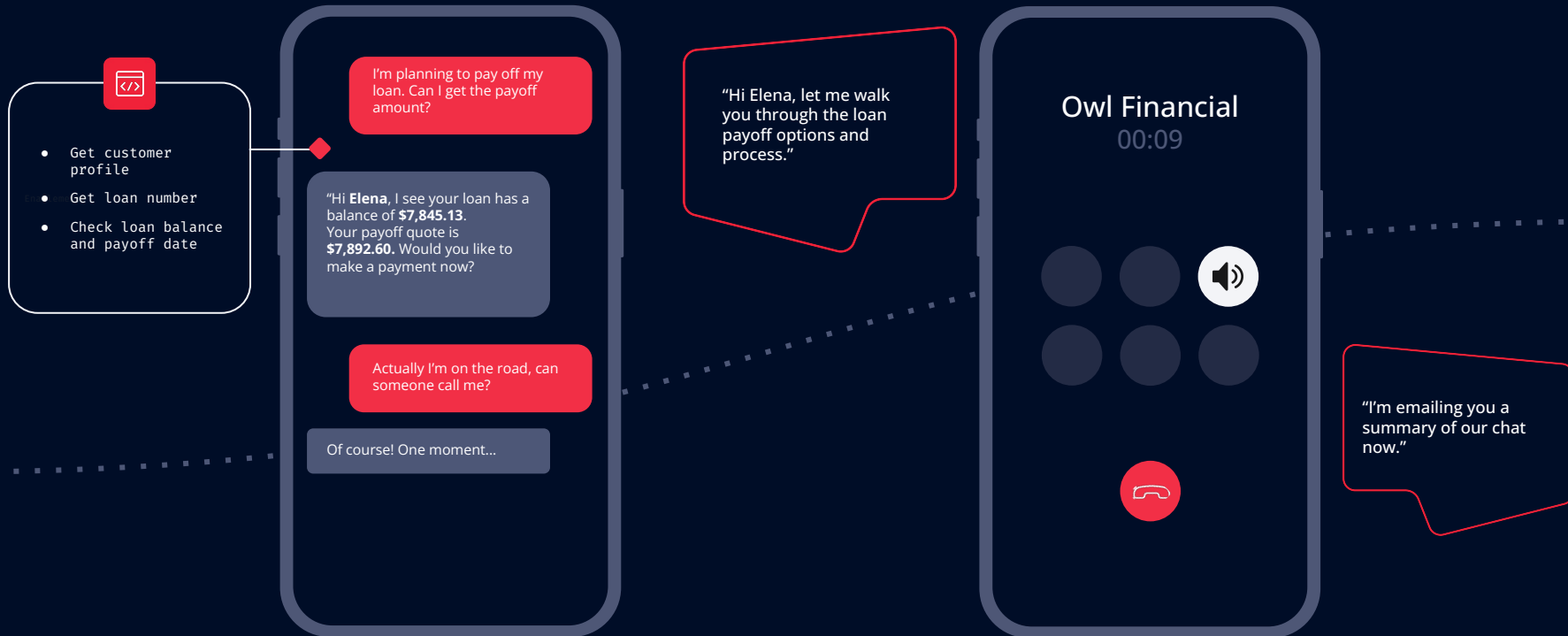




Which of those four pain points would you say is the most applicable to credit unions specifically in your experience?



With all the data financial services brands have about their customers, **why isn't the experience personalized?**





When member data lives in disconnected systems, how does that show up in day-to-day operations—and how noticeable is it from the member's point of view?



How to get started?



A blueprint for **modernizing CX**

Elevate self-service

Deflect/reduce interactions and improve quality of service

Expand digital reach

Improve omnichannel readiness: add chat, SMS, email, and/or social channels on top of voice

Maximize live agent productivity

Use AI for routing, proactive engagement, and real-time recommendations

Deliver hyper-personalized, predictive customer experiences

Infuse intelligence into your CX to deliver full orchestration of AI, automation, and human interactions across all channels

Reactive CX

Proactive CX



Automation is often the first step organizations take toward modernization. From your experience, where does automation genuinely improve the member experience and where can it backfire?

Can we talk about how you have seen organizations address the road to modernization of contact centres?

- **If you were to pick one or two areas to get started, what will that be?**

Not every interaction deserves automation — and not every interaction requires a human

- **Automate Aggressively** (Low complexity + Low emotion)
- **Augment with AI + Human Oversight** (Mid complexity)
- **Protect as Human-Led** (High emotion + High complexity)

| Call Reason | Complexity (1-5) | Emotional Intensity | Human Intervention Needed? | Automation Candidate? |
|-----------------------|------------------|---------------------|----------------------------|-----------------------|
| Balance inquiry | 1 | Low | No | ✓ Yes |
| Transaction history | 1 | Low | No | ✓ Yes |
| Password reset | 1 | Low | No | ✓ Yes |
| Address update | 2 | Low | No (if synced) | ✓ Yes |
| Fraud while traveling | 4 | High | Yes | ✗ No |

Cost discipline and human connection can coexist — when we redesign intelligently

3

Automate the Predictable



Reduce cost where complexity is low

2

Augment the Human



Use AI and analytics to make agents better

1

Protect Emotional Moments



Protect trust-defining experiences



There's a lot of hype around AI right now. How should credit unions think about AI adoption in a realistic, responsible way?

A fully flexible, modular solution that drives measurable CX outcomes



Virtual Agents

Speed time to resolution
by allowing virtual agents to handle routine interactions, intelligently



Human Augmentation

Boost agent productivity
with real-time insights and analysis



Intelligent Routing

Delight customers
by keeping context intact and high-urgency inbound calls/messages prioritized



Insights at Scale

Improve CX operations
at scale by capturing key customer data from every interaction

Artificial Intelligence

Combines flexibility with leading capabilities *to save dev time and supercharge CX*



12% increase in customer satisfaction
4 weeks to implement a member support experience



60% increase in self-service engagements
48% interactions now digital



113M hours saved in wait time
1.9M new customers per month
90+ NPS scores



As organizations look ahead to 2026, what should leaders prioritize now to ensure their contact centers can scale without constant reinvention?

Resources

Learn more about how credit unions can engage with Twilio:

<https://www.twilio.com/en-us/solutions/financial-services>

Learn more about Twilio Agent Productivity Solution and where to get started:

<https://www.twilio.com/en-us/lp/the-buyers-guide-to-agent-productivity-apj>



Thank You