



INDUSTRY

Finance/Banking

UC PLATFORM

Mitel (ShoreTel)

GOAL

Tools for agent training including eCoaching, quizzes and bonus questions for evaluation forms.

<https://www.arizonafederal.org/>

ARIZONA FEDERAL CREDIT UNION

Established in 1936, Arizona Federal Credit Union (Arizona Federal) has expanded from 50 members with an average account balance of five dollars to a cooperative of 120,000 members with 15 branch locations. Arizona Federal, which offers a growing range of financial services, is among the largest credit unions and is a leader in digital offerings to its members.

Arizona Federal originally adopted Encore in 2006 to record all customer service calls in their contact center for quality assurance. At that time, agents were receiving approximately 90,000 calls per month. Over the past ten years, business has changed. With the increased popularity of online banking and the popularity of mobile technology, calls have decreased, but conversations have become longer and more complex.

THE CHALLENGE

As Arizona Federal grew and their remote offerings expanded, they have strategically targeted utilization of services with their membership. With more to offer through online and mobile banking, Arizona Federal needed to make members aware of all their products and ensure their comfort in using them. When members do call, agents not only need to resolve their current issues, they also need to spend time educating members on their financial services options, and promote the benefit of membership.

“Strategically, the goal was to get members to use self-service whenever possible, and call us when they have more complex issues and concerns. The challenge was to leverage the opportunity in those conversations to educate them on the products and services and maximize the benefit of their membership,” explains Melissa Brown, Sr. Director of Remote Services.

“We are now using Encore’s evaluations for not only quality assurance, but also to give agents the extra push to help us achieve our strategic goals.”

Melissa Brown

Sr. Director of Remote Services
Arizona Federal Credit Union

ENCORE® WFO SOLUTIONS

After a thorough assessment of their current platforms in 2013, Arizona Federal decided to move to a new unified communication (phone) system. The partnership between DVSAnalytics and their new phone vendor, coupled with enhancements being delivered in Encore that would help them meet their business goals, supported the decision to remain with DVSAnalytics for call recording. While migration to the new phone system was not without its challenges, moving the associated Encore integration software was painless.

Encore’s new enhancements incorporated bonus questions and eCoaching with quizzes, delivering the tools they needed to help modify behaviors of both customers and agents. The existing evaluations had served Arizona Federal’s needs to monitor and improve the quality of service, having evaluation forms that were easily customized to drive the business’ initiative to increase member participation.

Encore’s new software release added bonus questions to evaluations, providing the opportunity to increase or decrease total evaluation scores when agents do, or don’t, direct conversations with customers in ways that help meet key business targets. Furthermore, Arizona Federal leveraged the enhanced eCoaching with quizzes to compliment these activities, and save supervisors time, by automatically sending coaching assignments to agents when evaluations are unsatisfactory or bonus questions have negatively impacted their scores.

“We stay with DVSAnalytics because of their evident commitment to us as their customer, ongoing improvements in Encore, and their willingness to add features that meet their customers’ needs. Most importantly, DVSAnalytics remains current with their technology partners to ensure compatibility and ease of transition from one upgrade to the next.”

Cathy Roelle

Vice President of Teleservices
Arizona Federal Credit Union

MEETING THE GOALS OF ARIZONA FEDERAL CREDIT UNION

Due to enhancements in their digital offerings and the popularity of their mobile banking product, Arizona Federal has succeeded in moving the majority of their members to self-service and subsequently reduced the number of calls they receive. Roelle explains, "It's changing the whole dynamic of the contact center and evaluation process. It's no longer, 'Yes they did, or no they didn't.' Now it's, 'Did they provide the most appropriate, or the best, solution and explain the benefit?'"

Arizona Federal knew just how to leverage these enhancements to meet their business goals. They used the bonus questions to encourage agents to educate members on self-service options as well as promote additional products. These bonus questions increased or decreased their total scores and produced astonishing results. Using a methodology to deduct points when services were not offered, combined with bonus points for specific offerings, brought the importance of the initiative to the agent level.

Promotion of additional products during calls increased from 20% to above 80%. What's more, in just three months they doubled the number of users of a new mobile credit card management tool, Card Power! To help with those agents who were challenged with the expectation, Arizona Federal leveraged Encore's eCoaching to include best practice recordings in the eLearning lessons assigned to them. "We are now using Encore's evaluations for not only quality assurance, but also to give agents the extra push to help us achieve our strategic goals," shares Brown.

After 10 years, Arizona Federal is looking forward to progressive solutions from DVSAnalytics, commenting on their ongoing satisfaction with Encore's reliable integration with other systems. Roelle expresses, "We are constantly trying to keep up with technology and DVSAnalytics is always there for us, keeping systems and integrations up to date and releasing new applications to help us meet our ever changing business needs."

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