:talkdesk® | **apple** FEDERAL CREDIT UNION

Uplifting the call center while building empathy and connection.

Use case	Industry	Integrations	Key metric
Service & Support	Financial Services & Insurance	Salesforce	↑ Overall satisfaction
			↓ Average speed to answer
			↓ Call abandonment
			↓ Average hold time

Financial institutions tend to be traditional, reserved, and unilateral regarding customer education. But members use credit unions to get advice about what to do with their finances and interact with credit union employees in a collaborative way.

Credit unions provide a personal touch and align themselves with the members' perspective, and rather than say, "Here's what you need to do," credit unions ask, "What would you like to do?" Credit unions need to understand individual needs, desires, and goals to match the right products to the right people. Genuine relationships are the basis for trusted advice, and everyone has more flexibility to tailor their finances to their lives. This communication-first approach has transformed credit union's client-facing interactions as well as the backend: the contact center.

Leading with empathy.

Credit union contact centers are unique and demanding. Members tend to call with problems, and agents have to face constant challenges with grace, poise, and empathy. Our goal is always to address the caller's issue, but first, agents must put themselves in their caller's place to get insight into what they're going through. As Maya Angelou said: "People will forget what you said, people will forget what you did, but people will never forget how you made them feel."

This sentiment aligns perfectly with my life's mantra: empathy first, leadership second. I've been at Apple Federal Credit Union (Apple FCU) for almost a decade, and I've seen a new cohort of contact center professionals enter the space alongside a new generation of members.

"The key to strong leadership during this transition is understanding where people are before steering them in the right direction."

— **NICOLE SAFFORD,** AVP MEMBER SOLUTIONS CENTER AT APPLE FEDERAL CREDIT UNION

I've been in banking my entire career. I started in Germany as a member service representative (MSR) for Community Bank, worked as a floater for Tower Federal Credit Union, and eventually became a loan processor at Synergy One Federal Credit Union (SOFCU). SOFCU merged with Apple Federal Credit Union in 2011, and I had the opportunity to build a credit card department, among other things. It was there that I met Mark Whitney, my boss and mentor. Mark persuaded me to join Apple's contact center team, and after years of declining the offer, I finally caved. Now, I don't think I'll ever leave.

Now, as the AVP of Apple's Member Solutions Center, I've watched our team grow from 26 people to a team of 80. We've made it through many ups and downs, and the biggest and most satisfying obstacle we've overcome is leaving our legacy phone system behind.

From a disconnected solution to a robust phone system.

From 2007-2013, the contact center at AFCU used an antiquated on-premise phone system that I referred to as our "band-aid solution." IT wasn't sure how it worked and throughout multiple years, it only received basic maintenance and was not upgraded consistently. The call center team had to muddle through using the system and make the best decisions possible. I recognized this knowledge gap and immediately set to work learning everything about our phone system and its nuances, including configuration and programming, call flows, IVR, and skills routing. My goal was to figure out the most efficient way to use our phone system internally, but the more I learned, the more I realized that our existing system was far from where we needed to be, and would never be the solution to get us to where we needed to be.

Contact centers need the most advanced call center technology to deliver a seamless omnichannel experience for our agents and members. Our phone system took a frustrating piecemeal approach to interactivity, where all the features were either too basic to be helpful or too complicated to run efficiently. Nothing was seamless or integrated, which made system administration a nightmare.

We'd put off a system conversion for years by focusing on other things (aka "productive procrastination"). I shopped around but when I saw the Talkdesk demo, I knew the search was over.

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"There was a lot to appreciate about Talkdesk: great QM (Quality Management) that didn't rely on Excel sheets, workforce management built straight into the system, and integrated member authentication tools."

— **NICOLE SAFFORD,** AVP MEMBER SOLUTIONS CENTER AT APPLE FEDERAL CREDIT UNION

I appreciated the all-in-one dashboards which were unlike the piecemeal nightmare we were using. We could track trends more easily, monitor changes at a glance, and store everything in one central location, regardless of the channel. We began implementation in the spring of 2022, and Apple has already started to identify ways we're delivering a better membership experience.

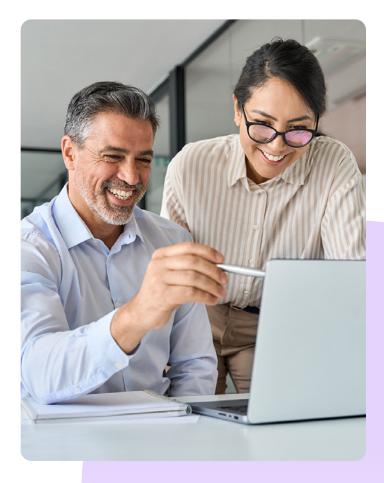# Early results keep us motivated.

The Apple FCU contact center team managed a monthly average of 36,732 incoming calls in July 2020, 2021, and 2022, with fewer than 100 agents. As we removed the pieces of our "band-aid" solution and used Talkdesk Financial Services Experience Cloud, our average speed of answer (ASA) decreased from 8.28 minutes in July 2020 to 5.17 minutes in July 2022. We also see improvements in our call abandonment rate; we had a 26.1% abandonment rate in August 2020, which decreased to 14.1% in August 2022. This statistic is closely connected to our improved average hold time, which dropped from 146 seconds in July 2021 to 103 seconds in July 2022. Both of these play into our member's overall satisfaction rate (OSAT), which was 8.5 in June 2021 and climbed to 9.25 in June 2022.

I'm even more proud that these improvements occurred during the pandemic. We simultaneously offered new training and technology, which may have seemed too ambitious, but there was no stopping our team! As we implement the rest of the system and focus on tracking more metrics, I want to keep our momentum going. Our next step is to implement Client 360, which will automatically populate fields for agents, reducing the time and frustration involved with obtaining the relevant information while on a call.

Our roadmap & goals.

An overhaul of our IVR: Rather than making things more complex, we want to reduce our options so that calling is less stressful for our members. We've all had at least one awful experience getting to the right agent, and we want to remember that feeling as we work to get callers matched to the right agent at the right time, and do so much more efficiently than before.

We're also looking at a Salesforce adoption and integration. Talkdesk provides great connections for existing CRM systems in the market, and we are excited to add that piece in the future for an even more improved member experience.
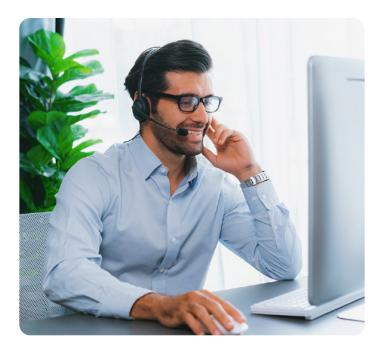
The biggest initiative for 2023 is expanding our omnichannel capabilities. We can now use our new data analysis tool (Operative Intelligence) to figure out why people are calling, build better self-service opportunities, and offer a continual dialogue about how to make it happen. I want to empower our workforce to turn calls into chats and chats into SMS, which means we can communicate with our members however they want to communicate with us. Lastly, co-browsing and video banking are also on the roadmap.

Creating a better connection with our members.

Everyone wins when call center agents are happy and empowered to serve members. Technology can streamline processes and improve statistics and metrics, but the most impactful thing it does is facilitate human connection, which is at the core of everything we do. Great contact center solutions keep agents from toggling between systems and verifying caller information—meaning, they can better greet people and engage in active listening. This improves the experience for callers, agents, and any business.

Tuning into our callers allows us to discover any unforeseen opportunities, too. I call it "the sprinkle"—ideas and suggestions that agents bring up in conversation. For example, if, at some point during a call, a client says, "I'm so tired of driving to the bank just to deposit my check," the agent could pick up that nugget later on and mention, "Did you know we have mobile deposit so you can do everything you need at home?"

These personalized touches make or break a customer interaction and are the mark of whether our workforce delivers value to Apple members. It's the creation of this value that gets me energized for work each day. I love Apple because it aligns with my drive to help people succeed and allows me to develop my staff and encourage them to become better versions of themselves.

This doesn't mean it's always easy. Contact centers feel every element of business change. The best way to overcome them is to approach situations with empathy, care, and of course, the right technology.

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"With Talkdesk, Apple continues to fulfill its purpose of "improving lives, fulfilling dreams," —and I'm happy to be a part of that."

—— **NICOLE SAFFORD,** AVP MEMBER SOLUTIONS CENTER AT APPLE FEDERAL CREDIT UNION

About Talkdesk

Talkdesk® is a global AI-powered cloud contact center leader for enterprises of all sizes. Talkdesk CX Cloud and Industry Experience Clouds help enterprises deliver modern customer service their way. Our trusted, flexible, and innovative contact center platform leverages AI and automation to drive exceptional outcomes for their customers and improve the bottom line. Learn more and take a self-guided demo at www.talkdesk.com.

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Apple Credit Union