



The Call Conundrum

Five Survey Insights on Consumer Calling Behavior
and the Benefits of Branding Phone Calls

There's no doubt it's a digital world. But the need and desire for real connection with a human being through the personal touch of a phone call is still very present. It seems there's nothing like a phone call to quickly resolve an issue.

However, when interacting with businesses, consumers are faced with a growing conundrum. With the increase in robocalls, call spoofing, scams and fraud, each interaction seems fraught with alarm, making us all wonder: Should I answer this call?

TransUnion conducted a study of 1,556 US consumers aged 18 and over to better understand how they use the phone channel, especially when it comes to personal, complex or urgent issues with businesses. We also set out to gauge: their behaviors when receiving phone calls; the impacts spam, call spoofing and fraud have on those behaviors; and whether adding more context to calls, such as name, logo and reason for the call through branded calling encourages more consumers to answer calls.

Read on to learn more about the conundrum consumers face when considering whether to answer your calls, as well as five key insights we gleaned from the survey. You'll also discover solutions that can help businesses securely reach more customers, enhance engagement and improve customer experiences through the phone channel.

TOP FIVE SURVEY INSIGHTS

- 1** The phone is still very relevant when connecting with consumers
- 2** It's a love-hate relationship: Consumers don't trust the phone enough to pick up
- 3** Branding calls with rich content helps restore trust and enhance engagement
- 4** Adding context improves CX and brand loyalty
- 5** There are three critical features consumers really want to see on their mobile displays

1 The phone is still very relevant for connecting with consumers

Close to 80% of consumers told us the phone channel is important when communicating with businesses. As suspected, the desire to speak with a human on the phone was particularly important to consumers when they need to discuss personal, high-value, urgent or complex issues.



HERE'S WHAT CONSUMERS SAID

64%

discuss something personal
(i.e., healthcare)

55%

High value decisions
(i.e., financial investment,
mortgage, car purchases)

55%

in urgent circumstances
(i.e., natural disaster assistance)

40%

when making complex decisions
(i.e., estate planning)

2 It's a love-hate relationship: Consumers don't trust the phone enough to pick up

Imposter scams and call spoofing are exploding and often involve the phone channel. Advances in AI, deepfake technologies and large language models are making it even trickier for consumers to tell the difference between real and fake phone calls.

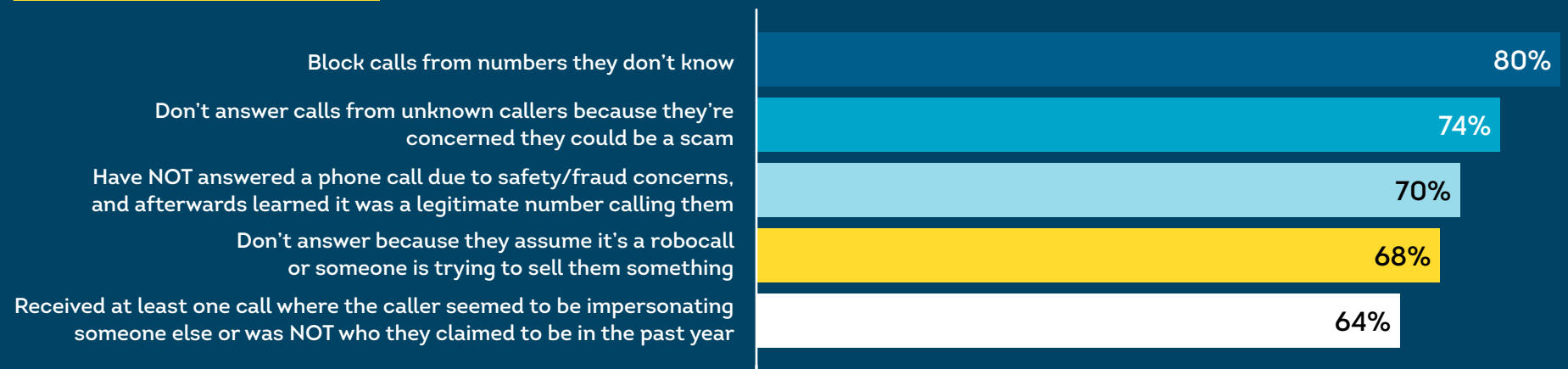
But robocalls, call spoofing and imposter scams don't just impact consumers, they also affect businesses — especially financial institutions.

If businesses don't take measures to reassure consumers it's really them calling, and leverage technologies to protect their customers, consumers will continue to take their own measures to protect themselves.

“Fraudsters are increasingly using AI-generated voices in robocalls to imitate businesses or the callers' family and friends. This enhances the trust built between the caller and bad actor as the call has an additional level of realism. This is also known as voice cloning.... This causes confusion for callers due to them believing they are being called by a trusted person, meaning that they then give away personal information when asked. This plays on emotional connections that individuals have.”

Juniper Research, Global Robocall Mitigation & Branded Calling market 2024-2029

HERE'S WHAT CONSUMERS SAID



3 Branding calls with rich content helps restore trust and enhance engagement

A key solution proven to help businesses reach more customers and increase engagement while protecting their brands is branded calling.

With branded calling, businesses can add rich call content to the mobile display — including name, logo, number and reason for the call — along with STIR/SHAKEN verification the call has not been spoofed.

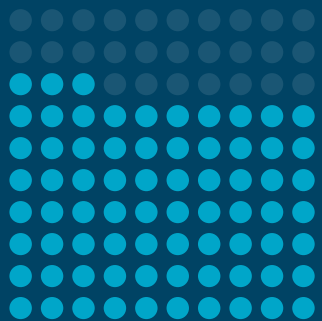
The added context provides consumers with the reassurance they need to answer calls.

According to Juniper Research, branded calling in the U.S. is expected to increase by 1,758% between 2024 and 2029. The total number of branded calls globally will increase from 1.5 billion in 2024 to 50.5 billion in 2029.

“The use cases for branded calling are widespread, with any enterprise which contacts their customers via phone calls benefitting from branded calls. This will include but is not limited to healthcare services, banks, insurance companies and social media platforms.”

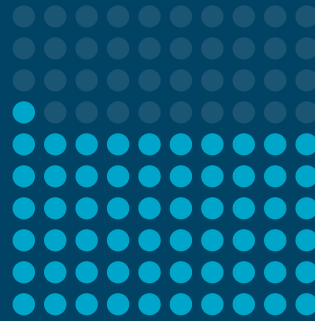
Juniper Research

HERE'S WHAT CONSUMERS SAID



73%

would be likely to answer calls from businesses if they displayed company name and logo on calls



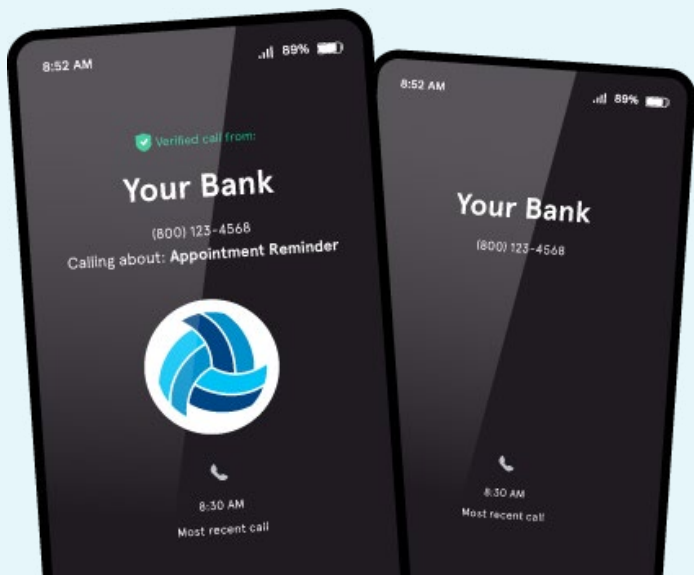
61%

would be very likely to answer a call on their mobile phones when they're certain who is calling

Branded calling is even more important when it comes to financial matters

When it comes to their wallets, consumers care even more about who's really calling and whether it's a scam. Over 90% of survey respondents said it was important for financial institutions to clearly identify who's calling, and 65% said they want a phone call from their banks or financial institutions if there's suspected fraud.

In fact, they care so much, close to half (47%) said they'd be likely to change financial providers to one that ensures their calls haven't been spoofed. And 38% would change providers to one that adds name, logo, number and reason for the call to the mobile display.



HERE'S WHAT CONSUMERS SAID



Felt it's 'somewhat important' or 'very important' for financial institutions to clearly identify who's calling when calling their customers



Preferred a phone call from their banks/financial Institutions if there was suspected fraud on their accounts

4 Adding context improves CX and brand loyalty

The reassurance consumers feel when speaking with a real person by phone is also recognized by businesses when it comes to promoting a positive customer experience (CX). In a [Forrester Consulting study of leading enterprises commissioned by Neustar, a TransUnion company](#), 48% of respondents ranked the voice channel as critical to meeting customer service goals, and 41% said it's important.

Consumers told us their experiences would improve and they'd be more likely to remain loyal customers if businesses leveraged branded calling.

What's more, [studies show increasing the CX by just 1% can lead to significant revenue increases as well](#).

HERE'S WHAT CONSUMERS SAID

75%

felt their CX with a business would improve if they could be certain calls they receive are from the business they expect them to be

73%

would view a brand more or much more favorably if they added their names and logos to mobile phone displays during incoming calls

72%

would be somewhat or very likely to remain a customer of businesses that verify their calls have not been spoofed and provide their names and logos on the mobile display

5 There are three critical features consumers really want to see on the mobile display

Consumers are simply worn out from dealing with scams and demand more protection — or they just won't answer the phone. In fact, our internal stats show 90% of customers don't pick up your calls.

While consumers told us the top features they want to see on the mobile display include caller name and logo, they also want verification the call hasn't been spoofed. That's a smart move because branded calls can be spoofed too! In fact, branded calls without call authentication may actually enable more fraud.

It's critical STIR/SHAKEN call authentication be integrated into branded calling solutions to better ensure security.

"The most widely recognised framework regarding robocall mitigation is STIR/SHAKEN, instigated in North America in 2018 with the aim of authenticating and verifying caller ID information. Elements of the STIR/SHAKEN framework have been adopted in 78 countries other than the US and Canada."

Juniper Research, Global Robocall Mitigation & Branded Calling market 2024-2029

**CONSUMERS SAID THEY
WANT TO SEE**



Branded calling helps businesses:

PROTECT

- Ensure brand reputation is safe from bad actors
- Reduce spoofed calls and fraud
- Improve loyalty and retention
- Increase efficiencies to reduce costs
- Resolve conflicts faster with your customers

PROMOTE

- Reach more customers
- More easily meet customer needs
- Enhance engagement
- Increase advocacy and recommendations
- Encourage customers to buy additional products
- Be consistent across digital channels

Learn More

Learn how [TransUnion Branded Call Display \(BCD\)](#) can help you promote your business while protecting your customers and your brand from phone fraud. BCD leverages STIR/SHAKEN call authentication to help ensure your outbound calls haven't been spoofed.

transunion.com/trucontact



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