



# The Role of Credit Union Leaders In Driving Member Centricity

Navigating Change, Leading Onward  
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## People We Enjoy Being Around

1. Friends
  2. Relatives
  3. Significant Other
- 

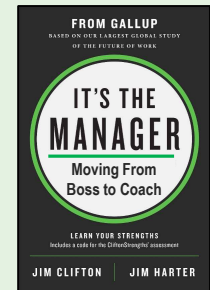
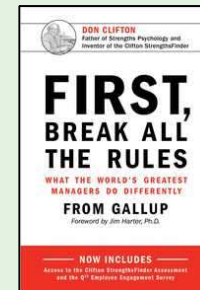
**Third from last:** Customers

**Second from last:** Coworkers

**Dead last:** Boss

House cleaning

People join  
companies,  
but leave  
*managers.*



# Agenda

The State of Member Wellbeing and Engagement Today

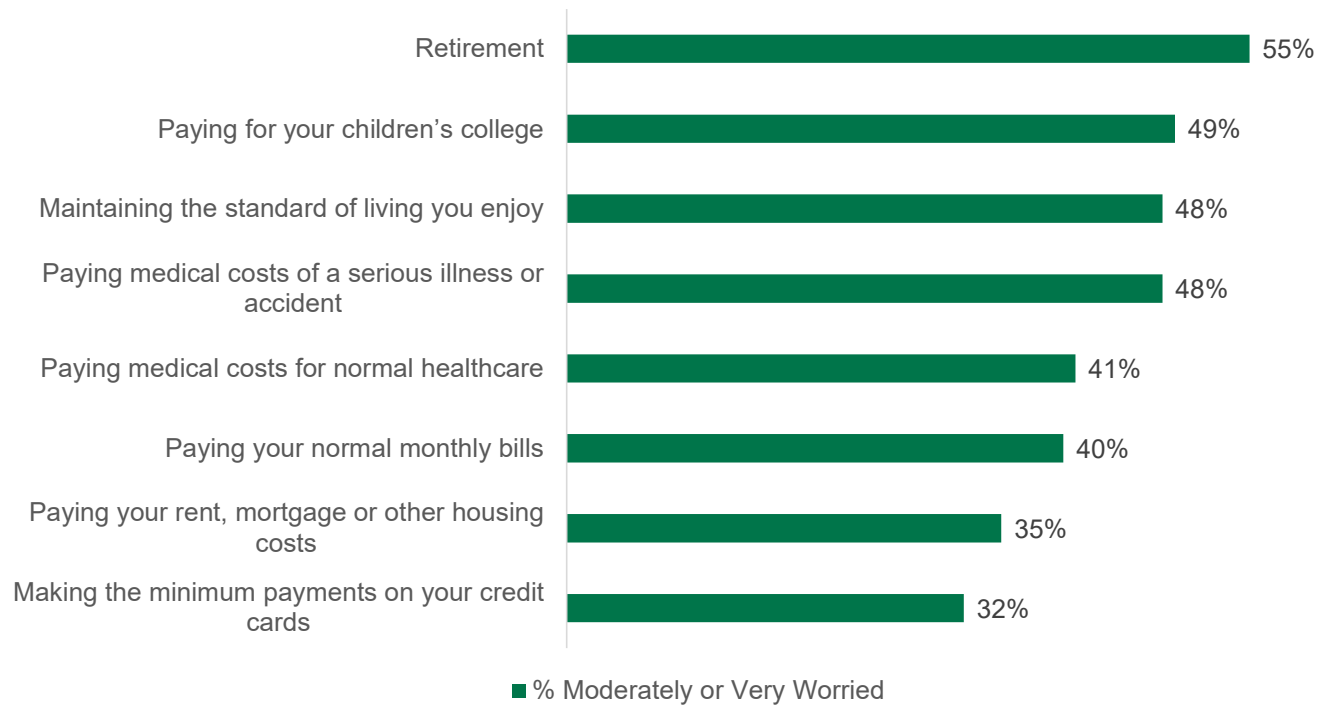
The Role of Employees In Driving Member Centricity

Building a Culture of Service Excellence

The Leadership Imperative: 5 Research Backed Moves

# Gallup Research: Americans Worry About Fundamental Elements of Personal Finance

How concerned are you right now about each of the following financial matters, based on your current financial situation?

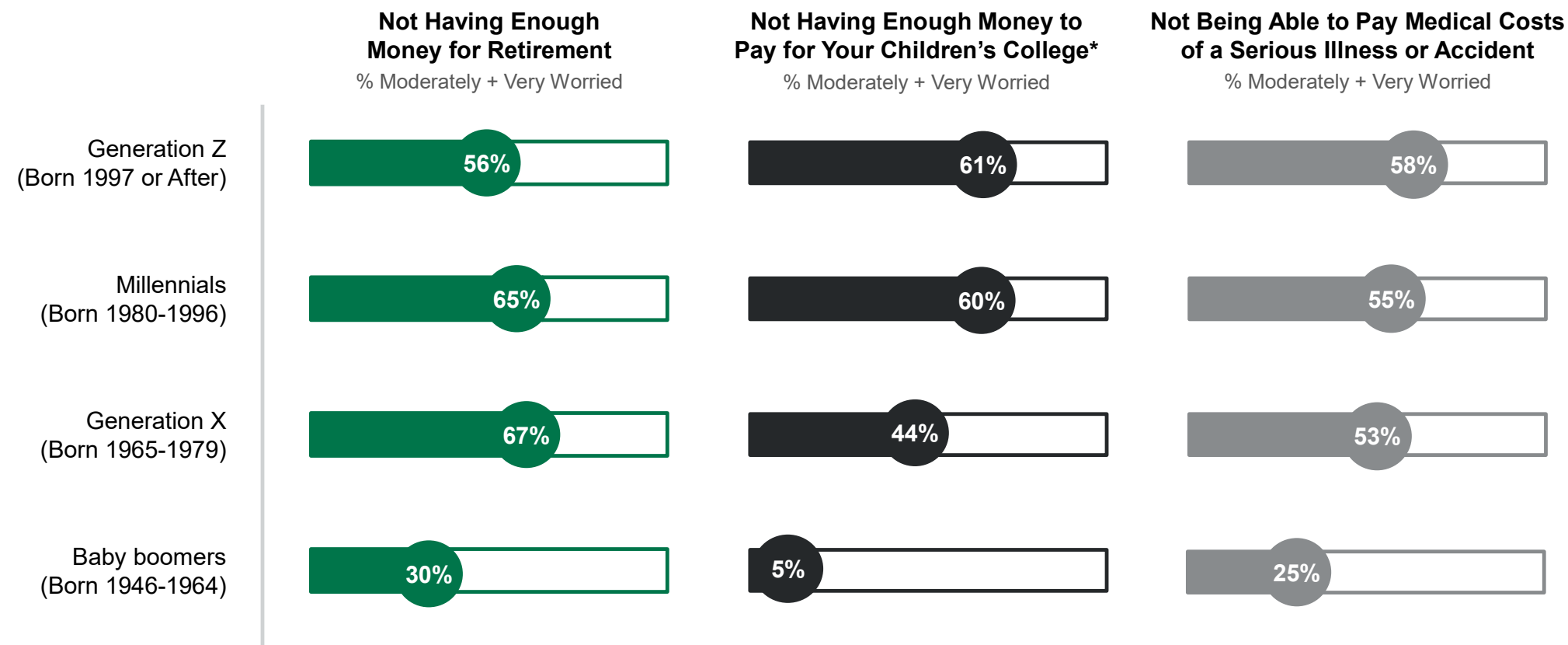


Source: Q1 2025 Panel study, *What Members Need Now*  
Analysis includes Credit Union members only

## Reflection

- Where are we picking up signals of members' financial stress?
- Where are we best positioned to act?

# Gallup Research: A Generational View of Credit Union Members' Worries



Note: Source: Q1 2025 Panel study, *What Members Need Now*. Analysis includes Credit Union members only. \*As applicable.

## FINANCIAL HEALTH

The state of a person's financial situation (**facts**)

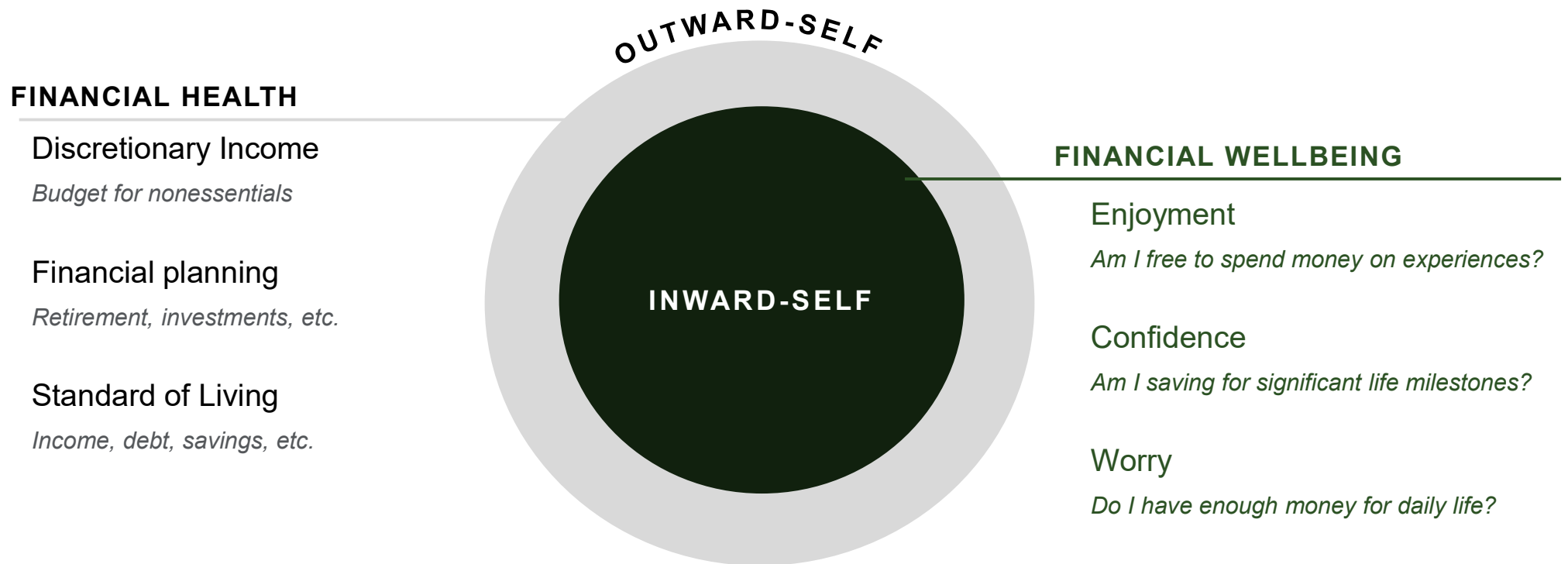


## FINANCIAL WELLBEING

A person's emotional relationship with money (**feelings**)

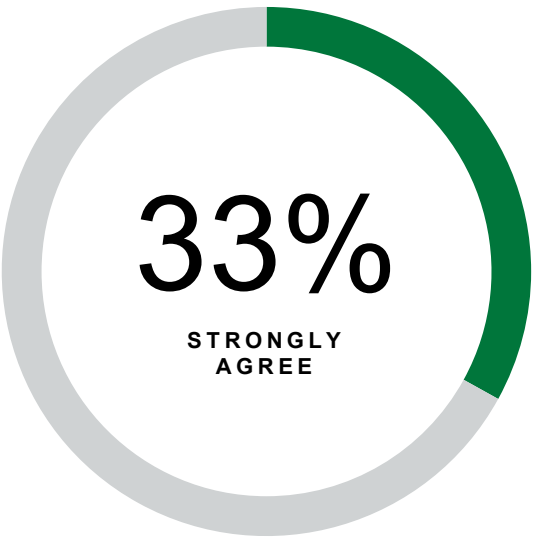
# Reaching Beyond Financial Health

Financial wellbeing is not about a number — it's about an emotional relationship with money.



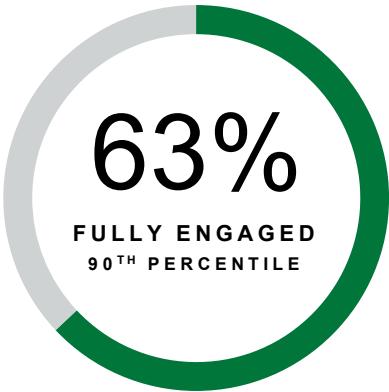
# Financial Wellbeing Support Is the Source of Member Engagement

“My CU looks out for my financial wellbeing.”

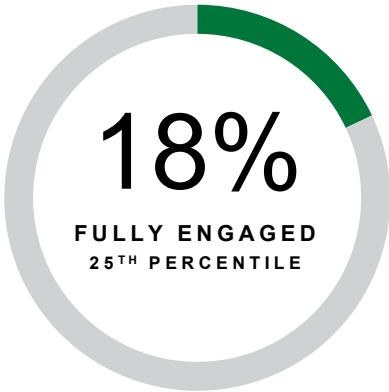


Q1, 2025 Credit Union Members Survey  
2024 Survey: 16%

When **members strongly agree** their CU looks out for their financial wellbeing...



...But when **members do not strongly agree**:



Typical Impact of “Looks Out For Financial Wellbeing” For CU Members



# What Does Thriving in Financial Wellbeing Look and Feel Like?

Gallup research finds that customers feel a deeper sense of financial wellbeing when they can strongly agree that their CU:

1. **Looks out** for my financial wellbeing
2. **Makes it** easy to do business
3. **Anticipates** my financial needs
4. **Delivers** consistently excellent service
5. **Empowers** to use self service digital tools
6. **Goes above and beyond** to delight you
7. **Makes** you feel valued

Note: Source: Q1 2025 Panel study, *What Members Need Now*. Analysis includes Credit Union members only. \*As applicable.

## Are Members Really Thriving? And Do We Have An Advantage?

Gallup research finds that customers feel a deeper sense of financial wellbeing when they can strongly agree that their CU:

*How much do you (% Strongly Agree) your financial institution:*

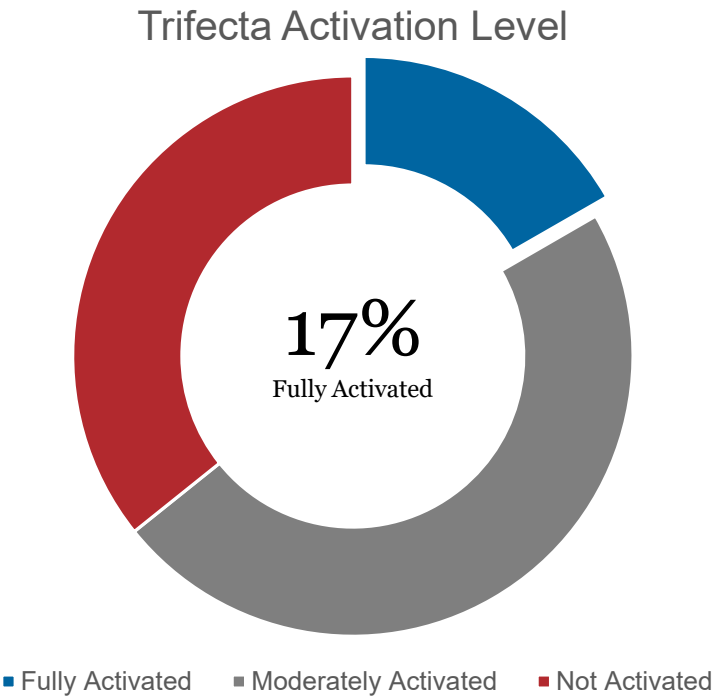
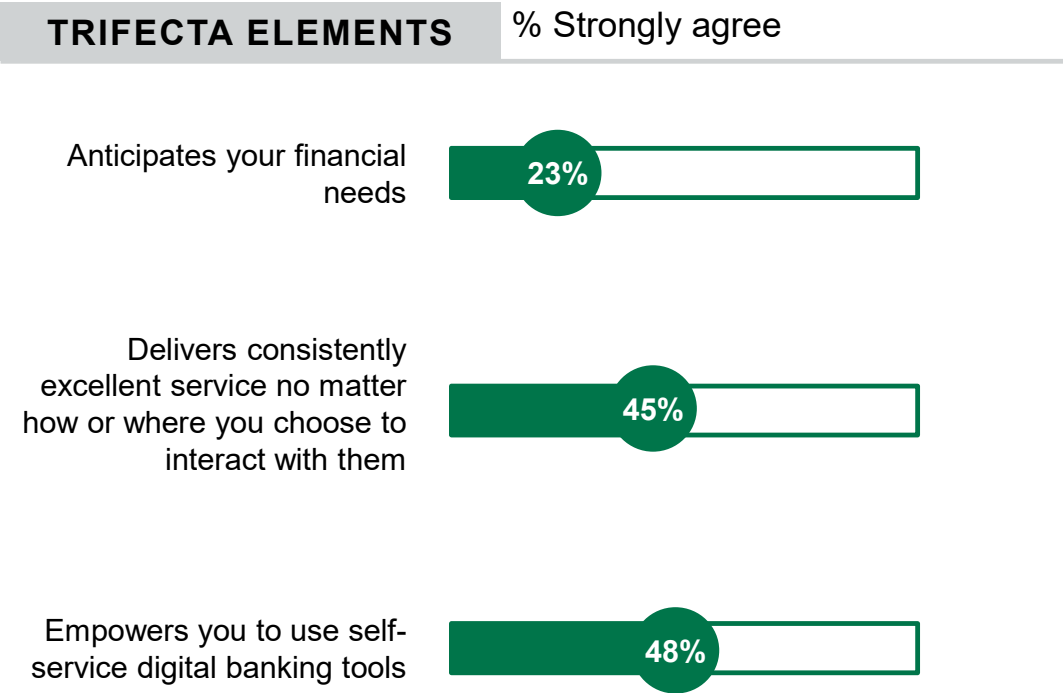
|                                                      | Credit Unions | Banks | Advantage   |
|------------------------------------------------------|---------------|-------|-------------|
| 1. <b>Looks out</b> for my financial wellbeing       | 33%           | 27%   | <b>+6%</b>  |
| 2. <b>Makes it</b> easy to do business               | 49%           | 42%   | <b>+7%</b>  |
| 3. <b>Anticipates</b> my financial needs             | 23%           | 22%   | <b>+1%</b>  |
| 4. <b>Delivers</b> consistently excellent service    | 45%           | 35%   | <b>+10%</b> |
| 5. <b>Empowers</b> to use self service digital tools | 48%           | 43%   | <b>+5%</b>  |
| 6. <b>Goes above and beyond</b> to delight you       | 29%           | 24%   | <b>+5%</b>  |
| 7. <b>Makes</b> you feel valued                      | 39%           | 31%   | <b>8+%</b>  |

Note: Source: Q1 2025 Panel study, *What Members Need Now*. Analysis includes Credit Union members only. \*As applicable.

## The Financial Wellbeing Support Trifecta



# Across the Industry, Room Remains to Activate the Trifecta and Unlock Its Power



Note: Source: Q1 2025 Panel study, *What Members Need Now*. Analysis includes Credit Union members only.  
Fully Activated = Strongly Agree with all three items; Moderately Activated = average score of 4 to <5; Not Activated = average scores <4 across the three items.

## Employee Engagement Directly Impacts the Member Experience

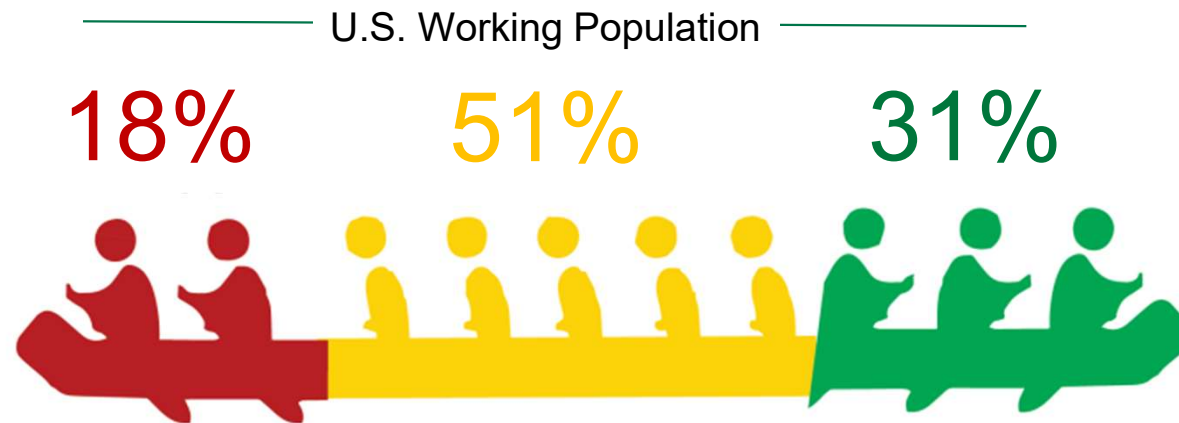
Employees who are  
**ENGAGED** at work are:

**4.3x**

as likely to feel  
extremely proud of the  
quality of the products  
and services their  
organization offers.

**4.2x**

as likely to strongly  
agree their organization  
always delivers  
on the promise made to  
members/customers.



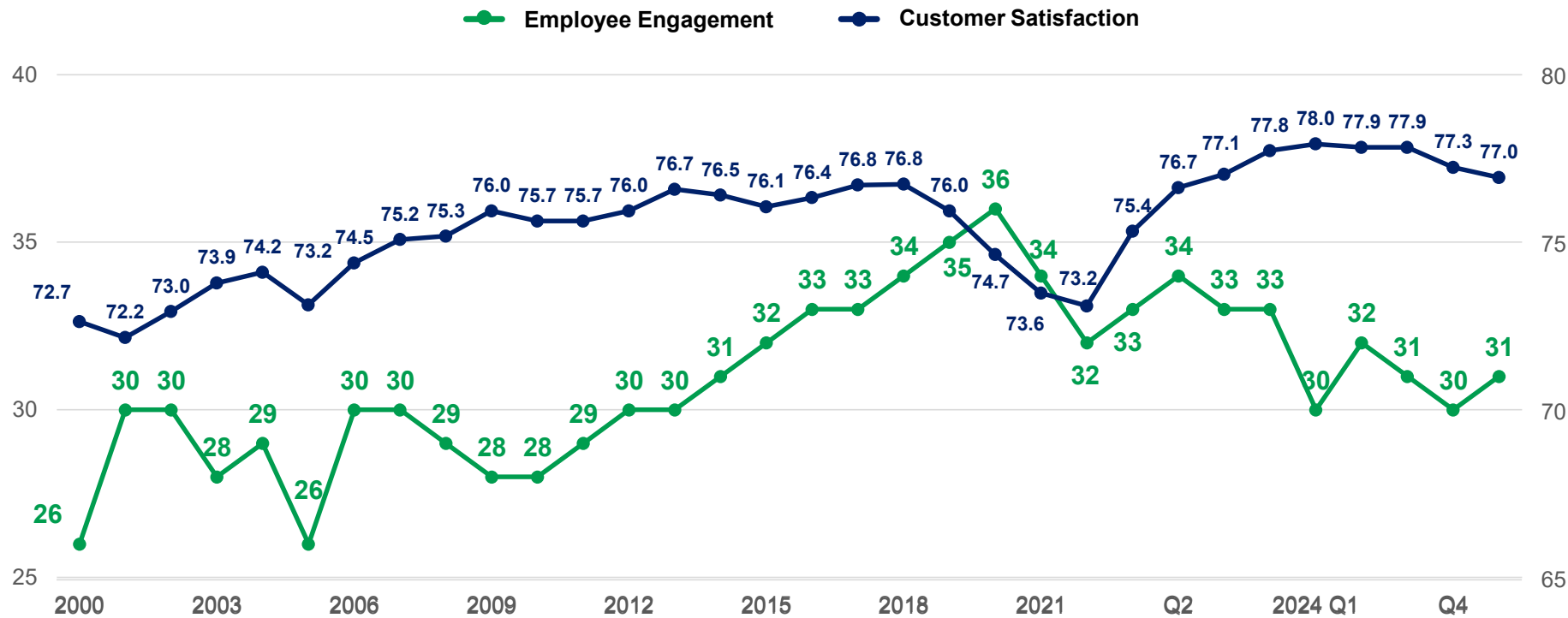
**Actively disengaged employees** aren't just unhappy at work — they are **resentful** that their needs aren't being met and are **acting out their unhappiness**.

**Not engaged employees** are **psychologically unattached** to their work and company. Because their engagement needs are not being fully met, they're putting time — but not energy or passion

**Engaged employees** are **highly involved in and enthusiastic** about their work and workplace. They are psychological “owners,” drive performance and innovation, and move the organization forward.

# Leadership Blindspot: Employee Engagement is now a Member Metric

All industries are reporting lower satisfaction with their experience, which tracks closely with overall employee engagement.



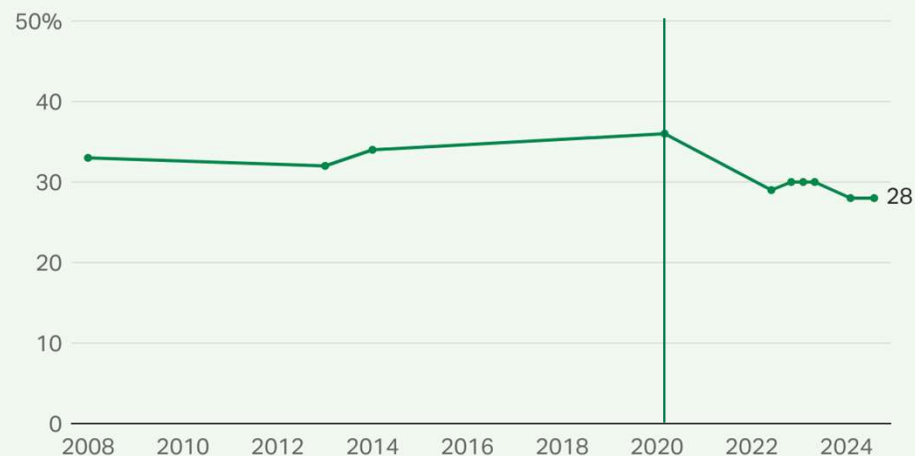
Sources: [ACSI Q1 2023 press release](#); Gallup U.S. 2023 employee engagement.

# Culture Cracks When Belief Erodes

## Declining Employee Pride in Quality of Products/Services Organization Offers

I'm extremely proud of the quality of the products/services my organization offers.

— % Strongly agree



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**What's missing isn't product or service—it's belief.**

## 8 Points

Employee pride in quality has dropped 8 points since 2020.

## 22%

Only 22% of employees strongly agree their company keeps its promise to customers.

## 1 in 5

Only 1 in 5 employees strongly agree their leaders make customer-centered decisions.









**DON'T OPEN  
ANOTHER CREDIT  
CARD THIS HOLIDAY.  
PAY OFF THE ONE  
YOU HAVE. WE'LL HELP.**



**BANK ON WHAT MATTERS.**

Not on the latest fee structure. Not on  
pushing plastic. Not on profit-first decision."



**YOUR DEPOSIT  
BUILT SOMEONE'S  
FIRST HOME  
THIS YEAR.**

**NOT A HEDGE FUND.  
NOT A SHAREHOLDER RETURN.  
A NEIGHBOR'S LIFE.**



**BANK ON WHAT MATTERS.**

Not on the latest fee structure. Not on  
pushing plastic. Not on profit-first decisions.

**WE DON'T INVEST  
IN INDUSTRIES  
WE WOULDN'T  
EXPLAIN TO YOUR  
KIDS.**



**BANK ON WHAT MATTERS.**

Not on the latest fee structure. Not on  
pushing plastic. Not on profit-first decisions.





## Leadership Move 1: Accountability

Make every leader accountable for the customer. MX isn't a department—it's the outcome of every decision.

### Key Actions:

- Assign each executive a specific member touchpoint to own and improve.
- Host quarterly listening sessions with members and share findings across teams.
- Require leaders to complete service shadowing or branch/call-center rotations annually.
- Create a cross-functional MX council to address friction points in real time.
- Include member outcomes (e.g., Financial Wellbeing, Member Engagement) in leadership KPIs and goal setting.

## Leadership Move 2: Close The Gap

Close the distance. Eliminate filters.  
Make raw feedback part of leadership routine.

### Key Actions:

- Build a member feedback dashboard visible to the entire leadership team.
- Send unfiltered support tickets or complaint transcripts to relevant executives weekly.
- Ask each department to map one member journey it affects and review it monthly.
- Incorporate a Wellbeing, Member Engagement feedback directly into board reviews.
- Make skip-level conversations with frontline staff a monthly leadership expectation.

## Leadership Move 3: Feedback As Strategy

Make feedback a strategic requirement. Build it into roadmaps, product launches and transformations.

### Key Actions:

- Embed member feedback checkpoints into all major strategic initiatives.
- Pause or adjust initiatives that show repeated misalignment with member needs.
- Create an 'insights to action' log that tracks changes made from feedback.
- Survey staff quarterly on how well leadership responds to member concerns.
- Hold department heads accountable for closing the loop on top member issues.



## Leadership Move 4: Unify EX and MX

Unify EX and MX. Shared metrics. Joint planning. One care system.

### Key Actions:

- Link Employee Engagement scores with Member Wellbeing, Engagement and Channel Satisfaction results.
- Host joint EX/MX strategy sessions to align internal experience with external service.
- Track service delays and support escalations back to internal workflow breakdowns.
- Launch an internal recognition program tied to member impact stories.
- Redesign onboarding and training to reflect the full member journey.



## Leadership Move 5: Member First. Always

Make the hard call for the member.  
Set standards for choosing trust over convenience.

### Key Actions:

- Document and celebrate examples where teams prioritized long-term trust.
- Create a framework for evaluating decisions through the lens of member impact.
- Make policy exceptions more accessible when rigid rules harm the member experience.
- Establish a review board for service complaints that includes frontline voices.
- Regularly audit whether operational targets support or undermine Member Wellbeing.

**Move 1: Accountability**

**Move 2: Close The Gap**

**Move 3: Feedback As Strategy**

**Move 4: Unify EX and MX**

**Move 5: Member First. Always**

## Key Takeaways

**Don't launch a campaign. Close the gap.**

Align internal culture with member promises: engagement begins with credibility, not marketing

**Ask better. Listen harder. Lead visibly.**

Engage directly with frontline insights and customer pain points, then act transparently and consistently.

**Because what employees believe is what members receive.**

Shape a workplace experience that mirrors the member experience they want to deliver—inside out.

# Thank You

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