

Instant feedback for Truliant

Customer service gets glowing report

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A six-story obelisk topped by a glowing blue box stands outside the new headquarters of Truliant Federal Credit Union in Winston-Salem. Blue means the people who bank with Truliant are happy. Otherwise, the box gradually glows less blue, then yellow, then increasingly green.

Forget annual surveys and internal reports. Truliant has a bolder, scarier plan: Instant feedback, released to the public and employees simultaneously.

The light box is part of a new wave of devices that translate data into color and motion. When the data changes, so does a physical object.

The devices are known as "ambient" because they are designed to be unobtrusive. But they are surprisingly powerful, experts say, because they are easy to understand and hard to ignore.

Truliant's light box, launched in April, is programmed by a radio signal broadcast every 17 minutes. It carries the results of an ongoing satisfaction survey of every fifth Truliant customer by tellers and call center employees. Smaller light boxes sit in every Truliant branch, including three in Charlotte.

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FEELING BLUE?



AT TRULIANT BRANCHES
Smaller orbs, like the one shown, will glow the same color as the one at headquarters.



AT TRULIANT HEADQUARTERS, WINSTON-SALEM
A giant beacon stands at the credit union's headquarters. The color of the light is adjusted every 17 minutes to show the latest customer satisfaction data.

COURTESY OF TRULIANT

"We're putting ourselves on the line," said Angelia Parsons, manager of the credit union's branch in uptown Charlotte. "I don't know of any other bank that has this, not even the ones that say they're No. 1 in customer service."

And the bold plan seems like a good plan, as long as the orb stays blue. "If it ever glows green, that's when we need to start looking for other jobs," jokes one of Parsons' tellers, eyeing the orb at the end of the counter.

Ambient devices have been playthings in technology labs for several decades, but the idea was commercialized about five years ago by a Cambridge, Mass., company, Ambient Devices. The company has since sold more than 50,000 orbs.

The device was first marketed as a way to track the stock market, but people can and do program the orbs to track other kinds of change.

Perhaps the best example so far are the industrial and commercial customers of several California power companies. During the summer, when demand peaks, the utilities charge more for power. To alert customers, several have distributed orbs that glow red when prices spike.

Customers alerted by the devices cut back on their power use far more than customers alerted by broadcasts or phone calls or faxes or e-mails, according to a study of test runs last year.

Another popular variant is a device whose color reflects the temperature.

If rain is coming, the device also pulses.

"I no longer have my wife asking me how she should dress today," said Pritesh Gandhi, the company's vice president of operations, "because we now have a device in our closet that says if it's going to rain."

Fun, functional

Truliant launched the orb program as part of a push for growth. It also has a new advertising campaign and a new headquarters. Credit unions are a curious breed. They are basically nonprofit banks, run for the benefit of their depositors rather than their stockholders. As a result, they are generally able to offer higher interest rates on deposits and lower interest rates on loans.

Truliant, like many credit unions, has its roots serving the employees of a specific company. But federal deregulation has allowed credit unions to broaden their membership. Truliant now has permission to enroll anyone who lives in the Charlotte area.

Truliant's CEO, Marcus Schaefer, saw an orb on the shelves at Brookstone, a retailer of high-tech gadgets. Schaefer saw a chance to advertise the quality of the company's customer service, and to motivate employees.

The architect who designed the company's headquarters had proposed building a giant sunbeam out front, borrowed from Truliant's logo. The executives decided to put a massive light box on top of the obelisk, visible to people driving past on the interstate.

They also put the orbs in each branch, on the desks of workers in the company's call center, and on their own desks.

"It keeps in your mind that that thing is going to light up based on what you do," said Thom Beck, the company's chief information officer. "Good or bad, you tell us what you think and it's going to get displayed."

But the orbs just look pretty if you don't know what they mean, and most Truliant customers don't.

"Can it feel my vibe?" asked Merle Luckey, looking dubiously at the uptown Charlotte orb on Monday afternoon.

Told how it worked, and asked what she thought, she said she didn't really care.

"What I care about is their hospitality," said Luckey. She said she has banked with Truliant for 14 years and knows she loves the service without looking at an orb.

Others took more interest.

"I think other companies could put that out, too," said David Davis, a 10-year Truliant customer.

Meanwhile, Ambient Devices is rolling out new variants on its big idea.

The latest? An umbrella with a glowing handle that pulses more rapidly as rain becomes more likely. It goes on sale this summer.

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