



Editorial Perspective:  
*Getting to WOW*



## Getting to WOW

by Frank A. Kovach

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Successful credit unions make it their mission every day to deliver WOW member service, and there's no better feeling than those occasions when your contact center staff knows it has succeeded brilliantly. When a grateful member writes a letter of praise to your CEO or a glowing comment ripples through social media, it's the very definition of win-win for everyone involved.

Those "hit it out of the park" resolutions are all too rare. But what if the other 99.9% of your contact center's calls could be turned into WOW moments, too?

They can. After three decades as a contact center optimization expert, I learned some eye-opening lessons last month from—of all things—a dispute with my city water company. I want to share the insights I gained to give your credit union some simple but powerful tools to increase your contact center's potential to WOW.

### The Tao of WOW

After moving recently, my first month's water bill looked like I had been irrigating the Mojave Desert. My heart sank and I set aside ample time to call, expecting a long, difficult argument. Instead, the agent who answered immediately called up my records, agreed there was a problem and volunteered to send a meter reader out the next day. She set a time when she would call back to adjust the bill. I hung up thinking, "yeah, right," but to my surprise—OK, shock—she called back just as promised, and corrected my bill on the spot. WOW!

### Turning OWs to WOWs

Analyzing the "how behind the WOW," the first thing that struck me was that the agent hadn't actually gone above and beyond to provide the service that WOWed me. She had simply done *exactly* what she said she would do, when she promised to do it.

I realized that what had made my agent so successful was her ability to act as the water company's **first responder**. She was my problem's version of an EMT, first on the scene to coordinate all necessary sanity-saving measures. Building on the EMT analogy, her WOW performance came down to:

- **Empowerment:** She had the autonomy to solve my problem without having to transfer the call or check with a supervisor.
- **Management:** My agent had all the tools she needed to manage my case right at her fingertips, from field scheduling to billing.
- **Training:** My agent was trained to listen, and appreciated how important my problem was to me. That empathy extended to her taking the initiative to call me rather than putting the need for follow up back on my shoulders.

### How to WOW

Specifically, how can your credit union put my "EMT" principles to work to increase your contact center's WOW factor? By learning what I call these "CPR" techniques:

- **Chain of command:** Let one agent handle decisions such as granting the power to refund fees. More than 90% of fee charges are ultimately reversed, but many credit unions insist on supervisory approval to complete those transactions, virtually guaranteeing unnecessary delays and error points.
- **Penny wise not pound foolish:** Concerns about system security often lie at the root of overly-strict agent access policies, but those policies can win the battle and lose the war. One credit union, for instance, was reluctant to pay the monthly \$25 per seat license fee for its agents, but was experiencing astronomical costs associated with increased hold times as a result.
- **Remember what motivates your agents:** Nothing saps an agent's motivation faster than being rendered powerless to actually solve problems. Agents thrive on responsibility, and trusting them with the tools to be accountable sends the powerful message that your credit union values their work and is willing to invest in their growth.

My experience with the water company reminded me that no problem is ever routine or trivial to the member who experiences it. Letting your agents practice "EMT" as first responders, and using the tools of "CPR" to manage your contact center can be daily strategies to remind your contact center staff that for every call, the time for WOW is now!

### For More Information

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