



## SUCCESS STORY

# Hawaii State Federal Credit Union Improved Customer Service and Saved Money on Outsourced Call-Answer Services with Fonolo Voice Call-Backs



### Customer

Hawaii State Federal Credit Union

### Industry

Finance (Credit Union)

### ROI

Reduced wait-time

Improved customer satisfaction

Lowered costs

## Call Center Environment

- Up to 17,000 calls per month
- 22 agents
- Cisco Courtesy Callback

## The Company

Serving more than 120,000 state, city and county employees, as well as non-profit organizations and select businesses, Hawaii State Federal Credit Union has been trusted by members since 1936.

As one of the state's leading financial institutions, Hawaii State FCU continually integrates new technology to serve members better, while helping them with their personal and business banking needs. The company still abides by the principles of its founders, who believed in helping people and caring for their personal well-being — as well as their financial needs.

## The Challenge

Darryl-Lynn Dudoit, Hawaii State FCU's Call Center Department Manager, oversees agents across the company's phone and digital communications channels. She says that the challenge for Hawaii State FCU was to address call volume spikes and high abandonment rates, while relying less on an expensive, third-party call-answer service.

Darryl-Lynn's agents handle general account inquiries and calls related to stop payments, loans, transfers, and debit or credit card requests. During the COVID pandemic, her call center saw call volumes increase by 30%; rising from about 12,000-13,000 monthly calls to a high of 17,000. At the same time, abandonment rates went from a pre-COVID high of about 9% — which Hawaii State FCU wanted to improve — to 32%.

The company was using a basic Cisco call-back service which Darryl-Lynn says was confusing and lacked reporting tools. While seeking a replacement for Cisco call-backs, they engaged a third-party service to answer overflow calls, but found it expensive and impersonal, compared to service from the credit union's own agents.

**"The people at Fonolo are very personable and easy to do business with. They have been wonderful."**

### Darryl-Lynn Dudoit

Call Center Department Manager at  
Hawaii State FCU

“Working with Fonolo, from contract negotiation to going live, has been great. They are so quick with their communication. If we have an issue: boom they are on it. I don’t even have to call them. I can email them, and I get a response within minutes.”

### Darryl-Lynn Dudoit

Call Center Department Manager at Hawaii State FCU

## The Solution

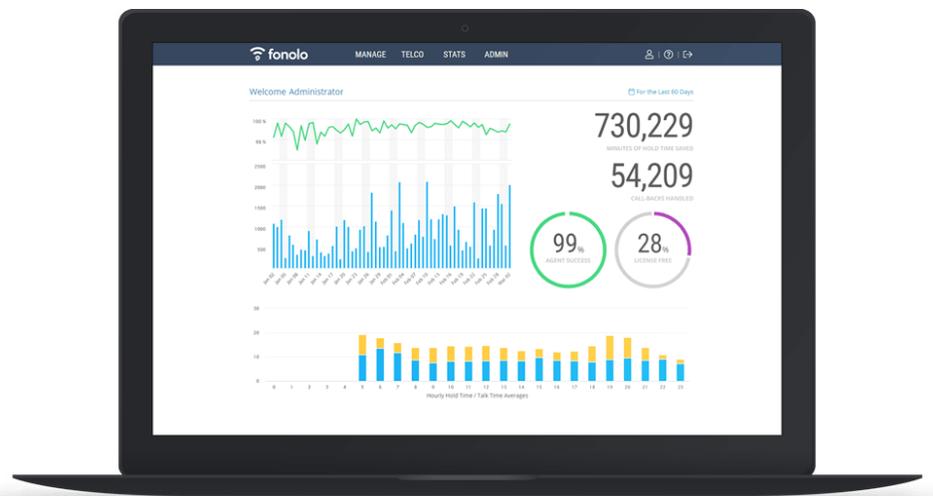
Fonolo Voice Call-Backs enable Hawaii State FCU to be less dependent on their overflow service. The benefits of this are twofold:

1. Members get better service from their own agents, who are more skilled in handling inquiries, than from overflow agents who work for multiple credit unions.
2. Fonolo Voice Call-Backs are more economical than the overflow service, which charges by the minute and can be very expensive

## The Results

Darryl-Lynn says Fonolo Voice Call-Backs have a positive impact on Hawaii State FCU. Call-backs cut down on customer wait time and the simple straightforward system is easy for agents to use. The detailed Fonolo reporting has become essential, too.

Acceptance rates for call-backs have been very high, allowing Hawaii State FCU to rely less on third-party overflow services and save money, while offering customers a better experience.



“I love the portal and the rich reporting,” says Darryl-Lynn. “I can log on to the Fonolo Portal anytime and see what I need.”



#### ABOUT FONOLO

Fonolo is the industry leader in cloud-based call-back solutions. Our call-back software has revolutionized the way contact centres interact with customers.

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info@fonolo.com | 1.855.366.2500

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