

Electronic Lobby Management Enhances Decision Making



Environment

Credit union with 65,000+ members, nine branch offices and \$780 million in assets.

Challenge

No visibility into customer wait times, workloads, and service levels across their nine branches.

Solution

Deploy Electronic Lobby Management (ELMO) within branches, leading to a wealth of information on branch and service representative performance, allowing the informed setting of standards for branches and service representatives.

The Client

Vermont State Employees Credit Union (VSECU) is the second largest credit union in Vermont, with nine branches and over 65,000 members in the State. In general, their branches are busy during most hours of the day and many days of the week. Management lacked visibility, however, into which branches had the greatest workloads and on what days. They also lacked consistent insight into how each team member within a branch was performing. This lack of consolidated visibility into branch utilization and service representative performance led to decision-making based on the best available information, which was often a “gut feeling” and/or anecdotal.



The Problem

Prior to implementing ELMO, VSECU used a manual lobby management process.

Members entered the lobby and talked with a greeter to place a service request. The greeter maintained a paper log of visits, and manually coordinated the member's visit with the available service representatives.

This approach resulted in a lack of meaningful metrics on member service, branch workload, branch performance, and individual service representative performance. What information was available was tied to the paper records kept inside each branch. The information was generally inaccessible for management analysis at the institutional level, and not useful to the branches without manually entering it into a spreadsheet for analysis.

The Process

VSECU implemented ELMO to enhance visibility into branch and individual performance. They tailored it to collect metrics on visits that could be used to establish standards for branches and optimize staffing across the institution.

With ELMO now in place, members are checked in at branches when they arrive and checked out when their service visit ends. Statistics on volumes, types of services, wait times, and service times are now available. Metrics are also available on the performance of individual team members.

Results

ELMO gives VSECU detailed visibility into branch and individual workloads and performance:

- Visibility into branch performance confirms prior resource allocations and enables better service resource allocation in the future
- Branch-level visibility into member wait and service times has allowed branch managers to focus on improving their teams' performance
- Available performance data covering more than six months now allows for the establishment of performance targets for each branch.

"We are now able to make evidence-based decisions regarding branch staffing and to establish service level targets across our organization. The enhanced visibility provided by ELMO allows us to improve member service and optimize branch resource usage at the same time."

- Dawn Newton, Vice President of Retail Operations

"Once installed and configured, ELMO pretty much runs itself. The ongoing administrative costs for ELMO are trivial due to its strong integration into DNA."

- Stuart MacAskill, Application & Training Manager