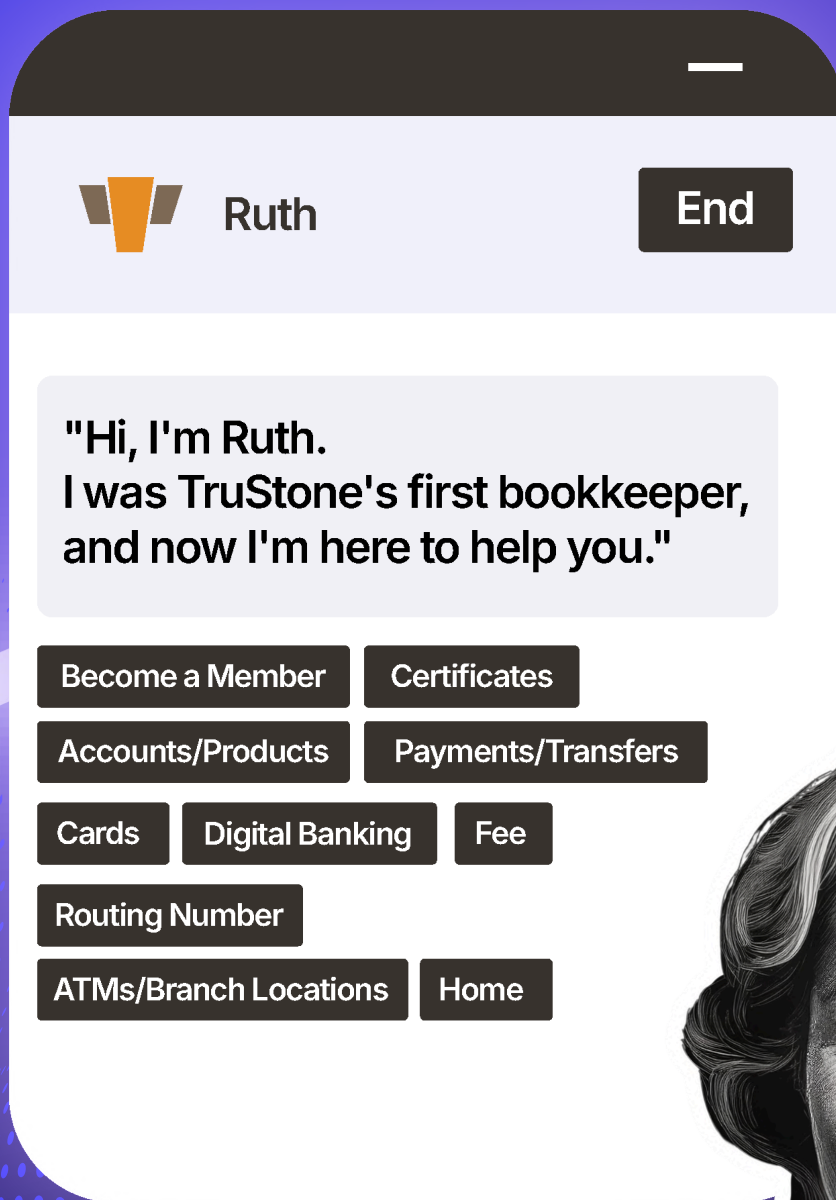


CASE STUDY

Ruth: Human Empathy Meets AI Efficiency at TruStone



1970

2024



Introduction

In an era when efficiency often comes at the cost of personal touch, TruStone Financial Credit Union, based in Plymouth, MN, made a bold move of integrating artificial intelligence (AI) in its member communication while preserving human empathy at the core. This resulted in the creation of “Ruth,” an AI-powered chatbot named after the credit union’s very first bookkeeper.

9.4/10

Member satisfaction scores

34 sec

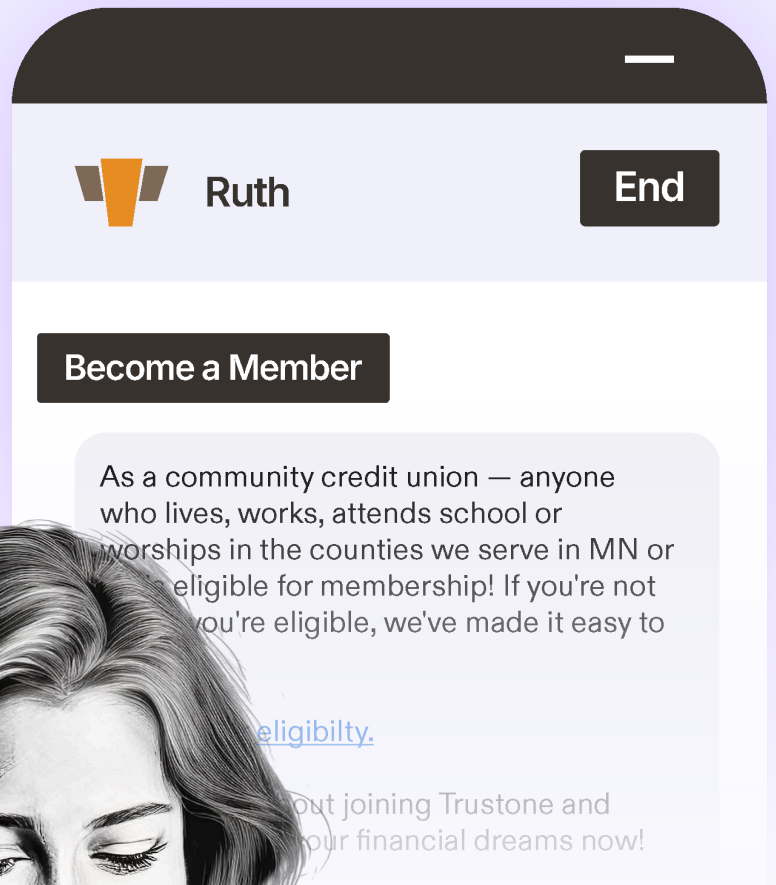
Average wait times dropped

20%

Drop in Contact Center call volumes

46%

Interactions handled by Ruth alone



Background

Communication Crisis

TruStone's current well-intentioned but overwhelmed messaging system was no longer effectively serving its members or the team. Every Monday morning, TruStone staff found their inboxes overflowing with hundreds of unanswered inquiries—and just like that, a seemingly endless cycle of catch-up started anew each week.



We were running at about 5,500 conversations a week. We'd get caught up on Saturday and then come into hundreds more Monday morning because we couldn't turn off the service.



Jill Schaffler

Senior Vice President of
Enterprise Applications

Clearly, the system lacked the flexibility needed to manage the flow of inquiries effectively. Without the ability to set business hours, messages accumulated overnight and on weekends, creating an overwhelming backlog. Moreover, the credit union lacked the tools to report on or analyze these interactions, leaving them in the dark about common member concerns and inquiries.

Something had to change, and TruStone was ready to write a new chapter in its story of member service.

Challenge

Striking a Balance Between Team Care and Member Care

TruStone's challenge was twofold: TruStone needed more than a tool to handle high volumes on weekends—they needed a solution that would help them extend their commitment to providing empathetic and personal financial experiences from in-person interactions to digital channels.

Kate Alter, TruStone's IT Enterprise Applications Manager, "Our vision is, in part, to create exceptional financial experiences. Our member satisfaction and service scores show that we routinely deliver those experiences in our branches and call centers. It was imperative that we emulate that with our digital channels too. The question then became, 'What can we do to optimize the digital experience?'"

Ruth was about to become the embodiment of this.

Solution

Ruth, The AI-Powered Chatbot with a Human Heart

TruStone partnered with Eltropy to implement an AI-powered chatbot that was more than just a piece of technology—it was a new virtual team member with personality and purpose.

Ruth, named after the credit union's first bookkeeper, was born from an internal contest that engaged employees in the process. The choice was symbolic, honoring TruStone's legacy while representing their future-forward approach to member communication.



Implementation

Eltropy's implementation of Ruth - Methodical and Thoughtful

Employee Engagement

TruStone held an internal contest to name the chatbot and Ruth was an overwhelming favorite. This prompted the credit union to seek out Ruth's living relatives, who participated in the platform launch.

By involving staff in naming the chatbot, TruStone fostered internal buy-in and excitement, making Ruth a beloved part of the team before she even launched.

Persona Creation

As a real person and former employee, Ruth was already part of the credit union history and family. She was instantly authentic and relatable, providing not just answers but warmth.

Ruth wasn't just a bot—she had a history and a personality that made her relatable to the team and members.

Collaboration

The creation of Ruth involved TruStone's frontline employees throughout the process, enabling a close match of the personal member experience.

This not only simplified the work for the team but also drove consistency between personal and digital member interaction.

Phased Rollout

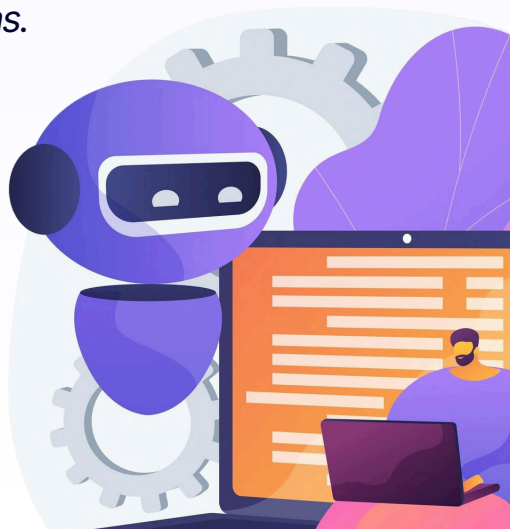
Ruth first launched on TruStone's website in July, followed by a digital banking integration in November.

This ensured a smooth transition and flow across platforms.

Continuous Learning

Starting with 300 initial intents, the team continuously refined Ruth's knowledge base.

This enabled a continuous improvement in how Ruth understood and served member needs.



Results

Immediate Efficiency, Lasting Member Connection

Ruth's impact on TruStone's operations was immediate and profound.

Members enthusiastically embraced Ruth where within the first week of her integration with digital banking, member conversation volume doubled, and the consistency of experience across channels provided a seamless journey for users, regardless of how they chose to interact with the credit union.

"We saw roughly a 20% decrease in calls almost right out of the gate, and by the time we got Ruth into digital banking, it was significant."

Jill Schaffler

Senior Vice President of Enterprise Applications



How Ruth transformed TruStone's experience

46%

of all conversations handled by Ruth independently, freeing up staff for more complex inquiries.

20%

Decrease in call volume to contact center, significantly reducing operational pressure.

The credit union saw a dramatic **reduction in missed intents, from 1,300 in January to just 72 in May**, thanks to ongoing refinement and Eltropy's support.

34 Seconds

Average wait time, plummeted down from minutes, enhancing member satisfaction.

9.4/10

Skyrocketing Member Satisfaction Score

Perhaps most tellingly, the need for overflow contact center support virtually disappeared; it is now only used for after-hours fraud reporting.

Future of Ruth at TruStone

Generative AI and Beyond

AI with a Heart, Ruth, is more than just a technological solution for TruStone —she's a bridge between efficiency and empathy. By embracing AI with a personal touch, TruStone Financial Credit Union has redefined how member communication should feel: quick, seamless, and always human at its core. With Ruth, TruStone has proven that the future of financial services doesn't have to come at the cost of human connection; it can be driven by it.

TruStone's Call Center leadership sees Ruth as a high-performing member of the team and appreciates the support Ruth provides. But buoyed by the success, TruStone is not resting on its laurels.

Just like any other TruStone employee, TruStone seeks continuous improvement for Ruth - the chatbot as well. The credit union is now exploring the integration of generative AI to enhance Ruth's capabilities further and push the boundaries of what's possible in member service.



Building on Ruth's knowledge base and making her more accessible to members is a priority, we see the value in Ruth because our members do too.

Kendall Swenson

Vice President of the Member Service Center



Eltropy and TruStone

A Partnership Built on Innovation and Empathy

TruStone's simple yet powerful act of naming its AI chatbot after its first bookkeeper "Ruth" has set the stage for a remarkable reimagining of member communication. This not only bridged the credit union's rich history with its digital future but also positioned TruStone at the forefront of innovation in financial services.

Through its partnership with Eltropy, TruStone embraced AI-driven solutions using Eltropy's Unified Conversations platform, creating a faster, more efficient, yet deeply personal way to serve its members.

It's not unusual for community financial institutions to face a similar situation—where member inquiries are overwhelming their staff, especially on weekends and after hours. It's time to take action. Contact us now to discover how Eltropy can help you streamline your communication and enhance member satisfaction.

Let's Talk

INDUSTRY'S FIRST

Unified Conversations Platform

