


What's the best road to lead members to choose our credit union as their primary financial institution?

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September 27, 2010 | COMMENTS 

Answer: A smooth one.

According to Jon Haller, director of corporate and market research for CUNA, having the combination of a checking account, online banking and a mortgage loan has the strongest correlation with PFI status. I had two of the three, and last month I refinanced, moving my mortgage to my credit union. Did this transaction leave me feeling more "PFI-ey"? Not exactly . . .

My initial contact and closing were quite pleasant. But what came in between was a bit of a disaster. Communications were untimely or non-existent. No checklist was provided to outline what was needed and when. Different staff called to request information and forms that were already provided. Frustration was met with little empathy and the shifting of responsibility.

To be fair to the loan staff, this occurred during a time of record refinance activity. But my experiences extended beyond loan staff, and the whole interaction left me wondering: As marketers, is our job simply to engage and direct members to a product? Or is it our responsibility to make sure their trip is a pleasant one?

This thought returned to me last week as I attended two seminars: *Disney's Approach to Quality Service* and *Disney's Approach to Brand Loyalty*. "At Disney, we're not dreading a crowd," notes facilitator Nicole Lauria-Tasby. "We're looking at the opportunity to connect with individuals because—at the end of the day—that's what they remember. Emotions trump everything."

Looking at quality service from this perspective, everyone in your organization becomes a marketer. Disney leadership looks at the delivery system of the company as "the interweaving of all components into one seamless guest experience." They use an integration matrix of core quality standards across cast (employees), setting and process to continually improve and ensure their guests are treated as VIPs: Very individual persons.

Try these questions, asked at the seminar, on for size:

- *Cast*: Are your employees made to feel as secure as customers? (Did my loan officer feel safe sharing my e-mail with concerns and suggestions?)
- *Setting*: Does your environment anticipate customer flow? (Were any changes made to account for a jump in loan volume?)
- *Process*: Are your processes designed for your convenience or the convenience of your customers? (Did the mortgage delivery system take into account the needs and wants of members?)

Look more broadly at your marketing. Be a catalyst for quality service. Lauria-Tasby adds, "Pay attention to every detail of delivery. It's the little 'aha's' linked together that create the big 'wow's.'" Are loan staff at your credit union thinking about cranking out another refi? Or do they recognize these touch-points as opportunities to build relationships and loyalty for your brand?

In the Disney movie, *Cars*, the character Lightning McQueen is sentenced by the court to repair a road that he destroyed. What type of road have you made for your members? Rocky, one-way? Or one where they can drive "low . . . and slow . . ."

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