State Employees' Credit Union®
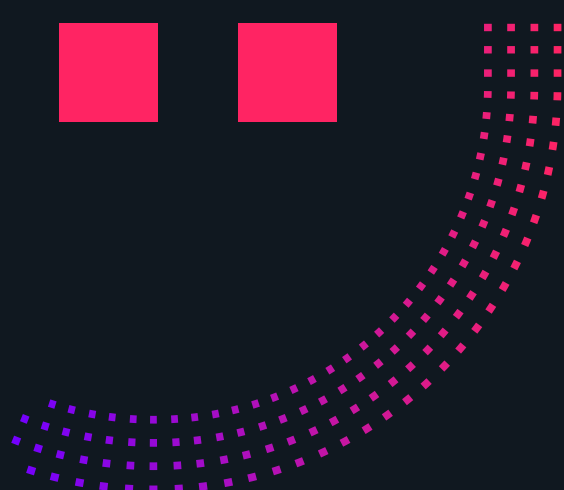
Transforming Member Experience: SECU's Journey with NICE

State Employees' Credit Union (SECU) faced limitations with its legacy contact center infrastructure and sought to improve efficiency, agent engagement, and the overall member experience. For these enhancements, SECU turned to NICE for its 'all-in-one' advanced CCaaS, workforce management and employee engagement solution. Partnering with NICE Value Realization Services (VRS) to create a detailed transformation plan, increase collaboration across the business and grow their leaders' confidence, SECU's migration and journey forward marks a significant improvement in its service delivery and overall member experience.

94% MEMBER SATISFACTION
18% over goal; net positive since launch

300 SECONDS TO <60 SECONDS AVG WAIT TIME REDUCTION

7% HOLD TIME REDUCTION

20% CALL TRANSFERS REDUCTION

90% AGENT SELF-SERVICE PARTICIPATION
30% daily login rate

20% WFM ADMIN WORKLOAD REDUCTION
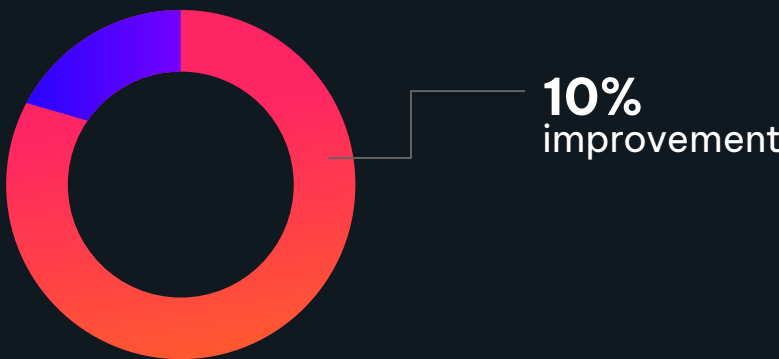111K hours removed from manual admin effort

50% SERVICE LEVEL IMPROVEMENT

85% ELIMINATION OF OVERTIME

85-95% OCCUPANCY

10% improvement

CUSTOMER PROFILE

ABOUT	Founded in 1937, State Employees' Credit Union (SECU) is a not-for-profit, member-owned, financial institution serving over 2.8 million members, including state and public school employees and their families. As the second largest credit union in the U.S., it provides financial products and services to help members meet their financial goals and achieve a better quality of life.
INDUSTRY	Financial Services
WEBSITE	ncsecu.org
LOCATION	North Carolina
AGENTS	CXone: 2,300 Seats; WFM/EEM Expansion: 1,100 Seats

GOALS
- Enhance the Member Experience
- Gain operational efficiencies
- Establish a view of the long-term forecast & resource requirements
- Real-time monitoring with accurate & reliable views of adherence
- Understand & benchmark call performance
- Empower employees with schedule visibility & self-service options

PRODUCTS
- NICE CXone Mpower
- Omnichannel Routing
- Interactive Voice Response
- Workforce Management IEX
- Employee Engagement Manager
- Enhanced Strategic Planner
- Performance Management
- Quality Management
- Interaction Recording
- Interaction Analytics
- Feedback Management
- Value Realization Services

FEATURES
- Omnichannel routing & ACD status code mapping
- AI forecasting
- Schedule optimization & intraday management
- Agent self-service
- Visibility to adherence, conformance & performance metrics
- Expert VRS guidance & upskilling
- Reverse-solve for performance metrics to detailed shrinkage modeling in ESP

NICE

Case Study

01 THE BEFORE

Performance and Service Gaps

SECU faced several challenges, including fragmented member service channels, performance management inefficiencies and limited scalability and agility. Disjointed service channels were leading to inconsistent member experiences. "We lacked a centralized platform that would combine all member interactions across various channels," shared Jared Benesh, EVP, Member Experience.

With many agents working across different branches, managing performance was a daunting task. SECU needed a real-time tracking system to monitor agent productivity, identify areas for improvement, implement corrective action plans and ultimately provide even better service to members.

As SECU's member base grew, the existing systems could not effectively support the increased interaction volumes. The company needed a transformative solution to centralize member service channels, enhance employee performance management and enable scalability for future growth.

02 DESIRE TO CHANGE

Seeking a Superior Member Experience

SECU turned to NICE to address these challenges head-on.
By switching to NICE CXone Mpower, SECU would gain robust omnichannel capabilities and seamless integration across communication channels. CXone Mpower's user-friendly interface would enhance agent productivity by consolidating necessary information onto one screen, aiming to address operational challenges such as call volumes and wait times. CXone Mpower would also offer greater flexibility and scalability, which is crucial for growth. The company would be able to incorporate new features without disrupting existing infrastructure.

03 THE SOLUTION

Robust Omnichannel and WFM Capabilities

Throughout this transformation, SECU partnered with VRS for a smooth, multi-phased transition to CXone Mpower with the NICE Workforce Management suite. This involved extensive consultation, identifying both business requirements and opportunities, providing recommendations, establishing a change management and governance process, pre-go-live preparation, extensive testing, migrating entirely to the new platform, and post-launch assessments and value measurement. NICE experts also provided in-depth training to SECU's staff to adopt the solutions seamlessly.

With CXone Mpower, SECU streamlined the call routing process to reduce wait times and expanded the system's use across various business lines. With WFM, SECU enabled better long-term planning with Enhanced Strategic Planner, forecasting, scheduling, and intraday management with real-time performance monitoring. They also gained more agent agility and intraday automation with Employee Engagement Manager. "These tools have been instrumental in enhancing our agent productivity," Benesh noted.

The introduction of analytics-driven quality management allowed SECU to identify areas for improvement and target specific initiatives. Multi-channel survey tools were also implemented to gather timely feedback from members via diverse communication channels.
"VRS played a pivotal role in our migration and transformation process," Benesh explained.

"They assessed our current infrastructure, understood our business requirements, and identified potential challenges and opportunities. They provided detailed recommendations to help tailor CXone Mpower and WFM to our needs while ensuring optimal performance." VRS coordinated with SECU's internal IT and operational teams to handle the complexities of integrating existing systems and provided a comprehensive plan for change management, solution embedding and governance.

04 THE RESULTS

Team Performance Beyond Stated Roles

"NICE solutions haven't only enhanced our member experiences and improved our contact center performance; they have enabled our organization to grow and collaborate more effectively," Benesh said. "For example, we have leaders stretching to learn more about the data, reporting and analytics from our member interactions to drive better outcomes for their specific workgroup or LOB. Leaders also have the insights that they need at their fingertips to have effective coaching conversations and identify root causes of performance opportunities. Within the past year, the entire organization has matured and teams are working better together. Overall, there has been a significant positive impact on the way we operate today thanks to NICE solutions and VRS's guidance in comparison to a year ago when we went live."
The implementation has led to noticeable improvements in operational efficiency and member experience.
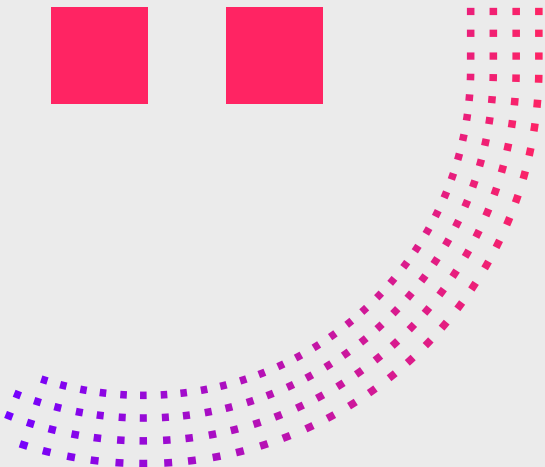
NICE

Achieving these results in six months was a testament to the effective collaboration and strategic planning between SECU and NICE. "Our members noticed the immersive omnichannel experience, leading to a net positive sentiment score," Benesh shared. "Previously, we lacked this level of detail, so we're happy with the new level of visibility into our member experience."

As part of VRS's portfolio consulting, SECU's contact center leadership was able to establish key performance indicators (KPIs) that were not previously monitored such as schedule adherence, AHT and transfers. After implementation, the team formed a targeted coaching team to educate both leaders and agents on ways to improve performance. This was crucial in driving a 50% improvement in service levels by allowing the workforce team visibility and influence over agent schedules. Another focus area of coaching was instructing agents on where to best find information to assist members with more complex situations. This increased efficiency without the leadership team having to directly manage to a lower target. The combined effects resulted in a significant 20% reduction in transfers, a 7% reduction in hold times and a 10% improvement in occupancy, collectively reducing member wait times.

In addition to improving KPIs, SECU's agent engagement has increased. One key improvement was the introduction of EEM. Agents can sign up for overtime, report absences and request shift trades on their mobile device. The center is trending at over 2,800 monthly schedule requests. As Brooke Thomas, SVP Member Experience, Quality and Analytics states, "Agents love EEM, and are using it very effectively."

SECU achieved streamlined contact center processes, reduced average handle times and increased efficiency. NICE's robust reporting tools played a crucial role in tracking KPIs and facilitating data-driven decision-making, while simplified administration reduced reliance on internal IT resources for system management. "The analytics-driven insights were instrumental in aiding strategic decision-making and improving our member service," Benesh stated.

VRS provided invaluable guidance, enabling the team to advance business processes on their own. "VRS measured our KPIs and gave us recommendations for continuous improvement. They pointed out overscheduling risks, allowing us to investigate the causes and take appropriate actions." Benesh revealed. VRS's recommendations on balancing schedules, conducting timely training, introducing part-time agents, and decreasing mid-day shrinkage further strengthened SECU's operations.

"Ultimately, we're not having to staff more to do more," Benesh says. "We're communicating very effectively because we have the data to share and act on, and we know how to fine-tune."

Case Study
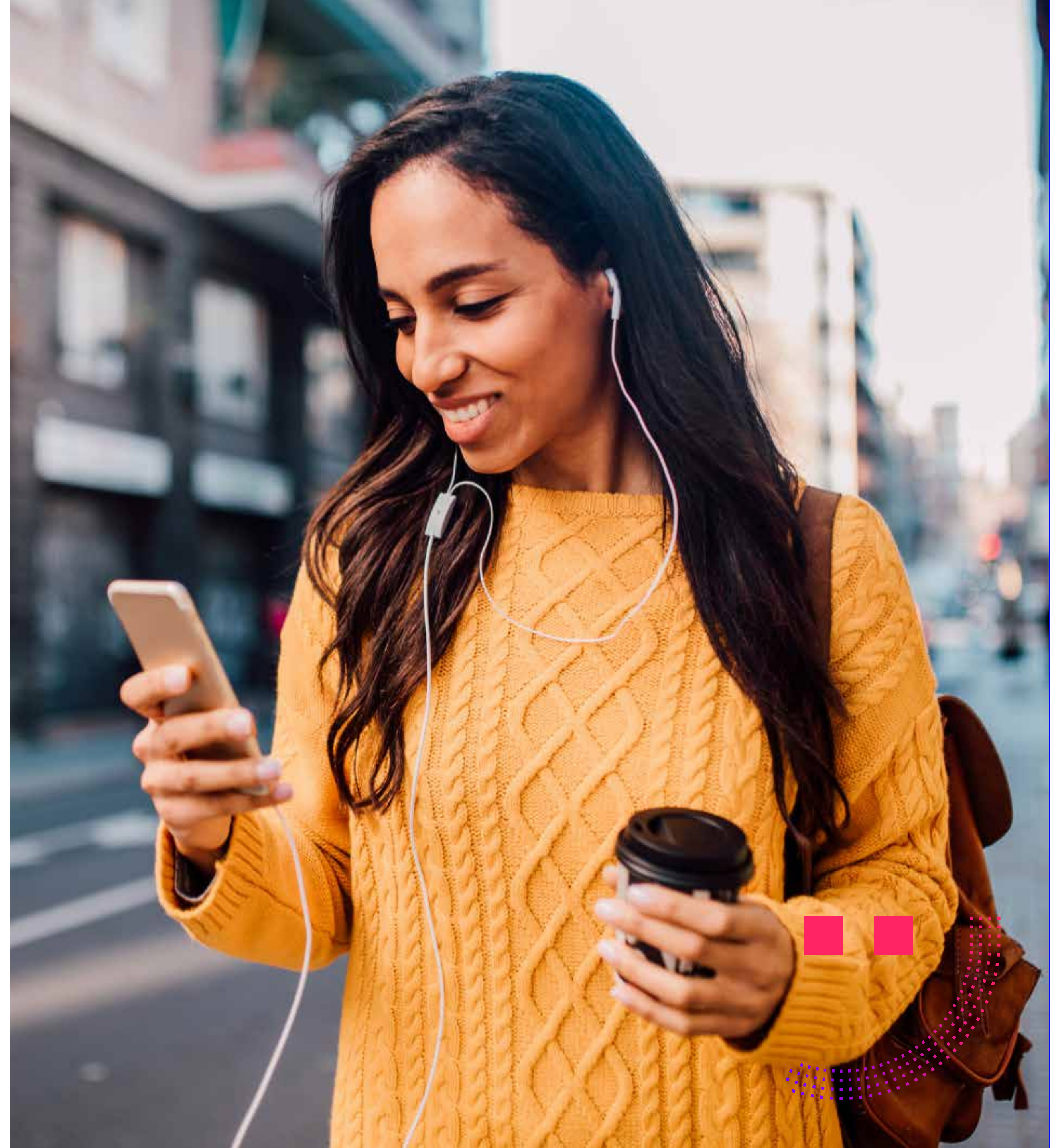
Setting the Stage for Future Enhancements

The partnership between SECU and NICE has successfully brought significant enhancements to member service operations. This paves the way for the second phase of enhancement. Following detailed use case development and transformation recommendations from VRS, SECU is evaluating advanced solutions such as Copilot, CXone Mpower Expert, CXone Mpower Guide and NICE Managed Data Insights, which promise automation of routine interactions, real-time guidance for agents, and personalized member support. "Together with NICE and its Value Realization Services, we're ready to deliver an even more exceptional experience to our members—and, of course, further enhance our agents' capabilities and reach," states Benesh, reflecting SECU's confidence in their transformation strategy and commitment to their members.

"**We have achieved an outstanding level of improvement**—beyond what I've seen elsewhere. And I think the difference is: **We did it the right way.** We didn't piecemeal CXone with other solutions— we chose a single, complete platform and now we're reaping the rewards. We also listened to the guidance from NICE Value Realization Services to grow as an organization and advance our business. **We're all playing from the same sheet of music now.**"

JARED BENESH
EVP, MEMBER EXPERIENCE

About NICE

With NICE (Nasdaq: NICE), it's never been easier for organizations of all sizes around the globe to create extraordinary customer experiences while meeting key business metrics. Featuring the world's #1 cloud native customer experience platform, CXone, NICE is a worldwide leader in AI-powered self-service and agent-assisted CX software for the contact center— and beyond. Over 25,000 organizations in more than 150 countries, including over 85 of the Fortune 100 companies, partner with NICE to transform—and elevate—every customer interaction.

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