



People helping people: A contact center upgrade that helped a credit union stay true to its vision.

Use case	Industry	Integrations	Key metric
Sales, Service, Support	Financial Services	n/a	50% reduction in abandoned calls, 28.5% decrease in dropped calls

Collins Community Credit Union puts member experience first—and that means delivering information the way members want it.

But a few short years ago, the credit union wasn't ready to meet these members where they were. They needed a change, which had to start in the contact center.

When they first started the search for a suitable solution, Talkdesk wasn't on their radar, but the favorable reviews caused the team to take a chance on the products.

They haven't been disappointed. The Talkdesk-native solutions put an end to a legacy of patchworked solutions that didn't properly share information.

An antiquated system got in the way of their mission.

Collins Community Credit Union was founded in 1940 with the philosophy of "people helping people."

That vision continues today by giving members in Iowa, Illinois, and Wisconsin a financial alternative to traditional banking while making a difference in the lives of its members, employees, and communities. What started in 1940 with 10 founding members has grown to Iowa's fourth-largest credit union, with more than 200 employees managing more than \$1.6 billion in assets.

While the credit union has always focused on putting the member first, they couldn't continue to do that with their antiquated contact center system.

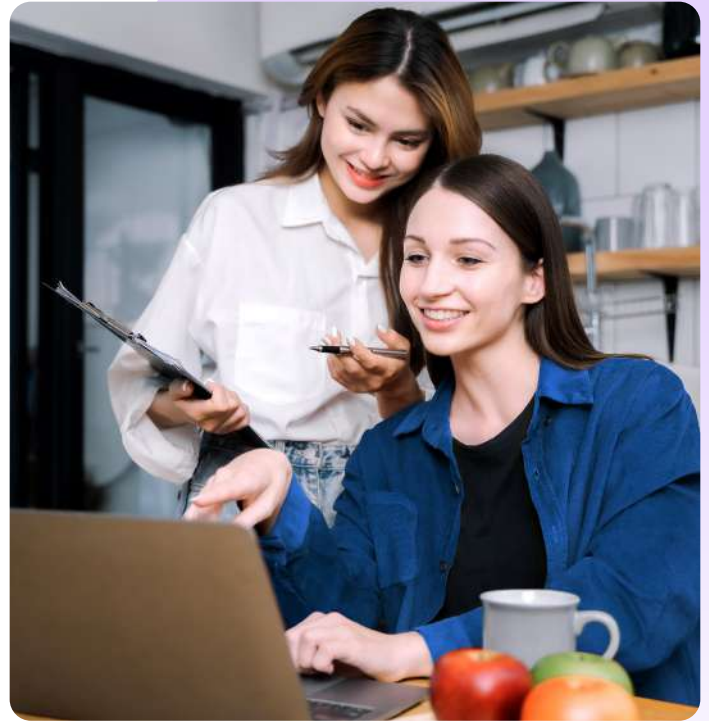
Their contact center platform offered insight into high-level metrics, such as call volumes and abandonment rates, but that was about it. Burton says, "We had very high-level statistics, no information about call subject matter, and quality management built manually in Excel spreadsheets."

Without detailed insight into those interactions, Burton and his team had no knowledge of member sentiment, which meant they couldn't measure success or know where to focus agent coaching efforts. They were also falling short of the goal of providing information via their members' preferred channels.



“Since all Talkdesk products fall under one platform we have gained a unified solution that has exceeded our needs and has transformed our contact center.”

— **BRIAN BURTON**, MEMBER CONTACT CENTER OPERATIONS ANALYST, COLLINS COMMUNITY CU.



The perfect time to invest in new tech.

“Our vision at Collins Community Credit Union is member experience first and foremost,” shares Burton. “We are seeing a growing number of requests to communicate in alternative manners, so we’ve got to be ready for the member. The goal is to be forward thinking and keep in mind future scenarios when implementing technology that is efficient and offers return on investment, but is ultimately focused on the member experience.”

With Talkdesk, Collins Community Credit Union saw an opportunity to enhance email, chats, and calls under a single, unified experience for members and agents. They signed a contract in the fall of 2022 and began the first phase of the rollout, using the [Talkdesk Financial Services Experience Cloud](#) and [Voice IVR](#) right out of the box.

The level of detail and insight into their customer service operations was something they had never experienced at the credit union. From a management and senior leadership perspective, the newfound visibility that Talkdesk provided into member interactions was impactful.

Then, in January 2023, they began working on the second phase of the implementation, which involved providing all member information to agents from a single pane of glass rather than forcing them to switch between systems. “From an agent perspective, it was a seamless transition, agents found it to be extremely intuitive. Even today as we continue to roll out enhancements it’s extremely easy from a comprehension standpoint,” Burton says.

An improved member experience across the board.

The way Collins Community Credit Union functions today is 100% different than before. Previously, they only had access to high-level metrics like call volume, average call length, and abandonment rate. They’ve since gained data and visibility into those calls, allowing them to better understand conversation topics and customer sentiment. The results these Talkdesk tools have provided have been incredible. They adopted [Talkdesk Autopilot](#) to answer their Frequently Asked Questions, which members use approximately 150 times daily. It provides answers to the common, often repetitive questions customers are reaching out about every day, such as “What are your branch hours?” and “How do I resolve a fraud issue on my credit card?” Automating

these questions has freed agents' time and enables easy tracking of the topics that most interest members.

From 2022 to 2023, Collins Community Credit Union saw call volume drop by over 50,000 calls—from 182,000 to 130,000. Their abandonment rate dropped by half, from 30% to 14.5%. As they've become more responsive to members and have lower call volumes, they've also better allocated human resources in the contact center. All these results are due to increased self-service options.

If conversation transcripts show several members asking about fraudulent activity, for example, Collins Community Credit Union can dive into action by shifting strategies and contact center resources. They could produce more education on fraud protection, provide more self-serve information about fixing credit card issues, and give more specific coaching so agents can resolve these issues

These solutions have a significant impact. Before launching Talkdesk, Collins Community Credit Union didn't have any way to track CSAT or Net Promoter Score. They've since leveraged Talkdesk Feedback to successfully capture and act on member feedback, helping them achieve an NPS score of 4.8 out of 5 within their first month. Happy members are a good sign that they're on the right track.

A partnership rooted in collaboration.

When Collins Community Credit Union wanted to add more automated metrics to QA reporting, Talkdesk involved the engineer responsible for building these reports to help make those modifications.

The engineer added a remarkable amount of energy and excitement to the project, which translated directly to the success of the backend reporting. Collins Community Credit Union invested a lot in the solution, but Talkdesk has invested a lot in their success, too.

quickly and put members' minds at ease. This real-time responsiveness to members' needs demonstrates Collins Community Credit Union's dedication to providing the information members want.

They benefit from the AI built into tools like [Talkdesk Copilot](#) and [Talkdesk Customer Experience Analytics](#). When a member reaches an agent, [Talkdesk Copilot](#) provides agents with pertinent information on the caller and topic at hand, streamlining the interaction and making their job easier. [Talkdesk Customer Experience Analytics](#) allows them to automatically track sentiment, eliminating the manual work of QA. They can also flag topics and keywords, which allows them to address previously unknown issues. If 20% of interactions about online banking are from members locked out due to website maintenance, they can re-evaluate—and readjust—the maintenance schedule.

The Talkdesk team continues to engage Collins Community Credit Union on fresh opportunities, such as new integrations and different ways to leverage SMS and video. Rather than trying to make the credit union fit their mold, Talkdesk put genuine effort into understanding the specific business and its needs.

When Collins Community Credit Union ran into an SMS issue with their telephony vendor, Rahul Kumar, VP and GM of Financial Services and Insurance at Talkdesk, went to bat for the credit union and helped resolve the issue. Experiences like these show why Collins Community Credit Union enjoys working with the Talkdesk team.



"The ongoing solutions support we get from Talkdesk is incomparable to any other vendor. The turnaround times and the quality of work have been exceptional. The implementation team demonstrated depths of knowledge that helped tailor the product to suit our use case..."

— BRIAN BURTON, MEMBER CONTACT CENTER OPERATIONS ANALYST, COLLINS COMMUNITY CU.

The biggest benefits are yet to come.

Even with these successes, Collins Community Credit Union believes the biggest savings are yet to come. Features like the self-payment function through IVR and the ability to transfer funds and make payments over the phone are practical applications of AI in [Talkdesk Autopilot](#), and where they expect to see the biggest buck from self-service.

“We’re working to improve our members’ comfortability with AI being involved in their banking process. AI is going to be huge for actions like transferring of funds and making payments over the phone, but we have to move with our members. Right now, we’re leveraging voice biometrics with great results and are looking ahead to the future of additional AI,” shares Burton.

They’re also excited to reap the benefits of [Talkdesk Identity](#). Manual identity verification is a pain for members and agents alike. [Talkdesk Identity](#) uses voice biometrics to save approximately 2.5 minutes on each call compared to manual

verification and keeps member data secure by detecting and preventing fraudsters before they’re able to strike.

Collins Community Credit Union has 30,000 interactions across all channels monthly, and their technology must connect everything as much as possible. That efficiency benefits members through easier access, decreased wait times, and faster answers—and it makes agents’ lives easier, too. Detailed visibility into interactions with members allows managers to shift resources and make decisions based on data instead of speculation.

As technology continues to grow, we must meet members where they are. As technology evolves, Collins Community Credit Union sees a growing number of requests to communicate in alternative ways, and they must adapt to those desires. It’s been a fascinating journey, and they continue to find ways to put their members first.



“The feedback from members and agents regarding voice biometrics has been great.”

— BRIAN BURTON, MEMBER CONTACT CENTER OPERATIONS ANALYST, COLLINS COMMUNITY CU.



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.

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