EXPERIENCE LEADER · CX, EX & UX · FINANCIAL SERVICES

I make complex experiences clearer, easier, and more human.

I connect research, Voice of Customer, service design, digital product strategy, people, and operations—then help organizations turn insight into decisions people can feel and businesses can measure.

20+ years Financial-services leadership	10,000+ Monthly VoC insights	50%+ → ~7% Lending call abandonment	5 years → 45 days Meaningful engagement

STACEY COLLINS

CCXP · SPHR · Enfield, Connecticut · Open to relocation

LEADERSHIP POINT OF VIEW

Experience is not a department. It is how an organization learns.

The best experience work does more than improve a touchpoint. It gives teams a shared understanding of people, makes tradeoffs visible, and creates the operating discipline to act. My role is to connect those pieces—from discovery to delivery, from frontline reality to executive decisions.

01 Start with evidence

Use research, behavior, feedback, and operational data to understand the experience—not just the loudest symptom.

02 Frame the whole system

Map the journey across channels, policies, technology, employee tools, ownership, and measures.

03 Make choices visible

Translate human needs into decisions leaders can evaluate, prioritize, fund, and govern.

04 Design for adoption

Bring teams into the work early, build capability, and make the desired experience operationally possible.

05 Measure what changed

Pair experience indicators with behavior, operational performance, growth, risk, and employee outcomes.

I don’t chase best practice. I build next practices.

Better. On purpose.

CASE STUDY 01 · DUTCH POINT CREDIT UNION

Reframing lending as an end-to-end member journey

A fragmented lending experience was creating avoidable friction for members and employees. I brought the journey, technology, ownership, and operating model into one transformation agenda.

95.4% approved-to-funded	**~$198M** funded in two years	**50%+ → ~7%** lending call abandonment

THE CHALLENGE	High abandonment, handoff friction, and distributed accountability were weakening a critical member experience.
EVIDENCE AND FRAMING	Connected member signals, queue performance, workflow data, employee reality, and lending outcomes to define the system—not only the symptom.
WHAT CHANGED	Established centralized lending, implemented MeridianLink and WithClutch, redesigned queues and staffing, and tied experience signals to operating decisions.
WHY IT MATTERS	The work improved both the human journey and the institution's ability to fund loans efficiently and consistently.

LEADERSHIP SCALE

Executive sponsor and coach. Led the transformation across lending, digital, contact center, technology, operations, and risk; presented the strategy and progress to the Executive Team, Board HR Committee, and full Board.

CASE STUDY 02 · BECU

Turning an inactive-account problem into an engagement opportunity

The work began as an effort to eliminate the required $5 member share hold for indirect auto borrowers. Following the account lifecycle revealed a larger opportunity: engage these new members while the lending relationship was still active.

20% → 40% member engagement	**5 years → 45 days** time to engagement	**~3 years** average loan payoff

THE OPERATING PROBLEM

As a preferred auto lender through CUDL, BECU had a healthy indirect portfolio. After loans were paid off—on average in about three years—the required share accounts remained open, creating inactive accounts that could become dormant and subject to escheatment.

THE CONNECTION

Marketing was working with the same segment to move engagement from 20% to 40% and reduce the five-year time to engagement. Connecting the efforts reframed a carrying-cost issue as a relationship-design opportunity.

RESEARCH AND DIRECTION

Our research strengthened the case for an optimized onboarding campaign focused on helping indirect borrowers establish value while the loan relationship was still active.

MEASURED OUTCOME

Within one year of implementation, engagement increased from 20% to 40%, and time to meaningful engagement fell from five years to 45 days.

LEADERSHIP SCALE

Selected by the EVP, Retail and Experience, and CEO to explore the case. Led research across Legal, Compliance, Finance, Marketing, Engineering, Deposit Operations, and the frontline; presented to the Prioritization Steering Committee and secured approval.

CASE STUDY 03 · TRAVELERS

Making required claim communications easier to understand

Claim correspondence had to serve customers, claim professionals, agents, legal requirements, multiple lines of business, and several delivery channels. I led a cross-functional effort to redesign the communication system - not simply rewrite individual letters.

67% → 14% customers calling after receipt	**~79% lower** relative customer call rate	**150** communications rewritten

THE CHALLENGE

Dense, fragmented correspondence made complex claim decisions harder to understand and generated avoidable customer calls.

CROSS-FUNCTIONAL DESIGN

Co-facilitated discovery, workshops, deep dives, and collaborative writing with Customer Experience, Auto Claim, Property Claim, Claim Analytics, and Claim Legal.

WHAT CHANGED

Separated customer-facing and legally required content, strengthened information hierarchy and tone, clarified next steps, and designed for multiple channels.

HOW WE VALIDATED

Compared the existing and redesigned property-claim letters through a 100-claim A/B pilot, using whether customers called after receipt as the behavioral measure.

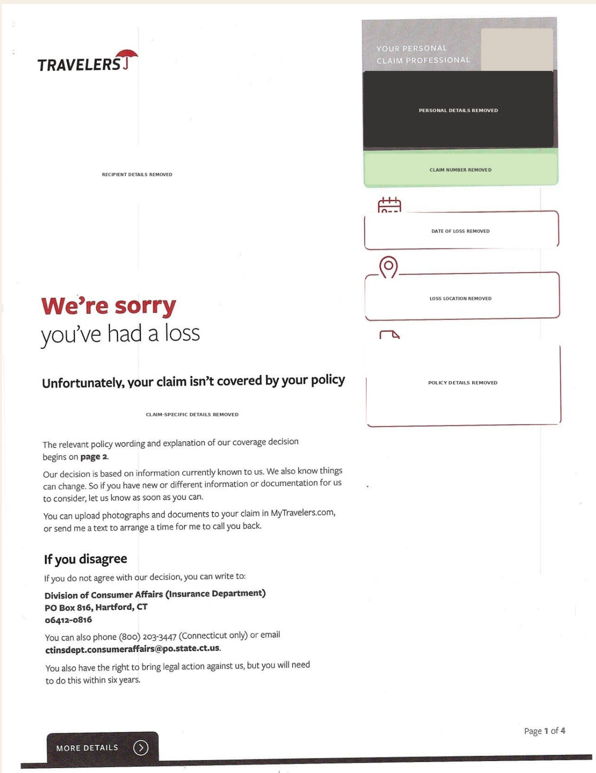
LEADERSHIP SCALE

AVP, five-member cohort lead, and practitioner. Led the cohort through strategy, design, writing, alignment, and validation; presented the work to the Claim Executive Team and Enterprise Communications.

CASE STUDY 03 · ARTIFACT

The prototype made the design strategy visible

The redesigned four-page denial letter led with the customer's situation and decision, then preserved the complete policy rationale in a structure designed for comprehension and action.



TRAVELERS

YOUR PERSONAL CLAIM PROFESSIONAL

PERSONAL DETAILS REMOVED

CLAIM NUMBER REMOVED

RECIPIENT DETAILS REMOVED

DATE OF LOSS REMOVED

LOSS LOCATION REMOVED

POLICY DETAILS REMOVED

We're sorry
you've had a loss

Unfortunately, your claim isn't covered by your policy

CLAIM-SPECIFIC DETAILS REMOVED

The relevant policy wording and explanation of our coverage decision begins on **page 2**.

Our decision is based on information currently known to us. We also know things can change. So if you have new or different information or documentation for us to consider, let us know as soon as you can.

You can upload photographs and documents to your claim in MyTravelers.com, or send me a text to arrange a time for me to call you back.

If you disagree

If you do not agree with our decision, you can write to:

Division of Consumer Affairs (Insurance Department)
PO Box 816, Hartford, CT
06412-0816

You can also phone (800) 203-3447 (Connecticut only) or email **ctinsdept.consumeraffairs@po.state.ct.us**.

You also have the right to bring legal action against us, but you will need to do this within six years.

MORE DETAILS

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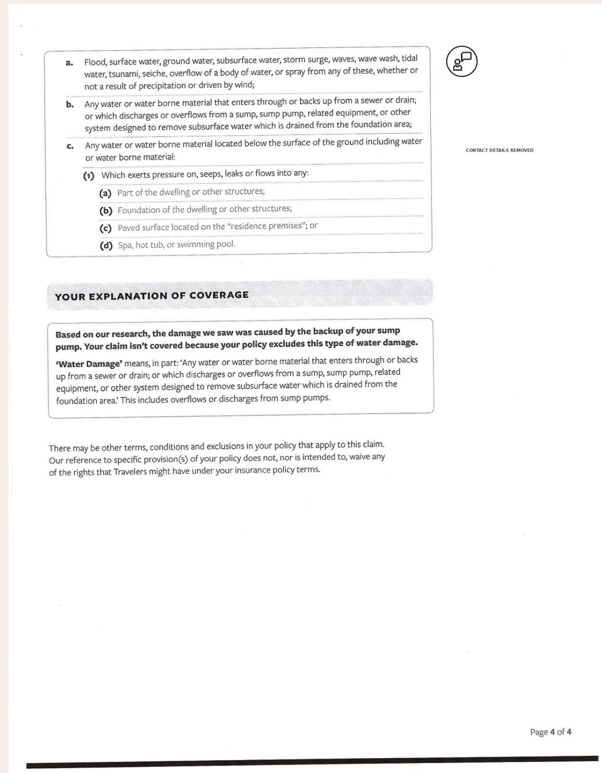
01 · LEAD WITH THE DECISION

Empathetic language, immediate access to the claim professional, and scannable claim facts appear before the legal detail.



a. Flood, surface water, ground water, subsurface water, storm surge, waves, wave wash, tidal water, tsunami, seiche, overflow of a body of water, or spray from any of these, whether or not a result of precipitation or driven by wind;

b. Any water or water borne material that enters through or backs up from a sewer or drain; or which discharges or overflows from a sump, sump pump, related equipment, or other system designed to remove subsurface water which is drained from the foundation area;

c. Any water or water borne material located below the surface of the ground including water or water borne material:

(1) Which exerts pressure on, seeps, leaks or flows into any:

(a) Part of the dwelling or other structures;

(b) Foundation of the dwelling or other structures;

(c) Paved surface located on the "residence premises"; or

(d) Spa, hot tub, or swimming pool.

CONTACT DETAILS REMOVED

YOUR EXPLANATION OF COVERAGE

Based on our research, the damage we saw was caused by the backup of your sump pump. Your claim isn't covered because your policy excludes this type of water damage.

'Water Damage' means, in part: 'Any water or water borne material that enters through or backs up from a sewer or drain; or which discharges or overflows from a sump, sump pump, related equipment, or other system designed to remove subsurface water which is drained from the foundation area.' This includes overflows or discharges from sump pumps.

There may be other terms, conditions and exclusions in your policy that apply to this claim. Our reference to specific provision(s) of your policy does not, nor is intended to, waive any of the rights that Travelers might have under your insurance policy terms.

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04 · EXPLAIN THE WHY

Required policy language is paired with a concise explanation of how it applies to the customer's specific loss.

100	50 / 50	67% → 14%	~79%
like-for-like claims	original / redesigned	called after receipt	relative reduction

Pilot design: Property claims below $5,000. Identifying and claim-specific details have been obscured. Results are directional and reflect the tested cohort.

CASE STUDY 04 · DIGITAL FEDERAL CREDIT UNION

Following consumer behavior to the problem that mattered

The work began as a consumer P2P study. Research revealed a more consequential issue: DCU's top depositors were bill-pay super users, and their sentiment was declining because too few billers could be paid the same day.

P2P → bill pay	Research → action	Joint effort
strategic shift	leadership influence	vendor optimization

INITIAL QUESTION

Understand the consumer P2P experience and identify opportunities to improve digital money movement.

MIXED-METHOD RESEARCH

Combined contextual interviews, a keyword desirability questionnaire, scripted usability tasks, and the System Usability Scale to capture expectations, behavior, and perceived ease.

RESEARCH-LED PIVOT

Connected the findings to relationship behavior and discovered that top depositors were disproportionately heavy bill-pay users.

FROM EVIDENCE TO ACTION

Presented the case to product leadership and the bill payment vendor, resulting in a joint effort to optimize the service around the needs revealed by the research.

LEADERSHIP SCALE

Six-member cohort lead. Followed the evidence beyond the original brief and presented the case to Member Experience leadership, Product leadership, and the bill payment vendor, catalyzing a joint optimization effort.

CASE STUDY 05 · NUTMEG STATE FEDERAL CREDIT UNION

Designing the conditions for frontline talent to stay

Frontline attrition was disrupting service consistency, institutional knowledge, and the member experience—but employees wanted to stay. Exit interviews and engagement feedback showed that affordability and limited paths for advancement were driving people away.

~50% → 90%+	<3%	Pay + pathways
frontline retention	voluntary turnover	system redesign

LISTEN AND DIAGNOSE Combined exit interviews, employee engagement feedback, hiring data, and attrition patterns to separate employees' desire to stay from the structural constraints pushing them out.

ANALYZE THE SYSTEM Conducted a deep dive into compensation, benefits, talent structure, job architecture, internal movement, development, and critical-role continuity.

DESIGN THE RESPONSE Presented a phased strategy to increase frontline salary bands, build job families, modernize job descriptions, and create development opportunities within and across roles.

MEASURED OUTCOME Aligned the workforce strategy with organizational priorities, improving frontline retention from approximately 50% to more than 90% while reducing voluntary turnover to less than 3%.

LEADERSHIP SCALE

Executive sponsor and business-case lead. Connected employee experience to service continuity and member experience; presented the phased workforce strategy to the Executive Team and Board.

RESEARCH PRACTICE

Choose the method for the question—not the other way around.

I combine qualitative depth, quantitative confidence, and mixed-method validation based on the research question, product stage, and available resources.

QUALITATIVE	QUANTITATIVE	MIXED
Understand why	**Measure what**	**Connect depth + scale**
User interviews Contextual inquiry Diary studies Moderated usability testing	Surveys Analytics A/B testing Tree testing	Unmoderated usability testing Concept testing Card sorting

SELECTED TOOLKIT

DESIGN & COLLABORATION	Figma · Miro · Mural · Journey mapping · Service blueprints · Prototyping · Design thinking
RESEARCH & INSIGHT	Curinos · Qualtrics · Medallia · Interviews · Surveys · Usability testing · Synthesis
ANALYTICS & DELIVERY	Power BI · Tableau · JIRA · Workfront · Agile · Lean · Root-cause analysis

ENTERPRISE PRACTICE

Making Voice of Customer useful to the whole organization

Across BECU, Travelers, DCU, and Dutch Point, I have built and governed listening practices that move beyond scorekeeping.

LISTEN	Blend surveys, qualitative research, behavioral signals, complaints, social feedback, frontline insight, and operating data.
INTERPRET	Connect themes to journeys, root causes, business priorities, risk, and the moments that matter most.
ACT	Create clear ownership, decision forums, closed-loop practices, and measures that show whether the experience changed.

FROM SIGNAL TO DECISION

Qualtrics · Medallia · Curinos · Power BI · Tableau · Closed-loop feedback · Root-cause analysis

The throughline

My career has expanded the UX lens: from interactions and digital journeys to service operations, employee capability, governance, and enterprise strategy. That breadth helps me see where an experience breaks—and what the organization must change to make the intended experience real.

CAREER ARC

A broader view of experience

Each chapter expanded the lens—from digital interactions to journeys, operating systems, culture, and enterprise strategy.

2003–2019	BECU	Member experience, UX, digital, contact center, onboarding, journey reporting, and Voice of Member.
2019–2021	Travelers	AVP, Claim Customer Experience—enterprise VoC, service design, communication clarity, and matrix influence.
2021–2022	Nutmeg State Financial Credit Union	People and frontline leadership—connecting employee capability, service delivery, and organizational health.
2023–2024	Digital Federal Credit Union, now First-Tech FCU	UX leadership for digital banking and servicing experiences.
2024–2026	Dutch Point Credit Union	Chief Experience Officer—enterprise experience strategy spanning product, digital, lending, retail, contact center, and brand.

CREDENTIALS

CCXP · Certified Customer Experience Professional SPHR · Senior Professional in Human Resources
BA, Communications · Eastern Washington University

Better. On purpose.

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Enfield, Connecticut · Open to relocation