



Customer Profile

Tinker Federal Credit Union

Industry

Financial Services

Witness Systems Solutions & Services

eQuality ContactStore Plus

Region

North America

Location

Tinker Air Force Base, Oklahoma

Number of agents

62

Results

- After-call work or wrap-up time was reduced from 40 seconds to 18 seconds
- Unnecessary or inappropriate call transfers decreased by 34 percent
- Call handling proficiency increased by 33 percent
- Escalated calls decreased by 26 percent
- Errors for key transactions, such as stop payments on checks and transfers, decreased by 21 percent
- Cross and up-selling opportunities were capitalized by 5 percent

About Tinker Federal Credit Union

Tinker Federal Credit Union (TFCU), established in 1946, is a \$1 billion credit union with over 150,000 members. It began serving Tinker Air Force base in Oklahoma and grew to serve the private and commercial sector as well. TFCU has 62 agents in their customer care, collections and credit card departments. The customer care center is the main contact point for customers requiring multiple levels of service ranging from simple account information to mortgage and car loan approval.

Opportunity

As one of the oldest and largest credit unions in the United States, TFCU is committed to quality customer service. Any evaluations supervisors performed had to be handwritten, opening up the possibility of inaccuracies and subjective scoring. TFCU wanted to ensure that the questions they asked and the scores they gave agents were objective, providing consistent and measurable quality service for their members during every call. Traci Davis, senior member service supervisor of TFCU, led the team that researched and implemented the new call recording solution.

“In the polls we did, we found the majority of our members wanted to do business with TFCU on the phone — whether from their offices or home,” said Davis. “So when we researched a new recording system, we knew we needed one that would help us identify and use our best agents as models for better performance.” With easy playback of calls and an objective method of scoring performance, they knew they could develop agents who achieved distinguished performance — and move agents who would be better in face-to-face customer service situations into the branches.

Solution

TFCU installed eQuality ContactStore from Witness Systems* in 1999 for their customer care, credit and collections departments. All departments record 100 percent of customer calls so they can always have access to the information they need, in addition to their ability to initiate “record on demand.” The customer care center also monitors agents for quality.

Since the system broke new ground for the call center for both training and performance guidelines, Davis wrote standards and expectations for the agents and tested recording and monitoring before going live with the new program in July of 2000.

* Witness Systems has acquired Eyretel. The combined company's solutions comprise the eQuality performance optimisation suite.



"The Witness Systems solution definitely goes far beyond what I imagined it would. I will always want to use these solutions to help us improve customer service performance and productivity."

Traci Davis, Senior Member Service Supervisor, TFCU

"Quality is not obvious," said Davis. "We needed to let agents know what we were looking for. We set the program up to analyze the level of service from 'needs major improvement' to 'distinguished.'" After some initial apprehension, the agents now feel that the system is fair, nothing is hidden, and it helps supervisors recognize excellent performance. "When I get agents in the office, I let them review the call and then they tell me exactly what's wrong with the call or what's absolutely commendable about the call," said Traci. "They tell me even before I can let them know what I think!"

After nine months of using eQuality, the results are dramatic. For example, after-call work or wrap-up time was reduced from 40 seconds to 18 seconds, by training agents to recognize scenarios for customer solutions quickly and to act upon those strategies effectively. Unnecessary or inappropriate transfers of customers decreased by 34 percent. This important customer experience improvement is the result of stringent expectations established through performance evaluation and reporting. Furthermore, call handling skills, as seen by proficiency scores for direct

customer contact, increased by 33 percent from the inception of call recording and analysis. The improvements were linked to consistent agent evaluation and feedback, as well as the agents' desire for personal growth within a growing department.

Employee morale in the customer care center has also improved. Applications for job openings have increased as others in the organization realize that the department is a good place to work. The department now has a reputation of looking for good performance to help everyone improve. At least 98 percent of the center's agents have achieved a distinguished rating.

"Our members like the fact that we are recording our interactions with them. In any situation, we have the ability to follow a member's conversation from beginning to end, even with transfers. We never want to lose a member!" Significantly, the VP of operations at Tinker Federal Credit Union no longer receives calls from members unhappy with their customer service. The credit union is now scoring between 90 and 95 percent in its member satisfaction surveys.



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