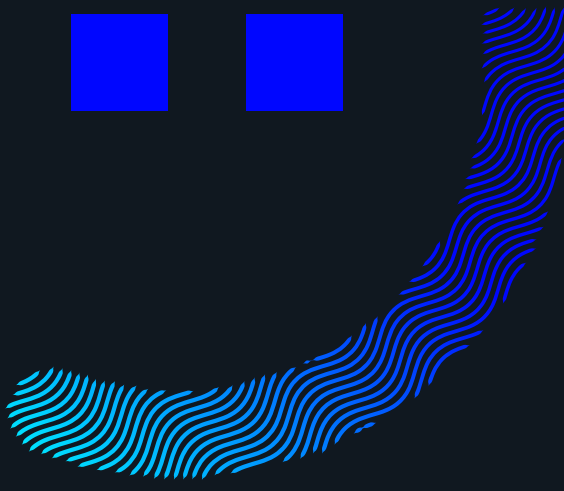


Case Study



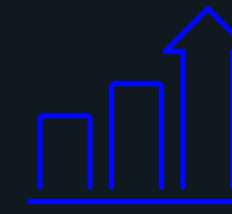
UCCU’s Service Center Improves SLA and Sets the Stage for a FinTech Transformation with NICE Workforce Management

Utah Community Credit Union (UCCU) is on the brink of a major expansion. The credit union, which has served its 300,000+ Utah-based members since 1956, is preparing to extend its services outside Utah. With a monthly workload of 30,000 transactions, the UCCU service center knew it needed to optimize every part of its operation to maintain—and even improve—a legacy of service across a rapidly growing membership. UCCU started with NICE CXone Workforce Management (WFM) ditching manual processes and spreadsheets in favor of automated, data-driven scheduling and realized six-point SLA gains and the capabilities needed to digitally transform enterprise-wide.



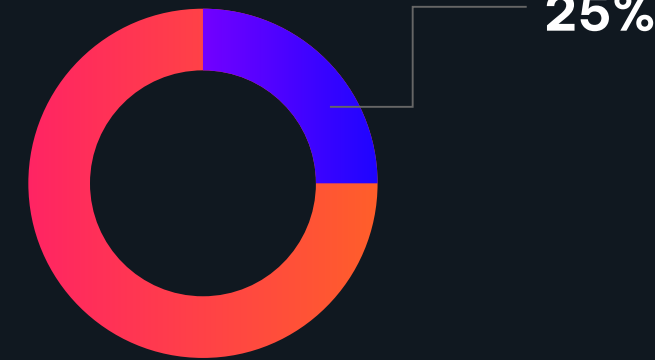
SIX-POINT GAINS

In SLA scores



25% REDUCTION

In AHLDT



11% DECREASE

In AHT



+5 BOOST

To baseline SLA goal



CUSTOMER PROFILE

ABOUT

Utah Community Credit Union is an organization rooted in the credit union philosophy of “people helping people” and built on traditional values of commitment to outstanding service, respect for others, and fiscal responsibility. As the face of the credit union, UCCU’s service center operations are advancing company-wide digital transformation with AI-enabled technology and customer-centric service.

INDUSTRY

Financial services

WEBSITE

www.uccu.com

LOCATION

Provo, Utah

SIZE

100 agents

GOALS

- Improve the customer experience, even amidst expansion and operational transformation, with automated services and data-driven performance improvement.
- Streamline scheduling for an enhanced employee experience.
- Establish a single source of truth regarding employee and agent experience.
- Reinforce fraud protection and authentication activities with automation and AI.

PRODUCTS

- [CXone Workforce Management](#)
- [CXone Quality Management](#)

FEATURES

- Integrated workforce management through Salesforce Lightning
- Chat, email, text, and voice enablement and integration
- Streamlined, real-time quality assurance and management

01 THE BEFORE

Growing a legacy of service—manually

What started as a student project at Brigham Young University had evolved into a not-for-profit financial institution with \$3 billion in assets, 21 branches across four Utah counties, and 300,000 customers around the globe. COVID-19 shutdowns fast-tracked an enterprise-level push for advanced technology and improved automation: The already tech-focused organization knew there had to be a smarter, safer way to enable remote work and to accommodate the new customer imperative to deliver anytime, anywhere service.

“At the time we were consolidating data from separate systems into Excel spreadsheets—everything was manual,” explained Cami Young, Assistant Vice President of UCCU’s Service Center Operations. “And we were doing a lot of guessing when it came to scheduling, which meant there were times we were really understaffed or overstaffed.”

02 DESIRE TO CHANGE

Service leads an enterprise-wide fintech transformation

The inefficiencies of manual functions and data consolidation were about to be a lot more pronounced: UCCU had embarked on an ambitious expansion project. Between 2020 and 2023, the credit union continuously added branches and members in Utah and, by 2024, had earned licensing to expand outside of the state. Moreover, the credit union aspired to move toward a more technology-driven, fintech operating model.

As part of strategic planning, UCCU knew its service center was the right place to test and perfect new digital capabilities. It was already the epicenter for UCCU’s growing range of digital touchpoints: Above and beyond handling inbound calls, the service center manages UCCU’s 30,000+ monthly chat, email, voice, and text interactions; its online banking platform



and a portfolio of applications; back-office support for 21 branches; and its Interactive Teller Machines, which combine the convenience of ATMs with the personal touch of in-branch services.

“For our 300,000 members we are the face of UCCU, and our goal is to push the company to the next level with technology that helps us serve our members when and how they want to be served,” said Young.

03 THE SOLUTION

WFM powers a digital evolution, starting with scheduling

Young, who had worked with NICE solutions in previous roles, knew NICE could transform UCCU’s service operations at the pace of its ambitious expansion and transformation goals. After CXone WFM helped improve service level agreement (SLA) scores by six points just months after its implementation, the rest of UCCU did, too.

Other functions—namely scheduling and coaching—immediately returned harder-to-track but deeply felt gains. Prior to CXone WFM, the inherently complicated task of scheduling UCCU’s dynamic workforce, which includes agents specific to member service, online support, and online banking was further complicated by manual processes. And UCCU agents were beginning to feel the pain in the form of missed breaks and arduous trades.

“Timing-wise, we were scheduling about a quarter out, which inevitably meant there were lots of changes needed and unanticipated fluctuations in demand that we had to accommodate manually. And if we couldn’t, agents were missing breaks, which is a huge problem,” explained Young. “With CXone WFM we’re forecasting, scheduling, and measuring volume so much more effectively. No one is missing breaks, paid-time-off can be scheduled as it’s requested, and we can strategically stack agents to meet the SLA objectives.”

04 THE RESULTS

Improved performance with fewer agents

The improved scheduling function emboldened UCCU to increase its baseline SLA target and allowed the contact center to extend its Monday through Friday operating hours and add service on Saturdays—all with fewer agents. “In the month leading up to the CXone WFM implementation we lost five agents due to natural attrition, and within 30 days of being on the solution we realized we didn’t need to replace those agents thanks to all the capacity it had created,” said Young.

In addition to capacity gains, UCCU is heading into its historically busy summer and fall seasons armed with a 6-point gain in its SLA (from 80 before CXone WFM to 86 today), 11%+ reductions in average handle time, and



25% reductions in average hold time. “Having our SLA increase so quickly just based on adjustments in breaks and meetings was an amazing surprise,” explained Young. “And those improvements made a huge difference in our overall morale, too.”

05 THE FUTURE

NICE + AI: Making hard work easier

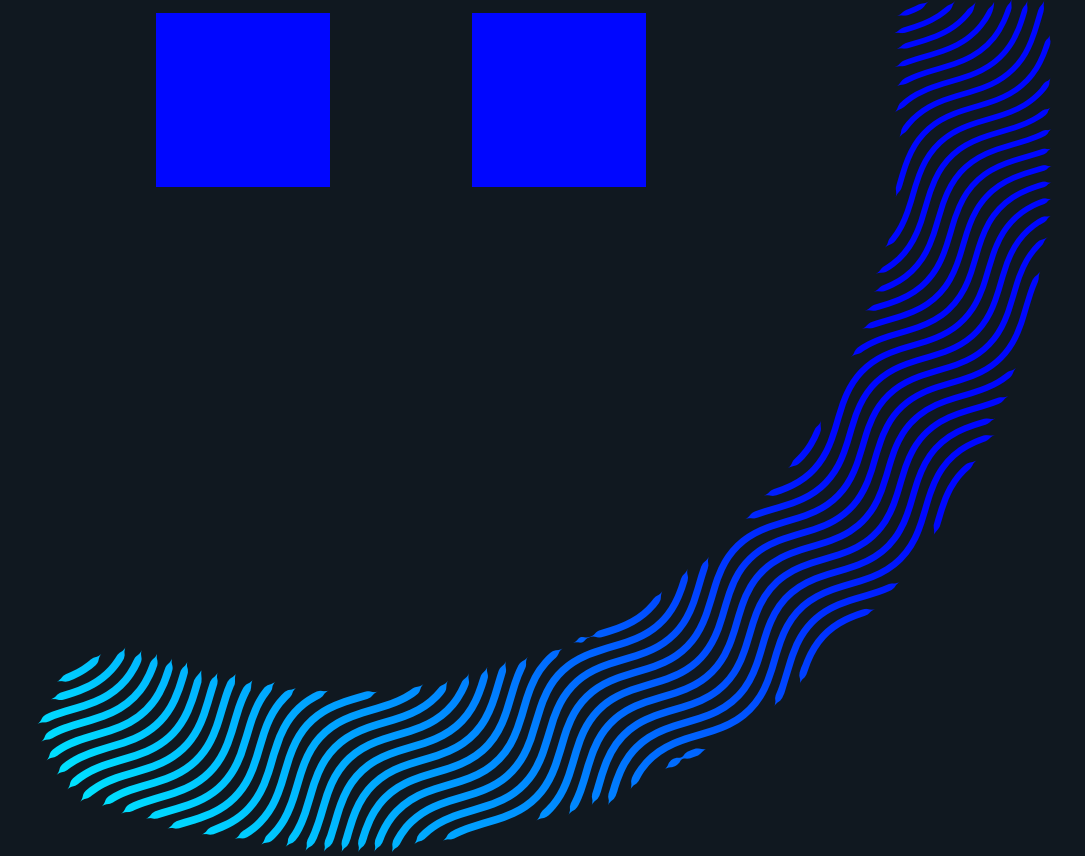
With NICE-enabled multi-channel integration in place, UCCU is taking high-profile steps toward its fintech vision and customer-centric service. Today, the credit union is working to replace under-utilized drive-ups with contact center-managed ITMs, and it’s exploring how Amelia.ai, a NICE partner, could deliver Interactive Voice Response capabilities to enhance fraud protection and introduce AI-enabled browsing and chatbots.

“The reality is most people don’t go into one of our branches, and when they do, it’s likely for a more complex transaction. For everything else, our members want help fast, 24 hours a day, seven days a week, and we see AI as being key to being where the customer needs us more efficiently, said Young.

Meanwhile, NICE is enabling digital transformation across other departments, with CXone WFM specifically powering efficiency gains in UCCU’s loan center and small business department. “We know the upcoming expansion is going to be hard, but with CXone WFM UCCU is more prepared overall, and we’ll continue to build our AI-enabled capabilities to reduce those growing pains,” said Young.

“Our CXone WFM implementation was amazing—it was probably the best rollout I’ve ever been part of—and **the way it has changed our workflow and created so many efficiencies is a game changer.**”

CAMI YOUNG
ASSISTANT VICE PRESIDENT
OF SERVICE CENTER OPERATIONS
UTAH COMMUNITY CREDIT UNION



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.

www.nice.com