

# Transforming Contact Center Operations for a Regional Credit Union

Unified CX Strategy, AI Roadmap, and Operational Excellence Across Five Departments

## About the Client

A credit union that has grown into one of the largest in the southeastern United States now serves over 300,000 members across more than 35 locations in three states and manages over \$5 billion in assets. After seven decades of growth, the credit union recognized that its operations, technology, and service delivery model had evolved organically and required a structured transformation to align with its ambitions and rising member expectations.

## Client Challenge

The credit union engaged COPC Inc. to conduct a comprehensive assessment of its contact center operations across five departments: Member Services, Digital Services, Specialized Support, Mortgage Servicing, and Collections, and to benchmark them against industry best practices and high-performing service organizations. The assessment also evaluated the organization's customer experience (CX) technology stack and AI strategy.

**Several critical issues drove the engagement:**

## Strategic Vision

The credit union's senior leadership had a strategic vision for the future of their contact center. To bring that vision to life, they sought an industry expert to assess their current state, identify opportunities for improvement, and provide prioritized recommendations with a clear roadmap.

## Siloed Organization and Technology

Departments, data, and enterprise-grade technology platforms, including Contact Center as a Service (CCaaS), Customer Relationship Management (CRM), Conversational Artificial Intelligence (AI), and core banking, operated independently with limited integration or optimization.

## Agent Attrition

High turnover persisted, with no structured root cause analysis or targeted retention strategies in place.

Insights and recommendations from the assessment would be used to shape operational transformation, reduce attrition, and build a unified CX technology and AI strategy.

## Solution

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COPC assembled a cross-functional team of CX strategy, operations, and technology experts to conduct an integrated 10-day on-site assessment, evaluating operations and technology together rather than as separate workstreams.

### Comprehensive CX Assessment

The team conducted observations and interviews with frontline associates, team leaders, managers, and senior leaders across five operational departments and nine key areas, including Workforce Management, Quality Assurance, Performance Management, Training, Knowledge Management, and Technology Utilization.

### Technology Stack Evaluation

COPC assessed the credit union's CX technology stack: CCaaS, CRM, conversational AI, and core banking platforms for integration gaps, utilization, and AI readiness.

### CX Transformation Roadmap

The engagement culminated in a prioritized roadmap with 12 specific actions across **three pillars**:

**CX Vision & Strategy.** Enterprise alignment on a unified member experience approach

**Technology Strategy & Capabilities.** Integration optimization, AI deployment planning, and platform utilization improvements

**Staff & Service Enablement.** Redesigned recruitment, training, quality, and knowledge management programs.

“The COPC assessment was an important checkpoint for us. It affirmed the strengths of our current operations while giving us a clearer line of sight to where we need to go next. More importantly, it helped us align people, process, and technology in a way that supports sustainable growth and the future state we’re deliberately building.”

- Senior Director, Contact Center

## Results & Projected ROI

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The assessment identified significant opportunities for operational and financial improvement across the contact center. The prioritized recommendations are expected to deliver:

- ➔ **Overflow Transfer Reduction of 50%** — Redesigned service journeys and optimized routing are projected to substantially reduce the transfer-back rate from the third-party overflow provider, recovering wasted labor costs and improving member experience.
- ➔ **NPS Stabilization & Recovery** — After months of declining NPS, the combined impact of service journey redesign, quality program improvements, and technology integration is projected to reverse the trend within 12 months of implementation.
- ➔ **Unified CX & Technology Strategy** — The credit union now has a single, prioritized roadmap of 12 actions replacing a previously fragmented approach across departments, platforms, and channels.
- ➔ **Lower-Risk AI Deployment** — A phased AI roadmap was developed with a governance framework, change management plan, and economic modeling for top use cases across both member-facing and agent-assist applications.
- ➔ **Projected Attrition Reduction of 15 to 25%** — The recruitment and onboarding processes, along with a coaching-focused quality program, were redesigned and aligned to industry benchmarks for high-performing retention programs.

### About COPC Inc.

COPC Inc. provides consulting, training, certification, benchmarking and research for operations supporting the customer experience. The company created the COPC Standards, a collection of performance management systems for customer experience operations, customer experience management, vendor management and procurement. Founded in 1996, COPC Inc. began by helping call centers improve their performance. Today, the company is an innovative global leader that empowers organizations to optimize operations to deliver a superior service journey. COPC Inc. headquarters are in Winter Park, FL, U.S., with operations in Europe, the Middle East, Africa, Asia Pacific, Latin America, India and Japan.