

# Interior Savings

IMPROVED CX & EFFICIENCY  
WITH REAL-TIME INSIGHTS



## ABOUT INTERIOR SAVINGS

Founded in 1939, Interior Savings is the largest credit union based in the Interior of British Columbia and serves members from Osoyoos to Clearwater. Representing nearly 72,000 members who are served by 21 branches and two Commercial Services Centers, their assets currently exceed \$2.6 billion.

Since their establishment, one thing has remained constant for Interior Savings – their solid commitment to their cooperative principles. Interior Savings is constantly on the lookout for new ways to help make a positive difference in the lives of their members and the communities to which they belong, enriching their experiences while keeping the human touch in a digital world.

# CHALLENGE

Consistent improvement to the member experience is a top priority for the majority of credit unions, but for organizations like Interior Savings who are looking to make strides in this area without extending contact center operations, it can be challenging to provide the always-on, always available level of service that their members are increasingly expecting.

## EVOLVING MEMBER EXPECTATIONS

With service hours at Interior Savings limited to a 9-5 schedule, 6 days a week, they needed a solution that would allow them to provide 24/7 access to fast and reliable service. Additionally, this solution would be required to integrate seamlessly with its digital ecosystem redesign, which was being built on the omnichannel digital banking platform, Forge.

## LIMITED INSIGHT TRACKING

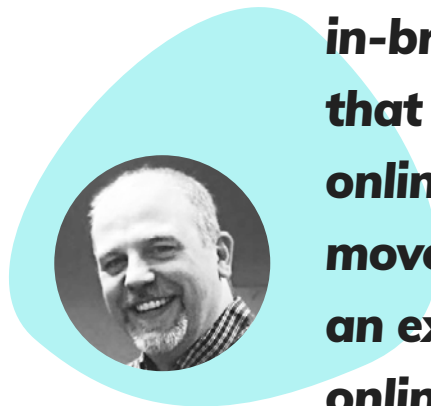
The ability to track metrics across the entire engagement process with their existing process was limited. While able to view figures on account openings and product applications, management had no clear insights into the process that led up to that business. Interior Savings was looking for a solution that would enable them to track the performance of their different channels and branches in real-time to allow them to provide targeted training while uncovering and eliminating friction from the customer journey.

By allowing members to self-service, they are able to create the tailored engagement they want, when they want. At the same time, bringing all appointment management processes onto a single platform streamlines operations and provides management with the data required to optimize the process and elevate the member experience even further.

## SCHEDULING PROCESS SCALABILITY

With their existing engagement management process relying heavily on Outlook, scalability was becoming an issue, and increasing customer demands along with a cumbersome manual process was creating friction in the customer journey. Plus, with each staff member having their own method for organizing their schedule, it made it difficult for management to see what their team was doing at any given time.

**“We wanted the member experience to be effortless and intuitive. We wanted it to be pleasant. Whether that’s an in-branch experience that started online, an online experience that moves to the phone, or an experience that stays online the whole time, we want that to be seamless.”**



All quotes are from Paul Cockshutt,  
Senior Manager of Integrated  
Alternate Channels at  
Interior Savings

## OFF HOURS CONVENIENCE

**“On a monthly basis we’re getting additional appointments that are being booked directly by the member, but the most intriguing part is that a majority of them are being booked outside of business hours... Those are probably some of the most valuable appointments that we have when a member — especially when they’re with a partner coming in for a more significant piece of business — booked at a time of their own convenience and got the person in the location that they were looking for. That interaction is going to start off on the right foot.”**

By introducing convenient, 24/7 self-service access to book time with advisors, Interior Savings has seen an increase in new appointment bookings, with no drop off in traffic coming through their contact center. This has led not only to a net increase in business, but has helped to increase the value appointments coming through the door by allowing members to quickly and easily tailor their meeting to meet their specific needs.

## REAL-TIME REPORTING

With the goal of improving the member experience, gaining access to real-time data on the customer journey has provided Interior Savings with a clear picture of performance across every channel, providing valuable insights into opportunities for improvement.

**“I love to look at the insights. I love to see performance and match it branch by branch, location by location, individual by individual. When I’m sitting with my contact center manager it’s great for me to be able to pull the information up and for us to take a look at the agents and see how they’re booking to get insights into coaching opportunities and drive further results... We never really had that data before, so that’s probably the most exciting feature from a member perspective.”**

## STREAMLINED WORKFORCE MANAGEMENT

**“Back when we were using Outlook, everyone had their own way to manage their calendar, which was not only inefficient for them but also made it especially difficult for management to view what their team was doing at any given time. Coconut has made it easier, quicker and more consistent for staff to move a member through the booking, and by keeping all of the member-facing engagements in one place, it’s easy as a line manager to see at a glance what their team is currently working on.”**

As a result of implementing Coconut Software, Interior Savings has been able to bring consistency to their scheduling process. With all member-facing engagements being maintained on one platform, both management and staff have seen improvements in efficiency.

## BOOKING SHORTCUT LINKS

One unexpected result experienced by Interior Savings was the level of interest and adoption of Booking Shortcuts by their staff. A versatile feature that makes it easier for members to schedule a specific type of appointment, Booking Shortcuts provide the ability to create a direct link to your schedule filtered by staff, service, location, or a combination of those. Considering that this capability fits so perfectly into their workflow, a number of account managers quickly recognized the benefit that these custom-tailored booking links could provide their customers.

**“We’ve got a couple of account managers who went in on their own and started using shortcut links even before we started promoting them, which was great. I think having a shortcut link that members can pull up on their phone for someone they’ve been doing business with — a link that’s customized to make it really quick and easy with locations, advisor, and service type already picked — that’s awesome.”**

## BIGGEST WIN

**“I think one of our biggest wins has been actually getting the data on how many appointments are being booked at each location over what period of time. Sometimes we have smaller branches that are matching some of our largest branches in the number of appointments they’re booking. And this is something that we wouldn’t have been able to track previously, so it’s really been a huge eye-opener.”**

## RESULTS

Since implementing Coconut Software, Interior Savings has greatly simplified the appointment booking process for both their members and staff, while significantly improving the management of their various locations.

Gaining new and deeper visibility into performance trends on staff, products, channels, services, and locations, Mr. Cockshutt, and other management departments are now able to accurately identify the most effective practices for achieving the best results. This has allowed them to tailor coaching and fine-tune operations to deliver the best possible customer experience while increasing booking volume and efficiency across all locations.

Being in the earlier stages of their rollout, Interior Savings is looking forward to increasing the promotion of Booking Shortcuts on their website and through their agents in 2020. Having already seen these convenient scheduling options bring an improved customer experience, higher value engagements, and an increase in foot traffic to their branches even prior to their promotion, they are already looking forward to significant improvements in the coming year.

## ADVICE TO OTHER CREDIT UNIONS

**“Jump in and get it implemented on a couple of service types, maybe in a few locations, start there and expand your net. If you can only offer it for mortgages and loans, well, that’s not a bad place to start. If it’s there, it’s available, and they’re going to use it. So jump in with both feet!”**