

### The Organization

Mountain America Credit Union  
West Jordan, Utah  
[www.mtnamerica.org](http://www.mtnamerica.org)

### The Challenge

Gain control of rapid growth and build quality work environment by first understanding and then acting on employee needs and interests. Improve member satisfaction and loyalty through improved employee service and customer care.

### The Allegiance Solution

Deployed EmployeePulse and EmployeeVoice of the Active Listening System in order to gather and analyze critical, actionable feedback relating to employee satisfaction. Also deployed CustomerVoice to address same issues with customer base. Centralized reports and auditing capabilities provide data on feedback type, location, and occurrence providing the ability to address and resolve issues before they escalate.

### The Results

- Consolidating and simplifying customer/employee feedback
- Providing a single point of feedback flow
- Improving rapid and appropriate customer problem escalation and resolution
- Lowering employee turnover
- Creating employees driven to satisfy the customer

## Mountain America Credit Union Uses Allegiance Active Listening System to Improve Workplace Culture and Customer Loyalty

Beginning in 1938, the Utah telephone workers formed a credit union known today as Mountain America Credit Union. The assets of this not-for-profit credit union have grown tremendously since its inception. In fact, during the past eight years, Mountain America has tripled in size, becoming the credit union of choice for state and local government employees and some of Utah's leading corporations including: AT&T, Novell, Questar and Qwest.

Mountain America's philosophy focuses on "people helping people;" allowing members to enjoy traditionally higher dividends on savings and lower rates on loans by offering easy access to great products as a cooperative institution. It is the purpose of Mountain America to provide a positive incentive for its members to save and build financial security for the future.

### Going from Good to Great

Employee satisfaction has always been high at Mountain America, yet management realized that employee needs are constantly changing. To be successful, Mountain America needed to focus on solving the problems that existed and preventing other problems from arising in the future. "Human resource professionals understand that employees are wise investments," said Marshall Paepke, senior vice president of human Resources for Mountain America Credit Union. "Yet we have limited resources, so finding ways to focus our energies is invaluable."

Finding ways to wisely allocate resources to crucial needs and interests of employees can be somewhat like trying to find a needle in the proverbial haystack. By using the traditional method of paper surveys once a year, Mountain America was only capturing a single point in time. While the results of the surveys were helpful, they did not necessarily represent the current needs and concerns of Mountain America's employees. Survey processing was time-consuming, and the data was often two to four months old before top executives received the information.

### Superior System Impacts Satisfaction and Financial Performance

After evaluating several alternatives to its survey process, Mountain America abandoned paper in favor of the following anonymous online tools powered by Allegiance:

- EmployeeVoice – A Web-based, open communications forum that provides a non-threatening venue for employees to express their suggestions, concerns, compliments, and complaints.
- EmployeePulse – A Ph.D. developed survey that accurately measures attitudes and turnover risk of employees at a given time.
- CustomerVoice – A Web-based feedback management system providing an instant and focused channel for customer feedback.

The results of using Allegiance Active Listening System were invaluable. In April 2004, Mountain America worked with three doctorate students from Brigham Young University in Provo, Utah, to develop a model that looked at what impact, if any, employee satisfaction had on member satisfaction.

# Mountain America Credit Union

*"We are now able to attract and retain superior employees because of our ability to better listen and react to their needs that are expressed through the Allegiance EmployeeVoice and EmployeePulse systems."*

*-Kristina Anderson  
Corporate Communications  
Mountain America Credit Union*

The Allegiance online tools allowed Mountain America to quickly and effectively survey a large sample of employees and members. The strategic nature of both employee survey and member survey questions allowed Mountain America management to find correlations between employee satisfaction and loyalty of members.

Not only did the model validate correlations, it also found important factors regarding employee satisfaction and financial performance. The survey results showed that other key factors of employee satisfaction include worker's pride, relationships and recognitions, work/life balance, and a supportive culture.

## **Built-in Analytics Point Management Directly to Areas in Need**

Mountain America found factors that incubated a negative impact on satisfaction and financials. This led to the implementation of Allegiance EmployeePulse, a Web-based employee opinion survey designed to measure the relationship between employee passion and stress on the job.

The EmployeePulse survey provides a way for employees to anonymously share their thoughts and concerns with management. This is another avenue to streamline resources to have the greatest impact. For example, employees requested more support in the form of training. Mountain America was able to use this feedback to modify its training to address the need.

## **Alligance Benefits**

**Get actionable information with instant reporting.** With an anonymous reporting system via the internet, the Active Listening System allows an organization to be informed immediately of any concern or suggestion. Employees, customers and vendors have the freedom to log on and submit concerns, complaints, compliments or ideas. Management then is able to see what is really going on and can respond accordingly.

**24/7/365 system access.** Providing a premier online feedback system and comprehensive management tool set offers your company the most complete and flexible reporting system possible. Your customers and employees across the globe will have the capability of communicating important information and details anytime, anywhere making it a complete feedback system for every side of your company.

**Flexible system adapts to your needs.** The Active Listing System is engineered to be extremely flexible. The system guides each step of the interview as well as report dissemination, based on business rules that you provide. We program these rules directly into the system's logic engine, creating a program tailored to your unique needs.

"We are now able to attract and retain superior employees because of our ability to better listen and react to their needs that are expressed through the EmployeeVoice and EmployeePulse systems," added Kristina Anderson, corporate communications for Mountain America Credit Union.

Mountain America is still actively engaged in the feedback process. Because employees' needs change regularly, the company continues to conduct surveys through Allegiance's wide array of online listening tools. Each survey allows the company to take steps towards improving employee satisfaction, which directly translates into better customer service and profitability.

## **The Allegiance Partnership**

In partnership with Allegiance, MACU has been able to reduce employee turnover over a three year period. Their great culture has led to recognition by the Great Place to Work Institute where they were a finalist in the national award competition and to be named as one of Utah's Top 5 Large Companies to Work For.

"The cost benefit well exceeds the time and associated expense," said Paepke. "As a not-for-profit entity we have to be wise with all our resources. The results we get from each survey help us to continue to fine tune our employee benefits and target those areas that will have the most impact on employee and member satisfaction."

Mountain America expects unprecedented growth for the future, and with the help of Allegiance, expects to handle the challenges of rapid development by listening closely to its employees and members.

**Alligance, Inc.**  
857 W. South Jordan Parkway  
South Jordan, UT 84095

**T +1 801.302.9041**  
info@allegiance.com

