Using the CU*BASE Member Survey

INTRODUCTION

Now more than ever, credit unions are realizing that being the primary financial institution not only for an individual but for an entire family may be the key to their future. Doing more and better with the members that are currently participating will be far more productive than chasing a group of members that *might* join tomorrow.

The **CU*BASE Member Survey** tool helps you to focus on *knowing* your members and creating stronger bonds with these important relationships.

How satisfied are your members with your current services? What advertising and promotional activities bring the most business to your credit union? If you are planning to offer new services down the road, how many of your members are interested now? What really motivates your members?

The Member Survey feature lets you compile list of multiple-choice questions on a variety of topics for your members. Their responses can be recorded and tallied to provide valuable service and marketing information.

CONTENTS

MAKING A SURVEY WORK FOR YOUR CREDIT UNION

Why Use a CU*BASE Survey?

Using the CU*BASE Member Survey tool is the best way to create an on-line record showing member non-financial preferences. All CU*BASE users, from the front-line teller to credit union managers and leaders, can easily access an individual member's preferences, or analyze responses across the entire membership.

In addition, the CU*BASE Survey is made even more powerful for building relationships by combining these known preferences with other data already stored in CU*BASE:

- Cross Sales Tasks and Need Groups
- Master file demographics (age, ZIP code)
- Transaction activities (branch, transaction types)
- Account balance information
- Loan history
- Credit score

Using Query and other CU*BASE tools to mine this information, you can identify members who want things, need things, and who qualify.

What kinds of questions should be on the survey?

One good rule of thumb is *don't ask if you don't plan to act.* The goal of the survey should be to identify what members want you to do, how members want you to act, to meet their needs. For example, the question "How do you prefer the credit union to contact you?" helps you to contact the member more efficiently. Using that method for future contacts shows you listened to the member's preference, and encourages future survey participation.

Although most surveys seem to stop at measuring how happy a member is now, your CU*BASE survey ought to help you find out what you need to do to *make* and *keep* your members satisfied, now and in the future.

Following are some examples of how survey questions can be used to take meaningful action in your credit union:

Example 1: Using a Survey with Cross Sales Need Groups to Identify Sales Potential

Bill Smith has been assigned the responsibility for the credit union's "Convenient Banking Products" need group in its CU*BASE Cross Sales Task tracking system. This group of tasks is designed to encourage members to take advantage of services such as PC Banking, Audio Response, and the like.

Bill takes advantage of the credit union's survey questions, "Why did you join our credit union" and "What banking services are most important to you" to follow up these cross sales tasks with members that have emphasized the importance of convenience and new technology services in selecting a financial institution. In addition, this information helps him get an idea of the types of services people are asking for, what

services draw them to the credit union, and what new services people would be receptive to down the road.

Example 2: Creating Telemarketing Leads from Survey Responses

ABC Credit Union is excited about introducing EasyPay Bill Payment services and believes it will be well received by its membership. To confirm this, the credit union added the question "Would you be interested in home banking bill payment services?" to its general services survey.

Responses are obtained by front-line staff chatting with members as well as through a formal printed survey available in all branch lobbies. The CU creates a Query of the survey response file to show all of the members who have responded positively to this question. This file is used to generate a batch of Telemarketing ticklers, allowing the marketing team to contact these members with the preliminary information about the upcoming bill payment program.

The same file could also be used to selectively insert flyers into member statements for those members who have already expressed an interest.

Hints on Survey Delivery Methods

Although volumes have been written on marketing strategies for surveys and instructions on the best way to get participation in a survey, here are some hints for how a credit union can use the CU*BASE Member Survey in normal day-to-day contacts with members. Anything out of the ordinary that comes up, such as a specific compliment or strong complaint, should be communicated using a Tickler, the Telemarketing tracking system, or other appropriate channel.

The Printed Survey	The most common type of formal survey, questions would be compiled in a high quality printed document that could be mailed, handed out by tellers and MSRs, or displayed in the lobby for members to take at will. To encourage participation, non-financial incentives could even be offered, such as giving members extra points toward this month's Tiered Service score, or adding to their Lifetime Points total.
The "Formal" Personal Survey	*"Do you have a moment to answer a few questions about your borrowing experience with the credit union?"* The questions would be read more or less as composed, keeping in mind that the experience should be relaxed and friendly for the member. Always thank the member for his or her time. Here also, a non-financial reward such as additional Lifetime Tiered Service Points can be a helpful incentive. Remember that the member shouldn't feel like he is taking a test and cannot choose "none of the above." There may be only a few specific responses that your marketing team needs to track, but members must always be able to respond honestly with their own thoughts.
The "Informal" Conversational Survey	*"I hope you are finding our branch hours convenient." "Thank you for joining the credit union. By the way, how did you hear about us?"* Questions are not formally posed and the survey simply provides a way to record things the MSR learns during normal conversations with the member.

CONFIGURING THE MEMBER SURVEY

A Member Survey actually consists of the **Questions** themselves, a list of possible **Answers**, and the member **Responses** to those questions. Questions can also be organized into Survey Groups to make them easier to manage and administer.

This section describes setting up the questions and answer choices for the Member Survey, including arranging survey questions into Survey Groups.

"Member Survey Configuration" on the General Configuration (MNCNFD) menu
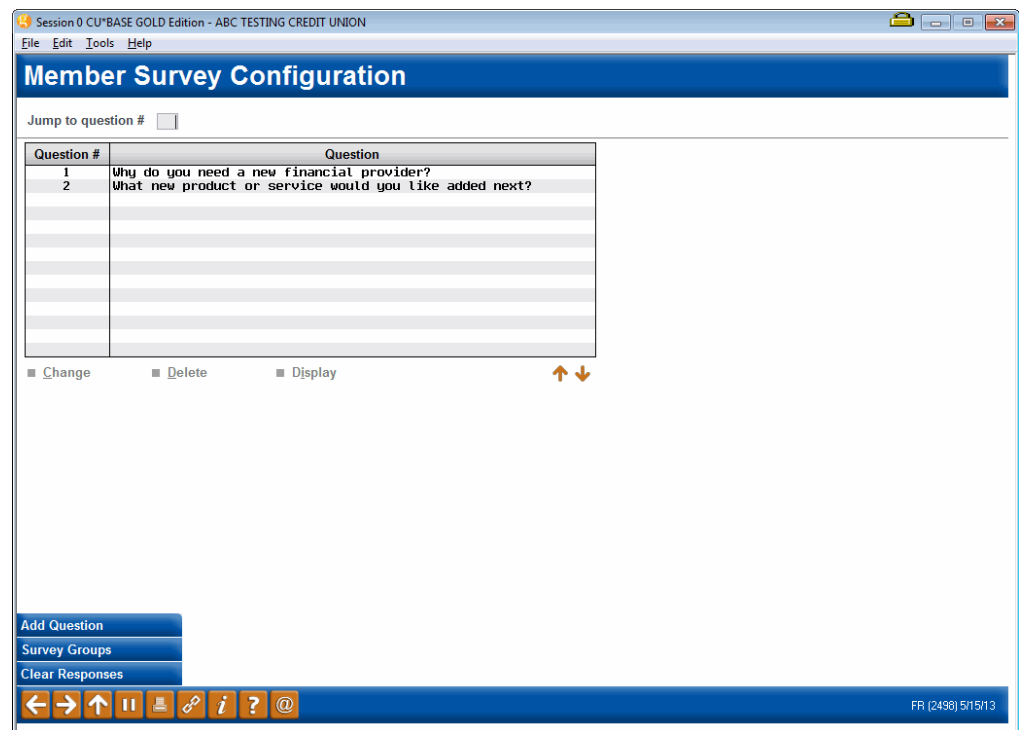
This is the main survey configuration screen. From here you can create and modify survey questions, set up answer choices, organize questions into survey groups, and delete member responses already recorded. Listed will be all existing questions, in order by question number. Use the *Position to Question* # field to scroll the list quickly to a specific question number.

♦ To add a new question, use ***Add Question*** (F6). The screen shown on Page 6 will appear.

♦ To define Survey Groups, use ***Survey Groups*** (F9). The screen shown on Page 5 will appear.

♦ To modify an existing question, or set up answer codes for an existing question, select the question in the list and use ***Change***. The screen shown on Page 6 will appear.

♦ To delete an existing question, including all of the answer choices and <u>all existing member responses</u>, select the question in the list and

use *Delete*. A confirmation screen similar to the one shown on Page 6 will appear. Use Enter to confirm or F3 to retain the question/answer and all recorded member responses.

♦ To view a question and its answer choices without changing anything, select the question in the list and use *Display*. A view-only version of the screen shown on Page 6 will appear.

♦ To erase member responses already recorded without deleting the question itself, use *Clear Responses* (F10). See Page 7 for details.

DEFINING SURVEY GROUPS

Using Survey Groups helps keep your survey organized and easier to manage and analyze. This feature simply groups sequential questions into logical categories so that related questions can be easily accessed and answered in smaller batches according to credit union needs and marketing strategies.

> *For example, a "New Member" survey group could include five to ten questions designed specifically for new members (why did you join, where did you hear about us, etc.) and used exclusively by member service reps signing up a new member. Another group might be geared toward a loan applicant or new debit card recipient, etc.*

While it is possible to create a survey without grouping the questions, this tool makes managing and analyzing your survey much easier and more effective.

To organize survey groups, use *Survey Groups* (F9) on the main survey configuration screen.

Session 0 CU*BASE GOLD Edition - Define Member Survey Groups

	Define Member Survey Groups		
Code	Group Name	Start With Question #	End With Question #
1	New Member Survey	01	03
2	General Service Survey	04	06
3	Loan Survey	07	10
4	Closing Membership	11	18
5			
6			
7			
8			
9			
10			

FR (2495)

Use this screen to define up to 10 survey groups. Question numbers from one group to the next do not need to be strictly sequential; however, questions cannot overlap from one group into another.

> *HINT: To allow for flexibility in maintaining and modifying survey questions, it can be helpful to allow for "extra" survey questions within each group—question numbers that can be used later without having to perform extensive changes on existing groups. For example, in the above sample Group 3 may only use questions 21-28 right now, but question numbers 29-39 are still available for future items should the need arise.*

Configuring survey groups can be done at any time, either before or after questions are configured, and even after responses have been recorded. However, question numbers <u>cannot</u> be reorganized into a different sequence after they are set up (i.e., question 03 can't be changed to be question 25, etc.). Therefore, it is best to have your groupings in mind before entering the questions, so that questions that belong together are entered using a contiguous group of question numbers.

When done, use Enter to record all changes, then use the backup arrow to return to the main survey configuration screen.

SETTING UP SURVEY QUESTIONS AND ANSWER CODES

Once survey groups have been defined, the next step is to create the questions themselves, keeping in mind the question numbering sequence used when defining the groups.

> *Remember that although survey groups can be defined after all the questions are configured, the groups must consist of contiguously numbered questions. For example, a group cannot contain only questions 1, 2, 6, and 10 but must include a sequential group, such as 1 through 10. Keep this in mind when creating question numbers.*

Survey Question Details

This is the first of two screens used to create or change a question and compile the list of pre-defined responses. (To see a sample of this screen after it has been filled in, see Page 8.)

To add a new question, enter a question number (up to 2 digits), a complete *Question*, and an abbreviated *Display* question. (The abbreviated description will be used by various screens and reports when space is limited.) Use Enter to save all changes.
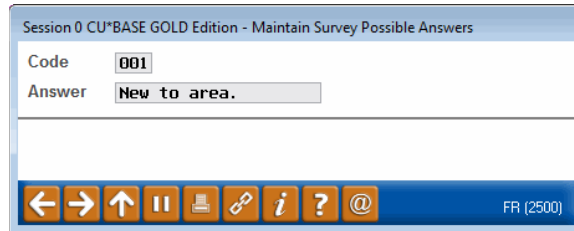
Setting Up Answer Codes

In order for a member's responses to be recorded and tallied, each question on the Member Survey must be configured with a list of possible responses. All survey questions are "multiple choice" type questions; there is no

provision for a free-form type of response. Therefore it is important that the questions be composed in such a way as to require one of a set of answers, rather than a narrative response.
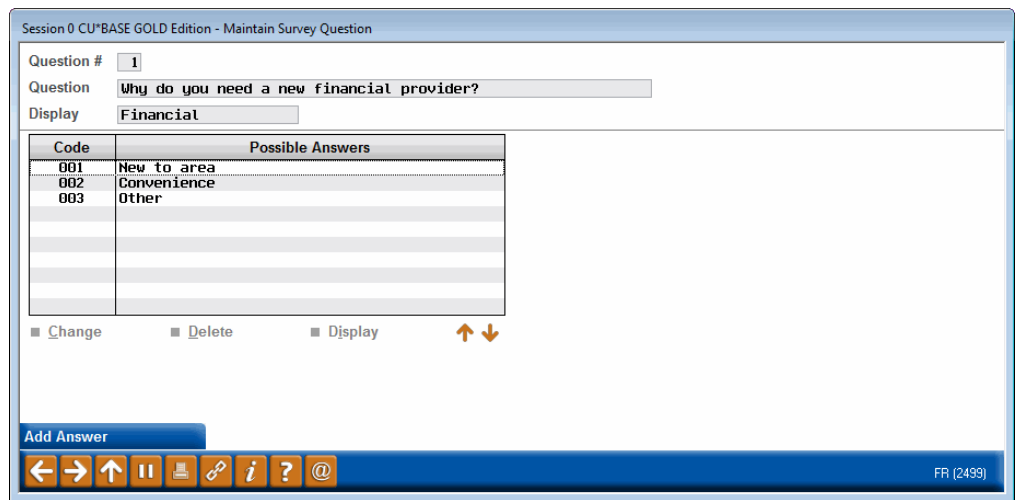
> *HINT: Remember that members are individuals! Since they may not always adhere to your list of choices, always allow an "other" answer that can be used when the response doesn't match exactly.*

To create a new answer code, use **Add Answer** (F6). Or use one of the available options to change, delete or view existing answer codes. The screen shown below will appear.

Enter a *Code* (up to 3 alphabetic or numeric characters) and the answer itself. Use Enter to record the change and return to the previous screen.

The following sample shows a question after it has been completed, with an answer list added.

> *Notice that responses are listed in alphabetical order by the Code. If you want the answers listed in a certain order (such as showing the most common answer at the top), use a numeric code (001, 002, etc.) rather than alphabetic characters.*

CLEARING EXISTING SURVEY RESPONSES

If survey questions have been used for of period of time and you wish to delete all existing responses and "start over" with a new survey session, the **Clear Responses** (F10) feature is available on the main survey configuration screen (shown on Page 4). This lets you remove the <u>responses</u> made by members without deleting the actual questions themselves.

You may choose to delete just the responses for a single question, or responses to all of the questions within a specific survey group. Enter either the question number or survey group and use Enter to clear all member responses.

Session 0 CU*BASE GOLD Edition - Clear Existing Member Survey Responses

Clear all member responses to question # ☐   OR   Clear all member responses to survey group ☐

Clear
Skip

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USING THE MEMBER SURVEY

This section describes recording and viewing a member's responses to Member Survey questions. To make it easy to record responses during contacts with your members, there are many different points in CU*BASE from which the Survey can be accessed.

- For front-line staff and member service representatives, use the **Sales Tools** (F15) window available in Inquiry, Phone Inquiry and Teller Posting. This is great for any time an employee makes contact with a member, whether it be at the teller line, on the phone, or over the member services desk.
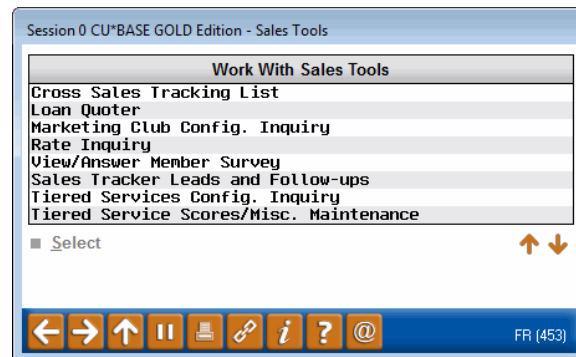
- For loan personnel, use the command key located on the **"Reference Information" screen within a loan application**. This is helpful for gathering survey answers during the loan interview process.

- For marketers and management staff, use menu **Work With Member Survey Response** on the Marketing Functions (MNMRKT) menu. This is a quick way to record responses for many members at the same time, such as for recording answers to a printed survey.

No matter which access point is used, the screen shown on the following page will be displayed first.

RECORDING AND VIEWING SURVEY RESPONSES

Screen 1
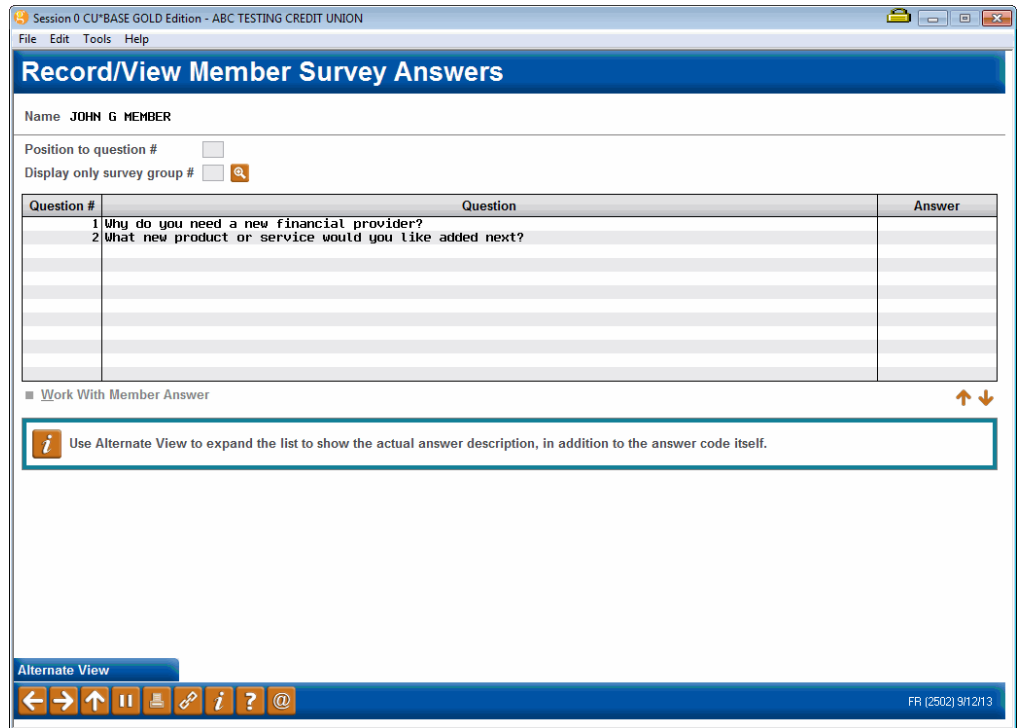
This screen shows all of the questions configured for the member survey, along with any responses already recorded for this member.

Use the fields at the top of the screen to move to a specific question, or display only questions that belong to a specific survey group. The *Display Only Survey Group* option is particularly helpful if your survey is set up so that only a certain group of questions should be asked by specific employees or in key member contact situations. Clear both fields and use Enter to view all questions.

Use **Alternate View** (F11) to expand the list to show the actual answer description, in addition to the answer code itself.

Alternate View

To answer a question or change a previous answer, select the question and use Enter. The screen shown on the following page will appear.

Screen 2 - Record Responses

This screen is used to choose a response to the question selected on the previous screen. Notice that several choices may be given, depending on how the question was configured.

To select an answer, select the desired answer and use Enter or Select to record the response and return to the previous screen. The message *Member Response Was Added* will appear as confirmation.

ANALYZING SURVEY RESULTS

Obviously, a member survey does very little good to anyone unless the results are consistently analyzed and used when making key credit union decisions. CU*BASE provides several tools for analyzing responses to your survey questions.

ANALYSIS REPORT

"Member Survey Analysis Report" on the Marketing Functions (MNMRKT) menu
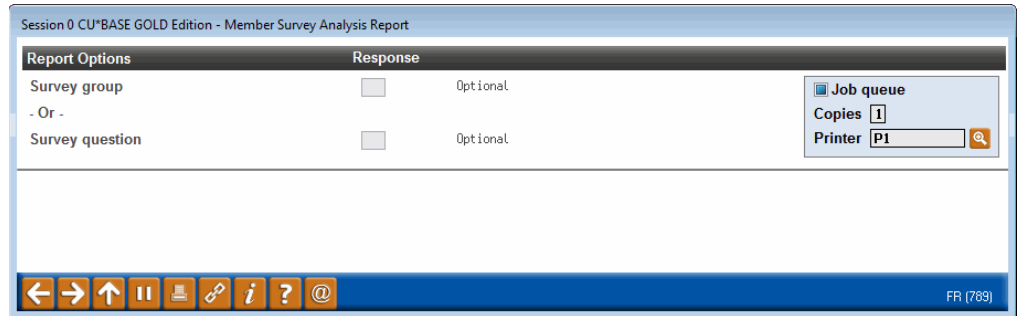
This report not only shows what the member responses were, but tallies the answers to show how many members responded, and what percentage of members chose each individual answer. If you wish to see responses only for a specific question, or all questions within a survey group, enter the question number or group number here. Leave both fields blank to include all questions and responses on the report.

```
 8/10/00                        CU*BASE TEST CREDIT UNION            LMSQAR        PAGE   1
10:06:32                        Member Survey Analysis Report                   User DAWNM
                                   As of 8/10/00

                                                Answer            --------MEMBER RESPONSES---------
Q#  Question                                    Code    Answer    # of Members  % of Total Response
--  -------------------------------------------- ------  ----------------- ------------  ------------------

01  How did you hear about our credit union?     AD      Misc Advertising       10            14.29%
                                                 EMP     Employer               25            35.71%
                                                 FND     Friend                  5             7.14%
                                                 NWS     Newspaper               1             1.43%
                                                 OTH     Other                   2             2.86%
                                                 RAD     Radio                  12            17.14%
                                                 REL     Relative               15            21.43%
                                                 TV      Television
                                                                           -------
                                                                              70

02  What motivated you to join our credit union? CON     Convenient locations   20            28.57%
                                                 CUS     prefer credit unions   25            35.71%
                                                 DEP     Liked deposit rates     5             7.14%
                                                 FND     Friend suggested it    10            14.29%
```

REPORT BUILDER ON-SCREEN REPORT

If the analysis report does not meet your needs, a simple display report is also available, displaying all recorded responses to survey questions:

"Survey Review" on the Management Review of Key Configurations (MNMGMC) menu (also available on the Report Builder 1 menu)

This feature uses the CU*BASE Report Builder to produce a list showing all member responses to your survey questions.

> *For complete instructions on setting up selection parameters in the CU*BASE Report Builder, please refer to CU*BASE GOLD Online Help (click* *while working in these screens.*

This screen is used to specify which records should be included in the report. You may add conditions at this time to further specify the search, or simply use Enter to generate a complete list of recorded responses.

CREATE YOUR OWN REPORT OR INQUIRY

If you wish to use CU*BASE Report Builder to create a custom report or inquiry of your survey responses, use the following CU*BASE files (combine with the MASTER file if you wish to see member name or other member details):

- **MSR** - contains all survey **responses** recorded for individual members

- **MSA** - contains descriptions for all configured **answer** codes

- **MSQ** - contains descriptions for all configured survey **questions**

- **MSGRP** - contains the list of question number ranges used by the survey **groups**