



2017 Nationwide Credit Union Call Center Survey Reveals CRM Has a Long Road Ahead at Most Institutions

Findings of KIVA Group’s Annual Poll Point to Lack of Systems Integration as Major Hurdle

SAN ANTONIO, Texas – February 28, 2018 – [KIVA Group](#), a premier, omnichannel CEM/CRM software provider to credit unions and banks, announced today the findings of its 6th Annual Credit Union Call Center Survey, which benchmarks where the industry stands in the areas of call center technology infrastructure, systems integration and member experience management.

Results are based on a survey of 131 credit union professionals responsible for member contact centers as well senior operations executives and C-level officers from 131 different credit unions across the U.S. The institutions polled have assets ranging from \$64 million to \$9.38 billion; the median asset size is approximately \$784 million.

Key findings from the survey include the following:

Agents are still bogged down with toggling

For the past two years, credit union professionals reported inbound calling, email inbound, email outbound, IVR/telebanking and outbound calling to be the top five channels supported by their call centers; followed by U.S. mail, web chat, social media, IVR opt-out, mobile chat, automated calling, mobile call back, secure messaging, interactive video and online inquiry, respectively. The most noteworthy change from 2016 to 2017 was increased support for mobile and social media channels as well as web chat.

Q: Which channels do you support in your call center? (partial list)		
	2016	2017
Total # of credit unions polled	117	131
Web chat	39%	46%
Social media	15%	26%
Mobile chat	14%	20%
Mobile call back	5%	10%

Q: Do your agents have single sign-on (SSO) capabilities to access disparate data sources/systems?*		
	2016	2017
Average # of data sources/systems access for member service delivery	10	8
Credit unions that provide SSO to agents	19%	21%
Credit unions that DO NOT provide SSO to agents	69%	79%

*14 respondents skipped this question in 2016.

Q: Do you screen-pop member profiles?		
	2016*	2017
Yes	19%	25%
No	78%	75%

*Three respondents answered N/A to this question in 2016.

Qa: If yes, do the screen pops include non-core data?*		
	2016	2017
Yes	5	10
No	16	23

*Actual number of respondents from subset who answered yes to screen popping member profiles vs. percentage.

Qb: If yes, do the screen pops include interaction history?*		
	2016	2017
Yes	5	5
No	11	28

*Actual number of respondents from subset who answered yes to screen popping member profiles vs. percentage.

KIVA Group's Take: Speed of service delivery has an enormous impact on the member experience, yet most agents don't have fast, easy access to the insights they need to do their job. Institutions that provide SSO and pop member profiles immediately upon contact give their agents the tools to expedite service. For example, popping a profile while also bringing forth interaction history integrated from various data sources eliminates the need for members to repeat information previously provided – a factor widely accepted as one of the greatest sources of member dissatisfaction.

The call center may be the “front line,” but not for CRM!

Q: Do you integrate your member relationship management (MRM/CRM) strategy into your call center service flow or interactions? *		
	2016	2017
Yes	37%	29%
No	51%	68%

*Remaining percentages of respondents either skipped the question or answered N/A.

Q: Are you using a system that's capable of logging and documenting EVERY member interaction?*		
	2016	2017
Yes	32%	35%
No	63%	65%

*Remaining percentages of respondents either skipped the question or answered N/A.

Qa: If yes, does your call center have access to that system, and the member interactions log / tracking?*		
	2016	2017
Yes	33	39
No	5	7

*Actual number of respondents from subset who answered yes to having a system that logs every interaction.

KIVA Group's Take: A loyal member relationship is the result of many successful interactions. At most institutions, agents are the front line in providing a satisfying and memorable experience

(across voice, web chat, email, etc.), but they don't have a 360-degree view of the member. For agents to "know the member," serve them in a personalized way and nurture the relationship, credit unions must unify technology, applications, processes and workflows. As most CRM systems are database centric, simply integrating call center platforms to those systems isn't enough. To truly engage the call center in CRM, institutions must have channel centric workflow capabilities to give data "legs" and empower the agent to serve.

Q: Do you track First Call Resolution (FCR)?		
	2016*	2017
Yes	11%	7%
No	83%	93%

*Seven respondents answered N/A to this question in 2016.

KIVA Group's Take: FCR is widely recognized as a top measure of contact center effectiveness across industries and a key driver of member satisfaction, which ultimately breeds loyalty, but it can be difficult to measure. Some institutions may not track FCR rates because they believe they are adequately equipping agents to resolve a high percentage of inquiries/requests on first contact – whether through agent training or providing access to websites, detailed knowledge bases and data from the core processor. Others may be limited by the capabilities of their call center systems; they are simply unable to track interactions, performance and issue resolution across multiple channels.

"Some progress is being made in the credit union call center—more institutions than in previous years are popping member profiles and offering agents easier access to information," said Tina Baker, CEO, KIVA Group. "However, the findings of this survey show that credit unions still have a long way to go in optimizing the agent desktop and engaging the contact center in CRM. The persistent, underlying problem is lack of systems integration. Once that is addressed, credit unions will be able to make big strides in productivity, sales and service in the contact center, creating an exceptional experience for agents and members with every interaction."

There's a need for needs-based selling

Q: Do you have sales and service incentive plans for your agents?		
	2016*	2017
Yes	64%	71%
No	32%	29%

*Four respondents answered N/A to this question in 2016.

Qa: If yes, what are your sales and service objectives?* (check all that apply)		
	2016	2017
Referrals	40	63
Service goals	36	59
Sales goals/quotas	39	56
Efficiency	16	37

*Actual number of respondents from subset who answered yes to having incentive plans.

Q: Do you pop personalized offers to individual members?		
	2016*	2017**
Yes	28%	20%
No	68%	79%

*Five respondents answered N/A to this question in 2016.

**Two respondents skipped this question in 2017.

KIVA Group's Take: Most institutions provide sales and service incentives for call center agents, but based on the other findings of this survey, credit unions could be doing more to enable needs-based selling. For example, presenting member profiles on agents' desktops in one easy-to-navigate screen that includes interaction history and personalized offers gives agents the tools to have a meaningful conversation with members about products and services relevant to their needs. Popping appropriate and timely offers via the member's self-service device(s) of choice also shows that the credit union knows them as an individual; not only can this generate valuable leads, but also enhance the overall member experience.

Call center staffing expected to increase

Q: In the coming year, will your call center staffing:		
	2016	2017
Increase	70%	66%
Decrease	1%	1%
Remain the same	26%	24%
Don't know	3%	9%

KIVA Group's Take: Agents are expected to “know everything, all the time” while adapting to different systems, progressively handling an influx of requests and inquiries from self-service channels and more. The need for an increase in staff size may have a root cause in the fact that many agents don't have SSO, timely navigational access to information sources and aren't equipped to engage in CRM. All the factors above can negatively impact the agent experience and contribute to turnover. Of course, even when call centers are operating at peak efficiency, credit union growth and higher call volumes can necessitate hiring.

For more information about the survey or to obtain a copy of the Executive Summary, please contact Tracey Frederickson at tcfrederickson@kivagroup.com.

About KIVA Group

KIVA Group provides CEM/CRM solutions that give banks and credit unions multi-channel oversight and the ability to create a great customer/member experience with every interaction. The company's call center, unified sales and service and unified delivery channel solutions, backed by its integration services ecosystem, bridge the communication gaps between all the disparate systems that support member interactions. With KIVA's CUFX standard Web services architecture and pre-built integration to leading core processors and other third-party systems, institutions can quickly achieve and maintain a fully integrated infrastructure. Banks and credit unions gain unprecedented agility to adapt business processes to meet evolving member and market demands—without the need for software programming. For more information, visit www.kivagroup.com, follow us on Twitter at @KIVA_Group, and visit our [LinkedIn](#) page.