



PROCESS DRIVEN SOLUTIONS

CASE STUDY

American Eagle Federal Credit Union **Chooses i-Sight to Improve** its Ability to Capture and Manage Member Feedback

"The i-Sight system provides us with a reliable and systematic way of capturing feedback and learning from our mistakes. We now have a better and much more well-rounded view of member satisfaction from all standpoints."

Customer name: American Eagle Federal Credit Union

Challenge:

- Staff in the credit union's 17 branches frequently did not report member complaints to head office
- Complaints that did reach head office often were lacking in detail or failed to include contact information
- Apart from an annual survey and a Mystery Shopping Program, the credit union had no reliable means of measuring member satisfaction

Solution:

- Selected i-Sight Service and Complaints Software for ease-of-use and customizability
- i-Sight is web-based so it can be accessed conveniently by credit union members, call center staff, branch employees and senior managers
- User-friendly interface encourages members to provide more detailed information
- Complaints are automatically routed to the appropriate "product owner" for follow-up and response. If no action is taken within a set time period, the system automatically escalates the complaint to a more senior manager

Results:

- Senior managers benefit from much greater awareness of member problems and concerns
- Customer loyalty and satisfaction are enhanced because of more consistent and timely responses
- Complaints and feedback are now a valuable source of business intelligence

American Eagle (AEFCU) is the largest federal credit union in Connecticut, with more than 110,000 members and \$800 million dollars in assets. Headquartered in Hartford, CT, it services most subsidiaries of United Technologies Corporation – the largest of which is Pratt & Whitney Aircraft – as well as 375 other sponsor employer groups, including WTIC-TV, BKM Office Furniture, and more.

Based in Ottawa, Canada, Customer Expressions is the leader in customizable, web-based solutions for business processes that require case management. Its core product, the i-Sight family of case management solutions, is widely used by leading financial institutions, manufacturers, industry regulators and investigative agencies to record and manage complaints, track cases, and improve customer satisfaction.

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Terri Donahoe, Vice President of Quality and Employee Development at AEFCU, said that the credit union decided to implement i-Sight Service and Complaints Software after concluding that the existing process for handling member feedback was allowing too many member complaints and suggestions to fall between the cracks.

"At American Eagle, we are committed to providing our members with the best selection of products and services that will help them meet their financial goals," Donahoe said. "The i-Sight system provides us with a reliable and systematic way of capturing feedback and learning from our mistakes. We now have a better and much more well-rounded view of member satisfaction from all standpoints."

THE CHALLENGE



Prior to selecting i-Sight, AEFCU relied on a paper-based system to collect customer feedback. A credit union member who wished to report a problem or a concern would typically speak by phone or in person with an employee at one of the credit union's 17 branches. The employee would then be expected to fill out a form with the member's name, contact information, the type of service about which the member was complaining, and a summary of the branch's response, if any. That information would then be sent to head office.

In practice, however, the system contained several major flaws. Often, the completed form did not provide senior managers with sufficient detail about the complaint to enable them to take preventive or corrective action. In addition, branch representatives frequently failed to record the member's full name and contact information. Worse still, it became obvious that many employees were not sending in the completed forms, perhaps fearing that to do so would reflect negatively on their own performance or that of their branch.

"The system we had in place was not an effective measure of member satisfaction or dissatisfaction, in part because there was too much filtering going on at the branch and the departmental level," Donahoe says. "For example, if the number of complaints involving a particular branch or service went down, we had no way of knowing whether things had improved or whether the staff had just stopped filling in the forms."

THE SOLUTION



The first step toward improving AEFCU's complaint handling capabilities, Donahoe realized, would be to find a way of collecting member feedback that did not rely on the branches as the primary capture point. The obvious answer was to design an online capture form that would enable members to submit complaints via the credit union's existing website. But Donahoe was determined to go even further: she also wanted to enhance AEFCU's ability on an ongoing basis to manage, respond to and learn from member feedback.

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THE SOLUTION



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Another reason for choosing i-Sight, Donahoe says, was the ease with which the software could be adapted to fit AEFCU's specific needs and business processes. For example, each new complaint is now automatically referred to a designated "product owner" who is responsible for that particular product or service. If that individual does not respond within a specified timeframe, the case is then automatically escalated to a more senior manager; simultaneously, the system sends an advisory to Donahoe and her staff. "If a case goes beyond its timeframe and is escalated, we are kept aware of what is happening. And if that person is out traveling or unavailable for some other reason, we can either deal with it ourselves or reassign it to another person."

"What we are trying to do is to create an open environment in which our members feel comfortable voicing their complaints, and people at the branch or department level take greater responsibility for resolving complaints," Donahoe says. "It's a big change from a cultural point of view, but with i-Sight we feel strongly that we can get there."

Adds Donahoe: "The team at Customer Expressions was very good about designing the system to meet our needs. Of course, after we rolled it out and had a chance to play with it, there were a few things that we decided needed tweaking. At first we gave members the option of telling us whether they wanted to be contacted, but after some experience we decided to make that a required field. The important thing, from our perspective, was the service we received from Customer Expressions was very responsive."

Now that the system is in place, Donahoe is convinced that AEFCU made the right decision. Not only has i-Sight improved the credit union's ability to capture and respond to specific complaints and concerns, it is providing senior managers with much greater insight into the underlying factors that drive member satisfaction.

"Up until now, our primary measure of member satisfaction was a score from an annual survey," she says. "Now we can analyze complaint resolution times, compare different branches and examine our performance based on various indicators."

Under the old system, Donahoe says, there was a tendency for staff to view a member's complaint as something negative as opposed to a service priority. With i-Sight, however, that no longer happens. Instead, the system maintains an electronic record of every piece of feedback and ensures that each complaint is properly reviewed and addressed. Complaints have become a valuable source of business intelligence and an opportunity to enhance customer satisfaction and loyalty.

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