

Case Study

Desert Financial elevates service excellence with AI-powered knowledge.



INDUSTRY

**Banking /
Financial Services**

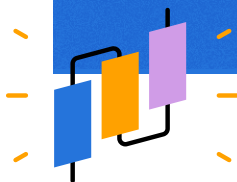
COMPANY

**Desert Financial Credit
Union**
Arizona, USA
desertfinancial.com

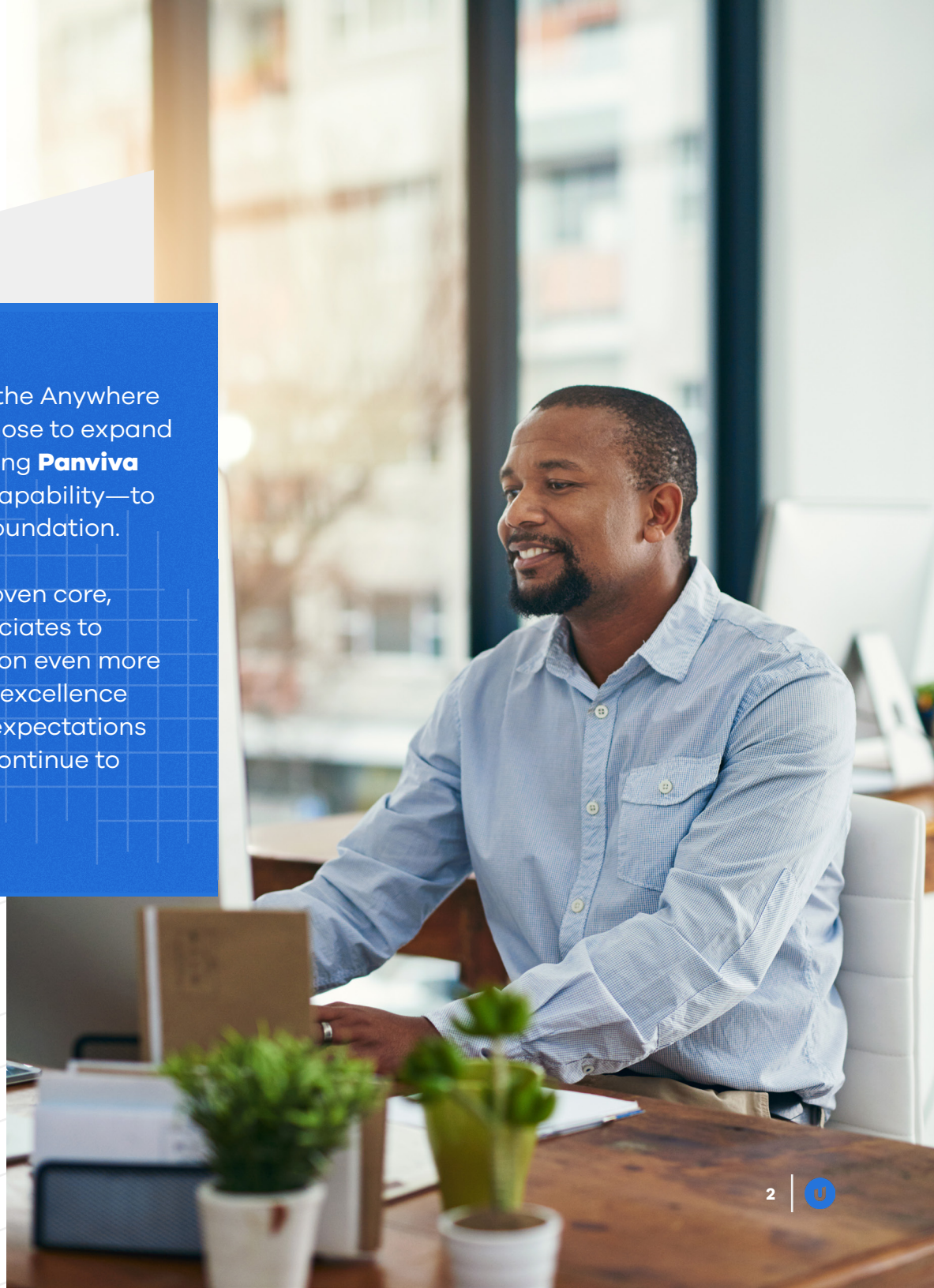
Desert Financial has long set the standard for exceptional service, supporting its members and communities through a robust knowledge management strategy powered by Panviva. As Arizona's largest local credit union, Desert Financial relies on hundreds of branch and frontline associates to provide prompt, accurate member support.

With the introduction of the Anywhere plan, the organization chose to expand its partnership by adopting **Panviva Sidekick**—the latest AI capability—to further strengthen this foundation.

Building on Panviva's proven core, **Sidekick** empowers associates to access precise information even more rapidly, ensuring service excellence keeps pace as member expectations and information needs continue to grow.



**desert
FINANCIAL™**



Overcoming Information Overload at the Branch Level

The in-person branch environment poses unique pressures.

Associates frequently handle a wide range of inquiries that must be resolved quickly and confidently, leaving little margin for delay or uncertainty. With rising customer expectations and an ever-expanding set of products and procedures, even seasoned staff need fast, reliable access to up-to-date information. Desert Financial recognized that reducing the time spent searching for answers—not just having the information available—was critical to delivering seamless, high-quality service. By further streamlining knowledge access, the organization aimed to minimize wait times, reduce errors, and create a consistently positive experience for both associates and members during every interaction.

While the alternatives promised next-generation functionality, they required complex integrations, significant IT resources, and often introduced new workflow challenges that conflicted with established frontline processes. Ultimately, these options proved too rigid for Desert Financial's fast-paced branch environment and could not deliver the balance of speed, security, and ease-of-use demanded by frontline associates.

Previous efforts to modernize included a thorough evaluation of AI solutions and AI-powered knowledge assistants alongside other emerging platforms.

Rapid Rollout of AI-Powered Guidance



“Sidekick gave us a practical and low-friction way to introduce AI into our frontline experience without disrupting how our teams serve members today.

We’re already seeing value in helping teams access information more quickly, while continuing to refine response quality, content, and prompting to strengthen the overall experience.”

– **Theresa Fadel**
VP of Business Enablement
Desert Financial

To address these challenges, Desert Financial formed a cross-functional team tasked with identifying an innovative knowledge management strategy. After a rigorous review, the team selected **Panviva Sidekick**, the newest AI feature within Panviva’s Anywhere tier, as the optimal solution.

Key factors driving the decision included:

- **Turnkey Deployment:** Tangible value delivered out-of-the-box, with minimal technical lift required.
- **High Answer Accuracy:** Sidekick delivered higher accuracy and precision using Desert Financial’s existing, trusted knowledge base with no sacrifice to information integrity.
- **Role-Based Permissions:** Native support for content segmentation ensured associates only accessed relevant, permissible information (a critical control missing from other platforms).

The rollout was strategically initiated within mentored onboarding pods, enabling new hires and early adopters to build confidence and proficiency in a collaborative environment. Importantly, **Sidekick** was positioned as an optional, empowering enhancement, rather than a forced system overhaul, reducing change of transitional pain points across teams.



Measurable Gains in Service Quality and Adoption

The introduction of AI-powered guidance yielded concrete improvements in service delivery:

Response Quality

Throughout the pilot, response quality steadily improved, with fully acceptable answer rates reaching 54% and overall acceptable and partially acceptable responses increasing to 72%–75% by the end of the pilot.

Engagement

Over 260 inquiries were registered in the first two weeks post-rollout, signaling robust usage and fast adoption among associates.

User Enablement

The Desert Financial and Panviva teams provided guided prompting materials and enablement resources, equipping staff to extract the most value from AI-powered search.

Feedback and Optimization

Associates validated answers by reviewing source documents before submitting feedback, enabling a structured feedback loop.

Categories were established to isolate system, content, or prompting issues. Final sentiment rated at 63% positive—an especially strong result given the conservative nature of thumbs-up feedback.



Results at a glance

Faster, More Accurate Service

Associates can now deliver quick responses, reducing member wait times and minimizing errors.

Improved Training and Onboarding

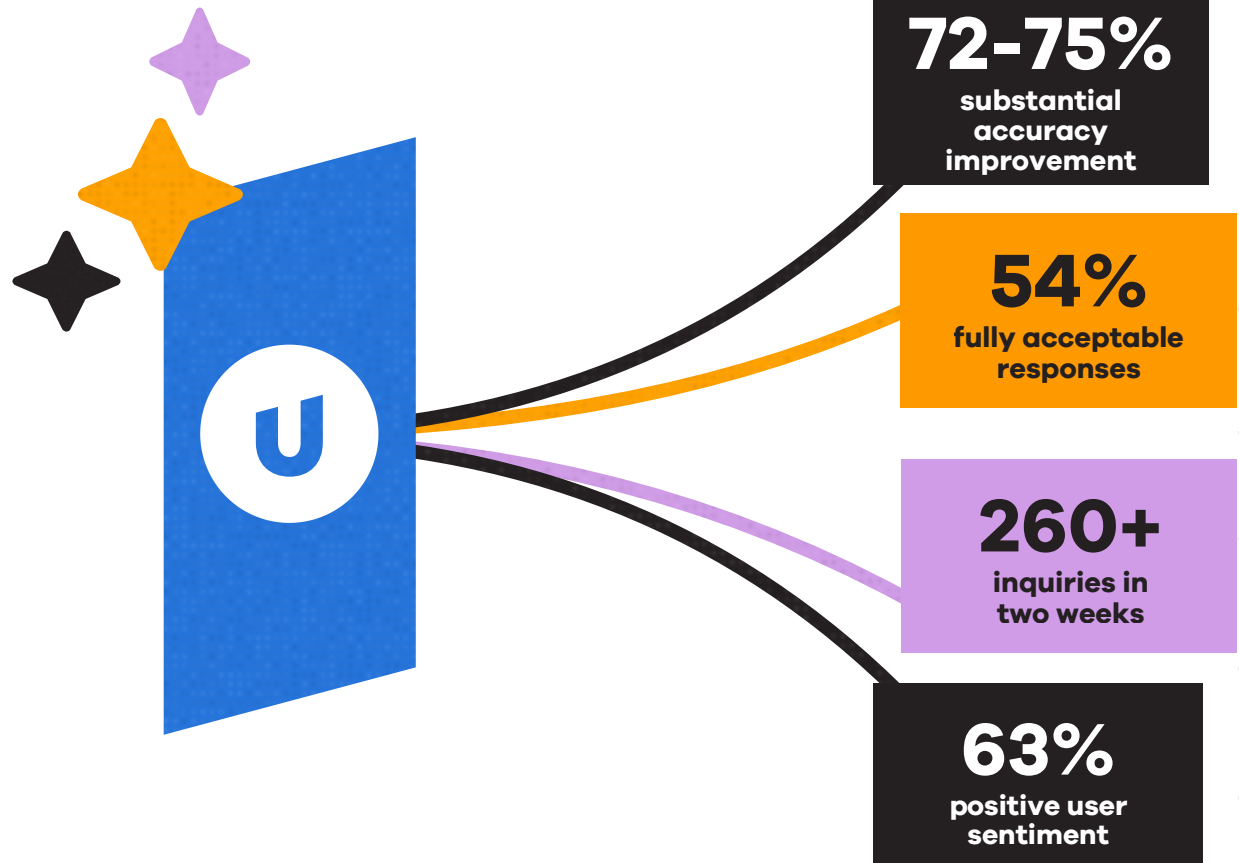
Mentored pods and guided materials empower new hires and accelerate proficiency.

Continuous Improvement

Diagnostic reporting surfaces high-frequency queries, top source documents, and explicit knowledge gaps for targeted updates.

Strategic Readiness

Sidekick now serves as a diagnostic knowledge asset, paving the way for future reductions in Average Handle Time (AHT) and improved quality control (QCD) metrics.



Building the Future of Trusted, AI-Powered Member Service with Panviva

Looking ahead

Desert Financial's investment in AI-powered, governed knowledge marks an important step forward in strengthening service consistency, operational efficiency, and member experience. As **Sidekick** adoption expands, the organization is focused on improving onboarding, reducing errors, and helping associates deliver faster, more accurate support across branches.

Beyond real-time answers, **Sidekick** also helps identify knowledge gaps and high-frequency inquiries, giving Desert Financial greater visibility into opportunities for continuous improvement and future reductions in Average Handle Time (AHT).

Why this partnership works

Desert Financial selected Panviva for its ability to deliver AI-powered guidance built on trusted, compliant knowledge *without* the heavy integration burden of other AI solutions.

With **Sidekick**, associates can quickly access accurate answers in real time, helping them deliver the white glove service members expect during complex financial interactions.

Combined with role-based governance, human-in-the-loop oversight, and rapid deployment, Panviva provided a scalable foundation for long-term service excellence.

"Sidekick is helping us take a meaningful step forward in how our teams access and apply knowledge in real time. As adoption grows, we are focused on continuously improving accuracy, strengthening our content, and refining how teams engage with the tool to deliver more consistent, high-quality member experiences."

—Regina Householder
Director of Operations and Services Support
Desert Financial

Knowledge with Trust, AI with Purpose.

Upland Panviva is the AI-powered real-time guidance for compliant, competitive organizations. With Gen-AI curation approved by business experts, deliver real-time recommendations for agents and customers. Deliver trust, productivity & CX excellence to highly regulated industries.

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