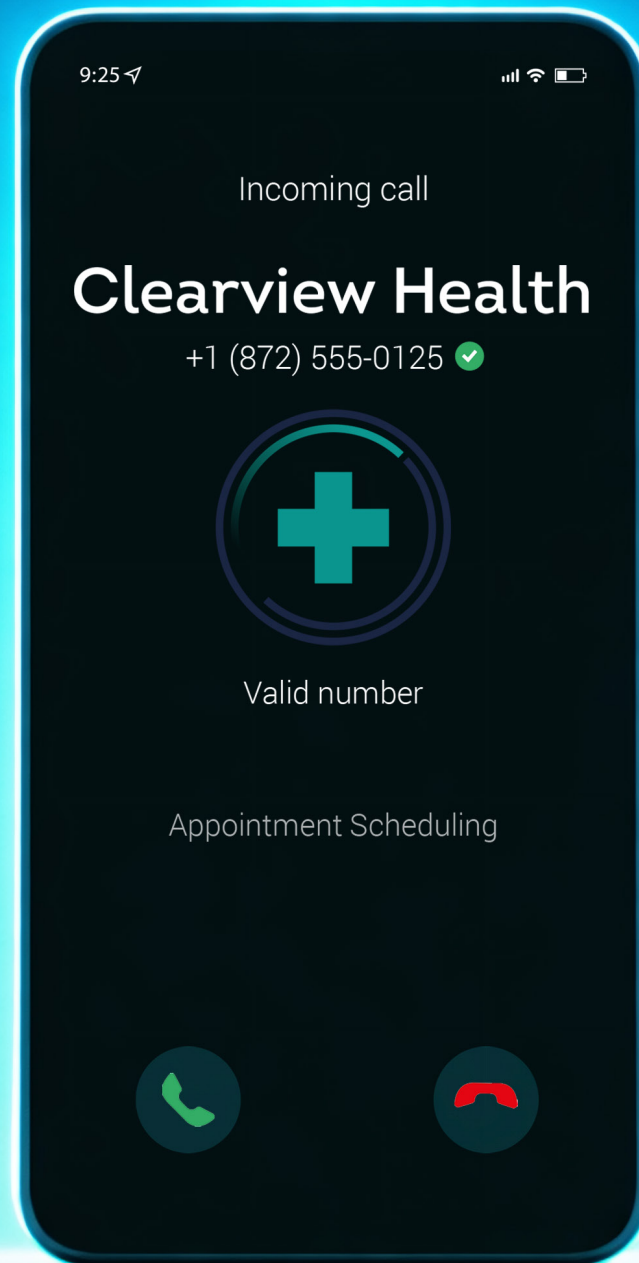


EBOOK

The Consumer Trust Imperative

Increase Engagement, Reduce Fraud and Protect Your Brand



Customers haven't stopped wanting to engage with businesses. They've stopped assuming every communication is legitimate.

Every unanswered call, ignored text and abandoned interaction reflects a larger shift in customer behavior. Consumers are now evaluating the credibility of communications before deciding whether to engage. As impersonation scams, call spoofing and fraud become more sophisticated, often using AI, consumers are increasingly reluctant to answer calls, click links or share information unless they trust who's contacting them.

For many organizations, that trust gap creates measurable risk. Legitimate communications are missed, service interactions become more difficult to complete and consumer engagement declines. At the same time, fraudsters continue to use trusted brands as a cover to defraud consumers, making distinguishing real communications from fraudulent ones more difficult.

For leaders responsible for customer engagement, contact center performance, marketing, customer communications and fraud prevention, restoring trust has become a business imperative. Organizations that can prove their identities across channels are better positioned to reach consumers, enhance engagement, improve the customer experience, strengthen brand confidence and reduce exposure to call spoofing and scams.

In this guide, you'll learn:



Why consumers are more cautious about calls, texts and digital communications



How fraud and impersonation risks are changing customer behavior



The importance of strong identity foundations in trusted communications



Ways trusted communications can improve engagement while helping protect consumers and brands



The three pillars of a trusted communications outreach strategy:

Trust must be established before engagement begins. Organizations that make communications recognizable, verified and authenticated across channels give customers more confidence to answer the phone.



**Establish
strong identity
foundations**



**Make every communication
recognizable and
authenticated**



**Ensure consistent protection
across all channels through
end-to-end authentication**

Consumers demand verified communications before they engage

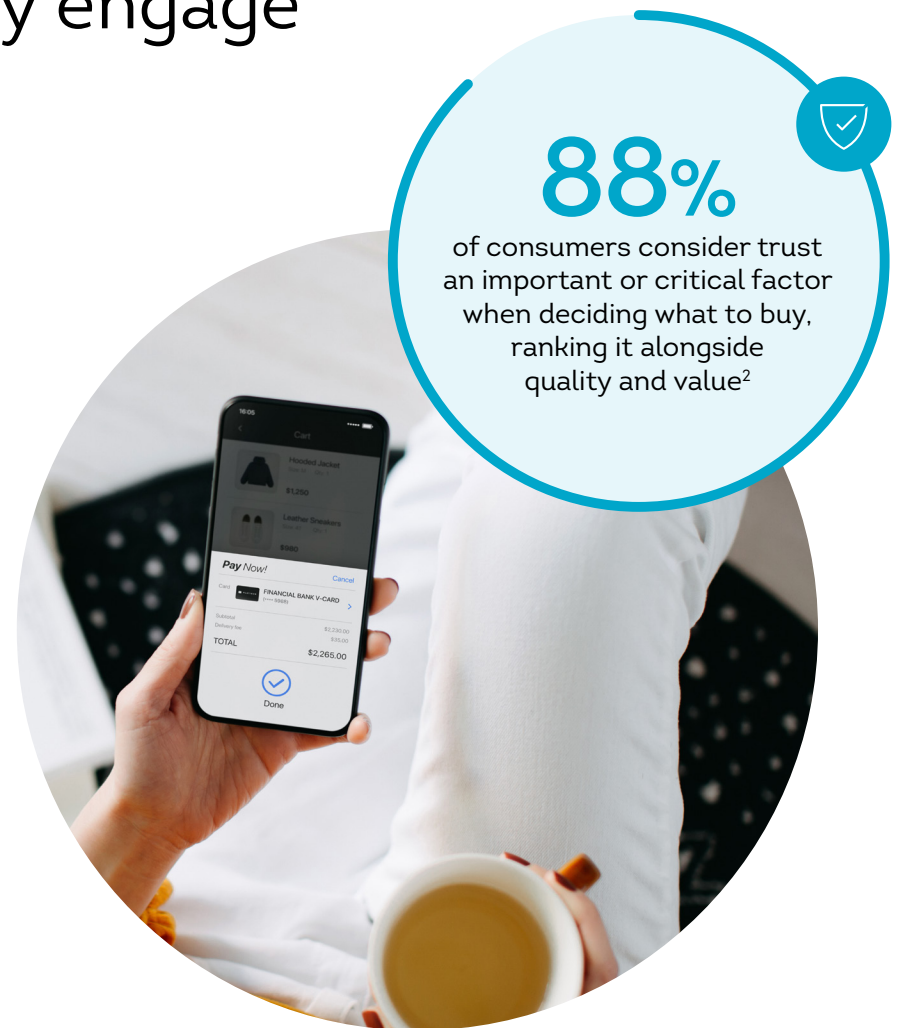
The challenge is no longer just reaching consumers. It's earning enough confidence for them to respond.

Consumers spend significant time proving who they are through passwords, identification documents, one-time passcodes, account credentials and other verification methods. Increasingly, consumers expect businesses to provide similar proof of legitimacy before asking them to take action.

That expectation is growing because fraud has changed the way consumers evaluate everyday interactions. According to the Federal Trade Commission, US consumers submitted 3 million fraud reports in 2025 and reported \$15.9 billion in fraud losses, a substantial increase from the prior year. Imposter scams were the most frequently reported type of fraud, with more than 1 million reports and more than \$3.5 billion in reported losses.¹

The result isn't only financial harm. It's a broader shift in customer behavior. When consumers are uncertain, caution becomes a rational response. A missed call or ignored message may not reflect lack of interest. It may reflect a trust decision.

This shift affects all organizations but especially ones that rely on timely outreach, such as financial firms, insurers, healthcare organizations and government agencies. Important calls can go unanswered and messages ignored because consumers are unsure whether the communication is real.



Trust is no longer limited to a brand's reputation. It's a condition for engagement. Organizations that want consumers to answer, click or act need to make legitimacy visible at the point of contact.

¹ Federal Trade Commission, "[FTC Testifies before the Joint Economic Committee on Agency's Effort to Combat Fraud](#)," March 25, 2026.

² Edelman, "[2026 Edelman Trust Barometer](#)," 2026.

Why voice remains critical for customer communications

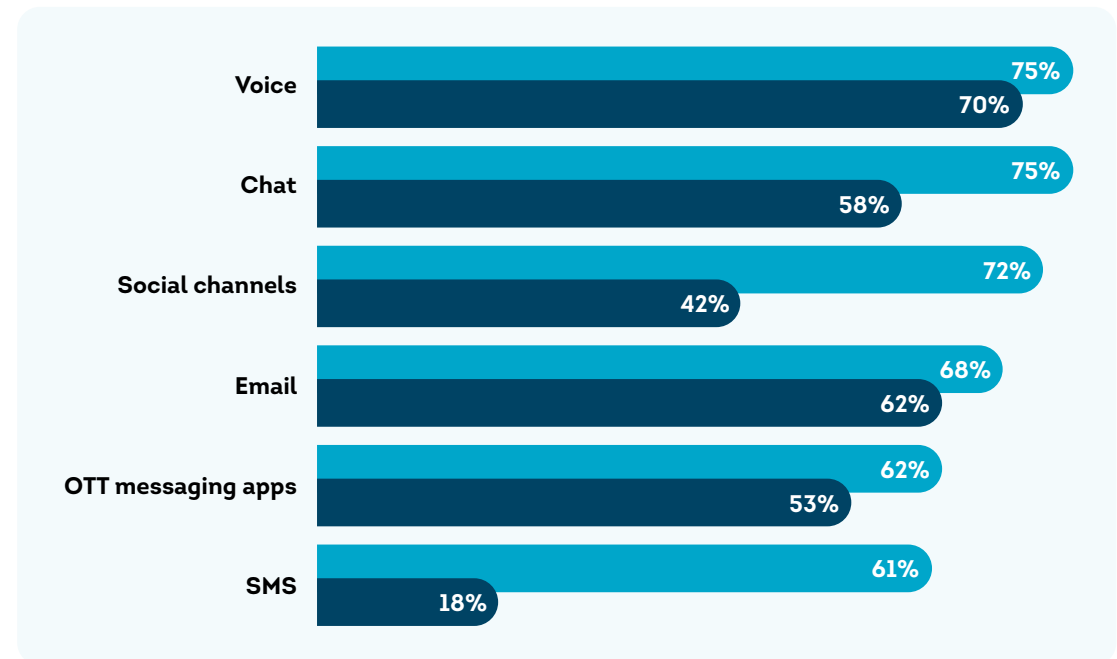
Consumers move across multiple channels before making a purchase, resolving a request or completing an important interaction. More than half of B2C customers engage with three to five channels each time they make a purchase or resolve a request.³ That means trust must hold across the customer journey, not just within a single channel.

However, voice remains especially important because it's often reserved for moments that are urgent, complex or personal. Consumers may use digital channels for routine needs, but the phone's still central when the issue is delicate, time-sensitive or difficult to resolve through self-service.

According to a 2025 Forrester Consulting study commissioned by TransUnion®, 86% of decision-makers said [the phone is the most important outbound channel for meeting customer service goals and increasing revenue](#). Further, voice was rated the top channel for urgent customer service issues and personal matters.

“Which channels do you use to deliver outbound communications to address the following situations?”

● Resolve urgent customer service issues ● Discuss something personal



Base: 719 US decision-makers responsible for outbound call experience strategy, technology selection, and/or security

Source: [“Optimizing Outbound Communications: Strategies and Technologies for Effective Customer Engagement”](#)

According to TransUnion research, nearly 80% of consumers said the voice channel is important when interacting with businesses.⁴ Many consumers prefer phone conversations when discussing personal matters, resolving urgent issues or navigating complex situations that require immediate answers.



Source: TransUnion 2025 Trusted Call Solutions (TCS) consumer survey.

When trust in the voice channel weakens, organizations risk losing access to some of their most important customer conversations. A call may be the best way to resolve an issue, prevent account disruption, reduce service friction or support a customer in a high-stakes moment. But if customers can't recognize or trust the caller, the conversation may never happen.

“By focusing resources on the multichannel journeys customers truly value, organizations can deliver personalized attention and provide the best service in the moments that matter most.”⁵

McKinsey & Company

⁴ TransUnion, 2025 Trusted Call Solutions (TCS) Consumer Survey

⁵ McKinsey & Company



How fraud and call spoofing are eroding trust in communications

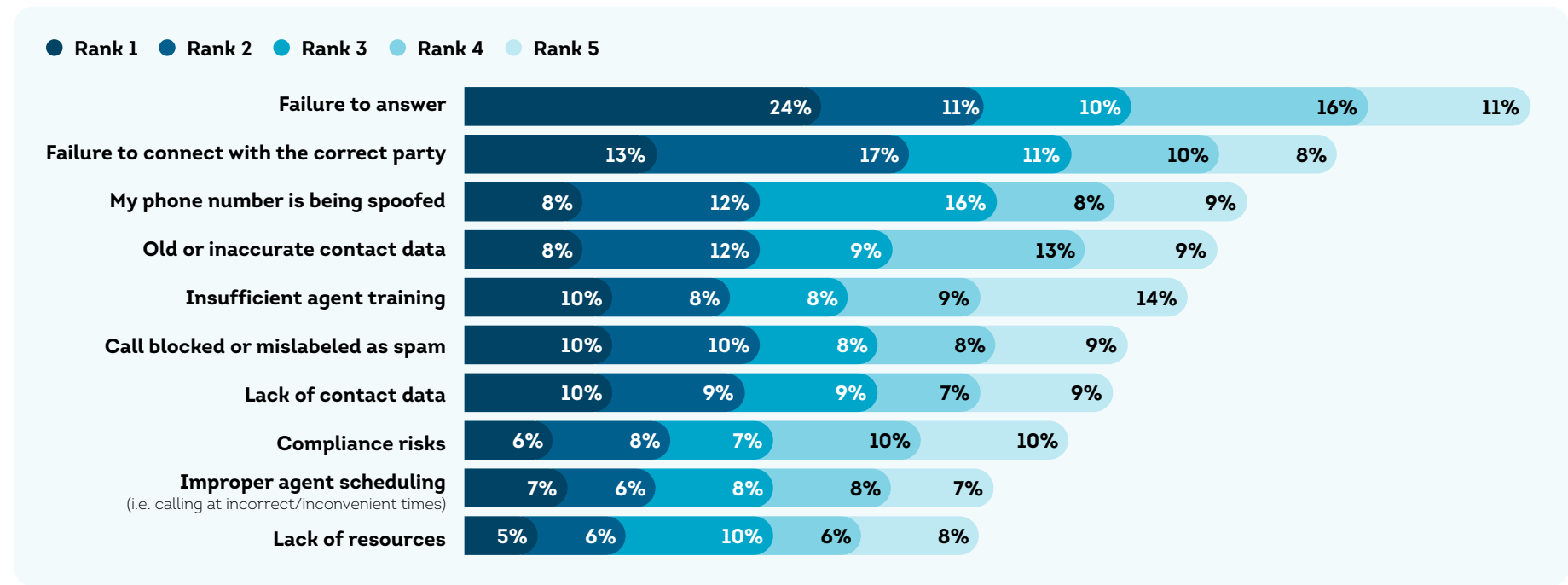
Fraud has changed expectations of consumers who increasingly expect organizations to demonstrate their legitimacy before engagement begins.

Impersonation threats are especially damaging because they exploit trust via recognizable brands. Fraudsters may use calls, texts or emails that appear to come from a known organization.

They may create urgency, reference personal information or imitate familiar communication patterns. The result is a marketplace where — from the customer's perspective — legitimate and fraudulent communications can look similar.

For businesses, the issue isn't only that fraud occurs but also that fraud changes how customers behave toward legitimate communications.

“What are the biggest challenges you face when contacting consumers over the voice channel?”



Base: 719 US decision-makers responsible for outbound call experience strategy, technology selection, and/or security

Source: [Optimizing Outbound Communications: Strategies and Technologies for Effective Customer Engagement](#)

Once consumers have been exposed to fraud or suspicious outreach, they often become more hesitant to engage across channels. One study found after experiencing fraud, 97% of affected consumers changed how they behave, often becoming more cautious online or avoiding certain channels.⁶ That behavioral change can affect legitimate organizations long after a fraudulent event occurs.

Consumers may still want to engage with businesses for information, assistance or resolution. But when they can't confirm who's contacting them, hesitation becomes a form of self-protection.

This creates a difficult operating environment for enterprises. The same outreach intended to help consumers can be filtered through skepticism. Calls, texts and digital messages may be ignored not because the communication lacks value but because the consumer lacks confidence.

In fact, close to 90% of consumers won't answer the phone when they don't recognize the caller. That makes verification a business capability, not just a security measure. Organizations need to help customers understand who's contacting them and why before asking them to engage.⁷

90%

of consumers won't answer the phone
when they don't recognize the caller



6 TransUnion, 2025 Trusted Call Solutions (TCS) Consumer Survey

7 LSEG Risk Intelligence, ["After the scam: The emotional and financial impact of global fraud,"](#) 2026.

The business impact of declining trust in communications

Fraud and spoofing don't only harm consumers. They affect an organization's ability to communicate, serve customers, retain relationships and protect revenue.

When consumers can't confidently verify who's trying to contact them, skepticism becomes the default response. Organizations may compensate by increasing outreach attempts, which can raise operational costs and negatively impact the customer experience.

The consequences are already visible across industries:

81%

of organizations reported a surge in customer service inquiries due to spoofing

72%

of organizations cited declining customer trust

65%

of organizations experienced decreased effectiveness of communication campaigns ⁸

These impacts show why restoring trust in communications should be viewed as an enterprise-wide issue. Declining trust can negatively impact the customer experience, contact center efficiency, service quality, fraud operations, customer retention and brand perception. It can also make every successful interaction more expensive to achieve.

The stakes extend beyond individual campaigns or channels. Edelman research found 72% of consumers would stop buying from brands they don't trust.⁹ That makes trusted communications a commercial variable.

For leaders, the implication is clear: Outbound communication performance and trust performance are now connected. Organizations that can't establish legitimacy at the point of contact may see lower engagement, higher support volume and weaker customer confidence. Organizations that can make communications easier to trust are better positioned to improve outcomes across the customer lifecycle.

⁸ Forrester Consulting Commissioned by TransUnion, "[Optimizing Outbound Communications: Strategies and Technologies for Effective Customer Engagement](#)," February 2025.

⁹ Edelman, "[2025 Edelman Trust Barometer](#)," 2025.

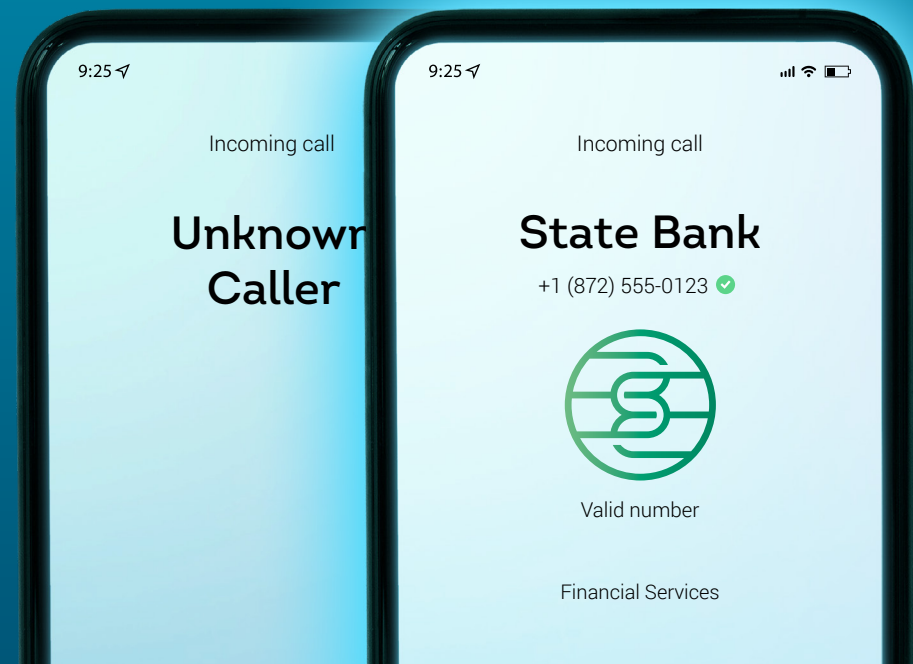
How to build a trusted communications strategy

Restoring trust requires more than sending more messages or improving individual communication tactics. Organizations need a consistent way to help consumers recognize and trust their outreach across channels.

Developing a trusted communications strategy can reduce uncertainty for consumers before engagement begins. That requires strong identity signals, familiar communication experiences and authentication tools that help protect customers from fraud and impersonation risk.

Organizations that invest in trusted communications solutions can improve:

- ✓ **Customer loyalty and brand confidence**
- ✓ **Customer engagement**
- ✓ **Fraud prevention and reduction**
- ✓ **Operational efficiency**
- ✓ **Contact and answer rates**



The following three pillars provide a practical foundation for building communications consumers are more likely to trust.

1. Establish strong identity foundations

Trust begins before a consumer answers, clicks or shares information; identity can't be treated as a single verification event.

This means:



Consumers need confidence the organization contacting them is legitimate



Businesses need confidence they're reaching the right customer



Channels need signals that help support safe, trusted engagement

When these identity foundations are weak, uncertainty increases for everyone involved. Customers may ignore legitimate outreach and organizations may struggle to complete important interactions. A strong identity foundation gives organizations a more reliable basis for engagement.

Trust starts with context and verified identity

Trust is shaped by the customer, the organization reaching out and the channel connecting them. If customers can't confirm who's calling or texting, trust can break down before engagement begins.

Verification helps organizations create communications that are more recognizable, secure and easier for consumers to trust.

According to the 2025 TransUnion Trusted Call Solutions Consumer Survey, the top three features consumers want on calls are:

Caller name

87%

Verification the call hasn't been spoofed

64%

Logo

61%

Recognition matters, but alone, it's not enough. Organizations need communications that are familiar and authenticated.

2. Make every communication recognizable and authenticated

Recognition and authentication serve different purposes. Recognition enables consumers to identify who's contacting them. STIR/SHAKEN and end-to-end call authentication validate the communication is legitimate. Organizations need both to reduce uncertainty at the point of contact.

A consumer may recognize a brand name but still question whether the communication is real. A communication may be authenticated but still fail to give customers enough visible context to feel confident engaging. Organizations need both to reduce uncertainty at the point of contact.

This is especially important across voice, messaging and digital channels where consumers often make engagement decisions in seconds. If the communication doesn't clearly signal who's reaching out and why, consumers may ignore it or seek confirmation through more expensive service channels.

Organizations should evaluate whether their communications provide enough information for consumers to make confident decisions. That includes the visible caller or sender identity, purpose of outreach and indication the call is legitimate.

Consumers respond when communications are recognizable and verified

According to the 2025 TransUnion Trusted Call Solutions (TCS consumer survey):

75%

of consumers said their experiences would improve if they could be certain calls were from the business they expected



73%

would view a brand more favorably if the brand's name and logo appeared on incoming mobile calls



72%

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



Recognizable communications can support engagement. Verified, authenticated communications can support confidence. Together, they help consumers decide whether to respond.

3. Ensure consistent protection across all channels through end-to-end authentication

Consumers experience brands across multiple channels. Trust should work the same way.

When identity signals, authentication methods and fraud protections vary by channel, a customer may trust one interaction but question the next. That inconsistency creates a poor customer experience and gives fraudsters room to exploit these gaps. Trusted communications require protection at the point of engagement, not only after suspicious activity is detected. This doesn't mean every channel needs the same control. It means every channel should support a consistent trust experience. Customers shouldn't have to become fraud experts to determine whether an organization's communication is legitimate.



Don't put the burden of fraud detection on customers

Consumers are already immediately deciding whether to answer, click or ignore communications. They shouldn't have to determine whether every interaction is legitimate themselves.

End-to-end call authentication helps shift more of that responsibility back to the communications ecosystem, including enterprises and carriers. By authenticating communications before they reach consumers, organizations can reduce spoofing risk, strengthen customer confidence and make trusted engagement easier.

Trusted communications are a business imperative

For years, organizations focused on making customer communications easier to deliver. Increasingly, the challenge is making communications easier to trust.

Consumers still want to engage with businesses, especially when interactions are urgent, personal or complex. But trust can no longer be assumed. Before customers answer, click or share information, they need confidence the communication is legitimate.

Leaders should consider three actions:

1 Assess where customers may lack trust signals. Review calls, texts and digital communications to determine whether customers can easily recognize who's contacting them and why.

2 Identify where trust gaps affect business outcomes. Look for patterns in unanswered calls, incomplete interactions, increased service inquiries or customer complaints that may point to uncertainty or perceived fraud risk.

3 Build trust into communications strategies. Prioritize solutions and capabilities that help make outreach recognizable, verifiable and protected across channels.



Learn more.

Explore TransUnion Trusted Call Solutions to see how they help organizations improve engagement, enhance the customer experience and increase revenue.

ABOUT TRANSUNION (NYSE: TRU)

TransUnion is a global information and insights company with over 12,000 associates operating in more than 30 countries. We make trust possible by ensuring each person is reliably represented in the marketplace. We do this with a Tru™ picture of each person: an actionable view of consumers, stewarded with care. Through our acquisitions and technology investments we have developed innovative solutions that extend beyond our strong foundation in core credit into areas such as marketing, fraud, risk and advanced analytics. As a result, consumers and businesses can transact with confidence and achieve great things. We call this Information for Good® — and it leads to economic opportunity, great experiences and personal empowerment for millions of people around the world.

