Service from the Inside Out

by Constance Anderson, President of MemberShoppers.com

Who gets the worst customer service? A fast food customer? A cable television customer? Most likely it’s an internal customer. Perhaps you’ve had an experience like this. Last month I checked into a hotel room and discovered that the air conditioning unit was not working. I called the front desk to see if I could change rooms, but the hotel was full. The agent assured me that she would have someone from the maintenance department come up to fix the unit. An hour later, the temperature in the room was over 80 degrees. I called the front desk agent again. “I’m sorry,” she said, “I can’t get them to answer my page.”

Four calls and four hours later with the room temperature nearing 90 degrees, an engineer finally appeared. As he fixed the unit, I said, “You must be very busy this afternoon.” “Yes,” he replied, “We’re installing a new roof unit. I turned my pager off so that the front desk wouldn’t bother me while we were working.”

Now, I am not sure what level of urgency the new unit presented, but I could tell from his words and tone of voice that he considered the request from the front desk to be an interruption in his otherwise busy day. Even if the engineer’s other task was urgent, answering the page and providing the front desk agent with a timeframe, would have armed her with information she needed to provide me with alternatives or at least a timeframe for the problem’s resolution.

The fact is, you can’t outserve yourself. According to Mike Neill, president of MNA, and our strategic partner for internal mystery shopping, the service that a credit union provides to its members is never better than the service its team members provide to one another. As a MemberShoppers user, you’ve made a huge commitment to providing extraordinary service to your members—down to the smallest detail! But what about internal service? I recently sat down with Mike Neill to find out more about the process of measuring internal service quality.

Why should a credit union do an “internal” mystery shop?

Mike Neill: If you fail to measure and improve internal service the external service you are measuring will be less effective. Almost all of the information that a frontline person provides to an external member is derived from support personnel. To the degree that the service is quick,
proactive, accurate, and professional, will it be the same when delivered to an external member. For example, if a collections employee’s behavior is such that I don’t want to call them with a member question, the result is slower turnaround and less than fully effective service.

**How does an internal mystery shop program work?**

**Mike Neill:** An employee is asked to provide feedback for an employee whom they have made a specific internal service request from in the past four weeks. We have found that over the course of a year, everyone will receive enough responses to make the findings statistically valid.

That’s great. But will people be fair? Won’t they bring up old grudges?

**Mike Neill:** We train the credit union employees to evaluate and provide commentary that is both instructive and constructive. We train leaders and managers to communicate the purpose, goals and objectives of the Internal Service Survey and how to effectively debrief results and coach employees based on results. When the Internal Service Survey is part of the credit union’s ongoing service culture measurement toolbox, employees take great care to ensure their feedback is reflective of the importance of the task. Additionally, we have developed an Internal Service Action Planning Process that facilitates employee improvement in their service delivery. As employees see change in staff behavior and see higher scores for themselves, they also see the value of honest and effective feedback. In addition, this provides great opportunities, like MemberShoppers, for managers to catch employees doing things right in the area of internal service. We don’t find employees use the survey to air grudges.

We like the training and tools you provide. What types of behaviors would a credit union measure in an internal mystery shop program?

**Mike Neill:** The behaviors are those that you would see in a credit union’s internal service standards such as accuracy of information, turnaround time, pleasant tone of voice, delivering work as agreed, and so on.

**What, in your experience, has been the primary benefit to credit unions that measure internal service as well as external service?**

**Mike Neill:** Improved morale, improved responsiveness and cooperation among employees, accountability for behaviors, more opportunities to recognize support staff, and ultimately improved external service.

**We love the concept but what’s the bottom line? Is it affordable?**

**Mike Neill:** $65 per support employee. We do not suggest you measure frontline staff since they primarily make internal service requests. Senior management is not measured; we use a different tool to measure their efforts in the service culture. There is a one-time $1,000 set-up fee to cover the initial development of the credit union’s survey website. However, MemberShoppers clients receive a $600 discount off of the MNA Employee Satisfaction Survey which helps to offset that initial investment.

**We’re convinced! What should credit unions do to find out more?**

**Mike Neill.** I’d be happy to provide a live demo to any MemberShoppers user. Just email me: mike@michaelneill.com.
3rd Quarter 2011

Overall Top Individual Performer Score

1. GECU Credit Union (El Paso, TX)
2. (tie) Hughes Federal Credit Union (Tucson, AZ); Connex Credit Union (North Haven, CT)
3. GENCO Federal Credit Union (Waco, TX)

Overall Top Individual Performer Score
Assets Under $400M

1. Connex Credit Union (North Haven, CT)
2. GENCO Federal Credit Union (Waco, TX)
3. Members First Credit Union (Midland, MI)

Overall Top Individual Performer Score
Assets Over $400M

1. GECU Credit Union (El Paso, TX)
2. Hughes Federal Credit Union (Tucson, AZ)
3. (tie) NRL Federal Credit Union (Oxon Hill, MD); Northwest Federal Credit Union (Herndon, VA)

Top Tangibles Score

1. NRL Federal Credit Union (Oxon Hill, MD)
2. Pioneer Federal Credit Union (Mountain Home, ID)
3. (tie) GENCO Federal Credit Union (Waco, TX); Valley First Credit Union (Modesto, CA)

Top Tangibles Score
Assets Under $400M

1. Pioneer Federal Credit Union (Mountain Home, ID)
2. (tie) GENCO Federal Credit Union (Waco, TX); Valley First Credit Union (Modesto, CA)
Top Tangibles Score
Assets Over $400M

1. NRL Federal Credit Union (Oxon Hill, MD)
2. (tie) GECU Credit Union (El Paso, TX); LGE Community Credit Union (Marietta, GA)

Top Reliability and Accuracy Score

1. GENCO Federal Credit Union (Waco, TX)
2. (tie) Members First Credit Union (Midland, MI); Connex Credit Union (North Haven, CT)

Top Reliability and Accuracy Score
Assets Under $400M

1. GENCO Federal Credit Union (Waco, TX)
2. (tie) Members First Credit Union (Midland, MI); Connex Credit Union (North Haven, CT)

Top Reliability and Accuracy Score
Assets Over $400M

1. LGE Community Credit Union (Marietta, GA)
2. NRL Federal Credit Union (Oxon Hill, MD)
3. Collins Community Credit Union (Cedar Rapids, IA)

Top Member Advocacy Score

1. Nutmeg State Federal Credit Union (Rocky Hill, CT)
2. SB1 Federal Credit Union (Philadelphia, PA)
3. GENCO Federal Credit Union (Waco, TX)

Top Member Advocacy Score
Assets Under $400M

1. Nutmeg State Federal Credit Union (Rocky Hill, CT)
2. GENCO Federal Credit Union (Waco, TX)
3. Connex Credit Union (North Haven, CT)

Top Member Advocacy Score
Assets Over $400M

1. SB1 Federal Credit Union (Philadelphia, PA)
2. Proponent Federal Credit Union (Nutley, NJ)
3. 121 Financial Credit Union (Jacksonville, FL)
Top Member Appreciation Score

1. GENCO Federal Credit Union (Waco, TX)
2. GECU Credit Union (El Paso, TX)
3. Metro Health Federal Credit Union (Omaha, NE)

Top Member Appreciation Score
Assets Under $400M

1. GENCO Federal Credit Union (Waco, TX)
2. Metro Health Federal Credit Union (Omaha, NE)
3. Connex Credit Union (North Haven, CT)

Top Member Appreciation Score
Assets Over $400M

1. GECU Credit Union (El Paso, TX)
2. Northwest Federal Credit Union (Herndon, VA)
3. 121 Financial Credit Union (Jacksonville, FL)

Top Education & Referral Score

1. GECU Credit Union (El Paso, TX)
2. Collins Community Credit Union (Cedar Rapids, IA)
3. NRL Federal Credit Union (Oxon Hill, MD)

Top Education & Referral Score
Assets Under $400M

1. Connex Credit Union (North Haven, CT)
2. Members First Credit Union (Midland, MI)
3. Metro Health Federal Credit Union (Omaha, NE)

Top Education & Referral Score
Assets Over $400M

1. GECU Credit Union (El Paso, TX)
2. Collins Community Credit Union (Cedar Rapids, IA)
3. NRL Federal Credit Union (Oxon Hill, MD)
Top WOW! Score Factor: Exceptional Experience Rating

1. Members First Credit Union (Midland, MI)
2. NRL Federal Credit Union (Oxon Hill, MD)
3. SB1 Federal Credit Union (Philadelphia, PA)

Top WOW! Score Factor: Exceptional Experience Rating
Assets Under $400M

1. Members First Credit Union (Midland, MI)
2. (tie) Connex Credit Union (North Haven, CT); SIR Federal Credit Union (Negaunee, MI)

Top WOW! Score Factor: Exceptional Experience Rating
Assets Over $400M

1. NRL Federal Credit Union (Oxon Hill, MD)
2. SB1 Federal Credit Union (Philadelphia, PA)
3. Northwest Federal Credit Union (Herndon, VA)

Top WOW! Score Factor: Better Service Than Competitors

1. Connex Credit Union (North Haven, CT)
2. SB1 Federal Credit Union (Philadelphia, PA)
3. Northwest Federal Credit Union (Herndon, VA)

Top WOW! Score Factor: Better Service Than Competitors
Assets Under $400M

1. Connex Credit Union (North Haven, CT)
2. Metro Health Federal Credit Union (Omaha, NE)
3. Mid Oregon Credit Union (Bend, OR)

Top WOW! Score Factor: Better Service Than Competitors
Assets Over $400M

1. SB1 Federal Credit Union (Philadelphia, PA)
2. Northwest Federal Credit Union (Herndon, VA)
3. NRL Federal Credit Union (Oxon Hill, MD)

Top WOW! Score Factor: Would Recommend the Credit Union to Others

1. Members First Credit Union (Midland, MI)
2. (tie) Metro Health Federal Credit Union (Omaha, NE); Catholic Federal Credit Union (Saginaw, MI)
Top WOW! Score Factor: Would Recommend the Credit Union to Others
Assets Under $400M

1. Members First Credit Union (Midland, MI)
2. (tie) Metro Health Federal Credit Union (Omaha, NE); Catholic Federal Credit Union (Saginaw, MI)

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Assets Over $400M

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3. LGE Community Credit Union (Marietta, GA)