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Institute for Performance Excellence**

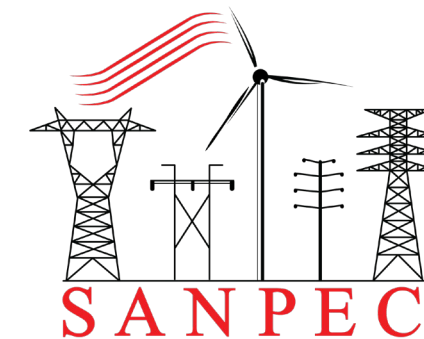
Presents:

**Designing and Implementing an Action-Oriented
Customer Feedback System**

February 27, 2025



Mac Baldrige Society Members



Opening Remarks/Agenda

Introduction	Al Faber , President & CEO Baldrige Foundation
Panelist	George Taylor , Founder and Chief Client Officer Beyond Feedback
	Deb Salazar , Chief Experience Officer Del Norte Credit Union
	Kerry Stacy , Chief Performance Officer Del Norte Credit Union
Audience Questions	Moderator – Al Faber
Closing	Al Faber Remarks



Designing and Implementing an Action Oriented Customer Feedback System

George Taylor, Founder and Chief Client Officer

Beyond Feedback

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Who is Beyond Feedback?

WORKFORCE AND CUSTOMER INSIGHT SERVICES

CUSTOMER SURVEY PROGRAMS



NEW CUSTOMER



CUSTOMER EXPERIENCE



LOST CUSTOMER

WORKFORCE SURVEY PROGRAMS



EMPLOYEE NEW HIRE



EMPLOYEE ENGAGEMENT



EMPLOYEE EXIT

Founded in 2011

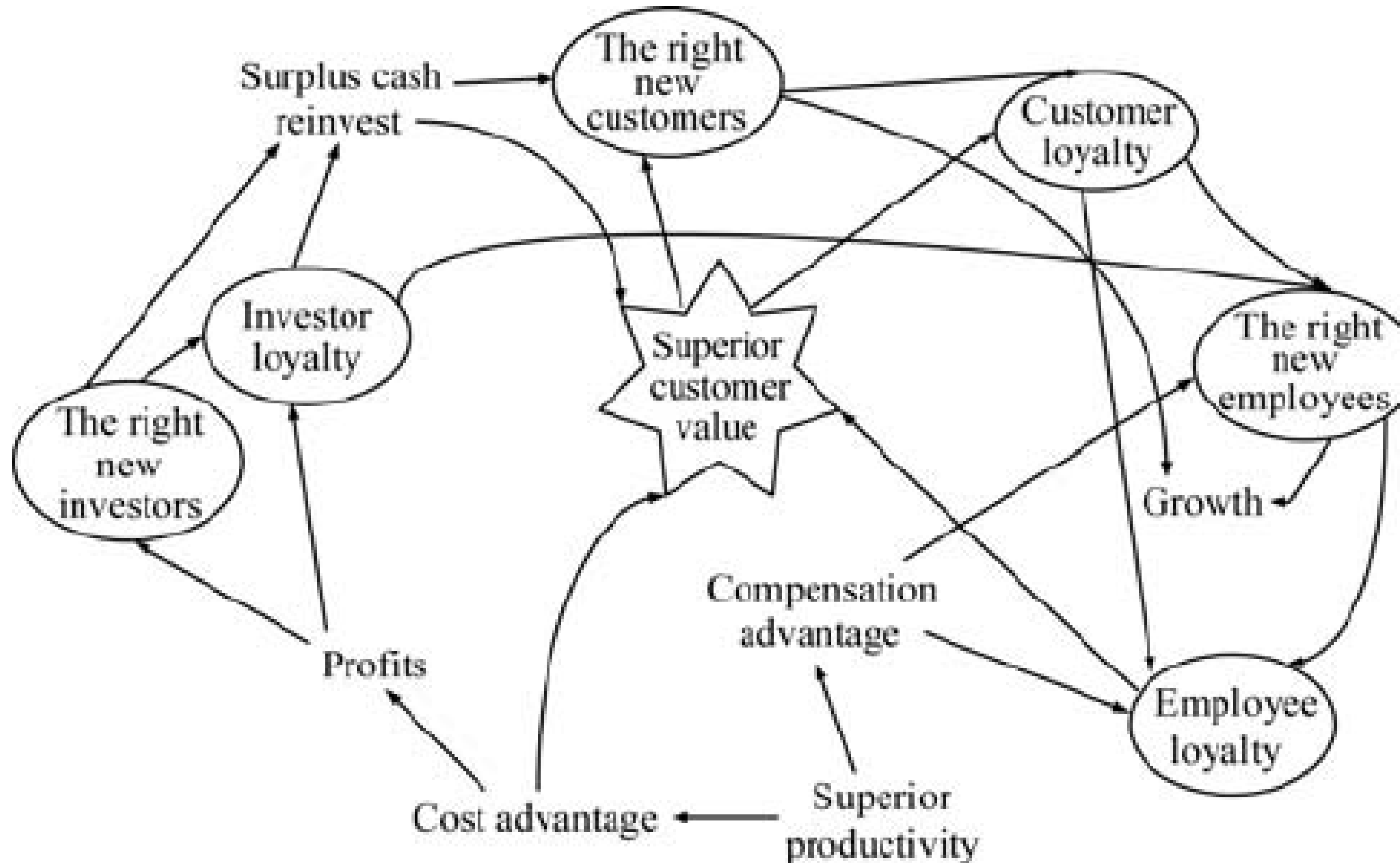
Based in Phoenix, AZ

Honored to partner with several MBNQA recipients

Partners with Baldrige Foundation since 2016



It all started on a cocktail napkin...



Adapted from Fred Reichheld, *The Loyalty Effect*, 2001





Customer satisfaction and engagement

Satisfaction

Positive attitude towards the brand

Fulfillment of expectations, needs, or wants

Satisfied customers can disengage and even leave


Satisfaction is good, but it is insufficient to drive results

Engagement or Loyalty

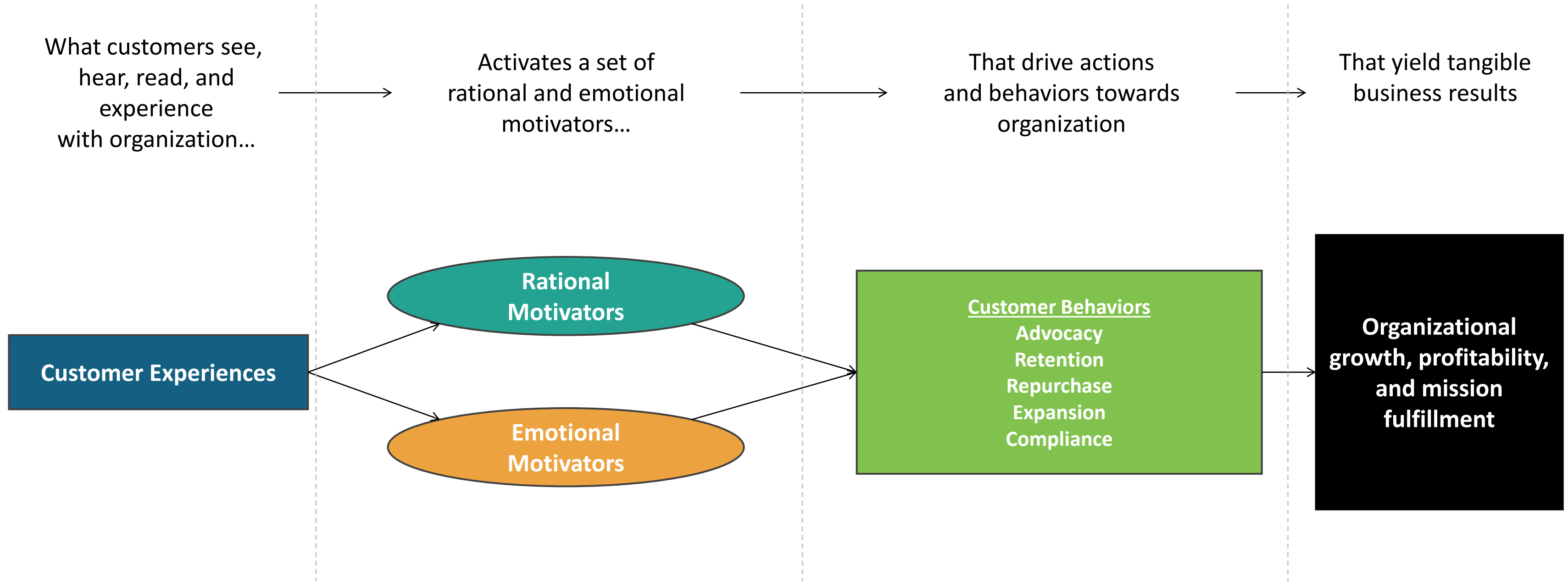
Emotional and intellectual commitment

Set of behaviors customers consistently take despite situational obstacles or competitive options that positively impact your organization's financial results or business performance outcomes

Key Categories of Behaviors or Actions

- **Retention:** stay with you, avoid competitive offers
 - **Repurchase:** buy again, continue to subscribe or visit
 - **Expansion:** buy other products or services
 - **Advocacy:** recommend to others, advocate for you
 - **Compliance:** primary relationship, use off peak hours
- 

Customer engagement framework

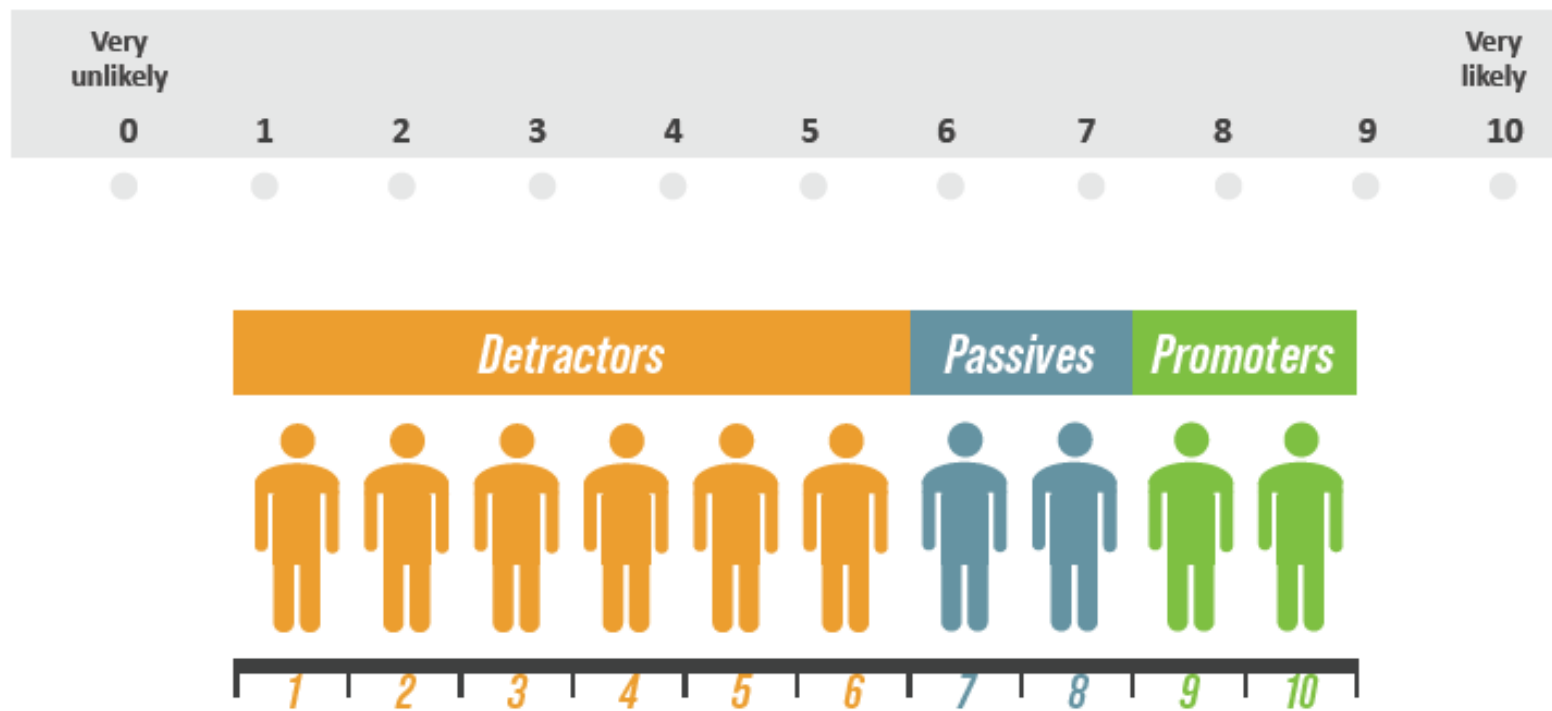


What's wrong with Net Promoter Score (NPS)?

NPS is useful and simple and if your business is driven by recommendations, it's quite valuable

Studies indicate a multi-item index is a more effective predictor of customer behavior than any single question

How likely are you to recommend your organization to a friend or family member?



- Fred Reichheld's own critique (2003)
- Journal of Marketing Research (2015)
- Journal of the Academy of Marketing Science (2017)
- Journal of Retailing (2018)
- Harvard Business Review (2019)
- The Loyalty Ripple Effect, Forrester (2020)

$$\text{NPS} = \% \text{ of Promoters [9's - 10's]} - \% \text{ of Detractors [0's - 6's]}$$

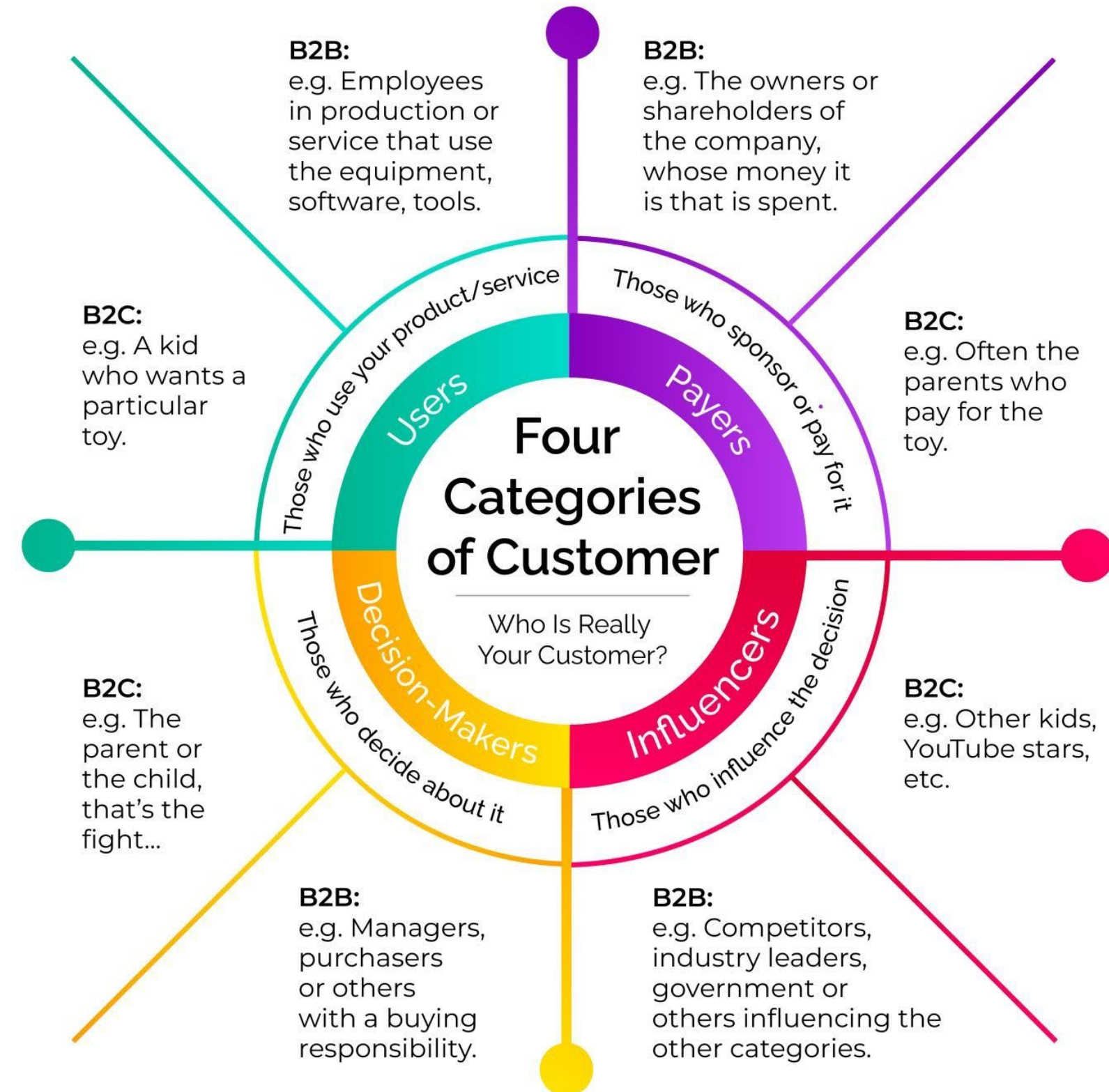


Customer engagement in your organization

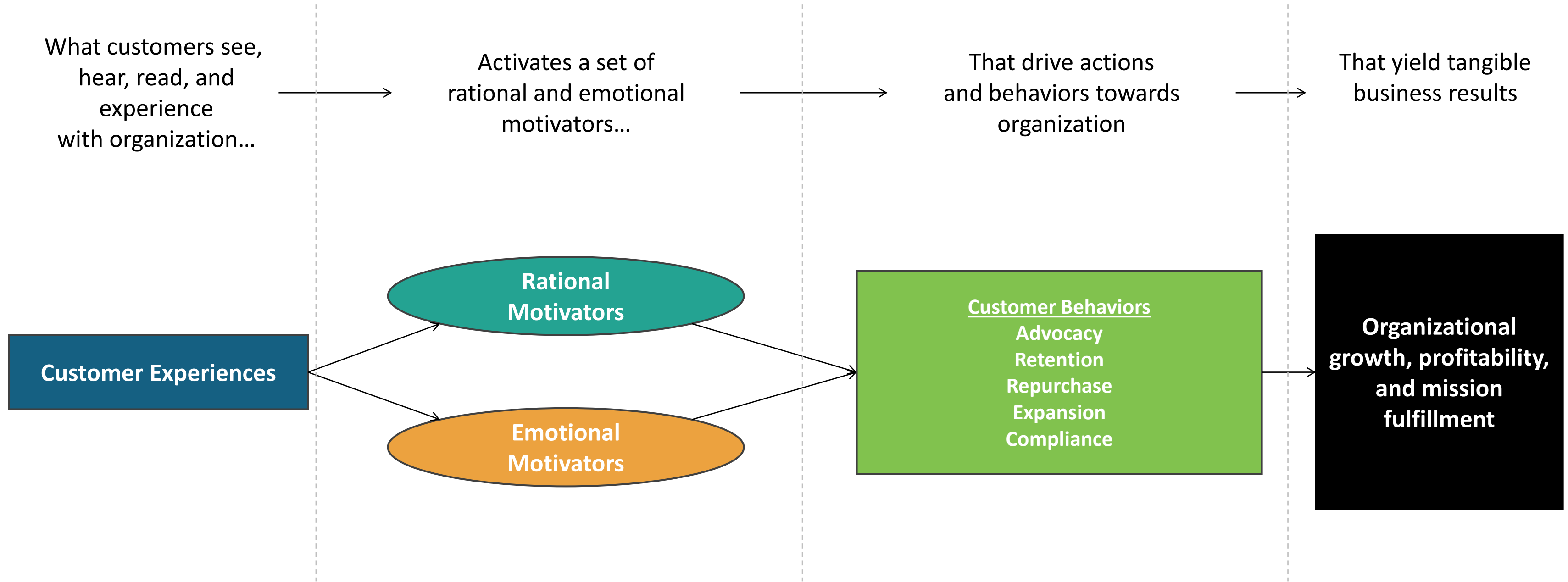
Industry or sector	Sample performance outcomes	Key behavioral drivers of engagement
Banking	Repeat usage or visits Number of banking products Assets under management	Primary banking relationship Recommend to others Consider new products/services
Healthcare	Patient satisfaction Reduced length of stay Minimized adverse readmittance	Revisit in future Recommend to others Comply with discharge instructions
	Value of donor base	Likelihood to donate in future

Wait a minute... who is my customer?

- Who is my customer? Is a more challenging question than it seems on the surface
- Defining your customer segments is critical to defining the behavioral outcomes you use to define engagement
- Key element of Section 3 of the Baldrige criteria: listening, defining, and segmenting your current and potential customers



Customer engagement framework



Customer engagement framework: Credit Union Example

- Prompt service
- Rep personally engaged
- Rep knowledgeable
- Rep cared about my well-being
- Rep offered solutions
- Rep was professional
- Transaction completed privately
- Inquiry or issue resolved timely
- Made me feel valued

- Easy to navigate
- Options met my needs
- Able to locate info I needed
- Easy to understand information
- Able to complete transaction

- Prompt service
- Rep personally engaged
- Rep listened to understand needs
- Rep knowledgeable
- Rep cared about my well-being
- Rep offered solutions
- Inquiry or issue resolved timely
- Made me feel valued

- Easy to open my new product
- Able to access product quickly
- Information was easy to understand
- Rates or benefits were competitive

- Able to access account in timely manner
- Easy to open my account
- Easy to find product and services info
- Provided relevant and valuable information
- Made personal connection with me

Member Experiences

Branch banking

Online banking

Contact center

Products and services

New member onboarding

Rational Motivators

- Differentiated from others
- Delivers value
- Easy to do business with
- Provides high quality service

Emotional Motivators

- Trust DNCU
- Does the right thing
- Ideal financial partner
- Committed to community

Member Loyalty Score

How likely would you be to recommend DNCU to a friend, family member, or colleague?

How likely are you to maintain your current relationship with DNCU in the future?

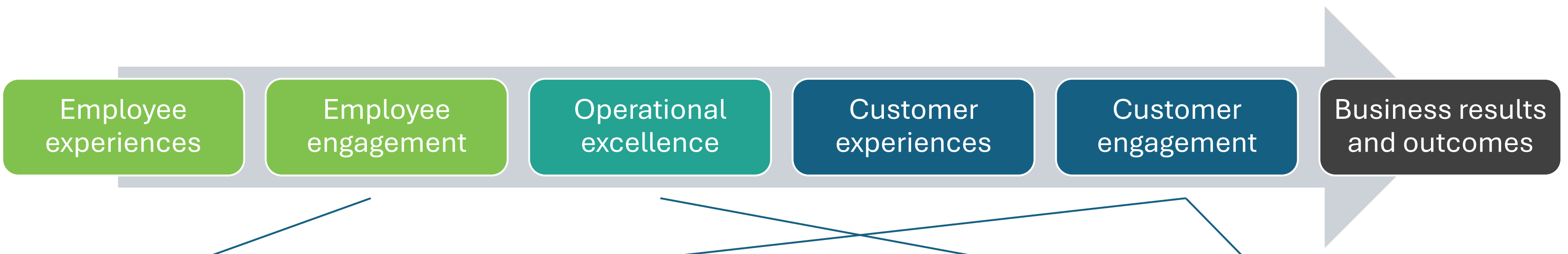
How likely are you to consider other products and services that you do not currently use from DNCU?

How likely are you to do all your banking activities with DNCU in the future?

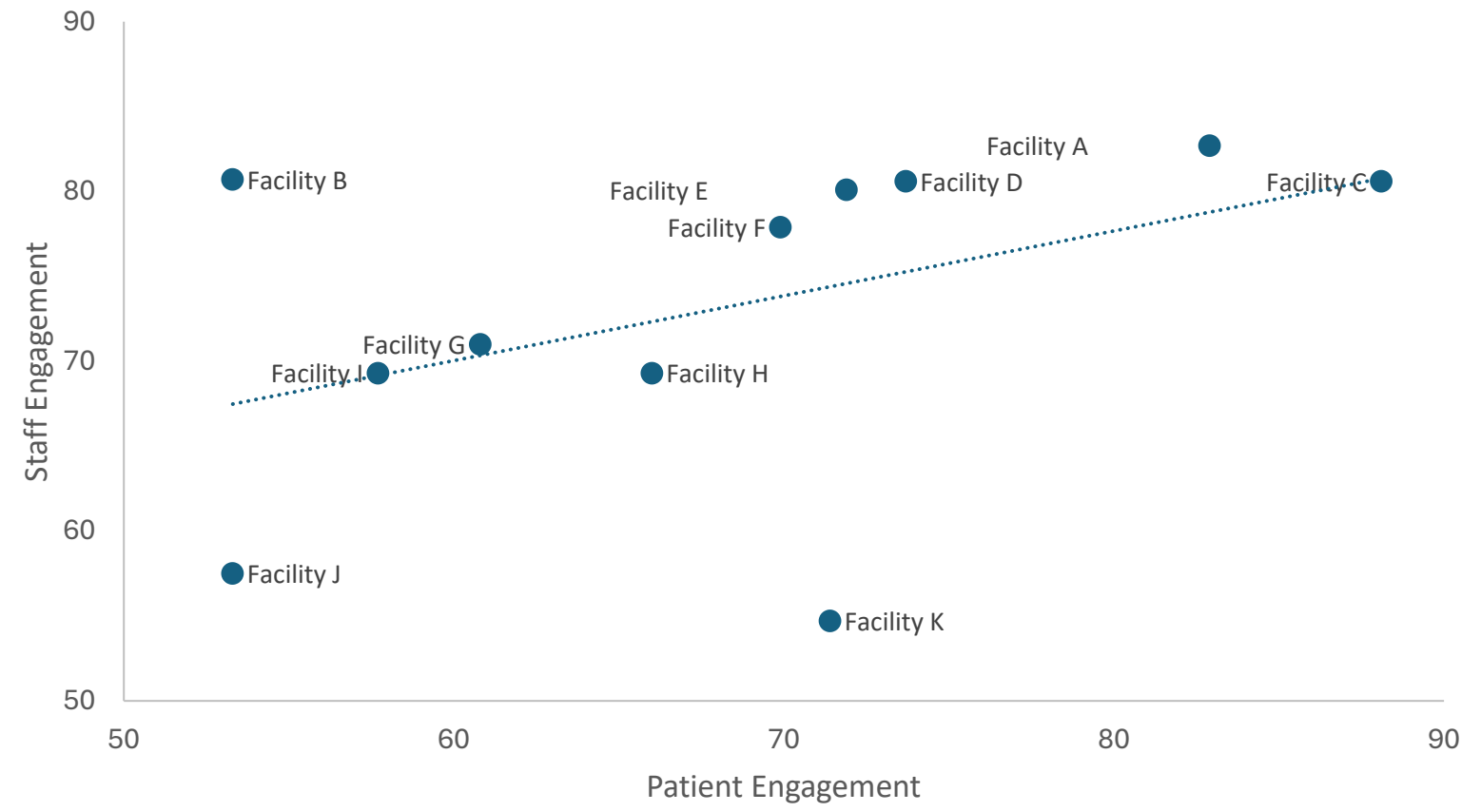
Transactional or Touchpoint Surveys

Relationship Survey

Integrating customer engagement with employee engagement



Healthcare staff engagement linked to Patient Engagement scores



Retail store staffing levels linked to Customer Engagement scores



Designing and Implementing an Action Oriented Member Feedback System

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Kerry Stacy, Chief Performance Officer
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Objectives

- Articulate a vision/strategy for designing the member experience
- Gather feedback: Partner – Beyond Feedback
- Convert feedback into action: Process – “Thinking in IDEALS”
- Track improvements: Results – “Improving Lives”
- Lessons learned on our Quality journey

About Us...

- Established in 1954 as Los Alamos Scientific Laboratory Credit Union (LASLCU), initially providing services to 54 members and assets of \$1,160 with a goal of “people helping people”
- In 1999, our name was officially changed to Del Norte Credit Union (DNCU)
- Today, 222 DNCU employees provide services to 63,579 members with \$1.3 billion in assets with a mission of “Improving Lives”
- A recent Field of Membership (FOM) expansion now enables us to better service rural and/or underserved communities of the state of New Mexico

Designing the experience

DEL NORTE CREDIT UNION

Our Mission is Improving Lives
Our Vision is to be the Ideal Partner for a Better Future

We do this by exceeding the internal and external services standards listed below:

Build Relationships... Community - Pride - Empathy <ul style="list-style-type: none">• Be a trusted DNCU advocate• Innovate and Improve DNCU• Put yourself in their shoes, be kind	Do the Right Thing... Caring - Accountable - Anticipate <ul style="list-style-type: none">• Explain the process• Keep your promises, follow up• Understand needs and immediately resolve issues.	Be Incredible... Friendly - Authentic - Listen <ul style="list-style-type: none">• Create incredible experiences• Listen to understand, offer solutions and alternatives• Tell them what you know and what you CAN do
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Gather feedback: Partner



***WE CUSTOMIZE
THE PROGRAM WITH YOU***



***WE DEPLOY THE
SURVEYS FOR YOU***



***WE PROVIDE
EXPERT ANALYSIS***

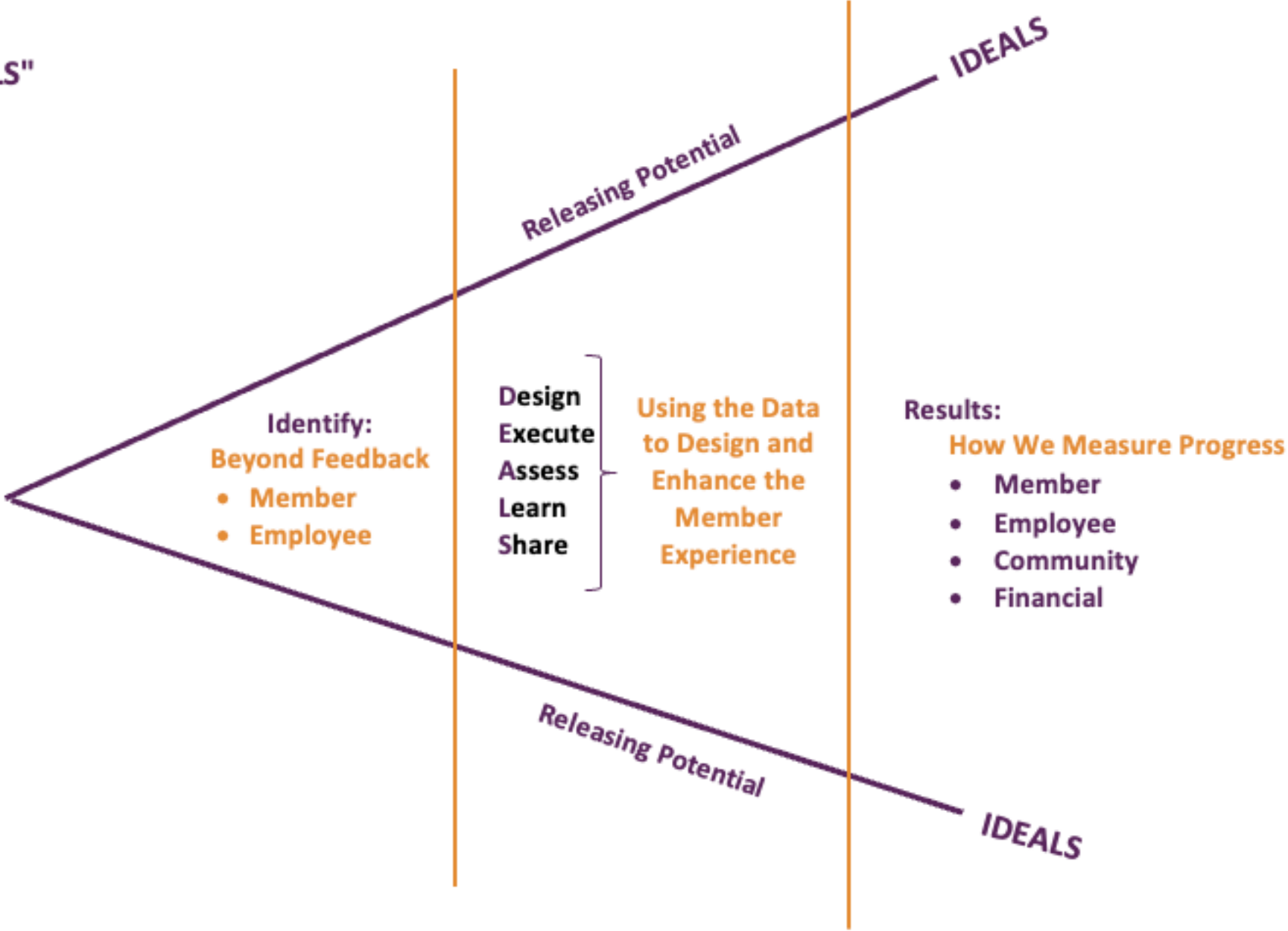
Convert feedback into action: Process

"Thinking in IDEALS"

Identify	Current, potential, and future members
	Understand key stakeholder requirements and expectations
Design	Develop Member Experiences
	Train to support products, services, and experiences
	Develop marketing and delivery strategies
Execute	Provide products, services and experiences aligned with member requirements and expectations
	Track member feedback and address as appropriate
Assess	Evaluate member feedback
	Measure KPIs
Learn	Identify opportunities to improve products, services, and experiences
	Course adjust based on lessons learned from member feedback
Share	Lessons learned

Del Norte Credit Union "Thinking in IDEALS"

- Growth Mindset:**
How We Think
- Belief
 - Expectations
 - Habit(s)
 - Attitude(s)
 - Values
 - Environment



Track improvements: Results

Member	Employee	Community	Financial
<ul style="list-style-type: none"> • Net Promoter Score, 74.6% • Member Effort Score, 89.3% • Overall Satisfaction, 90% 	<ul style="list-style-type: none"> • Employee Survey • Internal Service Survey 	<ul style="list-style-type: none"> • New Mexico's Family Friendly Business-Gold - Special Designation: "Education Support" • Newsweek, America's Best Regional Banks and Credit Unions 2025 • Forbes, 2024 Best-In-State Credit Unions • Best of Santa Fe, #1 Best Financial Institution 	<ul style="list-style-type: none"> • 5-Star Rating From Bauer Financial, 83 Consecutive Quarters • 4th Largest Credit Union in New Mexico

Recap

- Design the member experience
- Transform feedback into results

Lessons Learned...

- It is about the journey not the award
- A long journey that involves many stakeholders within the organization
- Leadership buy-in AND commitment at all levels is paramount - Change management
- Adequate time, effort, and resources – no shortcuts, not about overnight success
- Honest assessment of everything the organization does

Panelist Questions and Discussion



Deb Salazar
Chief Experience Officer
Del Norte Credit Union



Kerry Stacy
Chief Performance Officer
Del Norte Credit Union



George Taylor
Founder & Chief Client Officer
Beyond Feedback



Al Faber
President & CEO
Baldrige Foundation
(Moderator)



Training & Professional Development

The Baldrige Foundation Institute for Performance Excellence supports individuals and organizations around the world by providing 400+ quality educational programs. Enroll today in some of our healthcare courses, such as:

- Project Management
- Yellow Belt
- Green Belt
- Data Analytics



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