

## Case Study

# Credit First National Association

### CUSTOMER PROFILE

Credit First National Association is the private label finance company for Bridgestone Firestone, handling consumer retail credit for all Firestone stores and Firestone-related partners.

### WEBSITE

[www.cfna.com](http://www.cfna.com)

### NICE CXone SOLUTIONS

- CXone Omnichannel Routing
- CXone Advanced Chat
- CXone Email
- CXone SMS
- CXone Personal Connection
- CXone Reporting
- CXone Workforce Management
- CXone Quality Management

### RESULTS ACHIEVED

- 86% improvement in average speed to answer
- 45% improvement in SLAs
- 15% reduction in abandon rate
- Increased agent engagement
- Reduced agent turnover
- Achieved higher productivity when agents were working from home
- Named a “Cleveland 100 Best Places to Work” by its employees

### ON THE NICE SOLUTION

“If you’re considering switching to CXone, you’ll see a return on your investment pretty quickly.”

Jim Hutson  
Workforce and Knowledge Management Manager  
CFNA



## Credit First National Association Improves SLAs 45% with CXone

### ABOUT CREDIT FIRST NATIONAL ASSOCIATION

Credit First National Association’s (CFNA) customer service center supports customers, merchants and recovery services. Five hundred fifty agents are spread across three locations, Brook Park, Ohio; Phoenix, Arizona and Manilla, Philippines, working from home and in the office. They provide support 14 hours per day and service an annual contact volume of 1.5 million interactions.

“The customer service team primarily handles inbound interactions, and we also have an outbound recovery department,” says Jim Hutson, Workforce and Knowledge Management Manager at CFNA.

### THE CHALLENGE

CFNA experienced explosive growth, but its on-premises contact center hampered its expansion. Jim explains: “Prior to NICE CXone, we didn’t have a contact center solution in place—just a standard call manager system. We had a lot of demands and the old solution just couldn’t keep up.”

When COVID-19 hit, CFNA didn’t have the ability to support remote workers because it wasn’t using a cloud contact center solution. And when its off-shore vendor in the Philippines shut down, it had no backup options for servicing customers.

## Case Study

It was time to look for a new solution. “We started the search for a new system because of our exponential growth, the need for intelligent routing and the ability to support a multi-skilled environment,” says Jim.

“We needed a cloud-based solution to gain scalability and flexibility. Because we’ve grown so fast, we didn’t want to constantly replace hardware and make updates to an on-premises solution.”

**“With CXone, we can use multi-skill routing and prioritize calls. It’s had a massive increase on our efficiency and ability to handle calls in a more timely fashion.”**

Jim Hutson, Workforce and Knowledge Management Manager  
CFNA

### THE SOLUTION

CFNA needed an easy-to-use solution that could support multiple locations. “We chose NICE CXone because of the simple user interface and its ease of use. It’s intuitive, and it doesn’t require a lot of IT intervention which was exactly what we were looking for.”

“We had our first case of COVID in March 2020, and all our U.S.-based employees were sent home. We routed our calls to our Philippines BPO, but two days later they were completely shut down, too.”

CXone came to the rescue. “We immediately instituted CXone’s integrated softphone so agents could call from anywhere as long as they have an internet connection. CXone helped us maintain business continuity so the agents could continue handling interactions,” says Jim.

### OPPORTUNITIES IDENTIFIED

#### 45% improvement in service level agreements

Before CXone, calls were routed to specific agents which was inefficient. “With CXone, we now have multi-skill routing and the ability to prioritize calls. It’s massively increased our efficiency

and ability to handle calls in a more timely fashion. From a scheduling standpoint, it’s also been great for the agents, because they have a larger pool of people to swap shifts with which gives them more flexibility with scheduling.”

“CXone contributed to an 86% improvement in average speed to answer, a 45% increase in SLAs (service level agreements) and reduced abandon rates by 15%, due to the reduction in talk time, as well as our average staff retention increasing. Agents are staying with us longer, and I think it’s because they can handle calls more efficiently as their experience levels increase.”

CXone also contributed to reducing agent turnover. “We went from a 25% turnover rate to 14% in the last year,” says Jim. “Our turnover has fallen simply because the agents are happier so they’re less likely to leave. We were even voted a “Cleveland 100 Best Places to Work” by our employees—we’re really proud of that honor.”

Service levels also improved due to better forecasting and scheduling with CXone Workforce Management. “Now we can create more accurate forecasts which means agents are scheduled more precisely to handle interaction volumes. It also drives satisfactory service levels while ensuring we’re not overspending on labor. The accuracy of CXone Workforce Management’s forecasts is a big plus.”

#### Collecting payments from past due accounts

The CFNA retention team makes outbound calls to collect outstanding payments. With CXone Personal Connection, an outbound dialer, CFNA designed an agentless campaign to connect with customers that the team had difficulty reaching.

Jim explains how the process works: “If we make a connection, we offer to transfer them to an agent to discuss their outstanding balance. If we don’t connect, we leave them a recording about their account.”

“CXone Personal Connection has been extremely helpful for collecting past due accounts. It lets us tweak our contact rates and manage who we call.”

#### Adherence improves agents’ accountability

With CXone, CFNA can now measure agents’ schedule adherence. “Our Ohio-based agents are achieving a 94.5% average adherence rate. That’s increased from about 89%. Our BPOs’ adherence improved around 10%.”

“Adherence is now one of our key metrics; we couldn’t measure it with our previous system. Since we’ve started tracking it, the agents are holding themselves accountable, which is great.” Jim believes in the adage that what you measure matters. CXone Reporting has helped with that goal. “I’ve always been a firm believer through 26 years in contact centers that you can understand agent behavior from the numbers. We use CXone Reporting to pull all the data we need to make intelligent business decisions,” says Jim.

“I’ve created dashboards for various departments so that we can watch our metrics. We also use custom reporting. We do a lot of disposition reports so we can make sure our IVR is working to our advantage so we can tweak our self-help options. All of the data comes out of CXone—it’s reliable and we trust it.”

Jim says CXone contributed to a great year for CFNA. “We actually did very well during the pandemic and that’s partially due to CXone.” He says the CXone cloud platform continues to improve efficiency and agent engagement. “CXone is flexible and easy to use. For contact centers considering switching to CXone, you’ll see a return on your investment pretty quickly.”

## 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.

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