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Customer Feedback Drives Innovation

There is tremendous value in speedy, convenient customer experiences. [Studies show](#) that consumers spend more when they encounter excellent service and switch brands when they don't.

At Synchrony, we listen to customers, analyze data and test new products in a cycle of continuous innovation, using [tech and expertise](#) to improve the customer journey across channels.

Improved Account Manager Saves Customers Time

We believe all feedback offers the opportunity for improvement, so we're constantly soliciting qualitative and quantitative input on customer satisfaction. Our methods range from combing through social media and survey responses to reviewing escalated complaints to convening advisory panels and analyzing data.

Our goal is simple: to find solutions for existing problems and to make customers' lives more convenient. One example: our cardholders used to have to manage each of their Synchrony accounts with a different login and password. We realized that accessing multiple sign-ins was an obstacle, so we acknowledged it and made a change.

"Having to go to multiple sites to manage each card is obviously frustrating, and customers told us so," Digital Project Manager David Strohscher explains. "It's important to address pain points, so we can improve the end-to-end experience and drive customer empowerment."

To solve for this? We recently launched a solution that only requires a cardholder to sign in once – available in English or Spanish – which enables cardholders to self-service multiple Synchrony accounts from just one portal, packed with features. A single log-in takes customers to a dashboard offering a snapshot of payments, activities and alerts.

The customer response to improved account management was immediate and enthusiastic. One cardholder wrote, "Thank you so much for the new feature where I can see [...] my

Synchrony accounts in one place. You saved me 15 minutes when paying my bills today! I love it!"

Quick and Easy Integration for Partners

This innovation is just one example of how technology helps us anticipate and respond to customers' needs. Our Vice President and Chief Technology and Operating Officer Carol Juel highlighted Synchrony's investments in customer-driven innovation on a panel at The Clearing House and Bank Policy Institute Annual Conference.

"We keep customer feedback at the forefront of every decision we make," Juel says. "Customers expect to move seamlessly between their retailer's experience and our banking and financing experience."

To accomplish this, we have invested in scalable back-end systems that are useful for partners and customers. For example, [our proprietary, patented plug-in](#) integrates our credit capabilities into a partner's existing mobile apps, enabling customers to apply for credit, make transactions and service their accounts all within retailers' native apps. "We continually evolve our plug-in that makes integration into our partners' mobile apps as quick and easy as possible," Juel says. "At the end of the day, we want to make the customer journey as relevant and seamless as possible."

Planning for the Future by Listening Now

Synchrony continues to invest in tech innovations, whether building modern, cloud-based architecture, introducing new payment tools or applying AI and machine learning to make better, faster decisions. All of these activities begin and end with the customer in mind, as we seek to create great digital experiences for all.

Synchrony is a leader in launching new capabilities and solutions for businesses to help drive sales, loyalty and reach new customers with more financing options. [Contact us](#) to request more information or to find out how we can do more for your business.