



2018 CUNA Excellence in Operations & Member Experience Awards Contact Center/E-Support Entry, Asset Group: > \$500 Million

In two to three paragraphs, explain at a high level the challenge or opportunity your credit union faced, what you hoped to achieve, what alternatives were considered, how a decision was made and an overall assessment of the success of the initiative.

As Delta Community Credit Union's membership grew larger, our call center professionals increasingly faced challenges presented by the need to access numerous, diverse technical servicing platforms during the course of a member phone call. Additionally, with data breaches making almost daily news headlines, our members had become wary about sharing birthdates, social security numbers and other personal information we used to verify their identity over the phone, caused us to realize our need to strengthen our verification process.

After considering solutions offered by third-party vendors, we decided to create our own Customer Relationship Management (CRM) tool using Microsoft Dynamics. Our own member care professionals were involved in the CRM's development, and their input influenced functionality and helped us achieve a consistent look and feel in our CRM that successfully integrates many diverse systems into one, easy-to-use CRM. Our new CRM also provides enhanced capability to securely verify members.

Before development of our new CRM, our Member Care Agent had to master more than a dozen different operating systems, and sometimes had to access as many as six separate systems just to verify a member's identity. This resulted in extended employee training time, excessive call handle time and frustration, and low employee morale - all of which hindered our ability to deliver superior member care.

We believe our new CRM is successful, as determined by the results of direct feedback from our agents and credit union members, monthly member surveys, and standard call center metrics including Average Handle Time (AHT), Average Speed of Answer (ASA), Member Satisfaction, Agent Tenure and overall call center expense. This project achieved all the goals we set out to conquer and, in many cases, exceeded our expectations.

What have you done to provide outstanding performance and set the standard for excellence in your call/contact center?

Our new CRM sets the standard for outstanding performance and excellence in our call center. Agents no longer have to master multiple systems and remember numerous sign-on IDs and passwords. Processes that previously took up to 10 steps have been reduced to just two or three steps. Onboarding time for new employees was reduced from 30 to 20 days, and agents came up the learning curve faster: three to four months, versus the five to six months required pre-CRM. One of the many tools implemented with our CRM was "screen pops," which provide agents with information entered by the member in the IVR. The ability for our members to self-verify before reaching an agent strengthens our verification process, improves average handle time, and mitigates the excessive time needed to manually verify

members. When a member self-verifies in the IVR and opts out to an agent, the agent's screen automatically populates with a detailed membership summary. The summary displays member shares, loans, cards and mortgage accounts. Additionally, the summary has various pieces of information (balances, due dates, card limits, available balance, etc.) for each account that is used to service most calls. The screen pop eliminates the need for the agent to ask for a member number or key in additional information. It also provides information necessary to service the call immediately. Our members previously expressed frustration with the length of time it took to access an account and the number of questions required before account information could be provided.

Our industry is a constant target for criminals who have developed technological and advanced phishing and fraud schemes to compromise the integrity of member accounts and personal information. With the implementation of the screen pop and CRM together, we also introduced the ability for members to authenticate themselves with a Personal Identification Number (PIN) while on the line with an agent. Streamlining the verification process not only provided enhanced account security, it also helped our agents decrease AHT and ASA, and increase member satisfaction.

What measurements have you established to determine the success of your project/design? Examples may include: Abandonment Rate; Calls Handled per Call Center Representative; Average time to answer; Average Talk Time, etc.

The following metrics were monitored over the last 3 years to determine the success of our project:

- Average Speed of Answer reduced by 25%
- Average Handle Time reduced 11%
- Member Survey Score increased to 72.89%
- Agent Tenure increased 55% averaging 12.13 months
- Reduction In Overall Call Center Budget by 20%

List three specific examples of how this practice contributed to the success of your credit union.

- Increased Member satisfaction
- Increased Agent morale
- Overall Reduced Cost

Prior to the introduction of our CRM, member frustration was high due to the numerous questions we had to ask to verify identity, and the length of time it took to service their calls. Members were becoming wary of providing social security numbers and other personal information in order to provide their identity. After members were able to self-verify with a PIN number in the IVR and/or when on the phone with an agent, our monthly member satisfaction scores began to steadily increase.

As queue wait times began to decrease and member satisfaction was moving upward, agents say our members' attitudes and feedback became more positive, which positively impacted on employee morale. The tenure of our agents has gone from a low of 7.41 months to an average of 12.13 months. With average tenure on the rise, agents are more seasoned and confident in their ability to service members with the right information. As the workforce has become more tenured, member satisfaction scores in our monthly member survey numbers have steadily risen.

As agents became more efficient, the overall expense for our call center dropped by 20% year over year, and remains steady at 80% of what we spent before the implementation of our new CRM.

Conclusion

As technology advances it is important for organizations to adapt and utilize new processes to ensure the satisfaction of their member/customers and employees. Understanding this, we worked hard to update existing technologies and implement new technologies (CRM) to keep in line with the growing tech market. Our new CRM integrates multiple systems into one, helps us service our members faster with more reliability, and results in a well-rounded, positive member experience.

In addition to improving member experience, our new system has improved the employee experience for our call center professionals, which has resulted in improved employee morale, greater productivity, and a reduction in overall call center cost to the company. When technology is used appropriately, the benefits can be felt across a broad spectrum.