



Security Service Federal Credit Union Customer Spotlight

Avaya CRM Solutions: Individual Service Management

The Environment

How do you know that a customer has had repeatedly poor service experiences with your organization, and you're about to lose them to one of your competitors? Security Service Federal Credit Union (SSFCU) was not willing to risk their 400,000-member base to find out. The 12th largest credit union in the United States, SSFCU boasts a worldwide customer base with assets in excess of \$2 billion.

Call volumes average 200,000 per month with agents responsible for service, sales and assisting members with transactions. The wide variety of inquiries demand an extensive knowledge from call center agents such as credit union procedures, promotional activities, loan information, and assisting members in problem solving and balancing account information.

In addition, the call center is operating twenty-four hours a day, seven days a week, 365 days a year and services a varied member base. SSFCU realized that call center staffing posed a significant challenge because volumes were tied to several factors: military pay dates, civilian pay dates, the promotions offered during certain periods and new product offerings.

Each of these factors combined to further challenge SSFCU to create an efficient and customer focused call center.

The Focus on Customer Service

Averaging over 2000 calls per month per agent, SSFCU decided that exceptional service would be one of their highest priorities. They determined that their current member base could be sustained if they could provide efficient and consistent service to all members. They also wanted to be able to identify whether a caller had a previous bad experience and ensure that their next interaction would be a favorable one. With that in mind, business managers set out to understand how technology could positively impact the level of service for all members.





The Solution

The goal to improve service using technology is realistic with a solution from Avaya. SSFCU realized the balance between improved service and technology when they implemented Individual Service Management (ISM), part of Avaya CRM Central™ Solutions suite of products.

“ISM gave us the tools we needed to immediately improve the level of service to our members,” said Gayle Graham, Senior Vice President, Global Contact Center.

Part of a client’s overall strategy of customer relationship management, ISM is tailored to the needs of the organization.

ISM provides clients unique identifiers or “tasks” to segment various behaviors or classify members into specific categories. As a result, call center staff can determine the best, most appropriate approach to service when a specific item occurs or a member calls.

Efficiencies gained through segmentation translate into personnel savings and improved service levels. Increased customer satisfaction through better customer experiences enables the call center to capture sales that would otherwise be lost and thus improve customer retention.



“Member retention is one of the key factors to our growth,” said Graham. ISM provides companies the ability to collect meaningful data regarding their service experiences. “The product allows us to “code” a caller to receive preferential treatment if their previous experience has been poor. Since most of our callers are repeat callers, we determined that making their next call a good experience would enable us to “rebuild” satisfaction.” Graham continues, “The caller is not only brought to the front of the line, but is also connected with the most experienced agents in the center.” This is accomplished using skills based routing, which is key functionality provided by the tight integration between Avaya DEFINITY® Enterprise Communications Server (ECS) and ISM.

The Ease of Implementation

Installed in November 2000, ISM provided Security Service Federal Credit Union with immediate results in service levels. In the case of SSFCU, step one in the process was to identify specific thresholds which constituted “poor prior service.” SSFCU identified the areas, listed below, where they felt immediate improvement could be realized.

- Hold time was too long
- Members hang up while in hold queue
- Members were transferred more than 2 times during call
- Members were placed on hold more than 2 times during call.

“We have the ability, through ISM, to add different customer service levels to our routing. For example, with our President’s Club members, we will be looking to provide them “one stop shopping” alternatives,” noted Graham. “It’s an added benefit for a segment of our business. We can make each experience a positive one and that makes a difference to the bottom line.”

Member retention is one of the key factors to our growth. The product allows us to “code” a caller to receive preferential treatment if their previous experience has been poor. Since most of our callers are repeat callers, we determined that making their next call a good experience would enable us to “rebuild” satisfaction. The caller is not only brought to the front of the line, but is also connected with the most experienced agents in the center.

Gayle Graham, Senior Vice President - Global Contact Center

Results that Matter

Individual Service Management can make a difference in your call center in less than a month. It fits seamlessly into your call center infrastructure and, as noted above, can be tailored to meet a client’s specific needs, because the client defines their own criteria.

Another result relies on the data gathered through management reports. Data collected via ISM can be immediately used to target new training programs for call center agents. As trend data is collected, a company can respond to a specific problem and develop the necessary programs to ensure all call center agents respond appropriately and within the desired thresholds.

Gayle Graham noted “we feel that the expenses we encountered have already been paid back in better member service. Realizing our intended goal in as little as one month was impressive.”

A Phased in Approach

“By investing in ISM, we had an opportunity to step lightly into the CRM program,” added Graham. “When we make our final CRM decision, we will already understand the ACD (Automatic Call Distribution) statistics which we feel are important and have a better understanding of how to design a relationship management solution. We realize a comprehensive CRM system will help us provide better service to our members, but ISM has paved the road in a very positive way.”

Contact Avaya

To find out how Avaya CRM Solutions can enhance your call center experience, contact your Avaya sales representative or your Avaya BusinessPartner. Or visit our website avaya.com/solutions. You can also contact Avaya directly at 1-866-GO-AVAYA (1-866-462-8292).

Note: Individual Service Management is an integral part of an enterprise solution package including CRM Central™, CentreVu® CMS, and DEFINITY® ECS.