

# Top 5 Reasons

## Your Digital Delinquent Engagement Strategy Needs to be Ready *Before 2024*

1

**Hiring Full-Time-Employees to support outbound calling is a challenge because you're competing with seasonal employers**

[94%](#) of employers say they have been ghosted during a hiring process, but taking a digital-first approach to delinquent consumer engagement has shown to reduce the number of required full-time employees (FTEs) by up to 75%.

2

**Inboxes are flooded with offers from commerce companies in Q4 and Q1 so deliverability is critical in your engagement strategy**

[68%](#) of Americans report they pay more attention to emails from companies during the holidays so make sure your communications actually make it into your recipient's inbox—don't just measure email delivery rate and inadvertently be sending all your messages into their spam folder.

3

**Tax refunds can help pay back past due accounts - it's important that your accounts are on their list**

[44%](#) of Americans reported earmarking their refunds to pay off their debt so reach them faster through their preferred channel—[59.5%](#) report preferring email as their first choice for communication—which can lead to a more than [10% increase](#) in payments when contacting them first through their preferred method.

4

**Consumers are using online tools to do their taxes so many are already tee'd up for digital engagement**

[93.8%](#) of individual tax returns were filed electronically in 2023 so make it convenient for them to engage with you—which is one of the [top six](#) reasons consumers do their taxes online in the first place—and reach them where they are already handling their finances through digital communication.

5

**Help consumers keep their New Year's resolutions to get their financial life back on track and drive repayment behavior**

[66%](#) of Americans plan financial resolutions in the new year with [41%](#) prioritizing paying down debt, [only 20% are optimistic](#) about keeping those resolutions—engage with them early and consistently to help keep them on track.

**Ready to Get Started Engaging Delinquent Customers More Efficiently and Effectively? [Schedule a Consultation Today!](#)**