



Redefining the Traditional Call Center

Baton Rouge Telco Federal Credit Union has always measured and compared our expense ratio to peer. We pride ourselves on maintaining low expenses and returning the savings to our members. Part of the reason for our low expenses is employee productivity. We've generally maintained a member/employee ratio of over 350 - well above peer.

About 10 years ago, all incoming calls went to a single extension - a receptionist at one of our branches. If that person didn't answer, the call rolled to a single lending employee. We had 2 people that were responsible for answering incoming calls for the entire credit union. This worked because we were much smaller at that time.

When we had the opportunity to redesign the phone system when we hired a new VP of IT, we took advantage of a queued system that allowed more individuals to answer calls. And the system is constantly evolving as our needs change.

Instead of having a traditional call center, with 5-25 call center agents sitting in one room answering 50 to 100 calls each per day, we made the decision to distribute our calls throughout our organization. Our call volume is lower than other credit unions because our members take advantage of other ways to obtain the same information (automated response, online and mobile banking, text banking, etc.). Our queued phone system sends calls to the next available agent – split between 40+ member services employees at all 4 of our branches. These member services employees split their time between seeing members in person and helping members over the phone. And instead of call center industry turnover of 60%, our turnover is around 13%.

Because our approach to the call center is quite different, we put reports in place to allow us to carefully monitor results and progress to make sure that this strategy was not only beneficial to the credit union and staff, but to also ensure that member experience was enhanced.

Calls received - 90,000 annually

Our automated response answered 181,000 calls in this same period

Abandoned rate <5%

Average Wait Time <30 seconds

Average Talk/Help Time ~ < 4 minutes

Members Helped per Hour - includes calls, walk-in members, and teller transactions - average of 5 members per hour

Mystery Shop Scores >4.40 out of 5

We also monitor call availability by agent, total talk time, and percentage of calls answered by agent.

For June 2017 - June 2018:

Calls received - 96,965 - exceeded normal volume

Abandoned rate 3.8% - better than goal of 5%
Average Wait Time 22.5 seconds - better than goal of 30 seconds
Average Talk Time 3:54 minutes
Total Talk Time for highest volume agent = 18 hours out of 40 hour week
% of Calls Answered - high of 18% total calls (Front Desk Member Services Representative) ; low of less than 1% total calls (Financial Services Officers and Member Services Representatives)
Members per Hour - high = 19, low = 0.47
Mystery Shop Average Score = 4.60 - better than goal

In the past, we measured number of calls answered by employee. We switched to percentage of overall calls based on position. Then started included number of members helped per hour which includes phones, walk-in members, and teller transactions. By measuring members helped per hour, it allows slower branches to answer more calls (which is in their control) and busier branches to continue to help the walk-in volume they receive organically.

Our target is to be better than industry standards and our peer group. Our results are exceeding peer in all categories.

Peer expense ratio: 4.05%
Peer members/employee: 314
Peer calls/employee per day: 73
Peer abandoned rate: 8-10%
Peer wait time: 1-3 minutes
Peer average talk time: 3-6 minutes

Telco expense ratio: 2.94%
Telco members/employee: 387
Telco calls/employee per day: 8
Telco abandoned rate: 3.8%
Telco wait time: 22.5 seconds
Telco average talk time: 3:54 minutes

Operating expenses are kept low by avoiding expense of by not full-time call center staff. We're reducing typical call center turnover by making it less than 50% of any one employee's job. And we are fully utilizing all staff including tellers. We think the people answering the calls have more expertise and provide better answers because they are actually doing the work - not just answering calls about it, thereby delivering better member service. The workload is distributed between busier and slower branches and during busier and slower times during the day.

A weekly report of calls answered, walk in members helped, transactions, hours worked, and members per hour is sent to all employees that answer calls. The report also shows overall percentage of total calls each answered and overall abandoned rate.

Calls are recorded for monitoring purposes. Each month, random calls are selected and graded by our Quality Assurance Officer. Scores are shared with employee and manager.

We're continuously improving the reporting and monitoring features. We're currently rolling out a Rating After Phone Call feature that will allow the member to give immediate feedback after the phone call.