



Clarence Tabb Jr. / The Detroit News

Peter Schmitt, 39, president of Digital Dialogue and Patrick Hughes, 33, the company's chief operations officer, say they are capable of serving credit unions ranging in size from \$6 million to \$6 billion in assets

24-hour call centers expand client services

■ Auburn Hills company specializes in on-call customer relations for 200 credit unions.

BY NEAL HALDANE
Special to The Detroit News

AUBURN HILLS — With a workforce that has doubled in the past year and the recent signing of its 200th client, Digital Dialogue has generated a great deal of interest among the credit unions it serves.

By providing 24-hour call center service to credit unions across the country, Digital Dialogue now employs 250 people and expects that to double again in the next 18 months, with most of that employment at its two facilities in Michigan, said Peter Schmitt, president and founder.

Schmitt, who started the company in 1999, is bullish on Michigan and believes call center employees should be based in the United States.

"We enjoy working in Michigan," he said.

"The state has a great labor pool and the people have a great work ethic."

While offshore call centers have improved their performance, they still score far below their domestic counterparts, according to the Contact Center Satisfaction Index 2008. Domestic call centers score 75 out of 100 in satisfaction while offshore centers come in at 59.

Satisfaction with a call center remains an important indicator of customer loyalty with 94 percent of satisfied customers indicating they would do business

Digital Dialogue

- **Services:** 24-hour call center for credit unions
- **Founded:** 1999
- **Employees:** 250
- **Headquarters:** Auburn Hills
- **Call centers:** Auburn Hills, Taylor, Phoenix, St. Petersburg, Fla.
- **Information:** www.digital-dialogue.com

with the same company again, compared with 62 percent of dissatisfied customers.

"Customer service representatives are on the front lines of a company's interaction with their customers, so it's vitally important that they have the training and resources to do what customers expect of them," said Sheri Teodoru, CEO of CFI Group.

The study found 90 percent of customers who report a good experience with a banking call center will recommend the company to others.

Digital Dialogue started off as a touch-tone service for credit unions that wanted to offer loans to members.

"We quickly realized that credit unions wanted to offer more member-related services," Schmitt said.

"They realized they could expand their service offerings to member on a 24-hour basis without much additional expense."

While online banking has taken over some transactions, Schmitt said the Internet actually generates more calls with many customers preferring to talk to a

real person.

Michigan Catholic Credit Union based in Troy has used Digital Dialogue since 1999 as a call center for loan applications and to handle questions, both on the phone and via chat, for customers applying online for loans, said Cathy Morey, vice president of lending.

"They are very professional and friendly," Morey said.

"They also provide correct information. They help us maintain a good loan volume and we get a fair number of inquiries and applications online."

Digital Dialogue serves credit unions ranging in size from \$6 million to \$6 billion in assets and handles all calls for some clients, after-hours inquiries for others and even provides emergency services, which happened recently in California during the wildfires.

About 40 percent of the 8,000 conversations Digital Dialogue handles each day involve customer requests for balances or to transfer money, Schmitt said.

Handling 200 clients requires some sophisticated equipment and training, Schmitt said.

"Each credit union can have up to 350 different reasons and instructions on how we should handle the member experience," he said.

Last year, Digital Dialogue became a wholly owned division of PSCU Financial Services, the nation's largest credit union services organization with its headquarters in Florida.

Neal Haldane is a Metro Detroit freelance writer.