

Integrity Impact Story

Culture Shift Results in Unprecedented Loan Growth



Overview

Mazuma is member-owned, not-for-profit credit union based out of Overland Park, Kansas. Founded in 1948 under the name Kansas City National Federation of Federal Employees Credit Union, today Mazuma provides a full spectrum of financial services and products, including wealth management services, insurance and loans. Mazumans pride themselves on a strong company culture and commitment to their community, clocking in more than 1,800 hours of community service in 2014 and thousands of dollars in grants.

Objectives

- Transition from a “buying” culture to a sales culture
- Shift mindsets around sales and service
- Improve the quality of communications and strengthen relationships
- Increase applications and loans

Challenges

In 2012, Brandon Michaels, President/CEO of Mazuma, was concerned that the organization's approach to sales wasn't going to be sustainable over the long term. Rather than a selling culture, the staff assumed more of an order-taking role, waiting for members to identify what they wanted to purchase. Not only was this an unsustainable model, Michaels felt that Mazuma was missing out on an opportunity to better serve its members' needs by sharing the full value of Mazuma's products and solutions. His vision was to transition to a sales-based culture while simultaneously growing and maintaining an excellent standard of service.

Solutions

Mazuma kicked off the implementation of Integrity Solutions' The Member Advantage™ (TMA) program with the management team. Organization-wide implementation followed, starting with a one-day session facilitated by Integrity Solutions to the entire front-line staff. After this session, Mazuma trainers completed the certification process so they could deliver future sessions and facilitate follow-up/reinforcement activities.

Since the implementation began in May of 2012, all front-line staff have graduated from TMA and completed the follow-up program, which provides structured reinforcement and tools to apply the concepts and integrate new behaviors into their day-to-day work. Every new hire that

A 6X increase in applications from approximately 400 to 2,500 per month

Better communication and teamwork among staff members

Over \$100 million growth in loans

Increased member trust

Previously lagging branches now consistently ranking in the top

A new culture of accountability and more competition among branches

“I wanted to transition away from an order-taking culture, but I didn't want to sacrifice member service. That's what really drew me to Integrity Solutions. Their philosophy is that sales equals service, and service equals sales. I'd never seen it explained that way, but I loved it because it helps people see that sales is about looking out for your member's needs.”

Brandon Michaels, President/CEO

“Relationships between team members have greatly improved, and production in loan growth is at levels we’ve never seen before. TMA has given us a natural way to communicate.”

Belinda Seller, Development and Culture Leader

comes on board also completes the full program as part of the onboarding process.

Mazuma employees have said that they appreciate the follow-up program because it gives them the tools they have been looking for to meet the new vision and expectations and to create value for their members. Michaels adds that it’s a tangible demonstration and reflection of the commitment Mazuma is making to their success.

While the program was originally intended only for the front-line staff, the company expanded the implementation to the back office team as well so that everyone would have a common understanding of behaviors and expectations and access to the tools and processes to support their success.

Since a large percentage of performance evaluations are based on how well the employee adheres to the internal culture and values, elements of the Integrity Solutions philosophy are embedded into that process as well.

“Our culture is sacred to us,” says Michaels, who attends every TMA graduation. “So it’s vital to me that I’m there when I’m able [at the graduations]. Our culture has been shaped by how people use what they’ve learned in TMA and our expectations on how they use it.”

Impact

Since implementing the program, Mazuma has experienced an increase in loans from \$293 million in 2012 to \$338 million today, but Michaels points out that this came at a time when Mazuma was shedding over \$40 million in business loans and selling off mortgages—meaning the actual impact is even more substantial than those already significant numbers.

“Integrity has been a sustainable part of our culture for three years now, and we’ve seen a rise in a culture of accountability, which means people have higher standards for themselves. We have a little more friendly competition going on now, too. We’ve seen branches that used to not be performing so well now rising to our top five because of these elevated expectations of performance.”

Brandon Michaels, President/CEO

He attributes that success to the Integrity Solutions partnership. “Without a doubt, Integrity made the difference. That was all that changed. It changed our mentality, too, and that has played a vital role.”

Integrity Solutions’ approach has become a part of Mazuma’s company culture, fostering better communication and relationships among the staff, between staff members and their members, and with their community. In addition, members’ overall trust levels have increased because staff are interacting with them in a way that’s more aligned with their decision-making process. And where previously there may have been some resistance to a “sales” culture, Mazumans now view it as a way to serve and enhance the value they provide to their members.

“Once they get into it, they like it,” Michaels says. “They tell us it helps them interact better with other people and understand themselves better so they can relate better to others, both in their professional and personal relationships.”

The program has also created higher standards among staff members and an enhanced sense of personal accountability. Michaels says Integrity Solutions has played a key role in level-setting expectations at Mazuma, giving everyone the same tools to use and establishing the foundation for excellence.

To learn more about how Integrity Solutions can help you address your business goals, visit IntegritySolutions.com or call us at **800-646-8347**.

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