creovai + TUCSON FEDERAL CREDIT UNION

CASE STUDY

TFCU uses interaction insights for better coaching and member conversations

Results at a glance

Introduced
data-driven advocate coaching

Increased
consultative advocate behaviors

Improved
member self-service channels

The Challenge

Increase QA accuracy and efficiency to drive advocate performance improvement.

Tucson Federal Credit Union (TFCU) is a community-chartered credit union serving members in Pima County, Arizona. What started as a small financial cooperative in 1937 has grown to more than 53,000 members and $750 million in assets.

TFCU offers a digital engagement center, which supports members via phone, chat, email, and text. The digital engagement center also handles virtual new membership applications, lending services, and ITM transactions, making it convenient for members to manage their finances from anywhere.

A great member experience starts with a great employee experience

When Heidi Bailey stepped into the role of Director of Virtual Experience at TFCU, she was tasked with taking the digital engagement center from a reactive "people-answering-the-phone"' model to a strategic one, with a focus on strengthening member relationships and providing the right offers at the right time.

Heidi knew that improving the member experience had to start with improving the employee experience. And to do that, the contact center would need to overhaul its approach to quality assurance (QA) and coaching.

“When I got here, one of the first things I noticed was that we were doing fully manual QA,” says Heidi. “I said, ‘There’s no way we can keep doing that.’ When you have an agent taking close to 100 calls a day but you’re only reviewing two of their calls per month, it’s not indicative of how they’re actually performing.”

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Creovai + Glia: An integrated approach to insight discovery

Heidi started exploring conversation intelligence platforms that could help TFCU automate their QA process and provide data-backed coaching insights for their advocates. Around the same time, the credit union was transitioning to Glia as their CCaaS. Heidi wanted a solution that could easily connect to Glia and start analyzing member interactions without a lengthy set-up process, which led her to Creovai.

She liked that Creovai’s pre-built integration with Glia allowed TFCU to quickly begin generating insights into their interactions across every channel, with a single view available in the Glia interface. She also found it intuitive to create custom insight categories in Creovai and felt there was a strong cultural fit with the Creovai team.

“Everyone has been so willing to help and teach us,” she says. The Creovai Customer Success team offered both live and self-serve training sessions, helping even non-technical TFCU team members quickly get up to speed.

An unbiased view of advocate performance

When implementing Creovai, Heidi's priority was setting up automated QA scorecards to track the advocate behaviors impacting the member experience. Creovai enabled TFCU to track advocate performance across every interaction, leading to greater visibility for supervisors and eliminating the bias inherent in manual QA.

Heidi notes that some advocates were apprehensive at first about the new approach to QA, but once they saw the technology in action, they liked that they were being fairly evaluated. "Our advocates aren't spinning their wheels over feedback about something that happened maybe one time," says Heidi. "They know they're being evaluated on their overall performance, not just the interactions their manager picked."

Automating QA has also improved the supervisor experience. Heidi says the contact center supervisor no longer has to "feel like the bad guy" — she can give advocates valid, data-informed feedback and then see them put it into practice on their next call. Coaching sessions have become more impactful, and advocates can see their progress over time.

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Improving the member experience with a consultative approach

When revamping TFCU's QA program, Heidi wasn't just thinking about traditional efficiency metrics—she wanted to make sure advocates were truly adding value for members. "My focus has never been on reducing handle time," she says. "I just wanted our time spent with the member to be more consultative so we could better understand the relationship and offer applicable products and services."

With this consultative approach in mind, Heidi and her team built a scorecard specifically for interactions in which the advocate had an opportunity to offer the member a relevant product or service. Advocates are evaluated on behaviors such as asking questions to learn more about the member's needs before presenting them with a tailored offer. By focusing on behaviors that enhance the member experience and drive conversions, TFCU has transformed QA from a check-the-box activity into a key driver of improved interactions.

Beyond QA: Creovai becomes a source of operational intelligence

While TFCU originally implemented Creovai for QA automation, the credit union has found that the platform's conversation insights are informing many additional member experience initiatives. Heidi shared a few examples:

- **Multilingual service.** TFCU uses Creovai to identify the different languages their members speak. This helps them determine which languages they need to train their AI bots in to better serve their diverse member base.
- **Staffing decisions.** Creovai enables TFCU to detect when members are frustrated about hold times. This has helped them identify the peak times when they need to increase staffing.
- **Marketing insights.** Creovai tracks when members mention that they're calling about a specific marketing promotion, or when prospective members mention where they heard about TFCU. The digital engagement center shares these insights with TFCU's marketing team to help them measure the success of their campaigns and make data-backed decisions.
- **Self-service improvements**. By analyzing what topics members are calling about, TFCU has been able to improve the information in their knowledge base and on their website. This helps members self-serve when they have straightforward questions, giving advocates more time to focus on complex interactions.

Creovai continues to help TFCU identify advocate performance and member insights at scale, enabling the credit union to deliver a great member experience across all channels.